# E-MAGAZINE

## October 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

# Index

# SUCCESS
# STORY

**Name: Abhishek kumar**
**Email ID:abhishek6924322@gmail.com**
**Date of Birth:16-04-1996**
**State:Bihar**
**Edu Qualification: B.Tech(ECE)**
**Final Selection: BOI IT OFFICER**

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

There is no special strategy,this is only I believe,my consistency my teachers who supported me specially kundan sir supported in my interview.

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

Mocks mocks only mocks and give 70% of your time in mains.

**3** **What is the contribution of Guidely to your success?**

Because of guidely I practiced a lot of questions,I solve all daywise pdf.

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

Feeling very happy,life changes,people changes, behaviour changes.

**5** **To whom will you dedicate your success?**

I dedicated my success to my mentor-minakshi madam( Rudra course) which I got free I watched all classes for my basic preparation.

## Noble Prize Winners List 2023

### Physics

**Pierre Agostini** — France
**Ferenc Krausz** — Hungary & Austria
**Anne L'Huillier** — France

**Discovery**
For experimental methods that generate at to second pulses of light for the study of electron dynamics in matter

**Awarded By**
The Royal Swedish Academy of Science

**2022 Winner**
**Alain Aspect** — France
**John F. Clauser** — USA
**Anton Zeilinger** — Austria

---

## Noble Prize Winners List 2023

### Chemistry

**Moungi G. Bawendi** — America
**Louis E. Brus** — America
**Alexei I. Ekimov** — Russia

**Discovery**
For the discovery and synthesis of quantum dots

**Awarded By**
The Royal Swedish Academy of Science

**2022 Winner**
**Carolyn R. Bertozzi** — France
**Morten Meldal** — California, U.S.
**K. Barry Sharpless** — Austria

---

## Noble Prize Winners List 2023

### Chemistry

**Moungi G. Bawendi** — America
**Louis E. Brus** — America
**Alexei I. Ekimov** — Russia

**Discovery**
For the discovery and synthesis of quantum dots

**Awarded By**
The Royal Swedish Academy of Science

**2022 Winner**
**Carolyn R. Bertozzi** — Boston, MA, USA
**Morten Meldal** — Denmark
**K. Barry Sharpless** — Pennsylvania, USA

---

## Noble Prize Winners List 2023

### Peace

**Narges Mohammadi** — Iran

**Discovery**
For her fight against the oppression of women in Iran and her fight to promote human rights and freedom for all

**Awarded By**
The Norwegian Nobel Committee

**2022 Winner**
**Ales Bialiatski** — Soviet Union (Now Republic of Karelia, Russia)
**Memorial** — The Russian human rights organisation Memorial
**Center for Civil Liberties** — The Ukrainian human rights organisation Center for Civil Liberties.

---

## Noble Prize Winners List 2023

### Literature

**Jon Fosse** — Norway

**Discovery**
For his innovative plays and prose which give voice to the unsayable

**Awarded By**
Swedish Academy

**2022 Winner**
**Annie Ernaux** — France

### Economic Science

**Claudia Goldin** — USA

**Discovery**
For having advanced our understanding of women's labor market outcomes.

**Awarded By**
The Royal Swedish Academy of Science

**2022 Winner**
**Ben S. Bernanke** — USA
**Douglas W. Diamond** — USA
**Philip H. Dybvig** — USA

# BOOSTER DOSE
## OCTOBER 2023

**1** Central Vigilance Commission is observing the Vigilance Awareness Week 2023 from 30th October to 5th November 2023 with the following theme: "Say no to corruption; commit to the Nation, भ्रष्टाचार का विरोध करें; राष्ट्र के प्रति समर्पित रहें"

**2** India and the United Kingdom (UK) held their first 2+2 dialogue of senior officials

**3** Prime Minister Narendra Modi inaugurated the 37th National Games at the Jawaharlal Nehru Stadium in Goa.
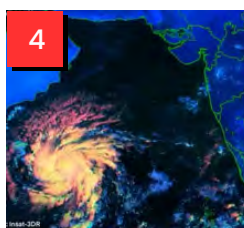
**4** The India Meteorological Department (IMD) confirmed that Cyclone 'Hamoon' intensified into a severe cyclonic storm over the north-western Bay of Bengal

**5** The Punjab government launched the 'Hope Initiative' mission to curb the drug menace in the state.

**6** The Bureau of Indian Standards (BIS) has approved India's first ever indigenously developed AC and DC Combined Charging connector standard for light electric vehicles (LEVs).

**7** Rajkummar Rao, a renowned Indian actor known for his role in the film "Newton," has been inducted as a National Icon by the Election Commission of India.

**8** Union Minister for Education and Skill Development & Entre-preneurship Shri Dharm-endra Pradhan launched 'CRIIIO 4 GOOD', a new online, life skills learning module, to promote gender equality among girls and boys.

**9** In Telangana, PM Modi laid the foundation stone of various development projects worth around ₹8000 crore, in important sectors like power, rail, and Health.

**10** In Hyderabad, the country's first solar roof cycling track was inaugurated by state Municipal Administration and Urban Development Minister K Tarakarama Rao.

**11** The 5th World Coffee Conference (WCC) is being hosted in Bengaluru, Karnataka, in collaboration with the Coffee Board of India, Ministry of Commerce and Industry, Government of India, and the Government of Karnataka.

**12** The 50th India International Knit Fair will be held from 12th to 14th October at the India Knit Fair Association complex (IKFA) in Tiruppur, Tamil Nadu.

**13** Canada has made an accusation regarding India's involvement in the assassination of a Khalistani leader, and this accusation has garnered support from the Five Eyes intelligence alliance, known as the United Kingdom-United States Communication Intelligence Act ('UKUSA').
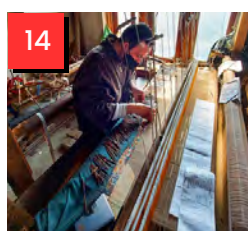
**14** Basohli Pashmina, a more than 100-year-old traditional craft from Jammu and Kashmir's Kathua district, has got the Geographical Indication (GI) tag.

**15** The tallest statue of B R Ambedkar, named the 'Statue of Equality,' will be unveiled in Accokeek City, Maryland, on October 14, 2023.

**16** The Uttar Pradesh (UP) government has launched the 'Har Ghar Solar Abhiyan' camp in Lucknow and Varanasi to promote the use of solar energy among the public

**17** HDFC Bank has introduced 3 new digital payment products on the Unified Payment Interface (UPI).
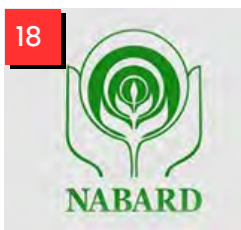
**18** The National Bank for Agriculture and Rural Development (NABARD) has issued India's first-ever 'AAA' rated Indian Rupee denominated Social Bonds.

**19** The Asian Development Bank (ADB) has introduced capital reforms to unlock $100 billion in new financing capacity over a decade.
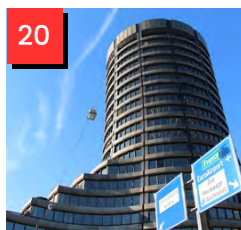
**20** The Bank for International Settlements (BIS) and the central banks of France, Singapore, and Switzerland announced the completion of a CBDC (central bank digital currency) initiative called Project Mariana.

**21** Narges Mohammadi, the most prominent of Iran's jailed women's rights advocates, has vowed to stay in the country and continue her activism after winning the 2023 Nobel Peace Prize.
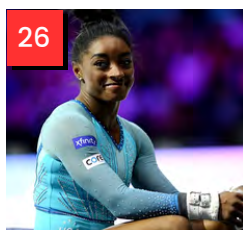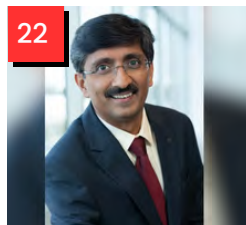
**22** Intel Corporation, a leading digital chip maker based in the United States of America (USA), has appointed Gokul Subramaniam as the new President of Intel India.

**23** Sachin Tendulkar has been appointed as the global ambassador of the 2023 Cricket World Cup by the International Cricket Council (ICC).

**24** NPCI International Payments Limited (NIPL), a wholly-owned subsidiary of the National Payments Corporation of India (NPCI), has entered into a strategic partnership agreement with Al Etihad Payments (AEP) for Domestic Card Scheme (DCS) Implementation in UAE.

**25** The Indian Coast Guard Pollution-Control Vessel 'Samudra Prahari' conducted a Pollution Response Table-Top exercise with Thai officials at Khlong Toei Port in Bangkok, Thailand.

**26** American gymnastic Simone Biles became the first woman to do the Yurchenko double pike at the World Artistic Gymn-astics Championships with the vault now to be named after her.

**27** The output of India's eight core sectors grew by 12.1 per cent on an annual basis in August.
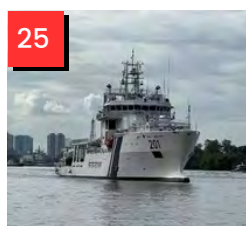
**28** The 8th BRICS International Competition Conference, held in New Delhi and organized by the Competition Commission of India (CCI), is focused on the theme of "New Issues in Competition Law and Policy Dimensions, Perspectives, and Challenges.

**29** The Government of India's Department of Animal Husbandry and Dairying launched the 'A-HELP' programme in Jharkhand.

**30** Indonesian President Joko Widodo inaugurated Southeast Asia's first high-speed railway connecting Jakarta and Bandung, a project under China's Belt and Road initiative.

**31** Denmark granted the inventors of Bluetooth technology permission to use the name and symbol of Harald the Bluetooth for the next 1,000 years.

**32** The Bihar government has announced a 10% reservation for Economically Weaker Sections (EWS) in judicial services and state-run law colleges and universities.
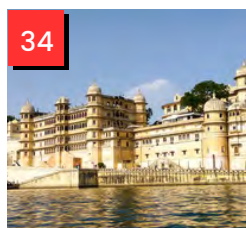
**33** The Intellectual Property of India (IPI) conferred a Geographical Indication (GI) tag for the famous 'Udangudi Panangkarup-atti' (palm jaggery/ gur), a product widely associated with the Tirunelveli District Palmyrah Products Cooperative Federation Limited, Tamil Nadu.

**34** Udaipur, 'City of Lakes' known for its enchanting surroundings, lakes, forts, palaces, and historical significance, is in a race to earn the prestigious title of India's first-ever wetland city.

**35** India needs to grow at 8% to achieve its goal of becoming a developed economy by 2047.

**36** The government has maintained the interest rate on General Provident Fund (GPF) savings at 7.1% for the October-December quarter

**37** YES Bank has become the first bank in India to issue the Open Network for Digital Commerce (ONDC) Network Gift Card.

**38** Texmo Precision Castings has acquired a 75.1 % stake in Feinguss Blank, a German company with plants in Germany and Romania, for an undisclosed amount

**39** For Pakistan, The International Monetary Fund's (IMF) World Economic Outlook for October, released, forecasts a growth of 2.5% for the country's economy in the current year, doubling to 5% in the next fiscal year.

**40** The Reserve Bank of India (RBI) has cancelled the Certificate of Registration of Chennai-based Ind Bank Housing Ltd.

**41** Sri Lanka stated that it has reached an agreement with the Export-Import Bank of China to cover about $4.2 billion of the island nation's outstanding debt while talks with other official creditors stall.

**42** The Reserve Bank of India (RBI) has appointed Muneesh Kapur as Executive Director (ED).

**43** The prestigious Satyajit Ray Lifetime Achievement Award will be bestowed upon the renowned Hollywood actor and producer Michael Douglas at the 54th International Film Festival of India.
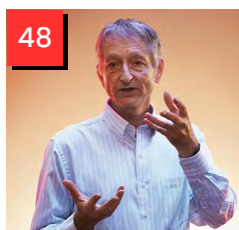
**44** Tanzania President Dr Samia Suluhu Hassan was conferred with an Honorary Doctorate by Jawaharlal Nehru University for her pivotal role in fostering stronger India-Tanzania relations.

**45** Bangladesh received the first batch of uranium from Russia for its Rooppur Nuclear Power Plant (RNPP).

**46** Vivek Johri, an Indian intelligence officer, is set to become the new National Security Advisor (NSA) for Mauritius, in line with a longstanding arrangement between the two countries.

**47** Maharashtra's Cultural Affairs Minister recently signed a memorandum of understanding (MoU) with the Victoria and Albert Museum in London to bring back Chhatrapati Shivaji Maharaj's legendary wagh nakh (tiger claw) to the state.

**48** Renowned British-Canadian computer scientist Geoffrey Hinton, often referred to as the 'Godfather of AI,' has accepted a role on the advisory board of robotics startup Vayu Robotics.

**49** India's Defence Minister, Rajnath Singh, launched Swavalamban 2.0, an updated indigenous program of the Indian Navy.

**50** The Indian Navy, in collaboration with the State Bank of India (SBI), introduced the 'Nav-eCash' card, an innovative e-cash card designed to function in both online and offline modes, even at sea without direct connectivity to the bank.

**51** The Delhi government has established a 'green war room' with the aim of addressing air pollution by implementing a 24x7 monitoring system and the Winter Action Plan.

**52** World Athletics has nominated Neeraj Chopra for the Men's Athlete of the Year award 2023.

**53** The disbursal of small business loans under the Pradhan Mantri Mudra Yojana (PMMY) achieved a remarkable 38% growth during the first half of the current financial year, which concluded in September 2023.

**54** The Asian Development Bank (ADB) has approved a USD 181 million loan to bolster the quality of urban infrastructure and services, thereby enhancing urban liveability and mobility in the peri-urban regions of Ahmedabad city in Gujarat.

**55** The Reserve Bank of India (RBI) imposed a penalty of ₹12 crore 19 lakh on ICICI Bank for breaching rules related to the code of conduct for the bank's directors and for failing to report fraud incidents.
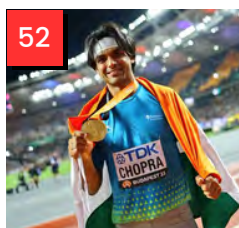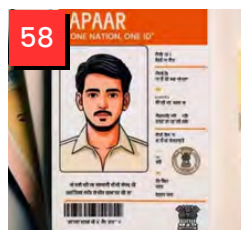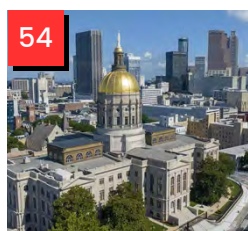
**56** The Cabinet Committee on Economic Affairs, chaired by the Hon'ble Prime Minister, Shri Narendra Modi, approved the project on Green Energy Corridor (GEC) Phase-II – Inter-State Transmission System (ISTS) for 13 GW Renewable Energy Project in Ladakh.

**57** India has launched Operation Ajay to evacuate Indian nationals from the Israel-Hamas conflict zone.

**58** The Union Ministry of Education is planning to create a unique identification number, Automated Permanent Academic Account Registry (APAAR), for every student from pre-primary to higher education.

**59** India and Argentina have entered into a Social Security Agreement (SSA) with the aim of safeguarding the legal rights of professionals working in each other's countries.
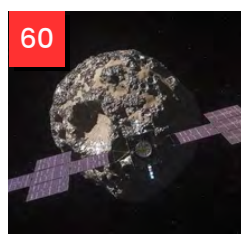
**60** The National Aeronautics and Space Administration's (NASA) Psyche mission is designed to study an asteroid known as Psyche, which is rich in metal content.

**61** The 2nd spaceport of Indian Space Research Organisation (ISRO), which will be dedicated exclusively for Small Satellite Launch Vehicles (SSLVs) developed by the private sector, will come up in about two years at Kulasekarapattinam in Thoothukudi district of Tamil Nadu (TN).

**62** A two-day comprehensive Coastal Security Exercise Sagar Kavach 02/23 involving all maritime security agencies was conducted by the Indian Navy in Andhra Pradesh (AP), Tamil Nadu (TN) and the Union Territory (UT) of Puducherry.

**63** The G20 expert group has outlined a roadmap in its report, "The Triple Agenda: A Roadmap for Better, Bolder, and Bigger MDBs," aimed at enhancing the performance of Multilateral Development Banks (MDBs) by 2030.

**64** The Tamil Nadu Chief Minister Shri M.K. Stalin initiated 'The Nilgiri Tahr' project to conserve the state's animals.

**65** The first 3D-printed building in Kerala, named Amaze-28, was inaugurated at the Kerala State Nirmithi Kendra (Kesnik) campus in Thiruvananthapuram, Kerala.

**66** Goan cashew (kernel) has been granted the Geographical Indication (GI) tag.

**67** The Jaderi Namakatti has received the Geographical Indication (GI) tag from the Geographical Indications Registry in Chennai, Tamil Nadu (TN).

**68** Noted author and activist Sivasankari was honoured with the prestigious 32nd Saraswati Samman for the year 2022 at the National Museum in Delhi.

**69** National Skill Development Corporation (NSDC), working under the aegis of the Ministry of Skill Development & Entrepreneurship (MSDE), announced a partnership with Coca-Cola India to launch the Super Power Retailer Program under the Skill India Mission.

**70** Arindam Bagchi, presently Additional Secretary in the Ministry of External Affairs, has been appointed as the next Ambassador/Permanent Representative of India to the United Nations and other International Organisations in Geneva, Switzerland.

**71** India's rank on the Global Pension Index 2023 declines to 45th position out of 47 countries.

**72** Amazon's (AMZN.O) first pair of prototype satellites for its planned Kuiper internet network were launched into space on from Florida in low Earth orbit (LEO), the company's first step before it deploys thousands more into orbit to beam internet service globally and compete with SpaceX's Starlink.

**73** Spanish aerospace company PLD Space achieved a significant milestone by successfully launching its recoverable Miura-1 rocket.
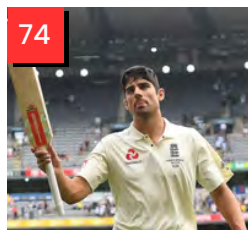
**74** Former England captain Alastair Cook, his country's record Test runs scorer, has announced his retirement from professional cricket.

**75** International Day for the Eradication of Poverty 2023 is observed on the 17th of October 2023 & the theme is "Decent Work and Social Protection: Putting Dignity in Practice for All".

**76** The Nobel prize-winning author and a former poet laureate of the United States Louise Glück, has passed away at the age of 80 in Cambridge, Massachusetts,the United States of America (USA).

**77** National Aeronautics and Space Administration's (NASA) Parker Solar Probe becomes the fastest man-made object.

**78** The Centre has approved an initiative aimed at computerising and empowering the registrars of all 28 states and 8 union territories as well as 1,851 Agriculture and Rural Development Banks (ARDBs) operating across 13 states with a budget of Rs 225.09 crore

**79** Denmark granted the inventors of Bluetooth technology permission to use the name and symbol of Harald the Bluetooth for the next 1,000 years.

**80** The Assam government is set to conduct a socio-economic survey focused on the state's 5 indigenous Muslim communities, namely Goria, Moria, Deshi, Syed, and Jolha to gather data for the upliftment of these communities.

**81** Union Minister for Fisheries, Animal Husbandry and Dairying Shri Parshottam Rupala will inaugurate the 16th Agricultural Science Congress (ASC) at Hotel Le Meridien, Kochi, Kerala.

**82** The Reserve Bank of India (RBI) has expanded its Centralised Web Portal called UDGAM (Unclaimed Deposits – Gateway to Access inforMation) to include 30 banks.

**83** The Reserve Bank of India's (RBI) decision to consider Open Market Operations (OMO) sale of government securities is a significant tool in its arsenal for managing liquidity in the financial system

**84** The Central Board of Direct Taxation (CBDT), in a notification, has stated that Permanent Account Number (PAN) will no longer be required for non-resident individuals and foreign companies opening bank accounts in GIFT IFSC and not having any other taxable income in India.

**85** Fibe, (formerly known as EarlySalary), India's leading Fintech and Axis Bank, one of the largest private sector banks in India, partnered to launch India's first-ever numberless credit card for tech-savvy Gen Zs.

**86** The Reserve Bank of India (RBI) has initiated a pilot program for its wholesale central bank digital currency (CBDC) in the interbank call money market & the pilot program involves 9 banks that were previously part of the g-sec pilot.

**87** Federal Bank has introduced the 'Mookkannoor Mission' as an initiative aligned with the Swachh Bharat Abhiyan.

**88** The Robotic Process Automation (RPA) Lab in NIELIT Gorakhpur was inaugurated during the 26th All India Director's Meet of NIELIT.

**89** The Reserve Bank of India (RBI) has instructed lenders, financial institutions, and credit bureaus to address customer complaints within a specified period of 30 days.

**90** Union Home Minister Amit Shah will inaugurate India's first liquid nano di-ammonia phosphate (DAP) plant established by IFFCO at Kalol in Gandhinagar.

**91** President Draupadi Murmu inaugurated the Fourth Agriculture Roadmap of Bihar (2023-28) by unveiling the stone slab remote at the Bapu Auditorium of the Samrat Ashoka Convention Centre.

**92** The Sri Lankan Cabinet has granted approval for free tourist visas to visitors from India and 6 other countries.

**93** The Ayodhya Ram temple trust, known as the Shri Ram Janmbhoomi Teerth Kshetra, has received a license to accept foreign donations under the Foreign Contribution Regulation Act (FCRA).

**94** The India Meteorological Department (IMD) predicted that Cyclone Tej, a depression gathering force in the Arabian Sea, intensified into an 'extremely severe cyclonic storm' near the coasts of Oman and Yemen.

**95** The United Nations Convention to Combat Desertification (UNCCD) has introduced its first-ever Data Dashboard, which shows that Land Degradation is advancing at an astonishing rate across all regions.

**96** The Anthurium Festival has commenced in Mizoram at Reiek in the Mamit District.

**97** The Bihar government has set up a committee tasked with the assessment of colleges and the implementation of state rankings for educational institutions in Bihar.

**98** Mahsa Amini, the 22-year-old Kurdish Iranian woman who died in police custody in Iran last year, sparking worldwide protests against the country's conservative Islamic theocracy, has been awarded the EU's top human rights prize.

**99** Republican Mike Johnson, representing Louisiana, has been elected as the new Speaker of the United States House of Representatives.

**100** The joint bilateral training exercise "Exercise Harimau Shakti 2023" between the Indian and Malaysian Armies commenced in Umroi Cantonment, India with an aim to enhance the level of defence cooperation between the Indian Army and the Malaysian Army, fostering bilateral relations between the two nations.

# guidely

# E-MAGAZINE

## October 2023

www.guidely.in

## World Nature Day 2023: October 3, 2023

World Nature Day, established by the **World Nature Organization (WNO) on October 3, 2010,** serves as a crucial platform to raise awareness about the challenges our environment faces, particularly due to climate change. It is celebrated globally by **individuals, groups, and organizations** dedicated to spreading information about climate change and advocating for its mitigation. The initiative aims to combat ignorance about **climate change, encourage eco-friendly practices** such as recycling and reducing plastic usage, and ultimately contribute to saving the planet. facts about World Nature Day:



## World Animal Welfare Day 2023: October 4, 2023

World Animal Welfare Day is annually celebrated on 4th October with the objective to raise awareness to improve the welfare standards of animals all over the world. World Animal Welfare Day 2023 theme is **'Great or small, love them all.'** This theme was chosen to raise the status of animals for their better and improved welfare standards all around the world. **World Animal Day or World Animal Welfare Day**

## Gandhi Jayanti 2023: October 2, 2023



Gandhi Jayanti, which falls on October 2 every year, is commemorated to honour the birth anniversary of **Mohandas Karamchand Gandhi,** a prominent figure in the Indian struggle for independence, who made significant sacrifices for his homeland. Commonly known as **Mahatma Gandhi, he was a political philosopher, a dedicated nationalist, and a lawyer** whose principles and efforts played a pivotal role in India's journey toward freedom.

## Lal Bahadur Shastri Jayanti: October 2, 2023



On October 2, the nation commemorates Gandhi Jayanti, celebrating the birthday of the **Father of the Nation.** Interestingly, this day also marks the birthday of another important figure in India's history - **the country's second Prime Minister, Lal Bahadur Shastri. In 1961,** Lal Bahadur Shastri faced an unexpected housing challenge when he couldn't afford to purchase a rented house in Mutthiganj, resulting in his homelessness. The concept of the **White Revolution,** a nationwide campaign to boost milk production and supply, by supporting the **Amul milk co-operative in Anand, Gujarat, and establishing the National Dairy Development Board in 1965.**

## Google Doodle celebrates German Unity Day: Commemorates reunification of East and West Germany



Google Doodle's hand-quilted Doodle commemorates **German Unity Day on October 3,2023.** This day commemorates the historic reunification of **East and West Germany in 1990**. The fall of the **Berlin Wall** a year earlier was a momentous occasion that reunited loved ones after decades of separation, allowing people to travel freely within Germany. However, bridging the cultural and economic gaps between the two regions proved to be a considerable challenge. The artwork in Doodle beautifully represents the collaborative efforts of East and West Germans on either side of the wall, working together to achieve reunification.

**was established on 24th March 1931 by Heinrich Zimmerman, a German cynologist, who first organised World Animal Day at the Sports Palace in Berlin.**

## World Smile Day 2023: October 6

World Smile Day is celebrated on the **first Friday of October** every year. This year World Smile Day was celebrated on 6th October. The theme for **World Smile Day in 2023 is "Radiate Joy".** In 1963, smiley face was created by the commercial artist Harvey Ball in Massachusetts. The smiley face looks like a yellow circle with black dots of eyes and a simple curve of a genuine smile.

## Indian Air Force Day 2023: October 8

The Indian Air Force Day is celebrated on the 8th of October of every year in India. The Indian Air Force was **first established on the 8th October of 1932**, so the Indian Air Force Day is celebrated on the 8th of October of every year. The **first flight of the Indian Air Force came into being on 1 April 1933.**

## World Post Day 2023: October 9

World Post Day is celebrated on 9th October of every year. Theme for 2023: **"Together for Trust: Collaborating for a safe and connected future"** World Post Day was **first declared by the Universal Postal Union (UPU) Congress in Tokyo, Japan in the year 1969**. World Post Day was observed on 9th October because on this day the **Universal Postal Day was started in the year 1874 in Switzerland.**

# World Space Week 2023 Starts from October 4th-10th 2023

According to the **World Space Week Association (WSWA)**, which exists to promote this event, World Space Week (WSW) is a global celebration of space science and technology, and their contribution to making life better for humans. The event began in 1999, when the United Nations General Assembly declared that World Space Week would be held annually from **October 4 to 10, 2023**. The actual celebration of World Space Week is managed by the **UN Committee on the Peaceful Uses of Outer Space (COPUOS) and the UN Office for Outer Space Affairs (UNOOSA). The theme of World Space Week 2023 is Space and Entrepreneurship.**

# World Teachers Day 2023: October 5

World Teachers Day or International Teachers Day is celebrated on the **5th October of every year**. In 2023, World Teachers' Day celebrations will focus on the theme **"The teachers we need for the education we want: The global imperative to reverse the teacher shortage"**. World Teachers Day was established by the **United Nations Educational, Scientific and Cultural Organization** (UNESCO) in the year of 1994. World Teachers Day was organized on the 5th of October in order to commemorate the signing of the status of the teacher by UNESCO/ILO in the year 1966.

# World Cotton Day 2023: October 7

World Cotton Day is observed on 7th October of every year. 2023 Theme of World Cotton Day: **"Making cotton fair and sustainable for all, from farm to fashion".** In 2019, The four Cotton producers namely Benin, Burkina Faso, Chad and Mali initiated the World Trade Organisation about the World Cotton Day on October 7. The **first World Cotton Day was celebrated on 7th October 2019 and it was hosted by the World Trade Organization**.

# National Post Day: October 10

The date of **National Post Day 2023 is October 10. In 1854**, Lord Dalhousie founded the **India Post for the first time**. Now, the Ministry of Communications is in charge of the Indian Postal System. It is one of the world's most commonly used wide postal systems.

# United Nations Day: 24th October

United Nations Day 2023 is observed on the 24th of October 2023. The Permanent Mission of the Kingdom of Tonga to the UN is funding this year's UN Day Concert, which has as its theme **"The Frontlines of Climate Action,"** with assistance from the PVBLIC Foundation's Family Offices for Sustainable Development (FOSD). The United Nations Conference took place in San Francisco in 1945.

## World Egg Day 2023: October 13

World Egg Day is observed annually on the **second Friday in October**. This year, World Egg Day is on the **13th of October 2023**. World Egg Day 2023 **theme 'Eggs for a healthy future'. World Egg Day was created in 1996 at the IEC conference** in Vienna to recognize and honour the value and relevance of eggs to all of humanity.

## International Day for Disaster Risk Reduction: October 13

The **International Day for Disaster Risk Reduction 2023 is observed on the 13th of October**. The 2023 International Day for Disaster Risk Reduction under the theme **"Fighting Inequality for A Resilient Future" The International Day for Natural Disaster Reduction** was established by a resolution passed by the **UN General Assembly in 1989**. However, the Assembly changed its **resolution on December 21, 2009**, deciding to observe the Day on October 13.

## World Standards Day: October 14
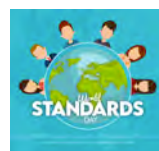
World Standards Day is observed annually on the 14th of October 2023. The theme of this year's celebration is – **"Shared Vision for a Better World – Standards for Sustainable Development Goals" (incorporating SDG3). The first World Standards Day was celebrated in 1946 in London**, the same year that the International Organization for Standardization was founded.

# World Mental Health Day 2023: October 10

World Mental Health Day 2023 falls on the 10th of October. The theme of World Mental Health Day 2023 is **"Mental health is a universal human right."** A non-governmental organization called the World Federation for Mental Health (WFMH) was established in 1948. On October 10, 1992, Richard Hunter, who was the deputy secretary general of the WFMH at the time, declared the **first World Mental Health Day.**

# International Day of Girl Child: October 11
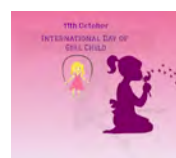
International Day of Girl Child 2023 will occur on **October 11."Invest in Girls' Rights: Our Leadership, Our Well-being"** is the theme for this year's International Day of the Girl. In **1995 at the World Conference on Women in Beijing,** countries unanimously adopted the Beijing Declaration and Platform for Action – the most progressive blueprint ever for advancing the rights of not only women but girls.

# World Arthritis Day: October 12

World Arthritis Day 2023 **falls on October 12.** This year, the theme of World Arthritis Day is **"Living with an RMD at all stages of life"**. The Arthritis Foundation established World Arthritis Day. The Greek terms "arthro," which means "joint," and "itis," which means "inflammation," are the origin of the word "arthritis." In William Musgrave's 1715 book "De Arthritide Symptomatic," it was first in-depth researched and categorized.

# World Sight Day: October 12

World Sight Day 2023 will occur on **October 12 "LOVE YOUR EYES AT WORK"** is the theme of this year. Lions Clubs International partnered with blindness presentation organizations worldwide for the **first World Sight Day in 1998.** This event was later integrated into VISION 2020, a global initiative that the International Agency for the Prevention of Blindness (IAPB) coordinates. This initiative is a joint program between WHO and the IAPB. It involves non-government organizations, and professional associations, as well as eye-care institutions and corporations.

# World Food Day: October 16

World Food Day 2023 is observed annually on the 16th of October 2023. The theme of World Food Day is - **Water is life, water is food. Leave no one behind. "The Food and Agriculture Organization** (FAO), a specialized body of the United Nations, created World Food Day in 1945.

### ITBP Raising Day: 24th October



ITBP Raising Day 2023 is observed on the 24th of October 2023. The war took place between **India and China in 1962** in the Himalayan region which is the highest altitude in the country. Then in order to protect the nation at a difficult altitude, a special security force formed under **CRPF called Indo-Tibetan Border Police (ITBP). The Formation of ITBP is called ITBP Raising Day.** Every Year the ITBP raising day is celebrated to honour the Police forces and to issue medals to the officers who showed bravery and courage in emergency situations.

### World Stroke Day 2023: 29th October



World Stroke Day 2023 is observed on the 29th of October 2023. The theme for World Stroke Day 2023 is **"Together we are Greater Than Stroke."** This theme emphasises preventing stroke. In the 1990s, the European Stroke Initiative came up with the idea of holding a day of awareness. October 29 is designated as World Stroke Day, an event that **was started in 2004 during the World Stroke Congress in Vancouver, Canada.**

### World Day for Audiovisual Heritage: 27th October



World Day for Audiovisual Heritage 2023 is observed on the 27th of October 2023. The World Day for Audiovisual Heritage (WDAH) is a commemoration of the adoption, in 1980 by the **21st General Conference,** of the Recommendation for the Safeguarding and Preservation of Moving Images.

### International Day of Rural Women: October 15



International Day of Rural Women 2023 is observed on the **15th of October 2023 The United Nations (U.N.)** has been working to keep the world's nations peaceful and friendly **since its founding in 1945**. It was proposed to empower and recognize women in **1995 during the Fourth World Conference on Women in Beijing, China.** A resolution calling for the development of ICT skills for all, especially women and indigenous people living in remote and rural communities, **was adopted in 2003 at the World Summit on the Information Society in Geneva.**

### International Day for the Eradication of Poverty: October 17



International Day for the Eradication of Poverty 2023 is observed on the **17th of October 2023**.The theme for this year's (2023) International Day for the Eradication of Poverty is **"Decent Work and Social Protection: Putting Dignity in Practice for All".**The first commemoration of this day took place in **1987 at the Trocadéro in Paris.** The general assembly established October 17 as the **International Day for the Eradication of Poverty on December 22, 1992,** four years after Wresinski passed away in 1988.

### World Osteoporosis Day 2023: 20th October



World Osteoporosis Day 2023 is observed on the 20th of October 2023. This year, 2023, the World Osteoporosis Day Theme is **"Build Better Bones"** World Osteoporosis Day **was launched on October 20, 1996,** by the United Kingdom's National Osteoporosis Society and supported by the European Commission. Since 1997, this awareness day has been organized by the **International Osteoporosis Foundation(IOF).**

### International Stuttering Awareness Day: 22nd October



International Stuttering Awareness Day 2023 is observed on the 22nd of October 2023. This year, 2023, the International Stuttering Awareness Day Theme is **"One Size Does NOT Fit All."** International Stuttering Awareness Day was **established in the year 1998** to bring attention to the millions of people across the world who are living with his specific Communication Disorder.

### World Savings Day: 31st October



World Savings Day 2023 is observed on the 31st of October 2023. (30th October in India) But in India, it is celebrated on October 30 since the former Prime Minister Mrs. Indira Gandhi died on October 31st. **World Savings Day, also called World Thrift Day, was first established in the year 1924 during the first International Savings Bank Congress.** The Congress started on October 24

## India to become world's number one automobile manufacturing hub in next 3-4 years

Road Transport and Highways Minister Nitin Gadkari stated that India has set a target to become **world's number one** automobile manufacturing hub in the next 3 to 4 years. He stated that in the last nine years, the size of the Automobile Industry has increased from **4.5 lakh crore** rupees to 12.5 lakh crore rupees. Mr Gadkari also stated that this industry has given jobs to 4.5 crore youth of the country. The Union government launched Swachhata Campaign 3.0 from **October 2-31** will not incur any expense. About **1.50 lakh cleanliness** sites are set to be covered.



## National Zoological Park begins the celebration of the 69th Wildlife Week

National Zoological Park kick-started the celebration of 69th Wildlife Week with the theme **"Partnerships for wildlife conservation",** honouring the people who are making a difference, on the theme of UN World Wildlife Day 2023 and activities in context to wildlife conservation. Wildlife Week is celebrated every year to coincide

## Dharmendra Pradhan Unveils CRIIIO 4 GOOD Modules to Promote Gender Equality and Empower Youth

Union Minister for Education and Skill Development & Entrepreneurship Shri Dharmendra Pradhan launched **'CRIIIO 4 GOOD',** a new online, life skills learning module, to promote gender equality among girls and boys. It consists of 8 cricket-based animation films aimed at promoting gender parity, equipping girls with life skills, and encouraging their participation



in sports The program was launched in collaboration with key organizations, including the **International Cricket Council (ICC), United Nations Children's Fund (UNICEF), and the Board of Control for Cricket in India (BCCI).**

## Prime Minister Shri Narendra Modi launches 'Sankalp Saptaah', a week-long programme for Aspirational Blocks

Sankalp Saptah,' a **week-long program for Aspirational Blocks**, will be inaugurated by Prime Minister Shri Narendra Modi on September 30, 2023 at Bharat Mandapam, New Delhi, Delhi.Sankalp Saptah' is aimed at facilitating the effective implementation of the **Aspirational Block Program (ABP)** in India.The Aspirational Block Program was originally launched by the Prime Minister on January 7, 2023.The primary objective of ABP is to enhance governance at the block level



and improve the overall quality of life for citizens.Starting from October 3 to October 9, 2023, each day of the 'Sankalp Saptah' is dedicated to a specific development theme on which all the aspirational blocks will work. The themes for the first six days include **'Sampoorna Swasthya', 'Suposhit Pariwaar', 'Swachhta', 'Krishi', 'Shiksha', and 'Samridhi Diwas'.**

with the birth anniversary of Mahatma Gandhi and to follow his principles of Ahimsa and Compassion for all living beings. The activities planned for the week at National Zoological Park aim at using inclusive and collective participation for the conservation cause. The National Zoological Park will celebrate

**"Wildlife Week - 2023"** from 02.10.2023 to 08.10.2023. The goal of arranging this activity at the National Zoological Park was to create awareness about **wildlife, biodiversity and also to promote the concept of Lifestyle for Environment** by staying close to nature.

## Ninth G20 Parliamentary Speakers' Summit (P20) to be held in New Delhi

The **Ninth G20 Parliamentary Speakers'** Summit (P20) will be held in New Delhi from 13th to the 14th of October 2023. Within the G20, Parliament 20 (P20) is an engagement group headed by the speakers of G20 countries and it aims at bringing a **parliamentary dimension to global governance.** The main theme of the P20 is **Parliament for One Earth, One Family, One Future**. A pre-summit event namely Parliamentary Forum on **LiFE (Lifestyle for Environment) will be held on the 12th of this month.**



## REC launches 'SUGAM REC', a mobile app for 54EC Bonds Investors

REC Limited, the Maharatna Central Public Sector Enterprise under the Ministry of Power, **has launched a mobile application,** exclusively for current and future investors in **REC's 54EC Capital Gain Tax Exemption Bonds. Named 'SUGAM REC', the mobile app** will offer investors complete details of their investment in REC 54EC Bonds.

## Indian Oil Introduces India's First Green Hydrogen-Powered Bus Emitting Only Water

Indian Oil Corporation (IOC), India's leading oil firm, has unveiled the **nation's first green hydrogen-powered bus.** This bus emits only water as a byproduct, making it an environmentally friendly transportation solution. IOC will produce approximately 75 kg of hydrogen by using a process called electrolysis, which involves splitting water using electricity generated



from renewable sources. The green hydrogen will be utilised to power two buses that will operate in the **National Capital Region (NCR)**. The adoption of hydrogen as a fuel source aligns with India's efforts to transition away from fossil fuels and reduce environmental impact.

## Union Minister Narayan Rane inaugurates 'Khadi Mahotsav' in Mumbai

Union Minister of Micro, Small and Medium Enterprises Department, Narayan Rane, inaugurated the **'Khadi Mahotsav'** organized by Khadi and Village Industry (KVIC) in Mumbai. Addressing the gathering, Narayan Rane applauded the commendable work being done by Khadi and village industries, highlighting their substantial growth in recent



years. The 'Khadi Mahotsav' will be held till October 31st 2023. It will not only showcase Khadi products but also feature **'Vocal for Local'** exhibitions to promote indigenous products. During this period, customers can avail themselves of a 20 to 25 percent discount on Khadi products.

## Cabinet approves Revised Cost of completion of balance works of North Koel Reservoir Project in Bihar & Jharkhand

The Cabinet Committee on Economic Affairs Chaired by Prime Minister Shri Narendra Modi, has given its **approval to a proposal of the Department of Water Resources, River Development and Ganga Rejuvenation,** Ministry of Jal Shakti to complete the balance works of North Koel Reservoir Project at a revised **Cost of Rs. 2,430.76 crores** (central share: Rs.1,836.41 crore) as against the **balance cost of Rs.1,622.27 crore** (central share: Rs.1,378.60 crore) approved earlier in August, 2017. On completion of the balance works, the project would provide additional annual irrigation to 42,301 ha in the four drought-



prone districts of Jharkhand and Bihar. North Koel Reservoir Project is an inter-state major irrigation project with command area lying in the **two States of Bihar and Jharkhand.** The project comprises a dam on the North Koel river near Kutku village (District Latehar, Jharkhand), a barrage 96 km downstream of the dam (at Mohammadganj, District Palamu, Jharkhand), Right Main Canal (RMC) and Left Main Canal (LMC) taking off from the barrage.

## PM Modi launches several development projects worth Rs 5000 crore at Jodhpur in Rajasthan

Prime Minister Narendra Modi laid the foundation stone and dedicated to the nation multiple development projects worth five thousand crore rupees across various sectors at Jodhpur in Rajasthan. The projects unveiled by the Prime Minister include the foundation stone for a 350 bedded **'Trauma Centre and Critical Care Hospital Block at All India Institute of Medical Sciences in Jodhpur',** and seven Critical Care Blocks under Pradhan Mantri - Ayushman Bharat Health Infrastructure Mission to be developed across the state. Mr Modi also laid the foundation stone for the development of the state-of-the-art New Terminal Building at Jodhpur Airport to be built at a cost of **480 crore rupees.**



## Principal Scientific Advisor to GOI Ajay Kumar Sood inaugurates 'Bharat NCX 2023

Principal Scientific Advisor to the Government of India **Ajay Kumar Sood inaugurated the Bharat NCX 2023**. Addressing the event, Mr Sood laid out the importance of Digital Public Infrastructure protection, hardware security needs and Post Quantum Cryptography.

## Shri Nitin Gadkari approves schemes worth Rs 154.25 crore for the Una and Kangra region of Himachal Pradesh under the Central Road and Infrastructure Fund

Union Minister for Road Transport and Highways Shri Nitin Gadkari, strengthening the **infrastructure for smooth transportation** in the country is the priority of the Modi government. **Schemes worth Rs 154.25 crore** for the Una and Kangra region of Himachal Pradesh under the **Central Road and Infrastructure Fund CIRF** have been approved. Himachal has been affected by natural disasters and in this regard, there was a detailed discussion with BJP



National President Shri J P Nadda and Union Minister Shri Anurag Thakur regarding new approvals for infrastructure in Himachal. Under this approval, two bridges will be constructed on **Swan River at a cost of Rs 50.60 crore and Pong Dam on Beas River at a cost of Rs 103.65 crore.**

## 50th India International Knit Fair to be held from October 12 to 14

The 50th India International Knit Fair will be held from 12th to 14th October at the India Knit Fair Association complex (IKFA) in Tiruppur, Tamil Nadu. The fair's main theme is **"Active and Sportswear, Environmental Social Governance, Artificial Intelligence and Digitalisation".** Seventy exhibitors from Tiruppur, Chennai, Coimbatore, Karur, and Gujarat will take part in the fair. Chairman of the Association, A. Sakthivel Informed that the IKFA



has tied up with the Sourcing Consultants Association, the Association of Buying Agents for Textiles, Brand Sourcing Leaders, and the NIFT Alumni. Leading buyers and their representatives from Europe, the US, the UK and other countries have been invited to the fair.

## PM Modi to lay the foundation stone and dedicate multiple development projects worth about Rs 5000 crores in Rajasthan

Prime Minister Narendra Modi will visit Jodhpur, Rajasthan where he will lay the foundation stone and dedicate multiple development **projects worth about five thousand crore rupees** in sectors like road, rail, aviation, health and higher education. He will lay the foundation stone of important projects for strengthening the **Health infrastructure in Rajasthan.** The projects include 350 bedded



Trauma Centre and Critical Care Hospital Block at All India Institute of Medical Sciences, Jodhpur and seven Critical Care Blocks under Pradhan Mantri - **Ayushman Bharat Health Infrastructure Mission** (PM-ABHIM) to be developed across Rajasthan.

## India's first offshore wind projects to come up across the Tamil Nadu coast

The Union government floated the country's first-ever tender to allocate seabed sites along the coast of **Tamil Nadu for developing offshore wind projects**. This is a significant development as currently, there are no offshore wind projects in India. The country only has land-based wind farms as of now, **totalling a capacity of 44,089.68 MW. The Ministry of New and Renewable Energy** (MNRE) will allocate the seabed sites through auction and will waive off inter-state transmission system (ISTS) charges for developers or generators who commission their **offshore wind projects on or before December 31, 2032.**



## Shri Amit Shah inaugurated the Samau Shaheed Memorial and Library in Gandhinagar, Gujarat

Union Home Minister and Minister of Cooperation **Shri Amit Shah inaugurated the Samau Shaheed Memorial and Library in Gandhinagar**, Gujarat. 12 heroes sacrificed their lives in 1857 during the freedom struggle in Samau, but there was **no memorial for them till 2022-23, the memorial inaugurated will serve to immortalize their saga of bravery.**

## Shri Arjun Munda inaugurates the 4th EMRS National Cultural & Literary Fest and Kala Utsav- 2023, at Dehradun

Union Minister for Tribal Affairs, **Shri Arjun Munda** inaugurated the **4th EMRS National Cultural & Literary Fest and Kala Utsav-2023**, in the presence of Chief Minister, Uttarakhand, Shri Pushkar Singh Dhami, at Dehradun. The event has been organized by the **National Education Society for Tribal Students** (NESTS) under the Union Ministry of Tribal Affairs, and hosted by **Eklavya Vidyalaya Sangathan Samiti** (EVSS), Uttarakhand at Maharana Pratap Sports College, Dehradun. The Eklavya Model Residential Schools (EMRS) Cultural Fest



provides tribal students a national platform to showcase their hidden talents in different spheres. The four-day event (3rd – 6th October) this year would witness performances from over 2000 tribal students from 22 States. The **'EMRS National Cultural Fest'** is the most awaited event every year for tribal students pursuing education in the EMRSs.

## Raksha Mantri Rajnath Singh launches Navy's updated indigenous programme Swavalamban 2.0

Raksha Mantri Rajnath Singh launched the Navy's updated indigenous programme Swavalamban 2.0. Speaking at the **Indian Navy's Naval Innovation and Indigenisation Organisation** (NIIO) seminar 'Swavlamban' in New Delhi, Mr Rajnath Singh informed that self-reliance is the utmost priority since the Modi government came to power. The Government is making all possible



efforts to make India self-reliant in the Defence sector. India is now moving forward in mission mode in the research and development, because of the policies framed by the Government.

## Union Minister Sarbananda Sonowal inaugurates Ayurvedic Hospital in Majuli, Assam

The Union Minister for Ayush, Ports, Shipping & Waterways **Shri Sarbananda Sonowal inaugurated the 50 bedded Ayurvedic Hospital at Sriram Chapori in Majuli**. The hospital aims to further strengthen the Ayush healthcare system in the state. The new hospital is equipped with specialised OPD services for Shalya (General



Surgery), Prastuti Tantra & Stree Roga or PTSR (Obstetrics & Gynaecology), Panchakarma as well as Kayachikitsa (General Medicine).

## 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.



## NLC India Ltd secures 810 MW Grid Connected Solar Photovoltaic Power Project in Rajasthan

**NLC** India Limited, a Navratna Central Public Sector Undertaking (CPSE) under the **Ministry of Coal has won an 810 MW Solar PV project capacity from Rajasthan Rajya Vidyut Nigam Limited** (RRVUNL).NLCIL has successfully garnered the entire capacity of the 810 MW tender floated by RRVUNL in December 2022, for developing the project RRVUNL's **2000 MW Ultra Mega Solar Park at Pugal Tehsil, Bikaner District, Rajasthan.**

## Commerce Secretary visits Brazil for 6th Meeting of the India-Brazil Trade Monitoring Mechanism



**S**ecretary, Department of Commerce, Ministry of Commerce & Industry, **Shri Sunil Barthwal** paid an official visit to **Brazil from October 1st to October 4th, 2023, for the 6th meeting of the India-Brazil Trade Monitoring Mechanism** (TMM). He was accompanied by a delegation of 20 business leaders representing the **Confederation of Indian Industry** (CII). The visit was happening in the backdrop of the sharp growth in the **bilateral trade which had doubled over the last two years reaching US$16 Billion**. It was aimed at strengthening this rapidly growing commercial engagement between the two countries. The Indian delegation engaged in discussions, business meetings and explored new trade opportunities with key Brazilian organizations, including the **Confederation of Industries of Brazil,** the Commercial Association of Sao Paulo, the **Federation of Industries of the State of Sao Paulo** (FIESP) and industries in Rio de Janeiro demonstrating their strong commitment to boost bilateral trade and investment prospects.

## Ministry of Tourism inaugurates PATA Travel Mart 2023 in New Delhi



**The** Ministry of Tourism organised the inaugural ceremony for the PATA Travel Mart 2023 in New Delhi. The 46th edition of the Pacific Asia Travel Association (PATA) Travel Mart 2023 is being organised at the magnificent International Exhibition-cum-Convention Centre (IECC), Pragati Maidan, in New Delhi. The Mart is being organised **from October 4th to 6th 2023,** bringing together tourism professionals and business stakeholders from across the world. The physical version of the Travel Mart is being held after a hiatus of three years due to the pandemic. **India is also participating in the PATA Travel Mart** in a substantial manner. Other State Governments such as **Rajasthan, Gujarat, Delhi, Karnataka, Telangana, Uttarakhand and Madhya Pradesh** and other in line Ministries such as Handlooms Development Commissioner are also putting up stands and stalls for displaying their products.

## Cabinet approves Memorandum of Understanding between India and France on cooperation in the field of Digital Technologies

**The** Union Cabinet chaired by Prime Minister Sheri Narendra Modi has approved 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 Economy, Finance and



Industrial and Digital Sovereignty of the **French Republic on cooperation in the field of Digital Technologies.**

## Cabinet approves the establishment of an autonomous body Mera Yuva Bharat



The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the establishment of an autonomous body **Mera Yuva Bharat (MY Bharat)** to serve as an overarching enabling mechanism powered by technology for **youth development and youth-led development** and provide equitable access to youth to actualize their aspirations and build Viksit Bharat across the entire spectrum of the Government. The primary objective of Mera Yuva Bharat (MY Bharat) is to make it a whole of Government platform for youth development.



## Competition Commission of India organizes the 8th BRICS International Competition Conference in New Delhi

The **8th BRICS International Competition Conference, held in New Delhi** and organized by the Competition Commission of India (CCI), is focused on the **theme of "New Issues in Competition Law and policy dimensions, Perspectives, and Challenges."** This two-day conference has brought together over 450 delegates from various parts of the world. The BRICS International Competition Conference is hosted biennially and serves as a valuable platform for cooperation, sharing experiences, and mutual learning among the competition authorities of the BRICS countries (Brazil, Russia, India, China, and South Africa).

## Union Minister Shri Parshottam Rupala to inaugurate 16th Agriculture Science Congress at Kochi



Union Minister for Fisheries, Animal Husbandry and Dairying **Shri Parshottam Rupala will inaugurate the 16th Agricultural Science Congress (ASC) at Hotel LeMeridien, Kochi, Kerala**. Renowned agricultural economists, scientists, policymakers, academicians, farmers and entrepreneurs are set to converge in Kochi for four days to attend the 16th Agricultural Science Congress. The primary aim of the ASC is to generate a scientific discourse around transforming India's agri-food systems into sustainable enterprises to facilitate its benefit for generations to come. Organised by the National Academy of Agricultural Sciences (NAAS), the Agricultural Science Congress is being held for the first time in Kerala, hosted by the ICAR-Central Marine Fisheries Research Institute (CMFRI).

## Cabinet approves Memorandum of Understanding between India and Papua New Guinea on cooperation in the field of sharing successful Digital Solutions implemented at Population Scale for Digital Transformation



The Union Cabinet chaired by Prime Minister, Shri Narendra Modi, has given its approval to a Memorandum of Understanding signed between the Ministry of Electronics and Information Technology of the Republic of India and the Ministry of Information and Communications Technology of Papua New Guinea on cooperation in the field of sharing successful Digital Solutions implemented at Population Scale for Digital Transformation.

## 8th BRICS International Competition Conference to be held in Delhi

The **8th BRICS International Competition Conference will be held in New Delhi.The Chairperson of the Competition Commission of India** (CCI), Ravneet Kaur, has announced that the theme of the upcoming conference will be **"New Issues in Competition Law and Policy: Dimensions, Perspectives, and Challenges."** The conference is a significant event as it is being held in India after a decade. Over 600 delegates from competition authorities of both BRICS and non-BRICS nations, competition law experts, non-government advisors, and domestic invitees are expected to participate in the conference. Ms Kaur also added that the heads of BRICS competition authorities will address the closing ceremony



## Shri Nitin Gadkari approves 7 bridge projects worth Rs 118.50 Crores in Arunachal Pradesh under the Setu Bandhan Scheme

Union Minister for Road Transport and Highways, **Shri Nitin Gadkari, announced the approval of seven bridge projects in Arunachal Pradesh under the Setu Bandhan Scheme for the fiscal year 2023-24.** These projects aim to enhance connectivity in the region and contribute to the economic development of Arunachal

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

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



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

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

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



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

## National Security Council Secretariat organiz-es the 2nd Edition of the National Cyber Security Exercise 'Bharat NCX 2023'

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



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

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

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



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

Pradesh. The cumulative cost of these bridge projects is ₹118.50 Crores.

## Union Minister Nitin Gadkari addresses the 5th edition of India STEM Summit 2023 in Delhi

The Union Minister for Road Transport and Highways Nitin Gadkari informed that need-based research is crucial for India to fulfil the aspirations of society. Addressing the **5th edition of India STEM Summit 2023 in New Delhi**, the Minister informed that knowledge and innovation are the two important pillars for the growth of any nation. **STEM Summit pertains to integrating Science, Technology, Engineering, and Math (STEM)** in the education sector resulting in the development of curiosity, inquisitiveness, critical thinking, problem-solving capacities, imagination, questioning and exploration skills among learners.



## EAM S Jaishankar participates in the 23rd Council of Ministers meeting of the Indian Ocean Rim Association in Colombo

India assumed the Vice-Chair role of the Indian Ocean Rim Association (IORA) for 2023-25 at the **IORA Council of Ministers meeting in Colombo. The Indian delegation was led by Minister of External Affairs Minister (EAM) Dr. S. Jaishankar Sri Lanka is the current Chair of IORA** taking over from Bangladesh. Sri Lanka will serve as Chair for a period of **two years (2023-2025). India will take over the chairship of IORA during 2025-27.**

## PM to inaugurate the Global Maritime India Summit 2023

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.

