

# **GUPTA**

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# **CLASSES**

## **Current Affairs**

**November-2023**

**English**

**Part-1**



**GUPTA**

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**CLASSES**

# Current Affairs Q&A PDF – November 2023

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# NATIONAL AFFAIRS

**1. Which of the following points is/are “correct” with respect to the 16th Urban Mobility India (UMI) Conference & Exhibition 2023 held in October 2023?**

**A) The Ministry of Housing and Urban Affairs organised 16th UMI Conference & Exhibition 2023 in collaboration with the Institute of Urban Transport (India) and with the support of Delhi Metro Rail Corporation Ltd.**

**B) Aishree Boruah, IIT Hyderabad (Telangana) won the 1st prize under the Trophy for best research paper category.**

**C) Kochi Smart City Limited receives award for Best Public Transport System for Multimodal Transport System project**

1) Only A

2) Only A & B

3) Only B & C

4) Only A & C

5) All A, B & C

**Answer- 2) Only A & B**

**Explanation:**

The **Ministry of Housing and Urban Affairs** organized 16th Urban Mobility India (**UMI**) Conference & Exhibition 2023 in collaboration with the **Institute of Urban Transport (India)** and with the support of **Delhi Metro Rail Corporation Ltd.** The event took place from October 27th to 29th, 2023, at the Manekshaw Centre, Parade Road, Delhi Cantt, New Delhi, Delhi.

- **Aishree Boruah**, IIT Hyderabad (Telangana) won the **1st prize** under the **Trophy for best research paper category.**
- **Srinagar Smart City Limited** receives award for **Best Public Transport System** for Srinagar’s **Multimodal Transport System project**
- Jabalpur City Transport Services Limited won the City with the Most Innovative Financing Mechanism for Financial Mechanism award for Sustainable City Bus Services project.

**2. Which of the following points is/are “correct” with respect to the Durga Bharat Samman 2023 Award, as of October 2023?**

**A) West Bengal (WB) Governor CV Ananda Bose presented the inaugural Durga Bharat Samman (2023) during the event organised at the Raj Bhavan in Kolkata, WB.**

**B) Pandit Ajoy Chakrabarty, Garden Reach Shipbuilders & Engineers (GRSE), Chandrayaan Team of the Indian Space Research Organisation (ISRO) & Visva-Bharati University, Santiniketan (WB) received the Durga Bharat Param Samman awards.**

**C) During the event, he formally launched the “Mission Kala Kranti”, an initiative aimed at “promoting the art and culture of West Bengal and India”.**

1) Only A

2) Only A & B

3) Only B & C

4) Only A & C

5) All A, B & C

**Answer- 5) All A, B & C**



**Explanation:**

West Bengal (WB) Governor CV Ananda Bose presented the inaugural Durga Bharat Samman (2023) during the event organised at the Raj Bhavan in Kolkata, WB.

- During the event, he formally launched the “**Mission Kala Kranti**”, an initiative aimed at “promoting the art and culture of West Bengal and India”.
- The government of WB has organised the Durga Puja Carnival, showcasing the iconic idols of Goddess Durga, on 27th October 2023 in the Red Road, Kolkata, WB.

i. Ahead of the **Durga Puja Festivals 2023**, Durga Bharat Param Samman awards were presented to:

- **Pandit Ajoy Chakrabarty** for his outstanding contribution to music;
- Garden Reach Shipbuilders & Engineers (**GRSE**) for its achievements in shipbuilding ;
- **Chandrayaan Team** of the Indian Space Research Organisation (**ISRO**) for the success of the Chandrayaan Mission;
- Visva-Bharati University, Santiniketan (WB) for its contribution to education.

ii. The award has a cash prize of Rs 1 lakh for each of the recipients.

**3. In which state, Mera Hou Chongba, the annual cultural festival of solidarity was celebrated on 28th October 2023?**

- 1) Tripura
- 2) Assam
- 3) Manipur
- 4) Mizoram
- 5) Arunachal Pradesh

Answer- **3) Manipur**

**Explanation:**

On 28th October 2023, People of **Manipur** celebrated **Mera Hou Chongba**, the annual cultural festival of solidarity in Manipur at the Kangla Palace Compound in Imphal in Manipur. The event was organised by the Mera Hou Chongba Thoushil Lup.

i. Manipur Chief Minister(CM) Nongthombam Biren Singh along with the titular king of Manipur Leishemba Sanajaoba attended the event.

ii. The festival marks the oneness of the growth of nationalism in Manipur and celebrates the bond of brotherhood, love, and unity.

iii. The festival has been celebrated in Manipur since the period of Nongda Lairen Pakhangba, the god king of Manipur(1st century AD).

**4. In October 2023, Prime Minister (PM) Narendra Modi launched the ‘Mera Yuva Bharat’ (MY Bharat) platform.**

**MY Bharat is an autonomous body under the \_\_\_\_\_ (department) of Government of India (GoI).**

- 1) Department of Social Justice and Empowerment
- 2) Department of Rural Development
- 3) Department of Youth Affairs
- 4) Department of Higher Education



5) Department of Sports

Answer- **3) Department of Youth Affairs**

**Explanation:**

On 31st October 2023, on the occasion of National Unity Day 2023, Prime Minister (PM) Narendra Modi launched the '**Mera Yuva Bharat**' (**MY Bharat**) platform for the youth of India during the program held in Kartavya Path in New Delhi, Delhi.

- The MY Bharat platform encourages youth participation in nation-building efforts, fostering a sense of responsibility and engagement.
- The program marked the culmination of the "Meri Maati Mera Desh" campaign's Amrit Kalash Yatra.

**i.** MY Bharat is an autonomous body under the **Department of Youth Affairs, Ministry of Youth Affairs and Sports (MoYAS)**, Government of India (GoI).

**ii.** It serves as a comprehensive government platform for the youth of India, aligning with the GoI's goal to offer equitable opportunities to the nation's youth.

**5. Which of the following points is "Incorrect" with respect to the report 'Road Accidents in India-2022' published by the Ministry of Road Transport and Highways (MoRTH) in October 2023?**

**A) The States and Union Territories (UTs) of India reported a total of 4,61,312 road accidents during 2022.**

**B) Uttar Pradesh tops the list of States in Number of Accidents for the 6th consecutive year.**

**C) Tamil Nadu recorded the highest number of road accidents on National Highways in 2022**

1) Only A

2) Only B

3) Only C

4) Only A & B

5) Only B & C

Answer- **2) Only B**

**Explanation:**

According to "Road Accidents in India-2022", the annual report published by the Ministry of Road Transport and Highways (MoRTH). The States and Union Territories (**UTs**) of India reported a total of **4,61,312 road accidents** during 2022.

**i. Tamil Nadu (TN)** tops the list of States in **Number of Accidents** for the **5th consecutive year**. TN has reported 64,105 (13.9%) accidents in 2022.

**ii.** TN also recorded the highest number of road accidents on National Highways in 2022 with 18,972 accidents (12.5%) followed by Kerala with 17,627 (11.6%) accidents

**iii.** Uttar Pradesh recorded the highest number of road accident fatalities on the National level in 2022 with 13.9% of fatalities followed by TN (9.8%).

**6. Which of the following points is/are "correct" with respect to the recent inauguration by Prime Minister (PM) of India, Narendra Modi in October 2023?**

**A) PM launched the "Namo Shetkari Mahasanman Nidhi Yojana" which aims to benefit more than 86 Lakh beneficiaries of the PM Kisan Samman Nidhi Yojana in Maharashtra by providing them additional Rs 6000 per year..**



**B) The PM dedicated the 85 Km long, Left bank canal network of the Nilwande Dam/Upper Pravara dam.**

**C) PM inaugurated various development projects worth around Rs7500 crore in Shirdi, Maharashtra & inaugurated the 37th National Games in Goa on 26th October, 2023.**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- **1) All A, B & C**

**Explanation:**

Prime Minister (PM) of India, **Narendra Modi** inaugurated and dedicated various development projects worth around **Rs7500 crore** in Shirdi, **Maharashtra** on 26th October, 2023.

- Hon'ble PM Narendra Modi inaugurated the **37th National Games** in an official ceremony held at Pandit JawaharLal Nehru Stadium, Margao, and **Goa** on 26th October, 2023. Motto: the motto for the 37th National Games of India is "Get Set Goa".
- PM launched the "**Namo Shetkari Mahasanman Nidhi Yojana**" which aims to benefit more than 86 Lakh beneficiaries of the PM Kisan Samman Nidhi Yojana in Maharashtra by providing them additional Rs 6000 per year.
- The PM dedicated to the 85 Km long, Left bank canal network of the **Nilwande Dam** is also called Upper Pravara dam. It is developed at a cost Rs 5177 crore. The idea of Nilwande Dam was first conceived in 1970.

**7. Shiv Nadar has retained the title of India's Most Generous for the \_\_\_\_\_ consecutive year in the Edelgive Hurun India Philanthropy List 2023, released in November 2023.**

- 1) 5th
- 2) 3rd
- 3) 2nd
- 4) 4th
- 5) 6th

Answer- **2) 3rd**

**Explanation:**

On November 2, 2023, Hurun Research Institute and EdelGive Foundation released the Edelgive Hurun India Philanthropy List 2023 in which **Shiv Nadar (78)** of HCL Technologies **retained** the title of '**India's Most Generous**' for the **3rd** consecutive year as he donated Rs 2,042 crore during the FY2022-23.

- Out of his total donation, Rs 1,774 crore for Arts and Culture and Education.
- Azim Premji, founder chairman of Wipro, is ranked 2nd, as he donated Rs 1,774 crore and Mukesh Ambani, Chairman & Managing Director of Reliance Industries limited(RIL), is ranked 3rd with a donation of Rs 376 crore.



- Nikhil Kamath, co-founder of Zerodha, became the youngest philanthropist on the list as he donated Rs 110 crore during FY22-23.
- There are 7 women in the list led by Rohini Nilekani, founder of Rohini Nilekani Philanthropies, is the most generous woman philanthropist as she donated Rs 170 crore during the year.
- With a donation of Rs 47 crore, K Dinesh 69, co-founder of Infosys, was the most generous new entrant in the list.

**8. Which of the following points is/are “correct” with respect to the inauguration of Development Projects in Power and Rail Sector by the Prime Minister (PM) Narendra Modi and Bangladesh PM Sheikh Hasina in November 2023?**

**A) PM Narendra Modi and his Bangladeshi counterpart Sheikh Hasina virtually inaugurated a Akhaura-Agartala rail line starting from Tripura’s Nischintapur to Gangasagar in Bangladesh which will connect Agartala (Tripura) with Akhaura (Bangladesh).**

**B) Both the leaders inaugurated Khulna-Mongla Port rail line which encompasses the construction of a 65 Km broad gauge rail route that will connect Mongla Port to the existing rail network in Khulna.**

**C) Unit-II of Maitree Super Thermal Power Plant was jointly inaugurated under Indian Concessional Financing Scheme loan of USD 1.6 billion is a 1320 MW (2×660) Super Thermal Power Plant located in Rampal in Khulna division of Bangladesh.**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- **1) All A, B & C**

**Explanation:**

On 1st November 2023, Narendra Modi, Prime Minister (PM) of India and Sheikh Hasina, PM of Bangladesh, jointly inaugurated three Indian–assisted **development projects** via video conferencing.

- These 3 projects in the rail and power sector aim to strengthen connectivity and energy security in India and Bangladesh.
- PM Narendra Modi and his Bangladeshi counterpart Sheikh Hasina virtually inaugurated a rail line starting from Tripura’s Nischintapur to Gangasagar in Bangladesh which will connect Agartala (Tripura) with Akhaura (Bangladesh). This project is also known as **Akhaura-Agartala rail link**.
- **Khulna-Mongla Port rail line** has been inaugurated by Prime Minister Narendra Modi & Sheikh Hasina, PM of Bangladesh which encompasses the construction of a 65 Km broad gauge rail route that will connect Mongla Port to the existing rail network in Khulna. This marks the integration of Mongla, the 2nd largest port of Bangladesh, with the broader-gauge (BG) railway network. The project has been implemented under the Government of India’s concessional Line of Credit with a total project cost USD 388.92 million.
- Unit-II of **Maitree Super Thermal Power Plant** was jointly inaugurated by the PM of India and PM of Bangladesh virtually on November 1, 2023.
- The Maitree Super Thermal Power Project under Indian Concessional Financing Scheme loan of USD 1.6 billion is a 1320 MW (2×660) Super Thermal Power Plant located in Rampal in Khulna division of Bangladesh.



**9. Which country has recently (in Nov '23) signed a Letter of Intent (LoI) with India for Cooperation in the field of Public Administration and Administrative Reforms for 3 years?**

- 1) Germany
- 2) United States
- 3) United Kingdom
- 4) France
- 5) Australia

**Answer- 4) France**

**Explanation:**

Department of Administrative Reforms and Public Grievances (DARPG) under the Ministry of Personnel, Public Grievances and Pensions, Government of **India**, and Ministry of Public Sector Transformation & the Civil Service of the French Republic (**France**) have signed a Letter of Intent (LoI) for Cooperation in the field of **Public Administration and Administrative Reforms** for 3 years.

**i. Aim:** To enhance bilateral partnership between India and France through exchange visits, focused on administrative reforms, good governance webinars, research publications, capacity building programs, and replication of good governance practices.

- Under this LoI, a Joint Working Group (JWG) will be established to create a roadmap for bilateral collaboration.
- Emphasis was laid upon high-level exchanges in the upcoming months.
- India presented Prime Minister (PM) Narendra Modi's vision of 'Maximum Governance – Minimum Government' policy.

**10. Which government sector enterprise has recently (in Nov '23) unveiled the National Efficient Cooking Programme (NECP) and the Energy Efficient Fans Programme (EEFP)?**

- 1) National Thermal Power Corporation (NTPC)
- 2) Energy Efficiency Services Limited (EESL)
- 3) National Hydroelectric Power Corporation Ltd (NHPC)
- 4) Power Finance Corporation Limited (PFC)
- 5) Nuclear Power Corporation of India Limited (NPCIL)

**Answer- 2) Energy Efficiency Services Limited (EESL)**

**Explanation:**

On 2nd November 2023, Union Minister Raj Kumar Singh, Ministry of Power, has unveiled two new programs of Energy Efficiency Services Limited (**EESL**): National Efficient Cooking Programme (**NECP**) and the Energy Efficient Fans Programme (**EEFP**), during the event held in New Delhi, Delhi.

- NECP aims to revolutionise cooking practices in India.
- EEFP aims to emphasise the importance and urgency of energy-efficient fans.

**i.** Under NECP, EESL will distribute 20 Lakh energy-efficient induction cook stoves to reduce the environmental impact of cooking practices, leading to cleaner air and improved health for the population.

- EESL collaborated with Modern Energy Cooking Services (MECS) to facilitate the widespread adoption of induction cooktops.

**ii.** Under EEFP, EESL will distribute 1 crore 5-star energy-efficient BLDC (brushless direct current) fans across India.