## Government launches global health innovation fellowship to promote medtech sector

The Union Minister for Science and Technology launched the **Global Health Innovation Fellowship to promote medtech startups and innovators among youth. Global Health Innovation Fellowship is an initiative in collaboration with the World Intellectual Property Organization (WIPO) and the Department of Biotechnology (DBT)**, Ministry of Science &



Technology. The World Intellectual Property Organisation was created in 1967 "to encourage creative activity, to promote the protection of intellectual property (IP) throughout the world." It is one of the 17 specialized agencies of the United Nations.

## Shri B.L. Verma launched MDoNER "Data Analytics Dashboard" and "Poorvottar Sampark Setu" portal

The Union Ministry of Development of the North-East Region virtually launched **"MDoNER Data Analytics Dashboard"** and "Poorvottar Sampark Setu" portal at Vigyan Bhawan, New **Delhi. Poorvottar Sampark Setu portal** is a powerful tool designed to streamline and enhance the monitoring of Fortnightly visits of Union Ministers



to NER. The dashboard provides valuable insights and graphical information about State-wise/ District-wise visits to the North-Eastern Region by Union Ministers to be used by all the stakeholders in one place.

## 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
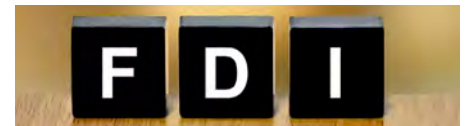


aggregate foreign investment may increase up to **90.1% in M/s Suven Pharmaceuticals Limited. About Advent Funds** : The Advent Funds are managed by Advent International Corporation, an entity incorporated in the USA. Advent International Corporation, set up in 1984 has made investments of about USD 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.**

## Union Home Minister Amit Shah to inaugurate India's first liquid nano DAP fertiliser plant in Gujarat

Union Home Minister **Amit Shah will inaugurate India's first liquid nano di-ammonia phosphate (DAP) plant established by IFFCO at Kalol in Gandhinagar.** Union Chemical and Fertilizer Minister **Mansukh Mandaviya** will also be present on the occasion. **IFFCO chairman Dilip Sanghani** informed that this plant will hugely benefit the farmers and also **help reduce the import of DAP in the country.**

## Union Government to exit Hindustan Zinc Ltd, but over an extended period

The Indian government is gearing up to sell its remaining stake in **Hindustan Zinc Ltd (HZL), a subsidiary of Vedanta,** in smaller tranches over an extended period, aiming to maximise its value. The residual stake is **valued at approximately Rs 40,000 crore** at current market prices.Presently, **Vedanta Ltd holds a 64.92 per cent stake in HZL.** Hindustan Zinc is the country's largest and the world's second-largest integrated zinc producer.

## DGFT operationalises its online authorisation system for import of laptops, computers

The **Directorate General of Foreign Trade** has operationalised its fully automated online authorisation system for imports of laptops, computers and tablets as the transition from a **free import regime to a restricted one for select IT hardware products** is set to come to an end on October 31. Import authorisations will be issued automatically through the online system to importers once they enter the value and volume of their proposed imports and the countries from where they plan to source.These authorisations, with no restrictions on quantities, volumes or sourcing, **will be valid till September 30, 2024,** after which the government will decide on further action.

## India's contribution to global growth to rise to 18% in five years: IMF

India's **contribution to global economic growth is expected to increase 200 basis points (bps) to 18%** over the next five years as the country grows at a quicker pace. **India and China** are expected to jointly account for half the **world's growth in 2023 and 2024,** with **India's share at 16%** and the remaining being contributed by China. In a report titled **Regional Economic Outlook for Asia and Pacific**, the IMF said growth in Asia-Pacific is **expected to rise from 3.9% in 2022 to 4.6% in 2023.**

## PM Modi flags off Delhi–Meerut Regional Rapid Rail Transit System

PM Modi inaugurated the first leg of the Regional Rapid Transit System (RRTS), India's first mass rapid system dedicated to regional connectivity.Trains on the first section will eventually cut the journey time between Delhi and Meerut to less than an hour. India's first regional rapid train, between Delhi and Meerut, has been named **"Namo Bharat".** The PM inaugurated the priority section of the Delhi-Ghaziabad-Meerut Regional Rapid Transit System (RRTS) corridor and flagged off the **"RapidX train"** connecting Sahibabad and Duhai Depot.The overall length of this RRTS train system spans 82.15 kilometers, with the initial 17-kilometre priority section between Sahibabad and the Duhai Depot now operational. **The entire corridor is on track for full functionality by June 2025.**

## India to host UN Forum on Forests to deliberate on forest fires and certification

In Uttarakhand, a two-day **Country Led Initiative** (CLI) event is being organized by the Ministry of Environment, Forest and Climate Change at Forest Research Institute, **FRI in Dehradun.** Around 55 delegates from 30 countries and 41 representatives from 20 organizations are participating both in-person and online in this Country Lead Initiative to discuss wildfires and forest certification. These recommendations will be considered for discussion at the **19th session of the UNFF** scheduled to be held at the **United Nations Headquarters, New York in May 2024.**
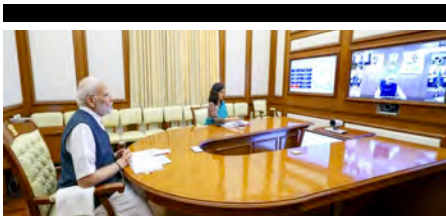


## PM Modi chairs meeting of 43rd edition of PRAGATI

Prime Minister Narendra Modi chaired the meeting of the **43rd edition of PRAGATI involving Centre and State governments.** PRAGATI is the ICT-based multi-modal platform for **Pro-Active Governance and Timely Implementation**. He reviewed eight key projects spread across seven states having cumulative worth around 31 thousand crore rupees.

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

The minimum support price of Rabi crops for the marketing year **2024-25 approved by the Center.The** government has increased the MSP of Rabi crops for the marketing season 2024-25, to ensure remunerative prices to producers for their produce. The **highest increase of Rs 425 per quintal has been approved for lentils,** followed by Rs 200 per quintal for mustard.Additionally, to extend the benefits of the



**Kisan Credit Card scheme to every farmer across the country**, the Government has launched the Kisan Loan Portal (KRP), KCC door-to-door campaign, and Weather Information Network Data System (WINDS).

## Union Tribal Affairs Minister Arjun Munda to inaugurate Aadi Mahotsav in Ahmedabad, Gujarat

Union Tribal Affairs Minister **Arjun Munda will inaugurate the Aadi Mahotsav** - the National Tribal Festival in **Ahmedabad, Gujarat. The mega event is being organized by the Tribal Cooperative Marketing Development Federation of India Limited** (TRIFED), Ministry of Tribal Affairs, from 25th October to 3rd



November **at Ahmedabad Hat,** Vastrapur. The Aadi Mahotsav serves as a unique symbiotic bridge to embark on a journey through the tapestry of India's indigenous heritage.

## Cabinet approves Memorandum of Cooperation between India and Japan on Japan-India Semiconductor Supply Chain Partnership

The Union Cabinet chaired by Prime Minister **Shri Narendra Modi was apprised of a Memorandum of Cooperation (MoC) signed** in July, 2023 between the Ministry of Electronics and Information Technology of the Republic of **India and the Ministry of Economy, Trade and Industry of Japan on Japan-India Semiconductor Supply Chain Partnership.** The MoC intends to strengthen cooperation between India and Japan towards the enhancement of the semiconductor supply chain, recognizing the importance of semiconductors for the advancement of industries and



digital technologies.Both **G2G and B2B bilateral Cooperation** on opportunities to advance resilient semiconductor supply chains and leverage complementary strengths.**The India-Japan Digital Partnership"** (IJDP) was launched during the visit of PM Modi to Japan in October 2018 furthering existing areas of cooperation as well as new initiatives within the scope of cooperation in S&T/ICT, focusing more on "Digital ICT Technologies.

## PM inaugurates the 7th Edition of the India Mobile Congress (IMC)

The Prime Minister, **Shri Narendra Modi inaugurated the 7th Edition of the India Mobile Congress 2023** at Bharat Mandapam in New Delhi. India Mobile Congress (IMC) is the largest telecom, media, and technology forum in Asia to be held from 27th to 29th October 2023 with the theme **'Global Digital Innovation'**. The IMC 2023 aims to strengthen India's position as a developer, manufacturer, and exporter of key cutting-edge technologies. During the program, the **Prime Minister awarded 100 '5G Use Case Labs' to educational institutions across the country. This year, IMC is introducing a startup program - 'Aspire'.**



## Ayodhya Ram Temple Trust gets FCRA licence to receive foreign donations

**The Ayodhya Ram temple trust,** known as the Shri Ram Janmbhoomi Teerth Kshetra, has received a license to accept foreign donations under the Foreign Contribution Regulation Act (FCRA).The trust has already collected **₹3,500 crores** in donations given by people across India.Foreign donations will only be accepted at one State Bank of India (SBI) branch located at 11 Sansad Marg, New Delhi. The **first phase of the construction of**

## Centre launches 'Dark Patterns Buster Hackathon 2023' to design & prototype innovative app or software that can detect dark patterns on e-Commerce platforms



The Department of Consumer Affairs, Government of India in collaboration with IIT (BHU), launched Dark Patterns Buster Hackathon 2023. The deliverables of the Hackathon will be to design & prototype innovative app or software-based solutions such as;
- browser extensions,
- Plugins,
- Add-ons,
- mobile applications etc. that can detect the use, type and scale of dark patterns for e-Commerce platforms.

## Centre to roll out DNA, face matching systems at police stations across India

**The Union Government is set to implement 'DNA and Face Matching' systems** at police stations across the country. After Parliament's passing of the **Criminal Procedure Identification Act (**CrPI) in 2022, the Government is ready to **roll out 'DNA and Face Matching' systems** at 1,300 police stations.The **National Crime Records Bureau** (NCRB) is responsible for implementing the act with **Standard Operating Procedure** (SOP).A Domain



Committee has been constituted by the Ministry of Home Affairs (MHA) for the successful implementation of the Act.The committee has representatives from State police, Central law enforcement agencies and other key stakeholders.

## India's solar module manufacturing capacity can exceed 70 GW by 2027: IEA

According to IEA's latest world energy outlook report, **India's solar module manufacturing capacity could exceed 70 GW per year by 2027**.The report added that it is expected India will meet its 2030 target to have half of its electricity capacity be non-fossil fuel well before the end of the decade.**India currently accounts for 3% of the global solar photovoltaic** (PV) market. China accounts for 80% of world manufacturing capacity. Vietnam



(5% of the global market), India (3%), Malaysia (3%) and Thailand (2%) are other four nations.The US, Korea, Cambodia, Türkiye and Chinese Taipei are the other five leading solar manufacturers. Each of them account for about 1% of the global market.

**the Ram Temple is scheduled to be completed by December** this year.

## Coal Ministry and Ministry of New & Renewable Energy to Work Jointly to Promote Green Energy



The Ministry of Coal and the Ministry of New & Renewable Energy **decided to work together for the promotion of green energy.** During a secretary-level joint meeting between the two ministries, it was decided that the Ministry of New & Renewable Energy would provide technical, policy & capacity building support and the Ministry of Coal will provide land, capital and undertake implementation of solar energy, green hydrogen and other renewable energy projects. The **central public sector undertakings of Ministry of Coal, Coal India Limited, NLCIL and SCCL** have already embarked upon a net zero plan in furtherance of the Panchamrit targets. **Over 1600 MW solar Energy generation capacity** has been installed.

## Indian Oil launches country's first reference fuel; to fully meet domestic demand



The Union Minister of Petroleum & Natural Gas launched the **'Reference Gasoline and Diesel Fuels' produced by IndianOil** for the first time in India. Reference fuels (Gasoline and Diesel) are premium, high-value products used for calibration and testing of vehicles by auto OEMs and organisations involved in testing and certification in the automotive field. IndianOil has successfully commenced the production of Reference Gasoline and Diesel Fuels for the first time

## Amit Shah Launches National Cooperative For Exports Limited To Help Farmers

The Union Home Minister and Minister has launched the **National Cooperative Exports Limited (NCEL).**The government has also decided to route the sale of **12 Lakh Metric Tonnes (LMT) of non-basmati white rice to 11 countries through NCEL**. It will enable 2 crore farmers of the country to declare their land as **natural by 2027, by selling them organic products.**NCEL is launched in the cooperative sector with 6 objectives of



increasing exports, prospering the farmer, changing the crop pattern, providing a global market for organic products, gaining a place for India in the global market for biofuel and strengthening the cooperative sector.

## President Murmu launches Bihar's 4th agri road map budgeted at ₹1.62 lakh crore

President Draupadi Murmu inaugurated the Fourth Agriculture Roadmap of Bihar (2023-28) by unveiling the stone slab remote at the Bapu Auditorium of the Samrat **Ashoka Convention Centre**. Chief Minister Nitish Kumar, that **the first agricultural roadmap of the state**



**was started in the year 2008.** To meet the goals of the Fourth Agriculture Roadmap, **the Cabinet approved Rs 1 lakh 62 thousand crore.** Agriculture is the basis of the livelihood of 75 percent people in the state.

## Union Minister Hardeep Singh Puri inaugurates the 16th Urban Mobility India Conference & Exhibition 2023 in New Delhi

Union Housing and Urban Affairs Minister **Hardeep Singh Puri inaugurated the 16th Urban Mobility India Conference and Exhibition 2023 in New Delhi.** Addressing the gathering Mr Puri, that the government has succeeded in changing the methods and approaches to solve issues related to Urban Transportation. At present the



operational **length of the metro system in the country is 895 km** and is set to grow towards becoming the **world's second-largest metro network in a few years. The government is working towards an e-mobility solution** and is ready to introduce ten thousand electric buses.

in India. These fuels are used for calibration and testing of vehicles by automobile manufacturers and testing agencies like **ICAT (International Centre for Automotive Technology) and ARAI (Automotive Research Association of India).**

## Smt. Nirmala Sitharaman inaugurates the first Global Conference on Cooperation in Enforcement Matters (GCCEM) in New Delhi

Union Minister for Finance and Corporate Affairs **Smt. Nirmala Sitharaman** presided over as Chief Guest at the inaugural session of the **first-ever three-day-long Global Conference on Cooperation in Enforcement Matters (GCCEM) in New Delhi.** Union Minister of State for Finance Shri Pankaj Chaudhary was the Guest of Honour and Secretary General, World Customs Organisation, Dr. Kunio Mikuriya, was the Special Guest at the Inaugural Session. Against this backdrop, the **Directorate of Revenue Intelligence** (DRI) under the **Central Board of Indirect Taxes and Customs** (CBIC), in consultation with the **World Customs Organisation (WCO), Brussels, is hosting the global conference from 30th October to 1st November 2023** with the theme 'It takes a Network to fight a Network'.

## PM Narendra Modi inaugurates the 37th National Games at Jawaharlal Nehru Stadium in Goa

Prime Minister Narendra Modi inaugurated the **37th National Games at the Jawaharlal Nehru Stadium in Goa.** Mr Modi informed that from Khelo India to **TOPS (Target Olympic Podium Scheme),** the government has created a new ecosystem to support players in the country.

## Cabinet Committee on Economic Affairs approves inclusion of Jamrani Dam Multipurpose Project of Uttarakhand under Pradhan Mantri Krishi Sinchayee Yojana-Accelerated Irrigation Benefit Programme (PMKSY-AIBP)

The **Cabinet Committee on Economic Affairs (CCEA)** chaired by Prime Minister Shri **Narendra Modi, has approved the inclusion of the Jamrani Dam Multipurpose Project of Uttarakhand under the Pradhan Mantri Krishi Sinchayee Yojana-Accelerated Irrigation Benefit Programme** (PMKSY-AIBP) of Department of Water Resources, River Development and Ganga Rejuvenation. The CCEA has **approved central support of Rs.1,557.18 crore to Uttarakhand** for completion of the **project with an estimated cost of Rs.2,584.10 crore by March, 2028.**

## PM inaugurates lays foundation stone for projects worth around Rs 5800 crores in Mehsana, Gujarat

The Prime Minister, **Shri Narendra Modi inaugurated,** dedicated to the nation and laid the foundation stone for **projects worth around Rs 5800 crores in Mehsana, Gujarat**. The projects include multiple sectors such as **rail, road, drinking water and irrigation.** Central Government has developed many places here under the Heritage Circuit at a cost of Rs 1,000 crore Scope of irrigation in North Gujarat has increased manifold in 20-22 years owing to irrigation projects Water conservation scheme started in Gujarat has now taken the form of Jal Jeevan Mission for the country

## Cabinet approves Nutrient Based Subsidy (NBS) rates for RABI Season, 2023-24 on Phosphatic and Potassic (P&K) fertilizers

The Union Cabinet, chaired by the Prime Minister, **Shri Narendra Modi has approved the proposal of the Department of Fertilizers** for fixing the **Nutrient Based Subsidy (NBS) rates for Rabi Season 2023-24 on Phosphatic and Potassic (P&K) fertilizers.**

| Year | Rs. Per Kg | | | |
|---|---|---|---|---|
| | N | P | K | S |
| RABI, 2023-24 (from 01.10.2023 to 31.03.2024) | 47.02 | 20.82 | 2.38 | 1.89 |

In the upcoming Rabi season 2023-24, an expenditure of Rs.22,303 crore is expected on NBS.The subsidy on P&K fertilizers will be provided based on approved rates for Rabi 2023-24 to ensure smooth availability of these fertilizers to the farmers at affordable prices.

## 'UKUSA' Intelligence Alliance Backs Canada's Accusation Against India in Khalistani Leader's Assassination

Canada has made an accusation regarding India's involvement in the assassination of a Khalistani leader, and this accusation has garnered support from the Five Eyes intelligence alliance, known as the **United Kingdom-United States Communication Intelligence Act ('UKUSA.')** Five Eyes alliance consists of **5 member countries**, namely Australia, Canada, New Zealand, the United Kingdom, and the United States. This alliance was established in **1946**. These countries are parties to the multilateral UK-USA Agreement, a treaty for joint cooperation in signals intelligence.

## WHO Recommends R21/Matrix-M Vaccine for Malaria Prevention in Children

The World Health Organisation (WHO) recommended a new vaccine, R21/Matrix-M, for the prevention of malaria in children. The recommendation follows advice from the **WHO: Strategic Advisory Group of Experts on Immunization (SAGE) and the Malaria Policy Advisory Group (MPAG)** and was endorsed by the WHO Director-General following its regular biannual meeting held on 25-29 September, 2023. The

## Russia Seeks Reinstatement in UN Human Rights Council One Year After Removal

Russia is seeking to rejoin the **United Nations Human Rights Council (UNHRC)** after being removed from the council in **April 2022** Russia is actively lobbying member nations to gain support for its position paper at the UN, signalling its desire to return to the UNHRC Russia aims to rejoin the UNHRC with the belief that it



will help restore its international credibility and potentially address allegations of human rights abuses associated with President Vladimir Putin's regime.

## UNFPA India and IIPS Release India Ageing Report 2023

The India Ageing Report 2023 was released by the United Nations Population Fund (UNFPA) and the **International Institute for Population Sciences (IIPS).** The report was jointly released by Saurabh Garg, Secretary, Ministry of Social Justice and Empowerment (Government of India), and Andrea M. Wojnar, UNFPA India Representative and Country Director Bhutan. The report utilized the latest available data from sources including the **Longitudinal Ageing Survey in India (LASI) 2017–18, Census of India, Population**



**Projections by the Government of India (2011–2036), and World Population Prospects 2022 by the United Nations Department of Economic and Social Affairs. By 2046,** it is likely that the elderly population will have surpassed the population of children (aged 0 to 15 years) in the country.



R21 vaccine is the **2nd malaria vaccine** recommended by WHO, following the **RTS,S/AS01 vaccine**, which received a WHO recommendation in 2021. The R21/Matrix-M malaria vaccine developed by the **University of Oxford and the Serum Institute of India** has been recommended for use by the WHO.

## Armenia's Parliament Votes to Join International Criminal Court Amid Strained Relations with Russia Over Putin's Arrest Warrant

Armenia's Parliament voted to join the International Criminal Court, a move that further strains the country's ties with its old ally Russia after the court issued an arrest warrant for President Vladimir Putin over events in Ukraine. In Sep 2023, Moscow called Yerevan's effort to join the ICC an **"unfriendly step,"** and the Russian Foreign Ministry summoned Armenia's ambassador. Countries that have signed and ratified the Rome Statute that created the ICC are bound to arrest **Mr. Putin,** who was indicted for war crimes connected to the deportation of children from Ukraine if he sets foot on their soil. There are a total of **123 states** that have signed the Rome Statute. India is not a member of the Rome statute.



## United Kingdom awards $4bn contract to build AUKUS nuclear submarines

The United Kingdom (UK) has awarded a **£4 billion ($4.9 billion) contract to BAE Systems, Rolls-Royce, and Babcock** for the design and manufacturing

## Indian Coast Guard Vessel 'Samudra Prahari' Conducts Pollution Response Table-Top Exercise in Thailand's Khlong Toei Port

The **Indian Coast Guard Pollution-Control Vessel 'Samudra Prahari'** conducted a **Pollution Response Table-Top exercise** with Thai officials at Khlong Toei Port in Bangkok, Thailand The Indian Coast Guard Ship Samudra Prahari, a specialised Pollution Control Vessel, has embarked on an overseas deployment to **Association of Southeast Asian Nations (ASEAN) countries.** During this deployment, the ship is scheduled to make port calls in **Bangkok(Thailand), Ho Chi Minh (Vietnam), and**



**Jakarta(Indonesia)** 'Samudra Prahari' is a **specialized Pollution Control Vessel** of the Indian Coast Guard (ICG). It is the first pollution control vessel of its kind in Southeast Asia. The vessel is equipped for unhindered oil recovery operations and has a storage capacity of 500 KL (kiloliters).

## Noida International Airport Assigned 'DXN' as its Distinct Three-Letter Identification Code by IATA

The upcoming **Noida International Airport (NIA) in Jewar has received its own unique international 3-letter code, 'DXN,'** from the **International Air Transport Association (IATA).** This code holds significance in identifying the airport and its connectivity to the world. 'D' represents Delhi, the national capital of India. 'N' signifies Noida, reflecting the airport's location in Western Uttar Pradesh. 'X' suggests connectivity within **India and worldwide.** The code, which will become active once airport operations start, will help travelers and aviation



professionals to identify and communicate destinations swiftly and accurately, avoiding any confusion and mistakes. Right now, construction work is underway for the first phase of the airport. The first phase aims to conclude by **September 2024,** featuring one runway and a terminal building capable of accommodating 12 million passengers.

of nuclear-powered attack submarines, known as **SSN-AUKUS**. These submarines are set to be the most advanced and powerful attack submarines ever operated by the Royal Navy. They will incorporate cutting-edge sensors, design, and weaponry. The first SSN-AUKUS **submarine is exp**ected to be delivered

into service in the UK in the late 2030s, with the first Australian submarines following in the early 2040s.

## Israel formally declares war against Hamas

Israel has officially **declared war against Hamas**, marking a significant escalation in the ongoing conflict between the two parties. In response to the surprise attack by Hamas, the Israel Defence Forces (IDF) initiated **"Operation Iron Swords"** as a retaliatory measure. On October 8,2023 Israel's Cabinet invoked Article 40 Aleph, officially declaring war against Hamas. This marks the first such declaration since the Yom Kippur War in 1973.



## ICRISAT Signs Agreement to Join One CGIAR Partnership

The **International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) joined the One Consultative Group on International Agricultural Research (CGIAR) global initiative.** CGIAR's global initiative aims to build a unified approach to transforming food, land, and water systems to address the challenges posed by the climate crisis. This initiative involves the CGIAR System Organization and 12 One CGIAR research centres

## Bangladesh Receives Russian Uranium Shipment for Rooppur Nuclear Power Plant

Bangladesh received the **first batch of uranium from Russia for its Rooppur Nuclear Power Plant (RNPP).** Bangladesh became the **33rd nuclear power-producing country** in the world after the commissioning of the Rooppur nuclear plant. The Director General of Rosatom,



**Aleksey Likhachev**, handed over the nuclear fuel during a function presided over by Bangladesh's Science and Technology Minister, Architect Yeafesh Osman.

## Indonesian President Inaugurates Southeast Asia's First High-Speed Railway, Financed by China

Indonesian President **Joko Widodo** inaugurated **Southeast Asia's first high-speed railway** connecting Jakarta and Bandung, a project under **China's Belt and Road initiative**. The project, with a budget of $7.3 billion, largely funded by China, aims to reduce travel time between Jakarta and Bandung from 3 hours to just 40



minutes. The high-speed railway is expected to **reduce carbon emissions** and promote efficient mass transportation.

## India and Tanzania Upgrade Relations to a Strategic Partnership with Focus on Expanding Defence Cooperation

India and Tanzania announced the elevation of their relations to a **strategic partnership** and agreed on a **five-year roadmap** to significantly expand defence cooperation. Tanzanian President Samia Suluhu Hassan paid a state visit to India from 8 to 10 October 2023. During her visit, **6**



**Memorandum of Understanding (MoUs)** were signed in the **fields of sports, maritime industry, and cultural exchanges.**

## India and Argentina Ink Agreement on Social Security for Professionals

India and Argentina have entered into a **Social Security Agreement (SSA)** with the aim of safeguarding the legal rights of professionals working in each other's countries. The SSA covers various aspects of social security legislation in both countries, including provisions related to **old age benefits, survivor's pension, and permanent total disability pension for employed**



**individuals.** The agreement was signed by the Indian ambassador to Argentina, **Dinesh Bhatia, and Argentina's Minister** of Foreign Affairs, International Trade, and Worship, **Santiago Cafiero.**

## 'Operation Ajay' Launched to evacuate Indian Nationals from Israel

India has launched **Operation Ajay** to evacuate Indian nationals from the **Israel-Hamas conflict zone.** It is an operation to facilitate the return from Israel of its citizens who wish to return. **A 24-hour Control Room** has been set up in the Ministry of External Affairs. **Operation Ganga** was previously launched to repatriate Indian citizens and students from **Ukraine.**



## Parliament of India Hosts Ninth G20 Parliamentary Speakers' Summit (P20 Summit) in Cooperation with IPU in New Delhi

The **9th G20 Parliamentary Speakers' Summit**, also known as the P20 Summit, was **hosted by the Parliament of India in cooperation with the Inter-Parliamentary Union** (IPU, in New Delhi. The P20 Summit was established in Canada in 2010 with the objective of strengthening parliaments to make them more representative and effective. The theme of the summit was "Parliaments for One Earth, One Family, One Future."

## International Olympic Committee Suspends Russia's Olympic Committee for Violations Related to Ukraine

Russia's Olympic Committee has been suspended by the International Olympic Committee (IOC) **with immediate effect** and until further notice for violating the Olympic Charter after it involved sports bodies from **four regions associated with Ukraine. This is not the first time that the Russian Olympic Committee (ROC) has faced punishment from the IOC.** In 2017, it was banned from the



Winter Olympics in Pyeongchang and was ordered to pay a $15 million fine for multiple doping offences. Russian athletes were also previously banned from competing under their national flag following the invasion of Ukraine in 2022.

## Tanzania Joins India-Led International Big Cat Alliance (IBCA)

Tanzanian President Samia Suluhu Hassan announced Tanzania's decision to join the **International Big Cat Alliance (IBCA), led by India.** Prime Minister **Shri Narendra Modi launched the IBCA on April 9, 2023**, in Mysuru, Karnataka, India, as part of the **50th-anniversary celebration of Project Tiger.** The



IBCA focuses on the conservation of **7 big cat species: tigers, lions, leopards, snow leopards, cheetahs, jaguars, and pumas.**

## World's 2nd largest Hindu temple outside India inaugurated in New Jersey

The **Akshardham Hindu temple** was inaugurated in **New Jersey, United States of America (USA)** Akshardham is recognized as the **second-largest temple worldwide** and is the largest



Hindu temple in the western hemisphere.

## World Cooperative of Economic Firms (WCopEF) Established to Represent Over 3 Million Cooperatives Worldwide

Leading cooperative sector experts have come together to form the **World Cooperative Economic Forum (WCopEF)** have been formed cooperative sector leaders and experts in India. WCopEF is structured along the lines of the **World Economic Forum.** The forum will be headquartered in **New Delhi,**



**India**. WCopEF's primary purpose is to provide a platform for over 3 million cooperatives worldwide, promoting cooperative thinking and the cooperative movement.

## EAM S. Jaishankar chairs the Regional Conference of India's ASEAN and East Asia Ambassadors in Singapore

The **Regional Conference of India's ASEAN and East Asia Ambassadors** was chaired by External Affairs Minister **Dr S Jaishankar in Singapore** Dr Jaishankar is currently on **a two-day official visit to Singapore. India and Singapore have a long-standing partnership,** which was upgraded to a Strategic Partnership in 2015.



## DOLR signs MoU with NRSC to monitor watershed development projects

The **Department of Land Resources**, DOLR and **National Remote Sensing Centre,** NRSC signed an MoU for **monitoring of Pradhan Mantri Krishi Sinchayee Yojana - Watershed Development Component, WDC 2.O.** It aims to restore the ecological balance by harnessing, conserving, and developing degraded natural resources such as soil and water.

## Indian Institute of Corporate Affairs and the National Institute of Communication Finance sign an MoU for Academic and Research Collaboration to synergize professional capabilities of both institutions

A Memorandum of Understanding (MoU) was signed between the **Indian Institute of Corporate Affairs (IICA) and the National Institute of Communication Finance** (NICF). The MoU intends to synergise the professional capabilities of both institutions towards advocacy, research support, technical and handholding assistance and capacity-building services in the various areas of finance, restructuring, turnaround,



competition law, corporate law, corporate governance, Insolvency and Bankruptcy law, leadership, organisational effectiveness, telecommunication policies, spectrum auction etc. The MoU was signed by Prof (Dr) **Naveen Sirohi from IICA and Shri A K Singh, Deputy Director General from NICF.**

## Enhancing Multilateral Development Banks' Performance by 2030: The G20 Expert Group's Triple Agenda Roadmap

The G20 expert group has outlined a roadmap in its report, **"The Triple Agenda: A Roadmap for Better, Bolder, and Bigger MDBs,"** aimed at enhancing the performance of Multilateral Development Banks (MDBs) by 2030. The group is led by notable figures, including Lawrence Summers, who served as the U.S. Treasury Secretary, and NK Singh, who chairs the 15th



Finance Commission. MDBs are **financial institutions** established by multiple member countries and operate under international law. Examples include the **International Monetary Fund, World Bank, and Asian Development Bank.**

## India's External Affairs Minister Jaishankar unveils Rabindranath Tagore's bust in Vietnam

India and Vietnam have deep historical ties dating back nearly 2,000 years, linked to the heritage of **Buddhism, External Affairs Minister S Jaishankar** while unveiling the bust of Nobel Prize-winning author-poet **Rabindranath Tagore in Bac Ninh city**. Tagore's renowned work, "Gitanjali," was translated into Vietnamese and published in 2001. "Gitanjali" is a collection



of poetry and is considered one of Tagore's most famous works and was published in India in 1910. Rabindranath Tagore was awarded the **Nobel Prize for Literature in 1913** for the English translation of **"Gitanjali," titled "Song Offerings."**

## Sri Lanka Grants Visa-Free Entry to Visitors from India and Six Other Nations

The Sri Lankan Cabinet has granted approval for **free tourist visas** to visitors from **India and 6 other countries**. India is included in this program, and Indian tourists will be granted free visas to Sri Lanka as part of a pilot initiative. This program is set to run until March 31, 2024. In addition to India, six other countries benefiting from this visa-free entry program are **Russia, China, Thailand, Malaysia, Indonesia, and Japan.**



## Ayodhya Ram Temple Trust gets FCRA licence to receive foreign donations

The Ayodhya Ram temple trust, known as the Shri Ram Janmbhoomi Teerth Kshetra, has received a license to accept foreign donations under the **Foreign Contribution Regulation Act (FCRA)**. The trust has **already collected ₹3,500 crores** in donations given by people across India. Foreign donations will only be accepted at one **State Bank of India (SBI)** branch located at 11 Sansad Marg, New Delhi. The **first phase of the construction of the Ram Temple is scheduled to be completed by December** this year.

## External Affairs Minister S Jaishankar addressed the 78th UN General Assembly

External Affairs Minister S Jaishankar addressed the **78th United Nations General Assembly (UNGA).** In his opening remarks, Jaishankar extended greetings with "Namaste from Bharat!" and expressed India's strong support for the UNGA's theme of **"rebuilding trust and reigniting global solidarity."**



S Jaishankar led the Indian delegation during the UNGA assembly. **Dennis Francis** from Trinidad and Tobago was elected as the President of the 78th session of the UNGA.

## Sri Lanka to Assume Chairmanship of Indian Ocean Rim Association at 23rd Council of Ministers' Meeting

Sri Lanka is set to take over the **chairmanship of the Indian Ocean Rim Association (IORA)** during the 23rd Council of Ministers' Meeting, which is scheduled for October 11, 2023, in Colombo. Sri Lanka will hold the chairmanship of the IORA for a period of **2 years, from**



**2023 to 2025.** The chairmanship will be ceremoniously handed over by the Foreign Minister of Bangladesh to Sri Lanka's Foreign Minister M.U.M. Ali Sabry.

## Egypt and Israel Reach Agreement to Reopen Rafah Crossing for Humanitarian Aid to Gaza

Egypt and Israel agreed to open Rafah crossing into Gaza to allow 20 trucks with humanitarian aid. US President **Mr Joe Biden** visited Israel to show solidarity for people who died in a terror attack by Palestinian group Hamas on the 7th of October, 2023. Meanwhile, Russia sent **27 tonnes of humanitarian aid** for civilians



in the Gaza Strip. The Biden administration has allocated $100 million as humanitarian aid for the Gaza Strip and the West Bank.

## WHO Declares Lymphatic Filariasis Elimination as a Public Health Concern in the Lao People's Democratic Republic

According to the **World Health Organization (WHO)**, the Lao People's Democratic Republic (Lao PDR) is set to become the **2nd country in 2023**, following Bangladesh, to **eliminate lymphatic filariasis.** Lao PDR achieved the elimination of trachoma as a public health hazard in 2017. This marks the country's **2nd neglected tropical**



**disease (NTD)** to be eliminated within 6 years. Among them, **11 countries** belong to the WHO Western Pacific Region (WPR), and Lao PDR is the 11th country in this region to eliminate LF.

## China to build the world's largest "ghost particle" detector - Trident

China is constructing an enormous telescope named Trident in the South China Sea with the purpose of detecting neutrinos, often referred to as **"ghost particles."** Trident is projected to cover an area of 7.5 cubic kilometres, making it significantly larger than existing underwater neutrino telescopes. This size will enhance its sensitivity, making it approximately **10,000 times more sensitive than** its predecessors. Neutrinos are subatomic particles similar to electrons but lack electrical charge and have a very small, possibly zero, mass. The Indian Neutrino Observatory (INO), approved in 2015, is a proposed particle physics research mega project to study neutrinos in a 1,200-metre-deep cave.



## Japan Becomes 1st Nation To Launch An Electromagnetic Railgun From An Offshore Vessel

Japan achieved a significant milestone in defence technology by successfully **test-firing a medium-calibre maritime electromagnetic railgun.** The test was conducted in collaboration between the Japanese Maritime Self-Defense Force (JMSDF) and the Acquisition Technology & Logistics Agency (ATLA), a division of the Japanese Ministry of Defense. This remarkable feat marks the first time any nation has managed to launch a railgun from an offshore platform.

## India and UK Conduct Inaugural 2+2 Foreign and Defence Dialogue in New Delhi

India and the United Kingdom (UK) held their **first 2+2 dialogue** of senior officials. The 2+2 dialogue involves the defence and external affairs ministries of both countries discussing strategic and security interests. It aims to establish a diplomatic conversation between the two countries' respective heads of defence and external affairs. It focuses on discussing and working on common issues of concern to improve and strengthen bilateral relations. The 2+2 dialogue with the United



States has been held since 2018, with a focus on strengthening strategic, security, and defence cooperation. Key agreements like **LEMOA (Logistics Exchange Memorandum of Agreement), COMCASA (Communications Compatibility and Security Agreement), and BECA (Basic Exchange and Cooperation Agreement)** have been signed during these dialogues.

## G20 Finance Leaders Approve Roadmap for Crypto Assets

Finance ministers and central bank governors (FMCBG) from G20 nations adopted a roadmap for regulating crypto assets at their meeting at **Marrakesh, Morocco. Finance Minister Nirmala Sitharaman** announced that G20 countries will start sharing information under the Crypto Asset Reporting Framework (CARF) by 2027. She further informed that to establish this process, a CARF group has been formed in September 2023. The ministers and central bank governors also decided in their joint communique to take forward



key proposals from the **New Delhi Leaders Declaration**. It has been formulated with inputs from the **International Monetary Fund (IMF) and the Financial Stability Board (FSB),** both influential bodies in global finance. It noted the need for transformative changes required in **Multilateral Development Banks (MDBs)** operating models and financing capacities to address global challenges.

## Cyclone Hamoon intensified into a severe cyclonic storm over Bay of Bengal

The **India Meteorological Department (IMD)** confirmed that **Cyclone 'Hamoon'** intensified into a severe cyclonic storm over the north-western Bay of Bengal. Cyclone 'Hamoon' is the fourth storm of the 2023 North Indian Ocean cyclone season. It originated on October 21, 2023, from a low-pressure area over the west-central **Bay of Bengal.** The name 'Hamoon' was given to the cyclonic storm by Iran.
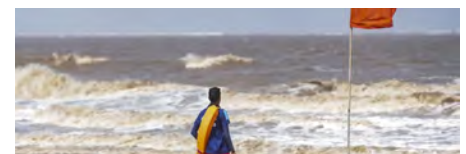


The word 'Hamoon' is a Persian word that refers to inland desert lakes or marshlands. The next cyclone that can hit the Indian subcontinent is called **'Midhili'** which Maldives has named. Names for the cyclones are proposed alphabetically and are used in rotation

## The United Nations UNCCD Data Dashboard Highlights Accelerating Global Land D

The **United Nations Convention to Combat Desertification (UNCCD) has introduced its first-ever Data Dashboard**, which shows that Land Degradation is advancing at an astonishing rate across all regions. The dashboard compiles national reporting figures from 126 countries to provide a comprehensive global overview of the current state of land degradation. The **21st session of the UNCCD** is scheduled to take place in Samarkand, Uzbekistan, in November 2023. The primary focus of this session will be to review global progress in achieving **Land Degradation Neutrality (LDN)** and addressing related issues. The report also points out that 36.8% of India's land area was drought-prone and 854.4 million or 83.85% of the Indian population was exposed to drought situations.

## US Emerges As India's Biggest Trading Partner During H1FY24 Despite Decline In Exports, Imports

According to government data, the United States (US) has emerged as India's biggest trading partner during the first half of the current financial year despite global economic uncertainties and declining exports and imports. As per provisional data from the commerce ministry, the bilateral trade between India and the US decreased by **11.3% to USD 59.67 billion** during April-September 2023, down from USD 67.28 billion in the same period the previous year. Exports to the US have come down to USD 38.28 billion during



April-September 2023 from **USD 41.49 billion** a year ago. Imports also declined to **USD 21.39 billion** during the first six months of the current fiscal compared to USD 25.79 billion in the same period last year. In 2022-23, the UAE, with **USD 76.16 billion bilateral trade**, was the third largest trading partner of India, followed by **Saudi Arabia** (USD 52.72 billion) and Singapore (USD 35.55 billion).

## India Meteorological Department : Cyclone Tej in the Arabian Sea Upgrades to 'Extremely Severe Cyclonic Storm'

The **India Meteorological Department (IMD)** predicted that Cyclone Tej, a depression gathering force in the Arabian Sea, intensified into an 'extremely severe cyclonic storm' near the coasts of Oman and Yemen Cyclone Tej is currently moving west-northwest towards the coast of Maharashtra, India. Cyclone Tej was named by India and is part of the list of storm names adopted by the **WMO/ESCAP (World Meteorological Organization/ United Nations Economic and Social Commission for Asia and**



**the Pacific) panel** in April 2020. Cyclone Tej will be followed by Cyclone Hamoon, named for Iran. Cyclone Hamoon will be the next cyclone on the list of names. The previous cyclone on the list was **Cyclone Biparjoy**, named by Bangladesh, which made landfall in Gujarat as an 'extremely severe cyclonic storm' in mid-June.



## World's first AI Safety Institute to be set up in United Kingdom - Prime Minister Mr Rishi Sunak

The **United Kingdom (UK) (Britain)** is set to become the headquarters of the **world's first artificial intelligence (AI) Safety Institute**, as announced by Prime Minister Rishi Sunak. The establishment of this institute indicates the UK's leadership in examining and testing new forms of artificial intelligence (AI) The announcement comes ahead of the first Global AI Safety Summit, scheduled to take place on **November 1 and 2 at Bletchley Park in Buckinghamshire**

# STATE
CURRENT AFFAIRS

## Prime Minister Shri Narendra Modi unveils Pandit Deendayal Upadhayaya's tallest statue in New Delhi

The Prime Minister of India Shri Narendra Modi unveiled **a 72-feet statue of Pandit Deendayal Upadhyaya in New Delhi** on the occasion of his 107th birth anniversary. This statue is distinguished as the largest bronze and alloy metal statue in Delhi. The statue stands at a height of 72 feet and is crafted from a mixed metal composition. It comprises **85% copper** and the remaining portion consists of a bronze alloy containing zinc. The statue weighs approximately **40 metric tons** and was crafted over a period of 8 to 10 months. It involved the collaborative effort of about 15 to 20 artisans.

## Banmali Agarwal Appointed as Chairman of Tata Advanced Systems

Tata Sons has appointed **Banmali Agarwal as the new chairman of the group's aerospace and defense solutions unit Tata Advanced Systems (TASL).** He will replace **Vijay Singh,** who has retired. This leadership change is part of the Tata Group's commitment to strength. Banmali Agarwal also serves as a senior advisor to Tata Sons and holds the position of Chairman at Tata Electronics.

## Project Cheetah in India completes one year

India's Project Cheetah marked its one-year anniversary after releasing **the first batch of 8 Namibian cheetahs into Madhya Pradesh's Kuno National Park (KNP).** Project Cheetah is a long-term initiative in India aimed at bringing 12-14 cheetahs annually from South Africa, Namibia, and other African countries for the next 5 years. This project achieved **the first-ever intercontinental, wild-to-wild,** cheetah translocation by air, relocating cheetahs from Namibia and South Africa to India. It aimed to rectify past ecological imbalances. India housed the world's fastest land animal (up to 64 miles per hour in three seconds) again after the feline was declared extinct (in India) in 1952. Several conservation initiatives are planned, including the establishment of a **Conservation Breeding of Cheetah Centre, Cheetah Research Centre, Interpretation Centre, Cheetah Management Training Centre, and Cheetah Safari.**

## Bihar's Kaimur District to Set Up Second Tiger Reserve

The Kaimur Wildlife Sanctuary will become Bihar's second tiger reserve after the Valmiki Tiger Reserve (VTR) & will open by the end of 2023 or early 2024. As of now, Bihar is home to a total of 54 tigers. The proposed tiger reserve will encompass Shergarh Fort, a prominent tourist attraction, as well as 58 villages in its buffer zone The State Forest Department is actively working to secure approval from the **National Tiger Reserve Conservation Authority (NTCA)** to officially declare Kaimur as a tiger reserve.

## India's first solar roof cycling track was inaugurated in Hyderabad

In Hyderabad, the **country's first solar roof cycling track** was inaugurated by state Municipal Administration and Urban Development Minister K Tarakarama Rao. This innovative track named Healthway is the second of its kind globally. Located on the **Outer Ring Road (ORR)** between the main carriageway and service road, the track will be open 24×7, giving a major push to the dedicated bicycling community in the city. It is also a vital step in the direction of making Hyderabad, the active mobility capital of the country. Speaking after inaugurating the track, the Minister revealed plans to set up a similar track in other areas including around the **Gandipet Lake and in the Financial District.**

## Uttar Pradesh Government Expands 'Sewa Mitra' Services to Cover All 75 Districts in Both Urban and Rural Areas



The **Department of Labour and Employment of the Uttar Pradesh government** has extended the **'Sewa Mitra' services** to cover both urban and rural areas in all 75 districts of the state. The 'Sewa Mitra' initiative was conceived at the government level in response to the situation during the first wave of the COVID-19 pandemic. It was initiated when many labourers and professionals returned to their native places in Uttar Pradesh from other states and faced joblessness.

## Udaipur 'City Of Lakes' Likely To Be India's First Wetland City



Udaipur, 'City of Lakes' known for its enchanting surroundings, lakes, forts, palaces, and historical significance, is in a race to earn the prestigious title of **India's first-ever wetland city.** The city, known for its numerous picturesque lakes, including **Lake Pichola, Lake Fateh Sagar, Lake Doodh Talai, Lake Rang Sagar, and Lake Swaroop Sagar,** serves as a major tourist attraction. The Rajasthan government is actively working towards obtaining this recognition for Udaipur. The Environment and Forest Department has chosen Udaipur based on the criteria set by the **Ramsar Convention for international significance.**

## Master training of Football for Schools (F4S) kicked off at Sambalpur, Odisha

Football for Schools (F4S) is an ambitious programme run by **Fédération Internationale de Football Association (FIFA).** The Department of School Education & Literacy, Ministry of Education is supported by the **All India Football Federation (AIFF) and Sports Authority of India (SAI)** in the implementation of this programme in the Country. A



two-day capacity-building master training programme was organized by FIFA as a part of the F4S on 2nd October 2023, at **Sambalpur, Odisha.**

## Jammu and Kashmir's Pashmina Receives Geographic Recognition Through GI Tag

Basohli Pashmina, a more than 100-year-old traditional craft from Jammu and Kashmir's Kathua district, has got the **Geographical Indication (GI) tag.** The achievement was realized through the efforts of the **Department of Industries and Commerce,** in coordination with **NABARD Jammu and Human Welfare Association, Varanasi.** Basohli Pashmina, a **hand-spun**



**product known for extreme softness, fineness and light weight,** has insulating properties and extended life. Products made from Basohli Pashmina include shawls designed for both men and women, mufflers, blankets, and baskets.

## Lieutenant Governor of Jammu and Kashmir Launches CRPF Women Bike Expedition 'Yashasvini' from Lal Chowk, Srinagar

The **Central Reserve Police Force (CRPF)** partnered with the **Ministry of Women and Child Development** to initiate a cross-country bike expedition called **"Yashasvini"** with a group of CRPF women bikers. To celebrate the empowerment and strength of women, known as **"Nari Shakti,"**



across the country. The Lieutenant Governor of Jammu & Kashmir, **Shri Manoj Sinha,** flagged off the rally from Lal Chowk in Srinagar.

## Uttar Pradesh Attains Full ODF Plus Coverage in Swachh Bharat Mission Phase II

Uttar Pradesh has achieved **100% ODF Plus (Open Defecation Free Plus) coverage** under the **Swachh Bharat Mission (Grameen) Phase II.** All **95,767 villages i.e. 100% villages** in Uttar Pradesh have achieved ODF Plus status under Phase II of the mission. These villages have



declared themselves ODF Plus, indicating the implementation of Solid/Liquid Waste Management Systems.

## Arunachal Pradesh's Yak Churpi' Receives GI Tag

In a significant milestone for the northeastern state of **Arunachal Pradesh**, the unique and culturally significant yak milk product, **'Yak Churpi,'** has been granted the coveted Geographical Indication (GI) tag. Yak Churpi is a dairy product made from the milk of the indigenous Arunachali yak breed. It is reared by tribal yak pastoralists known as Brokpas who migrate along with their yaks to higher reaches (at an altitude of 10,000 ft and higher) during summers and descent to mid-altitude mountainous regions during winters.

## Delhi Government's 'Green War Room' Initiates 24x7 Air Pollution Monitoring

The Delhi government has established a **'green war room'** with the aim of addressing air pollution by implementing a **24x7 monitoring system and the Winter Action Plan.** The war room is connected to a mobile application called the Green Delhi app, which serves as a platform for citizens to report pollution-related complaints. The Green Delhi app is a consolidated platform involving **28 different departments** including those from the central government, Delhi government, and the Municipal Corporation of Delhi (MCD) enabling streamlined complaint reporting and management. The **air quality index (AQI) value of Delhi was 155** on October 3, 2023, falling in the moderate range.

## Narendra Modi to lay foundation stone of projects worth ₹4,200cr in Uttarakhand

Prime Minister Narendra Modi arrived at **Pithoragarh in Uttarakhand** is a one-day state visit. Mr. Modi visited Parvati Kund at Jolingkong in **Pithoragarh district,** where he offered **prayers**. The PM also interacted with **Army, ITBP and BRO personnel in Gunji**. There Mr.Modi inaugurated and laid the foundation stone of 23 development projects worth about **4,200 crore** rupees in **Pithoragarh** to boost infrastructure, education, health, power, drinking water, sports, tourism, disaster mitigation and horticulture in the state. During this, he will also address a public meeting.

## Udangudi Panangkarupatti from Thoothukudi Receives Geographical Indication (GI) Tag

The Intellectual Property of India (IPI) conferred a **Geographical Indication (GI) tag** for the famous **'Udangudi Panangkarupatti' (palm jaggery/ gur),** a product widely associated with the Tirunelveli District Palmyrah Products Cooperative Federation Limited, Tamil Nadu. The Geographical Indications Registry recognised the uniqueness of the delicacy known since time immemorial, for its **sucrose concentration, sap collection method, traditional method of preparation, and packaging methods.**

## Madhya Pradesh Government Announces 35% Reservation for Women in Government Jobs

The Madhya Pradesh (MP) government has announced a **35% reservation for women** in all government job recruitments, excluding the Forest Department. The government has amended the **Madhya Pradesh Civil Services (Special Provisions for Appointment of Women) Rules, 1997,** to implement this 35% reservation for women in MP. The reservation for women is to be applied **horizontally and compartment-wise,** meaning that 35% of the posts in the state's services (excluding the Forest Department) will be reserved for women at the stage of direct recruitment.

## Self-help group sets up flower nursery under UMEED scheme to empower rural women in Budgam

A self-help group (SHG) **in Budgam, Jammu and Kashmir,** has established a **flower nursery as part of the UMEED scheme**. The UMEED scheme operates under the **Jammu and Kashmir Rural Livelihoods Mission (JKRLM)** and is a centrally sponsored scheme. Its primary objective is to empower women in rural areas to become self-dependent and self-sufficient The UMEED scheme is implemented by the **Jammu & Kashmir State Rural Livelihoods Society.·**

## Tamil Nadu Government Initiates Nilgiri Tahr Project for the Conservation of the State's Native Animal

The Tamil Nadu Chief Minister **Shri M.K. Stalin initiated 'The Nilgiri Tahr' project** to conserve the state's animals. It is an endangered mountain ungulate endemic to the southern part of the Western Ghats. Locally, the animal is called **'Varayaadu' (Scientific Name: Nilgiritragus hylocrius). It is the state animal of Tamil Nadu. Eravikulam National Park** in Kerala has the highest density and largest surviving population of Nilgiri tahr.



## Goan Cashew (Kernel) Receives the Geographical Indication (GI) Tag

Goan cashew (kernel) has been granted the Geographical Indication (GI) tag. The application for the GI tag for Goan cashew, known by the Portuguese name **'caju'** or **'kaju' in Konkani,** was submitted by the Goa Cashew Manufacturers' Association (GCMA), with the Department of Science, Technology, and Waste Management, Government of Goa, facilitating the process. The term "cashew" itself is derived from the Portuguese word **'caju' or 'kaju' in Konkani.**

## Madhya Pradesh Chief Minister Shivraj Singh Chouhan Lays Foundation Stone for India's Largest Pumped Storage Project

Madhya Pradesh (MP) Chief Minister (CM) Shivraj Singh Chouhan laid the foundation stone for the **largest pumped storage project in India,** located in the Khemla block, Neemuch district, Madhya Pradesh. The project is being developed by the **Greenko Group,** which is recognized as India's largest



energy storage company. Initially, the project had a capacity of **1440 megawatts (MW)** with storage for 7.5 hours.

## Andhra Pradesh Legislative Assembly Approves the Guaranteed Pension System Bill

The Andhra Pradesh Assembly passed the **Guaranteed Pension Scheme bill** to bring all state government employees under the hybrid model of **Contributory Pension System (CPS) and Old Pension System (OPS). Guaranteed Pension Scheme (GPS)** was introduced due to long-standing demand from the employees for a review



of **Central Civil Services (CCS) Pension.** The introduction of GPS, which reverses the pension system, could potentially impact the state fiscal deficit, potentially reaching 8%.

## Bihar Government Introduces 10% Reservation for Economically Weaker Sections (EWS) in Judicial Services and State-Run Law Colleges

The Bihar government has announced a **10% reservation for Economically Weaker Sections (EWS)** in judicial services and state-run law colleges and universities. This announcement coincides with the release of the first set of data from **Bihar's caste survey,** which was conducted by the government and released on



October 2, 2023. The decision to implement this reservation was made during a cabinet meeting chaired by Chief Minister **Nitish Kumar.**

## Kerala's first 3D-printed building to be inaugurated in Thiruvananthapuram

The **first 3D-printed building in Kerala, named Amaze-28**, was inaugurated at the Kerala State Nirmithi Kendra (Kesnik) campus in **Thiruvananthapuram, Kerala**. Amaze-28 is a one-room summer house with a



380-square-foot area and was constructed in just **28 days.**

## Kerala Chief Minister Pinarayi Vijayan flags-in first ever ship Zhenhua 15 into Vizhinjam port

The Chief Minister of Kerala **Shri Pinarayi Vijayan welcomed the first Chinese ship Zhen Hua 15** at the Vizhinjam International Seaport in Thiruvananthapuram. The project commenced in 2015 and is established as a landlord model with a **Public Private Partnership (PPP) component.** It operates on a **design, build, finance, operate, and transfer (DBFOT) basis. It is India's first deep-water container transhipment port** and the first automated port in India under construction. The port is connected by **India's 3rd-longest railway tunnel (under construction).**



## The Geographical Indications Registry in Chennai Grants GI Tag to Jaderi Namakatti

The Jaderi Namakatti has received the Geographical Indication (GI) tag from the Geographical Indications Registry in Chennai, Tamil Nadu (TN). Jaderi Namakatti is a **type of clay stick** that is white in colour and typically moulded into finger-like shapes with a smooth texture. **What is a GI Tag?** A GI (Geographical Indication) tag is a designation given to products

## PM Modi to launch 511 Pramod Mahajan Grameen Kaushalya Vikas Kendras in Maharashtra

Prime Minister Narendra Modi will be launching **511 Pramod Mahajan Grameen Kaushalya Vikas Kendras in Maharashtra** via video conferencing. These Kendras are being established across 34 rural districts in the state and are aimed at conducting skill development training programs across various sectors to **provide employment opportunities to**



**rural youth.** Each Kendra will train around 100 youngsters in at least two vocational courses, with the training being provided by empanelled industry partners and agencies **under the National Skill Development Council.**

## Arvind Kejriwal approves electric bike taxis in Delhi

Delhi Chief Minister **Arvind Kejriwal approved the Delhi Motor Vehicle Aggregator and Delivery Service Provider Scheme 2023,** a policy aimed at regulating cab aggregators and delivery service providers in the national capital. Delhi has become the first state/UT in India, and among very few cities globally, to mandate a time-bound transition of commercial vehicle fleets of aggregators, **delivery service providers and e-commerce**



**entities to zero-emission electric vehicles.** The scheme also paves the way for the launch of **electric bike taxi services in Delhi.** The scheme is stringent in enforcing compliance, with violations attracting **monetary penalties ranging from Rs 5,000 up to Rs 1,00,000 per instance.**

## Minister Rajeev Chandrasekhar to inaugurate project "Heartland Tripura"

Union Minister of State for Skill Development & Entrepreneurship and Electronics & IT Shri Rajeev Chandrasekhar will inaugurate project **"Heartland Tripura,"** a skill development initiative in collaboration with Deloitte and the National Institute of Electronics and Information Technology (NIELIT) in Agartala. **"Heartland Tripura"** is being implemented by Deloitte in association with NIELIT, Agartala, with the support of the



Government of India and the Government of Tripura. The project will be launched at the Rabindra Satabarshiki Bhawan in Agartala and will aim to provide skill development and employment opportunities to undergraduate students in engineering and non-engineering disciplines.

originating from specific geographical locations. It is a form of **Intellectual Property right** that identifies goods originating from a particular geographical location, having unique nature,

quality, and characteristics linked to that location. This GI tag is valid for **10 years** following which it can be renewed.