**11. Union Minister Ashwini Vaishnaw, Ministry of Communications has recently (in Nov '23) announced that India will be hosting the World Telecommunication Standardisation Assembly (WTSA) in \_\_\_\_\_ (year).**

- 1) 2028
- 2) 2026
- 3) 2024
- 4) 2027
- 5) 2025

**Answer- 3) 2024**

**Explanation:**

Union Minister Ashwini Vaishnaw, Ministry of Communications announced that **India** will be hosting the World Telecommunication Standardisation Assembly (**WTSA**) in **2024**.

**i.** WTSA is the governing conference of the International Telecommunication

Union Telecommunication Standardization Sector (**ITU-T**). It is a quadrennial event (happening once in 4 years).

- WTSA is one of the three world conferences organized by the ITU.

**ii. Other two conferences are:**

- World Radiocommunication Conference (WRC) – Held once in every three to four years
- World Telecommunication Development Conference (WTDC) – Held once in every four years

**Note-** WTSA24 will mark a significant step towards the advancements of Fifth Generation(5G) and Sixth Generation(6G) networks.

**12. Which state government has recently (in Nov '23) approved an electrification scheme to provide electricity facilities to un-electrified rural hamlets and households?**

- 1) Odisha
- 2) Madhya Pradesh
- 3) Maharashtra
- 4) Uttar Pradesh
- 5) Jharkhand

**Answer- 5) Jharkhand**

**Explanation:**

The **Jharkhand** Cabinet chaired by Chief Minister(CM) **Hemant Soren** approved a new **electrification scheme** named "**Mukhya Mantri Ujjwal Jharkhand Yojana**".

**i.** The scheme aims to provide electricity facilities to un-electrified rural hamlets and households, as well as leftover urban areas.

**ii.** The cabinet has allocated **Rs 1,485.39 crore** for this scheme.

**13. In which city, Union Minister of Ports, Shipping and Waterways Sarbananda Sonowal flagged off the maiden voyage of the vessel "Costa Serena" in November 2023?**

- 1) Panaji, Goa
- 2) Kochi, Kerala
- 3) Chennai, Tamil Nadu
- 4) Mumbai, Maharashtra
- 5) Puri, Odisha

**Answer- 4) Mumbai, Maharashtra**

**Explanation:**

Union Minister **Sarbananda Sonowal**, Ministry of Ports, Shipping and Waterways (MoPSW) flagged off the maiden voyage of the vessel "**Costa Serena**", the **India's 1st** International Cruise Liner at an event held in **Mumbai, Maharashtra**. This launch symbolises the dawn of a new era in cruising and tourism in India.

- i. This initiative aligns with the Government of India's "Dekho Apna Desh" initiative to the middle class to prefer domestic tourism over international tourism.
- ii. The Costa Serena was constructed by Fincantieri (Shipbuilding company) at its Sestri Ponente shipyard in Genoa, Italy and was inaugurated in Marseille, France.
  - The Costa Serena is the tenth vessel to join the 17-ship fleet of Costa Crociere (Costa Cruises).
- iii. Costa Cruises, Italy, operating under Carnival Corporation, announces domestic sailings in India.

**14. Name the country that has recently (in Nov '23) announced to fund USD 44.7 million to strengthen food security and environmental protection in Uttarakhand under India's 'The Hunger Project (THP)'.**

- 1) Japan
- 2) Norway
- 3) Germany
- 4) United States of America
- 5) Australia

Answer- **2) Norway**

**Explanation:**

The Government of **Norway** will fund **USD 44.7 million** to strengthen food security and environmental protection in **Uttarakhand** under India's 'The Hunger Project (**THP**)'. This funding will be valid for 3 years, until September 2026.

- Norway will aid in promoting food security by improving productivity for small-scale producers of food, and by developing local value chains and markets.
- i. THP is a non-profit organization that works to end hunger and extreme poverty across 12 countries in Africa, Latin America and South Asia. In India, it is currently working in the five states of Karnataka, Madhya Pradesh (MP), Odisha, Rajasthan, and Uttarakhand.
    - In Uttarakhand, it will be implemented in 3 districts, 9 blocks, 172 gram panchayats and 145 van panchayats.

**15. Which company has recently (in Nov '23) collaborated with the Ministry of Women and Child Development (WCD) to support the Beti Bachao, Beti Padhao (BBBP) initiative?**

- 1) India TV
- 2) Zee Entertainment Enterprises
- 3) COLORS
- 4) Aaj Tak
- 5) STAR PLUS

Answer- **3) COLORS**

**Explanation:**

India's leading Hindi General Entertainment Channel (**GEC**) and Viacom18 Media Private Limited's Flagship Channel **COLORS** has announced a collaboration with the Ministry of Women and Child



Development (**WCD**) to support the Beti Bachao, Beti Padhao (**BBBP**) initiative to raise awareness about the social evil of girl child abandonment.

- i. The collaboration aims to raise awareness around girl child abandonment through their latest social drama show "Doree" which will be aired from 06th November 2023.
- ii. The channel will also raise awareness about the 24-hour emergency toll-free child helpline number (1098) amongst viewers.

**16. In which state/UT, President of India, Droupadi Murmu has recently (in Nov '23) inaugurated a 250-metre 'Navdurga Path' skywalk and the remodelled 'Parvati Bhawan'?**

- 1) Uttar Pradesh
- 2) Jammu and Kashmir
- 3) Ladakh
- 4) Himachal Pradesh
- 5) Uttarakhand

Answer- **2) Jammu and Kashmir**

**Explanation:**

The President of India, **Droupadi Murmu**, inaugurated a 250-metre '**Navdurga Path**' skywalk and the remodelled 'Parvati Bhawan' at Shri Mata Vaishno Devi Shrine in Reasi district of **Jammu and Kashmir** (J&K).

- The skywalk is a pedestrian flyover that is built at an elevation of 20 feet above the existing track and cost Rs.15.69 crore.

- i. Parvati Bhawan is linked to the skywalk to ensure that pilgrims proceed directly to the shrine after depositing their luggage.
- ii. It has 1,500 lockers that cater to 10,000 to 15,000 pilgrims every day.

**17. In November 2023, Bhupendra Patel, Chief Minister (CM) of Gujarat, unveiled the crest of the Indian Naval Ship(INS) \_\_\_\_\_, indigenous under-construction, guided missile destroyer of Project 15B.**

- 1) INS Dwarka
- 2) INS Surat
- 3) INS Sardar Patel
- 4) INS Valsura
- 5) INS Agnibahu

Answer- **2) INS Surat**

**Explanation:**

On November 6, 2023, Bhupendra Patel, the Chief Minister (CM) of Gujarat, unveiled the crest of the **Indian Naval Ship (INS) Surat**, indigenous under-construction, guided missile destroyer of **Project 15B**, at the ceremony conducted under the aegis of Western Naval Command by Gujarat Naval Area, in Surat, Gujarat.

- This is the 1st capital warship to be named after the city of Gujarat and this is also the first time that unveiling of the crest of a warship is held in the city. it has been named after.

i. The Crest of INS Surat features,

- The famous lighthouse at Hazira (Surat) is located at the southern entrance of the Gulf of Khambhat. The lighthouse of Hazira, built in 1836, was one of the first lighthouses in India.
- Asiatic lion, the state animal of Gujarat, symbolises the ship's majesty and strength.



Wavy sea depicting the Indian navy's commitment to maritime security and national defence.

**18. In November 2023, Secretary of Ministry of Agriculture & Farmers Welfare (MoA&FW) Manoj Ahuja launched Krishi 24/7, India's first AI (Artificial Intelligence)-powered solution for automated agricultural news monitoring and analysis.**

**Which company/ Non-profit developed the Krishi 24/7, in collaboration with Department of Agriculture and Farmers Welfare (DA&FW)?**

- 1) Happiest Minds Technologies
- 2) Wadhvani Institute for Artificial Intelligence
- 3) Persistent Systems
- 4) Zensar Technologies Limited
- 5) Kellton Tech Solutions Limited

**Answer- 2) Wadhvani Institute for Artificial Intelligence**

**Explanation:**

On November 6, 2023, Manoj Ahuja, Secretary, Ministry of Agriculture & Farmers Welfare (MoA&FW) launched **Krishi 24/7**, India's first AI (Artificial Intelligence)-powered solution for automated agricultural news monitoring and analysis.

- i.** It is developed by the Department of Agriculture and Farmers Welfare (**DA&FW**), MoA&FW in collaboration with Mumbai, Maharashtra-based **Wadhvani Institute for Artificial Intelligence** (Wadhvani AI) with support from Google.org.
- ii.** This real-time monitoring system assists the Ministry of Agriculture in staying updated on relevant events, allowing them to create alerts and take prompt action in the agricultural ecosystem.

**19. Which state/UT's police has recently (in Nov '23) introduced Global Positioning System (GPS) tracker anklets to monitor the terror-accused people out on bail?**

- 1) Gujarat
- 2) Maharashtra
- 3) Uttar Pradesh
- 4) Jammu and Kashmir
- 5) Delhi

**Answer- 4) Jammu and Kashmir**

**Explanation:**

The officials of the State Investigation Agency (SIA) of **Jammu and Kashmir** (J&K) introduced Global Positioning System (GPS) tracker anklets to monitor the terror-accused people out on bail.

- With this, J&K Police became the first police department in India to make use of GPS tracker anklets.
  - The tracker is a wearable device affixed around the ankle to track the movement of accused persons.
- i.** The device is already in use in countries like the United States of America (USA), the United Kingdom (UK), South Africa, Australia and New Zealand.



**20. Name the minister that has recently (in Nov '23) launched 'Jal Diwali – Water for Women, Women for Water' awareness campaign under Atal Mission for Rejuvenation and Urban Transformation (AMRUT) in partnership with National Urban Livelihoods Mission (NULM).**

- 1) Ministry of Housing and Urban Affairs
- 2) Ministry of Jal Shakti
- 3) Ministry of Environment, Forest and Climate Change
- 4) Ministry of Home Affairs
- 5) Ministry of Rural Development

**Answer- 1) Ministry of Housing and Urban Affairs**

**Explanation:**

**Ministry of Housing and Urban Affairs (MoHUA)** launched '**Jal Diwali – Water for Women, Women for Water**' awareness campaign under Atal Mission for Rejuvenation and Urban Transformation (**AMRUT**), flagship scheme of MoHUA, in partnership with National Urban Livelihoods Mission (**NULM**).

- Jal Diwali, the first phase of the Water for Women, Women for Water campaign, will be held from 7th to 9th November 2023.
  - **Odisha Urban Academy** is the **knowledge partner** of this campaign.
- i. The campaign empowers women in water governance by offering firsthand insights into water treatment processes and safe drinking water distribution through visits to local Water Treatment Plants (WTPs) in their cities.
  - ii. The campaign aims to instill ownership and responsibility for water infrastructure.
    - The Phase I will include the participation from all states and Union Territories (UTs) — except the 5 states under Model Code of Conduct. Around 15000 Self Help Groups (SHG) women across India are expected to participate in the campaign.

**21. In November 2023, Union Minister of Finance, Nirmala Sitharaman launched phase IV of \_\_\_\_\_ (operation) by Indian Customs in collaboration with Regional Intelligence Liaison Offices (RILO) Asia-Pacific and RILO Middle-East to curb the illegal trade of Timber including Red Sanders.**

- 1) Operation Pawan
- 2) Operation Bharat
- 3) Operation Shivalik
- 4) Operation Sesha
- 5) Operation Mand

**Answer- 4) Operation Sesha**

**Explanation:**

The Union Minister Nirmala Sitharaman, Ministry of Finance (MoF) launched **phase IV of 'Operation Sesha'** by **Indian Customs** in collaboration with Regional Intelligence Liaison Offices (**RILO**) Asia-Pacific and RILO Middle-East to curb the illegal trade of Timber including Red Sanders.

- Operation Sesha was launched in 2015 by DRI to combat precious wood smuggling, involved 17 countries, including Malaysia, Hong Kong, Korea, Japan, China, Nepal, Myanmar, Vietnam, Maldives, Pakistan, and the Philippines.
- Red Sanders, native to Andhra Pradesh (AP), is regulated by the State, and after a December 2022 amendment to the Wildlife (Protection) Act 1972, it is listed in Schedule IV.



- The operation is named after the Seshachalam forest of India, AP to which the Red Sanders species is endemic.

**22. Union Minister of Labour and Employment Bhupender Yadav, virtually inaugurated the \_\_\_\_\_ Foundation Day of the Employees' Provident Fund Organisation (EPFO) on 1st November 2023.**

- 1) 74th
- 2) 71st
- 3) 69th
- 4) 75th
- 5) 70th

Answer- **2) 71st**

**Explanation:**

On 1st November 2023, Union Minister Bhupender Yadav, Ministry of Labour and Employment (**MoLE**), virtually inaugurated the **71st Foundation Day** of the Employees' Provident Fund Organisation (**EPFO**) at Bharat Mandapam, New Delhi, Delhi.

**i.** The event witnessed the launches of various initiatives and the distribution of the Bhavishya Nidhi Award 2023 to various offices and establishments.

- The Bhavishya Nidhi Awards 2023 was presented during the 71st EPFO Foundation Day.
- The award recognises the offices and establishments for their contributions and performance.

[List of Awardees of Bhavishya Nidhi Awards 2023](#)

**Note-** EPFO is under the administrative control of the MoLE, Government of India (GoI).

**23. Which of the following points is/are "correct" with respect to the National Symposium on 'Promoting Organic Products through Cooperatives' held at New Delhi, Delhi in November 2023?**

- A) The one-day National Symposium on 'Promoting Organic Products through Cooperatives' organised by the National Cooperative Organics Limited (NCOL), in New Delhi, Delhi.**
- B) During the event, Union Minister of Cooperation Amit Shah launched the 'Bharat Organics' brand of NCOL, a newly established cooperative body to promote organic produce.**
- C) 6 organic products (tur dal, chana dal, sugar, rajma, basmati rice, and Sonamasoori rice) under Bharat Organics brand were launched during the event.**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- **1) All A, B & C**

**Explanation:**

On 8th November 2023, **Union Minister Amit Shah**, Ministry of Cooperation launched the '**Bharat Organics**' brand of National Cooperative Organics Limited (**NCOL**), a newly established cooperative body to promote organic produce.

- The brand was launched during the one-day **National Symposium** on 'Promoting Organic Products through Cooperatives' organised by NCOL, in New Delhi, Delhi.



i. Union Minister Amit Shah also launched the **NCOL's** logo, website, brochure, and membership certificates to 5 cooperative societies.

ii. **6 organic products** under 'Bharat Organics' brand were launched during the event.

- The 6 products are, tur dal, chana dal, sugar, rajma, basmati rice, and Sonamasoori rice.
- These products will be sold through 150 Mother Dairy's Safal outlets and online platforms.
- A total of 20 organic products will be launched by December 2023 and the benefits will be directed towards the farmers producing them.

iii. Under the concept of "Organic Under One Roof", a retail outlet network of all organic products was also initiated.

iv. Amit Shah also launched the website of the National Dairy Development Board (NDDB) Soil Limited, a subsidiary of NDDB for manure management and organic fertilizer produced from the NDDB's Varanasi biogas plant, Uttar Pradesh.