## International Sand Art Festival to Take Place at Chandrabhaga Beach



The International Sand Art Festival is scheduled to take place at Chandrabhaga Beach in Konark, Puri, Odisha, India. The festival will run from **December 1st to December 5th, 2023,** coinciding with the famous Konark Festival. The sand art festival will be held at Chandrabhaga Beach, which is situated approximately 1 kilometre from the **United Nations Educational, Scientific and Cultural Organization (UNESCO) World Heritage site, Konark**. The International Sand Art Festival was started in 2015 on the Chandrabhaga beach, a short distance from Konark.

## Uttar Pradesh Chief Minister Yogi Adityanath to inaugurate UP's firstMission Shakti café in Gonda



Uttar Pradesh (UP) Chief Minister **Shri Yogi Adityanath inaugurated Uttar Pradesh's first 'Mission Shakti Cafe'** in the Gonda district. The cafe is operated by self-help group members, and its primary aim is to empower women. The main goal of the cafe is to provide nutritious and wholesome meals to students. The 'Mission Shakti Cafe' has been established at the **government-aided Shri Lal Bahadur Shastri College in Gonda. Poshan Potli (nutrition kits)** and hygiene kits were provided to girls, and a Kanya Bhoj (a meal for girls) for 11,000 girls was organized.

## Punjab Government Launches 'Hope Initiative' with the Goal of Achieving a Drug-Free State

Chhattisgarh Government has granted habitat rights to its Baiga PVTG (Particularly Vulnerable Tribal Group) right

## Prime Minister Sends Best Wishes to the People of Assam on the Auspicious Occasion of Kati Bihu

The Prime Minister of India **Shri Narendra Modi** has extended best wishes to the people of Assam on the auspicious occasion of Kati Bihu. The term **"Kati" translates to "cut,"** and this Bihu festival marks the time of relocating rice seedlings. Kati Bihu is also referred to as "Kongali Bihu,**" with "Kongali"**



**meaning "poor"** in the context of this festival. Assam celebrates **two other major Bihu festivals: Bhogali or Magh Bihu, observed** in January, and Rongali or Bohag Bihu, celebrated in the month of April.

## Arunachal Pradesh Approves Formation of Special Tiger Protection Force for 3 Tiger Reserves

The Arunachal Pradesh State Cabinet has granted approval for the creation of a **Special Tiger Protection Force (STPF)** within the state. The STPF will be established to safeguard and protect 3 Tiger Reserves in the state, namely **Namdapha, Pakke, and Kamlang**. The STPF would comprise one company of 112 personnel each for 3 tiger reserves in the state and each company would be distributed into 3 platoons and 18 sections. Namdapha National Park & Tiger Reserve is located in the **Changlang district of Arunachal Pradesh.** The cabinet



approved the amendment of the **"Arunachal Pradesh State Industrial and Investment Policy 2020"** to make the state an attractive destination for investments. The cabinet also approved the formulation of the **"Arunachal Pradesh Home Guard Rules 2023."** The state cabinet also approved to provide a lump-sum honorarium to all the third language teachers of various tribes who have developed their own scripts @ Rs 1000 per month for 10 months in a year.

## Particularly Vulnerable Tribal Groups Baiga Tribe Gets Habitat Rights in Chhattisgarh

Chhattisgarh Government has granted habitat rights to its Baiga PVTG (Particularly Vulnerable Tribal Group) right after the Kamar PVTG received habitat rights in August 2023. The Baiga PVTG has become the 2nd group in Chhattisgarh to receive habitat rights. Chhattisgarh is home to **7 Particularly Vulnerable Tribal Groups (PVTGs),** including the Kamar, Baiga, Pahadi Korba, Abujhmadiya, Birhor, Pando, and



Bhujia. The Bharia PVTG in Madhya Pradesh was the first, followed by the Kamar tribe, and now the Baiga tribe in Chhattisgarh. Habitat rights for PVTGs are granted under **Section 3(1)(e) of the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, also known as the FRA (Forest Rights Act).**

after the Kamar PVTG received habitat rights in August 2023. The Baiga PVTG has become the 2nd group in Chhattisgarh to receive habitat rights. Chhattisgarh is

home to **7 Particularly Vulnerable Tribal Groups (PVTGs),** including the Kamar, Baiga, Pahadi Korba, Abujhmadiya, Birhor, Pando, and

## "Mizoram's Two-Day Anthurium Festival Kicks Off with Enthusiasm and Fervor"



The Anthurium Festival has commenced in Mizoram at Reiek in the Mamit District The Department of Tourism of Mizoram is responsible for organizing this 2 -day-long festival. The Anthurium Festival for the year 2023 began with Dr. Lalrozama, IAS, Secretary of the Tourism Department, as the Chief Guest. The Anthurium Festival has been celebrated annually since 2006.

## Bihar Government Establishes Committee for College Assessment and State Educational Institution Rankings

The Bihar government has set up a committee tasked with the **assessment of colleges** and the implementation of state rankings for educational institutions in Bihar. The Bihar government has expressed concern regarding the underperformance of the state's colleges in the **National Assessment and Accreditation** Council **(NAAC) grading process.** It has established a committee to assess the colleges and their academic performance. The committee's main task is to evaluate the performance of all **270 constituent colleges** affiliated with state universities.

# CABINET APPROVALS

## Cabinet approves Green Energy Corridor (GEC) Phase-II – Inter-State Transmission System (ISTS) for 13 GW Renewable Energy Project in Ladakh



The **Cabinet Committee on Economic Affairs,** chaired by the Hon'ble Prime Minister, Shri Narendra Modi, **approved the project on Green Energy Corridor (GEC) Phase-II –** Inter-State Transmission System (ISTS) for 13 GW Renewable Energy Project **in Ladakh** The project is targeted to be set up by FY 2029-30 with a **total estimated cost of Rs.20,773.70 crore and Central Financial Assistance (CFA) @ 40 percent of the project cost i.e. Rs.8,309.48 crore.**

## Indian government to sell up to 7% stake in HUDCO



The **Indian government will sell up to a 7% stake** in state-run housing finance company, **Housing and Urban Development Corp.**(HUDC.NS),

## Cabinet approves Productivity Linked Bonus (PLB) of Rs 1968.87 Crores for railway employees



The Union Cabinet chaired by Prime Minister **Shri Narendra Modi has approved a Productivity Linked Bonus (PLB) equivalent to 78 days' wages** for the financial year 2022-23 to **all eligible non-gazetted Railway employees** namely Track maintainers, Loco Pilots, Train Managers (Guards), Station Masters, Supervisors, Technicians, Technician Helpers, Pointsman, Ministerial Staff and other Group 'C' staff (excluding RPF/RPSF personnel) In recognition of this excellent performance by the Railway staff, the Union Government has approved **payment of PLB of Rs 1968.87 crore to 11,07,346 railway employees.**

## Cabinet approves Productivity Linked Bonus (PLB) of Rs 1968.87 Crores for railway employees



The Union Cabinet chaired by Prime Minister **Shri Narendra Modi has approved a Productivity Linked Bonus (PLB) equivalent to 78 days' wages** for the financial year 2022-23 to **all eligible non-gazetted Railway employees** namely Track maintainers, Loco Pilots, Train Managers (Guards), Station Masters, Supervisors, Technicians, Technician Helpers, Pointsman, Ministerial Staff and other Group 'C' staff (excluding RPF/RPSF personnel) In recognition of this excellent performance by the Railway staff, the Union Government has approved **payment of PLB of Rs 1968.87 crore to 11,07,346 railway employees.**

through an offer for sale. The Indian government owns 81.81% in the housing finance company, and the sale of a 7% stake may help it to raise **about 11 billion rupees ($132.20 million).**

## PM launches India's first Regional Rapid Transit System (RRTS) in Ghaziabad, Uttar Pradesh

The Prime Minister, Shri Narendra Modi inaugurated the priority section of the **Delhi-Ghaziabad-Meerut RRTS Corridor at Sahibabad RapidX Station in Ghaziabad, Uttar Pradesh.** He also flagged off the Namo Bharat RapidX train connecting Sahibabad to Duhai Depot, marking the launch of the **Regional Rapid Transit System (RRTS) in India.** The Government of India is preparing to run more than **1300 electric buses in Delhi at an expense of Rs 600 crore.**

## India to skip China's Belt and Road Forum for a third time

**India has decided to skip the BRI meet** and India did not attend the summits in 2017 and 2019, **having raised concerns about the BRI. Russian President Vladimir Putin** is expected to attend the Belt and Road Forum (BRF) in Beijing, with the Russian leader also present at the previous two summits in 2017 and 2019. The **two-day Belt and Road Forum for International Cooperation** (BRFIC) is being held by China amid criticism that the loans amounting to billions of dollars for unsustainable projects turned out to be debt traps for smaller countries like Sri Lanka, driving them into a deep economic crisis.

## Cabinet approves Minimum Support Prices (MSP) for Rabi Crops for Marketing Season 2024-25

The Cabinet Committee on Economic Affairs, chaired by the Hon'ble Prime Minister **Shri Narendra Modi, has approved the increase in the Minimum Support Prices (**MSP) for all mandated **Rabi Crops for Marketing Season 2024-25.** The government has increased the MSP of Rabi Crops for Marketing Season 2024-25, to ensure remunerative prices to the growers for their produce. The absolute highest increase in MSP has been approved for lentil (masur) at Rs.425 per quintal followed by rapeseed & mustard at Rs.200 per quintal.

## redRail makes real-time train info accessible via WhatsApp

WhatsApp users in India can now access **railway-related information by chatting with redRail's innovative Railbot or via the redRail app**. According to redRail, the rail ticketing platform from **redBus and an IRCTC authorised partner,** this industry-first feature enables travellers and non-travellers to access real-time train information, keeping them informed about their train journeys redRail's WhatsApp Railbot can be activated by sending a 'Hi' to **redRail's Railbot number (+91 9538039911).**

## PM Modi to inaugurate India's first Regional Rail RAPIDX from Sahibabad in Uttar Pradesh

Prime Minister **Narendra Modi will inaugurate India's first Regional Rail, RAPIDX** from Sahibabad, **Uttar Pradesh.** The first phase will cover a distance of 17 kilometers which includes a total of five stations - Sahibabad, Ghaziabad, Guldhar, Duhai, and Duhai Depot. The trains will run at a speed of 160 kilometres per hour at an interval of 15 minutes.

## Government amends aircraft rules for commercial pilot licenses to be valid for 10 years

Commercial pilot licenses will **now be valid for ten years,** with the government amending rules as part of efforts to **further improve ease of doing business in the aviation sector T**ill now, the validity of the Commercial Pilot License (CPL) was for five years and after completion of that period, it had to be renewed. The **Civil Aviation Ministry amended the Aircraft Rules, 1937.**

# BANKING & ECONOMY

## IndusInd Bank Launches 'INDIE,' a Customer-Centric Digital Banking App with Several Industry-First Features

IndusInd Bank has launched 'INDIE', a mobile banking app designed for customers seeking a personalised digital banking experience.'**INDIE'** utilises analytics to offer tailored financial insights. The app introduces industry-first features, including ultra-flexible products that users can customize to meet their specific requirements Additionally, the app has a transparent rewards program, allowing customers to select preferred brands from leading e-commerce platforms and earn rewards of up to **3% per ₹100 spent.**

## Bank for International Settlements and Central Banks of France, Singapore, and Switzerland Complete CBDC Project Mariana

The **Bank for International Settlements (BIS) and the central banks of France, Singapore, and Switzerland** announced the completion of a **CBDC (central bank digital currency) initiative called Project Mariana**. The project focused on testing cross-border trading and settlement of **wholesale central bank digital currencies (wCBDCs)** among financial institutions.

## Karnataka Bank Introduces 'Doorstep Gold Loan Facility' Named KBL-Swarna Bandhu in Partnership with SahiBandhu

Karnataka Bank has partnered with **SahiBandhu**, an aggregator platform for gold loans backed by the **Manipal Group,** to launch **'doorstep gold loan' facility named 'KBL-Swarna Bandhu'.** The key feature of this initiative is the provision of a doorstep gold loan facility. This means that customers can avail of gold loan services from the bank without having to **visit a physical branch.** The bank's representatives will visit the customer's location to facilitate the gold loan process. Initially, the 'KBL-Swarna Bandhu' product will be available to customers in select centres or branches of Karnataka Bank. It will be gradually expanded to cover all branches of the bank.

## HDFC Bank Introduces Three New Digital Payment Products on UPI

HDFC Bank has introduced **3 new digital payment products on the Unified Payment Interface (UPI).** These products are **UPI 123Pay**: Payment via **IVR (Interactive Voice Response), UPI Plug-In Service for Merchant Transactions, AutoPay on QR codes.** UPI 123Pay enables users to make payments using a phone call, without requiring internet connectivity or a smartphone. UPI Plug-In Service enables customers to switch between merchant and payment apps when paying on UPI. AutoPay on QR enables recurring payments through UPI QR and aims to transform various use cases, including **Over-The-Top (OTT) platforms, audio subscriptions, newsletters, and other digital subscription services.**

It incorporated concepts from **Decentralized Finance (DeFi) technology,** which utilizes cryptocurrency and blockchain to create an open, transparent, and permissionless financial ecosystem without central authority control.

## Finance Ministry Issues Angel Tax Valuation Rules for Startup Investments

The Finance Ministry notified **final valuation rules for foreign and domestic investors** into shares of unlisted companies such as start-ups under the new angel tax mechanism proposed in the **Finance Act 2023. Rule 11UA** under the Income Tax Act has been recently amended, providing relief to prospective foreign investors in startups. Angel tax is essentially the tax that unlisted companies (startups) are liable to pay on the capital they raise through the issue of shares. In the Budget 2023-24, the government has eased some of the provisions of the angel tax introduced on investments into startups by **non-resident investors.**

## State Bank of India Uses Chocolates to Encourage Timely Repayments from Retail Borrowers

State Bank of India (SBI), the nation's largest lender, has introduced a unique strategy to encourage timely repayments from retail borrowers. It involves gifting a pack of chocolates to borrowers who are at risk of defaulting on their monthly instalments. SBI has observed that borrowers planning to default often avoid reminder calls from the bank. To address this, the bank has decided to visit such borrowers at their homes unannounced and offer them chocolates as a gesture.

## NABARD Releases India's First AAA Rated INR Social Bonds Worth Rs 1,040 Crores

The **National Bank for Agriculture and Rural Development (NABARD) has** issued India's first-ever 'AAA' rated Indian Rupee denominated **Social Bonds.** The total value of these bonds is ₹1,040.50 crore, with a coupon rate of 7.63%. Social Bonds, also known as **Social Impact Bonds (SIBs),** are a type of bond issued to raise funds for projects with significant social benefits. These bonds are specifically designed to finance initiatives addressing various social issues, including healthcare, education, affordable housing, poverty alleviation, and environmental sustainability. The **Pimpri Chinchwad Municipal Corporation (PCMC) in Maharashtra's Pune,** in collaboration with the **United Nations Development Programme (UNDP),** co-created India's first Social Impact Bond (SIB) in 2020.

## Guaranty Trust Bank Chooses Infosys Finacle for Multinational Digital Banking Transformation

Infosys Finacle, part of EdgeVerve Systems, a wholly-owned subsidiary of Infosys, and **Nigeria's Guaranty Trust Bank (GTBank),** the banking subsidiary of Guaranty Trust Holding Company Plc, announced that **Guaranty Trust Bank has selected the Finacle Digital Banking Suite** for its multi-country digital transformation program. GTBank's decision to select Finacle was influenced by the solution suite's strong track record and comprehensive capabilities across **retail, wealth, and corporate banking. Finacle offers a cloud-native and open API-driven platform.** This technology will enable GTBank to enhance its agility and openness as a financial institution. It will also facilitate seamless integration with ecosystem partners and leverage new digital possibilities.

## RBI Proposes Cardholders' Choice in Network Provider Selection for Debit, Credit, and Prepaid Cards

The Reserve Bank of India (RBI) has proposed that cardholders be given the option of selecting their network provider for **debit card, credit card, or prepaid cards**. This new rule will come into effect from **October 1, 2023.** At the moment, when you apply for a debit or credit card, the network provider is normally determined by the card issuer. The regulator intends to alter this procedure. Under the proposed rule, card issuers will be required to issue cards across more than one card network. Further, card issuers shall provide an option to their eligible customers to choose any one among the multiple card networks.

## Motilal Oswal Mutual Fund launches India's first Nifty 500 ETF



Motilal Oswal Mutual Fund has introduced India's **first**

**Nifty 500 ETF,** an open-ended scheme designed to replicate the performance of the **Nifty 500 Total Return Index.** This **new fund offer (NFO)** is now open for subscription. Afterward, it will reopen for continuous sale and repurchase within 5 business days from the allotment date. **Primary objective** : To deliver returns that, before accounting for expenses, mirror the total returns of the securities represented in the Nifty 500 Total Return Index, while considering tracking error.

## SIDBI and Shell Foundation Collaborate on $6 Million Facility to Support Financing for Electric 2- and 3-Wheelers



The **Small Industries Development Bank of India (SIDBI),** which is India's principal financial institution for Micro, Small, and Medium Enterprises (MSMEs) and the **Shell Foundation have jointly launched a $6-million Risk Sharing Facility (RSF)** to enhance access to finance and promote the widespread adoption of electric two- and three-wheelers in India. SIDBI and the UK-based Shell Foundation, known for catalyzing clean energy innovation in Africa and India, will each contribute $3 million to provide a partial credit guarantee to support players in the electric vehicle (EV) ecosystem that cater to commercial EV use.

## Kotak Mutual Fund Collaborates with CBSE to Introduce Investor Education and Awareness Program

Kotak Mahindra Asset Management Company Limited **(KMAMCL), in collaboration with the Central Board of Secondary Education (CBSE),** has launched the **'Seekho Paiso ki Bhasha' investor education and awareness initiative. To improve financial literacy** by conducting an extensive series of education and awareness programs aimed at empowering teachers across India. Kotak Mutual Fund's objective is to engage with over **75,000 CBSE teachers** through



this initiative, with a particular focus on empowering female educators, constituting 50% of the total participants. As part of this initiative, Kotak Mutual Fund claims to have enlisted the expertise of over 500 skilled trainers from the Centre for Investment Education and Learning (CIEL).

## TCS Expands Partnership With Standard Bank Group in Africa for Security Settlement Operations

Tata Consultancy Services expanded its partnership with **Johannesburg-based Standard Bank Group (SBG)** to centralise its custody and securities settlement operations in over 15 markets with the **TCS BaNCS global securities processing platform.** The exact size and tenure of the deal were not disclosed to the public. SBG operates the largest custody network in sub-Saharan Africa with $635 billion in assets under custody and administration. The bank sought to upgrade its existing platform and leverage emerging technologies to further



streamline its custody and settlement processes and have all its critical business operations running in the cloud by 2026. TCS BaNCS global securities platform to enable **real-time settlement, reporting and high-performance services.** The platform has been deployed in seven markets including in South Africa, the others will be implemented by **March 2024.**

## RBI Cancels Licence Of Nashik Zilla Girna Sahakari Bank Limited, Nashik, Maharashtra

The Reserve Bank of India (RBI) has cancelled the **banking license of Nashik Zilla Girna Sahakari Bank Limited,** which is located in Nashik, Maharashtra. It does not have adequate capital and earning prospects. *6 Additionally, the bank has failed to comply with the requirements of provisions of the **Banking**



**Regulation Act, 1949.** As a result of the license cancellation, the bank is prohibited from conducting the business of 'banking' with immediate effect. This includes accepting deposits and making repayments to depositors.

## RBI imposes Rs 5.39 crore penalty on Paytm Payments Bank

The Reserve Bank of India stated it has imposed a penalty of **Rs 5.39 crore on Paytm Payments Bank** Ltd for non-compliance with certain provisions, including Know Your Customer (KYC) norms. The central bank also found non-compliance with certain provisions related to **'RBI Guidelines for Licensing of Payments Banks', 'Cyber security framework in banks' and 'Securing mobile banking applications including UPI ecosystem'.** Further, RBI stated that the penalty is based on the **deficiencies in regulatory compliance** and is not intended to pronounce upon the validity of any transaction or agreement entered into by the bank with its customers.

## Sri Lanka, China agree to restructure $4.2 billion of debt

Sri Lanka stated that it has reached an agreement with the **Export-Import Bank of China** to cover about $4.2 billion of the island nation's outstanding debt while talks with other official creditors stall. Sri Lanka is struggling with its **worst financial crisis** in more than seven decades after its foreign exchange dwindled to record lows, forcing the country to **default on its foreign debt** last May. China is Sri Lanka's largest bilateral creditor, owed about **$7 billion.**

## National Investment and Infrastructure Fund (NIIF) launched $600 million India-Japan Fund (IJF) with the Government of India and Japan Bank for International Cooperation (JBIC) as anchor investors

The **National Investment and Infrastructure Fund (NIIF)** has entered into a collaboration with the **Japan Bank for International Cooperation (JBIC)** to launch a **$600 million India-Japan Fund (IJF) with JBIC and Government of India (GoI)** as anchor investors. This joint initiative signals a key dimension of collaboration between the two countries in an area that is a shared priority viz. climate and environment. This announcement marks NIIF's first bilateral fund in which the Government of India will contribute 49% of the target fund and JBIC will contribute the remaining 51%.

## RBI imposes monetary penalty on 5 cooperative banks for Violating Regulations

The Reserve Bank of India (RBI) has imposed monetary penalties on 5 cooperative banks for deficiencies in regulatory compliance These co-operative banks are:

1.   SBPP Co-operative Bank Limited - ₹13 lakh
2.   The Sahayadri Sahakari Bank Ltd - ₹6.00 lakh
3.   Rahimatpur Sahakari Bank Ltd - ₹1.00 lakh
4.   The Gadhinglaj Urban Co-operative Bank Ltd - ₹3.00 lakh
5.   The Kalyan Janata Sahakari Bank Ltd - ₹4.50 lakh

**RBI's Policy Rates :**

| Category | Rate |
| --- | --- |
| Policy repo rate | 6.50% |
| Standing deposit facility (SDF) rate | 6.25% |
| Marginal standing facility (MSF) rate | 6.75% |
| Bank Rate | 6.75% |
| Cash Reserve Ratio (CRR) | 4.5% |

## Bank Of India Launches Upgraded Savings Accounts

**Bank of India has upgraded its savings accounts** for all segments which cover salaried employees, households, individuals, youth, etc. stated **Rajneesh Karnatak, MD & CEO of** Bank of India. Bank of India offers an interest rate of 3% to 7.25% on fixed deposits maturing in **seven days to ten years** to general citizens. These rates are effective from **1 October 2023,** according to the Bank of India's website.

## Indian Bank Introduces Digital Initiatives to Improve Customer Experience

Indian Bank, a public sector lender, has implemented a series of digital initiatives to better serve its customers. Loans for MSMEs : The bank is offering loans to micro, small, and medium enterprises (MSMEs) with a limit of up to Rs 25 crore. Project WAVE : Indian Bank has launched "Project WAVE" to redesign critical banking processes. It includes offerings such as a "home loan takeover" to provide customers with competitive pricing. The bank also offers vehicle loans and other services under this initiative. Partnership with India Post : Indian Bank has partnered with India Post to offer National Savings Certificates.

## SEBI whole-time member urges AIF industry to self-regulate

The **Securities and Exchange Board of India (Sebi)** has discovered several instances of circumventing regulations through **alternative investment funds (AIFs)** and is discussing this with other regulators, stated Ananth Narayan, whole-time member (WTM) of the market regulator. Speaking at an AIF summit organised by **the Confederation of Indian Industry,** the Sebi official pointed out that while there have been no violations of the letter of the law, several entities have been found to be **breaching the spirit of the law** by investing in assets through AIFs that are otherwise not permitted.

## RBI imposes monetary penalty on three co-operative banks, cancels registration

The Reserve Bank has imposed monetary penalties on three co-operative banks and one NBFC for deficiencies in regulatory compliance. These co-operative banks are: Annasaheb Magar **Sahakari Bank Ltd, The Jawhar Urban Co-operative Bank Ltd, Janata Urban Co-operative Bank Ltd and Finquest Financial Solutions Private Ltd.** The RBI imposed a monetary penalty of ₹4.00 lakh on Annasaheb Magar Sahakari Bank Ltd., Pune, Maharashtra **for** non-compliance with certain provisions of RBI directions on 'Know Your Customer (KYC) direction, 2016', 'maintenance of Deposit Accounts - Primary (Urban) Co-operative Banks', and 'income recognition, asset classification, provisioning and other related matters – UCBs'.

## World Bank retains India's FY24 GDP growth at 6.3%

The World Bank has decided to maintain India's Gross Domestic Product (GDP) growth projection at 6.3% for the fiscal year 2023-24.In its April, 2023 report, the World Bank had reduced India's growth forecast for 2023-24 from the earlier 6.6% to 6.3%.The World Bank's latest report highlights India's remarkable resilience in a challenging global environment. India was one of the fastest-growing major economies in the fiscal year 2022-23, with a growth rate of 7.2%, despite facing significant global challenges. India's economic resilience, as per the World Bank, is supported by several factors, including robust domestic demand, substantial public infrastructure investments, and a strengthening financial sector.The World Bank notes that bank credit growth in India has increased to 15.8% in the first quarter of the fiscal year 2023-24.

## Warehousing Development Regulatory Authority (WDRA) and Bank of India Enter Memorandum of Understanding to Enable Low-Interest Loans for Farmers in Warehousing Sector

WDRA, the Warehousing Development Regulatory Authority, has entered into a **Memorandum of Understanding (MoU) with the Bank of India (BoI)** to enable funding against **e-NWRs (electronic Negotiable Warehouse Receipts).** To facilitate farmers and traders in accessing low-interest rate loans through this mechanism. The agreement also aims to provide information to depositors about the benefits, besides doing further outreach activities to improve agricultural pledge finance in India. The agreement also aims to provide information to depositors about the benefits of using e-NWRs.

## RBI Expands PCA Framework to Include Government-Owned NBFCs Effective October 2024

The Reserve Bank of India (RBI) has made the decision to extend the **'prompt corrective action (PCA) framework for non-banking financial companies (NBFCs)'** to government-owned NBFCs, excluding those in the base layer with effect from October 1, 2024. The PCA framework applies to all non-deposit taking government NBFCs in the **Middle, Upper, and Top Layers,** except those in the base layer. The framework will be based on the audited financials of these government-owned NBFCs as of **March 31, 2024,** or subsequent financial periods.



## India's retail inflation eases to 5% in September, drops within RBI tolerance band

India's retail inflation eased to **a three-month low in September** on the back of softer vegetable prices, but **remained above 4%,** a target that the country's central bank has signalled would be key before easing rates. **Annual retail inflation (INCPIY=ECI) low 5.02% in September** from 6.83% the previous month. A poll of 66 economists had forecast a rate of **5.50%.** Retail inflation in June, which was lower than the latest

## ADB to provide $338mn for vaccine production in Bangladesh

ADB Country Director **Edimon Ginting** shared this at a meeting with Planning Minister **Bangladesh MA Mannan** at the latter's office in Dhaka. Talking to reporters after the meeting, the Planning Minister stated that the government of Bangladesh has initiated the draft project for producing vaccines locally to give protection against various diseases like **COVID-19 and dengue.** Mannan stated that the ADB in the meeting offered a $338 million loan for the project. He
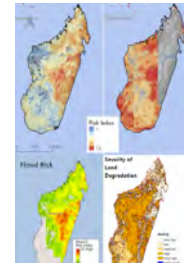


stated that the ADB has requested the government to speedily approve the project. The ADB country director stated that this initiative for financing the project for manufacturing vaccines was taken **to help Bangladesh reduce its dependency on vaccine imports** and facilitate more production in the country.

## India's first numberless credit card with no CVV, expiry date, or annual fee

Fibe, (formerly known as EarlySalary), India's leading Fintech and Axis Bank, one of the largest private sector banks in India, partnered to launch **India's first-ever numberless credit card** for tech-savvy Gen Zs. Sanjeev Moghe, President and head of Cards & Payments, Axis Bank, stated that the numberless Axis Bank card will prioritize the security of our customers while offering a robust financial



solution that empowers the **smart and ambitious youth of our nation.** Akshay Mehrotra, Co-Founder and CEO of Fibe stated that a great pleasure to introduce **India's first** numberless credit card, in association with **Axis Bank.**

## RBI Doubles Gold loan limit for urban co-operative banks to ₹4 lakh

The Reserve Bank of India (RBI) has raised the limit for gold loans under the Bullet Repayment Scheme from **₹2 lakh to ₹4 lakh for Urban Co-operative Banks (UCBs)** that have met their target and sub-targets under Priority Sector Lending (PSL) as of March 31, 2023. This change in the limit is significant for UCBs and borrowers seeking gold loans.
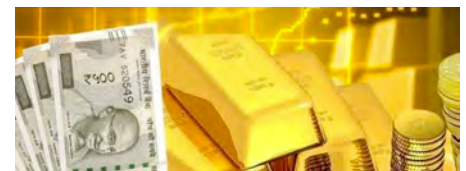


A bullet repayment scheme is one in which a borrower repays interest and principal at the conclusion of a loan term without having to worry about repayment during the loan term.

figure, was 4.81%. Food inflation, which accounts for nearly half of the overall consumer price basket, rose **6.56% in September**

as compared with **9.94% in August.**

## RBI Restricts Bank of Baroda from Acquiring New Customers for 'Bob World' App

The Reserve Bank of India (RBI) has instructed the Bank of Baroda (BoB) to immediately cease the onboarding of new customers onto the **'bob World' mobile application.** The RBI's decision is made under the authority granted by **Section 35A of the Banking Regulation Act, 1949**. It is a response to certain supervisory concerns related to onboarding customers onto the 'bob World' app. Bank of Baroda has been directed to ensure that customers who are already using the 'bob World' app should not experience any disruption due to this suspension.

## CBDT relaxes PAN requirement for foreign entities at GIFT IFSC

The Central Board of Direct Taxation (CBDT), in a notification, has stated that a **Permanent Account Number** (PAN) will **no longer be required** for non-resident individuals and foreign companies opening bank accounts in GIFT IFSC and not having any other taxable income in India. These entities will no longer be required to quote PAN and can instead provide **form 60** to the banks for their transactions. This will also take away the spectre of income tax notices that could come from acquiring a PAN.

## ADB Capital Management Reforms to Generate $100 Billion in New Funding for Asia and the Pacific in the Next Decade

The **Asian Development Bank (ADB)** has introduced capital reforms to unlock **$100 billion** in new financing capacity over a decade. To expand ADB's development mission, focusing on addressing global challenges like climate change and poverty. The reforms are implemented through an update of **ADB's Capital Adequacy Framework (CAF).** This expansion increases ADB's annual new commitments capacity to over $36 billion, which is approximately a 40% increase. ADB's move aligns with the World Bank's similar measures earlier in the year, aiming for a $50-billion lending increase over a decade. **N.K. Singh and Lawrence Summers co-convene** the G20 expert group on strengthening MDBs.

## Bank of Maharashtra ups one-year MCLR by 10 bps to 8.70%

BoM has effected the maximum increase of **125 bps on FDs of 46–90 days** tenor, with the new interest rate being 4.75 per cent against **3.50 per cent earlier. State-owned Bank of Maharashtra (BoM) stated that it has increased its marginal cost of funds-based lending rate (MCLR) for select tenure by 10 basis points. The benchmark one-year MCLR, used to price most consumer loans such as auto, personal and home, has been revised upwards to 8.60** per cent from 8.70 per cent, the lender stated in a regulatory filing. The revised MCLR has come into effect from October 11, 2023. At the same time, the Pune-based bank has increased its fixed deposit rates by up to 125 basis points, or 1.25 per cent.

## IMF Projects Faster Economic Growth For Pakistan; Sets Growth Rate At 2.5% For 2023

The IMF expects Pakistan's economy to perform better in the current and next fiscal years compared to other multilateral agencies' projections despite the macroeconomic challenges faced by the cash-strapped country. The International Monetary Fund's (IMF) World Economic Outlook for October, released, forecasts a growth of 2.5% for the country's economy in the current year, doubling to 5% in the next fiscal year. The IMF's latest growth forecast is lower than the government's 3.5% GDP growth target for the current year but well above the recent estimates from the Washington-based World Bank and the Manila-based Asian Development Bank (ADB).

# RBI Imposes Penalties on Union Bank, RBL Bank, and Bajaj Finance for Non-Compliance of guidelines

The Reserve Bank of India (RBI) has imposed **penalties on Union Bank of India (UBI), RBL Bank** (formerly known as Ratnakar Bank), and **Bajaj Finance Limited** for non-compliance with regulatory norms. Union Bank of India has been fined **Rs 1 Crore** for non-compliance with directions related to 'Loans and Advances – Statutory and Other Restrictions.' The RBI has imposed these penalties using the powers vested in it under Section 47 A (1) (c) in conjunction with Sections 46 (4) (i) and 51(1) of the **Banking Regulation Act, 1949**. RBL Bank has received a penalty of Rs 64 lakhs. Bajaj Finance Ltd has been penalised with a fine of **Rs 8.5 lakh** for non-compliance with the 'Monitoring of Frauds in NBFCs (Reserve Bank) Directions, 2016.

# ICICI Bank Introduces 'iFinance': A Unified View of Savings and Current Accounts from Multiple Banks

ICICI Bank has introduced **'iFinance,'** a service that allows millions of customers, including retail customers and sole proprietors, to access a consolidated view of their savings and current accounts in one place. ICICI Bank leverages the Account Aggregator ecosystem to provide this service through its digital platforms, including the **iMobile Pay app, Retail Internet**

# SEBI probing ties between Adani Group and Gulf Asia fund

India's market regulator SEBI is investigating the relationship between the Adani Group and a fund incorporated in the **British Virgin Islands** to see if there has been a violation of share ownership rules, two sources with direct knowledge of the matter stated. The fund is called **Gulf Asia Trade & Investment,** the sources stated. It is owned by Dubai businessman **Nasser Ali Shaban Ahli**. The fund has invested in several listed Adani firms, according to the **Organised Crime and Corruption Reporting Project (OCCRP)** and data that the investigative journalist group has provided to Reuters.

# RBI keeps Open Market Operation (OMO) Sale of Government Securities for Liquidity Management

The Reserve Bank of India's (RBI) decision to consider **Open Market Operations (OMO) sale of government securities** is a significant tool in its arsenal for managing liquidity in the financial system. OMOs involve the **sale or purchase of government securities** to influence the money supply and interest rates. OMOs are conducted by the RBI by way of sale and purchase of G-Secs (government securities) to and from the market with the objective of adjusting the rupee liquidity conditions in the market on a durable basis. When the Reserve Bank feels that there is excess liquidity in the market, it resorts to sale of securities thereby sucking out the rupee liquidity.

# RBI Authorised Middle and Base Layer NBFCs to Employ Credit Risk Mitigation Tools

Reserve Bank of India (RBI) has allowed **Non-Banking Financial Companies (NBFCs)** classified as **middle and base layer entities,** to utilise credit risk mitigation tools to offset their exposure with eligible credit risk transfer instruments. The step has been taken to harmonise norms across NBFCs; currently, upper layer NBFCS under the Large Exposures Framework, are permitted to use **Credit Risk Mitigation (CRM) instruments** to reduce their exposure to a counterparty. After the regulatory overhaul in October 2022, NBFCs are categorised into 4 layers: **Base Layer (NBFC-BL), Middle Layer (NBFC-ML), Upper Layer (NBFC-UL), and Top Layer (NBFC-TL)** based on their size, activity, and perceived level of riskiness.

**Banking (RIB), Corporate Internet Banking (CIB), and InstaBIZ,** the Bank's mobile app for businesses. 'iFinance' offers a **single-view dashboard** for all linked accounts, allowing users to check their account balances, gain insights into their spending patterns, download statements, and more.

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

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

## ADB Grants $181 Million Loan for Urban Infrastructure Enhancement in Ahmedabad's Peri-urban Areas

The **Asian Development Bank (ADB) has approved a USD 181 million loan to bolster** the quality of urban infrastructure and services, thereby enhancing urban liveability and mobility in the peri-urban regions of **Ahmedabad city in Gujarat**. The Ahmedabad Peri-urban Livability Improvement Project will encompass several components, including the construction of 166 kilometres of water distribution

## SIDBI Collaborates with Indian Post Payments Bank to Aid Rural and Informal Micro Enterprises

Indian Post Payments Bank (IPPB), a division of the Indian Post, under the ownership of the Department of Post and **Small Industries Development Bank of India (SIDBI),** the principal financial institution for the promotion of Micro, Small and Medium Enterprises (MSMEs have tied up to **accelerate formal financial services** in rural India and among smaller companies. The agreement is to leverage India Post's deep connection with rural India and **SIDBI's lending and credit risk assessment models** that could help millions get formal credit.

## Mudra Loans Experience Remarkable 38% Growth in H1, Reaching ₹1.92-Lakh Crore

The disbursal of small business loans under the Pradhan Mantri Mudra Yojana (PMMY) achieved a remarkable **38% growth** during the first half of the current financial year, which concluded in September 2023. The Pradhan Mantri MUDRA Yojana (PMMY) was inaugurated in 2015 to provide easy collateral-free microcredit of up to **Rs 10 lakh** available to non-corporate, non-farm small and micro-entrepreneurs for income-generating activities. Loans un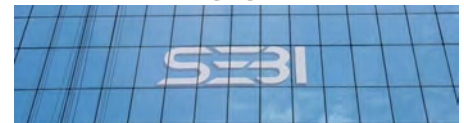der PMMY are made available by **Member Lending Institutions (MLIs), which include banks, non-banking financial companies (NBFCs), microfinance institutions (MFIs),** and other financial intermediaries. There are 3 types of loans under PMMY:

1. **Shishu**: Providing microcredit up to Rs. 50,000.
2. **Kishore**: Offering loans ranging from Rs. 50,001 to Rs. 5 lakh.
3. **Tarun**: Providing loans from Rs. 500,001 to Rs. 10,00,000.

## SEBI tweaks anti-money laundering guidelines

The **Securities and Exchange Board of India (SEBI) tweaked guidelines** pertaining to **anti-money laundering standards,** whereby partners holding a **10% stake** in a firm will come under the definition of beneficial owners. Earlier, the requirement was 15%. This change is a response to the government's amendment of the **Prevention of Money Laundering (Maintenance of Records) Rules (PMLA rules) in September 2023.** FIU-IND, the **central national agency of India,** is responsible for receiving, processing, analysing, and disseminating information related to suspect financial transactions.

network, **126 kilometres** of climate-resilient stormwater drainage, **300 kilometres** of sewerage systems, and **4 sewage treatment plants.**

## RBI cancels certificate of registration of Ind Bank Housing

The Reserve Bank of India (RBI) has **cancelled the Certificate of Registration** of Chennai-based Ind Bank Housing Ltd. Indian Bank and HUDCO (Housing and Urban Development Corporation Ltd) are major shareholders in the housing finance company, holding **51 per cent and 25 per cent stake,** respectively. The company was set up in 1991. The housing finance company's net loss widened to **₹55.78 lakh in FY23 against ₹12.93 lakh in FY22.**



## SEBI Extends Deadline for Companies to Authenticate Market Rumors by 4 Months

The **Securities and Exchange Board of India (SEBI)** has extended the deadline for mandatory confirmation or denial of market rumours by listed companies. The **deadline extension applies to the top 100 listed companies by market capitalization.** It has been extended to February 1, 2024, from the previous deadline of October 1, 2023 (4 months) which is in effect at present.

# Sberbank Registers as the First Russian Bank with Sebi as a Foreign Portfolio Investor (FPI) - NSDL

According to data available on the website of **National Stock Depository (NSDL), Sberbank of Moscow (Russia) has become the first Russian bank** to register with the Indian markets regulator **Securities and Exchange Board of India (SEBI) as a foreign portfolio investor (FPI).** Sberbank of Russia, a state-owned bank which already has a presence in India, registered with the Indian markets regulator for a **Category I FPI licence last week. Category I FPI Criteria:** Category I FPI registration is typically granted to government or government-



related foreign investors and regulated entities such as **banks, sovereign wealth funds, investment trusts, pension funds, and asset management companies.** Sberbank received approval from the Reserve Bank of India (RBI) in May 2010 to set up a branch in India (New Delhi, Delhi). It commenced its banking operations in India from January 2011.

# Small Industries Development Bank of India and Global Alliance for Mass Entrepreneurship onboards the first cohort of small NBFCs to accelerator programme 'NBFC Growth Accelerator Program'

Small Industries Development Bank of India (SIDBI), the principal institution of financial lending for Micro Small and Medium Enterprises (MSMEs), and **Global Alliance for Mass Entrepreneurship (GAME),** a mass entrepreneurship enablement platform, have announced onboarding the first cohort of small or lower-rated **non-banking financial companies (NBFCs) to their NBFC Growth**



**Accelerator Program (NGAP).** NGAP launched in June 2023, this five-month accelerator program aims to build the capacity of small NBFCs and assist them in accessing institutional credit at competitive interest rates.

# RBI Penalizes ICICI Bank and Kotak Mahindra Bank for Failure to Report Fraud Incidents

The Reserve Bank of India (RBI) imposed a **penalty of ₹12 crore 19 lakh on ICICI Bank** for breaching rules related to the code of conduct for the bank's directors and for failing to report fraud incidents. The central bank



separately penalised fellow private lender **Kotak Mahindra Bank** with a sum of **₹ 3.95 crore.**

## ESAF Small Finance Bank Gets SEBI Nod For Initial Public Offering

ESAF Small Finance Bank Limited, is a Small Finance Bank with a focus on unbanked and under-banked customer segments, especially in rural and semi-urban areas has received final observation from the capital markets regulator, the **Securities and Exchange Board of India (SEBI), to raise funds through an initial public offering (IPO).**The company had refiled preliminary IPO papers with **SEBI in July 2023.**

## RBI Levies ₹2.5 Crore Penalty on L&T Finance for Regulatory Non-Compliance

The Reserve Bank of India (RBI) has imposed a penalty of ₹2.5 crore on L&T Finance Limited for non-compliance with specific norms related to **non-banking financial companies (NBFCs).** The penalty is a result of L&T Finance's failure to comply with certain provisions of the Non-Banking Financial Company – **Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.** The RBI imposed the penalty under the relevant sections of the **Reserve Bank of India Act, 1934** The RBI's decision to impose the penalty followed a statutory inspection of L&T Finance Limited, which covered the company's financial position as of **March 31, 2021, and March 31, 2022.**

## Groww applies to IRDAI for a corporate agent insurance licence

Groww, a financial services platform, **has applied for a 'corporate agent' license with the Insurance Regulatory and Development Authority of India** (IRDAI). This license would enable the company to partner with up to three insurance companies per category. This comes at a time when **discount broker Groww has nudged past Zerodha to become the country's largest broker** in terms of number of active investors.

## RBI Imposes Rs14 Lakh Penalty on 5 Cooperative Banks in Gujarat

The Reserve Bank of India (RBI) has slapped **monetary penalties on 5 co-operative banks in Gujarat** for violation of norms which include giving loans to their own directors which is not allowed. The RBI levied a monetary penalty of **Rs. 6.00 lakh on Surat National Co-operative Bank Ltd., Surat, Gujarat. People's Cooperative Bank** has been penalised Rs 3 lakh for non-compliance with the directions issued by RBI on loans and advances to directors, relatives and firms or concerns in which they are interested and cooperative banks - interest rate on deposits. **Vadnagar Nagarik Sahakari Bank Ltd.,** Vadnagar, Gujarat, incurred a penalty of **Rs. 2.00 lakh** for non-compliance with RBI directions related to "Loans and Advances to directors, relatives, and firms/concerns in which they are interested." **Mahila Co-operative Nagrik Bank Ltd.,** Bharuch, Gujarat, faced a penalty of **Rs. 2.00 lakh** for non-compliance with RBI directives regarding **"Placement of Deposits with Other Banks by Primary (Urban) Co-operative Banks (UCBs)" and "Know Your Customer (KYC)."** The RBI has also imposed a monetary penalty of Rs 1.00 lakh on The Chhapi Nagarik Sahakari Bank Ltd., Banaskantha, Gujarat for non-compliance with the directions issued by RBI on 'Loans and advances to directors, relatives and firms/concerns in which they are interested'.

## Asian Development Bank Grants $175 Million Loan for Road Upgrades in Madhya Pradesh

The **Asian Development Bank (ADB) has approved a loan of USD 175 million to enhance road connectivity and climate resilience in Madhya Pradesh, India.**This endeavour has led to the enhancement of **over 9,000 kilometres** of state highways and major district roads, as highlighted by ADB Transport Specialist **Yang Lu.** The project's **primary features** include the upgrade of approximately 500 kilometres of state highways and major district roads to a standard two-lane design.

## Federal Bank launches 'Mookkannoor Mission' under Swachh Bharat Abhiyan

Federal Bank has introduced the **'Mookkannoor Mission'** as an initiative aligned with the **Swachh Bharat Abhiyan.** The mission was inaugurated on the 106th birth anniversary of Federal Bank's Founder, KP Hormis, highlighting the significance of this initiative. Mookannoor, a village situated in the **Ernakulam district,** is the focal point of this mission.



## SEBI Relaxes Debt Market Access Guidelines for Large Corporates

In a move to deepen the bond market, the **Securities and Exchange Board of India (SEBI)** introduced sops for **large corporates (LCs),** which have raised more than the mandated share of **25%** of their qualified borrowing through the bond route. Reduction in the **annual listing fee** for debt instruments. Reduced contributions to the **Core Settlement Fund (CSF),** which is part of the securities settlement infrastructure. The new framework will come into effect on **January 1, 2024,** for companies following the January-December financial year and on April 1, 2024, for those using the April-March financial year.

## REC and Bank of India Collaborate to Co-finance Projects Valued at Rs 30,000 Crore Over the Next 5 Years

REC Limited, a Maharatna company, has entered into an agreement with **Bank of India (BoI)** to co-finance projects worth **Rs 30,000 crore** over the next 5 years. These projects are focused on the power, infrastructure, and logistics sectors and will be executed under a consortium arrangement. REC Limited is involved in providing **long-term loans** and financial support to various sectors, particularly



the power sector. REC Limited recently signed agreements to finance **two green hydrogen thermal projects** worth Rs 40,000 crore. These projects include funding for the **Odisha Power Generation Corporation (OPGC) and the Acme Group.**

## RBI Initiates Pilot Program for Wholesale Digital Rupee in Call Money Market

The Reserve Bank of India (RBI) has initiated a pilot program for its **wholesale central bank digital currency (CBDC) in the interbank call money market.** The pilot program involves 9 banks that were previously part of the g-sec pilot. These banks include 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 launched the wholesale CBDC pilot in



**November 2022** for settlement in the secondary government securities market. On October 6,2023 RBI announced plans to issue an omnibus framework for recognizing **Self-Regulatory Organizations (SROs)** for various regulated entities.

## RBI allows retail investors to subscribe to Floating Rate Savings Bonds via its portal

The **Reserve Bank of India (RBI) has permitted retail investors to subscribe to the Floating Rate Savings Bonds (FRSBs), 2020 (Taxable).** In consultation with the Government of India, the RBI has expanded the basket of products available through the Retail Direct Portal. FRSBs are interest-bearing bonds issued by the Government of India. They are non-tradeable and have a maturity period of **7 years** from the date of issue. Retail investors can open a retail direct gilt account online and invest in FRSBs, which offer an interest



rate of **8.05% with bi-annual interest payments.** Investors can subscribe to these bonds using cash (**up to ₹20,000 only**), drafts, cheques, or any electronic mode. Interest on FRSBs is paid at half-yearly intervals on **January 1st and July 1st each year.** There is no option for **cumulative interest**

## ADB Approves $400 Million Loan to Back Government's Urban Reform Agenda

The **Asian Development Bank (ADB) has approved a $400-million policy-based loan to India** for sub-programme 2 of the **Sustainable Urban Development and Service Delivery Programme** To support the Indian government's reform agenda, which focuses on enhancing the quality of urban life by developing high-quality infrastructure, ensuring public services, and establishing efficient governance systems. Sub-programme 1, approved in **2021**, laid the groundwork by establishing national-level policies and guidelines to enhance urban services. Sub-programme 2 is geared towards supporting investment planning and reform actions at the state and **urban local body (ULB)** levels in India.

## Arya.ag Introduces Agricultural Loans Using Blockchain Technology

**Arya.ag,** a grain commerce platform, has introduced **agricultural loans** that operate on the blockchain. These loans are related to warehouse receipt loans disbursed through Arya.ag's fintech arm and **NBFC, Aryadhan.** The use of blockchain technology is **aimed** at providing users with trust and transparency.

## HDFC Bank Introduces XpressWay Digital Banking Platform, Enabling Paperless Self-Service Banking

HDFC Bank has introduced **XpressWay,** a digital platform that offers various banking products and services, providing customers with a swift and convenient banking experience. XpressWay offers a range of services, including **Xpress Personal Loan, Xpress Business Loans, Xpress Car Loan, Xpress Home Loan, Xpress Loan on cards, Xpress Credit Card, Xpress Savings Accounts.**

These products and services are meticulously designed to deliver fast, seamless, paperless, and do-it-yourself customer journey, for both existing and new customers Incidentally, XpressWay is part of HDFC Bank's digital ecosystem, known as 'HDFC Bank NOW'.

## RBL Bank Introduces Zero-Balance Go Savings Account

RBL Bank, formerly known as Ratnakar Bank, has introduced a **zero-balance GO Savings Account.** This account is designed to be user-friendly and easily accessible, catering to customers of all age groups. **Key Features of GO Savings Account : High Interest Rates:** The account offers competitive interest rates of up to **7.5% per annum**, providing customers with an opportunity to earn on their savings. **Premium Debit Card and Vouchers:** Account holders receive a premium debit card and vouchers worth **Rs. 1,500 for premier brands,** adding extra value. **Insurance Coverage:** The account includes comprehensive cyber insurance cover, accident insurance, and travel insurance, with coverage of up to ₹1 crore, offering enhanced financial security.

## Tiger Logistics (India) Collaborates with ICICI Bank to Simplify International Trade

**Tiger Logistics (India) Limited** has entered into a strategic partnership with **ICICI Bank** to assist exporters and importers in various aspects of international trade. To streamline and enhance the international trade process by offering services such as **shipment tracking, access to freight rates, and simplification of documentation procedures.**

The collaboration involves the integration of ICICI Bank's Trade Emerge platform with Tiger Logistics' digital freight booking and management platform known as **FreightJar.**

## SEBI Extends Ban on Agricultural Commodity Futures Trading in India for One More Year

India's markets regulator, the **Securities and Exchange Board of India (SEBI),** has extended the ban on futures trading in agricultural commodities for an additional year, now in effect until **December 20, 2024.** The move came despite opposition from the cabinet secretariat and the **National Commodity & Derivatives Exchange (NCDEX).** The ban on futures trading in specific agricultural commodities was initially imposed by the finance ministry through SEBI in 2021 It was implemented as a measure to combat rising inflation and initially affected **7 commodities:** Non-basmati paddy, Wheat, Chana, Mustard seed and its derivatives, Soybean and its derivatives, Crude palm oil, Moong (green gram).

## SEBI Selects 12 Entities for Onsite Digital Forensic Services

Capital markets regulator **Securities and Exchange Board of India (SEBI)** has empanelled 12 entities, including **Ernst & Young LLP and KPMG Assurance and Consulting Services LLP,** to provide assistance to its search team for onsite data acquisition during search and seizure operations The other empanelled entities are **Baker Tilly Business Advisory Services, Cybermate Forensics & Data Security Solutions, Cyint Technologies, ECS Info** Tech, Innefu Labs, Mahen Technologies, Nangia & Co LLP, Netrika Consulting India, Pelorus Technologies and Systools Software The empanelment will be valid for a period of **2 years In 2022,** SEBI initiated a crackdown against entities allegedly involved in a front-running scam using **messaging app Telegram.**

## Credit Growth in FY24 Expected to Outpace GDP Growth by 1.7 Times

According to an **SBI report, the growth in the asset and liability of the banking system** during the last 9 years (FY14-FY23) is **1.3 times higher than** the growth observed in the previous 63 years (FY1951-2014). The total share of unsecured retail loans in the portfolio of **all scheduled commercial banks (ASCBs) i**s approximately one-tenth.The SBI's Ecowrap report anticipates that the credit-to-nominal GDP ratio in FY24 will increase to **1.7 times,** up from 1.2 times in FY23. During FY14-FY23, a growth of **Rs 187 lakh crore** has been recorded in assets and liabilities of all scheduled commercial banks (ASCBs) During the FY1951-2014, the cumulative growth of **Rs 142 lakh crore** was observed.