**24. Which of the following points is/are "correct" with respect to the World Food India (WFI 2023) held at New Delhi, Delhi in November 2023?**

**A) Prime Minister (PM) Narendra Modi inaugurated the 2nd edition of World Food India (WFI 2023) which was organised by the Ministry of Food Processing Industry(MoFPI).**

**B) Manav, a probot/food processing robot, is the Mascot for WFI 2023.**

**C) During the inaugural event, PM Modi announced a seed capital aid of Rs 380 crore to support over 1 lakh Self-Help Group (SHG) members.**

1) Only A

2) Only A & B

3) Only B & C

4) Only A & C

5) All A, B & C

**Answer-4) Only A & C**

**Explanation:**

Prime Minister(PM) Narendra Modi inaugurated the **2nd edition** of World Food India (WFI 2023), the biennial Mega Food Event, on November 3, 2023, at Bharat Mandapam, Pragati Maidan, New Delhi.

- The event held from November 3-5, 2023 was organised by the Ministry of Food Processing Industry(**MoFPI**). PM Modi also inaugurated Food Street as part of World Food India 2023.
- **Mascot: MillInd**, a probot/food processing robot, is the Mascot for WFI 2023.
- During the inaugural event, PM Modi announced a seed capital aid of **Rs 380 crore** to support over 1 lakh **Self-Help Group (SHG) members**.
- During WFI 2023, Global and domestic investors have committed an investment of Rs 33,129 crore in India's food processing sector. MoFPI and various industry entities signed a Memoranda of Understanding (MoUs) worth Rs 33,129 crore during the event.
- On 3rd November 2023, the MoFPI signed 16 Memoranda of Understanding (MoUs) worth Rs 17,990 crore with several organisations.
- The Agricultural and Processed Food Products Export Development Authority (APEDA), under the Ministry of Commerce, GoI, has signed a Memorandum of Understanding (MoU) with Lulu Hypermarket LLC, a global retail giant, to enhance the export of Indian agricultural products, including millets, to the Gulf Cooperation Countries (GCCs).



- Ahmedabad, Gujarat-based HyFun Foods has signed a MoU with Lulu Group International to produce and supply an exclusive range of frozen food products under the private label brand 'Lulu.'

**25. Which Financial Institution/Regulatory Body of India has recently (in Nov '23) signed an MoU with the Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) to promote women-led enterprises in India?**

- 1) Reserve Bank of India
- 2) Export - Import Bank of India
- 3) National Bank for Agriculture and Rural Development
- 4) Small Industries Development Bank of India
- 5) Securities and Exchange Board of India

**Answer- 4) Small Industries Development Bank of India**

**Explanation:**

The Deendayal Antyodaya Yojana - National Rural Livelihood Mission (**DAY-NRLM**) and the Small Industries Development Bank of India (**SIDBI**) signed a Memorandum of Understanding (MoU) to promote women-led enterprises in India. The MoU is set to span 2 years.

- i.** Under this MoU, the expertise of DAY-NRLM and SIDBI will be utilised to develop a transformative initiative to promote women-led enterprises among experienced members of Self Help Groups (SHGs).
- ii.** The partnership aims to demonstrate on-the-ground activities that establish a reliable and sensitive support structure for the capacity enhancement of women entrepreneurs (WEs).
- iii.** This also aims to establish standard protocols, systems, and procedures for streamlined access to formal finance and to develop a comprehensive framework for new financial products and schemes.

**Note:** DAY-NRLM functions under the Ministry of Rural Development(MoRD).

**26. Which of the following Institute/companies has/have recently (in Nov '23) signed MoU with Indian Institute of Skills to empower and prepare the youth for the aerospace and defence sector?**

- 1) Dassault Aircraft Services India Private Limited
- 2) Indian Institute of Technology (IIT) Kanpur
- 3) Hindustan Aeronautics Limited
- 4) Both 1 & 2
- 5) All 1, 2 & 3

**Answer- 5) All 1, 2 & 3**

**Explanation:**

On 9th November 2023, Indian Institute of Skills (**IIS**) Kanpur (Uttar Pradesh-UP) has signed Memorandum of Understandings (**MoUs**) with **Indian Institute of Technology (IIT) Kanpur**; Hindustan Aeronautics Limited (**HAL**); and Dassault Aircraft Services India Private Limited(**DASI**).

- These MoUs aim to empower and prepare the youth of UP for the aerospace and defence sector, particularly to support the Defence Industrial Corridor in UP.
- i.** Under the partnership with Dassault Aviation, a course in Aeronautical Structure and Equipment Fitter (AS&EF) will be started at IIS.
    - This will offer long-term training in the aviation sector in Kanpur.
  - ii.** Under this partnership, Dassault Aviation Centre of Excellence is being established in the IIS Kanpur Campus to offer Aeronautical Vocational Training.



**iii.** Under a strategic partnership, HAL will develop a training infrastructure for a Computer Numerical Control (CNC) lab at IIS Kanpur.

- This is a part of HAL's Corporate Social Responsibility (CSR).
- This aims to offer IIS Kanpur's faculties and trainees exposure to advanced CNC machining technology.

**27. Name the Artificial Intelligence (AI)-driven chatbot that has been recently (in Nov '23) launched by Anindita Mitra, Chief Executive Officer(CEO) of Chandigarh Smart City Limited (CSCL).**

- 1) Replika
- 2) BIRBAL
- 3) Srinidhi
- 4) Jugalbandi
- 5) AMULYA

**Answer- 2) BIRBAL**

**Explanation:**

Anindita Mitra, Chief Executive Officer(**CEO**) of Chandigarh Smart City Limited (**CSCL**), launched an Artificial Intelligence (AI)-driven chatbot "**BIRBAL**" to provide a one-stop platform for citizens to access information and services.

- The BIRBAL is developed using **CoRover.ai**, a generative AI-powered conversational AI platform.
- The chatbot provides accurate information and guide citizens to the appropriate resources.
- It is incorporated with various features such as voice assistance, live agent support, and AI-based response updates.

**28. Which state has recently (in Nov '23) launched the 'Water Smart Kid' campaign, an initiative under the Jal Jeevan Mission (JJM)?**

- 1) Jharkhand
- 2) Assam
- 3) West Bengal
- 4) Meghalaya
- 5) Odisha

**Answer- 4) Meghalaya**

**Explanation:**

**Meghalaya** Chief Minister (CM) Conrad K Sangma launched the '**Water Smart Kid Meghalaya**' campaign, an initiative under the Jal Jeevan Mission (**JJM**), which focuses on educating children about water conservation and protection and aims to instill a sense of responsibility as Water Conservation Ambassadors.

- During the event, the CM and Marcuise Marak, the Public Health Engineering (PHE) Minister recognised and awarded the "Water Guardians," for inspiring efforts in the conservation of water bodies.

- The recipients of this award were the Lumshyap Village Water and Sanitation Committee (VWSC) in Ri Bhoi District, Darechikgre VWSC, and Dura Kantragre VWSC in West Garo Hills District.
- The Meghalaya government has addressed water conservation and sustainability through various interventions, supported by Externally Aided Projects (EAPs) and the Ministry of Jal Shakti.
- Under JJM, Meghalaya has been awarded as "best performer" by the Ministry of Jal Shakti with additional incentives sanctioned.

**29. In November 2023, the Ministry of Coal amended the SHAKTI Policy to grant coal linkage for a minimum of \_\_\_\_\_ months to a maximum of one year.**

- 1) Two
- 2) Three
- 3) Four
- 4) Six
- 5) Five

Answer- **2) Three**

**Explanation:**

The **Ministry of Coal** has amended **the SHAKTI** (Scheme for Harnessing and Allocating Koyala (Coal) Transparently in India) **Policy**, which allows power plants, including private generators without Power Purchase Agreements (PPAs), to be granted coal linkage for a minimum of **three months** to a maximum of **one year**.

**i. Features of the Amendment:**

- The amendment aims to enhance a more transparent coal allocation mechanism by providing that the power generated through coal linkages must be sold through power exchanges or a transparent bidding process on the Discovery of Efficient Energy Price (DEEP) portal.
- This amendment is expected to improve the availability and affordability of coal for power generation and enhance the overall efficiency of the sector.

**ii. About the SHAKTI Policy:**

- The Ministry of Coal introduced the Coal Linkage Policy known as Scheme for Harnessing and Allocating Koyala (Coal) Transparently in India (SHAKTI) in 2017 for the allocation of coal among thermal power plants transparently and objectively.
- The Policy provides coal linkages to power plants which lack fuel supply agreements (FSAs) through coal auctions.

**30. Name the ministry that has recently (in Nov '23) approved the Digital Advertisement Policy, 2023 to enable and empower the Central Bureau of Communication (CBC).**

- 1) Ministry of Communications
- 2) Ministry of Home Affairs
- 3) Ministry of Youth Affairs and Sports
- 4) Ministry of Electronics and Information Technology
- 5) Ministry of Information and Broadcasting

Answer- **5) Ministry of Information and Broadcasting**



**Explanation:**

The Ministry of Information and Broadcasting (**MIB**) has approved the **Digital Advertisement Policy, 2023** to enable and empower the Central Bureau of Communication (**CBC**), the advertising wing of the Government of India (GoI) that operates under the MIB, to conduct campaigns in the Digital Media Space.

- This policy highlights CBC's mission to disseminate information and create awareness about various schemes, programs, and policies of the GoI.
- Acknowledging the transforming media landscape, the policy aligns with the increasing digitisation of media consumption.

**Note-** CBC is committed to adapting to the changing media landscape and embracing new technologies to reach a wider audience.

**i.** Digital Advertisement Policy 2023, formulated after extensive discussions with multiple stakeholders, outlines the roadmap for enhancing the Digital Outreach of the GoI.

**ii.** The Policy acknowledges the ever-evolving digital landscape, granting CBC the authority to integrate New and Innovative Communication Platforms in the Digital Space, subject to committee approval.

**31. Which country's Navy, along with Indian Navy has recently (in Nov '23) conducted the 4th edition of the BONGOSAGAR 23, and the 5th edition of Coordinated Patrol (CORPAT) in the Northern Bay of Bengal?**

- 1) Sri Lanka
- 2) France
- 3) Bhutan
- 4) Bangladesh
- 5) Indonesia

Answer- **4) Bangladesh**

**Explanation:**

The **4th edition** of the Bilateral Exercise between the Indian Navy(IN) and **Bangladesh** Navy(BN), **BONGOSAGAR 23**, and the **5th edition** of Coordinated Patrol (**CORPAT**) by the two navies was conducted from 7th to 9th November 2023 in the Northern Bay of Bengal.

**i.** Regular bilateral exercises and coordinated patrols have strengthened mutual understanding and cooperation between the two navies.

**ii.** The Bongo Sagar exercise was first conducted in 2019 while the 1st edition of IN-BN CORPAT was held in 2018.

**iii.** Participants:

- IN- Indian Naval Ship (INS) Kuthar, an indigenously built guided-missile Corvette, INS Kiltan, an indigenously built anti-submarine Corvette, and Maritime Patrol Aircraft (MPA) Dornier
- BN- Bangladesh Navy Ship (BNS) Abu Bakr, Abu Ubaidah and Maritime Patrol Aircraft (MPA) Dornier.



**32. In November 2023, Innovations for Defence Excellence (iDEX), Government of India and the United States Department of Defence (USDOD), Government of the United States of America (USA) organised the \_\_\_\_ India-US Defence Acceleration Ecosystem (INDUS X) Investors Meet at New Delhi, Delhi.**

- 1) 5th
- 2) 2nd
- 3) 1st
- 4) 4th
- 5) 3rd

**Answer- 3) 1st**

**Explanation:**

Innovations for Defence Excellence (**iDEX**) under the Department of Defence Production (DDP), Ministry of Defence (MoD), **Government of India** and the United States Department of Defence (**USDOD**), Government of the United States of America (**USA**) organised the 1st India-US Defence Acceleration Ecosystem (**INDUS X**) Investors Meet on 8 November 2023 in New Delhi, Delhi.

- The meet was organised as a pre-cursor of the 5th annual India-US 2+2 Ministerial Dialogue held on 10th November 2023 in New Delhi, Delhi.
  - The INDUS-X Educational Series (Gurukul) was also launched during the event.
- i. The first-ever INDUS-X Investors Event generated the interest of investors in the start-ups and Micro, Small, and Medium Enterprises (MSMEs) operating in the defense sector.
  - ii. The meeting also clarified the growing opportunities under the INDUS-X initiative.

**33. In November 2023, the Central Electricity Authority (CEA) approved the detailed Project Reports (DPRs) of SJVN Ltd for Etalin HydroElectric Power (HEP) and Attunli HEP in \_\_\_\_\_ (state).**

- 1) Odisha
- 2) Arunachal Pradesh
- 3) Sikkim
- 4) Assam
- 5) West Bengal

**Answer- 2) Arunachal Pradesh**

**Explanation:**

The Central Electricity Authority (**CEA**), Ministry of Power has approved the detailed Project Reports (**DPRs**) of **SJVN Ltd** (formerly known as Satluj Jal Vidyut Nigam) for its two Hydro Projects in **Arunachal Pradesh (AR)**.

- The projects are 3097 MW (Mega Watt) **Etalin HEP** (HydroElectric Power) & 680 MW **Attunli HEP** which are worth around Rs 40,000 crore.
  - In this regard, CEA has transferred the concurrences of the DPRs in favor of SJVN Ltd, and has also extended the validity of these concurrences.
- i. The project cost of Etalin HEP at March 2022 price level is Rs 32,813 crore and for Attunli HEP it is Rs 6,866 crore.
  - ii. The 3,097 MW Etalin HEP is the largest hydro project under development in India.
  - iii. On commissioning, the 3097 MW Etalin HEP will generate 12,752 Million Units of electricity and 680 MW Attunli HEP will generate 2,814 Million Units.



**34. The World Health Organization (WHO) and the United States (US) Centres for Disease Control and Prevention (CDC) jointly released the Progress Toward Measles Elimination- Worldwide, 2000–2022 report in November 2023.**

**In 2022, around \_\_\_\_\_ lakh children in India missed their Measles-containing-vaccine first-dose (MCV1).**

- 1) 19
- 2) 25
- 3) 36
- 4) 11
- 5) 40

**Answer- 4) 11**

**Explanation:**

According to “Progress Toward Measles Elimination- Worldwide, 2000–2022”, a new report released by the World Health Organization (**WHO**) and the United States (US) Centres for Disease Control and Prevention (CDC), around **11 lakh children** in India missed their Measles-containing-vaccine first-dose (**MCV1**) in 2022.

- Globally, India is featured among the top 10 countries with the highest number of children who missed their 1st dose.
- In 2022, 37 countries that witnessed large or disruptive outbreaks where India reported around 40,967 measles.
- The 10 countries with the highest number of infants who did not receive MCV1 were Nigeria (30 lakh), Democratic Republic of the Congo (18 lakh), Ethiopia (17 lakh), India (11 lakh), Pakistan (11 lakh), Angola (8 lakh), Philippines (8 lakh), Indonesia (7 lakh), Brazil (5 lakh), and Madagascar (5 lakh).
- 10 countries accounted for 55% of all children worldwide who did not receive MCV1.
- In 2022, Maharashtra reported 13 measles-related deaths in 2022.
- Global first-dose measles vaccination coverage increased from 72% in 2000 to 86% in 2019, declined to 81% in 2021 during the COVID-19 pandemic, and slightly improved to 83% in 2022.

**35. Which state/UT’s Seabuckthorn has recently (in Nov ‘23) got Geographical Indication (GI) tag status?**

- 1) Uttarakhand
- 2) Jammu and Kashmir
- 3) Himachal Pradesh
- 4) Ladakh
- 5) Sikkim

**Answer- 4) Ladakh**

**Explanation:**

The **Seabuckthorn** (*Hippophae rhamnoides* L.), a thorny shrub or small tree in the Union Territory (UT) of Ladakh received the Geographical Indication (**GI**) tag under “Agriculture” goods category. This becomes the **4th** GI product of **Ladakh**.

**i.** The GI tag was granted by the GI Registry, operating under the Department for Promotion of Industry & Internal Trade, Ministry of Commerce & Industry (MoCI).



ii. With this, the Department of Industries & Commerce, Leh, UT Ladakh is the registered proprietor of the G.I. "Ladakh Seabuckthorn" in respect of Seabuckthorn falling in Class – 31.

iii. Sea buckthorn, an actinorhizal plant of the family Elaeagnaceae has the unique characteristics to grow in marginally fertile soil of cold desert. It is also known as Sandthorn, Sea berry, Golden Bush, and Leh berry.

**36. Name the governor of the state who has recently (in Nov '23) approved the Bill Raising Quota for Backward Classes to 65% from 50%?**

- 1) Mangubhai Chhaganbhai Patel (Madhya Pradesh)
- 2) Rajendra Vishwanath Arlekar (Bihar)
- 3) C.P. Radhakrishnan (Jharkhand)
- 4) Bandaru Dattatraya (Haryana)
- 5) Anandiben Patel (Uttar Pradesh)

**Answer- 2) Rajendra Vishwanath Arlekar (Bihar)**

**Explanation:**

On November 17, 2023, the Governor of Bihar, **Rajendra Vishwanath Arlekar**, approved the **Bihar reservation amendment bill 2023**, passed recently by the Bihar Legislative Assembly and Council during the winter session.

i. This bill raises the quota for deprived castes (Scheduled Castes (SC), Scheduled Tribes (ST), Economically Backward Classes (EBC) and Other Backward Classes (OBC)) from 50% to 65% in state government jobs and educational institutions.

ii. Along with the existing 10% quota for economically weaker sections (EWS), the total quantum of reservation will now stand at 75% in Bihar.

iii. According to the bill, quota for Extremely Backward Class (EBC) will be raised from 18% to 25%; for Backward Class (BC) from 12% to 18%; for SC from 16% to 20%; and for ST, the quota will be doubled, from 1% to 2%.

The 3% reservation for BC women has been scrapped.

**37. In November 2023, the Indian government approved investments worth USD \_\_\_\_\_ in the Information Technology (IT) hardware sector under its flagship manufacturing incentives scheme.**

- 1) 500 million
- 2) 640 million
- 3) 450 million
- 4) 360 million
- 5) 600 million

**Answer- 4) 360 million**

**Explanation:**

The **Indian government** has approved investments **worth USD 360 million** in the Information Technology (IT) hardware sector under its flagship **manufacturing incentives scheme** to boost India's position in the global electronics supply chain .

i. This announcement comes as a major step towards realizing India's ambitious target of becoming a USD 300 billion IT hardware manufacturing hub by 2026.

ii. The approved investments are spread across 27 companies, including global giants like Dell, HP, and Foxconn, as well as domestic manufacturers like Dixon Technologies and VVDN.



**38. Which of the following points is/are “correct” with respect to the Senior Citizens Savings Scheme (SCSS)?**

**A) In November 2023, Department of Economic Affairs (DEA), under the Ministry of Finance, notified 7 changes in the Senior Citizens Savings Scheme(SCSS).**

**B) The government has provided 6 months to invest in SCSS for individuals aged above 52 but below 62.**

**C) The notification has relaxed the norms on premature withdrawals from SCSS, as now, 1% of the deposit will be deducted if the account is closed before the expiry of 1 year of the investment.**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

**Answer- 4) Only A & C**

**Explanation:**

On 7th November 2023, Department of Economic Affairs(DEA), under the Ministry of Finance, notified [7 changes in the Senior Citizens Savings Scheme\(SCSS\)](#), a government-sponsored savings instrument for individuals aged 60 years or employees aged 55 years or more but less than 60 years.

- The government has provided **3 months** to invest in SCSS for individuals aged **above 55 but below 60**. At present, the investment has to be made within 1 month of receipt of retirement benefits.
- The maximum deposit limit for SCSS has been enhanced to **Rs 30 lakh from Rs 15 lakh** effective from 1st April 2023. This was announced in Budget 2023.
- The notification has relaxed the norms on premature withdrawals from SCSS. Now, 1% of the deposit will be deducted if the account is closed before the expiry of 1 year of the investment.
- Previously, if the account was closed before the expiry of 1 year, interest paid on the deposit in the account was to be recovered from the deposit and the entire balance was paid to the account holder.

**39. In November 2023, Department of Empowerment of Persons with Disabilities (DEPwD), Ministry of Social Justice and Empowerment (MoSJE), has announced a \_\_\_\_\_ interest rate rebate for divyang, receive financial support through the National Divyangjan Finance and Development Corporation (NDFDC).**

- 1) 5%
- 2) 3%
- 3) 1%
- 4) 2%
- 5) 4%

**Answer- 3) 1%**

**Explanation:**

Rajesh Aggarwal, Secretary, Department of Empowerment of Persons with Disabilities (DEPwD), under the Ministry of Social Justice and Empowerment (MoSJE), has announced a **1% interest rate rebate** for **divyang** (Persons with Disabilities- PwDs) who receive financial support through the National Divyangjan Finance and Development Corporation (NDFDC).



- i. This aims to promote financial inclusion and foster economic empowerment among the divyangjan.
- ii. This rebate under NDFDC loan is for timely repayment, and subject to specific terms and conditions.
- iii. This initiative highlights the Central Government's goal is to make financial assistance more accessible and affordable for PwDs, and uplift and empower every section of society.

**40. Which state government has recently (in Nov '23) collaborated with Council of Scientific and Industrial Research (CSIR) and Defense Research and Development Organization (DRDO) as knowledge partners to promote research and innovation in the medical sector?**

- 1) Maharashtra
- 2) West Bengal
- 3) Odisha
- 4) Bihar
- 5) Uttar Pradesh

**Answer- 5) Uttar Pradesh**

**Explanation:**

The **Uttar Pradesh (UP)** government has collaborated with institutions like the Council of Scientific and Industrial Research (**CSIR**) and Defense Research and Development Organization (**DRDO**) as **knowledge partners** to incorporate the proposed **Bulk Drugs Park** in **Lalitpur** district, **UP**.

- Bulk Drugs Park in Lalitpur aims to integrate technology along with research and innovation to provide high-quality and affordable medicines and medical devices.
- The UP govt has signed a Memoranda of Understanding (MoU) with 43 labs of CSIR and 46 labs of DRDO, where research work will be done to manufacture affordable medicines.

**i. Objective:** The collaboration aims to **enhance research and innovation in the medical sector** and will further enable the development of innovative devices through new technology, allowing for quick diagnosis of serious illnesses and ensuring proper treatment.

**41. Name the state government that has recently (in Nov '23) launched a "Food Security Campaign" to achieve Zero Hunger by 2030.**

- 1) West Bengal
- 2) Tripura
- 3) Assam
- 4) Meghalaya
- 5) Odisha

**Answer- 4) Meghalaya**

**Explanation:**

Department of Food, Civil Supplies and Consumer Affairs, Government of **Meghalaya**, launched the **"Food Security Campaign"** to sensitise the public about the National Food Security Act (NFSA) 2013 and strive to achieve United Nations(UN)'s Sustainable Development Goal (SDG) 2 - **'Zero Hunger' by 2030**.

- The campaign aims to ensure that the poorest of the poor have access to food grains by reaching out to key stakeholders.

**i.** As part of the campaign, the people will be inform about the One Nation One Ration Card (ONORC), the Redressal System, the toll-free helpline number 1967, the use of the electronic point of sale (ePoS) and the linking of Aadhaar card and registered mobile number with their ration card.



ii. The campaign will reach out to the general public about the Antyodaya Anna Yojna (AAY) and Priority Households under National Food Security Act of 2013.

**42. Which of the following points is/are “correct” with respect to the State Educational Achievement Survey (SEAS) 2023 conducted in November 2023?**

**A) The SEAS 2023 was successfully conducted by Performance Assessment, Review and Analysis of Knowledge for Holistic Development (PARAKH), among students in grades 3, 6, and 9 to identify areas where learning needs improvement.**

**B) The survey was conducted in collaboration with the Central Board of Secondary Education (CBSE) to track the learning progress and Quality of Teaching.**

**C) The State Councils of Educational Research and Training (SCERT) and the Samagra Shiksha Abhiyan (SSA) were responsible for organising the survey in the sampled schools in their respective states.**

1) Only A

2) Only A & B

3) Only B & C

4) Only A & C

5) All A, B & C

Answer- **4) Only A & C**

**Explanation:**

The State Educational Achievement Survey (**SEAS**) 2023 was successfully conducted on 3rd November 2023 among students in **grades 3, 6, and 9** to identify areas where learning needs improvement.

- This is the 1st survey conducted by the Performance Assessment, Review and Analysis of Knowledge for Holistic Development (**PARAKH**), the national assessment regulator.
- **Objective:** To assess the learning competencies of students at the end of each educational stage, i.e., foundational, preparatory, and middle with a primary focus on Language and Mathematics

**i.** The SEAS 2023 surveyed 80 lakh students, 6 lakh teachers, and over 3 lakh field investigators in 5917 blocks across India. All states and Union Territories(UTs), excluding six states – Chhattisgarh, Delhi, Odisha, Punjab, Rajasthan and West Bengal (WB), participated in the survey.

**ii.** The survey was conducted in collaboration with National Council of Educational Research and Training (**NCERT**), New Delhi, under the aegis of the Ministry of Education (**MoE**) to track the learning progress.

**iii.** The State Councils of Educational Research and Training (**SCERT**) and the Samagra Shiksha Abhiyan (**SSA**) were responsible for organising the survey in the sampled schools in their respective states.

**43. In November 2023, the Responsible Tourism (RT) Mission of \_\_\_\_\_ (state) was selected for the global list of Case Studies of the United Nations World Tourism Organisation (UNWTO).**

1) Maharashtra

2) Tamil Nadu

3) Kerala

4) Uttar Pradesh

5) Gujarat



Answer- **3) Kerala**

**Explanation:**

Responsible Tourism (**RT**) **Mission** of **Kerala** was selected for the **global list** of Case Studies of United Nations World Tourism Organisation (**UNWTO**). UNWTO's recognition will further inspire Kerala's RT mission to promote eco-friendly tourism.

- i. Apart from Kerala's RT Mission, Maharashtra's Tadoba-Andhari Tiger Reserve project is the only other Indian case study to be featured in this UNWTO list.
- ii. The 2 Indian case studies are among the 7 G20 (group of 20) countries to feature on the UNWTO list which includes Mexico, Germany, Mauritius, Turkey, Italy, Brazil and Canada, being the others.

**44. Name the company that has recently (in Nov '23) formed a strategic partnership with the Survey of India (SoI) to create a three-dimensional (3D) digital twin-mapping programme in India.**

- 1) Genesys International
- 2) Indrones Solutions Private Limited
- 3) GeoSpoc Geospatial Services Limited
- 4) Tresreis Technologies
- 5) GIS Matrix Services Limited

Answer- **1) Genesys International**

**Explanation:**

The Survey of India (**SoI**), the National Survey and Mapping Organization of India, and **Genesys International**, an Indian mapping company that provides Geospatial solutions, have formed a strategic partnership to create a three-dimensional (**3D**) **digital twin-mapping programme** in India.

- With this partnership, Genesys thus becomes the 1st company to have a public-private agreement with SoI for digital twinning.

**Note:** The 3D digital twin will be used by government departments for new initiatives.

i. This aims to develop digital twins of major cities and towns of India, using Genesys' all-India highly-accurate navigable maps, the Genesys constellation of sensors and SOI's Continuously Operating Reference Stations (CORS) network (902 stations), which allows for real-time high precision positioning data.

**45. Which state/UT's Kishtwar Saffron has recently (in Nov '23) got Geographical Indication (GI) tag status?**

- 1) Uttarakhand
- 2) Jammu and Kashmir
- 3) Himachal Pradesh
- 4) Ladakh
- 5) Sikkim

Answer- **2) Jammu and Kashmir**

**Explanation:**

**Kishtwar Saffron** brand, which is cultivated and harvested in the Kishtwar Region of the Union Territory of Jammu and Kashmir (**J&K**), has received the Geographical Indication (**GI**) **tag** from the **GI Registry** under the Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry.



- i. This recognition emphasizes the distinctive identity and exceptional quality of saffron grown in the Kishtwar region. The saffron is cultivated in the elevated terrains of Kishtwar and some parts of Kashmir.
- ii. Kishtwar's saffron, locally known as Kumkum, is also a key cash crop in Jammu's isolated mountainous district of Kishtwar that has high medicinal value.

**46. In which city, All India Football Federation (AIFF)-International Federation of Association Football (FIFA) Talent Academy was inaugurated in November 2023?**

- 1) Mumbai, Maharashtra
- 2) Bhubaneswar, Odisha
- 3) Guwahati, Assam
- 4) Hyderabad, Telangana
- 5) Ranchi, Jharkhand

Answer- **2) Bhubaneswar, Odisha**

**Explanation:**

**Odisha** Chief Minister (CM) Naveen Patnaik inaugurated the All India Football Federation (**AIFF**)-International Federation of Association Football (**FIFA**) **Talent Academy** at Kalinga stadium in **Bhubaneswar, Odisha** in the presence of Arsene Wenger, Chief of Global Football Development at FIFA and former Arsenal manager.

- i. This strategic initiative is a collaborative effort between AIFF, FIFA, and the Odisha government to elevate football development in India.
- ii. A total of 50 talented football players, including 15 from Odisha, in the Under-14 category, will be selected for the AIFF-FIFA academy from across India.
- iii. The academy will be headed by a FIFA-appointed coach along with various coaches and staff from AIFF and the Odisha government.

**47. In November 2023, India became the Chair of \_\_\_\_\_ (Organisation) for 2024.**

- 1) Organisation for the Prohibition of Chemical Weapons
- 2) International Civil Aviation Organization
- 3) Organization for Economic Co-operation and Development
- 4) International Sugar Organisation
- 5) International Olympic Committee

Answer- **4) International Sugar Organisation**

**Explanation:**

On November 24, 2023, **India** became the Chair of **International Sugar Organisation (ISO)**, apex international body on sugar and related products, for **2024**. This was announced during the 63rd council meeting of ISO in London, United Kingdom (UK).