## Muthoot Finance Offloads Rs 725 Crore Distressed Gold Loan Portfolio to Arcil

Muthoot Finance, a Kerala-based Indian financial corporation and the largest gold loan Non-Banking Financial Company (NBFC) in the country, has sold a **gold loan portfolio worth Rs 725 crore to the Asset Reconstruction Company of India (Arcil).**This transaction marks the first instance of a lender selling a gold loan portfolio to an Asset Reconstruction Company (ARC). Most lenders typically prefer in-house recovery due to the sufficient value of gold collateral, which can cover the loan amount.The sale of the gold loan portfolio by Muthoot Finance was structured under the **15:85 arrangement**. Under this structure, 15% of the consideration is paid in **cash,** and the remaining 85% is provided in the form of **security receipts.**

# BUSINESS

### Dabur Becomes First Indian FMCG Cloud-Only Enterprise

Science-based Ayurveda major Dabur India Limited has recently announced the successful completion of one of the largest and most complex cloud migrations in the **Indian Consumer Goods industry, making Dabur the first Indian FMCG Cloud-Only Enterprise. Dabur India worked with SAP and Microsoft** to deliver this transformation in just 10 months with no disruption to business operations. The move is also in line with Dabur's commitment to curb carbon emissions and achieve **Net Zero by 2045**.

### India's overall exports in September 2023 estimated at USD 63.84 Billion

India's overall exports (Merchandise and Services combined) in September 2023* is **estimated to be USD 63.84 Billion**, exhibiting a negative growth of (−) **1.20 per cent** over September 2022. Overall imports in September 2023 are estimated to be USD 68.75 Billion, exhibiting a negative growth of (−) 13.67 per cent over September 2022. Merchandise exports in September 2023 were USD 34.47 Billion, as compared to USD 35.39 Billion in September 2022.

## India demands $150 mn in taxes from Tiger Global-backed gaming firm Dream11

The **Income Tax Department of India** has issued a demand for approximately **$150 million in** taxes from **Dream11**, covering the years 2017 to 2019. Dream11 has taken legal action by filing a case in the High Court in Mumbai. The company is challenging the notices received from the tax authorities, which seek an explanation as to why it should not be compelled to pay the tax shortfall. The dispute centres around the taxation of Dream11's revenue.

While Indian tax authorities are demanding a higher **28% tax** on the total gaming revenue received from players, Dream11 argues that it should be taxed on the fees it charges its users.

## India Inc raises Rs 26,000 crore through IPOs in first half

After a slow start to the financial year, **initial public offerings** (IPOs) got a boost in the month of September when **Rs 12,000 crore** were raised through this route. The first half of the financial year saw over Rs 26,000 crore being raised. Almost 50% of them took place in September alone, according to data from the PRIME database. This was substantially less than the first half of FY23 when Rs 36,000 was raised. However, there were two marquee offerings of **Life Insurance Corporation of India (Rs 21,008 crore) and Delhivery (Rs 5,235 crore)** during the period.

## Centre's fiscal deficit at August-end touches 36% of full-year target: CGA

Fiscal deficit reached 36% of Budget Estimate during April-August period of the fiscal year 2023-24. Fiscal deficit stood at 33% during the corresponding period of last fiscal. The fiscal deficit stood at ₹6.42-lakh crore as of August-end, according to the data released by the Controller General of Accounts (CGA). During April-August period, the net tax revenue was ₹8.03-lakh crore. It was 34.5% of the Budget Estimate for the current fiscal. Of the total expenditure, ₹12.97-lakh crore was on the revenue account and ₹3.73-lakh crore towards the capital account. Central government has fixed a target of ₹17.87-lakh crore. This is 5.9% of GDP.

## IOC to invest over Rs 2600 cr to set up greenfield units, expand facilities in northeast

Indian oil PSU **Indian Oil Corporation** (IOC) has firmed up plans to **pump in over Rs 2,600 crore** in setting up several greenfield units and **expanding its facilities across the northeast** over the next few years. The board of IOC has already approved various new projects, while some are in the process of getting the nod, with the leading energy firm in talks with the local governments in **Meghalaya, Mizoram and Manipur** to finalize land parcels for the **greenfield units.** The company is at present carrying out nearly a dozen projects, both greenfield and brownfield, across the region, entailing a **total investment of Rs 2,612 crore.** A major project coming up in the POL segment -- a greenfield depot at Sekerkote in **Tripura at an investment of Rs 656 crore.**

## Govt revises down 2022-23 wheat output by 2.19 mn ton to record 110.55 mn ton in final estimate

The government revised downwards the wheat production by 2.19 million tonnes to **a record 110.55 million tonnes for the 2022-23 crop year ended June. The cou**ntry's actual wheat production stood at 107.74 million tonnes in the 2021-22 crop year (July-June). As per the final estimate of foodgrain production for the 2022-23 crop year, wheat production has set a new record at 110.55 million tonnes but remains

## Microfinance sector logs 21 per cent portfolio growth as of June-end 2023: Sa-Dhan

According to **Sa-Dhan, 21% portfolio growth** has been **recorded in the microfinance sector** as of June-end 2023. The portfolio grew by **more than ₹7,000 crore in the first quarter of FY 2023-24**. The total disbursements of all lenders increased 30% during Q1 (April-June) of FY 23-24. Five states accounted for 59% of total disbursement during the April-

June quarter of FY 2023-24. These states are **Bihar, Tamil Nadu, Uttar Pradesh, Karnataka, and West Bengal. All** lenders recorded positive portfolio growth in the first three months of the year as per a report compiled by Sa-Dhan. Not-for-profit (NFP) institutions were an exception.

## Government announces gross market borrowing of ₹6.55 lakh crore for the second

The **government will borrow ₹6.55 lakh crore** in the second half of 2023 -24 through dated securities, **including ₹20,000 crore** through issuance of **Sovereign Green Bonds (SGrBs)** The government meets its fiscal deficit mainly through market borrowings. **The government had projected gross market borrowing of ₹15.43 lakh crore for 2023-24** Out of Gross Market borrowing of ₹15.43 lakh crore projected for FY 2023-24, the

Government of India has decided to borrow the balance amount of ₹6.55 lakh crore (42.45% of ₹15.43 lakh crore) in the second half of the fiscal year 2023-24 (H2: FY 2023-24) through dated securities, including ₹20,000 crore through issuance of Sovereign Green Bonds (SGrBs).

## India must grow at 8% to be 'developed' by 2047: World Bank's Kouame

India needs to grow at 8% to achieve its goal of **becoming a developed economy by 2047. The World Bank** has, in its India Development Update, kept **India's growth forecast for FY24 unchanged at 6.3%** despite moderating consumption and challenging global environment In its India Development Update report, the World Bank noted that while the male and female Worker **Population Ratio (WPR)**

had increased by **1. 4 percentage** points and 2.3 percentage points, respectively, in January-March 2023 from the year-ago period The World Bank has forecast a general government – Centre plus states – a fiscal deficit of **8.7 percent of GDP this year, down from 9** percent in the previous year.

lower by 2.19 million tonnes from the third estimate of 112.74 million tonnes for the same crop year. As per the final estimate, rice production is estimated to be a record 135.75 million tonnes in

2022-23 against 129.47 million tonnes in the previous year.

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

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

## New York Times Square lights up with Amul's 'Be More Milk' campaign

India's leading industry in the dairy sector, **Amul, was featured on one of the mega billboards at Times Square New York**. Times Square is one of the best attractions in New York. Amul's latest campaign **'Be More Milk'** was shown on the billboard visible at the Nasdaq MarketSite. The 15-second ad campaign will be run 20 times an hour or 480 times a day. Started in 1946 as a cooperative, Amul has not just become India's leading dairy brand but also a popular name in more than 50 countries. The milk brand has become India's largest food product marketing organisation.

## CCI approves proposed combination involving re-balancing of existing cross-shareholdings between Renault and Nissan

The Competition Commission of India (CCI) has approved a proposed combination involving re-balancing of the existing cross-shareholdings between Renault and Nissan. The proposed combination, inter alia, relates to the re-balancing of the existing cross-shareholdings between **Renault S.A. (Renault) and Nissan Motor Co. Ltd. (Nissan) (Rebalancing)** and certain changes to the shareholding of two of their joint ventures in India, i.e., Renault Nissan Automotive India Private Limited (RNAIPL) and Renault Nissan Technology & Business Centre India Private Limited (RNTBCI). As part of the Rebalancing, Nissan, through Nissan Finance Co. Ltd. (NFC), will retain its **15% shareholding in Renault.**

## India, and Singapore working to expand the digital payment link

India and Singapore are set to expand the scope of their **digital payment link** after they announced the landmark linkage between India's **Unified Payments Interface (UPI) and Singapore's PayNow** . The countries are looking to add more banks to the digital payments link, expanding the number of banks to 14 from the present six that can receive remittances from Singapore. According to the **National Payments Corporation of India (NPCI), the six Indian banks participating in the scheme are Axis Bank, DBS Bank India, ICICI Bank, Indian Bank, Indian Overseas Bank and State Bank of India.**

# APPOINTMENTS & RESIGNATIONS

## Lieutenant General Raghu Srinivasan Assumes the Role of Chief of the Border Roads Organisation



Lieutenant General Raghu Srinivasan assumed the role of the **28th Director General Border Roads (DGBR).** He took charge following the retirement of Lieutenant General **Rajeev Chaudhry.** Before becoming the DGBR, Lieutenant General Raghu Srinivasan held the position of **Commandant at the College of Military Engineering in Pune, Maharashtra.**

## Gokul Subramaniam Appointed as President of Intel India



Intel Corporation, a leading digital chip maker based in the United States of America (USA), has appointed **Gokul Subramaniam as the new President of Intel India**. In his new role, Gokul Subramaniam will oversee Intel's engineering and design operations in India. This includes driving innovation, enhancing cross-group efficiencies, and managing the execution of Intel products from the Indian site. This appointment follows the resignation of **Nivruti Rai** as the head of Intel India in June 2023.

## Tamilnad Mercantile Bank's MD & CEO Resigns Citing "Personal Reasons"

The **Tuticorin-based Tamilnad Mercantile Bank (TMB)'s** managing director (MD) and chief executive officer (CEO), **Krishnan Sankarasubramaniam, has resigned** from the post, citing personal reasons. He was appointed to this position on September 4, 2022. His resignation comes shortly after TMB made headlines for mistakenly crediting ₹9,000 crore to a taxi driver's account. Krishnan Sankarasubramaniam



previously served as the MD and CEO of **Punjab and Sind Bank** from September 4, 2020, to May 31, 2022. Prior to his role at Punjab and Sind Bank, he was the executive director of Canara Bank from April 1, 2020, to September 3, 2020.

## Anirban Mukherjee, CEO of PayU India, Promoted to the Global CEO Role

Prosus-owned fintech major **PayU India's Chief Executive Officer (CEO) Anirban Mukherjee** has been promoted to the **role of global CEO of PayU.** In his new position, Anirban Mukherjee will become a part of the Prosus leadership team and will report directly to **Ervin Tu**, Interim CEO of Prosus and Naspers. His primary responsibility will involve overseeing the overall business operations of PayU. The



development comes two months after the Netherlands-based Prosus announced that PayU is selling its **Global Payments Organisation (GPO)** to Israel's Rapyd for $610 million.

## PR Seshadri Appointed As MD & CEO Of South Indian Bank

PR Seshadri has been appointed as **Managing Director (MD) and Chief Executive Officer (CEO) of South Indian Bank.** Seshadri succeeds **Murali Ramakrishnan,** who served in the position from October 1, 2020, to September 30, 2023. Seshadri brings almost a quarter-century of domestic and international banking experience to his new role at South Indian Bank. His career includes senior



leadership roles at institutions such as **Karur Vysya Bank and Citigroup**. Prior to joining SIB, Seshadri held a similar role at Karur Vysya Bank. SIB's financial performance under Ramakrishnan's leadership was marked by consistently increasing earnings per share.

## Former IAS Officer Amit Khare Granted Extension as Advisor to PM Modi

Former bureaucrat **Amit Khare** has been granted an **extension as an advisor to Prime Minister Narendra Modi.** He was originally appointed as an advisor for a 2-year term in October 2021. Amit Khare is a retired 1985-batch Indian Administrative Service (IAS) officer of the Jharkhand cadre. He retired from active service on **September 30, 2021.** Prior to his retirement, he served as the **higher education secretary.** Additionally, the Appointments Committee of the Cabinet (ACC) has approved the extension of **Rajesh S Gokhale's** tenure as the secretary of the Department of Biotechnology. This extension is for a period of two years, starting from November 1, 2023.

## India Secures 3rd Consecutive Term as President of Asia-Pacific Institute for Broadcasting Development (AIBD)



India has been re-elected as the **President of the Asia-Pacific Institute for Broadcasting Development (AIBD) General Conference (GC) for the 3rd consecutive term.** India previously served as the President of the AIBD General Conference for two terms: from **2018 to 2021** and from **2021 to 2023.** It is the first time in the history of AIBD that a country will hold the presidency for the 3rd time.

## A.M. Naik Resigns as L&T's Group Chairman; S.N. Subrahmanyan Takes Over as Successor

A.M. Naik retired from his position as **Chairman of Larsen & Toubro (L&T)** Naik had a remarkable journey at L&T, where he initially started as a junior engineer in 1965 and dedicated nearly three decades of his career to the company. **S.N. Subrahmanyan** succeeded A.M. Naik as the new Chairman of L&T. Following his retirement



as Chairman, Naik took on the role of overseeing IT companies and employee trusts. Hailing from a family of teachers in Gujarat, Naik helped the company set up an engineering and manufacturing facility in Hazira and set up the company's employees' trust.

## Former HDFC Bank CEO Aditya Puri Appointed as Senior Advisor at Deloitte India

Aditya Puri, a veteran banker and former Managing Director (MD) and Chief Executive Officer (CEO) of HDFC Bank, has been appointed as a **senior advisor to Deloitte Touche Tohmatsu India LLP (Deloitte).** Aditya Puri's role at Deloitte will involve leveraging



his expertise and experience to drive a tech-enabled transformation in the financial services sector. He will also champion initiatives aimed at enhancing financial inclusion across India.

## Vice Admiral Tarun Sobti Assumes Office as Deputy Chief of Naval Staff

Vice Admiral Tarun Sobti assumed charge as Deputy Chief of Naval Staff. He succeeded Vice Admiral Sanjay Mahindru who retired after more than 38 years of illustrious service on 30 Sep 2023. Tarun Sobti was commissioned into the Indian Navy in 1988. He is a Navigation



and Direction Specialist. Throughout his career, he has held various Command and Staff appointments, both ashore and afloat.

## Dr. Mohamed Muizzu from PPM PNC Coalition Emerges as the Victor in Maldives Presidential Elections

Dr. Mohamed Muizzu, representing the Progressive Party of Maldives (PPM) PNC coalition, secured victory in the **Maldives Presidential elections.** He is scheduled to be sworn in as the President on November 17, 2023. Dr. Muizzu defeated the incumbent President **Ibrahim Mohammed Solih,** who had held



office from 2018 to 2023. Dr. Muizzu received more than **53% of the votes,** surpassing the 50% threshold required for victory. The elections took place at over 570 polling stations across the Maldives.

## JioMart Appoints Mahendra Singh Dhoni as Brand Ambassador

JioMart has appointed India's most iconic cricketer, Mahendra Singh Dhoni as its brand ambassador.The aim of JioMart is to establish itself as an integral partner to Indian families in their celebrations. Also JioMart has rebranded its festival campaign as **"Jio Utsav, Celebrations of India."** Rebranding a campaign can be a strategic move to attract and engage customers during festive seasons.

## SBI Mutual Fund elevates DP Singh as Joint CEO

India's biggest asset management company (AMC) by assets, **SBI Mutual Fund, has elevated DP Singh to the post of joint chief executive officer (CEO).** DP Singh, aged 61, will hold the position of **Deputy Managing Director (MD) and Joint CEO at SBI Funds Management (SBI MF).** Previously, he served as Deputy Managing Director and Chief Business Officer at the asset management company. Campigneulles has been deputed from France-based Amundi Group, which holds 37% stake in SBI Funds Management (SBIFM) through a wholly-owned subsidiary, Amundi India Holding. The State Bank of India (SBI) owns the remaining **63% stake** in the AMC.

## AMFI Appoints Navneet Munot as Chairman and Anthony Heredia as Vice-Chairman

The **Association of Mutual Funds in India (AMFI) has elected Navneet Munot**, the Managing Director (MD) and Chief Executive Officer (CEO) of HDFC Asset Management, as the **new Chairman.** Navneet Munot will assume the role of Chairman after **A Balasubramanian**, the Managing Director of Aditya Birla Sun Life Asset Management Company, completes his two consecutive terms in October, 2023. **Anthony Heredia,** who serves as the Managing Director and CEO of Mahindra Manulife Mutual Fund, has been elected as the Vice-Chairman of AMFI.

## Asian Games Gold medalist Neeraj Chopra appointed Laureus Ambassador

Asian Games Gold medalist and reigning Olympic, and World Champion in men's javelin, Neeraj Chopra was named **Laureus Ambassador**, pledging his support to Laureus Sport for Good. His involvement with Laureus dates back to 2022 when he was shortlisted for the **Breakthrough of the Year award** at the Laureus World Sports Awards as a result of winning the **first gold medal for an Indian track and field athlete at the Tokyo Olympics.**

## Center Grants 2-Year Extension to SBI MD Ashwini Tewari's Term

The **Appointments Committee of the Cabinet (ACC)** has extended the **tenure of State Bank of India (SBI) Managing Director Ashwini Kumar Tewari by 2 years.** The extension of Ashwini Kumar Tewari's tenure will apply beyond January 27, 2024. The tenure extension of Ashwini Kumar Tewari coincides with the Centre's decision to extend the tenure of **SBI Chairman Dinesh Kumar Khara.** Dinesh Kumar Khara was appointed as Chairman of SBI, the country's largest commercial bank, on October 7, 2020 for a period of 3 years. According to current norms, a person can hold the post of SBI Chairman up to the age of **63.**

## Advertising Standards Council of India appoints Marico CEO Saugata Gupta as chairman of board of governors

Saugata Gupta, Managing Director (MD) and Chief Executive Officer (CEO) of Marico, has been appointed as the chairman of the Advertising Standards Council of India (ASCI). Partha Sinha, president, response, BCCL publisher of the Times of India and the Economic Times was elected vice chairman. Sudhanshu Vats, deputy managing director, Pidilite Industries, was appointed honorary treasurer.

## Centre extends Amit Agrawal's tenure as CEO of UIDAI for one year

The **Appointments Committee of the Cabinet (ACC)** has approved the extension of **Amit Agrawal's central deputation tenure** as the Chief Executive Officer (CEO) of the **Unique Identification Authority of India (UIDAI)** for a period of one year. Amit Agrawal's extended tenure will now continue beyond November 2, 2023, for one year, until **November 2, 2024**, or until further orders, whichever occurs earlier. Amit Agrawal assumed the role of CEO of UIDAI in June 2023, following the retirement of **Saurabh Garg.**

## MyGov Chief, Akash Tripathi, Appointed as CEO of India Semiconductor Mission

Akash Tripathi, who currently serves as the Chief Executive Officer (CEO) of MyGov, will assume the role of CEO of the **India Semiconductor Mission (ISM).** He will succeed **Amitesh Kumar Sinha,** whose tenure as the CEO of ISM concluded on October 4, 2023. On 23 September,2023 IT Minister **Ashwini Vaishnaw** announced a **$2.75 billion semiconductor facility** by Micron in the Gujarat Industrial Development Corporation area of Chaarodi, Sanand, and the project is scheduled to be operational by late **2024.**

## K.N. Shanth Kumar Elected as new Chairman of Press Trust of India

K.N. Shanth Kumar, representing The Printers (Mysore) Private. Limited., has been elected as the Chairman of the **Board of Directors of the Press Trust of India (PTI)** for a one-year term. Shanth Kumar takes over the role of Chairman from **Aveek Sarkar**, who served as Chairman for two consecutive terms. **Praveen Someshwar**, the CEO of Hindustan Times, has been elected as the **Vice-Chairman of PTI's Board of Directors.**

## Veteran intelligence officer Vivek Johri to take over as National Security Advisor of Mauritius

Vivek Johri, an Indian intelligence officer, is set to become the **new National Security Advisor (NSA) for Mauritius,** in line with a longstanding arrangement between the two countries. Vivek Johri will be succeeding **Kumaresan Ilango**, another former high-ranking officer of India's Research and Analysis Wing (R&AW), in this role. As the NSA, Johri will be the primary authority responsible for handling all counter-terrorism matters. He will collaborate closely with India's NSA and the Prime Minister of Mauritius. Johri has a distinguished career and has previously served as a **Special Secretary of the Research and Analysis Wing (R&AW),** India's external intelligence agency, where he played a significant role in intelligence operations.

## NCLAT Grants Permission for Deepak Chhabria to Continue as Chairman of Finolex Cables

The **National Company Law Appellate Tribunal (NCLAT)** principal bench in New Delhi has issued an order in favour of **Deepak Chhabria**, allowing him to continue serving as the **chairman of Finolex Cables.** Despite opposition from Orbit and Finolex Industries, with 72.34% of the votes against Chhabria's re-appointment, only 27.66% of the votes favoured his re-appointment.
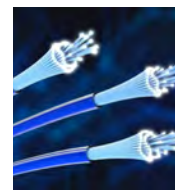
## South Indian Bank Appoints VJ Kurian as its new Chairman

VJ Kurian has been appointed as the new **chairman of South Indian Bank** His appointment is set to take effect from November 2, 2023, and will continue until March 22, 2026. This development follows regulatory approval from the Reserve Bank of India (RBI) and comes as **Salim Gangadharan,** the current non-executive part-time chairman, is set to retire after the completion of his term on November 1, 2023.

## Conservative party leader Christopher Luxon elected as New Zealand's prime minister

Christopher Luxon has been elected as the **42nd Prime Minister of New Zealand.** He succeeded Chris Hipkins, **who was the** current Prime Minister of New Zealand.

## RBI Grants Approval for Ashok Vaswani as MD & CEO of Kotak Mahindra Bank

The Reserve Bank of India (RBI) approved the appointment of **Ashok Vaswani** as the **Managing Director (MD) & Chief Executive Officer (CEO) of Kotak Mahindra Bank** for a period of 3 years. The appointment is effective from the date of taking charge, which will not be later than January 1, 2024. He will succeed interim CEO **Dipak Gupta.** Vaswani will be the **second full-time CEO** at Kotak Mahindra Bank that began as a bill-discounting firm in the 1980s and converted into a full-fledged commercial bank early this century.

## Government appoints BCG to ready vision 2047 blueprint

The Indian government has engaged the services of **Boston Consulting Group (BCG),** a global consulting firm, to assist in the **preparation of the Vision 2047 document**. This document is expected to shape India's medium-term goals and priorities for the next **25 years**.

## World Steel Association elects Leon Topalian as Chairman, India's T V Narendran as Vice Chairman

Global body **Worldsteel has elected Leon Topalian as its Chairman and India's T V Narendran** as one of its **vice-chairmen**. Topalian is the President & CEO of Nucor Corporation and Narendran is the MD & CEO of domestic steel giant Tata Steel. **Jeong-Woo Choi, the** CEO of POSCO **Holdings,** was also elected as a Vice Chairman, according to the World Steel Association's (worldsteel) list of newly elected officers and members.

## Foreign Ministry spokesperson Arindam Bagchi appointed as India's permanent representative to United Nations in Geneva

Arindam Bagchi, presently Additional Secretary in the Ministry of External Affairs, has been appointed as the **next Ambassador/Permanent Representative of India to the United Nations and other** International Organisations in Geneva, Switzerland. Bagchi would be succeeding Indra Mani Pandey, the incumbent Indian envoy to the UN in Geneva.

## Ramaswamy N Appointed as Chairman and Managing Director of General Insurance Corporation

Ramaswamy N has been appointed as the **Chairman and Managing Director (CMD) of General Insurance Corporation of India (GIC Re).** This appointment was made based on the decision of the Ministry of Finance, Government of India. Ramaswamy N will succeed **Devesh Srivastava,** whose 4-year term as CMD ended in September 2023 when he reached the age of 60 years.

## Muneesh Kapur appointed as Executive Director of RBI.

The Reserve Bank of India (RBI) has appointed **Muneesh Kapur as Executive Director (ED)**. As executive director, he will look after the **Department of Economic and Policy Research.**

## PUMA India ropes in Mohammed Shami as brand ambassador

Puma, a prominent sports brand, has appointed **Mohammed Shami,** the fast bowler from Team India, as its **brand ambassador.**

## Choice Insurance Broking Chosen as Intermediary for Karnataka's Livestock Insurance Scheme 2023-24



Choice International Limited has announced that its subsidiary, Choice Insurance Broking India Private Limited, has been appointed as the intermediary for **Karnataka's centrally sponsored livestock insurance scheme** for the fiscal year 2023-24. The formal agreement for this collaboration was signed between the **Karnataka Livestock Development Agency and IFFCO Tokio General Insurance Company Limited.** Currently, less than 1% of the cattle population in the nation is insured, and the average monthly premium amounts to 4.5% of the insured sum.

## BCCI appoints Amol Muzumdar as the new head coach of the Indian women's cricket team



Amol Muzumdar, a prominent figure in Indian domestic cricket, has been chosen as the **new head coach of the senior women's cricket team** by the Board of Control for Cricket in India (BCCI) The position of head coach for the women's team had been vacant since December 2022, following the abrupt removal of **Ramesh Powar** as part of the BCCI's "restructuring module & this move occurred just two months ahead of the T20 World Cup in South Africa. In the interim period after Ramesh Powar's removal, **Hrishikesh Kanitkar** served as the acting head coach, overseeing the women's cricket team during various significant events.

## HP Appoints Former Apple Executive Ipsita Dasgupta as Senior VP And MD For India



US PC giant **HP (Known as Hewlett-Packard Company)** appointed Ipsita Dasgupta as the **Senior Vice President (SVP) and managing Director (MD) of HP's India market.** Gurpreet Singh Brar has been serving as the interim Managing Director for HP's India market since November 2022. As Senior Vice President and Managing Director, Ipsita Dasgupta will be responsible for leading all aspects of HP's strategy and P&L (Profit & Loss) in India, Bangladesh, and Sri Lanka. She is set to assume her new role on 30 October 2023 and will report directly to **David McQuarrie**, HP's Chief Commercial Officer.

## Air Marshal Sadhna Saxena Nair Becomes First Female Director General of Hospital Services (Armed Forces)



Air Marshal Sadhna S. Nair assumed the role of **Director General of Hospital Services (Armed Forces),** making her the first woman to hold this prestigious position upon her promotion to the rank of Air Marshal. Before her appointment as Director General of Hospital Services, she held the position of **Principal Medical Officer (PMO)** at HQ Training Command (Air Force) in Bangalore, Karnataka. She was the first and only woman to serve as the **Principal Medical Officer of Western Air Command and Training Command.**

## Sanjay Kumar Jain Appointed as Chairman & Managing Director of Indian Railway Catering and Tourism Corporation



Sanjay Kumar Jain has been appointed as **Chairman & Managing Director (CMD)** of **Indian Railway Catering and Tourism Corporation (IRCTC)** His appointment has been approved after the recommendation of Search-Cum-Selection Committee (SCSC). The position of CMD at IRCTC had been vacant since January 2021, following the retirement of **Mahendra Pratap Maal.**

## Election Commission appoints 'Newton' actor Rajkummar Rao as National Icon



Rajkummar Rao, a renowned Indian actor known for his role in the film **"Newton,"** has been inducted as a **National Icon by the Election Commission of India.** Rajkummar Rao gained recognition for his portrayal of an official responsible for conducting elections in Naxal-affected areas of Chhattisgarh in the Hindi film "Newton. The poll panel comprising Chief Election Commissioner **Rajiv Kumar** and Election Commissioners **Anup Chandra Pandey and Arun Goel** exchanged a memorandum of understanding with Rao appointing him as an EC icon.

# Republican Mike Johnson Elected New US House Speaker

Republican **Mike Johnson**, representing Louisiana, has been elected as the **new Speaker** of the **United States House of Representatives**. He is the **56th Speaker** of the House and the first Speaker from Louisiana since Henry M. Speaker in 1859. Johnson was elected by 220 to 209 votes in a bitterly divided Congress, three weeks after his predecessor Kevin McCarthy was unceremoniously voted out of the seat for the first time in US history.

# Kumar Sangakkara Appointed as New Chair of MCC's World Cricket Committee; Mark Nicholas to Take Over as President

Former Sri Lanka cricketer **Kumar Sangakkara** has been appointed as the **new Chair of the Marylebone Cricket Club (MCC) World Cricket Committee**. He takes over from former England captain **Mike Gatting** as the Chair of the committee. Meanwhile former Hampshire captain-turned-broadcaster **Mark Nicholas** would be taking over as the new President of the club. Nicholas will be replacing **Stephen Fry** in the role of MCC President.

# RBI Mandates Private Banks to Appoint Two Whole-Time Directors, Including a Managing Director and Chief Executive Officer

The Reserve Bank of India (RBI) has mandated that private banks and **wholly-owned subsidiaries of foreign banks** (excluding Payment Banks and Local Area Banks) must have a **minimum of two Whole-Time Directors (WTDs)** on their boards. The presence of a senior management team is viewed as a means to facilitate succession planning, especially concerning regulatory requirements related to the **tenure and upper age limit** for Managing Director and Chief Executive Officer (MD & CEO) positions. Banks that do not already meet the minimum requirement of having at least two WTDs, including the MD and CEO, must submit proposals for the appointment of WTD(s) within a **4-month period**. This directive is in alignment with **Section 35B(1)(b) of the Banking Regulation Act, 1949**. The directive also recognizes and reiterates the regulatory stipulation that the upper age limit for MD and CEO positions in private banks is fixed at 70.

# Ministry of Home Affairs appoints Rashmi Ranjan Swain as 17th J&K Police chief

The **Ministry of Home Affairs (MHA)** in the Government of India (GoI) has appointed Rashmi Ranjan Swain, a senior Indian Police Service (IPS) officer of the AGMUT 1991 cadre, as the **17th Director General of Jammu and Kashmir Police.** Swain will take over as the DGP of Jammu and Kashmir Police from the outgoing incumbent, **Dilbag Singh**, who retired on October 31, 2023. Presently, Swain is serving as **J&K intelligence chief**, besides the Director of the State Investigation Agency (SIA) and Terror Monitoring Group (TMG). The post of J&K DGP was created in **1982 and Peer Ghulam Hassan Shah** was the first DGP of J&K. Before creating the post of DGP, the J&K Police force was headed by an **Inspector General of Police (IGP) rank officer.**

# Vasanthaganesan to lead the Association of Natural Rubber Producing Countries

M. Vasanthagesan, the Executive Director of the Rubber Board, has taken over as the **Chairman of the Association of Natural Rubber Producing Countries (ANRPC) in its 45th Assembly meetings**. He succeeded the previous Chairman, **Dato Zailani Bin Haji Hashim**, who was the Deputy Secretary-General of the Ministry of Plantations & Commodities of the Malaysian Government.

# AWARDS & HONORS

## Tamil Nadu honours 9 ISRO scientists from state, including ex-chief K Sivan



Chief Minister M K Stalin announced that a cash award of ₹25 lakh would be given to each of the nine eminent space scientists from Tamil Nadu, including **K Sivan and Mylswamy Annadurai,** in recognition of their services to the nation. At a function organised to felicitate the **ISRO scientists from Tamil Nadu,** Stalin, in his address, stated that alongside the news of the success of Chandrayaan-3, the information about the Tamils associated with such missions too had spread everywhere. Former ISRO chairman Sivan, Chandrayaan (1 and 2) project director **Mylswamy Annadurai** and Director of Liquid Propulsion Systems Centre-ISRO **V Narayanan** were among those honoured.

## Prof. Dr Joyeeta Gupta received Spinoza Prize in the field of climate change



Indian-origin professor **Dr Joyeeta Gupta has received the Spinoza Prize**, the highest distinction in Dutch science for her work in the **field of climate change at a ceremony in the Netherlands.** Joyeeta Gupta is a Dutch environmental scientist. She is a professor of Environment and Development in the Global South at the University of Amsterdam.

## West Bengal, Andhra Pradesh teachers nominated for Global Teacher Prize 2023

In a remarkable achievement, two Indian educators, **Deep Narayan Nayak,** a primary school teacher from **West Bengal, and Hari Krishna Patacharu,** an English teacher from **Andhra Pradesh,** have made it to the top **50 shortlist for the 2023 Global Teacher Prize.** The announcement was made recently, showcasing their exceptional contributions to the **field of education.** The prestigious award celebrates



educators from around the world, with the winner being chosen from the top 10 finalists. The Global Teacher Prize, a USD 1-million annual award, is organised by the Varkey Foundation in partnership with UNESCO and in collaboration with the UAE-based **philanthropic organisation Dubai Cares.**

## Simone Biles becomes 1st woman to pull off Yurchenko double pike at World Championships, vault to be named after her

American gymnast Simone Biles became the first woman to do the **Yurchenko double pike** at the **World Artistic Gymnastics Championships** with the vault now to be named after her. The Yurchenko double pike is the most difficult jump in the women's scoring code and was rated at 6.4 points by the technical committee in anticipation of it being performed. The 26-year-old athlete scored 15.266 with a 58.865 total in the all-around,
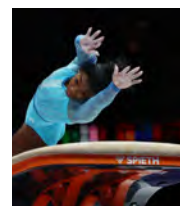


**securing the vault to be named Biles II** after a different original jump was named after her in 2018. With 25 world medals, the most of any gymnast in history, and seven Olympic medals, the oldest American woman to compete at the worlds now has **five skills named after her**, two on the floor exercise, two on vault, and one on the balance beam.

## Sudha Murty Makes History As the First Female Recipient of Global Indian Award

Renowned author and philanthropist **Sudha Murty,** wife of Infosys co-founder **N. R. Narayana Murty,** was honored with the **Global Indian Award by the Canada India Foundation.** The Global Indian Award, worth **$50,000,** is given annually to prominent Indians who have excelled in their respective fields. **Sudha Murty was conferred by the Canada India Foundation** at



the Toronto gala event, where she was accompanied by the parents of her son-in-law and British Prime Minister **Rishi Sunak** to the event. Murty expressed her gratitude for the recognition and commended the Indo-Canadian diaspora for bridging the cultural gap between the two countries.

## Hollywood Actor and Producer Michael Douglas to attend 54th International Film Festival of India To Receive Prestigious Satyajit Ray Lifetime Achievement Award



The **prestigious Satyajit Ray Lifetime Achievement Award** will be bestowed upon the renowned Hollywood actor and producer **Michael Douglas at the 54th International Film Festival of India (IFFI).** The announcement was made by Union Minister of Information and Broadcasting, Shri. Anurag Singh Thakur through a post on X. **IFFI 54,** a significant event in the global cinematic calendar, will be graced by the celebrated actor, accompanied by his spouse, eminent actress and philanthropist Catherine Zeta-Jones and their son and actor, Dylan Douglas.



### MRPL bags Best Innovation in Refinery Award from MoPNG

Mangalore Refinery and Petrochemicals Ltd (MRPL) has won the 'Best Innovation in Refinery' award from the Union Ministry of Petroleum and Natural Gas. MRPL has secured the award for 2022-23 for the second consecutive year amid stiff competition from IOCL, BPCL, and HPCL. The proposal of the MRPL's research and development team was screened by the Centre for Higher Technology, and the final evaluation was done by the Scientific Advisory Committee (SAC).

## Central railway station awarded platinum shield by IGBC for energy conservation measures

The **Dr. MGR Chennai Central railway station has been awarded the platinum certificate by the Indian Green Building Council (IGBC)** for developing the railway station into a **net zero energy building.** Southern Railway General Manager **R.N. Singh** received the IGBC platinum shield from **Ajith Kumar Chordia, Chairman of IGBC,** at the grand closing function of Swachhata Pakkhwada on the occasion of



Gandhi Jayanthi celebrations held at the Central Station IGBC awarded the highest platinum certificate for the Central station based on the building being made net zero through the installation of renewable energy sources for conserving electricity as also replacing the electrical fixtures with energy efficient fixtures.

## President Droupadi Murmu confers 69th National Film Awards

President Droupadi Murmu conferred the 69th National Film Awards in New Delhi. List of Winners:

-Allu Arjun received the Best Actor Award for Pushpa: The Rise.

-Alia Bhatt for Gangubai Kathiawadi and Kriti Sanon for Mimi shared the Best Actress Award.

-Pallavi Joshi got the Best Supporting Actress Award for Kashmir Files and Pankaj Tripathi got the Best Supporting Actor Award for Mimi.

-RRR bagged the award for Best Popular Film providing wholesome entertainment and The Kashmir Files directed by Vivek Agnihotri received the Nargis Dutt award for Best Film on National Integration.



-Waheeda Rehman received the Dadasaheb Phalke Lifetime Achievement Award.

-Rocketry: The Nambi Effect' directed by R Madhavan was given the Best Feature Film for the year 2021.

-'Ek Tha Gaon' directed by Srishti Lakhera was given the Best Non-Feature Film award.

-Shreya Ghoshal bagged the Best Female Playback Singer for the song 'Mayava Chayava' from the film 'Iravin Nizhal' and Kaala Bhairava won the Best Male Playback Singer for the song 'Komuram Bheemudo' from the film 'RRR'.

-Prem Rakshith got the Best Choreography award for 'RRR'.

## Tanzania President Dr Samia Suluhu Hassan conferred with an Honorary Doctorate by JNU

Tanzania President Dr Samia Suluhu Hassan was conferred with an **Honorary Doctorate by Jawaharlal Nehru University** for her pivotal role in fostering stronger **India-Tanzania relations.** Dr Hassan expressed



gratitude for the honour. This honour will forever be etched in her memory as it is the first award to her in a foreign country.

## Two Indian-American Scientists Honoured With US' Highest Scientific Award

Two Indian-American Scientists received the **Highest Scientific Award of the USA.** Ashok Gadgil and Subra Suresh received the **National Medal of Technology and Innovation and the National Medal of Science, respectively. Subra Suresh** has been conferred the **National Medal of Science for research in engineering, physical sciences, and life sciences. Ashok Gadgil** is one of the 12 recipients of the **National Medal for Technology and Innovation.**

## Tamil author Sivasankari conferred the 32nd Saraswati Samman

Noted author and activist Sivasankari was honoured with the prestigious **32nd Saraswati Samman for the year 2022 at the National Museum in Delhi.** She has been awarded for her memoir written in Tamil, Surya Vamsam. Saraswati Samman



was started in 1991. It is sponsored by K. K. Birla Foundation. It is given annually for prose or poetry in any one of 22 languages in Schedule VIII of the Indian Constitution.

## Sachin Tendulkar's statue to be inaugurated at Wankhede

Mumbai Cricket Association (MCA) is gearing up to honor cricket legend **Sachin Tendulkar in a grand way during the 2023 ODI World Cup.** MCA has ambitious plans to unveil a life-size statue of Sachin Tendulkar, standing



approximately **20 feet tall,** at the **iconic Wankhede Stadium in Mumbai.**

## Mahsa Amini, the Kurdish-Iranian woman who died in police custody, is awarded EU human rights prize

Mahsa Amini, the 22-year-old Kurdish Iranian woman **who died in police custody** in Iran last year, sparking worldwide protests against the country's conservative Islamic theocracy, **has been awarded the EU's top human rights prize.** Amini died on 16 September 2022, three days after she was arrested for



allegedly violating Iran's mandatory headscarf law. The award, individuals or groups who defend human rights and fundamental freedoms. **named for the Soviet dissident Andrei Sakharov, was created in 1988 to honour**

## ICAI receives the UN Award for its contribution to sustainability reporting

The Institute of Chartered Accountants of India (ICAI) has won a UN award. It has won an award for its contribution to sustainability reporting. Its **Sustainability Initiative got the highest score** among 70 initiatives from around the world. UNCTAD working group on International Standards for Accounting and Reporting has awarded the ISAR



Honours 2023 to ICAI for its initiative Sustainability Reporting Standards Board. During the **8th World Investment Forum at Abu Dhabi, the winners of 6th edition of ISAR Honours were announced by UNCTAD (United Nations Conference on Trade and Development).**

# RANKING & REPORTS
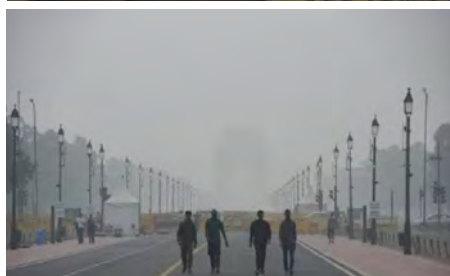


## Respirer Living Sciences reports Aizawl has India's cleanest air, while Delhi remains the most polluted city.

According to a report by **Respirer Living Sciences,** which provides real-time information on various aspects including air quality and climate trends, **Delhi was the most polluted city in India for air pollution. Patna was ranked as the second-most polluted city**, followed by Muzaffarpur, Faridabad, Noida, Ghaziabad, Meerut, Nalbari, Asansol, and Gwalior, which were ranked in the top 10. On the other hand, **Aizawl in Mizoram had the cleanest air in India**, followed by Chikkamagaluru in Karnataka, Mandikhera in Haryana, and Chamarajanagar, Madikeri, Vijayapura, Raichur, Shivamogga, Gadag, and Mysuru in Karnataka.

## India Maintains 40th Position in Global Innovation Index 2023

India has retained its **40th rank** out of 132 economies in the **Global Innovation Index (GII) 2023 rankings, released by the World Intellectual Property Organization (WIPO).** Over the past years, India has significantly improved its ranking, moving from 81st place in 2015 to its current 40th position in 2023. The index tracks the performance of 132 global economies in terms of innovation ecosystem



performance. **Switzerland** has topped the GII ranking for the 13th consecutive year, followed by Sweden and the United States in the 2nd and 3rd positions, respectively. The **United Kingdom and Singapore** are in the 4th and 5th spots.

## Z/Yen Group and China Development Institute Releases 34th edition of Global Financial Centres Index

The **34th edition of the Global Financial Centres Index (GFCI 34)** was published by **Z/Yen Group in partnership with the China Development Institute (CDI).** The launch of GFCI 34 featured a webinar that connected London and Hong Kong. It included contributions from the **Hong Kong Financial Services Development Council and the World Alliance Of International Financial Centers. New York** retained its position as the top



financial centre in the index & it has held the top spot since GFCI 24, published in **September 2018. London** maintained its 2nd position. Singapore remained in 3rd place, slightly ahead of Hong Kong in 4th place. **Washington DC and Geneva** entered the top 10 financial centres in this edition, replacing Seoul and Boston.

## Forbes India Top 100 Richest List 2023: Mukesh Ambani tops

Reliance Industries Chairman and Managing Director **Mukesh Ambani** has reclaimed **the first position on the 2023 Forbes list of India's 100 Richest** with a net worth of **$92 billion.** He transformed Reliance Industries into a diversified conglomerate and cemented his succession plan by appointing three children to the company's board. Once



again, Mukesh **Ambani surpassed Adani** Group Chairman Gautam Adani who slipped to the **second position** and experienced a staggering decrease in weather following the Hindenburg report. Currently, Adani's net worth is **$68 billion.**

## India's rank on Global Pension Index falls to 45 out of 47 countries

India's rank on the Global Pension Index 2023 declines to **45th position out of 47 countries**. In 2022, India was ranked at 41st position out of 44 countries. In 2021, India was ranked at 40th out of 43 countries. India's score improved slightly from 44.4 in 2022 to 45.9 in 2023. Globally, **the Netherlands is ranked at the first place. It is followed by Iceland and Denmark. Argentina is ranked last on the index**. Mercer and CFA Institute have released the **15th annual Mercer CFA Institute Global Pension Index**

## Smart Cities awards: Madhya Pradesh is the best state, Indore retains the top spot

The central government declared 66 winners of the fourth edition of the India Smart Cities Award Contest (ISAC) which was launched in April 2022 at the Smart Cities-Smart Urbanisation event in Surat. Madhya Pradesh emerged as the top performing state under the fourth edition of the India Smart Cities Award Contest (ISAC), organised under Prime Minister Narendra Modi's Smart Cities Mission to upgrade
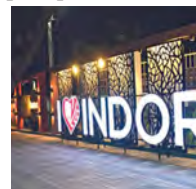


the country's cities. **Indore retained its top position, bagging the National Smart City Award.** Among states, **Tamil Nadu was in the second position, and Rajasthan and Uttar Pradesh shared the third spot jointly**. Among cities, **Surat and Agra followed Indore at the second and third positions respectively.**

**(MCGPI).** The Netherlands had the highest overall index value (85.0). Iceland had an overall index value of 83.5. Denmark had an overall index value of 81.3. **Argentina had the lowest index value (42.3).**

## MOU S&U AGREEMENT

## North-Eastern Handicrafts and Handloom Development Corporation (NEHHDC) Ministry of Development of North-Eastern Region and Department of Heritage & Tourism, Government of Haryana Sign Historic MoU



An MoU between the **Department of Heritage & Tourism, Government of Haryana** and the **North-Eastern Handicrafts and Handloom Development Corporation Ltd**. (NEHHDC), Ministry of Development of North-Eastern Region (DoNER) was signed for bilateral, cross-cultural exchange & and promotion of handicrafts, handlooms, textiles, crafts, culture and cuisine of the state of Haryana and North-East India. **Shri Chanchal Kumar,** Secretary Ministry of DoNER, **Shri M.D. Sinha,** Principal Secretary, **Govt. of Haryana** and senior officials of MDoNER and Government. of Haryana were present. This significant and historic partnership will go a long way towards realizing the **objectives of 'Dekho Apna Desh' and 'Ek Bharat Shreshtha Bharat'.** As per the MoU, the Department of Heritage & Tourism, Government of Haryana will allow NEHHDC to participate as the **Theme State in the annual 'Surajkund Mela' for the next 5 years.**

## NIIF and JBIC launched $600 million India-Japan Fund to facilitate collaboration and investment in the field of climate and environment

The **National Investment and Infrastructure Fund and Japan Bank for International Cooperation**, JBIC have tied up to **launch a 600 million US dollar India-Japan Fund.** This joint initiative will facilitate collaboration and investment between India and Japan in the **field of climate and environment.** According to the Finance Ministry, the Government of India will contribute 49 per cent of the corpus and the remaining 51 per cent will be contributed by JBIC. This fund mechanism will



promote Japanese investments in India by focussing on investing in environmental sustainability and low carbon emission strategies. The Finance Ministry has termed this collaboration a key milestone in the strategic and economic partnership between India and Japan.

## Department for Promotion of Industry and Internal Trade and Gati Shakti Vishwavidyalaya sign MoU for advancing PM Gati Shakti National Master Plan

The **Department for Promotion of Industry and Internal Trade** (DPIIT), Ministry of Commerce and Industry and **Gati Shakti Vishwavidyalaya** (GSV) entered into a collaboration to advance **India's infrastructure and logistics sectors.** Under this Memorandum of Understanding (MoU), GSV shall be the nodal agency across **India to design,** develop and deliver courses and



curriculum related to **PM Gati Shakti's National Master Plan and National Logistics Policy** at various centres in different states. More than 16 Central Ministries, including **NITI Aayog, and CBC** came together for the signing of the MoU.

## RuPay Domestic Card Scheme Agreement between India and the UAE

NPCI International Payments Limited (NIPL), a wholly-owned subsidiary of the **National Payments Corporation of India (NPCI),** has entered into a strategic partnership agreement with Al Etihad Payments (AEP) **for Domestic Card Scheme (DCS) Implementation in UAE.** AEP is an



indirect subsidiary of the **Central Bank of UAE (CBUAE).** As per the agreement, NIPL and AEP will work together to build, implement, and operationalize UAE's national domestic card scheme.

## Maharashtra signs pact with UK museum for loan of Shivaji's Tiger Claws



Maharashtra's Cultural Affairs Minister recently signed a memorandum of understanding (MoU) with the **Victoria and Albert Museum in London to bring back Chhatrapati Shivaji Maharaj's legendary wagh nakh** (tiger claw) to the state. The MoU is in place for the historic wagh nakh of Shivaji Maharaj to be part of our 350th anniversary celebrations. According to the V&A, the MoU sets out the details of a three-year loan agreement for **the unique pair of Tiger Claws or wagh nakh in the V&A collection.** They are described as an example of a weapon that was popular in the **17th century.**

## India and Saudi Arabia decide to promote investment in New & Renewable Energy



India and Saudi Arabia have agreed **to promote investments** in each other's country in the new and renewable energy sector. Union Power & NRE Minister **Shri. R.K. Singh** held bilateral discussions with Saudi Minister of Investment **H.E. Khalid Al-Falih.** Later on, Shri Singh addressed a gathering of Saudi business personalities and investors and invited them to invest in India in the **new and renewable energy sector**s like solar energy, wind power, green hydrogen etc.

## ARAI and IIT Guwahati signed an MoU to establish "Digital Twin Center for Emerging Automotive Systems" as a Common Engineering Facility Center in the Hub and Spoke model.

The Automotive Research Association of India (ARAI) has signed an MoU with **IIT Guwahati** for the Establishment of a Common Engineering Facility Center titled **"Digital Twin Center for Emerging Automotive Systems"** in the Hub and Spoke model. ARAI is an autonomous body under the aegis of the Ministry of Heavy Industries. The **Common Engineering Facility Center**( CEFC) is being established under Capital Goods



Scheme Phase II of the Ministry of Heavy Industries (MHI )by ARAI along with an Industry Partner named Micelio Mobility Pvt Ltd. titled **"Digital Twin Center for Emerging Automotive Systems"** in Hub and Spoke model.

## Uttarakhand govt signs an MoU of Rs 2,000 crore with cable car company

The Uttarakhand government signed a memorandum of understanding (MoU) of **Rs 2,000 crore with the French cable car company POMA ropeways** for investment in the state under the **Uttarakhand Global Investors Summit in London.** The MoU was signed by Uttarakhand's secretary (industries) **Vinay Shankar Pandey** on behalf of the state government. The Poma Group has worked in Uttarakhand, having



been associated with the Auli ropeway in the Chamoli district of the state. The company is also providing technical support in the Dehradun-Mussoorie ropeway & and Yamunotri ropeway projects.

## India and Saudi Arabia sign an MoU in Electrical Interconnections, Green / Clean Hydrogen and Supply Chains

India and Saudi Arabia have signed a Memorandum of Understanding in Riyadh, in the **fields of Electrical Interconnections, Green / Clean Hydrogen and Supply Chains.** The MoU was signed between the visiting Union Minister for Power and New & Renewable Energy, Government of India, Shri R.K.
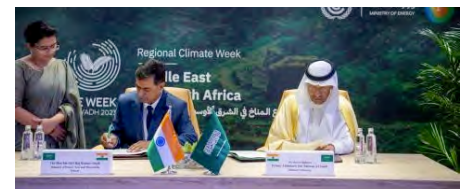


Singh and the Minister of Energy, Government of Saudi Arabia, Mr. Abdulaziz bin Salman Al-Saud on the sidelines of the MENA Climate Week in Riyadh

## Department for Promotion of Industry and Internal Trade and GatiShakti Vishwavidyalaya sign MoU for advancing PM Gati Shakti National Master Plan



India's **Department for promotion of industry and internal trade** (DPIIT) under the commerce and industry ministry and **Vadodara-based GatiShakti Vishwavidyalaya** (GSV) recently signed a memorandum of understanding (MoU) to **boost the country's infrastructure and logistics sectors.** Under the MoU, GSV will be the nodal agency across the country to design, develop and deliver courses and curriculum related to PM Gati Shakti National Master Plan and **National Logistics Policy (NLP)** at various centres in different states. More than **16 central ministries and NITI Aayog** came together for the signing of the MoU.

## India, Italy sign a defence cooperation agreement



Defence cooperation agreement has been signed **between India and Italy.** The bilateral talks between **Defence Minister Rajnath Singh** and his Italian counterpart Guido Crosetto were held in Rome. India and Italy signed a defence cooperation agreement to promote cooperation in varied defence domains including security and defence policy, R&D, education in the military field, maritime domain awareness, sharing of defence information and industrial cooperation. India and Italy's relationship was elevated to a **Strategic partnership in March 2023.**

## Memorandum of Understanding signed between ICAR Indian Agricultural Research Institute and Indian Institute of Technology, Kanpur to support incubators and start-ups

A Memorandum of Understanding (MoU) was signed between Pusa Krishi, **ICAR-Indian Agricultural Research Institute here and Start-up Incubation & Innovation Centre (SIIC), IIT Kanpur.** The MoU was signed virtually by Dr. Viswanathan Chinnusamy, Joint Director (Research) IARI and Professor Ankush Sharma, Department



of Electrical Engineering, SIIC IIT Kanpur. Through this MoU, both the sides will provide vital support to incubators and start-ups, fostering their growth and success.

## CRPF in collaboration with Ministry of Women and Child Development is organizing a cross-country bike expedition with "Yashaswini" to celebrate women power

The Central Reserve Police Force, in collaboration with the Ministry of Women and Child Development, is organizing a cross-country bike expedition with **"Yashaswini" a group of CRPF women bikers** to celebrate women's power or Nari Shakti of the country. A total of 150 women CRPF officers, divided into three teams, will embark on a cross-country rally. Riding 75 Royal Enfield (350cc) motorbikes, these teams will start their journeys



from the Northern (Srinagar), Eastern (Shillong), and Southern (Kanyakumari) regions of India. In addition to promoting the Force's message of **"Desh Ke Hum Hain Rakshak",** the women bikers have also incorporated the social message of **"Beti Bachao Beti Padhao",** into their campaign.

## Indian Railways' Gati Shakti Vishwavidyalaya (GSV) Vadodara and Airbus Inks an MoU for Aerospace Teaching and Research

The **Central Reserve Police Force,** in collaboration with the **Ministry of Women and Child Development,** is organizing a cross-country bike expedition with **"Yashaswini" a group of CRPF women bikers** to celebrate women's power or Nari Shakti of the country. A total of 150 women CRPF officers, divided into three teams, will embark on a cross-country rally. Riding 75 Royal Enfield (350cc) motorbikes, these teams will start their journeys



from the Northern (Srinagar), Eastern (Shillong), and Southern (Kanyakumari) regions of India. In addition to promoting the Force's message of **"Desh Ke Hum Hain Rakshak"**, the women bikers have also incorporated the social message of **"Beti Bachao Beti Padhao",** into their campaign.

## Indian Oil to invest ₹1,660 crore in joint venture with NPTC



Indian Oil Corporation, the nation's biggest oil firm, **will invest ₹1,660.15 crore** as equity in a **newly set up joint venture with energy major NTPC Ltd for setting up renewable power plants.** In June, IOC and NTPC had formed a 50:50 joint venture company, **Indian Oil NTPC Green Energy Pvt Ltd,** to set up renewable energy projects to meet round-the-clock power requirements of refineries of the oil company. IOC incorporated the joint venture company (JVC) with NTPC Green Energy Limited, (a wholly-owned subsidiary of NTPC Limited).

## India-US' joint declaration, MEITY moves fast and signs MoU with IBM on Quantum, AI & Semiconductor



IBM has announced the signing of three Memoranda of Understanding (MoUs) with three entities engaged with the Ministry of Electronics and Information Technology (MeitY) **to advance and accelerate innovation in AI, Semiconductor and quantum technology for India**. This body of work will aim **to accelerate India's comprehensive national strategy for AI,** strengthen efforts to be self-reliant in Semiconductors and advance its National Quantum Mission.