- Sanjeev Chopra, Secretary, Department of Food and Public Distribution in the Ministry of Consumer Affairs, Food & Public Distribution attended the meeting.

- i. As the Chair of ISO, India will lead the global sugar sector.
- ii. India will focus on uniting the members of ISO to adopt more sustainable practices in sugarcane cultivation, sugar and ethanol production and better utilisation of by-products.

**Note-** Ethanol blending percentage in India has increased from 5% in 2019-20 to 12% in Ethanol Supply Year (ESY) 2022-23 (December 2022–October 2023) while the production has increased from 173 crore litres to more than 500 crore litres during the same period.



- The target for ESY 2023–24 (November 2023–October 2024) is 15%.

**48. In November 2023, \_\_\_\_\_ (state) Government declared November 25 as “no non-veg day” to mark the 144th birth anniversary of Sadhu Thanwardas Lilaram Vaswani.**

- 1) Madhya Pradesh
- 2) Bihar
- 3) Gujarat
- 4) Uttar Pradesh
- 5) Maharashtra

**Answer- 4) Uttar Pradesh**

**Explanation:**

Yogi Adityanath-led **Uttar Pradesh** (UP) government has declared **November 25** as “**no non-veg day**” to mark **144th birth anniversary** of Sadhu Thanwardas Lilaram Vaswani.

- The day coincides with the observance of International Meatless Day on November 25.
- The announcement was made after the UP government imposed a ban on the production, storage, distribution and sale of food products with halal certification.

**i.** Sadhu Thanwardas Lilaram Vaswani was born on 25th November 1879, in Hyderabad, Sind (now in Pakistan) and died on January 16, 1966.

**ii.** He founded the Mira Movement in 1933, with an aim to empower and educate women and set up St. Mira’s School in Hyderabad (Telangana), Sindh (province of Pakistan).

**iii.** On 25th November 1986, it was declared that Dada JP Vaswani’s birth anniversary will be observed annually as International Meatless Day.

**49. Which of the following points is/are “correct” with respect to the recent announcement made by the National Biofuels Coordination Committee (NBCC) in November 2023?**

- A) The National Biofuels Coordination Committee (NBCC), chaired by Union Minister of Petroleum and Natural Gas Hardeep Singh Puri announced a phased-wise mandatory blending of Compressed Biogas (CBG) in Compressed Natural Gas (CNG) and Piped Natural Gas (PNG).**
- B) The CBG is to be blended in CNG for transport and PNG for domestic gas segments of the City Gas Distribution (CGD).**
- C) The CBG Blending Obligation (CBO) will be implemented in phases, with voluntary participation until the Fiscal Year (FY) 2024–2025.**

- 1) Only A
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) All A, B & C

**Answer- 5) All A, B & C**

**Explanation:**

The National Biofuels Coordination Committee (**NBCC**), chaired by Union Minister Hardeep Singh Puri, Ministry of Petroleum and Natural Gas (**MoP&NG**) announced a phased-wise mandatory blending of Compressed Biogas (**CBG**) in Compressed Natural Gas (**CNG**) and Piped Natural Gas (**PNG**).

- The CBG is to be blended in **CNG** for **transport** and **PNG** for **domestic gas** segments of the City Gas Distribution (**CGD**).



- The CBG Blending Obligation (CBO) will promote the production and consumption of CBG in India.

i. The **CBO** will be implemented in phases, with voluntary participation until the Fiscal Year **(FY) 2024–2025**, followed by mandatory blending obligation from FY 2025–2026.

ii. The initial mandatory blending percentages are set at 1%, 3%, and 4% of total CNG/PNG consumption for FYs 2025-26, 2026-27, and 2027-28 respectively.

- From 2028-29 onwards, the CBO will increase to 5%.

**50. In which city, Union Minister of Education, Dharmendra Pradhan has recently (in Nov '23) inaugurated the Odisha Research Centre (ORC) to develop innovative epistemological frameworks for the Study of Culture & History?**

- 1) Debagarh
- 2) Bhubaneswar
- 3) Rourkela
- 4) Balasore
- 5) Khordha

Answer- **2) Bhubaneswar**

**Explanation:**

Union Minister, Dharmendra Pradhan, Ministry of Education (**MoE**), has inaugurated Odisha Research Centre (**ORC**) in **Bhubaneswar**, Odisha which aims to develop innovative **epistemological frameworks** to explore varied and nuanced dimensions of Odisha's **history, culture**, economy and society.

- The inauguration event also witnessed the presence of Biswabhusan Harichandan (Governor of Chhattisgarh), Raghubar Das (Governor of Odisha) and Bhartruhari Mahtab (Member of Parliament from Cuttack constituency).

i. The centre will carry out research in art, culture, archaeology, tradition and literature, sociology of Odisha, political process and political culture, agriculture, commerce, business and industry, development trends of contemporary Odisha, science & technology and healthcare, and future technology.

ii. The Centre will also work on smart cities, climate change, environmental protection and sustainable development, semiconductors, and rare earths and advanced minerals.

**51. Which of the following points is/are "correct" with respect to the Indo-Pacific Regional Dialogue 2023 (IPRD-2023) held in November 2023**

**A) The 5th edition of IPRD-2023 was held with the theme 'Geopolitical Impacts upon Indo-Pacific Maritime Trade and Connectivity' in New Delhi, Delhi.**

**B) The Vice President Jagdeep Dhankhar released a book entitled 'Building Partnerships – India and International Cooperation for Maritime Security' published by National Maritime Foundation (NMF).**

**C) The NMF signed 4 MoUs of cooperation with four think-tanks in the Indo-Pacific, including MoU signed with Nepal Institute for International Cooperation and Engagement (NIICE), Nepal.**

- 1) Only A
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C



5) All A, B & C

Answer- **5) All A, B & C**

**Explanation:**

The **5th edition** of ‘Indo-Pacific Regional Dialogue 2023’ (**IPRD-2023**) was held from November 15-17, 2023, the three-day annual apex-level regional strategic dialogue of the Indian Navy (**IN**), in New Delhi, Delhi, with the theme ‘Geopolitical Impacts upon Indo-Pacific Maritime Trade and Connectivity’.

- IPRD-2023 Saw Signing of Memorandum of Understanding (MOU) by National Maritime Foundation (NMF). It also saw the release of several publications.
- The IPRD-2023 was organised by IN in collaboration with NMF as its knowledge partner.
- IPRD is recognized as maritime counterpart to Raisina Dialogue, highlighting maritime connectivity’s role in India’s economic progress and the India-Middle-East-Europe Economic Corridor (IMEC) from the G20 Summit.
- Vice President of India Jagdeep Dhankhar was the Chief Guest for the Commemorative Session and Union Minister Nirmala Sitharaman, Ministry of Finance, delivered the Special Address.
- The Vice President Jagdeep Dhankhar **released a book** entitled ‘Building Partnerships – India and International Cooperation for Maritime Security’ published by NMF.
- NMF signed MoUs of cooperation with the following **four think-tanks** in the Indo-Pacific:
  - Nepal Institute for International Cooperation and Engagement (NIICE), Nepal;
  - Global Centre for Policy and Strategy (GLOCEPS), Kenya
  - Diplomatic Academy of Vietnam (DAV), Vietnam
  - The Energy and Resources Institute (TERI), New Delhi, Delhi.

**52. In November 2023, Union Minister Smriti Zubin Irani, Ministry of Women and Child Development (MoWCD), launched the Anganwadi Protocol for Divyang (disabled) Children in an event held in Vigyan Bhawan, New Delhi, Delhi.**

**The protocol provides guidelines for Anganwadi workers to track and help children with disabilities upto the age of \_\_\_\_\_.**

- 1) 5
- 2) 8
- 3) 6
- 4) 4
- 5) 7

Answer- **3) 6**

**Explanation:**

Union Minister Smriti Zubin Irani, Ministry of Women and Child Development (**MoWCD**), has launched the Anganwadi Protocol for Divyang (disabled) Children in an event held in Vigyan Bhawan, New Delhi, Delhi.

- The protocol provides guidelines for **Anganwadi workers** to track and help children with disabilities upto the **age of 6**.
- i.** The protocol is an important commitment under the Poshan Bhi Padhai Bhi program of Mission Saksham Anganwadi and Poshan 2.0.
  - ii.** It provides training to Anganwadi workers. The Anganwadi eco-system reaches out to over eight crore children on a daily basis. The children can be further tracked through the Poshan tracker.



**53. As of November 2023, In which Indian Institute of Technology (IIT), India's first Telecom Centre of Excellence (CoE) is set to be established?**

- 1) IIT Delhi
- 2) IIT Madras
- 3) IIT Guwahati
- 4) IIT Roorkee
- 5) IIT Bombay

Answer- **4) IIT Roorkee**

**Explanation:**

**India's first** Telecom Centre of Excellence (**CoE**) will be established at the Indian Institute of Technology (**IIT**) **Roorkee** campus in Saharanpur, in Uttar Pradesh (UP). The UP Government will fund around Rs.30 crore for its establishment.

- i.** The center will focus on connecting 5G technology and Artificial Intelligence (AI) to develop innovative devices and technologies and will also prepare a base for the launch of 6G technologies.
- ii.** The foundation stone for the same will be laid by the Chief Minister (CM) of UP Yogi Adityanath on December 5, 2023.
- iii.** The Objective of Telecom CoE to develop and promote new technology in the field of telecom.

**54. In November 2023, Union Minister Mansukh Mandaviya, Ministry of Health and Family Welfare (MoHFW), rebranded the Ayushman Bharat Health and Wellness Centres (AB-HWCs) as 'Ayushman Arogya Mandirs'.**

**The funds required for renaming the existing facilities have been proposed at Rs. \_\_\_\_\_ per facility.**

- 1) Rs. 5,000
- 2) Rs. 3,000
- 3) Rs. 6,000
- 4) Rs. 1,000
- 5) Rs. 4,000

Answer- **2) Rs. 3,000**

**Explanation:**

On 25th November 2023, Union Minister Mansukh Mandaviya, Ministry of Health and Family Welfare (**MoHFW**), **rebranded** the Ayushman Bharat Health and Wellness Centres (**AB-HWCs**) as '**Ayushman Arogya Mandirs**'.

- The rebranded AB-HWCs will carry a new tagline 'Arogyam Parmam Dhanam'.
- i.** MoHFW has instructed all the states to carry out the rebranding process & to complete it by the end of 2023.
  - ii.** The **funds** required for renaming the existing facilities have been proposed at **Rs. 3,000** per facility.
  - iii.** The states must upload new photographs of primary health facilities (which carry the new name) on the AB-HWC portal.
  - iv.** However, the logo of the National Health Mission (NHM) will be retained as such.



# INTERNATIONAL AFFAIRS

**1. Which organisation has recently (in Oct '23) released its first data dashboard with key finding that around 30.51 million hectares (Ha) of healthy land in India that were degraded from 2015 to 2019?**

- 1) United Nations Environment Programme
- 2) United Nations Human Settlement Programme
- 3) United Nations Convention to Combat Desertification
- 4) United Nations Framework Convention on Climate Change
- 5) United Nations Educational, Scientific and Cultural Organization

**Answer- 3) United Nations Convention to Combat Desertification**

**Explanation:**

According to the **United Nations Convention to Combat Desertification (UNCCD)**'s first data dashboard, around **30.51 million hectares (Ha)** of healthy land in India were degraded from **2015 to 2019**.

- Around 9.45% of India's landmass was degraded as of 2019. This was 4.42% in 2015.
  - India's total degraded land is equivalent to the size of 43 million football pitches.
  - According to the UNCCD Data, Between 2015 & 2019, the world lost at least 100 million ha of healthy and productive land every year.
- i.** The data also reflected that 251.71 million Indians, 18.39% of the Indian population, faced land degradation during 2015-2019.
  - ii.** While 854.4 million Indians, 83.85% of the Indian population, were exposed to drought during the 2015-2018 period. This is the sum of the reported area under all drought intensity classes – mild, moderate, severe and extreme.
  - iii.** The UNCCD's dashboard, released on 25th October 2023, compiles national reporting figures from 126 countries, which shows that land degradation is advancing at an astonishing rate across all regions.

**2. The \_\_\_\_\_ edition of the Exercise KAZIND-2023, an annual bilateral exercise between India and Kazakhstan was commenced at Otar, Kazakhstan on 30th October 2023.**

- 1) 9th
- 2) 6th
- 3) 8th
- 4) 5th
- 5) 7th

**Answer- 5) 7th**

**Explanation:**

**Indian Army** and Indian Air Force (**IAF**) participates in the Joint Military '**Exercise KAZIND-2023**' at Otar, Kazakhstan. The **7th edition** of the **KAZIND**, an annual bilateral exercise between India and Kazakhstan, is being held from 30th October till 11th November 2023.

- i.** 90 personnel led by a Battalion from the DOGRA Regiment of the Indian Army participated in the exercise
- ii.** The Indian and Kazakhstan forces conduct Counter Terrorism operations in a sub-conventional environment under the United Nations(UN) mandate.



iii. The exercise includes rehearsal of various tactical drills including Raid, Search, and Destroy Operations, Small Team Insertion, and Extraction Operations.

**3. In November 2023, \_\_\_\_\_ became the first country in the world to completely sterilize and vaccinate its entire stray dog population.**

- 1) Bhutan
- 2) Nepal
- 3) France
- 4) Bangladesh
- 5) Thailand

Answer- **1) Bhutan**

**Explanation:**

**Bhutan** became the **first country in the world** to completely sterilize and vaccinate its entire stray dog population across Bhutan.

i. 'National Dog Population Management and Rabies Control Project' is a 14-year-long project that was launched in 2009 and completed in 2023.

ii. Under the project, over 150,000 stray dogs were sterilized and 32,000 pet dogs were microchipped.

iii. The program was implemented by a global animal charity called Humane Society International (HSI).

**4. Which company has recently (in Nov '23) become the first foreign company to get Gol's approval for 100% Foreign Direct Investment (FDI) in the defence sector?**

- 1) CTT Systems AB
- 2) Boeing
- 3) Thales Alenia Space
- 4) Lockheed Martin
- 5) Saab AB

Answer- **5) Saab AB**

**Explanation:**

Swedish defence company **Saab AB** has become the **first foreign company** to get Government of India (**Gol**)'s approval for **100%** foreign direct investment (**FDI**) in the defence sector.

**i. About Saab AB FDI:**

- The FDI proposal is valued at around Rs 500 crore.
- With this, Saab is set to establish a facility to manufacture Carl-Gustaf M4 rocket launchers in India.
- The facility will support the production of the Carl-Gustaf M4 for the Indian Armed Forces as well as components for users of the system around the world.
- SAAB FFV India Private Limited, a subsidiary of Saab was Incorporated in 2022.

**5. Which organisation has recently (in Nov '23) released the Adaptation Gap Report (AGR) 2023: Underfinanced. Underprepared – Inadequate investment and planning on climate adaptation leaves the world exposed?**

- 1) United Nations Human Settlement Programme
- 2) United Nations Framework Convention on Climate Change
- 3) United Nations Development Programme



4) United Nations Environment Programme

5) World Bank

Answer- **4) United Nations Environment Programme**

**Explanation:**

**Adaptation Gap Report (AGR) 2023:** Underfinanced. Underprepared – Inadequate investment and planning on climate adaptation leaves world exposed, released by United Nations Environment Programme (UNEP), reveals a **concerning slowdown** in the climate adaptation efforts globally.

**i.** The report states that the climate adaptation finance flows from public multilaterals like the World Bank and bilateral sources to the developing nations declined by 15% to around USD 21 billion in 2021.

**ii.** At present, the estimated global adaptation finance gap (difference between needs and actual financial flows) is USD 194-366 billion per year.

**6. Which organisation has recently (in Nov '23) released the report "2024 Asia-Pacific Human Development Report: Making Our Future: New Directions for Human Development in Asia and the Pacific" with key highlighting that India is among the top countries with high income and highest wealth inequality, despite rapid economic growth?**

1) United Nations Human Settlement Programme

2) International Monetary Fund

3) United Nations Development Programme

4) Asian Development Bank

5) World Bank

Answer- **3) United Nations Development Programme**

**Explanation:**

The United Nations Development Programme (UNDP) released its "2024 Asia-Pacific Human Development Report: Making Our Future: New Directions for Human Development in Asia and the Pacific" stating **India among the top countries** with high income and highest wealth inequality, despite rapid economic growth.

**Highlights:**

- **Income Growth:** Between 2000 and 2022, India's per capita income increased from USD 442 to USD 2,389.
- **Poverty Reduction:** From 2004 to 2019, poverty rates (based on USD 2.15 per day) dropped from 40% to 10%.
- **Multidimensional Poverty:** India's population in multidimensional poverty decreased from 25% to 15% between 2015-16 and 2019-21.
- **Persistent Poverty:** Despite progress, poverty remains concentrated in states housing 45% of the population but 62% of the poor.
- **Vulnerable Groups:** Women, informal workers, and inter-state migrants are at risk of falling back into poverty.
- **Gender Disparity:** Women constitute only 23% of the labor force, with growing income disparity despite rapid economic growth.



**7. Which organisation has collaborated with the United Nations (UN) to create a new stamp collection and first-day envelopes to honour Marie Curie on her 120th birth anniversary, observed on 7th November 2023?**

- 1) Universal Postal Union
- 2) World Bank
- 3) International Trade Centre
- 4) International Atomic Energy Agency
- 5) International Organization for Standardization

**Answer- 4) International Atomic Energy Agency**

**Explanation:**

The United Nations (UN) and the International Atomic Energy Agency (IAEA) collaborated to create a new stamp collection and first-day envelopes to honour Marie Curie (Maria Salomea Skłodowska-Curie) on her 120th birth anniversary which was observed on 7th November 2023.

i. United Nations Postal Administration (UNPA), the postal agency of the United Nations, has released a definitive set of stamps featuring Marie Curie portrait and first-day envelopes adorned with a new IAEA distinctive cachet.

ii. The commemorative envelope also honors the Marie Skłodowska-Curie Fellowship Programme (MSCFP).

**8. According to the Global Tuberculosis (TB) Report 2023 released by the World Health Organization (WHO) in November 2023, \_\_\_\_\_ people across the globe were newly diagnosed with tuberculosis (TB) in 2022, the highest ever since records began in 1995.**

- 1) 7.5 million
- 2) 8.4 million
- 3) 9.6 million
- 4) 9.0 million
- 5) 8.2 million

**Answer- 1) 7.5 million**

**Explanation:**

According to the World Health Organization's (WHO) Global Tuberculosis (TB) Report 2023, 7.5 million people across the globe were newly diagnosed with tuberculosis (TB) in 2022, the highest ever since records began in 1995.

- However, it also highlights a positive global recovery in TB diagnosis and treatment services in 2022, indicating a reversal of the negative impact caused by COVID-19 disruptions.
- The report assessed data from 192 countries and areas (out of 215) with more than 99% of the world's population and TB burden.

i. India, Indonesia, and the Philippines, responsible for over 60% of the global decline in new TB cases in 2020 and 2021, surpassed 2019 levels of diagnosis in 2022.

ii. Most people who developed TB were in the WHO regions of South-East Asia (46%), Africa (23%) and the Western Pacific (18%).

**Note-** The 2023 UN High-Level Meeting on TB reaffirmed 2018 commitments and set new goals for 2023-2027, including 90% coverage for TB prevention and care, rapid TB tests, comprehensive benefits for patients, a safe new TB vaccine, and closing funding gaps by 2027.



**9. Which country has recently (in Nov '23) signed an MoU with India for cooperation on medical product regulation to enhance the quality of medical products?**

- 1) Russia
- 2) Netherlands
- 3) Australia
- 4) Germany
- 5) United States of America

**Answer- 2) Netherlands**

**Explanation:**

On 8th November 2023, **India** and **Netherlands** signed a Memorandum of Intent (MoI) for cooperation on **medical product regulation** to enhance the **quality of medical products** and health care services for both nations, at the Hague, Netherlands.

- The MoI was signed during the meeting between Bhagwant Khuba, Minister of State (MoS), Ministry of Chemicals and Fertilizers (MoC&F) of India and Ernst Kuipers, Minister of Health, Welfare and Sports of Netherlands.
- During his visit, Bhagwant Khuba, MoS, **MoC&F** led an Indian delegation to **participate** in the **2nd World Local Production Forum (WLPF 2023)** held in the Hague, from 6th to 8th November 2023.
- During his visit to the Netherlands, Union MoS Bhagwant Khuba, visited the European Medicines Agency (EMA) and met with Carla van Rooijen, Director of the Pharmaceuticals and Medical Technology Division.
- He discussed the regulations in the pharmaceutical and medical technology industries.
- He also visited the Port of Rotterdam which is Europe's largest port and discussed with Boudwijn Simmons, Chief Operating Officer (COO) of the Port of Rotterdam Authority, and officials about the port's hydrogen hub plans.

**Note-** The inaugural WLPF was organised virtually from 21-25 June 2021.

**10. Which of the following organisations have recently (in Nov '23) released the research in the journal Environment International, estimating that approximately 1 in 3 non-melanoma skin cancer deaths are attributed to occupational sun exposure?**

- 1) United Nations Framework Convention on Climate Change
- 2) World Health Organization
- 3) International Labour Organization
- 4) Both 1 & 2
- 5) Both 2 & 3

**Answer- 5) Both 2 & 3**

**Explanation:**

The United Nations (**UN**) agencies, the World Health Organization (**WHO**) and the International Labour Organization (**ILO**) have jointly released research in the journal Environment International, estimating that approximately 1 in 3 **non-melanoma skin cancer deaths** are attributed to occupational sun exposure.

- The joint release highlights the burden caused by non-melanoma skin cancer due to occupational exposure to solar ultraviolet (UV) radiation
- It also underscores the need for implementing better preventative measures.



- i. The estimates of the release are based on the WHO report The Effect of Occupational Exposure to Solar UV Radiation on Malignant Skin Melanoma and Non-melanoma Skin Cancer: A Systematic Review and Meta-analysis from the WHO/ILO joint estimates of the work-related burden of Disease and injury.
- ii. According to joint estimates, 1.6 billion people of working age (15 years or older) faced solar UV radiation at their workplaces in 2019, contributing to 28% of the global workforce.
  - The year 2019 witnessed nearly 19,000 fatalities across 183 nations due to non-melanoma skin cancer resulting from outdoor work. Notably, a significant 65% (majority) were male.
- iii. Occupational exposure to solar UV radiation ranks as the 3rd highest work-related risk factor for cancer deaths worldwide.

**11. Who has recently (in Nov '23) unveiled a new Operational framework for building climate-resilient and low-carbon health systems to tackle the challenges posed by a rapidly changing climate?**

- 1) United Nations Environment Programme
- 2) United Nations Development Programme
- 3) United Nations Framework Convention on Climate Change
- 4) World Health Organization
- 5) United Nations Children's Fund

**Answer- 4) World Health Organization**

**Explanation:**

The World Health Organization (**WHO**) unveiled a new Operational framework for building climate-resilient and low-carbon health systems to tackle the challenges posed by a rapidly changing climate.

- The Framework is designed to enhance health systems' resilience while reducing greenhouse gas (GHG) emissions to help safeguard health communities worldwide.
- It aims to contribute to the design of transformative health systems that can provide safe and quality care in a changing climate.

**Note:** The Framework was unveiled ahead of the 28th Conference of the Parties (COP 28) to the United Nations Framework Convention on Climate Change (UNFCCC) scheduled from 30 November to 12 December 2023 in Dubai, the United Arab Emirates (UAE).

**12. Which organisation has recently (in Nov '23) launched an open data platform to streamline scientific data accessibility for decision-makers, Member States, experts, and the public?**

- 1) United Nations Institute for Disarmament Research
- 2) United Nations Development Programme
- 3) United Nations Framework Convention on Climate Change
- 4) World Trade Organization
- 5) International Atomic Energy Agency

**Answer- 5) International Atomic Energy Agency**

**Explanation:**

On November 14, 2023, the International Atomic Energy Agency (**IAEA**) launched an **open data platform** namely 'IAEA Data Platform' to streamline scientific data accessibility for decision-makers, Member States, experts, and the public.

- It consolidates, organises and standardised IAEA data into a single repository, enhancing transparency, and knowledge.



i. IAEA Data Platform organizes data into three main topics:

- Nuclear Safety and Security
- Nuclear Technology and Applications
- Safeguards and Verification

**13. Which organisation has recently (in Nov '23) released the '2nd edition of the World Energy Employment (WEE 2023) report stating that clean energy jobs surpassed fossil fuel jobs for the first time in 2021 at the global level?**

- 1) International Atomic Energy Agency
- 2) International Renewable Energy Agency
- 3) International Energy Agency
- 4) Intergovernmental Panel on Climate Change
- 5) United Nations Environment Programme

Answer- **3) International Energy Agency**

**Explanation:**

On November 15, 2023, the International Energy Agency (**IEA**) released the '**2nd edition** of the World Energy Employment (**WEE 2023**) report stating clean energy jobs surpassed fossil fuel jobs for the **first time in 2021** at the global level.

- Clean energy sectors added 4.7 million jobs globally between 2019-2022 and stand at 35 million, while fossil fuels jobs recovered more slowly after layoffs in 2020 and remain around 1.3 million below pre-pandemic employment levels, at 32 million.
- Clean energy jobs now represent over half of all energy sector jobs.
- The report was prepared by the World Energy Outlook Division of the Directorate of Sustainability, Technology and Outlooks of IEA.
- Data from the International Labour Organization (ILO), United Nations Industrial Development Organization (UNIDO), Economic Research Institute (ERI), and national labour statistics were utilized.
- This annual report maps energy sector employment by region, fuel, technology, and value chain. WEE 2023 includes for the first time employment data for the extraction of selected critical minerals, including copper, cobalt, nickel and lithium.

**14. Which country has recently (in Nov '23) withdrawn from the Treaty on Conventional Armed Forces in Europe (CFE)?**

- 1) Russia
- 2) Germany
- 3) France
- 4) Sweden
- 5) Norway

Answer- **1) Russia**

**Explanation:**

**Russia** has formally **withdrawn** from the Treaty on Conventional Armed Forces in Europe (**CFE**), a landmark arms control agreement that sought to limit the deployment of conventional weapons in Europe.

- The exit of Russia is due to North Atlantic Treaty Organization's (NATO) eastward expansion as a threat to its security.



### **About CFE:**

- i. The agreement was signed by 23 participating States – those belonging to NATO and the Warsaw Treaty Organization (WTO). It was signed in 1990 in Paris, France.
- ii. It aims to stop the United States of America and Russia (Cold War rivals) from building up forces that could be used in a swift assault.

### **15. Which country has recently (in Nov '23) signed two agreements with India to boost youth mobility & cultural exchange?**

- 1) Germany
- 2) France
- 3) Spain
- 4) Italy
- 5) Australia

Answer- **4) Italy**

#### **Explanation:**

Dr. S Jaishankar, **India's** External Affairs Minister (EAM) has signed **two agreements** with the **Italian** Deputy Prime Minister and Minister of Foreign Affairs Antonio Tajani to boost youth mobility & cultural exchange during his two-day visit to Italy on 2nd-3rd November 2023.

- i. The Mobility and Migration Partnership Agreement to enable seamless movement of workers, students and professionals.
- ii. The Executive Programme on Cultural Cooperation (EPCC) agreement for the period 2023-27.
  - Through EPCC, **Italy and India** will undergo multiple cultural exchange programs including exchange of students in language programmes and other academic courses.
  - The last EPCC was signed between two countries for the period of three years 2017-2020.

### **16. In which city, Al Dhafra Solar Photovoltaic(PV) Independent Power Project (IPP), the world's largest single-site solar power plant has inaugurated in November 2023?**

- 1) Aswan, Egypt
- 2) Konya, Türkiye
- 3) Abu Dhabi, United Arab Emirates
- 4) Doha, Qatar
- 5) Ibri, Oman

Answer- **3) Abu Dhabi, United Arab Emirates**

#### **Explanation:**

The United Arab Emirates (UAE)'s state-owned **Masdar** (Abu Dhabi Future Energy Company) has inaugurated the **world's largest single-site solar power plant**, "2 GigaWatt(GW) **Al Dhafra Solar Photovoltaic (PV) Independent Power Project (IPP)**" in **Abu Dhabi, UAE**.

- The Al Dhafra Solar PV project was unveiled by Hazza bin Zayed Al Nahyan, Deputy Ruler of Abu Dhabi. With this solar power production capacity will increase to 3.2GW.
- This plant will power almost 200,000 homes and eliminate over 2.4 million tonnes of carbon emissions every year.
- The project was co-developed by Abu Dhabi National Energy Company (TAQA), French power company EDF Renewables and Chinese solar developer JinkoPower along with procurer Emirates Water and Electricity Company (EWEC).



**17. The United Nations Environment Programme (UNEP) released the 14th edition of Emissions Gap Report 2023: Broken Record: Temperatures hit new highs, yet world fails to cut emissions (again) in November 2023.**

**As per the 14th edition of Emissions Gap Report 2023, the world must reduce greenhouse gas (GHG) emissions by at least 28-42% by \_\_\_\_\_ (year) to limit warming to 2°C and 1.5°C, respectively.**

- 1) 2030
- 2) 2025
- 3) 2027
- 4) 2028
- 5) 2026

**Answer- 1) 2030**

**Explanation:**

As per the **14th edition of Emissions Gap Report 2023: Broken Record: Temperatures hit new highs, yet world fails to cut emissions (again)**, released by the United Nations Environment Programme (**UNEP**), the world must reduce greenhouse gas (**GHG**) emissions by at least **28-42%** by **2030** to limit warming to 2°C and 1.5°C, respectively.