## IOC and Reliance Foundation sign agreement to advance Olympic values education across India

The **International Olympic Committee (IOC) with the Olympic Museum** has signed agreement with **Reliance Foundation to build on the success of the Olympic Values Education Programme (OVEP) in India and signed a new cooperation agreement.** The new cooperation was agreed upon by IOC President Thomas Bach and Nita Ambani, IOC Member in India and Reliance Foundation



Founder Chairperson, during a visit to the Reliance Foundation Young Champs (RFYC) football academy in Mumbai. Launched in India in 2022 with the **Abhinav Bindra Foundation** in the Indian state of Odisha, OVEP is one of the **first major IOC projects** to be implemented in India.

## MOU with NRSC for Watershed Development will ensure productive use of Geo-spatial applications for the rural masses

The Department of Land Resources (DOLR) organized an event for the signing of MOU with (the **National Remote Sensing Center) NRSC** in the presence of Shri Ajay Tirkey, Secretary, DOLR and Sh. S. Somanath, Secretary, of the Department of Space along with other senior officers from DOLR,



Department of Space and NRSC. The event also included the release of Manuals by NRSC for the mobile application **DRISHTI 2.0 and web-portal SRISHTI 2.0 for WDC-PMKSY 2.0.**

## WHO, WADA sign memorandum of understanding to collaborate on clean, drug-free sport

The **World Anti-Doping Agency (WADA) and WHO** have signed a four-year Memorandum of Understanding (MoU) to allow experts from both international organizations **to collaborate and share information on issues where anti-doping and public health intersect.** The MoU was signed in Geneva, Switzerland, by WADA president Witold Banka and WHO Director-General Tedros Ghebreyesus. The



**agreement will run until October 1, 2027,** and provides a framework of cooperation between WHO and WADA to further their goals, specifically with regard to health promotion, the prevention of substance abuse and emerging drugs, and the promotion of clean sports.

## Bharti Group has signed an agreement with its partner AXA

Bharti Group has signed an agreement with its partner AXA to acquire the latter's **49 per cent stake in Bharti AXA Life Insurance.** Bharti Life Ventures,



the group's holding company for Bharti AXA Life Insurance, will become the sole owner of the life insurance post the stake sale. Currently, **France-based AXA owns a 49 per cent stake in the joint venture with Bharti.**

## 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.

## Coal Ministry, MNRE collaborate for green energy expansion



The **Coal Ministry has joined hands with the Ministry of New & Renewable Energy (MNRE)** to work together for the promotion of green energy. The central public sector undertakings of the **Ministry of Coal, Coal India Limited, NLCIL and SCCL** have already embarked upon a net zero plan in furtherance of the Panchamrit targets. Over 1600 MW solar Energy generation capacity has been installed. CPSEs under the Ministry of Coal will create a generation capacity of about **12GW by year 2030.**

## Paytm subsidiary inks pact with Startup Bihar to offer banking solutions



One 9 7 Communications, which owns the Paytm brand, announced that its wholly-owned subsidiary **Paytm Payment Services Limited (PPSL)**

## PATA and India to jointly promote Travel for LiFE in Asia-Pacific region

Pacific Asia Travel Association (PATA) has committed to work with India to expand the Travel for **LiFE initiative across the Asia Pacific region. India hosted the 46th edition of Pacific Asia Travel Association (PATA) Travel**



Mart 2023 from Oct 4 to Oct 6 at the **International Exhibition-cum-Convention Centre (IECC), Pragati Maidan, in New Delhi.**

## Skill India partners with Coca-Cola India to launch Retailer Skill Development Program

National Skill Development Corporation (NSDC), working under the aegis of the **Ministry of Skill Development & Entrepreneurship (MSDE), announced a partnership with**



**Coca-Cola** India to launch the Super Power Retailer Program under the Skill India Mission The program is being piloted in the state of Odisha.

## Defence Ministry signs contract with Cochin Shipyard Limited for Mid Life Upgrade and Re-Powering of INS Beas

The Defence Ministry has signed a contract for the **Mid-Life Upgrade and Re-Powering of INS Beas with Cochin Shipyard Limited at the cost of over 313 crore rupees. INS Beas is the first**



of Brahmaputra Class Frigates to be re-powered from Steam to Diesel Propulsion.

## Indian Institute of Corporate Affairs (IICA) and Skill Council for Persons with Disability (SCPWD) sign MoU for 'Job Coach for Inclusivity Programmes'

Indian Institute of Corporate Affairs and Skill Council for Persons with Disability inked MoU for **'Job Coach for Inclusivity Programmes'** The Memorandum of Understanding (MoU) has been signed at IICA Campus in Manesar, Gurugram. The main objective of the MoU is to coordinate **the expertise of SCPWD and IICA to enable the corporate world** with respect to knowledge, skills and



competencies for building and managing a diverse workforce through various institutions. The MoU has been signed between Dr. Garima Dadhich, Head of School of Business Environment, **IICA and Shri Ravindra Singh, CEO, SCPWD.**

**has signed a pact with Startup Bihar to promote the state's startup ecosystem.** Under the memorandum of understanding (MoU), PPSL will help startups grow their businesses with the Paytm

Startup Toolkit, which offers solutions in payments, payouts, banking, and distribution.

## 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.

## 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.**

## 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.

## 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

## Iran launches 3rd military satellite to orbit

Iran launched **Noor-3 imaging satellite** into space. The launch was carried out by the aerospace arm of **Iran's paramilitary Revolutionary Guard.** The Guard operates its own space program parallel to Iran's regular armed forces and answers only to **Supreme Leader Ayatollah Ali Khamenei.**It is a satellite with potential spying capabilities, boosting Iran's abilities in space. It has been put in an orbit **450 kilometres (280 miles)** above the Earth's surface. It was launched by the **three-stage Qased, or messenger carrier.**

## NASA Declares the End of the CALIPSO Mission Focused on Climate, Weather, and Air Quality Analysis

The **National Aeronautics and Space Administration (NASA)** announced the conclusion of the **Cloud-Aerosol LIDAR and Infrared Pathfinder Satellite Observations (CALIPSO) mission,** which focused on the analysis of climate, weather, and air quality. CALIPSO is a mission dedicated to **studying how clouds and aerosols impact the Earth's**

## NASA Releases Breathtaking Image of Mercury, the Solar System's Smallest Planet

The **National Aeronautics and Space Administration (NASA)** has shared an image of **Mercury by MESSENGER (Mercury Surface, Space Environment, Geochemistry and Ranging) spacecraft.** Mercury is the smallest planet in our solar system, and it holds the distinction of being the closest planet to the Sun, located approximately **36 million miles away** from it. MESSENGER was launched in 2004, and it entered orbit around Mercury in 2011, after a long journey through space. The **primary objective** of the MESSENGER spacecraft was to conduct an in-depth study of Mercury.

## Fintech firm CRED launches vehicle management platform 'CRED Garage'

Fintech firm CRED launched **CRED Garage, a vehicle management platform,** which will offer its members concierge service, timely reminders, document management, and insights on spending. The feature will be available within the CRED app. CRED Garage integrates with DigiLocker, allowing users to access essential documents such as **driver's licenses, registration certificates**, and **insurance papers digitally.** The app will provide data on maintenance records, performance insights, fuel spends for the vehicles added to the platform.

## China launches new remote sensing satellite – Yaogan-33 04

China sent a new remote sensing satellite named **Yaogan-33 04** carried off by a **Long March-4C carrier rocket** into space from the **Jiuquan Satellite Launch Center in northwest China.** The satellite will be mainly used for scientific experiments, land resource surveys, agricultural product yield estimation and disaster prevention and relief. The Long March-4C is a three-stage launch vehicle fueled by liquid propellant. This is the **489th flight mission** of the Long March rocket series.

**climate**. The CALIPSO mission was a joint project between **NASA (National Aeronautics and Space Administration) and CNES (Centre National d'Études Spatiales),** the French space agency.

## Amazon Launches Its 1st Pair Of Prototype Satellites For Internet Network

Amazon's **(AMZN.O) first pair of prototype satellites** for its planned **Kuiper internet network** were launched into space on from Florida in **low Earth orbit (LEO),** the company's first step before it deploys thousands more into orbit to beam internet service globally and compete with SpaceX's Starlink. The launch took place at ULA's pad SLC-41 in **Cape Canaveral, Florida. Aim :** To test Amazon's first pieces of technology in space as the e-commerce and web services giant looks to deploy 3,236 more satellites in the next few years and offer broadband internet globally, a feat Elon Musk's SpaceX is targeting with its nearly 5,000 Starlink satellites in orbit.



## ISRO Initiates Unmanned Test Flights for India's First Manned Space Mission, Gaganyaan

The **Indian Space Research Organisation (ISRO)** will start **unmanned test flights for Gaganyaan**, the country's first manned space mission. The Gaganyaan project's primary objective is to **showcase India's human spaceflight capability.** It aims to launch a three-member crew into a low Earth orbit at an

## Google Rolls Out Android Earthquake Alerts System in India

Search giant Google in consultation with the **National Disaster Management Authority (NDMA)** and the **National Seismology Center (NSC) and the Ministry of Earth Sciences** has launched its **Earthquake Alerts System for Android smartphone users** in India. The system utilizes the built-in accelerometers in Android smartphones to detect the initial stages of an earthquake.
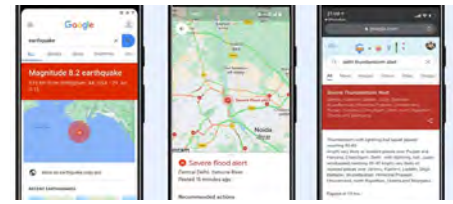


When multiple smartphones in a specific area detect seismic activity, the system aggregates this information to estimate the **earthquake's epicentre and magnitude.**

## NASA Prepares to Launch Atmospheric Perturbations around the Eclipse Path Mission to Investigate Solar Eclipse's Impact on Upper Atmosphere

The **National Aeronautics and Space Administration (NASA)** is set to launch a mission called **Atmospheric Perturbations around the Eclipse Path (APEP)** to study how a solar eclipse affects the upper atmosphere. The mission involves launching 3 rockets equipped with scientific instruments. The project is spearheaded by **Aroh Barjatya,** an engineering physics professor of Indian origin at **Embry-Riddle**



**Aeronautical University**. The mission aims to understand how the upper atmosphere changes during a solar eclipse, particularly during the sudden reduction in light.

## Denmark museum allows Bluetooth inventors to use Viking king's name for 1,000 Years

King Harald I Blatand, also known as Harald Bluetooth, was a key historical figure in northern Europe. To the backdrop of the vast Jelling stones, Denmark granted the inventors of Bluetooth technology permission to use the name and symbol of Harald the Bluetooth for the next 1,000 years. Bluetooth stated that it regretted not seeking permission before borrowing the name. (Bluetooth)



King Harald I Blatand -- Harald Bluetooth -- was a key historical figure in 10th-century northern Europe, famous for his adoption of Christianity, turning his back on the cult of Odin and Thor.

altitude of 400 km for a duration of 3 days and ensure their safe return with a planned splashdown in the Indian Ocean. The Launch Vehicle Mark-3 (LVM3/GSLV Mk3), **a reliable heavy-lift launcher**

**develope**d by ISRO, has been selected as the launch vehicle for the Gaganyaan mission.

## ISRO's Second Spaceport for Private Sector Small Satellite Launch Vehicles to Open in 2 Years in Tamil Nadu

The **2nd spaceport of Indian Space Research Organisation (ISRO)**, which will be dedicated exclusively for **Small Satellite Launch Vehicles (SSLVs)** developed by the private sector, will come up in about two years at Kulasekarapattinam in **Thoothukudi district of Tamil Nadu (TN).** On October 10,2023 **Dr. Pawan Goenka**, Chairman of the Indian National Space Promotion and Authorization Centre (IN-SPACe), announced the development of a full launch center in Thoothukudi for SSLV launches. The SSLV, **a 3-stage launch vehicle** capable of launching approximately 500 kg satellites in a 500-km planar orbit, will be fully transferred to the private sector for development and operation.

## Amazon Testing Humanoid Robot 'Digit' In Warehouses

Amazon has initiated testing of a **humanoid robot called Digit,** which is developed by **Agility Robotics** and has received support from Amazon. Digit is a **two-legged robot,** standing at 5 feet 9 inches (175 cm) and weighing 143 pounds (65 kg). The primary function of Digit in Amazon's warehouses is to handle tasks such as shifting empty tote boxes, which are commonly used for transporting items within the warehouse.

## NASA's Solar Probe Achieves Record as Fastest Man-Made Object

**National Aeronautics and Space Administration's (NASA) Parker Solar Probe becomes the fastest man-made object.** Parker Solar Probe of NASA attained a speed of **635,266 kilometres per hour** during a recent solar flyby. This speed surpasses its previous record of 586,000 kilometres (364,621 miles) per hour achieved in 2021. The Parker Solar Probe was launched in 2018 to collect information about the outer corona of the Sun.

## PLD Space Successfully Launches Recoverable Miura-1 Rocket

Spanish aerospace company **PLD Space** achieved a significant milestone by successfully launching its recoverable **Miura-1 rocket.** The Miura-1 rocket, named after a fighting bull, conducted a suborbital test flight with the goal of gathering crucial data for future missions. It is a **single-stage rocket standing** at an impressive **41 feet (12.5 metres) tall**. It has a payload capacity of approximately 220 pounds (100 kilograms) for suborbital space flights.

## NASA Launches Spacecraft for Psyche Mission to Explore Metal-Rich Asteroid

The **National Aeronautics and Space Administration's (NASA) Psyche mission** is designed to study an asteroid known as **Psyche, which is rich in metal content**. This asteroid is located in the primary asteroid belt situated between the orbits of Mars and Jupiter. It is NASA's first mission dedicated to studying an asteroid composed predominantly of metal, distinguishing it from the typical rocky or icy asteroids. Psyche launched from **Kennedy Space Center**. Psyche lifted off from Launch Pad 39A aboard a **SpaceX Falcon Heavy rocket**.

## Google India Introduces 'DigiKavach' to Counter Online Financial Fraud

Google India has launched its flagship program called **"DigiKavach."** This program serves as an **early threat detection and warning system** designed to identify and analyse emerging financial fraud patterns. The **primary aim** of DigiKavach is to develop and implement effective countermeasures before emerging threats and fraud patterns lead to widespread harm in the online financial space. Google has partnered with **The Fintech Association for Consumer Empowerment (FACE)** and onboarded them as a priority flagger to address predatory digital lending apps on the Play Store in India.

## China successfully launched the youngest crew to its Tiangong space station

China launched the **Shenzhou-17 spacecraft, or "Divine Vessel"** carrying the country's youngest-ever crew to the Tiangong Space Station. The Tiangong Space Station, whose name means **"Heavenly Palace"** in Chinese, is a modular space station under construction by the China National Space Administration (CNSA). It is the first space station built by China. The Tiangong Space Station is currently in low Earth orbit (LEO) and is expected to remain operational until 2028. The space station consists of **three modules: Tianhe (core module, launched in April 2021), Wentian, and Mengtian (experiment modules, launched in 2022) China is only the third country** to have put both astronauts into space and built a space station, after the Soviet Union (now Russia) and the United States (US). China is **excluded from the International Space Station (ISS) program**, primarily due to U.S. concerns about the Chinese space program's connections with the People's Liberation Army (PLA).

## ISRO launches the gaganyaan mission test

The **Indian Space Research Organisation (ISRO)** successfully launched **Gaganyaan's first Test Vehicle Abort Mission-1 (TV-D1)** from Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh (AP). A single-stage liquid propulsion rocket, equipped with a Crew Module and Crew Escape System will be launched. The test vehicle mission is aimed at studying the safety of the crew module and crew escape system in bringing Indian astronauts back to Earth in the eventual Gaganyaan mission. The Test Vehicle - Demonstration (TV-D1), single-stage **liquid propulsion rocket.** It is part of the **Indian Human Spaceflight Programme (IHSP),** which was initiated (in 2007) by



the ISRO to develop the technology needed to launch crewed orbital spacecraft into low earth orbit (LEO). The Crew Escape System is designed to separate the Crew Module from the launch vehicle and take astronauts to a safe distance in case of an emergency. The system has **5 types of quick-acting solid motors :**

1. Crew Escape System Jettisoning Motor (CJM),
2. High-altitude Escape Motor (HEM)
3. Low-altitude Escape Motor (LEM)
4. Low-altitude Pitch Motor (LPM)
5. High-altitude Pitch Motor (HPM) with PEDCEM formulation.

## Dharmendra Pradhan Introduces 'Apna Chandrayaan' Portal for Interactive Learning about 'Chandrayaan-3

The **'Apna Chandrayaan' portal,** which offers activity-based support material such as quizzes and puzzles inspired by the Chandrayaan-3 Mission , was launched by **Dharmendra Pradhan**, Union Minister for Education and Skill Development. The portal was developed by the **National Council of Educational Research and Training (NCERT)** under the **Department of School Education & Literacy (DoSEL),**



**Ministry of Education.** It is designed to cater to **school students**. He also released 10 special modules on Chandrayaan-3, offering a comprehensive overview of its various facets - including scientific, technological, and social aspects, as well as the emotional journey and team spirit of the scientists involved.

## Jio demonstrates India's first satellite-based giga fibre service

Reliance Jio had successfully demonstrated **India's first satellite-based gigabit internet service called JioSpaceFiber.** JioSpaceFiber has connected four of the remotest locations in India: **Gir in Gujarat, Korba in Chattisgarh, Nabarangpur in Odisha, and ONGC-Jorhat in Assam.** Jio in partnership with SES, would access the world's latest in **medium earth orbit (MEO) satellite technology,** the only



MEO constellation capable of delivering truly unique Gigabit, fiber-like services from space. Currently, there are over **5,000 Starlink satellites** in LEO, with SpaceX currently planning to deploy another 7,000. The total number could later be expanded to 42,000. OneWeb, in comparison, only plans to have about 630 satellites in orbit.

# ACQUISITIONS & MERGERS



## RBI permits SBI Mutual Fund to acquire 9.99% paid-up share capital in IndusInd Bank

The Reserve Bank of India (RBI) on October 11 issued its approval to **SBI Mutual Fund (SBI MF)**, the mutual funds arm of the State Bank of India, to acquire **9.99 percent** of the paid-up share capital in private lender **IndusInd Bank. SBI MF** has been advised by RBI to acquire the aforesaid major shareholding in the bank within a period of one year i.e. by **October 10, 2024**. Its aggregate holding in the bank does **not exceed 9.99 percent** of the paid-up share capital or voting rights.



## Bharti to acquire JV partner AXA's 49% stake in Bharti AXA Life Insurance

Bharti Group stated it has entered into a binding agreement with its joint venture partner **AXA to acquire its 49 per cent stake in Bharti AXA Life Insurance.** Post transaction, Bharti Life Ventures Private Limited (BLVPL), the holding company of Bharti AXA Life Insurance Company, will own a 100 per cent stake in the life insurer. Currently, France-based AXA owns a 49 per cent stake in the joint venture with Bharti.

## RBI Approves International Finance Corporation's Acquisition of 9.7% Stake in Federal Bank

The Reserve Bank of India (RBI) has granted its approval to the International Finance Corporation (IFC) for acquiring a **9.7% stake in Federal Bank**. IFC currently holds a 1.34% stake in the bank. The RBI's approval is contingent on the IFC's adherence to various regulatory requirements, including provisions of the Banking Regulation Act, 1949, RBI's Master Direction and Guidelines on Acquisition and Holding of



Shares or Voting Rights in Banking Companies dated January 16, 2023 (as amended), provisions of the **Foreign Exchange Management Act, 1999,** regulations issued by the Securities and Exchange Board of India (SEBI), and any other applicable guidelines, regulations, and statutes.

## Air India acquires India's first Airbus A350-900 aircraft via GIFT City

Air India has successfully acquired its inaugural **A350-900 aircraft** through a finance lease transaction facilitated by HSBC, with the transaction taking place within the **Gujarat International Finance Tec-City (GIFT City).** This marks a significant development as it is the first wide-body aircraft to be leased through GIFT City, which is **India's inaugural International Financial Services Centre (IFSC).** The transaction was facilitated



by **AI Fleet Services Limited (AIFS),** a wholly owned subsidiary of Air India, and a finance company registered within GIFT IFSC. Both the Air India group and IndiGo have established leasing units in GIFT City, highlighting their role in fostering the aircraft leasing ecosystem in India.

## Texmo acquires German company

Texmo Precision Castings has acquired a 75.1 % stake in **Feinguss Blank**, a German company with plants in Germany and Romania, for an undisclosed amount. Following the acquisition, the company **will trade as Texmo Blank**. It will cater to customers in sectors such as industries and healthcare stated by **Arjunan**



**Ramachandran**, MD, Texmo Precision Castings. Texmo Blank will register $120 million in revenue in FY24. It will produce steel, stainless steel, cobalt, nickel alloy and aluminium investment castings with an annual production of **8,000 tonnes.**

## Softbank Sells 1.09% Stake in Zomato for Rs 1,040 Crore via Open Market Transaction

Japanese conglomerate Softbank divested a 1.09% stake in online food delivery platform **Zomato for Rs 1,040 crore** through an open market transaction. Softbank through its affiliate SVF Growth (Singapore) Pte Ltd offloaded shares of Zomato on the **National Stock Exchange (NSE).**

## RBI Grants Approval to Kotak Mahindra Bank for Acquisition of Sonata Finance

Private-sector lender **Kotak Mahindra Bank (KMB) has received Reserve Bank of India's (RBI's) approval to acquire 100%** of the issued and paid up capital in Lucknow, Uttar Pradesh (UP) based **Sonata Finance Private** Limited **(SFPL) for Rs 537 crore.** Earlier, Kotak Mahindra bought BSS Microfinance in an all-cash deal for ₹139 crore in September 2016.

## Competition Commission of India Approves Merger of IDFC with IDFC First Bank

The **Infrastructure Development Finance Company (IDFC)** has received approval from the Competition Commission of India (CCI) for its merger with IDFC First Bank. The merger was approved by the boards of directors of both IDFC and **IDFC First Bank** on July 3. The merger will become effective following approvals from the Securities and Exchange Board of India (SEBI), the Reserve Bank of India (RBI), and the National Company Law Tribunal (NCLT).

# DEFENCE



## Indian Defence Minister Rajnath Singh Unveils Swavalamban 2.0: Upgraded Indigenous Program for Indian Navy

India's Defence Minister, **Rajnath Singh**, launched Swavalamban 2.0, an updated indigenous program of the Indian Navy. He addressed the **Indian Navy's Naval Innovation and Indigenisation Organisation (NIIO) seminar** called **'Swavlamban'** in New Delhi. During the event, the Defence Minister released the **5th Positive Indigenisation list**, which comprises 98 items aimed at promoting indigenous production. Rajnath Singh discussed the **'SPRINT' Challenges**, which aim to encourage the use of indigenous technology and products in the Navy.

## Northeast's first defence tech show begins in Guwahati



East Tech ', the first-ever defence tech show in Northeast India, has commenced in **Guwahati, Assam. Aim** : To expose manufacturers to the requirements of the armed forces and facilitate direct procurement of their products. The **Indian Army and the Assam government** have jointly organized this tech event. The event was inaugurated by **Lt Gen Rana Pratap Kalita.**

## 30th edition of the Singapore-India Maritime Bilateral Exercise successfully concludes in Singapore

The **30th edition of the Singapore-India Maritime Bilateral Exercise (SIMBEX)** has successfully concluded in **Singapore. Indian Naval Ships Ranvijay and Kavaratti, the submarine Sindhukesari, and a long-range Maritime Patrol Aircraft P8I** participated in the exercise. SIMBEX was first initiated in **1994**, making it a three-decade-old annual exercise. The exercise began with an opening



ceremony held on 21st September 2023. The exercise included combined aviation, firefighting, and damage control exercises conducted during the exercise period. The sea phase of SIMBEX 23 took place from the 25th to the 28th of September, 2023.

## Indian Air Force inducts first of six new Dornier Do-228 aircraft manufactured by Hindustan Aeronautics Limited

The **Indian Air Force (IAF) inducted the first of six new Dornier Do-228 aircraft** manufactured by **Hindustan Aeronautics Limited (HAL).** HAL equipped this new version of the Dornier Do-228 with significant upgrades, including **new engines, composite propellers, advanced avionics, and a glass cockpit. In March,2023** the Defense Ministry



of India finalized a deal for the purchase of six Dornier-228 aircraft from HAL for the Indian Air Force, with a budget allocation of Rs 667 crore.

## Indian Army and Bangladesh Army Commence Joint Military Exercise SAMPRITI-XI

The **11th edition of the SAMPRITI joint military exercise (SAMPRITI-XI)** between the **Indian Army and the Bangladesh Army has commenced in Umroi, Meghalaya.** SAMPRITI-XI is scheduled to last for 14 days. It will involve approximately 350 personnel from both sides. The Bangladesh contingent consists of 170 personnel and is led by



**Brigadier General Mohammed Mafizul Islam Rashed.** The Indian contingent mainly comprises troops from a battalion of the RAJPUT Regiment.

## Indian Navy's Advanced Light Helicopter reaches Sri Lanka Air Force base



The Indian Navy's Advanced Light Helicopter has arrived at the **Sri Lanka Air Force base in Katunayake.** This state-of-the-art helicopter will be utilized to train pilots of the Sri Lanka Air Force (SLAF) and the Sri Lanka Navy (SLN), thus strengthening the defence cooperation between the two countries. Notably, the indigenous **ALH was previously deployed in March 2022 in Sri Lanka**, which successfully enhanced SLAF pilots' co-piloting skills during deck landings.



## 21st India-France Military Sub-Committee meeting held in New Delhi

The 21st edition of the India-France Military Sub Committee (MSC) meeting was held at the **Air Force Station, New Delhi.** The meeting was co-chaired from the Indian side by **Air Vice Marshal Ashish** Vohra, Assistant Chief of Integrated Staff, (Military Cooperation) at HQ IDS and Major General Eric Peltier, General Officer, International Military Relations of the Joint Staff from the French side. **India-France MSC** is a forum **established to progress defence cooperation** between both nations through regular talks at strategic and operational levels between HQ, Integrated Defence Staff and the Joint Staff HQ of the French Armed Forces.

## Indian Army Gears Up for Tri Shakti Prahar Combat Exercise

## Indian Navy Grants Approval for 12 Autonomous Weaponized Boat Swarms Developed by Sagar Defence Engineering

The **Indian Navy,** in collaboration with the State Bank of India (SBI), introduced the '**Nav-eCash**' card, an innovative e-cash card designed to function in both online and offline modes, even at sea without direct connectivity to the bank. This initiative is a significant step towards India's goal of achieving complete self-reliance and advancing its digital transformation efforts. The SBI



Nav-eCash card is set to be implemented across the entire Indian Navy. The State Bank of India played a key role in developing the project by embedding an offline solution into their existing online system and conducting maiden trials on board **Indian Naval Ship (INS) Vikramaditya in 2021.**

## Indian Air Force unveils its new ensign on 91st anniversary

The Indian Air Force (IAF) unveiled its new ensign at the **91st annual Air Force Day parade in Prayagraj.** This marks the first change to the IAF ensign since 1951 when the Royal Indian Air Force (RIAF) ensign was modified to have an 'Indian' appearance. The new IAF ensign replaced the Union Jack with the Indian tricolour and the RAF roundels with the IAF tricolour roundel in the lower right canton. The new



ensign includes the Air Force crest in the top right corner, featuring the national symbol - the Ashoka lion - on top, with the words "Satyameva Jayete" in Devanagari below it. The existing motto of the IAF, **"Touching the sky with Glory,"** derived from verse 24, Chapter 11 of the Bhagavad Gita, remains a part of the new ensign.

## Annual Joint HADR Exercise 2023, 'Chakravat 2023,' Strengthens Disaster Response Preparedness

The **Annual Joint HADR Exercise (AJHE)** is a result of the directive of the Hon'ble Prime Minister announced during the Joint Commanders' Conference 2015. The 2023 edition of the exercise is being hosted by the Indian Navy in Goa from October 9 to October 11, 2023. Since its inception in 2015, CHAKRAVAT has evolved into a multi-agency exercise, involving various



stakeholders. The previous edition was conducted by the Indian Air Force in **Agra, Uttar Pradesh (UP).** The 2023 edition would further synergise efforts at the national level among all stakeholders, as well as witness participation from 8 countries of the Indian Ocean Region (IOR).

The Indian Army is actively preparing for the **"Tri Shakti Prahar" combat exercise,** which aims to test and validate current cutting-edge weapon systems and technologies. It provides



a platform to assess long-range firepow**er, battle readiness, and force preservation strategies.**

## Coastal Security Exercise 'Sagar Kavach' Conducted in Andhra Pradesh, Tamil Nadu, and Puducherry



A two-day comprehensive Coastal Security Exercise 'Sagar Kavach' involving all maritime security agencies was conducted by the **Indian Navy in Andhra Pradesh (AP), Tamil Nadu (TN) and Puducherry.** To assess the efficacy and robustness of the coastal security mechanism while dealing with "asymmetric threat" emanating from the sea. The exercise, held was executed under the aegis of the **Flag Officer Commanding-in-Chief Eastern Naval Command, FOCINC (East)** who also exercises the authority of Commander-in-Chief, Coastal Defence (East).



## Mazagon Dock Shipbuilders Limited Hands Over 3rd Visakhapatnam-Class Destroyer to the Indian Navy

Mazagon Dock Shipbuilders Limited (MDL) has delivered the **Third Stealth Destroyer of Project 15B Class Guided Missile Destroyer** i.e. Yard 12706 (IMPHAL) to the Indian Navy. The ship is constructed using Indigenous Steel **DMR 249A** and is among the largest Destroyers constructed in India, with an overall length of 164 metres and a displacement of over 7500 tonnes. The ship is a potent platform capable of undertaking a variety of tasks and missions, spanning the full spectrum of maritime warfare. It is armed with **supersonic Surface-to-Surface 'Brahmos' missiles and 'Barak-8' Medium Range Surface Air Missiles.**

## DRDO's oceanographic research vessel 'INS Sagardhwani' embarks on Sagar Maitri Mission-4 to establish long-term scientific partnerships with Indian Ocean Rim countries in 'Ocean Research & Development'

The **oceanographic research vessel Indian Naval Ship (INS) Sagardhwani** has embarked on a **two-month long Sagar Maitri (SM) Mission-4 from the South Jetty of the Southern Naval Command (SNC) in Kochi.** INS Sagardhwani is a marine acoustic research ship designed and developed by the **Naval Physical & Oceanographic Laboratory (NPOL)** of DRDO in Kochi and was constructed indigenously by GRSE Ltd. It was initially launched in July 1994. Sagar Maitri is an innovative initiative of **the Defence Research and Development Organisation (DRDO). It aligns with India's "Security and Growth for All in the Region (SAGAR)" policy declaration**, which aims to foster closer cooperation in socio-economic aspects and enhance



scientific interaction, especially in ocean research, among Indian Ocean Rim (IOR) countries. Under the Sagar Maitri initiative, DRDO introduced a scientific component called "MAITRI" (Marine and Allied Interdisciplinary Training and Research Initiative), which focuses on establishing long-term collaborations with IOR countries in the field of 'Ocean Research and Development'. The missions under Sagar Maitri aim to create enduring scientific partnerships and collaborations with **8 IOR countries: Oman, the Maldives, Sri Lanka, Thailand, Malaysia, Singapore, Indonesia, and Myanmar.**

## India and Malaysia Launch Joint Training Exercise Harimau Shakti 2023

The joint bilateral training exercise **"Exercise Harimau Shakti 2023"** between the Indian and Malaysian Armies commenced in **Umroi Cantonment, India**. To enhance the level of defence cooperation between the Indian Army and the Malaysian Army, fostering bilateral relations between the two nations. The Malaysian Army



contingent comprises troops from the **5th Royal Battalion of the Malaysian Army** The Indian contingent is represented by a Battalion of **THE RAJPUT REGIMENT.** The previous edition of the Exercise was conducted in Pulai, Kluang, Malaysia in **November 2022.**

## South Korea, US and Japan hold first-ever trilateral aerial exercise

South Korea conducted a **joint aerial exercise in collaboration with Japan and the United States (US).** This exercise marked the **first-ever joint collaboration between these 3 countries.** The trilateral exercise took place south of the Korean peninsula, highlighting



the regional nature of the cooperation. To enhance South Korea's response capabilities in the face of potential threats posed by North Korea.

## Asian Games: Tajinderpal Singh Toor overcomes Saudi challenge to retain shot put gold

Indian shot-putter **Tajinderpal Singh Toor** defended his Asian Games title with an amazing final throw to beat back the challenge from his Saudi Arabian rival in Hangzhou. Tajinderpal Singh Toor, the 2018 Jakarta Asian Games **gold medallist,** came up with a mighty throw of 20.36 metres on his sixth and last attempt to overhaul his Saudi rival Mohamed Daouda Tolo's distance of 20.18 metres. He, however, could not break his own Asian Games record of 20.75m

set in 2018 Jakarta. The 28-year-old's final throw was way too good for his Saudi rival to overhaul in his final attempt. Meanwhile, in the **1500m for women, India's Harmilan Bains won silver while Ajay Kumar Saroj and Jinson Johnson won silver and bronze respectively in the men's 1500m.**

## Women's Recurve Archery team clinches bronze medal, men's team bag silver

At the **Hangzhou Asian Games in China, India** amassed a total of 92 medals, including **21 gold, 33 silver, and 38 bronze. India is currently in fourth place** in the medal tally. India is swiftly working towards its 100-medal target. The **Indian recurve women's team in Archery**

**clinched bronze after defeating Vietnam** 6-2 in the bronze medal playoff match.

## Avinash Sable becomes first Indian man to win Asian Games 3000m steeplechase gold

A record-breaking **Avinash Sable** became the first Indian man to win a gold medal in the 3000m steeplechase at the Asian Games here. The 29-year-old national record holder thus earned India their first gold medal in athletics at the ongoing Games, completing the race in 8:19.50 seconds. Sable rewrote

the previous Asian Games record of 8:22.79, which was set by **Iran's Hossein Keyhani at the 2018 Jakarta Games. Sudha Singh had won gold in women's 3000m steeplechase in the 2010** Asian Games in Guangzhou.

## Indian Men's Team Wins Gold Medal, Women's Team Clinches Silver Medal in 4x400m Relay

The Indian women's 4x400m relay team featuring **Vithya Ramraj, Aishwarya Mishra, Prachi and Subha Venkatesan won the silver medal at the 19th Asian Games.** Despite besting the previous Asian Games record time (3:28.68 in 2014 Incheon), the

Indian quartet were outplayed by **Bahrain, who secured the gold** medal with a new record time of 3:27.65. **The Sri Lanka team won a bronze.**

## The 19th edition of the Asian Games has successfully concluded in Hangzhou, China.

The **closing ceremony of the 19th Asian Games** concluded at the **Hangzhou Olympics Stadium in China. Hockey player P. R. Sreejesh was the flag bearer for India.** The baton for the **next Asian Games has been passed on to Nagoya, Japan for 2026.** The glittering ceremony saw more than 2000 performers put on a dazzling display, celebrating the love and unity between all the participating countries. **Raja Randhir Singh,** the interim president of the Olympic Council of Asia or OCA, handed over the first Asian Games flag, the current flag and the torch to the Japanese side, marking the official end of the 19th edition of the Games.



## International Olympic Committee approves cricket for 2028 Los Angeles Olympics

The International Olympic Committee (IOC) has accepted the proposal to include cricket in the **Los Angeles 2028 Olympics. IOC President Thomas Bach** made the announcement after the **IOC Executive Board meeting in Mumbai.** IOC accepted LA organizers' proposal **to include Twenty20 cricket as one of five new sports, along with baseball/softball, flag football (non-contact American football), squash, and lacrosse.**

## Asian Games: India's medal tally stands at 61 with 13 gold, 24 silver and 24 bronze

India's medal winners at the 2023 Asian Games in Hangzhou, China, represent a diverse range of sports and backgrounds. Here is a brief introduction to some of the most notable medalists:

| S No. | Athletes | Sport | Event | Medal |
|---|---|---|---|---|
| 1 | Ashi Chouksey, Mehuli Ghosh, Ramita Jindal | Shooting | Women's 10m air rifle team | Silver |
| 2 | Arjun Lal Jat and Arvind Singh | Rowing | Men's lightweight double sculls | Silver |
| 3 | Babu Lal Yadav and Lekh Ram | Rowing | Men's pair | Bronze |
| 4 | Neeraj, Naresh Kalwaniya, Neetesh Kumar, Charanjeet Singh, Jaswinder Singh, Bheem Singh, Punit Kumar, Ashish, DU Pande | Rowing | Men's eight | Silver |
| 5 | Ramita Jindal | Shooting | Women's 10m air rifle | Bronze |
| 6 | Rudrankksh Patil, Aishwary Pratap Singh Tomar, Divyansh Singh Panwar | Shooting | Men's 10m air rifle team | Gold |
| 7 | Jaswinder Singh, Bheem Singh, Punit Kumar, Ashish | Rowing | Men's four | Bronze |
| 8 | Parminder Singh, Satnam Singh, Jakar Khan, Sukhmeet Singh | Rowing | Men's quadruple | Bronze |
| 9 | Aishwarya Pratap Singh Tomar | Shooting | Men's 10m air rifle | Bronze |
| 10 | Vijayveer Sidhu, Adarsh Singh, Anish Bhanwala | Shooting | Men's 25m rapid file pistol team | Bronze |

## Women's kabaddi team wins gold medal for India's 100th medal in Hangzhou

The Indian contingent achieved a historic milestone at the **Asian Games**, securing their **100th medal** with a nail-biting 26-25 victory over **Chinese Taipei in the women's kabaddi final.** This remarkable achievement was made even more special as it marked the women's kabaddi team's third title win in the continental competition, surpassing their runner-up finish



in the previous edition of the Games. This was **India's third gold in women's kabaddi** which was introduced in the 2010 Asian Games. **India won gold in the 2010 and 2014 editions** but settled for silver in 2018 after losing to Iran in the final.

## Former England captain Alastair Cook announces retirement from professional cricket



Former England captain Alastair Cook, his country's record Test runs scorer, has announced his retirement from professional cricket. The 38-year-old left-handed opener, who retired from international cricket in 2018, played his entire county career with Essex.

## 4th Asian Para Games: India bags 17 medals including 6 gold, 6 silver, 5 bronze



At the 4th Asian Para Games being held in Hangzhou, China, India began its campaign by adding 17 medals including 6 gold, 6 silver and 5 bronze. Aruna Tanwar secured the first-ever Medal for India in Para Taekwondo. She clinched Bronze in the Women's K44 -47KG event. Kapil Parmar secured Silver in Men's - 60 Kg J1 in Judo. Athlete Praveen claimed Gold and Unni Renu secured Bronze in the Men's High Jump - T64 event. Kokila won bronze in Judo Women -48 kg J2 event after defeating Taipei's Lee Kai-lin.

## Unnati Hooda captures women's singles title at Abu Dhabi Masters 2023



In a battle of future Badminton stars from India, Unnati Hooda beat Samiya Imad Farooqui to capture the women's singles title at the Abu Dhabi Masters 2023. 16-year-old Unnati Hooda defeated 20-year-old Samiya Imad Farooqui 21-16, 22-20. This is her second BWF Super 100 World Tour title. She

## Grandmaster Raunak Sadhwani has been crowned the U-20 world junior rapid chess champion.

Raunak Sadhwani has won at the FIDE World Junior Rapid Chess Championship 2023. He is Maharashtra's youngest Grandmaster. He emerged as the U-20 World Junior Rapid Chess champion in Italy. The 11-round rapid tournament was organized by the World Chess Federation (FIDE). Raunak became a



grandmaster at the age of 13. He is the ninth youngest player in history and the fourth youngest Indian to be awarded the title.

## Indian Chess Grandmaster Karthikeyan Murali beats World number One Magnus Carlsen in Qatar Masters

In Qatar Masters, the 24-year-old Indian chess grandmaster, Karthikeyan Murali, became the third Indian player to beat the world's number one player, Magnus Carlsen in classical chess. Karthikeyan Murali is the third Indian after Harikrishna and Viswanathan Anand to have beaten Carlsen Karthikeyan's



win occurred in the seventh round of the tournament, where he skillfully wielded the black pieces.

## CM Hemant Soren unveils Mascot and trophy for Asian Women's Hockey Championship in Ranchi

Chief Minister Hemant Soren unveiled the mascot- Juhi and the trophy of the Asian Women's Hockey Championship 2023 in Ranchi. Around 13 countries will take part in the international



hockey championship beginning from October 27 to November 14 in Ranchi.

## World Athletics nominated Neeraj Chopra for the Athlete of the Year award for this year

World Athletics has nominated Neeraj Chopra for the Men's Athlete of the Year award 2023. The global governing body of Athletics issued the statement announcing Neeraj's nomination. Javelin thrower Neeraj is an Indian



Olympic and World Championships Gold medalist. This week marks the opening of the voting process for the 2023 World Athletes of the Year ahead of the World Athletics Awards 2023.

became the youngest Indian to clinch a BWF title last year at 14 years of age.

## Indian para-athletes create history at Hangzhou Asian Para Games; Bag 111 medals including 29 Gold

In the Asian Para Games at Hangzhou in China, the Indian contingent wrapped up the event with their best-ever medal haul after **clinching a record-breaking 111 medals. They won 29 gold, 31 silver, and 51 bronze medals, placing the country fifth in the medal count.** This remarkable feat supersedes India's previous best of 72 medals, which was recorded in the 2018 edition of the Asian Para Games in Indonesia. **Dilip Gavit** kickstarted medal streak by helping India to reach the coveted three-figure mark.



## Maharashtra leads the medal table in the National Games 2023

Maharashtra is leading the medal table in the National Games 2023 with 78 medals - 37 gold, 19 silvers and 22 bronze on the fourth day of the Games currently underway **in Goa Haryana has clinched 31** medals while defending champion Services is placed in third place with 19 medals. So far, 21 teams have won at least one gold medal at the Games. The multi-sport event is currently underway in **five Goan cities - Mapusa, Margao, Panjim, Ponda and Vasco.**

## CM Hemant Soren unveils 'Juhi' mascot for Jharkhand Women's Asian Champions Trophy Ranchi 2023

Chief Minister Hemant Soren unveiled the **mascot for the Jharkhand Women's Asian Champions Trophy Ranchi 2023 at Project Bhawan in Dhurva.** The mascot, named **'Juhi'** was unveiled inspired by the popular elephant at Betla National Park. The magnificent trophy for the Jharkhand Women's Asian Champions Trophy Ranchi 2023 will travel across all the districts of the state. Notably, the Indian



Women's Hockey Team clinched the Bronze medal in the recently concluded **19th Asian Games Hangzhou 2022** after a 2-1 triumph over Japan, and the victory has boosted their confidence as they look to secure a spot in the **Paris 2024 Olympics.**

## India clinches 35 medals- 10 gold, 12 silver, and 13 bronze at the Asian Para Games in Hangzhou, China

India has clinched 35 medals- **10 gold, 12 silver, and 13 bronze at the ongoing Asian Para Games in Hangzhou, China so far.** The latest medals were collected in the **Men's Discus Throw. Sweeping all three medals, Neeraj Yadav bagged gold, Yogesh Kathuniya claimed silver and Muthuraja won bronze.** Ashok clinched bronze in the Powerlifting Men's -65 kg event with the best lift of 192 kg. Sharath Makanahalli Shankarappa clinched gold in Men's 5000m-T13 event by clocking in 20 minutes and 18.90 seconds.



Rubina Francis clinched bronze in Women's 10M Pistol to continue India's streak in shooting. Parmod Bijarnia claimed silver and Rakesh Bhaira grabbed bronze in the Men's 1500m T46 event. Ankur Dhama bagged gold in the men's 5000m-T11 event. Ravi Rongali clinched silver medal in Men's Shot Put F40 event with the best throw of 9.92 metres.

## Asian Shooting Championships: Manu Bhaker secures India's 11th Paris Olympics quota in Korea

In shooting, **Manu Bhaker secured the 11th Paris Olympics** quota place for India after finishing **fifth in women's 25-metre sports pistol at the Asian Championships in Changwon, Korea. Arjun Babuta** in men's 10 metre air rifle event and Sarabjot Singh in men's 10 metre air pistol event have also secured Paris 2024 quotas. Manu is the second shooter after 10-metre air



pistol marksman Sarabjot Singh to clinch an Olympic quota in the pistol events. India has so far won seven quota places in rifle events and two each in shotgun and pistol in men's and women's sections.

# BOOKs & Author
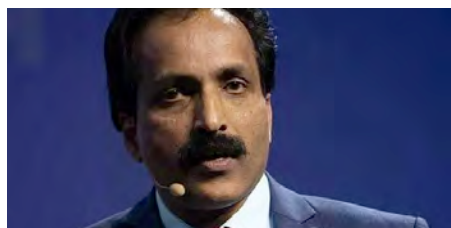


**ISRO chairman S. Somanath pens autobiography, wants to inspire people chase their dreams**

ISRO Chairman S. Somnath wrote his autobiography. The autobiography in **Malayalam is titled** Nilavu Kudicha Simhangal– translated as 'Lions that Drank the Moonlight'. **The book will be published by Kerala-based Lipi Publications,** which is scheduled to launch in the market in **November 2023.**



**Hardeep Singh Puri launched the book titled "The Reverse Swing: Colonialism to Cooperation".**

A veteran journalist **Ashok Tandon's** book 'The **Reverse Swing Colonialism to Cooperation'** was launched at Gandhi Smriti, in the presence of Union Minister of Petroleum and Natural Gas & Housing and Urban Affairs **Hardeep Singh Puri. The book sheds light on New India's** (Naya Bharat) march to glory leaving behind the unfortunate and painful memories of the foreign subjugation spanning several centuries. This **book has been published by Prabhat Prakashan.**

## One Among You: The Autobiography of M.K. Stalin Vol. 1

"One Among You" is the English translation of **MK Stalin's autobiography,** originally written in Tamil as **"Ungalil Oruvan."** The translation work was done by AS Panneerselvan, a senior journalist. The book primarily covers the period of Stalin's life from 1953 to 1976, including his experiences during the Emergency when he



was arrested under the **Maintenance of Internal Security Act (MISA). In 1966,** MK Stalin initiated his political journey by establishing the **Gopalapuram Youth Dravida Munnetra Kazhagam.**

## "We Also Make Policy": A Candid Look Inside the Finance Ministry

We Also Make Policy is a fly-on-the-wall account of the proceedings within the finance ministry. The book talks candidly about controversial decisions from the first tenure of the NDA government. The **primary objective** of the book is to offer readers an inside perspective on how economic policies are formulated and modified at the highest echelons of the



Government of India. Subhash Chandra Garg had previously authored two books : **The $10 Trillion Dream: The State of Indian Economy and The Policy Reforms Agenda,"** published in February 2022, focuses on India's economic challenges and policy reform agenda.

## Prominent journalist K S Sachidananda Murthy passed away
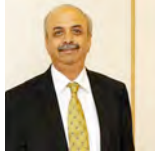


**P**rominent **journalist K S Sachidananda Murthy** passed away. He breathed his last in the city of Bengaluru. The veteran journalist, who had undergone a lung transplant recently, was battling for his life in the ventilator for the last few days. Being one of the most famous journalists from the national capital of Delhi, Sachidananda Murthy had served as the resident **editor of Malayala Manorama and The Week.**

## Legendary Indian spinner and former captain Bishan Singh Bedi Passed away



**F**ormer India captain **Bishan Singh Bedi,** who was known for being part of a famous spin quartet, has passed away at the age of 77. He led the Indian team to their first Test victory against the formidable West Indies during the third Test of the 1976 series at Port-of-Spain. Bishan Singh Bedi was honoured with the **Padma Shri award** in 1970, recognizing his contributions to Indian cricket. In 2004, he was awarded the **C. K. Nayudu Lifetime Achievement Award** for his outstanding contributions to Indian cricket.

## Asian Paints non-executive director Ashwin Dani passed away

**A**sian Paints Limited, Non-Executive Director **Ashwin Suryakant Dani,** passed away at the age of 79. Dani was born in Mumbai, **Maharashtra,** India. His father Suryakant was one of the co-founders of Asian Paints.



He had been associated with Asian Paints since 1968 and played a pivotal role in the company's journey towards technological excellence.

## Oldest student of Kerala State Literacy Mission, Karthyayani Amma, passed away

**K**arthyayani Amma, who made history by becoming the **oldest learner under the Kerala State Literacy Mission** has passed away at the age of 101. She received the **Nari Shakti Award from former President Ram Nath Kovind on Women's Day in March 2020.** The Nari Shakti Puraskar, which literally means **'Woman Power Award',** is a national award in recognition of exceptional work for women empowerment



conferred by the President every year on March 8, International Women's Day. It is an initiative of the Ministry of **Women and Child Development (WCD) ministry** to acknowledge exceptional contributions made by individuals and institutions and to celebrate women as game-changers and catalysts of positive change in society.

## Nobel Prize Winner & Ex U.S. Poet Laureate Louise Glück Passed away

**T**he Nobel prize-winning author and a former poet laureate of the United States Louise Glück, has passed away at the age of 80 in Cambridge, Massachusetts, the United States of America (USA). Louise Glück was born in New York City on April 22, 1943. 2020 Nobel Prize in Literature: Louise Glück was awarded the Nobel Prize in Literature in 2020. She was the first American to receive



this prestigious honour since 1948. The Nobel judges praised her **"unmistakable poetic voice that, with austere beauty, makes individual existence universal."** Pulitzer Prize: In 1993, she received the Pulitzer Prize for her book of poems titled **"Wild Iris,"** which delved into themes of suffering, death, and rebirth.

## Ram Zodge, former racing correspondent, passes away

**R**am D. Zodge, former senior **racing correspondent of The Hindu,** passed away. He was 84 and is survived by son, daughter-in-law and grand-daughter. During his career spanning more than three decades, he



covered horse racing for The Hindu at **Chennai, Udhagamandalam (Ooty), Hyderabad, Mumbai and Pune.**

## England World Cup winner and Manchester United legend Sir Bobby Charlton Passed away

Legendary Manchester United and England football player **Sir Bobby Charlton** passed away at the age of 86. Sir Bobby Charlton was born on October 11, 1937, in Ashington, **Northumberland.** He was a key part of the Manchester United team that won **three league titles.** He was awarded the **Ballon d'Or** in 1966 after playing every minute of England's World Cup victory. Charlton came second in the BBC Sports Personality of the Year Award in 1958 and 1959.

## Padma Shri Recipient and Spiritual Leader, Bangaru Adigalar Passed away

Indian spiritual guru **Bangaru Adigalar**, popularly known as 'Amma', who brought in revolutionary reforms such as paving the way for women to enter the sanctum sanctorum of Shakti temples, passed away at the age of 82 in Kancheepuram, **Tamil Nadu** (TN). Bangaru Adigalar was born on 3rd March 1941 in Melmaruvathur, Tamil Nadu The Melmaruvathur temple he presided over is the only temple where women can offer worship even during their menstrual periods, promoting gender inclusivity in religious practices. He established the **Melmaruvathur Adhiparasakthi Siddhar Vaara Vazhipaatu Mandram,** and this organization has branches in almost every village in Tamil Nadu. In recognition of his spiritual services, Bangaru Adigalar was conferred with the Padma Shri Award in 2019, a prestigious civilian award in India.

## Distinguished Academic, Singer, and Lyricist Birendra Nath Datta Passed away

Eminent academician, singer and lyricist **Birendranath Datta** passed away at the age of 88 in Guwahati, Assam. Birendra Nath Datta was born on 1 March 1935 in Nagaon, Assam. In 2009, he was awarded the **Padma Shri**, the fourth-highest civilian award, for Literature and Education, and in 2010 he received the **Jagaddhatri-Harmohan Das Literary award.**

# Article Related To Most Important News of The Month

## India to Unveil Largest Statue of B R Ambedkar Outside Maryland in North America

The **tallest statue of B R Ambedkar, named the 'Statue of Equality,'** will be unveiled in Accokeek City, **Maryland,** on October 14, 2023. The statue stands at a height of **19 feet** It is situated on a **13-acre land** in Accokeek City, Maryland The statue of Ambedkar is a significant component of the **Ambedkar International Center (AIC).**

## European Union Approves World's 1st Green Bond Standards

The **European Union (EU)** has given its **approval for the world's first green bond standards.** These standards are designed to guide companies that issue green bonds, helping investors identify sustainable companies and investments Companies seeking the EU's classification of their bonds as "green" must clearly specify the purpose of the bond's proceeds.

## Indian Railways' PSUs, RITES Ltd and IRCON granted Navratna status

Ircon International Limited **(IRCON) and RITES Ltd(RITES)** both **Central Public Sector Enterprise** (CPSE) under the Ministry of Railways, have been announced as **15th and 16thNavratna** respectively among CPSEs. The Ministry of Finance conferred **'Navratna'** status on RITES and IRCON. Entering its 50th year of incorporation, RITES Ltd is a leading transport infrastructure consultancy and engineering firm in India. It provides services in the diverse sectors of transportation, railways, export of rolling stock, highways, airports, metros, urban engineering & sustainability, ports & waterways, and energy management. IRCON has widespread operations in several states in India and other countries. The company has posted a consolidated annual **turnover of Rs. 10,750 crore** and Profit after Tax of Rs.765 crore in the Financial Year 2022-23.

## Election Commission announces dates for Assembly elections in Chhattisgarh, Madhya Pradesh, Mizoram, Rajasthan and Telangana

The **Election Commission of India** announced the schedule for the upcoming **Legislative Assembly elections in Chhattisgarh, Madhya Pradesh, Mizoram, Rajasthan and Telangana.** The elections will begin on November 7 in Chhattisgarh and Mizoram. Chhattisgarh will go to the polls in two phases– first on November 7 and then on November 17. Polling in Madhya Pradesh will take place on November 17. Rajasthan and Telangana will go to polls on November 23 and 30 respectively. In India, Article 324 (2) of the

Indian Constitution provides that the Election Commission shall consist of the Chief Election Commissioner and such number of other Election Commissioners, as the President may from time to time fix.

Green bonds are **financial instruments** used to generate proceeds that are dedicated to investments in environmentally sustainable and climate-appropriate projects.

## Rajasthan Chief Minister Gehlot Declares Establishment of 3 New Districts

Rajasthan Chief Minister **Shri Ashok Gehlot** has announced the establishment of **3 new districts** in the state, namely **Malpura, Sujangarh, and Kuchman City** ahead of the crucial assembly elections. Malpura will be carved out of the existing Tonk district, Sujangarh will be carved out of Churu and Kuchaman will be carved out of Nagaur. With the addition of these three new districts, the total number of districts in the state of Rajasthan has now reached 53.