- i.** The report warns that if countries fail to reduce GHG emissions, then global temperatures will be increased by 2.5 to 2.9 degrees Celsius above pre-industrial levels.
- ii.** The report emphasizes that the only way to prevent exceeding the 1.5°C limit is to accelerate implementation action in this decade.
- iii.** If GHG emissions reduction is delayed, then this will lead to a greater future reliance on carbon dioxide (CO<sub>2</sub>) removal from the atmosphere.

**18. Which country's Angkor Wat has recently (in Nov '23) become the Eighth Wonder of the World?**

- 1) Vietnam
- 2) Cambodia
- 3) Thailand
- 4) Indonesia
- 5) Myanmar

**Answer- 2) Cambodia**

**Explanation:**

**Angkor Wat** of **Cambodia** has become the **Eighth Wonder of the World** by surpassing Italy's Pompeii. The recognition of the Eighth Wonder is an informal one bestowed upon noteworthy new structures, projects, or designs.

- Angkor Wat is an Ancient Hindu Temple Complex located in Siem Reap, Cambodia. It was built by King Suryavarman II during the 12th century over a time span of 30 years.
  - The temple was originally dedicated to the Hindu god Vishnu, but it later transformed into a Buddhist temple.
  - Angkor Wat is one of the United Nations Educational, Scientific and Cultural Organization (UNESCO) World Heritage sites. It was inscribed on the World Heritage List in 1992.
- i.** The Seven Wonders of the World: Taj Mahal Agra (Uttar Pradesh, India), Christ the Redeemer Statue (Rio de Janeiro, Brazil), Colosseum (Rome, Italy), Chichen Itza (Yucatan, Mexico), Great Wall of China (Beijing, China), Machu Picchu (Cusco, Peru), Petra (Aqaba, Jordan).



**19. Name the International Organisation/Union that has recently (in Nov '23) signed an MoU with India to strengthen semiconductor supply chains and jointly pursue innovation.**

- 1) International Monetary Fund
- 2) United Nations Development Programme
- 3) United Nations Industrial Development Organization
- 4) African Union
- 5) European Union

Answer- **5) European Union**

**Explanation:**

A Memorandum of Understanding (**MoU**) was signed between the **European Union (EU)** and **India** to strengthen **semiconductor supply chains** and jointly pursue innovation.

- **Signatories:** Thierry Breton, Commissioner for Internal market of the European Union, and Ashwini Vaishnaw, Minister for Railways, Communications, Electronics and Information Technology of the Government of India.
- i. Share semiconductor ecosystem experiences, best practices, and information.
  - ii. Identify collaboration opportunities in research, development, and innovation.
  - iii. Promote skills and talent development, fostering collaboration through workshops and partnerships. Ensure a level playing field in the sector, including sharing information on public subsidies.

**20. In which country, the ASEAN-India Millet Festival has recently (in Nov '23) organised by the Ministry of Agriculture and Farmers' Welfare (MoA&FW) and Indian Mission to the Association of Southeast Asian Nations (ASEAN)?**

- 1) Philippines
- 2) Indonesia
- 3) Thailand
- 4) Vietnam
- 5) Singapore

Answer- **2) Indonesia**

**Explanation:**

The Indian Mission to the Association of Southeast Asian Nations (**ASEAN**) in collaboration with the Ministry of Agriculture and Farmers' Welfare (**MoA&FW**) organised the **ASEAN-India Millet Festival 2023** from 22nd to 26th November 2023, in **Indonesia**.

- The festival was inaugurated in the Kota Kasablanka Mall, in South Jakarta, Indonesia.
  - The festival aims to raise awareness and create a market for millets and millets-based products among the ASEAN Member states.
- i. Millet Festival is a part of United Nation(UN)'s International Year of Millets 2023 (**IYM 2023**) celebrations. The festival includes an exhibition, panel discussions, and cooking workshops.
  - ii. ASEAN-India Joint Leaders' Statement on Strengthening Food Security and Nutrition in Response to Crises was adopted at the 20th ASEAN-India Summit in Jakarta, Indonesia on September 7, 2023.



# GOVT SCHEMES

**1. Which state government has recently (in Nov '23) launched Dr. Puneeth Rajkumar Hrudaya Jyoti Yojana to provide treatment to people experiencing sudden heart attacks and cardiac issues?**

- 1) Kerala
- 2) Andhra Pradesh
- 3) Karnataka
- 4) Telangana
- 5) Maharashtra

**Answer- 3) Karnataka**

**Explanation:**

Dinesh Gundu Rao, Health Minister in **Karnataka** launched **Dr. Puneeth Rajkumar Hrudaya Jyoti Yojana** to provide treatment to people experiencing sudden heart attacks and cardiac issues.

- Karnataka's Health Department launched the scheme in memory of Late Kannada Actor Puneeth Rajkumar, who died in 2021 at the age of 46 due to cardiac arrest.

**i.** Under this scheme, emergency devices will be installed in public places to cater to those suffering from heart attacks within the crucial response time.

**ii.** The government has decided to provide Tenecteplase injections( used to treat myocardial infarctions (heart attacks)) at free of charge in government hospitals.

**2. Which state government has recently (in Nov '23) approved the 'Abua Awas Yojna' (AAY), a housing scheme?**

- 1) Maharashtra
- 2) Madhya Pradesh
- 3) Odisha
- 4) West Bengal
- 5) Jharkhand

**Answer- 5) Jharkhand**

**Explanation:**

The **Jharkhand** Cabinet led by Chief Minister (CM) Hemant Soren approved the '**Abua Awas Yojna**' (**AAY**), a state-supported housing scheme for the poor to build 8 lakhs pucca houses for the homeless in Jharkhand in 3 phases at a total budget of Rs 16,320 crore.

**i. Objective:** To provide three-room and 1 kitchen houses with a total area of 31 square meters to underprivileged individuals within the next two-year timeline.

**ii. Phases:**

- 2 lakh houses will be constructed in the 1st phase (FY 2023-24);
- 3.5 lakh houses in the 2nd phase (FY 2024-25); and
- 2.5 lakh houses in the 3rd phase (FY 2025-26).

**3. In November 2023, Prime Minister(PM) Narendra Modi announced the extension of the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) till \_\_\_\_\_ (year).**

- 1) 2030
- 2) 2026



3) 2027

4) 2029

5) 2028

Answer- **5) 2028**

**Explanation:**

Prime Minister **(PM) Narendra Modi** announced the extension of the Pradhan Mantri Garib Kalyan Anna Yojana **(PMGKAY)** for another five years while addressing an election rally at Durg in Chhattisgarh. The scheme which was supposed to be ended by December 2023 will be ending in **2028**.

- The Ministry of Consumer Affairs, Food, and Public Distribution had declared that the central government would allocate over ₹2 lakh crore in 2023 for food subsidies under NFSA and various other welfare programs.
- The scheme was initially rolled out in 2020 during the COVID-19 pandemic.
- PMGKAY is operated by the Department of Food and Public Distribution under the Ministry of Consumer Affairs, Food and Public Distribution. This program is a part of the existing Pradhan Mantri Garib Kalyan Yojana welfare initiative.

## VISITS

**1. Which of the following points is/are “correct” with respect to Union Minister of Finance Nirmala Sitharaman’s visit to Sri Lanka in November 2023?**

**A) During the visit of Union Finance Minister Nirmala Sitharaman delivered the keynote address as Guest of Honor at the “NAAM 200” organized by the Government of Sri Lanka to commemorate the 200th anniversary of IOTs to Sri Lanka on November 2 in Colombo.**

**B) The Union Minister inaugurated SBI branches in Trincomalee (Eastern Province ) and Jaffna (Northern Provinces) in Sri Lanka.**

**C) Finance Minister also addressed the India-Sri Lanka Business Summit held at Hotel Taj Samudra in Colombo, Sri Lanka.**

1) All A, B & C

2) Only A & B

3) Only B & C

4) Only A & C

5) Only A

Answer- **1) All A, B & C**

**Explanation:**

Nirmala Sitharaman, Union Minister of Finance, was on a [three-day official visit](#) to Sri Lanka from 1st to 3rd November 2023.

- As a part of the visit, she had call-on meetings with Ranil Wickremesinghe, President of Sri Lanka and Dinesh Gunawardena, Prime Minister (PM) of Sri Lanka.
- i. Union Finance Minister Nirmala Sitharaman delivered the keynote address as Guest of Honor at the “NAAM 200” organized by the Government of Sri Lanka to commemorate the 200th anniversary of IOTs to Sri Lanka on November 2 in Colombo.**
- The event was attended by Ranil Wickremesinghe, President of Sri Lanka, Dinesh Gunawardena, PM of Sri Lanka and other dignitaries.



ii. During her visit from 1st to 3rd November, Finance Minister (FM) **Nirmala Sitharaman** **inaugurated SBI branches** in Trincomalee (Eastern Province ) and Jaffna (Northern Provinces) in Sri Lanka.

- With these **2 new branches**, the total number of SBI branches in Sri Lanka becomes 7.

iii. India's Finance Minister Nirmala Sitharaman also addressed the **India-Sri Lanka Business Summit** held at Hotel Taj Samudra in **Colombo, Sri Lanka**.

- The summit was jointly organized by the Confederation of Indian Industries(CII), the Indo-Lanka Chamber of Commerce and Industry and the Ceylon Chamber of Commerce.
- The theme of the Summit was "Enhancing Connectivity: Partnering for Prosperity".

**2. Which of the following points is/are "correct" with respect to the visit of Dharmendra Pradhan, Union Minister of Education and Skill Development and Entrepreneurship to the United Arab Emirates (UAE) in November 2023?**

**A) India and the United Arab Emirates (UAE) have expanded their educational cooperation by signing an MoU in Abu Dhabi, UAE.**

**B) NSDC International has signed an agreement with We One, a subsidiary of DP World, to support the skill development and employment opportunities for the front-line workforce.**

**C) National Skill Development Corporation (NSDC) and EFS Facilities Services Group have entered into an MoU to facilitate Skilled International Workforce Mobility (IWM) for Indian nationals, with a specific emphasis on Gulf Cooperation Council (GCC) countries.**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- **1) All A, B & C**

**Explanation:**

Union Minister **Dharmendra Pradhan**, Ministry of Education(MoE) and Ministry of Skill Development and Entrepreneurship(MSDE) embarked on a significant 3-day visit to the United Arab Emirates (UAE) from November 1-3, 2023.

- **India** and the United Arab Emirates (**UAE**) have expanded their educational cooperation by signing a Memorandum of Understanding (**MoU**) in Abu Dhabi, UAE.
  - The MoU aims to enhance collaboration in education, including student and faculty mobility, exchanging educational information, and fostering academic partnerships between institutions in both countries.
- **NSDC International** has signed an agreement with **We One**, a subsidiary of DP World, to support the skill development and employment opportunities for the front-line workforce.
  - DP World is a Dubai-based multinational logistics company providing smart end-to-end logistics Solutions.
- National Skill Development Corporation (**NSDC**) and **EFS Facilities Services Group**, a UAE-based Facilities Management Firm, have entered into a Memorandum of Understanding (MoU) to facilitate Skilled International Workforce Mobility (IWM) for Indian nationals, with a specific emphasis on Gulf Cooperation Council (GCC) countries.



**3. Which of the following points is/are “correct” with respect to the visit of Prime Minister(PM) Narendra Modi to Jharkhand in November 2023?**

**A) During PM Narendra Modi visit to Jharkhand, he addressed the event, organised to mark the celebration of 5th Janjatiya Gaurav Diwas 2023 on 13th November 2023 to commemorate the birth anniversary of Birsa Munda.**

**B) PM Modi laid the foundation stone for development projects worth Rs 7,200 crores in various sectors like rail, road, education, coal, petroleum, and natural gas.**

**C) PM Narendra Modi unveiled a decommissioned Mikoyan Gurevich (MiG-211) fighter jet at the Raj Bhavan in Ranchi.**

1) Only A

2) Only A & B

3) Only B & C

4) Only A & C

5) All A, B & C

**Answer- 3) Only B & C**

**Explanation:**

Prime Minister(PM) Narendra Modi paid a 2-day visit to Jharkhand from 15th to 16th November 2023. During his visit, PM Modi participated in the event organised to mark Janjatiya Gaurav Diwas, 2023 in Khunti, Jharkhand.

- He also greeted the people of Jharkhand on the foundation day of Jharkhand (15th November).
- PM Modi addressed the event organised to mark the celebration of **3rd Janjatiya Gaurav Diwas/ Tribal Pride Day 2023 on 15th November 2023** in Khunti, Jharkhand to commemorate the **birth anniversary of Birsa Munda**, an iconic freedom fighter.
- PM Modi laid the foundation stone for development projects worth **Rs 7,200 crores** in various sectors like rail, road, education, coal, petroleum, and natural gas. These projects aim to enhance infrastructure and services in Jharkhand.
- During this visit, PM Modi launched two significant initiatives, namely the ‘Viksit Bharat Sankalp Yatra’ and the ‘PM Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN)’ from Jharkhand.
- PM Narendra Modi inaugurated the Pradhan Mantri Particularly Vulnerable Tribal Groups (PM PVTG) Mission, allocating Rs 24,000 crore for the comprehensive development of approximately 28 lakh individuals belonging to 75 PVTGs across India.
- During the 3rd Janjatiya Gaurav Diwas, PM Modi digitally released the 15th instalment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme at Birsa College in Khunti, Jharkhand.
- PM Narendra Modi unveiled a decommissioned Mikoyan Gurevich (MiG-211) fighter jet at the Raj Bhavan in Ranchi. The event was attended by Jharkhand Governor CP Radhakrishnan and Chief Minister Hemant Soren.

**4. Which of the following is/are “correct” with respect to the visit of Piyush Goyal, Union Minister of Commerce and Industry to San Francisco, United States (U.S) in November 2023?**

**A) Union Minister Piyush Goyal represented India at the Partnership for Global Infrastructure and Investment (PGII) – IPEF Investor Forum meeting on November 16, 2023.**

**B) The MoU was signed between India and The U.S. during the roundtable titled “Decoding the Innovation Handshake: U.S.-India Entrepreneurship Partnership in San Francisco, U.S.**



**C) Minister also represented India at the 30th APEC Leaders' Summit hosted by the U.S held in San Francisco.**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- **1) All A, B & C**

**Explanation:**

**Piyush Goyal**, Union Minister of Commerce and Industry, Consumer Affairs, Food and Public Distribution and Textiles was on a **Four-day official visit** to San Francisco, United States (U.S) from November 13-16, 2023.