## Ayodhya to become the first Solar City of Uttar Pradesh by January 2024

The **Uttar Pradesh New and Renewable Energy Department (UPNEDA)** is actively working to transform **Ayodhya** into a solar city. NTPC Green plans to set up a **40 MW solar plant** on the banks of the Saryu River as part of this solar city project. The Uttar Pradesh (UP) government also has plans to develop **16 municipal corporations** and Noida as solar cities, extending the solar initiative to other regions of UP.

## Dubai Ranks as the World's Fastest-Recovering Services Hub in 2023

Dubai, a global economic powerhouse, achieved a remarkable **growth rate of 3.2%** in the services sector during the first half of 2023, making it the **world's fastest-recovering destination in this sector.** Dubai's rapid economic recovery underlines its resilience and its ability to thrive in the face of economic challenges, which is attributed to visionary leadership. A key objective of the **Dubai Economic Agenda** (D33) is to double the size of Dubai's economy over the next decade and secure its position among the top three global cities.

## Indian Navy Conducts Two-Day Coastal Security Exercise 'Sagar Kavach'

A two-day comprehensive **Coastal Security Exercise Sagar Kavach** 02/23 involving all maritime security agencies was conducted by the **Indian Navy in Andhra Pradesh (AP), Tamil Nadu (TN) and the Union Territory (UT) of Puducherry. Aim:** To assess the efficacy and robustness of the coastal security mechanism while dealing with asymmetric threats emanating from the sea.

## Bengaluru to Host World Coffee Conference for the First Time

The **5th World Coffee Conference (WCC)** is being hosted in **Bengaluru, Karnataka, in collaboration with the Coffee Board of India, Ministry of Commerce and Industry, Government of India, and the Government of Karnataka.** The International Coffee Organization (ICO) was established in 1963 under the aegis of the United Nations and following the approval of the **first International Coffee Agreement in 1962. ICO is the only intergovernmental organization** dedicated to coffee, bringing together governments of coffee-exporting and importing countries.

## Former Jharkhand Chief Minister Raghubar Das appointed as 26th Governor of Odisha

Former Jharkhand Chief Minister, **Shri Raghubar Das,** has been appointed as the **26th Governor of Odisha**. He has been appointed in the place of **Prof. Ganeshi Lal.** He belongs to **Bharatiya Janata Party (BJP)** and has twice served as the president of Jharkhand BJP. Article 153. The Governor : There shall be a Governor for each State. Provided that nothing in this Article shall prevent the appointment of the same person as Governor for two or more States.Article 155. Appointment of Governor : The Governor of a State shall be appointed by the President by warrant under his hand and seal. **Article 157.** Qualifications for appointment as Governor : No person shall be eligible for appointment as Governor unless he is a citizen of India and has completed the age of 35 years. The Governor should not be a member of either House of Parliament or of a House of the Legislature of any State specified in the First Schedule.

## RBI Enrolls 30 Banks onto UDGAM Portal to Facilitate Search for Unclaimed Deposits

The **Reserve Bank of India (RBI) has expanded its Centralised Web Portal called UDGAM (Unclaimed Deposits – Gateway to Access inforMation) to include 30 banks.** The facility on the UDGAM portal now covers approximately 90% of unclaimed deposits in value terms within the **Depositor Education and Awareness (DEA) Fund.** The portal was initially launched with a search facility for 7 banks: State Bank of India (SBI), Punjab National Bank (PNB), Central Bank of India, Dhanalaxmi Bank, South Indian Bank, DBS Bank India and Citibank. However, it has been announced that the search feature for the remaining banks on the portal will be gradually rolled out by **October 15, 2023.**

## Jailed Iranian activist Narges Mohammadi wins 2023 Nobel Peace Prize

Narges Mohammadi, the most prominent of **Iran's jailed women's rights advocates,** has vowed to stay in the country and continue her activism after winning the 2023 **Nobel Peace Prize**. Mohammadi has campaigned for women's rights, the abolition of the death

## GST collection rose to ₹1.63 lakh crores in September 2023, pace of growth slowed down

GST **collection increased to ₹1.63 lakh crores in September 2023** year-on-year. This is the second-highest collection in the fiscal year. The pace of growth has slowed down. GST collection in September relates to goods consumed and services availed in August. The revenues for September 2023 are **10% higher than the GST revenues in September 2022.** During September 2023, the revenues from domestic transactions (including import of services) are 14% higher than the revenues from these sources during September 2022.

## RBI Introduces New Prudential Regulations for All India Financial Institutions

The Reserve Bank of India (RBI) has introduced new prudential regulations through the "Reserve Bank of India (Prudential Regulations on Basel III Capital Framework, Exposure Norms, Significant Investments, Classification, Valuation, and Operation of Investment Portfolio Norms and Resource Raising Norms for All India Financial Institutions) Directions, 2023." These regulations are designed to govern the operations of 5 prominent All India Financial Institutions (AIFIs). The AIFIs covered by these regulations include
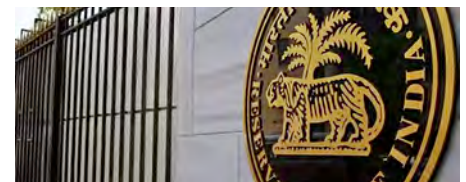
1. Export-Import Bank of India (EXIM) Bank

2. National Bank for Agriculture and Rural Development (NABARD)

3. National Bank for Financing Infrastructure and Development (NABFID)

4. National Housing Bank (NHB)

5. Small Industries Development Bank of India (SIDBI)

## PFRDA Selects 11th Fund Manager for the National Pension System (NPS)

The **Pension Fund Regulatory and Development Authority (PFRDA)** is in the process of appointing **DSP Pension Fund Managers as the 11th fund manager** authorised to manage retirement savings within the **National Pension System (NPS).** PFRDA is exploring collaboration with **regional rural banks (RRBs)** to expand its outreach and make NPS more accessible to citizens across India.

penalty and an improvement of prison conditions inside Iran. The prize can be awarded to individuals or organisations.

Other previous winners include Nelson Mandela, Barack Obama, Mikhail Gorbachev, Aung San Suu Kyi and the United Nations.

## Nobel Prize 2023 in Medicine awarded to Katalin Karikó and Drew Weissman for their role in the fight against COVID

The Nobel Prize 2023 in Physiology or Medicine was awarded to Katalin Karikó and Drew Weissman for their discoveries concerning nucleoside base modifications that enabled the development of effective mRNA vaccines against COVID-19. The top honour was given by the Nobel Assembly at Karolinska Institute on October 2 as the prestigious ceremony kicks in. The Nobel Prize awards, first handed out in 1901, were created by Swedish inventor and philanthropist Alfred Nobel in his 1895 will to celebrate those who have "conferred the greatest benefit on mankind." The award in Physiology or Medicine is given for a significant discovery in either biology or medicine.

## Indrasena Reddy Appointed as the 20th Governor of Tripura

The President of India Droupadi Murmu has appointed **Indra Sena Reddy Nallu as the 20th Governor of Tripura.** He will take the place of **Satyadeo Narain Arya** who has been serving as the Governor of Tripura Since 2021.

## Government Maintains Unchanged Interest Rates on Most Small Saving Schemes for Q3 of Current Fiscal Year 2023

The government has maintained the interest rates on most **small saving schemes unchanged** for the third quarter (Q3) of the current financial year. **Recurring Deposits:** The return on 5-year recurring deposits has been increased by 20 basis points, rising from **6.5% to 6.7%** for Q3 (October to December 2023 quarter). **National Savings Certificate (NSC):** The interest rate on NSC remains unchanged at 7.7% for the period from October 1 to December 31, 2023.

**Sukanya Samriddhi Scheme:** The interest rate for the Sukanya Samriddhi scheme has been kept unchanged at the current rate of **8%. Senior Citizen Savings Scheme:** The interest rate on the senior citizen savings scheme is **8.2%. Kisan Vikas Patra (KVP):** The interest rate on Kisan Vikas Patra (KVP) is

## Sberbank Registers as the First Russian Bank with Sebi as a Foreign Portfolio Investor (FPI) - NSDL

According to data available on the website of **National Stock Depository (NSDL), Sberbank of Moscow (Russia) has become the first Russian bank** to register with the Indian markets regulator **Securities and Exchange Board of India (SEBI) as a foreign portfolio investor (FPI).** Sberbank of Russia, a state-owned bank which already has a presence in India, registered with the Indian markets regulator for a **Category I FPI licence last week. Category I FPI Criteria:** Category I FPI registration is typically granted to government or government-related foreign investors and regulated entities such as **banks, sovereign wealth funds, investment trusts, pension funds, and asset management companies.** Sberbank received approval from the Reserve Bank of India (RBI) in **May 2010** to set up a branch in India (New Delhi, Delhi). It commenced its banking operations in India from January 2011.

## CVC observes Vigilance Awareness Week 2023 from 30th Oct–5th Nov 2023

Central Vigilance Commission is observing the Vigilance Awareness Week 2023 from 30th October to 5th November 2023 with the following theme: "Say no to corruption; commit to the Nation, भ्रष्टाचार का विरोध करें; राष्ट्र के प्रति समर्पित रहें" Vigilance Awareness Week 2023 commenced with the administering of the integrity pledge to the officials of the Commission by the Commission – Shri Praveen Kumar Srivastava, Central Vigilance Commissioner and Shri Arvinda Kumar, Vigilance Commissioner at Satarkata Bhawan, New Delhi.

## Nobel Prize in Literature: Jon Fosse Is the 2023 Laureate



The **Royal Swedish Academy of Sciences awarded the 2023 Nobel Prize in Literature** to Norwegian author **Jon Fosse** "for his innovative plays and prose which give voice to the unsayable", according to the Swedish Academy. Fosse has now joined an illustrious list of past winners that ranges from Toni Morrison to Ernest Hemingway and Jean-Paul Sartre - who turned down the prize in 1964. Fosse, 64, who writes in the least common of the two official versions of Norwegian, said he regarded the award as a recognition of this language and the movement promoting it, and that he ultimately owed the prize to the language itself. In **2022, the Nobel Prize in Literature was bestowed upon Annie Ernaux,** for her "courage and clinical acuity with which she uncovers the roots, estrangements and collective restraints of personal memory."



## Sachin Tendulkar Appointed as ICC Global Ambassador for Men's Cricket World Cup 2023

Sachin Tendulkar has been appointed as the **global ambassador of the 2023 Cricket World Cup** by the International Cricket Council (ICC). Tendulkar, whose decorated career spanned across 24 years,

## Mathematician Ruixiang Zhang to receive 2023 Sastra Ramanujan Prize

The 2023 SASTRA Ramanujan Prize was awarded to Ruixiang Zhang, an Assistant Professor at the University of California in recognition of his work in areas such as **analytic number theory, combinatorics, Euclidean harmonic analysis, and geometry.** He contributed to **solving two long-standing problems** in restriction theory: **The award was instituted by the Shanmugha Arts, Science, Technology & Research Academy**



**(SASTRA) in 2005 in honor of Indian mathematician Srinivasa Ramanujan. Game Theory:** He contributed significantly to the development of the field of game theory through his intuitive discovery of unique solutions to challenging mathematical problems.

## ADB Grants $200 Million Loan for Strengthening Flood and Riverbank Erosion Risk Management in Assam

The Asian Development Bank (ADB) has approved a **$200 million loan** to enhance flood and riverbank erosion risk management along the 650-kilometre-long main stem of the Brahmaputra River in Assam, India. The **Flood and River Erosion Management Agency of Assam** will lead, manage, and coordinate the project activities. The **Water Resources Department** of the Government of Assam will implement the project works. The Assam Agroforestry Development Board will use nature-based solutions



as part of the project. The project builds on the success and lessons from the **ADB-financed Assam Integrated Flood and Riverbank Erosion Risk Management Investment Program (2010–2020)** and similar investments in Bangladesh and will continue to tackle recurrent flooding and continual riverbank erosion of the Brahmaputra River.

played in 6 editions of the 50-over World Cup. Tendulkar will have the honour of walking out with the Men's Cricket World Cup Trophy before the opening match at the Narendra Modi Stadium in Ahmedabad, thereby declaring the tournament open. The opening fixture of the World Cup 2023 will be played between **England and New Zealand,** a match that will be a repeat of the World Cup 2019 final.

Article Related News

# Current Affairs
# CROSSWORD
### PUZZLE
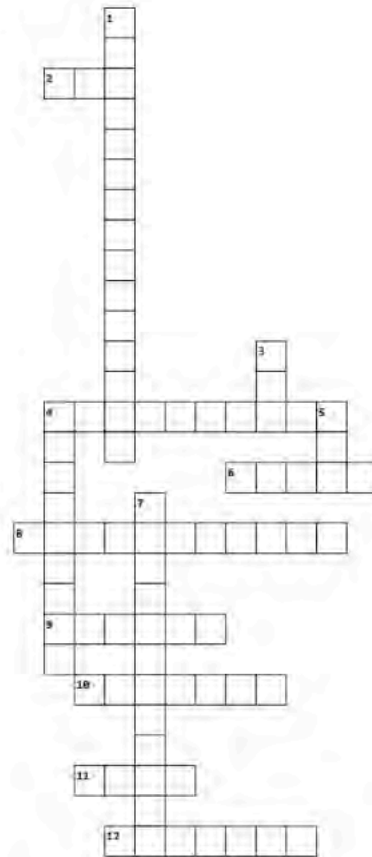


## Across

**2.** Which company has unveiled the nation's first green hydrogen-powered bus?

a) IOC

b) BPCL

c) HAL

d) BEL

e) SAIL

**4.** Whose statue is named the 'Statue of Equality,' will be unveiled in Accokeek City Maryland?

a) BRAmbedkar

b) Rahulgandhi

c) Rajivgandhi

d) Abdulkalam

e) Indiragandhi

**6.** Which country will host the International Congress on the Chemistry of Cement (ICCC) in 2027?

a) India

b) Russia

c) China

d) Japan

e) USA

**8.** Who has been inducted as a National Icon by the Election Commission of India?

a) Rajkumarrao

b) Sachintendulkar

c) Viratkohli

d) Rahuldravid

e) Rohitsharma

**9.** Which country is seeking to rejoin the United Nations Human Rights Council (UNHRC) after being removed from the council in April 2022?

a) Russia

b) India

c) China

d) Japan

e) Syria

**10.** Which city won the prestigious title of India's first-ever wetland city?

a) Udaipur

b) Jaipur

c) Bengaluru

d) Hyderabad

e) Mumbai

12. **Which company has appointed India's most iconic cricketer, Mahendra Singh Dhoni as its brand ambassador.?**

   a) Jiomart

   b) Dunzo

   c) Puma

   d) Vodafone

   e) Smartbazaar

## Down

5. **Who has been appointed as the global ambassador of the 2023 Cricket World Cup by the International Cricket Council (ICC)?**

   a) Rahuldravid

   b) Viratkohli

   c) KLRahul

   d) Sachintendulkar

   e) Rohitsharma

3. **Basohli Pashmina from _ _ _ has got the Geographical Indication (GI) tag**

   a) J&K

   b) Bihar

   c) Goa

   d) Pune

   e) Leh

4. **Which city hosted the 5th World Coffee Conference (WCC?**

   a) Mumbai

   b) Jaipur

   c) Udaipur

   d) Bengaluru

   e) Chennai

5. **Which bank has expanded its Centralised Web Portal called UDGAM (Unclaimed Deposits Gateway to Access inforMation) to include 30 banks.?**

   a) RBI

   b) UBI

   c) BOI

   d) BOM

   e) Axis

7. **Who has reclaimed the first position on the 2023 Forbes list of India's 100 Richest with a net worth of $92 billion?**

   a) Mukesh Ambani

   b) Gautam Adani

   c) Shiv Nadar

   d) Ratan Tata

   e) Savitri Jindal

# SBI Clerk Prelims 2023 Practice Set

## English Language

**Directions (1-7): Read the following passage carefully and answer the questions given below it. Some of the words highlighted to locate you to answer the following questions.**

U.S. President Donald Trump opened up another front in the ongoing global trade war on Wednesday by ramping up rhetoric against the World Trade Organization (WTO). He even threatened to pull the U.S. out of the multilateral trade organization if it failed to treat the U.S. fairly and blamed it for allowing too many countries to claim the status of a "developing country". In a memo to the U.S. Trade Representative last month, Mr. Trump pointed out that nearly two-thirds of the 164 WTO members classified themselves as developing countries, and raised the issue of even many rich economies claiming to be "growing" rather than "grown" economies. This time around, in Pennsylvania, the President targeted India and China in particular for "taking advantage" of the U.S. by classifying themselves as "developing countries" at the WTO. The status of a developing country allows countries to seek partial **exemptions** from the WTO's rules for free and fair trade between countries. The status, for instance, allows countries like China and India, with their special tag, to impose higher tariffs on imports from other countries and also offer more subsidies to local producers in order to protect their domestic interests. Developed countries find this to be unfair on their producers who are put at a relative disadvantage, but countries like China have argued that their developing country status is justified given their low per capita income.

Mr. Trump's recent attacks on the WTO would be welcome if they were truly about creating a global trading arena with lower tariffs and fewer barriers to trade. The "developing country" status, which offers **substantial** benefits to countries that want to protect their domestic interests and which most countries are more than happy to make use of, has indeed skewed global trade over the years in favor of certain countries. But he may be raking up the issue not to further the cause of global free trade, but simply as a convenient pretext to justify further trade barriers against China and other countries. By pointing fingers at other countries

that follow protectionist policies, Mr. Trump will find it justified to impose retaliatory tariffs against them. This will help him bolster his "America First" approach and allow him to successfully hold on to his support base in America's manufacturing belt that has been affected by foreign competition. Even if countries like China and India offer to lower their tariffs, Mr. Trump would not take them up on their offer. That is because it would require reciprocation in the way of lowering U.S. tariffs, which would work against the interests of local American producers.

**1. Which of the following advantages of having 'developing country' status has been mentioned in the given passage?**

(i) They feature more productive agricultural sectors, higher value-added services and manufacturing sectors, and higher per capita consumption.

(ii) They can impose higher tariffs on imports from other countries and also offer more subsidies to local producers.

(iii) Allows countries to seek partial exemptions from the WTO's rules for free and fair trade between countries.

(a) Both (i) & (iii)

(b) Both (ii) and (i)

(c) Only (iii)

(d) Both (ii) and (iii)

(e) All are correct.

**2. Which of the following reasons can validate the attack on WTO by Mr. Trump?**

(a) If a trade friendly policy could be formulated and ease the economic pressures.

(b) If such attacks could help in creating a trade system with lower tariffs and limited restrictions.

(c) If the ongoing trade tensions could be resolved.

(d) If the global economic slowdown could be curbed.

(e) None of these.

**3. Why do developed nations find it biased to offer the status of 'developing country'?**

(a) It severely impacts the global economic growth rate.

(b) It eventually leads to a fall in demands for local products across all the sectors.

(c) The local producers of the developed nations are put in an unfair position.

(d) The increasing trade duties eventually put a pressure on the consumers of the developed nations.

(e) All are correct.

**4. The author has cited which of the following reasons for America to attack the policies followed in the backdrop of 'developing country' status?**

(a) This will give a boost to production within the USA thus enhancing the economic growth.

(b) This will give the USA the reason to impose retaliatory tariffs and allow Mr. Trump to hold his support base of manufactures in America.

(c) This will appreciate the value of the US dollar and eventually give a push to American stock market.

(d) Both (a) and (b)

(e) Both (a) and (c)

**5. Which of the following reasons have not been mentioned for the US threatening to pull out of the WTO?**

(i) The USA has not been treated fairly within the WTO.

(ii) This will act as a stabilizing force for the global economy as a whole.

(iii) Too many countries have unfairly claimed the status of 'developing country'.

(a) Only (ii)

(b) Only (iii)

(c) Only (i)

(d) All are correct.

(e) All are incorrect.

**6. Which of the following words is similar in meaning with "EXEMPTIONS", as highlighted in the given passage?**

(a) Receipt

(b) Depiction

(c) Eviction

(d) Dispensation

(e) None of the above

**7. Which of the following words is opposite in meaning with SUBSTANTIAL, as highlighted in the given passage?**

(a) Vulnerable

(b) Imperishable

(c) Culpable

(d) Accountable

(e) Futile

**Directions (8-11): In each of the questions given below, a connector has been given followed by four sentences. Identify the statements that can be connected to form a meaningful and grammatically correct sentence using the given connector.**

**8**. **AND**

**A**. The International Foundation for Crime Prevention and Victim Care (PCVC) introduced an audio-visual learning tool kit on fostering diversity.

**B**. Representatives from 55 companies from a variety of sectors attended the event.

**C**. This is part of PCVC's initiative 'Workspace Diversity and Inclusion.

**D**. They were invited to sign up for free pilot workshops

(a) A-C

(b) B-D

(c) None is correct

(d) B-C

(e) C-D

**9. HENCE**

**A**. Many of the economic stimulus packages were introduced earlier.

**B**. It may vary as per a specific region or state.

**C**. These were focused on micro and small and medium enterprises (MSMEs).

**D**. Bank holidays are not observed by some states.

(a) A-B
(b) D-B
(c) B-D
(d) C-A
(e) A-D

**10. EVEN THOUGH**

**A**. The pandemic and lockdown severely dented demand for petroleum products.

**B**. Public sector oil marketing companies remained active in the country's oil market in 2020.

**C**. For diesel it cannot be properly ascertained due to the lack of proper bulk-direct sales.

**D**. IOCL's diesel market share improved by 64bps qoq from 41.9% in Q2.

(a) A-C
(b) B-D
(c) D-B
(d) B-A
(e) C-D

**11. BUT**

**A**. This situation became worse and lasted longer than anticipated.

**B**. Other provisions introduce questions of fairness or the incentives which are generated.

**C**. The CARES Act helped initially, as did aggressive actions by the Federal Reserve.

**D**. Many cities and states have not seen the notable declines in revenues which were feared.

(a) A-B
(b) D-B
(c) B-D
(d) C-A
(e) A-D

**Directions (12-16)**: **In each of the questions given below, two statements are given with one blank each, which must be filled in with the same word. Following the statements are five words. Choose the most appropriate word which could fill in both the blanks to make both the statements grammatically and contextually correct.**

**12.**

**(A) Her face was a _ _ _ _ _ reminder of the passing of time.**

**(B) A _ _ _ _ _ but erroneous cliché has made its way into journalism over the past few years.**

(a) Profuse
(b) Poignant
(c) Luxuriant
(d) Elusive

(e) None of these.

**13.**
**(A) The judge said that nothing could _____ the cruelty with which the father had treated his child.**
**(B) The government hopes the tax break will _____ unemployment by allowing big companies to hire more people.**
(a) Vent
(b) Quench
(c) Mitigate
(d) Altercate
(e) None of these.

**14.**
**(A) She showed a _____ disregard for her own safety.**
**(B) The police charged the driver with _____ driving.**
(a) Coveted
(b) Corporeal
(c) Indigent
(d) Reckless
(e) None of these.

**15.**
**(A)Free gas allowance is a _____ of being a commissioner.**
**(B) John considers his pension to be the most desirable _____ of his profession.**
(a) Intractable
(b) Sporadic
(c) Retrofit
(d) Perquisite

(e) None of these.

**16.**
**(A)The nuclear _____ has maintained an uneasy peace.**
**(B) When I saw the security guard in the store, I knew he was there as a thief _____.**
(a) Deterrent
(b) Elite
(c) Deplorable
(d) Conceal
(e) None of these.

**Directions (17-20): Each of the following questions has a paragraph, from which one sentence/phrase has been omitted. From the given options, choose the one that completes the paragraph in the most appropriate way.**
**17.The legislative route that the government has taken and the communication restrictions in the state that _____ constitutional democracy.**
(a) Remain restrained within their homes in
(b) Has been restrained from moving freely
(c) Followed, cast a shadow on India's standing as a
(d) Released a list or number of leaders
(e) None of these.

**18. By rejecting the three-language formula advocated in the National Education Policy, the Chief Minister has only reiterated the state's _____.**

(a) Taught compulsorily along with English

(b) The students could opt for any other Indian language

(c) Following the two-language formula in its schools

(d) Whose dependence on pesticides would reduce

(e) None of these.

**19. The team of researchers said that the disease transmission from wild animals to humans occurs frequently near the edges of tropical forests, where _____ of contact with animals.**

(a) Human incursions increase the likelihood

(b) Purchase of wildlife and bushmeat

(c) Risk for disease transmission

(d) The exotic animal are being traded

(e) None of these.

**20. Headline inflation had gone up from 4.7% in February to 6.8% in April, with _____, including food.**

(a) Spiral this time is driven mainly

(b) Currency adjustments have affected

(c) Price pressures evident across items

(d) Cost push inflation increased partly

(e) None of these.

**Directions (21-24): In each of the questions given below, two sentences are given with few words highlighted and marked. These highlighted words may be at incorrect positions and need to be interchanged with the highlighted words of another sentence. Identify the correct pair(s) of words from the options that require interchange.**

**21.**

(A) Of all the foreign policy (1) **prolonged** facing the Joe Biden (2) **administration**, none is more (3) **between** than salvaging the Joint Comprehensive Plan of Action.

(B) The JCPOA was the (4) **result** of (5) **challenges** negotiations from 2013 and 2015 (6) **critical** of Iran and P5+1.

(a) (1)-(5) and (3)-(4)

(b) (2)-(6) and (1)-(4)

(c) (3)-(6) and (1)- (5)

(d) (2)-(4) and (1)- (6)

(e) No interchange is required.

**22**.

(A) The Economic Survey 2021 does not seem to be a policy document (1)

**trudging** straight from the empirical data of the (2) **forgotten** or the social compulsions (3) **embedded** in it.

(B) The graphic picture of migrant families (4) **derived** home hundreds of kilometres away from the (5) **cities** in the wake of the lockdown seems (6) **economy**.

(a) (1)-(5) and (3)-(4)
(b) (2)-(6) and (1)-(4)
(c) (3)-(6) and (1)- (5)
(d) (2)-(4) and (1)- (6)
(e) No interchange is required.

**23.**

(A)The (1) **history** of India Pakistan ceasefire (2) **pacts** and war termination (3) **agreements** is both complex and instructive.

(B) Coming in the (4) **wake** of over 5,000 ceasefire (5) **violations** in 2020 the agreement is path-breaking from a conflict (6) **management** point of view.

(a) (1)-(5) and (3)-(4)
(b) (2)-(6) and (1)-(4)
(c) (3)-(6) and (1)- (5)
(d) (2)-(4) and (1)- (6)
(e) No interchange is required.

**24.**

(A)In 2020, following (1) **worried** protests against the Citizenship (Amendment) Act of 2019 and the (2) **proposed** National Register of Citizens there was a chorus to keep students out of (3) **participation**.

(B) Reports (4) **stated** that parents are (5) **nationwide** about their children's social media posts on contentious issues and (6) **politics** in protests.

(a) (1)-(5) and (3)-(4)
(b) (2)-(6) and (1)-(4)
(c) (3)-(6) and (1)- (5)
(d) (2)-(4) and (1)- (6)
(e) No interchange is required.

**Directions (25-30): Read the passage carefully and answer the questions based on the passage. Some of the words highlighted to locate you to answer the following questions.**

The cataclysm in Ethiopia's Tigray region and the country's humanitarian crisis give rise to concerns of long-term regional deterioration. **(A)** Without a clear **(1)recovery** for peace-building, post-**(2)conflict** reconstruction and transitional justice, the country is at risk of **(3)drastically** postponing both political and economic **(4) framework**. This has implications not only for Ethiopia but also the entire Horn of Africa region **_____ (B) _____** low-level conflicts, uneven economic development, border disputes, continued food insecurity, climate change, a precarious political situation, and a dire refugee crisis.

The **(C)** _____ in the already strained relations between the federal government in Addis Ababa and the Tigray People's Liberation Front (TPLF)'s leaders in Tigray has resulted in the national crisis. In 2018, anti-government protests by the marginalized Oromo population **(D)** _____ the TPLF to step down, resulting in the election of Prime Minister Abiy Ahmed and his subsequent crackdown on Tigrayan politicians for corruption and human rights abuses. **(E)** *Internal conflict in Ethiopia has resulted in the death of 52,000 people and the displacement of over 2 million, over 60,000 of who have taken refuge in Sudan's eastern border*.

This has **(F)triggered** an influx of Sudanese and Eritrean military personnel near Ethiopia's northern frontier. The complex process of developing a post-conflict reconstruction framework requires a comprehensive analysis, one that compels immediate coordination between the federal, regional and local governments, independent and partial adjudicators, civil society and victims and community groups.

**25. The sentence given in (A) has four words given in bold. Amongst the given bold words, which of the following must be interchanged to make the sentence grammatically and contextually correct and meaningful?**

(a) 1-3
(b) 3-4
(c) 2-4
(d) 1-4
(e) No interchange is required.

**26. Which of the following phrases should fill the blank (B) to make it contextually and grammatically meaningful and correct respectively?**

(a) Government needs to be responsible
(b) Effective regional security architecture
(c) Which is already plagued by
(d) Narrowed scope and mandate
(e) Can further assist in framing post-conflict models

**27. Which of the following words given in the options should come at the place marked as (C) in the above passage to make it grammatically correct and meaningful? Also, the word should fill in the two sentences given below to make them contextually correct and meaningful.**

[I] Please give me a _____ of your income tax totals.
[II] The plane had a _____ in the air, but it was fortunately removed by the ace pilot.

(a) Imitation

(b) Breakdown
(c) Vocation
(d) Viability
(e) Stagnant

**28. Which of the following words should fill the blank given in (D) to make it contextually correct and meaningful?**
(a) Forced
(b) Fumbled
(c) Undifferentiated
(d) Unbridle
(e) None of these.

**29. In the passage given, a sentence (E) is given in bold and Italic. There may or may not be an error in one part of the sentence. Choose the part which has an error in it as your answer.**

(a) Internal conflict in Ethiopia has resulted in
(b) The death of 52,000 people and the
(c) Displacement of over 2 million, over 60,000 of who
(d) Have taken refuge in Sudan's eastern border.
(e) No Error.

**30. A word has been highlighted and marked (F). Identify the word among the options which could replace this highlighted word to give a similar meaning in the sentence.**
(a) Projected
(b) Subjugated
(c) Precipitated
(d) Subjected
(e) None of these.

## Quantitative Aptitude

**Directions (31–35): Study the following information carefully and answer the questions.**

The given table chart shows the number of veg burgers ordered in four different restaurants i.e. L, M, N and O on Monday and also given the percentage of the number of non-veg burgers ordered in four different restaurants on Monday.

**Note:** The total number of burgers ordered = The number of veg burgers ordered + The number of non-veg burgers ordered

| Restaurants | The number of veg burgers ordered | % of the number of non-veg burgers ordered |
|---|---|---|
| L | 980 | 51% |
| M | 300 | 40% |
| N | 350 | 30% |
| O | 210 | 50% |

**31)** The number of non-veg burgers ordered in restaurant N is what percentage of the total number of burgers ordered in restaurant M?
a) 30%
b) 25%
c) 10%
d) 45%
e) None of these

**32)** If the total number of burgers ordered in restaurant P is 140 more than that of restaurant O and the ratio of the number of veg to non-veg burgers ordered in restaurant P is 5:3, then find the number of non-veg burgers ordered in restaurant P?
a) 250
b) 320
c) 400
d) 210
e) None of these

**33)** The total number of veg burgers ordered in restaurants M and O together is how much more/less than the number of non-veg burgers ordered in restaurant O?
a) 300 more
b) 100 less
c) 150 more
d) 210 less
e) None of these

**34)** Find the ratio of the number of non-veg burgers ordered in restaurant L to the number of veg burgers ordered in restaurant M?
a) 3:2
b) 17:5
c) 5:4
d) 9:7
e) None of these

**35)** In restaurant N, the number of veg burgers ordered on Tuesday is 20% less than that on Monday and the ratio of the number of non-veg burgers ordered on Monday to Tuesday is 3:4. Find the total number of burgers ordered in restaurant N on Tuesday?
a) 360
b) 500
c) 480
d) 650
e) None of these

**Directions (36-40): Find out the wrong number in the following number series.**
**36) 31, 70, 106, 131, 147, 156**
a) 31
b) 70
c) 106
d) 147
e) 156

**37) 324, 355, 386, 417, 448, 459**
a) 386
b) 355
c) 417
d) 459

e) 324

**38) 9, 4, 3, 4, 12, 84**
a) 9
b) 4
c) 84
d) 3
e) 12

**39) 75, 96, 118, 143, 165, 210**
a) 96
b) 165
c) 118
d) 210
e) 75

**40) 20, 42, 86, 174, 350, 678**
a) 42
b) 86
c) 174
d) 350
e) 678

**41) The length and breadth of the cuboid are 3 cm more and 1 cm less than its height. If the lateral surface area of the cuboid is 120 cm², then find the volume of the cuboid.**
a) 480 cm³
b) 330 cm³
c) 160 cm³
d) 240 cm³
e) None of these

**42) A boat covers a certain distance upstream in 9 hours and the boat covers the same distance downstream in 6 hours. If the speed of the stream is 4 km/hr, then find the distance covered by the boat in still water in 6 hours.**
a) 360 km
b) 120 km
c) 240 km
d) 180 km
e) None of these

**43) The marked price of the refrigerator is Rs.2400 more than its cost price and the shopkeeper offers a discount of 25% on the marked price. If he gets a profit of Rs.300, then find the discount amount.**
a) Rs.1800
b) Rs.3000
c) Rs.1500
d) Rs.2100
e) None of these

**44) A and B can complete the work in 30 days and 20 days respectively. If A, B and C together can complete the work in 10 days and they get total wages of Rs.7800, then find the difference between the wages of A and C.**
a) Rs.3200
b) Rs.4100
c) Rs.1300
d) Rs.2500
e) None of these

**45) The age of Mathi is 120% of the age of Sunil and the ratio of the age**

of Sunil to Bala is 5:8. If the age of Mathi 5 years hence is equal to the age of Bala 5 years ago, then find the age of Sunil?

a) 25 years
b) 50 years
c) 20 years
d) 30 years
e) 45 years

**Directions (46-50): Study the following information carefully and answer the questions.**

The given bar graph shows the number of students in three different streams namely science, commerce and arts in five different colleges i.e. A, B, C, D and E.
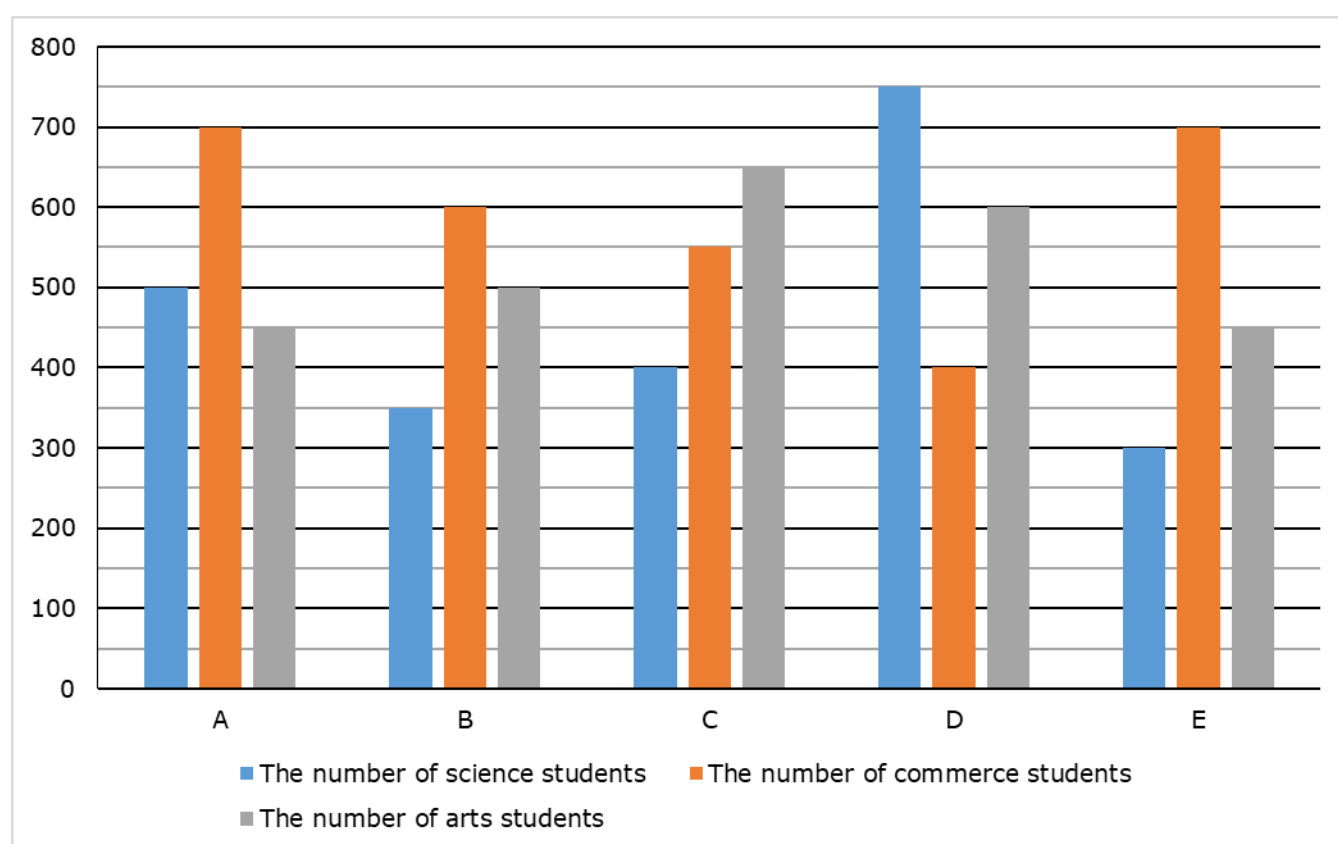


**46) If the total number of students in all three streams together in college F is 5/4ᵗʰ of the total number of science students in colleges A, C and E together, then find the total number of students in all three streams together in college F?**

a) 750
b) 1500
c) 900
d) 1050
e) None of these

**47) If the ratio of the number of boys to girls in science, commerce and arts streams in college B is 5:2, 5:1**

and 3:2 respectively, then find the total number of girls in all three streams together in college B.
a) 510
b) 320
c) 250
d) 400
e) None of these

**48) The number of commerce students in college C is what percentage of the total number of arts students in colleges A and C together?**
a) 50%
b) 70%
c) 30%
d) 90%
e) None of these

**49) Find the difference between the total number of commerce students in colleges A and E together and the number of arts students in college E?**
a) 650
b) 950
c) 750
d) 450
e) None of these

**50) If the number of science students in college F is equal to the average number of commerce and arts students in college D, then find the ratio of the number of science students in college D to college F.**
a) 7:6

b) 5:4
c) 3:2
d) 1:1
e) None of these

**51) If the difference between the simple and compound interest on a certain amount for 2 years at the rate of 18% per annum is Rs.405, then find the principal.**
a) Rs.7500
b) Rs.12500
c) Rs.9000
d) Rs.4500
e) None of these

**52) Ana bought 50 kg of rice at Rs.78 per kg and 25 kg of rice at Rs.96 per kg. If she mixed them, then the mixture is sold at a profit of 25%. Find the selling price of the mixture per kg.**
a) Rs.80
b) Rs.90
c) Rs.70
d) Rs.105
e) None of these

**53) A and B entered into a business with an investment of Rs.3500 and Rs.6000. After 8 months, B withdrew Rs.1000 and A added Rs.1500 from its investment. At the end of the year, the profit share of A is Rs.1080. Find the profit share of B?**
a) Rs.1600
b) Rs.1240

c) Rs.1530
d) Rs.1960
e) None of these

**54) A train crosses a pole in 12 seconds and the same train crosses a man running in the opposite direction at the speed of x km/hr in 8 seconds. Find the speed of the man, if the speed of the train is 30 m/sec.**
a) 15 km/hr
b) 24 km/hr
c) 30 km/hr
d) 54 km/hr
e) None of these

**55) The population of a city decreases every year by 10%. If the population of the city after three years becomes 6561, then find the present population of the city.**
a) 8000
b) 7000
c) 9000
d) 5000
e) None of these

**Directions (56-60): What value should come in the place of (?) in the following questions?**
**56) $\sqrt{(70 + 20^2 + 155)} \div 5^? = 6^3 \div 30^3$**

a) 5
b) 4
c) 1
d) 3
e) 2

**57) 17.5% of 400 + 30% of 500 = ?* 4**
a) 45
b) 18
c) 30
d) 55
e) 24

**58) $1400 + \sqrt{1600} - ?^3 = 940 - 500$**

a) 5
b) 9
c) 7
d) 4
e) 10

**59) 15 * 12 + 75 – 21 * 5 = ? – 330**
a) 370
b) 190
c) 480
d) 250
e) 310

**60) $350 \div \sqrt{49} + ? - 110 = 750 \div 5$**

a) 190
b) 210
c) 170
d) 310
e) 150

**Directions (61–65): Read the following information carefully and answer the questions.**
There are a certain number of students in institute A and each student who applied to any one of these exams i.e. SBI PO, IBPS PO and

RRB PO. The ratio of the number of students who applied for SBI PO to IBPS PO exams is 6:7 and the number of students who applied for the SBI PO exam is 360. The number of students who applied for the RRB PO exam is 25% less than the number of students who applied for the SBI PO exam. The number of students who applied for all three exams is 50 and the number of students who applied only for the SBI PO exam is four times the number of students who applied for all three exams. The number of students who applied only for the RRB PO exam is 50% of the number of students who applied only for the SBI PO exam. The number of students who applied for both SBI PO and IBPS PO exams is 80.

**61) If the number of students who applied for at least two exams in institute B is 25% more than that of institute A, then find the number of students who applied for at least two exams in institute  B.**

a) 220
b) 400
c) 250
d) 350
e) None of these

**62) Find the difference between the number of students who applied only for the IBPS PO exam and the number of students who applied for both the RRB PO and IBPS PO exam?**

a) 210
b) 170
c) 300
d) 140
e) None of these

**63) Find the ratio of the number of students who applied for both SBI PO and RRB PO exams but not the IBPS PO exam to the number of students who applied for all three exams?**

a) 6:5
b) 7:5
c) 3:2
d) 8:5
e) None of these

**64) If the ratio of the number of boys to girls in institute A is 3:1, then find the number of girls in institute A.**

a) 250
b) 110
c) 200
d) 130
e) None of these

**65) The number of students who applied for the exam but not the SBI PO exam is what percentage more than the number of students who applied only for the SBI PO exam?**

a) 80%
b) 120%
c) 50%
d) 100%
e) None of these

# Reasoning Ability

**Directions (66-70): Study the following information carefully and answer the questions given below**

Eight persons – P, Q, R, S, T, U, V and W are sitting around a circular table in such a way that some are facing the centre whereas others are facing away from the centre. Not more than two persons facing the same direction sit together.

U sits second to the right of R and both are facing the same direction. Two persons sit between U and P, who does not sit adjacent to R. T and W are facing each other, where W sits immediate right of U. Immediate neighbours of W are facing opposite directions (i.e. if one person faces the centre, then the other will face away from the centre and vice versa). Only one person sits between Q and S, who sits third to the right of V. R sits third to the left of W.

**66. Who among the following person sits second to the left of one who sits immediate right of U?**

a. T
b. The one who sits immediate right of Q
c. V
d. The one who sits immediate left of P
e. None of these.

**67. Four of the following five are alike in a certain way as per the given arrangement and hence form a group. Find the one that does not belong to that group.**

a. U, W
b. P, S
c. W, Q
d. R, T
e. V, R

**68. Which of the following statement(s) is/are not true with respect to the final arrangement?**

a. S is sitting second to the left of Q.
b. Only three persons sit between W and T.
c. R is sitting exactly between T and U.
d. W is sitting third to the right of R.
e. All the given statement is true.

**69. What is the position of V with respect to Q?**

a. Third to the left
b. Third to the right
c. Immediate right
d. Immediate left
e. Second to the left

**70. If all the persons are sitting in alphabetical order from P in a clockwise direction, then how many persons remain unchanged in their position? (Excluding P)**

a. One
b. Two
c. Three
d. Four
e. None of these

**Direction (71-73): Study the following information carefully and answer the questions given below**

Six persons – A, B, C, D, E and F purchased an iPhone at different prices, but not necessarily in the same order. E purchased costlier iPhone than B. D purchased costlier iPhone than only three persons. B purchased costlier iPhone than F, whose iPhone is costlier than A. F purchased costlier iPhone than C. The Person who purchased an iPhone for 70,000 is the third costliest iPhone.

**71. Who among the following person purchased an iPhone for a lower price?**

a. A

b. B

c. C

d. None of these

e. Can't be determined

**72. What may be the price of the iPhone purchased by E, if the price of B's iPhone is 75,000?**

a. 72,000

b. 74,000

c. 80,000

d. 65,000

e. 60,000

**73. If C purchased costlier I Phone than A, then how many people purchased costlier iPhone than C?**

a. One

b. Two

c. Three

d. Four

e. Five

**Direction (74-75): Study the following information carefully and answer the questions given below.**

Seven persons belong to the same family of three generations and two married couples, where the number of males is less than females. There is no single parent in the family. A is the grandmother of G, who is the daughter of F. B is the brother-in-law of C, who is an unmarried person. E is the maternal grandfather of D who is a male.

**74. How is C related to G?**

a. Son

b. Daughter

c. Maternal uncle

d. Maternal aunt

e. Can't be determined

**75. How is F related to B's sister-in-law?**

a. Nephew

b. Niece

c. Sister

d. Brother

e. None of these.

**Direction (76-80): Study the following information carefully and answer the question given below**

Eight persons – P, Q, R, S, T, U, V and W completed their doctorate from the university in different years – 2004, 2006, 2009, 2010, 2013, 2015, 2016, 2021 in the same month.

P completed his doctorate in an even numbered year, but not in 2004. Only three persons completed their doctorate between P and S. T completed in a leap year and two persons after V. Q completed his doctorate before W but after U. The number of persons completed after U is the same as the number of persons completed before T.

**76. Who among the following person completed his doctorate in 2015?**

a. The one who completed immediately before T

b. R

c. The one who completed two years after Q

d. The one who completed between R and Q

e. P

**77. How many persons completed their doctorate between P and the one who completed in 2016?**

a. As many persons completed between R and Q.

b. Two

c. Three

d. More than Three

e. No one

**78. Which of the following combination is not true with respect to the final arrangement?**

a. U-2006

b. P-2010

c. V- 2013

d. Q- 2021

e. R-2004

**79. Four of the following five are alike in a certain way as per the given arrangement and hence form a group. Find the one who does not belong to the group.**

a. R

b. V

c. T

d. U

e. P

**80. V completed his doctorate in how many years after U?**

a. Two

b. Three

c. Five

d. Six

e. Seven

**81. In the given number "7134562983", the position of the first and the second digits are interchanged, similarly the third and the fourth digits are interchanged and so on till the end. Then which of the following digit will be third to the right of the digit which is fifth from the left end?**

a. 6
b. 7
c. 2
d. 9
e. 5

**82. How many such pairs of letters are there in the word "MYSTERIOUS", each of which has as many letters between them in the word as in the English alphabetical series (both forward and backward directions)?**
a. 3
b. 4
c. 5
d. More than five
e. None

**Directions (83-87): Study the following information carefully and answer the question given below**

Seven different events were held during the college cultural starting from Monday to Sunday of the same week. No two events were held on the same day.

Poetry was held on one of the days after Thursday. Only two events were held between Documentary and Poetry. The number of events held before Drama is the same as the number of events held after Poetry. Quiz was held on one of the days before Dance and immediately after Painting, which was not held immediately after drama. One of the events is singing.

**83. Which of the following event was held at last?**
a. The event which was held two days after Dancing
b. Quiz
c. Singing
d. The event which was held immediately after Poetry
e. Documentary

**84. Which of the following combination is true?**
a. Singing-Wednesday
b. Drama- Thursday
c. Painting-Saturday
d. Quiz -Sunday
e. Documentary-Wednesday

**85. If Dance is related to Quiz similarly Documentary is related to singing then which of the following event is related to Drama?**
a. Poetry
b. Dance
c. singing
d. Painting
e. None of the above

**86. Which of the following event was held three days before dancing?**
a. The event which was held on Sunday.
b. The event which was held immediately before documentary.
c. The event which was held two days after drama.
d. Poetry

e. None

## 87. How many events were held between Poetry and drama?
a. As many events were held between Documentary and Painting
b. One
c. Two
d. As many events were held after Painting
e. No events

**Directions (88-91): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding the commonly known facts**

## 88. Statements:
Only a few Pink is Red
No Red is Black
Only Black is Blue
**Conclusions:**
I. No blue is red.
II. All Pink being red is a possibility.
a. Only conclusion I follows
b. Only conclusion II follows
c. Either conclusion I or II follows
d. Neither conclusion I nor II follows
e. Both conclusions I and II follow

## 89. Statements:
Some Maths is Tamil
Only a few Tamil is English
No English is Science
**Conclusions:**
I. No maths is science.

II. Some Tamil is not English.
a. Only conclusion I follows
b. Only conclusion II follows
c. Either conclusion I or II follows
d. Neither conclusion I nor II follows
e. Both conclusions I and II follow

## 90. Statements:
Only a few Cars are Bus
Only Bus is Train
No Bike is Bus
**Conclusions:**
I. Some Bikes being Cars is a possibility
II. Some Cars are not Bus
a. Only conclusion I follows
b. Only conclusion II follows
c. Either conclusion I or II follows
d. Neither conclusion I nor II follows
e. Both conclusions I and II follow

## 91. Statements:
Only a few Apples are Orange
Some Oranges are Mango
No Mango is Pomegranate
Only Pomegranate is Pineapple
**Conclusions:**
I. No Apple is Mango
II. All Mangoes are Orange
a. Only conclusion I follows
b. Only conclusion II follows
c. Either conclusion I or II follows
d. Neither conclusion I nor II follows
e. Both conclusions I and II follow

**Direction (92–95): Study the following information carefully and answer the questions given below**

P 4 S % 3 A M @ B W © 7 2 D & U J 5 # 9 E 8 * G H

**92. How many such numbers are there in the above sequence each of which is either immediately preceded by a symbol or immediately followed by a letter but not both?**

a. 1
b. 2
c. 3
d. More than 3
e. None

**93. If the last 15 elements in the sequence are written in reverse order, then which of the following element is exactly between 3 and &?**

a. W
b. ©
c. 8
d. G
e. *

**94. Four of the following five are alike in a certain way as per the given arrangement and hence form a group. Find the one which does not belong to the group**

a. D 9 J
b. A 7 B
c. @ 3 ©
d. U 8 #
e. % W M

**95. How many such symbols are there in the above sequence each of which is immediately preceded by a letter and immediately followed by a number?**

a. One
b. Two
c. Three
d. None
e. More than three

**Directions (96–100): Study the following information carefully and answer the question given below**

Nine persons A, B, C, D, E, F, G, H and I are staying in a nine-storey building, but not necessarily in the same order. The lowermost floor is numbered as 1 and the floor immediately above it is numbered as 2 and so on. No two persons stay on the same floor. The consecutive alphabetically named persons are not staying on the adjacent floors.

F stays on an odd-numbered floor. G stays three floors below F. As many persons staying above G is same as below E. Only four persons stay between A and B, where B stays above E. D stays on an even numbered floor. More than three persons stay between H and C.

**96. Who among the following person stays two floors below D?**

a. The one who stays immediately above G

b. E

c. The one who stays three floors above C.

d. B

e. H

### 97. What is the position of F with respect to E?

a. Two floors below

 b. Three floors below

c. Immediately above

d. Three floors above

e. None of these.

### 98. Which of the following statement is not true?

a. C stays two floors below I

b. H stays three floors above A

c. As many persons staying above E as below I

d. Two persons stay between F and G

e. All the given statement is true

### 99. If A is related to H and G is related to F in a certain way, then who among the following person is related to D?

a. B

b. I

c. C

d. E

e. None of these

### 100. If all the persons are arranged in alphabetical order from the top floor, then who among the following stays on the fourth floor?

a. F

b. D

c. B

d. H

e. G

## ANSWER WITH EXPLANATION

**1. Answer: D**

Refer to the first paragraph-"The status of a developing country allows countries to seek partial exemptions from the WTO's rules for free and fair trade between countries. The status, for instance, allows countries like China and India, with their special tag, to impose higher tariffs on imports from other countries and also offer more subsidies to local producers in order to protect their domestic interests."

Referring to the quoted text, we can infer that the statements (ii) and (iii) are correct in context of the given question. Hence, option (d) is the most suitable answer choice.

**2. Answer: B**

Refer to the second paragraph- "Mr. Trump's recent attacks on the WTO would be welcome if they were truly about creating a global trading arena with lower tariffs and fewer barriers to trade." Referring to the

quoted text, only the statement given in option (b) can be validated. Hence, option (b) is the most suitable answer choice.

## 3. Answer: C
Refer to the first paragraph- "Developed countries find this to be unfair on their producers who are put at a relative disadvantage, but countries like China have argued that their developing country status is justified given their low per capita income." Referring to the quoted text, only the statement given in option (c) can be validated. Hence, option (c) is the most suitable answer choice.

## 4. Answer: B
Refer to the second paragraph- "By pointing fingers at other countries that follow protectionist policies, Mr. Trump will find it justified to impose retaliatory tariffs against them. This will help him bolster his "America First" approach and allow him to successfully hold on to his support base in America's manufacturing belt that has been affected by foreign competition." Referring to the quoted text, only the statement given in option (b) can be validated. Hence, option (b) is the most suitable answer choice.

## 5. Answer: A
Refer to the first paragraph- "He even threatened to pull the U.S. out of the multilateral trade organisation if it fails to treat the U.S. fairly and blamed it for allowing too many countries to claim the status of a "developing country"." Referring to the quoted text, only (ii) does not find any reference in the given passage. Hence, option (a) is the most suitable answer choice.

## 6. Answer: D
Among the given set of words, 'dispensation' is similar in meaning with 'exemption'. Hence, option (d) is the most suitable answer choice.
Exemption- the action of freeing or state of being free from an obligation or liability imposed on others.
Dispensation- exemption from a rule or usual requirement.
Receipt- the action of receiving something or the fact of its being received.
Evict- expel (someone) from a property, especially with the support of the law.
Depict- represented by a drawing, painting, or other art form.

## 7. Answer: E
Among the given set of words, 'substantial' is opposite in meaning

to 'futile'. Hence, option (e) is the most suitable answer choice.

Substantial- of considerable importance, size, or worth.

Futile- incapable of producing any useful result; pointless.

Accountable- required or expected to justify actions or decisions; responsible.

Culpable- deserving blame.

Vulnerable- exposed to the possibility of being attacked or harmed, either physically or emotionally.

Imperishable- enduring forever.

### 8. Answer: B
Among the given statements, (B) and (D) can be connected to form meaningful and grammatically correct sentences using 'and'. The statement thus formed will be:
Representatives from 55 companies from a variety of sectors attended the event and they were invited to sign up for free pilot workshops.

### 9. Answer: B
Among the given statements, (D) and (B) can be connected to form meaningful and grammatically correct sentences using 'hence'. The statement thus formed will be:
Bank holidays are not observed by some states, hence may vary as per a specific region or state.

### 10. Answer: D
Among the given statements, (B) and (A) can be connected to form meaningful and grammatically correct sentences using 'even though'. The statement thus formed will be:
Public sector oil marketing companies remained active in the country's oil market in 2020 even though the pandemic and lockdown severely dented demand for petroleum products.

### 11. Answer: D
Among the given statements, (C) and (A) can be connected to form meaningful and grammatically correct sentences using 'but'. The statement thus formed will be:
The CARES Act helped initially, as did aggressive actions by the Federal Reserve, but this situation became worse and lasted longer than anticipated.

### 12. Answer: B
Among the given words, only 'poignant' could fit in both the blanks to make the statement grammatically and contextually meaningful. Hence, option (b) is the most suitable answer choice.

**Get our Prime Bundle PDF Course**    **Get our Mock Test Series**    **e-Magazine Oct 2023**

Profuse: (especially of something offered or discharged) very plentiful/ abundant.

Poignant: evoking a keen sense of sadness or regret.

Luxuriant: (of vegetation) rich and profuse in growth/ lush.

Elusive: difficult to find, catch, or achieve.

**13. Answer: C**

Among the given words, only 'mitigate' could fit in both the blanks to make the statement grammatically and contextually meaningful. Hence, option (c) is the most suitable answer choice.

Vent: give free expression to (a strong emotion).

Quench: satisfy (one's thirst) by drinking.

Mitigate: make (something bad) less severe, serious, or painful.

Altercate: dispute or argue loudly and publicly.

**14. Answer: D**

Among the given words, only 'reckless' could fit in both the blanks to make the statement grammatically and contextually meaningful. Hence, option (d) is the most suitable answer choice.

Coveted: greatly desired or envied.

Corporeal: relating to a person's body, especially as opposed to their spirit.

Indigent: poor/ needy.

Reckless: heedless of danger or the consequences of one's actions; rash or impetuous.

**15. Answer: D**

Among the given words, only 'perquisite' could fit in both the blanks to make the statement grammatically and contextually meaningful. Hence, option (d) is the most suitable answer choice.

Intractable- something hard to control or deal with.

Sporadic- occurring at irregular intervals or only in a few places; scattered or isolated.

Retrofit- an act of retrofitting a component or accessory.

Perquisite- a benefit which one enjoys or is entitled to on account of one's job or position.

**16. Answer: A**

Among the given words, only 'deterrent' could fit in both the blanks to make the statement grammatically and contextually meaningful. Hence, option (a) is the most suitable answer choice.

Deterrent- a thing that discourages or is intended to discourage someone from doing something.

**Get our Prime Bundle PDF Course      Get our Mock Test Series   e-Magazine Oct 2023**

Elite- a selected group that is superior in terms of ability or qualities to the rest of a group or society.

Deplorable- deserving strong condemnation; completely unacceptable.

Conceal- not allowed to be seen; hide.

### 17. Answer: C

Among the given set of phrases, only 'followed, cast a shadow on India's standing as a' could fit in the given blank to make the statement grammatically correct and meaningful. Hence, option (c) is the most suitable answer choice.

**Cast a shadow**- to spoil a good situation with something unpleasant.

### 18. Answer: E

None of the given phrases could fit in the blank to form grammatically correct and meaningful sentences. Hence, option (e) is the most suitable answer choice.

### 19. Answer: A

Among the given set of phrases, only 'human incursions increase the likelihood' could fit in the given blank to make the statement grammatically correct and meaningful. The given sentence mentions the possibility of disease occurrence due to increased human interaction with the wildlife. Hence, option (a) is the most suitable answer choice.

### 20. Answer: C

Among the given set of phrases, only 'price pressures evident across items' could fit in the given blank to make the statement grammatically correct and meaningful. The hint can be drawn from the form part of the phrase 'across items' which connects well with 'including food'. Hence, option (c) is the most suitable answer choice.

### 21. Answer: C

Among the given highlighted words, an interchange is required between 'challenges' and 'prolonged'. Also, a similar interchange is necessary between 'critical' and 'between'. The correct statements will be:

(A) Of all the foreign policy **challenges** facing the Joe Biden **administration**, none is more **critical** than salvaging the Joint Comprehensive Plan of Action.

(B) The JCPOA was the **result** of **prolonged** negotiations from 2013 and 2015 **between** Iran and P5+1.

### 22. Answer: B

Among the given highlighted words, an interchange is required between 'forgotten' and 'economy'. Also, a similar interchange is necessary between 'derived' and 'trudging'. The correct statements will be:

(A) The Economic Survey 2021 does not seem to be a policy document **derived** straight from the empirical data of the **economy** or the social compulsions **embedded** in it.

(B) The graphic picture of migrant families **trudging** home hundreds of kilometres away from the **cities** in the wake of the lockdown seems **forgotten**.

## 23. Answer: E

All the given highlighted words have been correctly placed and do not require any interchange. Hence, option (e) is the most suitable answer choice.

## 24. Answer: C

Among the given highlighted words, an interchange is required between 'participation' and 'politics'. Also, a similar interchange is necessary between 'worried' and 'nationwide'. The correct statements will be:

(A)In 2020, following **nationwide** protests against the Citizenship (Amendment) Act of 2019 and the **proposed** National Register of Citizens there was a chorus to keep students out of **politics**.

(B) Reports **stated** that parents are **worried** about their children's social media posts on contentious issues and **participation** in protests.

## 25. Answer: D

Among the given highlighted words, an interchange is required between 'framework' and 'recovery' to make the sentence correct and meaningful. Hence, option (d) is the most suitable answer choice.

Framework- a basic structure underlying a system, concept, or text.

Recovery- a return to a normal state of health, mind, or strength.

## 26. Answer: C

Among the given phrases, only 'which is already plagued by' could fit in the statement to make it grammatically correct and meaningful. Hence, option (c) is the most suitable answer choice.

## 27. Answer: B

Among the given words, only 'Breakdown' could fit in all the three blanks to make the statements correct and meaningful. Hence, option (b) is the most suitable answer choice.

Breakdown- a failure of a relationship or system.

Viability- ability to work successfully.

Imitation- the action of using someone or something as a model.

Vocation- a strong feeling of suitability for a particular career or occupation.

## 28. Answer: A

Among the given words, only 'forced' could fit in the given blank to make the statement correct and meaningful. Hence, option (a) is the most suitable answer choice.

Forced: obtained or imposed by coercion or physical power.

Fumbled: do or handle something clumsily.

Undifferentiated: not different or differentiated.

Unbridled: uncontrolled; unconstrained.

## 29. Answer: C

Among the given parts of the sentence, the error is in the part given in option (c) where 'whom' will replace 'who'. Hence, option (c) is the most suitable answer choice.

Who-what or which person or people.

Whom- used instead of 'who' as the object of a verb or preposition.

## 30. Answer: C

Among the given set of words, 'triggered' can be successfully replaced by 'precipitated'. Hence, option (c) is the most suitable answer choice.

Triggered- cause (an event or situation) to happen or exist.

Precipitated- cause (an event or situation, typically one that is undesirable) to happen suddenly, unexpectedly, or prematurely.

Projected- estimate or forecast (something) on the basis of present trends.

Subjugated- bring under domination or control, especially by conquest.

Subjected- cause or force someone or something to undergo (a particular experience or form of treatment, typically an unwelcome or unpleasant one).

## Directions (31–35):
### Restaurant L:

The number of non-veg burgers ordered = 980 * 51/(100 − 51) = 980 * 51/49 = 1020

The total number of burgers ordered = 980 + 1020 = 2000

### Restaurant M:

The number of non-veg burgers ordered = 300 * 40/(100 − 40) = 300 * 40/60 = 200

The total number of burgers ordered = 300 + 200 = 500

**Restaurant N:**

The number of non-veg burgers ordered = 350 * 30/(100 − 30) = 350 * 30/70 = 150

The total number of burgers ordered = 350 + 150 = 500

**Restaurant O:**

The number of non-veg burgers ordered = 210 * 50/(100 − 50) = 210 * 50/50 = 210

The total number of burgers ordered = 210 + 210 = 420

| Restaurants | The total number of burgers ordered | The number of veg burgers ordered | The number of non-veg burgers ordered |
|---|---|---|---|
| L | 2000 | 980 | 1020 |
| M | 500 | 300 | 200 |
| N | 500 | 350 | 150 |
| O | 420 | 210 | 210 |

**31. Answer: A**

Required percentage = 150/500 * 100 = 30%

**32. Answer: D**

The total number of burgers ordered in restaurant P = 420 + 140 = 560

The number of non-veg burgers ordered in restaurant P = 560 * 3/(5 + 3) = 560 * 3/8 = 210

**33. Answer: A**

The total number of veg burgers ordered in restaurants M and O together = 300 + 210 = 510

Required difference = 510 − 210 = 300 more

**34. Answer: B**

Required ratio = 1020:300 = 17:5

**35. Answer: C**

The number of veg burgers ordered in restaurant N on Tuesday = 350 * 80/100 = 280

The number of non-veg burgers ordered in restaurant N on Tuesday = 150 * 4/3 = 200

The total number of burgers ordered in restaurant N on Tuesday = 280 + 200 = 480

**36. Answer: A**

$21 + 7^2 = 70$

$70 + 6^2 = 106$

$106 + 5^2 = 131$

$131 + 4^2 = 147$

$147 + 3^2 = 156$

**37. Answer: D**

324 + 31 = 355

355 + 31 = 386

386 + 31 = 417

417 + 31 = 448

448 + 31 = **479**

**38. Answer: C**
9 * 0.5 − 0.5 = 4
4 * 1 − 1 = 3
3 * 2 − 2 = 4
4 * 4 − 4 = 12
12 * 8 − 8 = **88**

**39. Answer: B**

75    96    118    143    **170**    210
    21    22    25    30    37
       1    3    5    7

**40. Answer: E**
20 + 22 = 42
42 + 44 = 86
86 + 88 = 174
174 + 176 = 350
350 + 352 = **702**

**41. Answer: C**
Let the height of the cuboid = x
And the length of the cuboid = x + 3
And the breadth of the cuboid = x − 1
2 * x * (x + 3 + x − 1) = 120
x * (2x + 2) = 120/2
$2x^2 + 2x − 60 = 0$
$x^2 + x − 30 = 0$
$x^2 + 6x − 5x − 30 = 0$
x(x + 6) − 5(x + 6) = 0
x = − 6, + 5
x = 5
The length of the cuboid = 5 + 3 = 8 cm
The height of the cuboid = 5 cm

The breadth of the cuboid = 5 − 1 = 4 cm
The volume of the cuboid = 8 * 5 * 4 = 160 cm³

**42. Answer: B**
The ratio of the downstream to the upstream speed of the boat = 9:6 = 3:2
(3x − 2x)/2 = 4
x = 8
The speed of the boat in still water = (3 * 8 + 2 * 8)/2 = (24 + 16)/2 = 40/2 = 20 km/hr
Required distance = 20 * 6 = 120 km

**43. Answer: D**
Let the cost price of the refrigerator = a
(a + 2400) * 75/100 = a + 300
a * 3/4 + 2400 * 3/4 = a + 300
3a/4 + 1800 = a + 300
4a/4 - 3a/4 = 1500
a = 1500 * 4
a = 6000
The marked price of the refrigerator = 6000 + 2400 = Rs.8400
The discount amount = 8400 * 25/100 = Rs.2100

**44. Answer: C**
1/30 + 1/20 + 1/C = 1/10
1/C = 6/60 − 2/60 − 3/60
1/C = 1/60
C = 60

The ratio of the wages of A, B and C = 1/30:1/20:1/60 = 2:3:1
The difference between the wages of A and C = 7800 * (2 − 1)/(2 + 3 + 1) = 7800 * 1/6 = Rs.1300

### 45. Answer: A
The ratio of the age of Mathi, Sunil and Bala = (5 * 120/100):5:8 = 6:5:8
6x + 5 = 8x − 5
2x = 10
x = 5
The age of Sunil = 5 * 5 = 25 years

### 46. Answer: B
The total number of arts students in colleges A, C and E together = 500 + 400 + 300 = 1200
The total number of students in all three streams in college F = 1200 * 5/4 = 1500

### 47. Answer: D
The number of girls in science stream in college B = 350 * 2/(5 + 2) = 350 * 2/7 = 100
The number of girls in commerce stream in college B = 600 * 1/(5 + 1) = 600 * 1/6 = 100
The number of girls in arts stream in college B = 500 * 2/(3 + 2) = 500 * 2/5 = 200
The total number of girls in all three streams in college B = 100 + 100 + 200 = 400

### 48. Answer: A
The total number of arts students in colleges A and C together = 450 + 650 = 1100
Required percentage = 550/1100 * 100 = 50%

### 49. Answer: B
The total number of commerce students in colleges A and E together = 700 + 700 = 1400
Required difference = 1400 − 450 = 950

### 50. Answer: C
The number of science students in college F = (400 + 600)/2 = 1000/2 = 500
Required ratio = 750:500 = 3:2

### 51. Answer: B
$P(R/100)^2 = 405$
$P(18/100)^2 = 405$
P = 405 * 100/18 * 100/18
P = 12500
The principal = Rs.12500

### 52. Answer: D
The cost price of mixture per kg = (50 * 78 + 25 * 96)/(50 + 25) = (3900 + 2400)/75 = 6300/75 = Rs.84
The selling price of mixture per kg = 84 * 125/100 = Rs.105

### 53. Answer: C
Let the profit share of B = a

$(3500 * 8 + (3500 + 1500) * 4)/(6000 * 8 + (6000 − 1000) * 4) = 1080/a$

$(3500 * 8 + 5000 * 4)/(6000 * 8 + 5000 * 4) = 1080/a$

$400 * (35 * 2 + 50 * 1)/(400 * (60 * 2 + 50 * 1)) = 1080/a$

$(70 + 50)/(120 + 50) = 1080/a$

$120/170 = 1080/a$

$a = 1080 * 170/120$

$a = 1530$

The profit share of B = Rs.1530

## 54. Answer: D
Let the speed of the man = a m/sec
The length of the train = 12 * 30 = 360 m
$360 = (30 + a) * 8$
$30 + a = 45$
$a = 15$
The speed of the man = 15 m/sec
x = 15 * 18/5 = 54 km/hr

## 55. Answer: C
Let the present population of the city = x
$x * (100 − 10)/100 * (100 − 10)/100 * (100 − 10)/100 = 6561$
$x * 90/100 * 90/100 * 90/100 = 6561$
$x = 9000$
The present population of the city = 9000

## 56. Answer: A
$\sqrt{(70 + 20^2 + 155)} \div 5^? = 6^3 \div 30^3$

$\sqrt{(70 + 400 + 155)} \div 5^? = (6 \div 30)^3$

$\sqrt{625} \div 5^? = 1 \div 5^3$

$25 * 5^3 = 5^?$
$5^? = 5^2 * 5^3$
$5^? = 5^5$
$? = 5$

## 57. Answer: D
17.5% of 400 + 30% of 500 = ? * 4
$17.5 * 400 \div 100 + 30 * 500 \div 100 = ? * 4$
$70 + 150 = ? * 4$
$? = 220 \div 4$
$? = 55$

## 58. Answer: E
$1400 + \sqrt{1600} − ?^3 = 940 − 500$

$1400 + 40 − ?^3 = 440$
$1440 − 440 = ?^3$
$?^3 = 1000$
$?^3 = 10^3$
$? = 10$

## 59. Answer: C
$15 * 12 + 75 − 21 * 5 = ? − 330$
$? = 180 + 75 − 105 + 330$
$? = 480$

## 60. Answer: B
$350 \div \sqrt{49} + ? − 110 = 750 \div 5$

$350 \div 7 + ? − 110 = 150$
$50 + ? = 150 + 110$
$? = 260 − 50$

? = 210

## Directions (61–65):

The number of students who applied for the SBI PO exam = 360

The number of students who applied for the IBPS PO exam = 360 * 7/6 = 420

The number of students who applied for the RRB PO exam = 360 * 75/100 = 270

The number of students who applied for all three exams = 50

The number of students who applied only for the SBI PO exam = 50 * 4 = 200

The number of students who applied only for the RRB PO exam = 200 * 50/100 = 100

The number of students who applied for both SBI PO and IBPS PO exams = 80

The number of students who applied for both SBI PO and IBPS PO exams but not RRB PO exam = 80 −50 = 30

The number of students who applied for both SBI PO and RRB PO exams but not IBPS PO exam = 360 − 200 − 30 − 50 = 80

The number of students who applied for both IBPS PO and RRB PO exams but not the SBI PO exam = 270 − 80 − 50 − 100 = 40
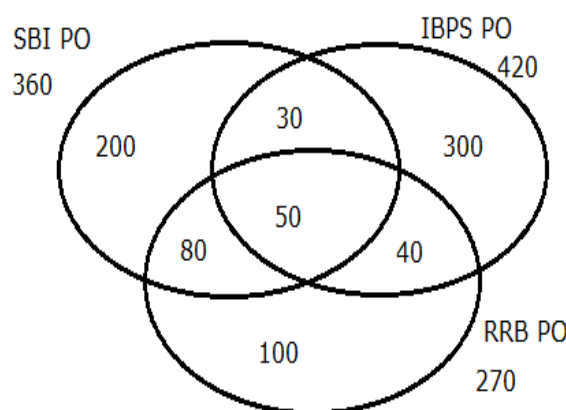


## 61. Answer: C

The number of students who applied for at least two exams in institute A = 30 + 80 + 50 + 40 = 200

The number of students who applied for at least two exams in institute B = 200 * 125/100 = 200 * 5/4 = 250

## 62. Answer: A

The number of students who applied for both RRB PO and IBPS PO exams = 50 + 40 = 90

Required difference = 300 − 90 = 210

## 63. Answer: D

Required ratio = 80:50 = 8:5

## 64. Answer: C

The total number of students in institute A = 200 + 30 + 300 + 50 + 80 + 40 + 100 = 800

The number of girls in institute A = 800 * 1/(3 + 1) = 800 * 1/4 = 200

## 65. Answer: B

The number of students who applied for the exam but not SBI PO exam = 300 + 40 + 100 = 440

Required percentage = (440 – 200)/200 * 100 = 240/2 = 120% more

**Directions (66–70):**

**66. Answer: C**

**67. Answer: D (In the given option, the second person is sitting immediate right of the first person, except in option d)**

**68. Answer: C**

**69. Answer: B**

**70. Answer: A**

**Final arrangement:**
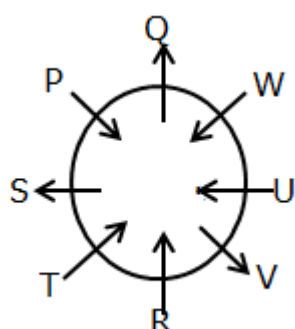


We have,

- U sits second to the right of R and both are facing the same direction.
- Two persons sit between U and P, who does not sit adjacent to R.
- T and W are facing each other, where W sits immediate right of U.

From the above conditions, there are two possibilities
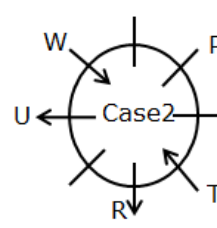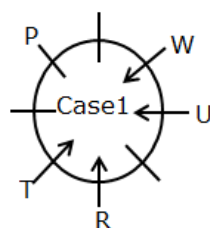


Again we have,

- Immediate neighbours of W are facing opposite directions (i.e. if one person faces the centre, then the other will face away from the centre and vice versa)
- Only one person sits between Q and S, who sits third to the right of V.

  Note: Not more than two persons facing the same direction sit together.
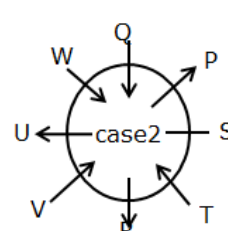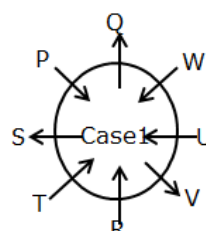


Again, we have

R sits third to the left of W

So Case2 gets eliminated. Hence Case1 shows the final arrangement
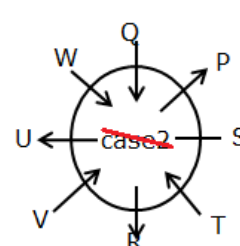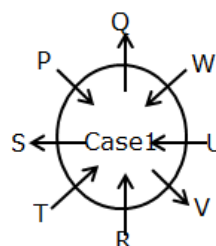
## Directions (71-73):

**71. Answer: E**

**72. Answer: C**

**73. Answer: D**

- E purchased costlier iPhone than B.

    E>B

- D purchased costlier iPhone than only three persons.

    _ > _ >D> _ > _

- B purchased costlier iPhone than F, whose iPhone is costlier than A.

    B>F>A

- F purchased costlier iPhone than C.

    F>C

- The Person who purchased an iPhone for 70,000 is the third costliest iPhone.

    Final arrangement,
    **E>B>D(70k)>F>A/C>C/A**

## Directions (74-75):

**74. Answer: D**

**75. Answer: C**

$E^+ = A^-$

$B^+ = F^-$  $C^-$

$D^+$  $G^-$
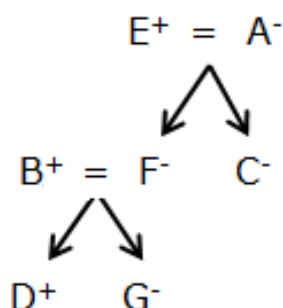
## Directions (76-80):

**76. Answer: A**

**77. Answer: B**

**78. Answer: D**

**79. Answer: B(In the given options, all the persons have completed their doctorate in even numbered years, except in option B)**

**80. Answer: E**

**Final arrangement:**

| Years | Persons |
|-------|---------|
| 2004 | R |
| 2006 | U |
| 2009 | Q |
| 2010 | P |
| 2013 | V |
| 2015 | W |
| 2016 | T |
| 2021 | S |

We have,

- P completed his doctorate in an even numbered year, but not in 2004.

- Only three persons completed their doctorate between P and S.

- T completed in a leap year and two persons after V

From the above conditions, there are two possibilities

Case3 gets eliminated

| Years | Case 1 | Case 2 | ~~Case 3~~ |
|-------|--------|--------|------------|
| 2004 | | | |
| 2006 | P | | |
| 2009 | | | S |
| 2010 | | P | |
| 2013 | V | V | |
| 2015 | S | | |
| 2016 | T | T | P |
| 2021 | | S | |

Again we have,

- Q completed his doctorate before W but after U.
- The number of persons completed after U is the same as the number of persons completed before T.

So Case1 gets eliminated and hence Case2 shows the final arrangement

| Years | ~~Case 1~~ | Case 2 |
|-------|------------|--------|
| 2004 | | R |
| 2006 | P | U |
| 2009 | | Q |
| 2010 | | P |
| 2013 | V | V |
| 2015 | S | W |
| 2016 | T | T |
| 2021 | | S |

**81. Answer: C**

7134562983      ~~17~~43659**2**38

**82. Answer: C**
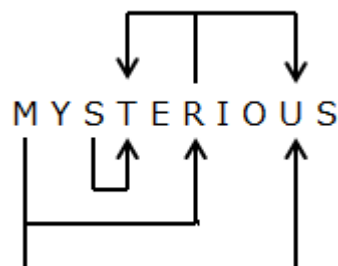


**Directions (83-87)**

**83. Answer: D**

**84. Answer: E**

**85. Answer: D**

**86. Answer: C**

**87. Answer: D**

**Final arrangement:**

| Days | Events |
|------|--------|
| Monday | Singing |
| Tuesday | Drama |
| Wednesday | Documentary |
| Thursday | Painting |
| Friday | Quiz |
| Saturday | Poetry |
| Sunday | Dancing |

We have,

- Poetry was held on one of the days after Thursday.
- Only two events were held between Documentary and Poetry.
- The number of events held before Drama is the same as

the number of events held after Poetry.

From the above conditions, there are three possibilities

| Days | Case 1 | Case 2 | Case 3 |
|---|---|---|---|
| Monday | | | Drama |
| Tuesday | Documentary | Drama | |
| Wednesday | Drama | Documentary | |
| Thursday | | | Documentary |
| Friday | Poetry | | |
| Saturday | | Poetry | |
| Sunday | | | Poetry |

Again we have,

- Quiz was held on one of the days before Dance and immediately after Painting, which was not held immediately after drama.
- One of the events is singing.

So Case1 and Case3 get eliminated. Hence Case2 shows the final arrangement

| Days | Case 1 | Case 2 | Case 3 |
|---|---|---|---|
| Monday | | Singing | Drama |
| Tuesday | Documentary | Drama | |
| Wednesday | Drama | Documentary | |
| Thursday | | Painting | Documentary |
| Friday | Poetry | Quiz | |
| Saturday | | Poetry | |
| Sunday | | Dance | Poetry |

## Directions (88–91):
### 88. Answer: A
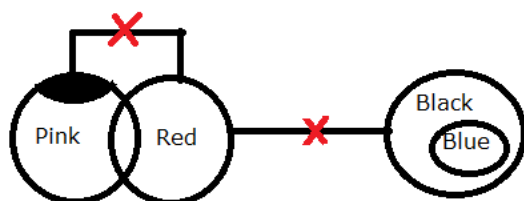


### 89. Answer: B
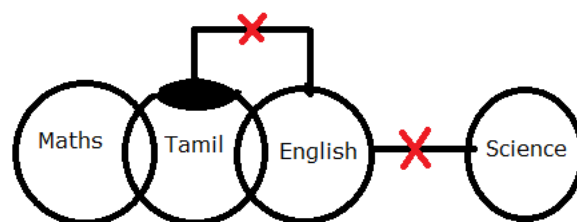


### 90. Answer: E
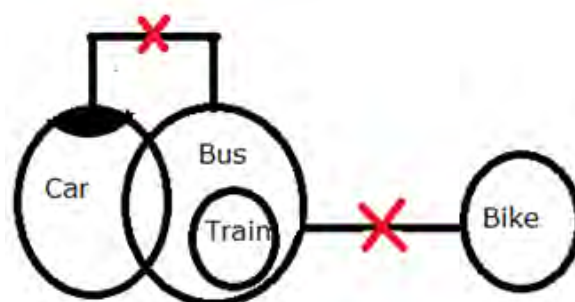


### 91. Answer: D
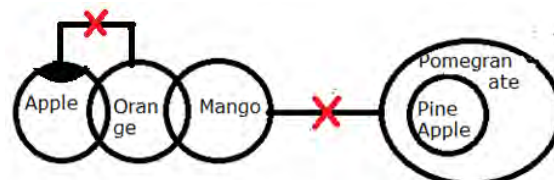


## Directions (92–95)
### 92. Answer: C

Given series,

P 4 S% 3 A M @ B W © 7 2 D & U J 5 # 9 E 8 * G H

Required Order -> Symbol-number (or) number – Letter

P **4 S** % 3 A M @ B W **© 72 D** & U J 5 # 9 E 8 * G H

### 93. Answer: E
Given series,

P 4 S% 3 A M @ B W © 7 2 D & U J 5 #
9 E 8 * G H

Required order, to write last 15 elements reverse order

P 4 S% 3 A M @ B W H G * 8 E 9 # 5 J U
& D 2 7 ©

Element exactly between 3 and & is **\***

## 94. Answer: C

Given series,

P 4 S% 3 A M @ B W © 7 2 D & U J 5 #
9 E 8 * G H

To find odd series,

D9J – **D**& U **J** 5 # **9**

A7B – **A** M @ **B** W © **7**

@3© – **3** A M **@** B W **©**

U8# – **U** J 5 **#** 9 E **8**

%WM – **%** 3 A**M** @ B **W**

In all the given option, third element is exactly between the first and the second element, except for option C.

## 95. Answer: B

Given series,

P 4 S% 3 A M @ B W © 7 2 D & U J 5 #
9 E 8 * G H

Required order -> Letter-symbol-number

P 4 **S% 3** A M @ B **W © 7** 2 D & U J 5 #
9 E 8 * G H

## Directions (96–100):

**96. Answer: C**

**97. Answer: B**

**98. Answer: C**

**99. Answer: B**

## 100. Answer: A
## Final arrangements:

| Floors | Person |
| --- | --- |
| 9 | B |
| 8 | E |
| 7 | H |
| 6 | D |
| 5 | F |
| 4 | A |
| 3 | I |
| 2 | G |
| 1 | C |

We have,

- F stays on an odd-numbered floor.
- G stays three floors below F.
- As many persons staying above G is same as below E.

From the above condition, there are three possibilities

Case2 gets eliminated

| Floors | Case1 | Case2 | Case3 |
|---|---|---|---|
| 9 | F |  |  |
| 8 |  |  | E |
| 7 |  | F |  |
| 6 | G | E |  |
| 5 |  |  | F |
| 4 | E | G |  |
| 3 |  |  |  |
| 2 |  |  | G |
| 1 |  |  |  |

Again we have,

- Only four persons stay between A and B, where B stays above E.
- D stays on an even numbered floor.

| Floors | Case1 | Case1a | Case3 |
|---|---|---|---|
| 9 | F | F | B |
| 8 | D | B | E |
| 7 | B |  |  |
| 6 | G | G | D |
| 5 |  |  | F |
| 4 | E | E | A |
| 3 |  | A |  |
| 2 | A | D | G |
| 1 |  |  |  |

Again we have,

- More than three persons stay between H and C.

Hence case 1 and case 1a get eliminated and Case3 shows the final arrangement

| Floors | Case1 | Case1a | Case3 |
|---|---|---|---|
| 9 | F | F | B |
| 8 | D | B | E |
| 7 | B |  | H |
| 6 | G | G | D |
| 5 |  |  | F |
| 4 | E | E | A |
| 3 |  | A | I |
| 2 | A | D | G |
| 1 |  |  | C |

# SBI Clerk Prelims Memory Based Paper
## (Memory Based Paper held on 19th November 2022)

### English Language

**Directions (1-7): Read the passage given below and answer the questions that follow.**

Startups are creating a buzz in India by raising large sums, despite many of them currently making losses. This is because they disrupt the traditional system of doing business and leapfrog to efficiency, winning the trust of potential investors. Globally, India is competing with the US and China in the agri-startup space. According to Agfunder, India witnessed an increase in funding from $619 million in H1 2020 to $2 billion in H1 2021, behind the US ($9.5 billion) and China ($4.5 billion) . An Ernst & Young 2020 study pegs the Indian agritech market potential at $24 billion by 2025, of which only 1 per cent has been captured so far. Among various agritech segments, the supply chain technology and output markets have the highest potential, worth $12.1 billion. Currently, it is estimated that there are about 600 to 700 agritech startups in India operating at different levels of agri-value chains.

The pandemic helped them catapult and the 2020 farm laws can give them a further boost by providing a legal framework to work with the farmers through FPOs, co-operatives and other collectives. Here, we focus on how some startups in the marketing space are empowering farmers, small agrifood operators, and giving consumers a better deal.

Ninjacart, Dehaat, and Crofarm (Otipy) are a few of the many startups that are redefining the agrifood marketplace. The _____ of startup-led value chain transformation is not limited to empowering farmers but also co-opting local grocery, mom-and-pop, and kirana stores as well as small agri food businesses that are an integral part of the agrifood ecosystem. One of the emerging interesting trends is that of multiple models of engagement. Ninjacart started as a farmer-to-consumer (F2C) venture but soon moved onto farmer-to-business (F2B), recognising the need to address the challenges that confront the agrifood ecosystem and achieve greater scale effects. Dehati Beej Se Bazar Tak is a full-stack agri service startup that engages through B2F

(business-to-farmer) and F2B models. Crofarm is a F2B digital supply chain that manages logistics, inventory and supply of **fresh produce directly to farms from retail chains** like Big Bazaar, Reliance Retail, BigBasket and Grofers.

**1. How startups are creating buzz in India?**

**I.** By pushing up a great number of amounts.

**II.** By warping the traditional system of business.

**III.** By listing in share markets.

A. Only I

B. Only II

C. Both I and II

D. Both I and III

E. Only III

**2. Find out the incorrect statement as per the context of the passage?**

A. India is competing with the UK and China in the agri-startup space.

B. About 600 to 700 agritech startups in India operate at different levels of agri-value chains.

C. An Ernst & Young 2020 study shows that India witnessed an increase in funding from $619 million in H1 2020 to $2 billion in H1 2021.

D. According to Agfunder, the Indian agritech market potential is at $24 billion by 2025.

E. More than one option is incorrect.

**3. Which of the following business models has not been mentioned in the passage?**

A. Farmer-to-consumer

B. Farmer-to-business

C. Business-to-farmer

D. Business-to-business

E. All are mentioned

**4. How the 2020 farm laws can give startups a further boost?**

**I.** Farm bill organises players who connect and work with farmers to agribusinesses, food processors and exporters.

**II.** The Farm Bills expedite and make tech intervention in agriculture more formalised.

**III.** The Farm Bills let farmers interface directly with agri service providers.

A. Only I

B. Only II

C. Both I and II

D. Both I and III

E. Only III

**5. Which of the following statements is correct about "Ninjacart"?**

**I. Ninjacart is India's Fresh Produce Supply Chain platform.**

**II. Ninjacart connects producers of food directly with retailers, restaurants, and service providers.**

**III. Ninjacart uses a farmer-to-consumer (F2C) business model.**

A. Only I
B. Only II
C. Both I and II
D. Both I and III
E. Only III

**6. Replace the highlighted grammatically incorrect group of words with correct ones from the given options-**

Crofarm is a F2B digital supply chain that manages logistics, inventory and supply of **fresh produce directly to farms from retail chains** like Big Bazaar, Reliance Retail, BigBasket and Grofers.

A. fresh production directly from farms to retail chains
B. fresh produce direct from farms to retail chains
C. fresh produce directly from farms in retail chains
D. fresh produce directly from farms to retail chains
E. freshly produce directly from farms to retail chains

**7. Which of the following words will not fit appropriately in the blank?**

A. novelty
B. originality
C. newness
D. unfamiliar
E. staleness

**Direction (8-12): In this question, a part of the sentence is made bolD) Below are given alternatives to the bold part at (A), (B), (C) and (D) which may improve the sentence. Choose the correct alternative. In case no replacement is needed, mark (E) as your answer.**

**8.** The Railways administration had argued that the EIA requirement **did not applied on a** railway project.

A. Did not applied to a
B. Did not apply to a
C. Did not apply on a
D. Did not apply from a
E. No improvement is required.

**9.** These election victories **will have had a positive influence** on the BJP in Karnataka.

A. Will have a positive influence
B. Will has a positive influence
C. Will have positive an influence
D. Will had a positive influence
E. No improvement is required

**10.** Upskillers are **those seek to bridges the gap between its** current capabilities, and the skills employers' desire.

A. Those seeking to bridge the gap between their
B. They seeking to bridge the gap between their

C. Those seeking to bridge the gap among their
D. Those seeking to bridge the gap between its
E. None of the above.

**11.** Learners should **choosing programs based above** why they wish to acquire a specific skill.
A. Chose programs based on
B. Choose programs based for
C. Choose programs based on
D. Choosing programs based on
E. No correction required

**12.** If they **understand the need to** transition to another domain, new skills could be a career saver.
A. Understand the need of
B. Understands the need to
C. Understood the need to
D. Understand an need to
E. No correction is required.

**Direction (13-17): In each of the questions given below, a sentence is given with a few words highlighted. These words may or may not be placed correctly in the sentence. Identify the words which have been placed incorrectly and need to be interchange with other highlighted words to make the sentence correct and meaningful.**

**13.** In the last one year, the **(A) erstwhile** of the **(B) reorganization** State was **(C) lead** on the ground that it would **(D) defended** to greater **(E) integration** of J&K with the rest of the country.
A. A-D; B-C
B. A-C; B-E
C. C-D; A-E
D. D-C; B-A
E. No interchange is required.

**14.** The idea that the **(A) federalism** of Article 370 **(B) weakened** the Indian Union is **(C) contrary** and is **(D) erroneous** to a basic understanding of democracy and lessons learnt from the experiments of Indian **(E) presence**.
A. A-D; B-C
B. A-C; B-E
C. C-D; A-E
D. D-C; B-A
E. No interchange is required.

**15.** For a long time, major parties **(A) aftermath** Sri Lankan Tamils preferred to focus on political **(B) empowerment** of the Tamils instead of socio-economic **(C) development** of the two Provinces, **(D) regardless** of the impact of the civil war and its **(E) representing** on livelihoods.
A. A-D; B-C

B. A–C
C. A–E
D. D–C; B–A
E. No interchange is required.

**16.** Despite reports of **(A) rampant** drug **(B) addiction** and alcoholism among Tamil youth in the post-war years, they **(C) turned** a blind eye to the **(D) problem**.

A. A–D; B–C
B. A–C
C. A–B; C–D
D. D–C; B–A
E. No interchange is required.

**17.** Way back in 1897, the British **(A) empowered** the Epidemic Diseases Act which **(B) enacted** the government to **(C) prevent** any measures that would **(D) implement** the outbreak or **(E) spread** of any disease.

A. A–D; B–C
B. A–C; B–E
C. C–D; A–E
D. D–C; B–A
E. No interchange is required.

**Direction (18-22): Each sentence given below is divided into four or five parts. Out of four, one part may or may not have an error. You have to find out the erroneous part.**

**18.** An attitude of optimistic **(A)/** is important to **(B)/** have when dealing **(C)/** with difficult situations **(D)/** No error **(E).**

A. A
B. B
C. C
D. D
E. E

**19.** Not only will it help you **(A)/** reap better outcomes, but it **(B)/** will also make your learning **(C)/** journey enjoyable and motivates **(D)/** you to be a lifelong learner **(E).**

A. A
B. B
C. C
D. D
E. E

**20.** To be considered, applicants **(A)/** must be accepted as degree-seeking **(B)/** students and obtain a high **(C)/** school diploma or their equivalent **(D)/** before the first day of class **(E).**

A. A
B. B
C. C
D. D
E. E

**21.** The Commission also released the **(A)/** draft curricular framework and **(B)/** credit system for the four-

year **(C)/**program, as proposal by **(D)** the National Education Policy, 2020 **(E).**

A. A
B. B
C. C
D. D
E. E

**22.** A small child is accidentally **(A)/** separated with his family **(B)/** and ends up thousands **(C)/** of miles away from home **(D)/** No error **(E).**

A. A
B. B
C. C
D. D
E. E

**Direction (23-27): In the following passage, there are few blanks that are represented by a letter. From the given alternatives choose the most appropriate words to fill in the passage and make it meaningful.**

Only two years ago, in the wake of a nationwide lockdown, India was left shocked by the _____(A) of migrant workers walking hundreds of kilometres, facing hunger, exhaustion and violence, to get to the safety of their home villages. The dire circumstances of the migrants tugged at our collective heartstrings. They became the focus of large-scale relief efforts by governments and civil society alike. The Government _____(B) up the One Nation One Ration Card (ONORC) project, announced the Affordable Rental Housing Complexes (ARHC) scheme and began to draft a migration policy.

Two years on, migrant _____(C) has disappeared from our television screens but continues to be a lived reality. Repeated surveys have found that the incomes of migrant households continue to be lower than pre-pandemic levels, even after returning to cities. Migrants are finding less work and their children eating less. The post-1991 poverty _____(D) of almost 300 million Indians, driven by migration out of farm work, is being undone. Despite this, a cohesive migration policy guidance remains _____(E). Instead, disconnected policy initiatives and technocratic fixes chase specific agendas while nativism re-asserts itself through domicile quotas and reservations. The agenda of migrant inclusion has been pushed to the periphery of our collective consciousness.

**23. Which of the following words fits correctly in blank A?**

A. audacity
B. discourse

C. informality

D. affluence

E. plight

## 24. Which of the following words fits correctly in blank B?

A. deluded

B. ramped

C. appealed

D. bestowed

E. denied

## 25. Which of the following words fits correctly in blank C?

A. affray

B. confrontation

C. commendation

D. distress

E. criticism

## 26. Which of the following words fits correctly in blank D?

A. anguish

B. affliction

C. alleviation

D. adulation

E. awareness

## 27. Which of the following words fits correctly in blank E?

A. abusive

B. unappealing

C. elusive

D. depriving

E. demanding

**Directions (28-30): In the Questions given below, there are two statements; each statement consists of a blank. You have to choose the option which provides the correct word that fits in the blanks in both the statements appropriately making them meaningful and grammatically correct.**

**28. Facebook has been facing …………. of bias and inability to curb hate content on its platform in India for nearly two years.**

**a)** Allegations

**b)** Accusations

**c)** Claims

A. Only a and b

B. Only b and c

C. Only a and c

D. All a, b, and c

E. None of the above.

**29. The principle of sustainable development remains a vital check on ………….. expansion.**

**a)** Bridled

**b)** Unbridled

**c)** Brittle

A. Only a

B. Only b

C. Only c

D. All a, b, and c

E. None of the above.

**30. My daughter and I value chocolate wrappers as a decorative item for the ............ they bring to the display.**
**a)** Gloss
**b)** Tenderness
**c)** Brilliance
A. Only a and b
B. Only b and c
C. Only a and c
D. All a, b, and c
E. None of the above.

## Numerical Ability

**Directions (31–34): 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,**

**31)**
**I) $x^2 - 17x + 70 = 0$**
**II) $y^2 - 20y + 91 = 0$**
a) x > y
b) x ≥ y
c) x = y or relationship can't be determined
d) x < y
e) x ≤ y

**32)**
**I) $x^2 - 18x + 81 = 0$**
**II) $y^2 - 12x + 32 = 0$**
a) x > y
b) x ≥ y

c) x = y or relationship can't be determined
d) x < y
e) x ≤ y

**33)**
**I) $x^2 = 196$**
**II) $y = \sqrt{196} - 4$**
a) x > y
b) x ≥ y
c) x = y or relationship can't be determined
d) x < y
e) x ≤ y

**34)**
**I) $4x^2 - 17x + 18 = 0$**
**II) $5y^2 - 19y + 18 = 0$**
a) x > y
b) x ≥ y
c) x = y or relationship can't be determined
d) x < y
e) x ≤ y

**Directions (35–49): What value should come in the place of (?) in the following questions?**
**36) $\sqrt{(22^2 - 200 - 14 * 2)} = ? * 4$**
a) 7
b) 4
c) 1
d) 5
e) 8

**36) $\sqrt{2025} * 8 + ? * 4^2 = 968$**

a) 34
b) 42
c) 36
d) 38
e) 45

a) 16
b) 22
c) 24
d) 20
e) 18

**37) $256^{3/4} + 25^2 = ?^2 - 67 * 5$**
a) 20
b) 38
c) 35
d) 24
e) 32

**42) $39 * 15 + 56 * 25 - ? = 15 * 14$**
a) 1800
b) 1840
c) 1825
d) 1750
e) 1775

**38) 72% of 6000 of 35% + ? + 36 = $40^2$**
a) 42
b) 52
c) 45
d) 40
e) 57

**43) 225% of 150% of 640 = ? * 8**
a) 270
b) 240
c) 200
d) 180
e) 250

**39) 80% of $\sqrt{14400} \div 4 * \sqrt{?} = $ 12% of 400**
a) 4
b) 8
c) 16
d) 25
e) 36

**44) 7/6 of 144 + 8/9 of 108 - $\sqrt{?} = 240$**
a) 484
b) 576
c) 625
d) 729
e) 676

**45) $?^3 - $ 15% of 600 + 120 = $30^2 - 141$**
a) 9
b) 7
c) 5
d) 11
e) 4

**40) $\sqrt{1156} - 10^2 + 122 = 7 * ?$**
a) 18
b) 10
c) 8
d) 12
e) 15

**46) $5564 - 1134 - 2024 = ? - 11^3$**
a) 3700

**41) $\sqrt{256} \div 8 * \sqrt{144} \div 2^2 = ? \div 4$**

b) 3645

c) 3620

d) 3764

e) 3737

**47) 22% of 450 + 16 * 12 – ? = 14 * 20**

a) 9

b) 24

c) 11

d) 15

e) 18

**48) (4 * 5)$^2$ ÷ 25 * 6 + 38 = ?**

a) 134

b) 142

c) 120

d) 108

e) 154

**49) 48.4 + 36.6 – ?$^2$ = 12% of 300**

a) 8

b) 4

c) 5

d) 7

e) 9

**50) Ratio of the efficiency of Pipe A to Pipe B to fill the tank is 2:3 and the time taken by Pipe A and Pipe B together to fill the tank is 12 minutes. If Pipe B increases its efficiency by 100%, then find the time taken by Pipe B alone to fill the tank?**

a) 18 minutes

b) 30 minutes

c) 10 minutes

d) 15 minutes

e) None of these

**51) A vessel contains 9x liters of lime and water in the ratio of 5:4. If (2x + 5) liters of water is added to the vessel, then the ratio of water to lime becomes 5:4. Find the initial quantity of water in the vessel?**

a) 72 liters

b) 60 liters

c) 84 liters

d) 80 liters

e) None of these

**52) A shopkeeper marked the price of an article by x% and allows a discount of (x/2)%. He sells the article at a profit of Rs.160 and the cost price of the article is Rs.2000. Find the value of x. (x < 50)**

a) 15

b) 18

c) 20

d) 12

e) None of these

**53) The average marks obtained by 28 students is x. If the marks of two students 98 and (x + 12) are added, then the average marks is increased by 1. Find the value of x?**

a) 80

b) 75

c) 72

d) 84

e) None of these

**54) Present age of A is 225% of the age of B before 12 years and the average of the present ages of A and B is 32 years. Find the difference between the present age of A and B?**

a) 12 years

b) 15 years

c) 8 years

d) 10 years

e) None of these

**55) Ratio of the perimeter of the rectangle to the circumference of the circle is 5:4 and the length of the rectangle is 6/5th of its breadth. The radius of the circle is 16 m less than the length of the rectangle. Find the area of the rectangle?**

a) 600 m²

b) 480 m²

c) 720 m²

d) 750 m²

e) None of these

**56) A train crosses an electric pole in 25 seconds and the train also crosses a car whose speed is 6 m/s travelling in the opposite direction in 20 seconds. Find the speed of the train?**

a) 24 m/s

b) 20 m/s

c) 36 m/s

d) 28 m/s

e) None of these

**57) A and B entered into a partnership with an investment of Rs.4000 and Rs.5000. At the end of one year, 20% of the profit goes to charity and the remaining profit is shared between A and B in their profit ratio. If the total profit is Rs.2250, then find the profit obtained by A?**

a) Rs.840

b) Rs.960

c) Rs.800

d) Rs.720

e) None of these

**58) Ratio of the distance covered by the boat in downstream in 10 hours to the distance covered by the boat in upstream in 12 hours is 7:6 and the speed of the current is 4 km/hr. Find the speed of the boat in still water?**

a) 24 km/hr

b) 20 km/hr

c) 22 km/hr

d) 26 km/hr

e) None of these

**59) A invested Rs.x at 12% rate of interest in simple interest scheme per annum for 5 years and B invested Rs.5x/4 at 10% rate of interest per annum in simple**

interest scheme for 4 years. If the sum of the interest obtained by A and B is 6600, then find the amount invested by A?

a) Rs.7500
b) Rs.6000
c) Rs.7200
d) Rs.6400
e) None of these

**60) P, Q and R together can complete a piece of work in 90/11 days. The ratio of the efficiency of P to R is 3:1. Find the time taken by R alone to complete the work, if the time taken by Q alone to complete the work is 30 days?**

a) 30 days
b) 48 days
c) 60 days
d) 45 days
e) None of these

**Directions (61-65): Read the following information carefully and answer the questions.**

The given table chart shows the number of headsets produced by four different companies namely A, B, C and D and also shows the number of speakers produced by these companies and also shows the number of mobile phones produced by these companies.

| Company | Number of headsets produced | Number of speakers produced | Number of mobile phones produced |
|---------|------|------|------|
| A | 324 | 150 | 300 |
| B | 600 | 280 | 200 |
| C | 440 | 320 | 628 |
| D | 228 | 240 | 180 |

**61) Find the ratio of sum of the number of speakers produced by Company B and Company C together to the number of mobile phones produced by Company A?**

a) 2:1
b) 3:2
c) 5:3
d) 4:3
e) None of these

**62) Number of mobile phones produced by Company D is what percentage of the number of headsets produced by Company B?**

a) 40%
b) 50%
c) 30%
d) 45%
e) None of these

**63) If the number of TV produced by Company A is the average number**

of headsets and mobile phones produced by Company A together, then find the ratio of the number of TV produced by Company A to the number of speakers produced by Company C?

a) 11:40
b) 37:35
c) 39:40
d) 41:43
e) None of these

64) If the number of headsets produced by Company E is 25% more than that of Company D and the number of speakers produced by Company E is 10/7$^{th}$ of the number of speakers produced by Company B, then find the total number of headsets and speakers produced by Company E?

a) 685
b) 600
c) 420
d) 500
e) None of these

65) The ratio of the number of Samsung to vivo mobile phones produced by Company C is 1:1 and the number of vivo mobile phones produced by Company D is 269 less than the number of Samsung mobile phones produced by Company C, then find the number of Samsung mobile phones

produced by Company D? (only Samsung and vivo mobile phones are produced)

a) 180
b) 135
c) 100
d) 158
e) None of these

## Reasoning Ability

**Directions (66-68): Study the following information carefully and answer the below questions**

Point P is 7m to the west of point R which is 11m to the south of point Z. Point Z is 15m to the east of point W and 4m to the south of point A. Point A is 13m to the north of point H which is 9m to the west of point V.

66) What is the shortest distance between point R and point A?

a) 10m
b) 17m
c) 15m
d) 11m
e) 13m

67) Four of the following five are alike in a certain way based on the directions of the points in the given arrangement and thus form a group. Which one of the following does not belong to the group?

a) V–R
b) H–P
c) Z–P

d) P–H

e) A–W

**68) Point Z is in which direction with respect to point V?**

a) Southeast

b) South

c) Southwest

d) Northeast

e) Northwest

**69) How many such pairs of letters are there in the word "EXAMINATION" each of which has as many letters between them in the word as in the English alphabetical series (both forward and backward directions)?**

a) Five

b) Four

c) One

d) Two

e) Three

**70) If one is subtracted from the even digits of the given number "75123456786", then what is the difference between the fourth digit from the left end and fifth digit from the right end?**

a) 1

b) 2

c) 4

d) 5

e) 3

**Directions (71–75): Study the following information carefully and answer the below questions.**

Eight persons viz., A, B, C, D, E, F, G and H are sitting around a circular table facing the center.

Only two persons sit between A and F(either from left or right). H sits fourth to the right of F. G sits second to the left of H. Only three persons sit between B and D. B is not an immediate neighbour of G. C sits third to the right of E.

**71) Who among the following person is sitting fifth to the left of C?**

a) A

b) F

c) H

d) D

e) B

**72) How many persons are sitting between A and B when counted from the left of B?**

a) No one

b) One

c) Four

d) Two

e) Three

**73) As many persons sit between G and E as between A and _ _ _ _ _ _.**

a) F

b) E

c) D

d) B

e) C

**74) Who among the following person is sitting to the immediate right of B?**
a) The one who sits second to the left of G
b) A
c) C
d) D
e) The one who sits second to the right of F

**75) Which of the following statement is true with respect to the final arrangement?**
a) Only four persons sit between A and H
b) E sits to the immediate left of B
c) C sits fifth to the right of D
d) All are true
e) None of the statements are true

**Direction (76-78): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding the commonly known facts.**
**76) Statements:**
Some states are countries
Only a few countries are continents
No continent is a galaxy
**Conclusions:**
I.Atleast some countries are galaxies
II. No galaxy is a country

a) Only conclusion I follows
b) Both conclusions I and II follow
c) Neither conclusion I nor II follows
d) Only conclusion II follows
e) Either conclusion I or II follows

**77) Statements:**
Only a few students are teachers
All teachers are boys
Some boys are girls
**Conclusions:**
I.All boys are students
II. Atleast some girls are teachers
a) Only conclusion I follows
b) Both conclusions I and II follow
c) Neither conclusion I nor II follows
d) Only conclusion II follows
e) Either conclusion I or II follows

**78) Statements:**
No train is a bus
Some buses are cars
Only a few cars are bikes
**Conclusions:**
I. Some cars are not trains
II. No bike is a bus
a) Only conclusion I follows
b) Both conclusions I and II follow
c) Neither conclusion I nor II follows
d) Only conclusion II follows
e) Either conclusion I or II follows

**Directions (79-82): Study the following information carefully and answer the below questions.**

A certain number of persons are sitting in a linear row and all of them are facing north. Not more than twenty five persons are sitting in the row.

Only two persons sit between R and S. U, who sits third from one of the extreme ends and sits eighth to the right of R. T sits to the immediate right of S. Only eight persons sit between T and Q, who doesn't sit adjacent to U. P sits third to the left of Q. Only two persons sit between P and V, who sits at one of the extreme ends.

**79) Who among the following person sits fifth to the left of R?**
a) S
b) T
c) Q
d) V
e) P

**80) How many persons are sitting in the row?**
a) Nineteen
b) Twenty-three
c) Twenty
d) Twenty-two
e) Twenty-one

**81) Which of the following statement is true with respect to the final arrangement?**
a) Only five persons sit between P and R

b) U sits fifth to the right of S
c) P sits second from the left end of the row
d) All are true
e) None of the statements are true

**82) Who among the following person sits fourth to the right of T?**
a) U
b) V
c) P
d) Q
e) R

**Directions (83-85): Study the following information carefully and answer the below questions**
J is the uncle of U, who is the only son of H. H has no siblings. I is the daughter-in-law of Y who is the grandmother of V. V is the sibling of U. X is the spouse of Y. J is unmarried.

**83) How is Y related to U?**
a) Daughter
b) Granddaughter
c) Grandmother
d) Grandfather
e) Grandson

**84) If V is married to P, then how is I related to P?**
a) Father-in-law
b) Son-in-law
c) Daughter-in-law
d) Mother-in-law
e) Brother-in-law

**85) Who among the following is the brother-in-law of J?**
a) X
b) I
c) V
d) U
e) H

**Directions (86-90): Study the following information carefully and answer the below questions**

Eight persons viz., P, Q, R, S, T, U, V and X are sitting in a linear row and facing the north but not necessarily in the same order.

Only three persons sit between V and R. P sits second to the left of V. S sits to the immediate right of P. T sits third to the right of S but doesn't sit at the extreme end. Only one person sits between X and U. U is not an immediate neighbour of T.

**86) Who among the following person sits third to the right of T?**
a) The one who sits immediate left of R
b) P
c) The one who sits second to the right of X
d) V
e) R

**87) How many persons are sitting between V and X?**
a) One
b) Five
c) Three
d) Two
e) Four

**88) Who among the following person sits to the immediate left of Q?**
a) U
b) P
c) S
d) T
e) V

**89) 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) V-T
b) P-S
c) R-U
d) Q-T
e) X-R

**90) As many persons sit between Q and R as between U and _ _ _ _ _ _ _**
a) V
b) T
c) S
d) P
e) X

**Directions (91-95): Study the following information carefully and answer the below questions**
**638 975 351 472 859**

**91)** If only the second digit of each number is arranged in descending order from left to right, then what is the product of the third digit from the left end and second digit from the right end of the resultant series?

a) 36
b) 25
c) 35
d) 15
e) 21

**92)** If all the digits are arranged in ascending order from left to right within the number, then what will be the sum of the third digit of the highest number and first digit of the third lowest number?

a) 17
b) 15
c) 12
d) 20
e) 14

**93)** If 2 is subtracted from all the even digits, then which of the following will be the second highest number?

a) 351
b) 975
c) 638
d) 472
e) 859

**94)** If the first digit of each number is dropped, then what is the difference between the third number from the left end and second number from the right end?

a) 10
b) 19
c) 20
d) 21
e) 31

**95)** If the sum of the digits of each number is arranged in ascending order from left to right, then which of the following number is fourth from the right end?

a) 13
b) 9
c) 17
d) 21
e) 22

**Directions (96–100): Study the following information carefully and answer the below questions**

Eight persons viz., H, I, J, K, L, M, N and O are attending the interview in eight different months viz., January, February, March, April, May, June, July and August of the same year.

M attends the interview in the month having 30 days. Only three persons attend the interview between M and K. As many persons attend the interview before K as after I. L attends the interview immediately after I. H, who attends the interview after February and two persons before N. J

attends the interview immediately before O.

**96) Who among the following person attends the interview immediately after M?**

a) The one who attends two persons before O

b) J

c) O

d) K

e) The one who attends immediately before I

**97) How many persons are attending the interview between L and O?**

a) Five

b) Four

c) Three

d) Six

e) Two

**98) K attends the interview in which of the following month?**

a) January

b) June

c) July

d) August

e) February

**99) Which of the following statement is true with respect to the final arrangement?**

a) I attends immediately after O

b) O and H are attending the interview in the adjacent months

c) Only four persons attend the interview after M

d) Both a and b

e) Both a and c

**100) As many persons attend the interview before H as after _____**

a) L

b) K

c) O

d) N

e) J

<hr>

### ANSWER WITH EXPLANATION

**1. Answer: C**
Refer to the first paragraph-
"Startups are creating a buzz in India by raising large sums, despite many of them currently making losses. This is because they disrupt the traditional system of doing business and leapfrog to efficiency, winning the trust of potential investors." **From the above quoted lines we can say that option C is the correct answer.**

**2. Answer: E**
**Out of the given statements A, C and D are incorrect,**

**In A-** India is competing with the **US** and China in the agri-startup space.

**In C**- **An Ernst & Young 2020 stud**y shows the Indian agritech market potential is at $24 billion by 2025.

**In D**- **According to Agfunder,** India witnessed an increase in funding from $619 million in H1 2020 to $2 billion in H1 2021.

Therefore, **option E** is the correct answer.

### 3. Answer: D

If you read the whole passage carefully you will get to know that Business-to-business is nowhere mentioned in the entire passage, hence option D is the correct answer.

### 4. Answer: A

**Refer to these lines- "**The pandemic helped them catapult and the 2020 farm laws can give them a further boost by providing **a legal framework to work with the farmers through FPOs, co-operatives and other collectives."** Hence option A is correct.

### 5. Answer: E

Statement III is incorrect because it is clearly mentioned in the last passage that Ninjacart started as a farmer-to-consumer (F2C) venture but soon moved onto farmer-to-business (F2B). So, it is using a farmer-to-business model not farmer-to-consumer model. Hence option E is correct.

### 6. Answer: D

**"fresh produce directly from farms to retail chains**" is the correct replacement.

Hence option D is an apt answer choice.

### 7. Answer: E

The statement in the passage is about startups, a word which sums up the meaning of the quality of being new, original, or unusual fits aptly in the blank. All the words except E are appropriate. Hence option E is the correct answer choice.

### 8. Answer: B

Only **option B** fits contextually and grammatically.

**Option A**: did+v1 is the correct formation.

**Option C**: "on" is an incorrect proposition here.

**Option D**: "from" grammatically incorrect here.

Hence, option B is the correct answer.

### 9. Answer: A

**Option A**: correct.

**Option B**: "has" grammatically incorrect here.

**Option C**: incorrect structure.

**Option D**: "had" grammatically incorrect.

**Option E**: "will have had" contextually and grammatically incorrect formation.

Hence, option A is the correct answer.

**10. Answer: A**

**Option A** is the correct choice.

**Option B**: "They" is incorrect here.

**Option C**: "among" is incorrect here.

**Between** is typically used when referring to two things, while **among** is used for a greater number.

**Option D**: "its" is singular which is incorrect here.

Hence, option A is the correct answer.

**11. Answer: C**

**Option A**: incorrect: should+v1 is correct formation. "Chose" is the second form of the verb "choose".

**Option B**: incorrect: the correct preposition with the verb "based" is "on".

**Option C**: correct.

**Option D**: Same as option A "Choosing" is incorrect.

Hence, option C is the correct answer.

**12. Answer: E**

The sentence is correct in its present form.

Hence, option E is the correct choice.

**13. Answer: D**

Among the given highlighted words, an interchange is required between D-C and A-B. Here, 'States' must be preceded by an adjective instead of a verb. Therefore, (A)-(B) will be interchanged. Subsequently, 'was' will be followed by a past tense verb. Here, the correct replacement will be with 'defended'. Hence, option (d) is correct.

Reorganization- the action or process of changing the way in which something is organized.

Erstwhile- former.

Defended- resist an attack made on (someone or something); protect from harm or danger.

Lead- culminate or result in (a particular event or consequence).

Integration- the action or process of integrating.

**14. Answer: C**

Among the given highlighted words, an interchange is required between D-C and A-E. Here, 'federalism of Article 370' sounds incorrect. Among the remaining highlighted words only 'presence' can make the phrase correct. Further, 'erroneous' followed by 'to' is grammatically incorrect.

The correct phrase will be 'contrary to'. Hence, option (c) is correct.

Federalism- the federal principle or system of government.

Weakened- make or become weaker in power, resolve, or physical strength.

Contrary- opposite in nature, direction, or meaning.

Erroneous- wrong/ incorrect.

Presence- the state or fact of existing, occurring, or being present.

**15. Answer: C**

Among the given highlighted words, (A) and (E) have been incorrectly placed. The hint can be drawn from the latter part of the sentence, because prepositions are used with a noun, pronoun, or noun phrase to show direction, time, place, location, spatial relationships, or to introduce an object. Here, 'representing' is a verb and must be replaced with 'aftermath'. Hence, option (c) is correct.

Aftermath (noun)- the consequences or after-effects of a significant unpleasant event.

Representing (verb)- be entitled or appointed to act or speak for (someone), especially in an official capacity.

**16. Answer: E**

All the given highlighted words have been correctly placed and do not require any interchange. Hence, option (e) is correct.

**17. Answer: D**

Among the given highlighted words, an interchange is required between D-C and B-A. Here, we can get the hint from the former part of the sentence because 'laws are enacted' and they 'empower someone'. Also, the outbreak shouldn't be implemented, instead it should be 'stopped'. Therefore, 'implement' and 'prevent' should be interchanged. Hence, option (d) is correct.

Enacted- make (a bill or other proposal) law.

Empowered- give (someone) the authority or power to do something.

Implement- put (a decision, plan, agreement, etc.) into effect.

Prevent- keep (something) from happening.

Spread- gradually reach or cause to reach a wider area or more people.

**18. Answer: A**

Replace the **adjective OPTIMISTIC** with the **noun Optimism** as the preposition of will take the noun after it.

Hence, option A is the correct choice.

**19. Answer: D**

**Rule of Parallelism** follows here.

**Parallelism** is a similarity of grammatical form for similar elements of meaning within a sentence or among sentences.

**Will+v1** is the correct formation.

"Motivates" must be replaced by "motivate".

Hence, option D is the correct choice.

**20. Answer: D**

"**Their**" must be replaced by "**its**". The subject "**diploma**" is **singular** here.

Hence, option D is the correct answer.

**21. Answer: D**

"**Proposal**" must be replaced by "**proposed**".

We need a verb here and "**proposal**" is an adjective.

Hence, option D is the correct choice.

**22. Answer: B**

There is a phrasal verb-related error. 'Separated with' must be replaced by 'Separated from'.

The **verb separate** means: to keep people or things apart from each other. The

**Adjective separate** means not together. Separate is followed by the preposition **from.**

**23. Answer: E**

The given sentence is talking about the unfortunate situation of the migrant workers walking hundreds of kilometres.

Thus, the word 'plight' fits correctly in the blank as it means 'a dangerous, difficult, or otherwise unfortunate situation'.

**24. Answer: B**

The sentence is talking about the government increasing its speed to draft a migration policy'.

Thus, the phrase 'ramp up' which means 'increase the level or amount of something sharply' fits correctly in the given blank.

Therefore, option B is the correct answer.

**25. Answer: D**

The given sentence is talking about the extreme suffering of the migrants.

Thus, the word 'distress' fits correctly in the given blank as it means 'extreme anxiety, sorrow, or pain.'

**26. Answer: C**

The sentence means that poverty reduction is not being done.

Thus, the word 'alleviation' fits correctly in the blank as it means 'the action or process of making suffering, deficiency, or a problem less severe.'

## 27. Answer: C

The given sentence means that cohesive migration policy guidance is not being found.

Thus, the word 'elusive' fits correctly in the blank as it means 'difficult to find, catch, or achieve.'

## 28. Answer: D

All the given words are synonyms of each other.

**Allegations**: a statement, made without giving proof, that someone has done something wrong or illegal; Accusations; Claims.

Hence, option D is the correct answer.

## 29. Answer: B

Only "**Unbridled**" is the contextually correct word.

A **bridle** is a contraption used to control a horse, including the reins held by the rider and the bit that goes into the horse's mouth. Add the **un** prefix and it means there is no control.

**Brittle** (Adjective): delicate and easily broken.

Hence, option B is the correct answer.

## 30. Answer: C

The given sentence says that two people value wrappers because they can be used as a decorative item.

"**Gloss**" and "**Brilliance**" are synonyms of each other and fit both grammatically and contextually in the given blank.

**Tenderness** is out of context here.

**Tenderness**: the feeling of concern, gentle affection, or warmth.

Hence, option C is the correct answer.

## 31) Answer: C

$x^2 - 17x + 70 = 0$
$x^2 - 10x - 7x + 70 = 0$
$x(x - 10) - 7(x - 10) = 0$
$x = 10, 7$
$y^2 - 20y + 91 = 0$
$y^2 - 13y - 7y + 91 = 0$
$y(y - 13) - 7(y - 13) = 0$
$y = 13, 7$
**Relationship can 't be determined**

## 32) Answer: A

$x^2 - 18x + 81 = 0$
$x^2 - 9x - 9x + 81 = 0$
$x(x - 9) - 9(x - 9) = 0$
$x = 9, 9$
$y^2 - 12x + 32 = 0$
$y^2 - 8y - 4y + 32 = 0$
$y(y - 8) - 4(y - 8) = 0$
$y = 4, 8$
**x › y**

## 33) Answer: C

$x^2 = 196$

$x = 14, -14$

$y = \sqrt{196} - 4 = 10$

**Relationship can't be determined**

**34) Answer: B**

$4x^2 - 17x + 18 = 0$

$4x^2 - 9x - 8x + 18 = 0$

$4x(x - 9/4) - 8(x - 9/4) = 0$

$x = 2, 9/4$

$5y^2 - 19y + 18 = 0$

$5y^2 - 10y - 9y + 18 = 0$

$5y(y - 2) - 9(y - 2) = 0$

$y = 2, 9/5$

**x ≥ y**

**35) Answer: B**

$\sqrt{(22^2 - 200 - 14 * 2)} = ? * 4$

$\sqrt{(484 - 200 - 28)} = ? * 4$

$\sqrt{256} = ? * 4$

$? * 4 = 16$

$? = 4$

**36) Answer: D**

$\sqrt{2025} * 8 + ? * 4^2 = 968$

$45 * 8 + ? * 16 = 968$

$360 + ? * 16 = 968$

$? * 16 = 608$

$? = 38$

**37) Answer: E**

$256^{3/4} + 25^2 = ?^2 - 67 * 5$

$4^{4 * \frac{3}{4}} + 625 = ?^2 - 335$

$64 + 625 = ?^2 - 335$

$?^2 = 1024$

$? = 32$

**38) Answer: B**

$72/100 * 6000$ of $35/100 + ? + 36 = 40^2$

$1512 + ? + 36 = 1600$

$? = 52$

**39) Answer: A**

$80/100 * \sqrt{14400} \div 4 * \sqrt{?} = 12/100 * 400$

$24 * \sqrt{?} = 48$

$\sqrt{?} = 2$

$? = 4$

**40) Answer: C**

$\sqrt{1156} - 10^2 + 122 = 7 * ?$

$34 - 100 + 122 = 7 * ?$

$56 = 7 * ?$

$? = 8$

**41) Answer: C**

$\sqrt{256} \div 8 * \sqrt{144} \div 2^2 = ? \div 4$

$16 \div 8 * 12 \div 4 = ? \div 4$

$6 = ? \div 4$

$? = 24$

**43) Answer: E**

$39 * 15 + 56 * 25 - ? = 15 * 14$

$585 + 1400 - ? = 210$

$? = 1775$

**43) Answer: A**

$225/100 * 150/100 * 640 = ? * 8$

$? = 270$

**44) Answer: B**

$7/6 * 144 + 8/9 * 108 - \sqrt{?} = 240$

$168 + 96 - \sqrt{?} = 240$

$\sqrt{?} = 24$

$? = 576$

## 45) Answer: A

$?^3 - 15/100 * 600 + 120 = 30^2 - 141$

$?^3 - 90 + 120 = 900 - 141$

$?^3 = 729$

$? = 9$

## 46) Answer: E

$5564 - 1134 - 2024 = ? - 11^3$

$2406 = ? - 1331$

$? = 3737$

## 47) Answer: C

$22/100 * 450 + 16 * 12 - ? = 14 * 20$

$99 + 192 - ? = 280$

$? = 11$

## 48) Answer: A

$(4 * 5)^2 \div 25 * 6 + 38 = ?$

$16 * 6 + 38 = ?$

$96 + 38 = ?$

$? = 134$

## 49) Answer: D

$48.4 + 36.6 - ?^2 = 12/100 * 300$

$85 - ?^2 = 36$

$?^2 = 49$

$? = 7$

## 50) Answer: C

Time taken by Pipe A to fill the tank = 3x minutes

Time taken by Pipe B to fill the tank = 2x minutes

$1/3x + 1/2x = 1/12$

$(2 + 3)/6x = 1/12$

$5/6x = 1/12$

x = 10 minutes

Time taken by Pipe B to fill the tank = 2 * 10 = 20 minutes

Required time taken = 20 * 100/200 = 10 minutes

## 51) Answer: D

$5x/(4x + 2x + 5) = 4/5$

$25x = 4 * (6x + 5)$

$25x = 24x + 20$

$x = 20$

Initial quantity of water in the vessel = 4 * 20 = 80 liters

## 52) Answer: C

$2000 * (100 + x)/100 * (100 - x/2)/100 = 2000 + 160$

$20 * (100 + x) * (200 - x)/200 = 2160$

$20000 - 100x + 200x - x^2 = 21600$

$x^2 - 100x + 1600 = 0$

$x^2 - 80x - 20x + 1600 = 0$

$x(x - 80) - 20(x - 80) = 0$

$x = 80, 20$

$x = 20\%$

## 53) Answer: A

$28 * x + 98 + x + 12 = 30 * (x + 1)$

$29x + 110 = 30x + 30$

$x = 80$

## 54) Answer: C

Let the present age of A be x years

$x = 225/100 * (B - 12)$

$x = 9/4 * (B - 12)$

$4x/9 + 12 = B$

$x + 4x/9 + 12 = 32 * 2$

$13x/9 = 64 - 12$

$13x/9 = 52$

$x = 36$ years

Present age of B = $4 * 36/9 + 12 = 16 + 12 = 28$ years

Required difference = $36 - 28 = 8$ years

**55) Answer: D**

$2 * (6x + 5x)/(2 * 22/7 * (6x - 16)) = 5/4$

$14x = 30x - 80$

$16x = 80$

$x = 5$ m

Length of the rectangle = $6 * 5 = 30$ m

Breadth of the rectangle = $5 * 5 = 25$ m

Area of the rectangle = $30 * 25 = 750$ m$^2$

**56) Answer: A**

Let the speed of the train be x m/s and the length of the train be y m.

$y/x = 25$

$y = 25x$ ---- (1)

$y/(x + 6) = 20$ ---- (2)

From (1) and (2),

$25x/(x + 6) = 20$

$25x = 20x + 120$

$5x = 120$

$x = 24$ m/s

**57) Answer: C**

Profit ratio of A to B = 4000:5000 = 4:5

Profit that goes to charity = $2250 * 20/100 = Rs.450$

Profit obtained by A = $(2250 - 450) * 4/9 = 1800 * 4/9 = Rs.800$

**58) Answer: A**

Let the speed of the boat in still water be B km/hr.

$(B + 4) * 10/(B - 4) * 12 = 7/6$

$5B + 20 = 7B - 28$

$2B = 48$

$B = 24$ km/hr

**59) Answer: B**

$x * 12/100 * 5 + 5x/4 * 10 * 4/100 = 6600$

$3x/5 + x/2 = 6600$

$(6x + 5x)/10 = 6600$

$11x = 66000$

$x = Rs.6000$

**60) Answer: D**

Time taken by P alone to complete the work = x days

Time taken by R alone to complete the work = 3x days

$1/x + 1/30 + 1/3x = 11/90$

$1/x + 1/3x = 11/90 - 1/30$

$4/3x = 8/90$

$x = 15$ days

Time taken by R alone to complete the work = 3 * 15 = 45 days

**61) Answer: A**
Required ratio = (280 + 320) : 300 = 600:300 = 2:1

**62) Answer: C**
Required percentage = 180/600 * 100 = 30%

**63) Answer: C**
Number of TV produced by Company A = (324 + 300)/2 = 624/2 = 312
Required ratio = 312:320 = 39:40

**64) Answer: A**
Number of headsets produced by Company E = 228 * 125/100 = 285
Number of speakers produced by Company E = 280 * 10/7 = 400
Required sum = 285 + 400 = 685

**65) Answer: B**
Number of Samsung mobile phones produced by Company C = 628 * 1/2 = 314
Number of vivo mobile phones produced by Company D = 314 − 269 = 45
Number of Samsung mobile phones produced by Company D = 180 - 45 = 135

**Direction (66-68):**

**66) Answer: C**
**67) Answer: D (First point is in the northeast of second point, except option d)**
**68) Answer: E**
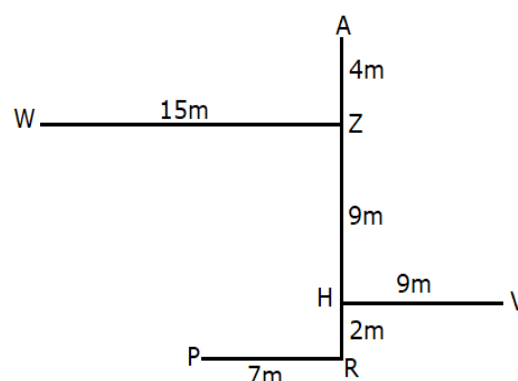


**69) Answer: D**



**70) Answer: C**
Before:75123456786
After: 751**1**33**5**5775
5-1=4

**Direction (71-75):**
**71) Answer: C**
**72) Answer: B**
**73) Answer: E**
**74) Answer: A**
**75) Answer: B**
**Final arrangement:**
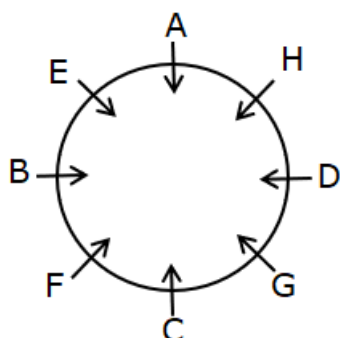
We have,

- Only two persons sit between A and F(either from left or right).
- H sits fourth to the right of F.

From the above conditions, there are two possibilities
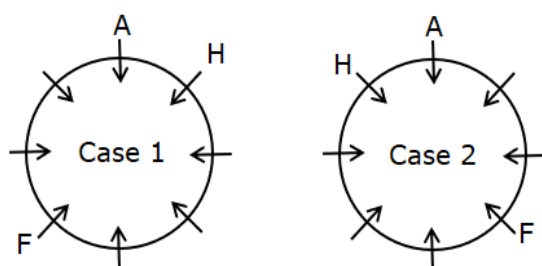


Again we have,

- G sits second to the left of H.
- Only three persons sit between B and D.
- B is not an immediate neighbour of G.
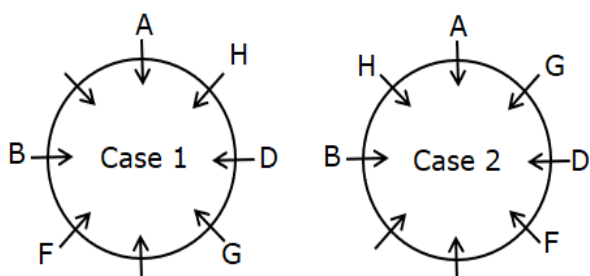


Again we have,

- C sits third to the right of E.

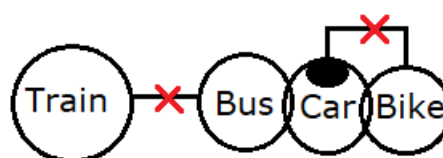From the above conditions, case 2 gets eliminated because C cannot be placed third to the right of E in case 2. hence case 1 shows the final arrangement.
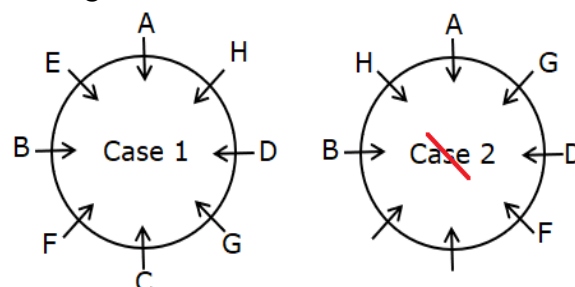


**76) Answer: E**
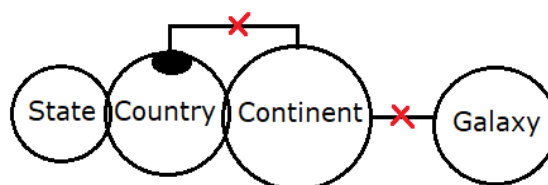


**77) Answer: C**
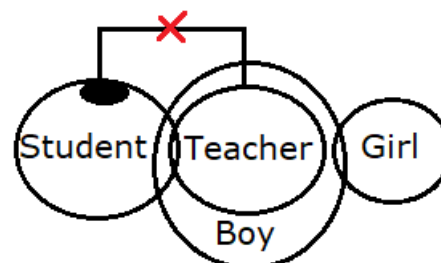


**78) Answer: A**



**Direction (79-82):**
**79) Answer: C**
**80) Answer: D**
**81) Answer: B**

**82) Answer: A**
**Final arrangement:**



We have,

- Only two persons sit between R and S.
- U, who sits third from one of the extreme ends and sits eighth to the right of R.

From the above conditions, there are two possibilities
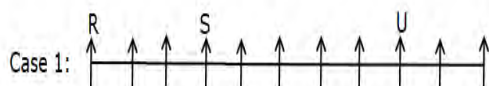


Again we have,

- T sits to the immediate right of S.
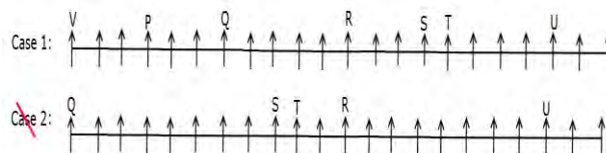- Only eight persons sit between T and Q, who doesn't sit adjacent to U.
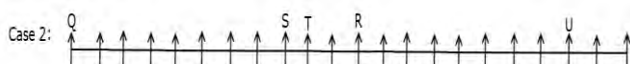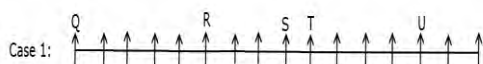


Again we have,

- P sits third to the left of Q.
- Only two persons sit between P and V, who sits at one of the extreme ends.

From the above conditions, case 2 gets eliminated because more than twenty-five persons come in case 2.

hence case 1 shows the final arrangement.



**Direction (83-85):**
**83) Answer: C**
**84) Answer: D**
**85) Answer: E**

$$Y(-) = X(+)$$
$$H(+) = I(-) \text{---} J(+)$$
$$U(+) \text{---} V(-)$$

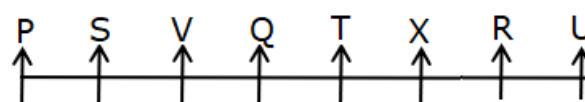**Direction (86-90):**
**86) Answer: C**
**87) Answer: D**
**88) Answer: E**
**89) Answer: A (Both the persons sit adjacent to each other, except option a)**
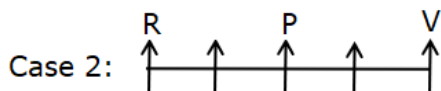**90) Answer: B**
**Final arrangement:**



We have,
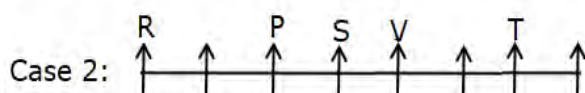
- Only three persons sit between V and R.
- P sits second to the left of V.

From the above conditions, there are two possibilities

Case 1:

Case 2:

Again we have,

- S sits to the immediate right of P.
- T sits third to the right of S but doesn't sit at the extreme end.



Case 1:

Case 2:

Again we have,

- Only one person sits between X and U.
- U is not an immediate neighbour of T.

From the above conditions, case 2 gets eliminated, hence case 1 shows the final arrangement



Case 1:

Case 2:
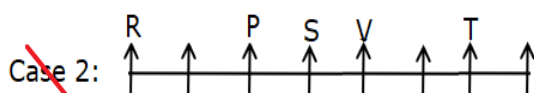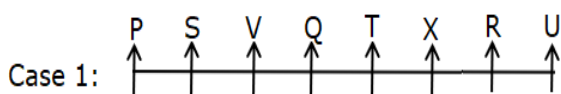
**91) Answer: B**

Before: 638 975 351 472 859

After: 7 7 **5 5** 3

5*5= 25

**92) Answer: C**

Before: 638 975 351 472 859

After: **3**68 579 135 247 58**9**

9+3=12

**93) Answer: E**

Before: 638 975 351 472 859

After: 436 975 351 270 **659**

**94) Answer: D**

Before: 638 975 351 472 859

After: 38 75 **51 72** 59

72−51=21

**95) Answer: A**

Before: 638 975 351 472 859

After: 9 **13** 17 21 22

**Direction (96–100):**

**96) Answer: A**

**97) Answer: B**

**98) Answer: D**

**99) Answer: C**

**100) Answer: E**

**Final arrangement:**

| Month | Name |
|---|---|
| January | I |
| February | L |
| March | H |
| April | M |
| May | N |
| June | J |
| July | O |
| August | K |

We have,

- M attends the interview in the month having 30 days.
- Only three persons attend the interview between M and K.

From the above conditions, there are two possibilities

| Month | Case 1 Name | Case 2 Name |
| --- | --- | --- |
| January | | |
| February | | K |
| March | | |
| April | M | |
| May | | |
| June | | M |
| July | | |
| August | K | |

Again we have,

- As many persons attend the interview before K as after I.
- L attends the interview immediately after I.

| Month | Case 1 Name | Case 2 Name |
| --- | --- | --- |
| January | I | |
| February | L | K |
| March | | |
| April | M | |
| May | | |
| June | | M |
| July | | I |
| August | K | L |

Again we have

- H, who attends the interview after February and two persons before N.
- J attends the interview immediately before O.

From the above conditions, case 2 gets eliminated because J and O cannot be placed. hence case1 shows the final arrangement.

| Month | Case 1 Name | ~~Case 2~~ Name |
| --- | --- | --- |
| January | I | |
| February | L | K |
| March | H | H |
| April | M | |
| May | N | N |
| June | J | M |
| July | O | I |
| August | K | L |

# Vocabulary

## 1. Rhetoric(noun)

**The art of speaking or writing effectively**

Synonyms- Oratory, Eloquence, Expression
Antonyms- Simple, Concise, Restrained

**Example**- He is using a common figure of rhetoric, hyperbole



## 2. Propped up(Phrasal verb)

**To stop something from falling or slipping by placing something under or against it**

Synonyms- Bolster, Sustain, Support
Antonyms- Inhibit, Hindered

**Example**- We propped up the beams with long boards



## 3. Amnesty(noun)

**A time when a government forgives political crimes**

Synonyms- Pardon, Reprieve, Remission
Antonyms- Penalty, Judgment, Penance

**Example**- An amnesty for political prisoners



## 4. Reverie(noun)

**A state being pleasantly lost in one's thoughts**

Synonyms- Daydream, Fantasy
Antonyms- Alertness, Realism

**Example**- A knock on the door broke her reverie



## 5. Chronicle(verb)

**Record a series of events in a factual and detailed way**

Synonyms- Record, Written document, Journal
Antonyms- Conceal, Secret, Hide

**Example**-  A vast chronicle of Spanish history



## 6. Retrograde(adjective)

**Making a situation worse or returning to how something was in the past**

Synonyms- Regressive, Worsening, Deteriorating
Antonyms- Positive, Forward-looking

**Example**- He said it would be a retrograde step to remove single parent benefits



## 7. Stymie(adjective)

**Hinder or prevent the progress of**

Synonyms- Obstruct, Hamper, Impede
Antonyms- Assist, Help

**Example**- The changes must not be allowed to stymie new medical treatments



## 8. Prudent(adjective)

**Sensible and careful when making judgments and decisions; avoiding unnecessary risks**

Synonyms- Wise, Well judged, Judicious
Antonyms- Incautious, Extravagant
**Example**- No prudent money manager would authorize a loan without first knowing its purpose

October Vocabulary

## 9. Jeopardy(noun)

**Danger of loss, harm, or failure**

Synonyms- Peril, Endangerment, Instability
Antonyms- Safety, Security

**Example**- The whole peace process is in jeopardy



## 10. Palpable(adjective)

**That is easily felt by the senses or the mind**

Synonyms- Perceptible, Perceivable, Discernible
Antonyms- Intangible, Imperceptible

**Example**- Palpable sense of loss



## 11. Buttress(noun)

**Something that supports or strengthens**

Synonyms- Vigor, Protected, Reinforced, Fortify
Antonyms- Weaken, Negate, Disprove

**Example**- Authority was buttressed by religious belief



## 12. Disconcertingly(adverb)

**in a disturbing or embarrassing manner**

Synonyms- Unsettling, Unnerving
Antonyms- Reassuring

**Example**- He had a disconcerting habit of offering jobs to people he met at dinner parties



## 13. Regime(noun)

**A system or ordered way of doing things**

Synonyms- Arrangement, Direction, Sovereignty
Antonyms- Anarchy

**Example**- Detention centers with a very tough physical regime



## 14. Wanton(adjective)

**(used about an action) done in order to hurt somebody or damage something for no good reason**

Synonyms- Deliberate, Willful, Promiscuous
Antonyms- Justifiable, Chaste, Moral

**Example**- The wanton destruction of the forests must be stopped



## 15. Malleable(adjective)

**Easily influenced or changed**

Synonyms- suggestible, susceptible, amenable
Antonyms- Intractable

**Example**- They are as malleable and easily led as sheep



## 16. Frowned Upon(phrasal verb)

**To disapprove of something**

Synonyms- Criticize, Reject
Antonyms- Boast, Rejoice

**Example**- Public expressions of affection are frowned upon in many cultures

October Vocabulary

## 17. Tenuous(adjective)

**Very weak or uncertain**

Synonyms- Negligible, Fragile
Antonyms- Convincing, Strong

**Example**- A tenuous rope

## 18. Statutory(adjective)

**Decided by law**

Synonyms- Legal, Prescript, Regulated
Antonyms- Illicit, Illegitimate

**Example**- Statutory controls over prices

## 19. Burgeoned(verb)

**Begin to grow or increase rapidly; Flourish**

Synonyms- Swell, Skyrocket, Mushroom
Antonyms- Shrink

**Example**- He burgeoned into a fine actor

## 20. Red Herring(noun)

**An idea or a subject which takes people's attention away from what is really important**

Synonyms- Ruse, Feint, Blind
Antonyms- Truth, Repulsion, Frankness

**Example**- The book is fast-paced, exciting, and full of red herrings

## 21. Mete something out(phrasal verb)

**To give somebody a punishment; to make somebody suffer bad treatment**

Synonyms- Abuser, Anti-harassment, Tyranny
Antonyms- Deny, Deprive of

**Example**- The prison sentence is the toughest meted out to any of the seven athletes who have pleaded guilty

## 22. Demarcate(verb)

**To show or mark the limits of something**

Synonyms- Separate, Divide, Delineate
Antonyms- Couple, Combine

**Example**- Plots of land demarcated by barbed wire

## 23. Lackadaisical(adjective)

**Not showing any interest, care, or enthusiasm**

Synonyms- Lazy, Lax, Careless
Antonyms- Enthusiastic, Excited

**Example**- Taking a lackadaisical approach can jeopardize the success of a project

## 24. Reiterated(verb)

**To repeat an opinion, statement**

Synonyms- Restate, Repeat
Antonyms- Ceasing, Interrupted

**Example**- She reiterated that the government would remain steadfast in its support

## 25. Intensive(adjective)

**Involving a lot of work or care in a short period of time**

Synonyms- Thorough, In-depth, Vigorous
Antonyms- Superficial, Cursory, Partial

**Example**- She undertook an intensive Arabic course



## 26. Revamp(verb)

**To change something in order to make it more attractive or more modern**

Synonyms- Renovate, Redecorate
Antonyms- Break, Destroy

**Example**- An attempt to revamp the museum's image



## 27. Supine(adjective)

**Weak and willing to accept the control of others**

Synonyms- Docile, Submissive
Antonyms- Strong, Assertive

**Example**- They remained supine in the face of terrible wrongdoing



## 28. Alacrity(noun)

**Great willingness, eagerness or enthusiasm**

Synonyms- Eagerness, Willingness
Antonyms- Apathy

**Example**- She accepted the invitation with alacrity



## 29. Assertion(noun)

**A statement that says you strongly believe that something is true**

Synonyms- Declaration, Contention
Antonyms- Refute, Disavow
**Example**- His assertion that his father had deserted the family



## 30. Rife with something(phrase)

**Full of something bad or unpleasant**

Synonyms- Abundant, Plentiful, Replete
Antonyms- Limited, Scarce, Low

**Example**- The school was rife with rumors



## 31. Estranged(adjective)

**No longer friendly or in contact with somebody who was close to you**

Synonyms- Alienated, Antagonize
Antonyms- Associated, Reconciled
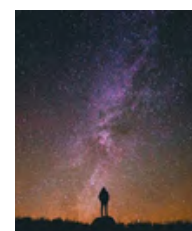**Example**- About being estranged from her for two decades



## 32. Speculation(noun)

**The forming of a theory or conjecture without firm evidence**

Synonyms- Supposition, Guesswork
Antonyms- Reality, Knowledge

**Example**- There has been widespread speculation that he plans to quit

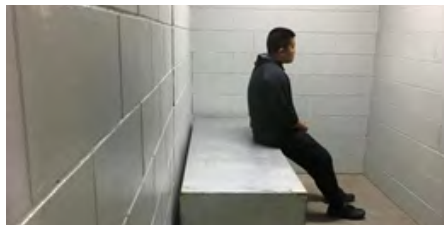October Vocabulary

## 33. Solitary(adjective)

**Done alone, without other people**

Synonyms- Lonely, Companionless
Antonyms- Sociable

**Example**- I live a pretty solitary life



## 34. Insinuation(noun)

**An unpleasant hint or suggestion of something bad**

Synonyms- Implication, Suggestion, Allegation
Antonyms- Elucidate, Proclaim

**Example**- I have done nothing to deserve all your vicious insinuations



## 35. Vile(adjective)

**Very bad or unpleasant**

Synonyms- Foul, Nasty, Obnoxious
Antonyms- Pleasant

**Example**- He has a vile temper



## 36. Skullduggery(noun)

**Secret and dishonest behavior**

Synonyms- Trickery, Swindling
Antonyms- Honesty, Profundity

**Example**- A firm that investigates commercial skullduggery



## 37. Incumbent(noun, adjective)

**A person who is currently in an official position**

Synonyms- Obligatory, Bearer, Occupant
Antonyms- Past, Future, Optional

**Example**- The present incumbent will soon be retiring



## 38. Factionalism(noun)

**Refers to arguments or disputes between two or more small groups from within a larger group**

Synonyms- Animosity, difference, competition,
Antonyms- Ratification, Harmony

**Example**- There has been a substantial amount of factionalism within the movement



## 39. Internment(noun)

**The act of putting someone in prison for political or military reasons, especially during a war**

Synonyms- Captivity, Confinement
Antonyms- Freedom, Liberty

**Example**- He was threatened with internment in a concentration camp



## 40. Unanimity(noun)

**Agreement by all people involved**

Synonyms- Accord, Consensus, Congruence
Antonyms- Disagreement, Division

**Example**- There is almost complete unanimity on this issue

October Vocabulary

## 41. Deferment(noun)

**The action or fact of putting something off to a later time**

Synonyms- Postponement, Deferral
Antonyms- Rush, Haste, Promptness

**Example**- Deferment of the decision



## 42. Interlude(noun)

**A thing occurring or done during an interval; an intervening period of time**

Synonyms- Intermission, Recess, Downtime
Antonyms- Resumption, Prolongation

**Example**- Enjoying a lunchtime interlude



## 43. Wrath(noun)

**Extreme anger**

Synonyms- Rage, Fury, Annoyance
Antonyms- Happiness, Good humour

**Example** - The people feared the wrath of god



## 44. Paradigm(verb)

**A typical example or pattern of something**

Synonyms- Model, Pattern, Prototype
Antonyms- Change, Diversion

**Example** - It's a completely new paradigm in building design



## 45. Ostensibly(adjective)

**As appears or is stated to be true, though not necessarily so**

Synonyms- Apparently, Outward, Pretended
Antonyms- Real, Genuine

**Example** - The real dispute which lay behind the ostensible complaint



## 46. Inequities(noun)

**Lack of fairness; an instance of somebody being treated unfairly**

Synonyms- Injustice, Prejudice, Bias
Antonyms- Fairness, Equitableness

**Example** - Police aimed at redressing racial inequity



## 47. Rigging(noun)

**The act of arranging dishonestly for the result of something**

Synonyms- Manipulate, Tamper with
Antonyms- Downgrade, Incapability

**Example**- Opposition parties have protested over alleged vote rigging in the election



## 48. Exile(noun, verb)

**The condition of someone being sent or kept away from their own country, village, etc., especially for political reasons**

Synonyms- Expulsion, Expatriate
Antonyms- Return

**Example**- He knew now that he would die in exile

October Vocabulary

## 49. Foe(noun)

**An enemy or opponent**

Synonyms- Adversary, Rival, Combatant
Antonyms- Ally

**Example**- His work was praised by friends and foes alike



## 50. Dismantle(verb)

**To destroy the integrity or functioning of something**

Synonyms- Tear down, Demolish, Deconstruct
Antonyms- Assemble, Build

**Example**- The engines were dismantled and the bits piled into a heap



## 51. Crackdown(noun)

**Action to stop bad or illegal behavior**

Synonyms- Suppression, Repression, Clampdown
Antonyms- Beginning, Start

**Example**- A crackdown on car crime



## 52. Germane(adjective)

**Relevant to a subject under consideration**

Synonyms- Suitable, Proper
Antonyms- Irrelevant, Inappropriate
**Example**- That is not germane to our theme



## 53. Handed down(Phrasal Verb)

**To announce an official decision, especially in a court of law**
Synonyms- Pass on, Bequeath
Antonyms- Deprived, Lost, Forfeited

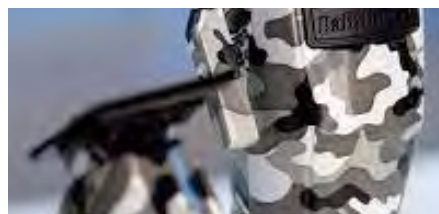**Example**- These skills used to be handed down from father to son



## 54. Espionage(noun)

**The act of finding out secret information about another country or organization**

Synonyms- Infiltration, Surveillance
Antonyms- Verity, Candidness

**Example**- The camouflage and secrecy of espionage



## 55. Scant(Adjective)

**Very little and not enough**

Synonyms- Exiguous, Meager, Hardly any
Antonyms- Abundant, Ample

**Example**- Companies with scant regard for the safety of future generations



## 56. Divulged(verb)

**To make something secret known**

Synonyms- Reveal, Promulgate, Proclaim
Antonyms- conceal
**Example**- I do not want to divulge my plans at the moment

October Vocabulary

## 57. Leniency(noun)

**The fact or quality of being more merciful or tolerant than expected**

Synonyms- Clemency, Benevolence
Antonyms- Severity, Strictness

**Example**- The court could show leniency



## 58.Ecstasy(noun)

**A state of extreme delight or joy**

Synonyms- Gladness, Pleasure
Antonyms- Torment, Anguish

**Example**- There was a look of ecstasy on his face



## 59. Convulsions(noun)

**A violent social or political upheaval**

Synonyms- Eruption, Turmoil, Furor
Antonyms- Harmony, Peace

**Example**- The patient suffers from convulsions



## 60. Debacle(noun)

**An event or situation that is a complete failure and causes embarrassment**

Synonyms- Fiasco, Catastrophe
Antonyms- Victory, Success

**Example**- The collapse of the company was described as the greatest financial debacle in US history



## 61. Confabulations(noun)

**Conversation or discussion about something**

Synonyms- Counsel, Consult, Debate
Antonyms- Be quiet, Listen

**Example**- He came to believe that these patients were confabulating



## 62. Cohort(noun, verb)

**A group of people with a shared characteristics**

Synonyms- Outfit, Army, Corps, Unit
Antonyms- Opponent, Foe, Enemy

**Example**- The police arrested the gang's leader and his cohorts



## 63. Delegitimize(verb)

**Withdraw legitimate status or authority from**

Synonyms- Discredit, Devalue, Proscribe
Antonyms- Sanction, Privilege, Validate

**Example**- The country has been delegitimized by the world community



## 64.Dissonances(noun)

**Lack of agreement or harmony between people or things**

Synonyms- Incongruity, Disparity
Antonyms- Harmony, Similarity

**Example**- The mingling of bitter comedy and stark tragedy produces sharp dissonances

## 65. Ebbing(noun)

**A gradual decline(in size or strength or power or number, or an emotion)**

Synonyms- Diminish, Dwindle, and Wane
Antonyms- Intensify, Increase

**Example**- My enthusiasm was ebbing away



## 66. Espousal(noun)

**An act of adopting or supporting a cause, belief, or way of life**

Synonyms- Adoption, Embracing, Support
Antonyms- Rejection, Opposition

**Example**- He has never been noted for his espousal of new writing



## 67. Sanguine(noun)

**Optimistic or positive, especially in an apparently bad or difficult situation**
Synonyms- Bullish, Hopeful, Cheerful
Antonyms- Pessimistic, Gloomy
**Example**- He is sanguine about prospects for the global economy



## 68. Imminent(adjective)

**Coming or likely to happen very soon**

Synonyms- Impending, At hand, Anticipated
Antonyms- Remote

**Example**- They were in imminent danger of being swept away



## 69. Slump(noun)

**A fall in the price, value, sales, etc. of something**
Synonyms- Plunge, Drop, Plummet
Antonyms- Rise

**Example**- A slump in profits



## 70. Staunch(adjective)

**Always loyal in supporting a person, organization, or set of beliefs or opinions**

Synonyms- Stalwart, Loyal, Faithful
Antonyms- Disloyal, Unfaithful, Unreliable

**Example**- These staunch walls could withstand attack by cannon



## 71. Vogue(noun)

**The prevailing fashion or style at a particular time**
Synonyms- Mode, Trend, Style
Antonyms- Unpopular, Out, Unfashionable
**Example**- The vogue is to make realistic films



## 72. Inevitable(adjective)

**Certain to happen and unable to be avoided or prevented**
Synonyms- Unpreventable, Mandatory, Inexorable
Antonyms- Avoidable, Uncertain
**Example**- War was inevitable

October Vocabulary

## 73. Muddle(noun, verb)

**Bring into a disordered or confusing state**

Synonyms- Mess up, Scramble, Chaotic
Antonyms- Orderly, Be in good order

**Example**- I fear he may have muddled the message



## 74. At all costs(Phrase)

**Regardless of the price to be paid or the effort needed**

Synonyms- At any cost, At any expense
Antonyms- Regardless

**Example**- Security during the president's visit must be maintained at all costs



## 75. Assuage(verb)

**Make (an unpleasant feeling) less intense; satisfy an appetite**

Synonyms- Relieve, Alleviate
Antonyms- Aggravate

**Example**- The letter assuaged the fears of most members



## 76. Ramshackle(adjective)

**Badly made and likely to break or fall down easily**

Synonyms- Tumbledown, Dilapidated
Antonyms- Sturdy, Well maintained

**Example**- A ramshackle cottage



## 77. Overawed(verb)

**To cause someone to feel a mixture of respect and fear**

Synonyms- Intimidate, Daunt
Antonyms- Neglect, Take apart

**Example**- Some of the players were totally overawed by playing their first game at the national stadium



## 78. Fulmination(noun)

**Strong criticism or protest**

Synonyms- Insult, Condemnation
Antonyms- Praise, Applause

**Example**- Her complaint took the form of fulmination, not reasoned argument



## 79. Encomium(noun)

**A speech or piece of writing that praises someone or something highly**

Synonyms- Accolade, Tribute, Testimonial
Antonyms- Sarcasm, Acrimony

**Example**- An encomium by the president greeted the returning hero



## 80. Brazen(adjective)

**Without embarrassment, especially in a way which shocks people**

Synonyms- Bold, Shameless
Antonyms- Timid, Shy

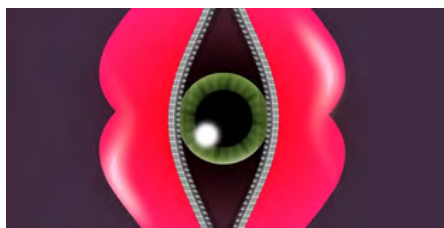**Example**- He went about his illegal business with a brazen assurance

October Vocabulary

## 81. Anathema(noun)

**Something that is strongly disliked or disapproved of**

Synonyms- Abhorrent, Odious, Hateful
Antonyms- Acceptable, Permissive

**Example**- Racial hatred was anathema to her



## 82. Hold Forth(Phrasal Verb)

**Talk lengthily, assertively, or tediously about a subject**

Synonyms- Sermonize, Pontificate
Antonyms- Refrain, Ignore, Be quiet

**Example**- She held forth all through lunch on a variety of subjects



## 83. Scrupulously(adverb)

**In a very careful and thorough way; with great effort to avoid doing wrong**

Synonyms- Carefully, Meticulously, Conscientiously
Antonyms- Careless, Inaccurate

**Example**- The policies must be scrupulously observed



## 84. Untenable(adjective)

**Not able to be supported or defended against criticism, or no longer able to continue**

Synonyms- Indefensible, Implausible
Antonyms- Tenable, Defensible
**Example**- This argument is clearly untenable



## 85. Downtrodden(adjective)

**Oppressed or treated badly by people in power**

Synonyms- Subjugated, Enslaved, Maltreated
Antonyms- Respected, Wealthy, Rich

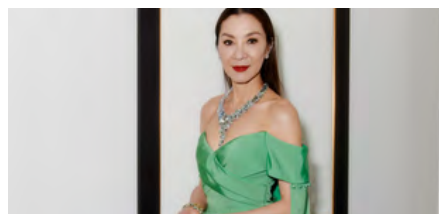**Example**- The owner is making huge profits at the expense of downtrodden peasants



## 86. Fastidious(adjective)

**The fact of giving too much attention to small details and wanting everything to be correct and perfect**

Synonyms- Scrupulous, Punctilious
Antonyms- Easy-going, Sloppy

**Example**- She dressed with fastidious care



## 87. Dislodge(verb)

**To force someone or something from a place or position**

Synonyms- Remove, Evict, Overturn
Antonyms- Deposit, Stick, Wedge

**Example**- Government opponents failed to dislodge the Prime Minister



## 88. Scathing(adjective)

**Criticizing someone or something in a severe and unkind way**

Synonyms- Scorching, Ferocious
Antonyms- Gentle, Mild

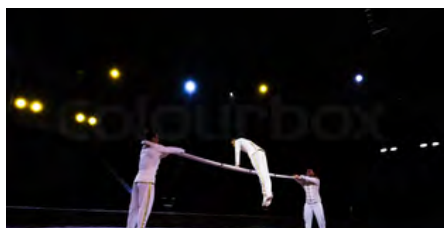**Example**- He unleashed a scathing attack on his former boss

October Vocabulary

## 89. Plummet(verb)

**To fall suddenly and quickly from a high level or position**

Synonyms- Plunge, Hurtle, Nosedive
Antonyms- Rocket, Climb, Arise

**Example**- The acrobat plummeted into the net



## 90. Generous(adjective)

**Marked by abundance or ample proportions**

Synonyms- Lavish, Bountiful
Antonyms- Selfish

**Example**- He was generous with both his time and his money



## 91. Permeate(verb)

**Spread throughout (something)**

Synonyms- Pervade, Imbue, Suffuse
Antonyms- Dry, Take out

**Example**- The aroma of soup permeated the air



## 92. Fruitless(adjective)

**Producing poor or no results; not successful**

Synonyms- Futile, Vain, Pointless
Antonyms- Fruitful, Productive

**Example**- His fruitless attempts to publish poetry



## 93. Slogging(verb)

**Work hard over a period of time**

Synonyms- Toil, Labor
Antonyms- Skive, Take it easy

**Example**- They were slogging away to meet a deadline



## 94. Reprisal(noun)

**An act of retaliation**

Synonyms- Retaliation, Vengeance, Requital, Avenging, Retribution
Antonyms- Sympathy, Pardon

**Example**- Three youths died in the reprisals which followed



## 95. Fiasco(noun)

**A complete failure, especially a ludicrous or humiliating one**

Synonyms- Disaster, Catastrophe
Antonyms- Success

**Example**- His plans turned into a fiasco



## 96. Leverage(noun, verb)

**The power to influence results; use something to maximum advantage**

Synonyms- Support, Grasp
Antonyms- Demotion, Unfavorable

**Example**- The organization needs to leverage its key resources

October Vocabulary

## 97. Perpetrators(noun)

**A person who carries out a harmful, illegal, or immoral act**

Synonyms- Offender, Wrongdoer
Antonyms- Victim, Sufferer

**Example**- The perpetrators of this horrific crime must be brought to justice



## 98. Shoddily (adjective)

**In a way that is careless, of poor quality, and that uses low quality materials**

Synonyms- Dreadfully, Wickedly
Antonyms- Well made, Careful

**Example**- These clothes are very shoddily made



## 99. Gory(adjective)

**Full of violence and blood**

Synonyms- Ferocity, Gruesome
Antonyms- Charming, Uplifting

**Example**- A gory horror film



## 100. Impunity(noun)

**Freedom from punishment for something that has been done that is wrong or illegal**

Synonyms- Indemnity, Exemption
Antonyms- Liability, Responsibility
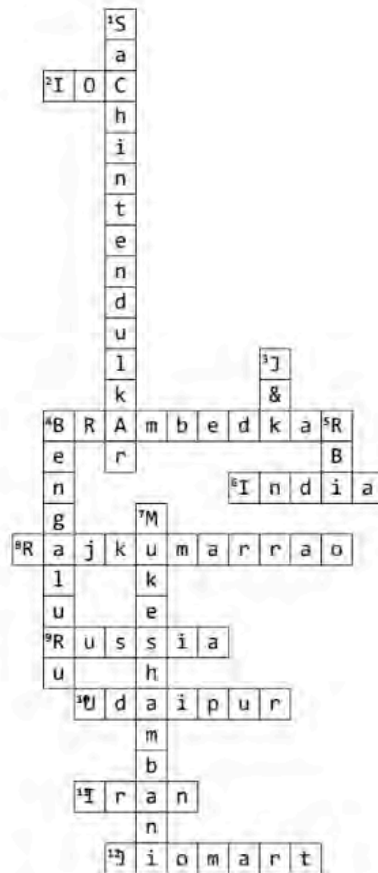
**Example**- They broke the law with impunity

```
                              ¹S
                               a
                        ²I  O  C
                               h
                               i
                               n
                               t
                               e
                               n
                               d
                               u
                               l       ³J
                               k       &
              ⁴B  R  A  m  b  e  d  k  a  ⁵R
               e     r                    B
               n              ⁶I  n  d  i  a
               g        ⁷M
              ⁸R  a  j  k  u  m  a  r  r  a  o
               l        k
               u        e
              ⁹R  u  s  s  i  a
               u        h
              ¹⁰U  d  a  i  p  u  r
                        m
                        b
              ¹¹I  r  a  n
                        n
              ¹²B  i  o  m  a  r  t
```

## Across

2. Which company has unveiled the nation's first green hydrogen-powered bus?

4. Whose statue is named the 'Statue of Equality,' will be unveiled in Accokeek City, Maryland?

6. Which country will host the International Congress on the Chemistry of Cement (ICCC) in 2027?

8. Who has been inducted as a National Icon by the Election Commission of India?

9. Which country is seeking to rejoin the United Nations Human Rights Council (UNHRC) after being removed from the council in April 2022 ?

10. Which city won the prestigious title of India's first-ever wetland city ?

11. Which country launched Noor-3 imaging satellite into space?

12. Which company has appointed India's most, iconic cricketer, Mahendra Singh Dhoni as its brand ambassador.?

## Down

1. Who has been appointed as the global ambassador of the 2023 Cricket World Cup by the International Cricket Council (ICC).

3. Basohli Pashmina from _ _ _ _ _ _ _ _ _ _ _ has got the Geographical Indication (GI) tag

4. Which city hosted the 5th World Coffee Conference (WCC?

5. Which bank has expanded its Centralised Web Portal called UDGAM (Unclaimed Deposits – Gateway to Access inforMation) to include 30 banks.?

7. Who has reclaimed the first position on the 2023 Forbes list of India's 100 Richest with a net worth of $92 billion?