- He participated in the 3rd in-person IPEF Ministerial meeting from November 13-14, 2023.
- Union Minister Piyush Goyal represented India at the Partnership for Global Infrastructure and Investment (PGII) – IPEF Investor Forum meeting on November 16, 2023.
- Piyush Goyal, Union Minister also represented India at the APEC Economic Leadership Engagements from 15-16 November, 2023. India has been invited to the 30th APEC Economic Leaders Meeting 2023 as a Guest Economy.
- The **MoU** (Memorandum of Understanding) was signed between India and The U.S. during the roundtable titled “Decoding the “Innovation Handshake :U.S.-India Entrepreneurship Partnership” in San Francisco ,U.S.
- During the meeting, the first-of-its-kind **IPEF Supply Chain** resilience agreement was signed by the minister along with ministers from 14 other IPEF partner countries. The agreement aims to make IPEF supply chains more resilient, robust and well integrated, and contribute towards economic development and progress of the region as a whole.
- The U.S. hosted the **30th APEC Leaders Summit** which was held in San Francisco. Apart from 21-member countries of APEC, India attended the summit as Guest Economy. Piyush Goyal, Minister of Commerce and Industry represented India at the summit.
- Theme APEC Summit 2023: “Creating a Resilient and Sustainable Future for All”.

**5. Which of the following points is/are “correct” with respect to the visit of President of India, Droupadi Murmu to Odisha and Andhra Pradesh (AP) in November 2023?**

**A) President Droupadi Murmu attended the inaugural session of the 36th Annual Conference and Literary Festival of All India Santali Writers Association at Baripada, Mayurbhanj district, Odisha.**

**B) President along with Arjun Munda, Union Minister for Tribal Affairs (MoTA) inaugurated the new Eklavya Model Residential School (EMRS) campus at Kuliana, Mayurbhanj (Odisha).**

**C) President addressed the 42nd Convocation of Sri Sathya Sai Institute of Higher Learning held at Sai Hira Convention Hall in Puttaparthi, Andhra Pradesh (AP).**

- 1) All A, B & C
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- **1) All A, B & C**



**Explanation:**

Droupadi Murmu, **President of India**, was on an official visit to **Odisha and Andhra Pradesh (AP)** from November 20 to 22, 2023. During her visit,

- On 20th November 2023, President Droupadi Murmu attended the inaugural session of the 36th Annual Conference and Literary Festival of All India Santali Writers Association at Baripada, Mayurbhanj district, Odisha.
- During her visit (on 20th November 2023), President Droupadi Murmu along with Arjun Munda, Union Minister for Tribal Affairs (MoTA) inaugurated the new **Eklavya Model Residential School (EMRS)** campus at Kuliana, Mayurbhanj (Odisha).
- President Droupadi Murmu flagged off 3 new trains from Badampahar railway station in Mayurbhanj, Odisha.
- **The 3 new trains are:**
  - Badampahar-Tatanagar MEMU(Mainline Electric Multiple Unit)
  - Badampahar-Rourkela Weekly Express
  - Badampahar-Shalimar Weekly Express
- President Droupadi Murmu launched the Education Campaign titled "New Education for New India " of Brahma Kumaris in Sambalpur, Odisha. The event was organised by Brahma Kumari Iswariya University.
- President Droupadi Murmu graced and addressed the 15th annual convocation of Veer Surendra Sai University of Technology at Burla, Sambalpur, Odisha.
- On 22nd November 2023, She addressed the 42nd Convocation of Sri Sathya Sai Institute of Higher Learning held at Sai Hira Convention Hall in Puttaparthi, Andhra Pradesh (AP).

## **BANKING AND FINANCE**

**1. Which Credit Card Provider in India has recently (in Oct '23) collaborated with Reliance Retail Limited(RRL) to launch a co-branded credit card to provide a world-class customer experience?**

- 1) Mastercard
- 2) SBI Card
- 3) American Express
- 4) HDFC Card
- 5) ICICI Card

**Answer- 2) SBI Card**

**Explanation:**

SBI Cards and Payment Services Limited (**SBI Card**), in collaboration with **Reliance Retail Limited (RRL)**, has launched a co-branded credit card called the 'Reliance SBI Card' which aims to provide a world-class customer experience.

- i. The card comes in two variants namely Reliance SBI Card and Reliance SBI Card PRIME.
- ii. Reliance SBI Card, made using recycled plastic, is powered by RuPay contactless technology.
- iii. The unique security key feature of Visa payWave will ensure that only one transaction is processed even if the card is waved multiple times at the reader.



**2. Name the company that has recently (in Nov '23) entered into a Co-Lending Model(CLM) partnership with the State Bank of India (SBI) to provide affordable and personalised financing solutions.**

- 1) Mahindra & Mahindra Financial Services Limited
- 2) Muthoot Fincorp Limited
- 3) Tata Capital Financial Services Limited
- 4) Aditya Birla Finance Limited
- 5) Bajaj Finance Limited

**Answer- 1) Mahindra & Mahindra Financial Services Limited**

**Explanation:**

**Mahindra & Mahindra Financial Services Limited**, a leading non-banking financial company (NBFC) in India, has entered into a Co-Lending Model(CLM) partnership with the State Bank of India (SBI) to provide affordable and personalised financing solutions to empower Micro, Small, Medium Enterprises (MSME) sectors across India.

- i. Mahindra Finance, by leveraging its extensive rural distribution network, will be responsible for customer origination and servicing; while SBI will provide the funding of the loan.
- ii. They offer a personalized interest rate for each customer based on their credit profile.

**3. Which bank has recently (in Nov '23) became the first Foreign Bank in India to offer electronic-Bank Guarantees (e-BGs)?**

- 1) Standard Chartered Bank India
- 2) DBS Bank India
- 3) HSBC India
- 4) CSB Bank India
- 5) Citibank India

**Answer- 3) HSBC India**

**Explanation:**

The Hongkong and Shanghai Banking Corporation Limited, India (**HSBC India**), in association with the National E-Governance Services Limited (NeSL), has introduced the electronic-Bank Guarantees (e-BGs) services to digitize trade finance.

- With this, HSBC India became the **first Foreign Bank in India** to offer **e-BGs**.
- i. e-BG is a digital equivalent of a traditional paper-based Bank Guarantee.
  - ii. It is a guarantee issued by a bank to a beneficiary on behalf of an applicant, promising to pay the beneficiary a specific amount of money if the applicant fails to fulfil a certain obligation.
  - iii. The process is made simple by introducing electronic stamping (E-stamping) and electronic signing (E-signing).

**4. In November 2023, \_\_\_\_\_ became the 1st life insurance company in India to receive Gujarat International Finance Tec-City (GIFT-City)'s International Financial Services Centre (IFSC) Registration.**

- 1) HDFC Standard Life Insurance
- 2) Future Generali India Life Insurance
- 3) SBI Life Insurance
- 4) IndiaFirst Life Insurance
- 5) ICICI Prudential Life Insurance



Answer- 4) **IndiaFirst Life Insurance**

**Explanation:**

**IndiaFirst Life Insurance Company** Limited (IndiaFirst Life) has become the **1st life insurance** company in India to receive Gujarat International Finance Tec-City (**GIFT-City**)'s International Financial Services Centre (**IFSC**) **Registration**.

- The IFSC Unit of IndiaFirst will soon commence operations.
- i. India First Life Insurance is a three-way venture firm with BoB(holding 65% stake), UBI (holding 9% stake), and Carmel Point Investments India Private Limited(holding 26% stake).
- ii. Carmel Point Investments India Private Limited, a private limited company incorporated under the laws of India and affiliate of the Warburg Pincus Group.

**5. In November 2023, the Securities and Exchange Board of India (SEBI) unveiled a new format for the Scheme Information Documents (SIDs) of Asset Management Company (AMC).**

**The new norms are recommended by the Mutual Fund Advisory Committee(MFAC), and will come into force from \_\_\_\_\_ .**

- 1) 1st January 2024
- 2) 1st May 2024
- 3) 1st April 2024
- 4) 1st March 2024
- 5) 1st December 2023

Answer- 3) **1st April 2024**

**Explanation:**

Intending to streamline the dissemination of relevant information to investors, the Securities and Exchange Board of India (**SEBI**) has unveiled a new format for the Scheme Information Documents (SIDs) of Asset Management Company(**AMC**).

- The new norms are suggested by the Association of Mutual Funds in India (AMFI) and **recommended** by the Mutual Fund Advisory Committee(**MFAC**).
- The new format will come into force **from April 1, 2024**.
- i. The Scheme Information Document or SID contains detailed information about the scheme's investment objective, asset allocation pattern, investment approach, risks involved, fund managers, fees, expenses etc.

**6. Which bank has recently (in Nov '23) enabled its customers to pay with any merchant QR(Quick Response) code using the Digital Rupee (e₹) app?**

- 1) IndusInd Bank
- 2) Axis Bank
- 3) YES Bank
- 4) HDFC Bank
- 5) ICICI Bank

Answer- 5) **ICICI Bank**

**Explanation:**

**ICICI Bank** Limited has enabled its customers to pay with any merchant **QR(Quick Response) code** using the "**Digital Rupee by ICICI Bank**", the digital rupee (**e₹**) **app** of ICICI Bank.

- ICICI bank achieved this by making its digital rupee app UPI (Unified Payments Interface) interoperable.



- i. The move eliminates the need for mandatory on-boarding procedure for the merchants.
  - The merchants can now accept digital rupee payments on their existing UPI QR code.
- ii. This also provides flexibility & convenience to customers and exponentially expands the avenues for payments.
- iii. The new feature also expands the usage of digital rupee.

**7. Name the Small Finance Bank (SFB) that has recently (in Nov '23) partnered with ixigo to launch a premium co-branded Travel Credit Card.**

- 1) Capital SFB
- 2) Ujjivan SFB
- 3) Equitas SFB
- 4) AU SFB
- 5) ESAF SFB

Answer- **4) AU SFB**

**Explanation:**

**AU Small Finance Bank** (AU SFB) along with a travel platform **ixigo** (Le Travenues Technology Limited) announced the launch of their premium **ixigo-AU co-branded credit card** which aims to enhance the travel experiences of modern travelers in semi-urban regions.

- The card is a first-of-its-kind value proposition across all travel verticals such as flights, trains, buses & hotels.
- i. The partnership combines AU SFB's financial expertise and ixigo's reach in tier 2 and tier 3 markets.
  - ii. These two Bharat-focused brands address the evolving needs of modern travellers, who seek flexibility, convenience, and value.

**8. Which country has recently (in Nov '23) simplified the process for Indian nationals to open and operate bank accounts in the financial institutions?**

- 1) Singapore
- 2) Russia
- 3) United Kingdom
- 4) Canada
- 5) Australia

Answer- **2) Russia**

**Explanation:**

The **Russian government** has simplified the process for Indian nationals to open and operate bank accounts in the financial institutions of Russia.

- i. Upon arrival in Russia, Indian nationals will be able to obtain a bank card from a partner Russian bank and initiate financial transactions.
- ii. This will benefit Indian tourists and 15,000 Indian students studying in Russia.
- iii. To get guidance, Indians can approach an Indian bank that has a partnership agreement with the Central Bank of the Russian Federation (Bank of Russia).

**9. In October 2023, the Reserve Bank of India (RBI) has increased the minimum amount for offering Non-Callable Term Deposits (TDs) from Rs 15 lakh to Rs \_\_\_\_\_.**

- 1) 40 lakh
- 2) 80 lakh



3) 30 lakh

4) 2 crore

5) 1 crore

Answer- **5) 1 crore**

**Explanation:**

On October 26, 2023, the Reserve Bank of India (**RBI**) increased the **minimum amount** for offering Non-Callable Term Deposits (**TDs**) **from Rs 15 lakh to Rs 1 crore** with immediate effect, allowing all customers to prematurely withdraw money from Fixed Deposit (FD) of up to Rs 1 crore. This mandate will cover all commercial banks and co-operative banks.

- This means all domestic TDs accepted from individuals for amounts of Rs 1 crore and below will have a premature-withdrawal-facility.
- These instructions will be applicable for Non-Resident (External) Rupee (NRE) Deposit / Ordinary Non-Resident (NRO) Deposits.

**Note-** Non-callable FDs are TDs that do not permit premature withdrawals until the tenure is completed. Banks offer higher rates on non-callable FDs to discourage premature withdrawals.

**10. In November 2023, the Insurance Regulatory and Development Authority of India (IRDAI) formed a task force under the Chairmanship of \_\_\_\_\_ to review the existing bancassurance framework.**

1) Thomas Devasia

2) B.C. Patnaik

3) S. N. Rajeswari

4) Meena Kumari

5) Parmod Kumar Arora

Answer- **4) Meena Kumari**

**Explanation:**

The Insurance Regulatory and Development Authority of India (**IRDAI**) has formed a task force under the Chairmanship of **Meena Kumari**, Executive Director(Life) of IRDAI, to review the existing **bancassurance framework**.

- The task force was formed in response to concerns about mis-selling/forced selling of insurance policies through the bancassurance channel.
- The taskforce will review the existing regulatory framework for bancassurance and suggest ways and means to increase the efficiency of it.
- The taskforce will also examine best international practices and suggest suitable changes.
- The taskforce is asked to submit these recommendations within 31st December 2023.

**11. Which of the following points is/are “correct” with respect to the steps taken by the Reserve Bank of India (RBI) in November 2023?**

**A) RBI has decided to include all entities facilitating cross-border payment transactions for import and export of goods and services under the direct regulation of the RBI.**

**B) Non-banks providing payment aggregation and payment processing services must have a minimum net worth of Rs 15 crore during application to RBI.**

**C) RBI imposed Rs 72 lakh penalty on L&T Finance Limited for non-compliance with certain provisions of RBI (Interest Rate on Deposits) Directions, 2016, RBI (Interest Rate on Advances) Directions, 2016, and Master Circular on Customer Service in Banks.**



- 1) Only A
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) All A, B & C

Answer- **2) Only A & B**

**Explanation:**

On 31st October 2023, The Reserve Bank of India (**RBI**) issued the Regulation of Payment Aggregator – Cross Border (**PA-CB**). RBI has decided to include all entities facilitating **cross-border payment transactions** for import and export of goods and services under the direct regulation of the RBI.

- The entities including Authorised Dealer (AD) banks, PAs and PAs-CB shall comply with these instructions.
- All non-banks which provide PA-CB services must apply for authorization from the RBI by April 30, 2024.
- Non-banks providing payment aggregation and payment processing services must have a minimum net worth of **Rs 15 crore** during application to RBI. They need to increase net worth to Rs 25 crore by March 31, 2026.
- The Reserve Bank of India (RBI) imposed **monetary penalties** on the following entities:
  - RBI imposed **Rs 72 lakh penalty** on **Punjab National Bank (PNB)** for non-compliance with certain provisions of RBI (Interest Rate on Deposits) Directions, 2016, RBI (Interest Rate on Advances) Directions, 2016, and Master Circular on Customer Service in Banks
  - RBI imposed Rs 30 lakh penalty on Federal Bank Ltd for non-compliance with certain directions contained in RBI (Know Your Customer (KYC)) Directions, 2016.
  - RBI imposed Rs 13.38 lakh penalty on Kosamattam Finance Limited, based in Kottayam, Kerala, for non-compliance with certain provisions of the “Non-Banking Financial Company (NBFC) – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.
  - RBI imposed Rs 10 lakh penalty on Mercedes-Benz Financial Services India Private Limited (formerly known as Daimler Financial Services India Private Limited) for non-compliance with certain provisions of the RBI (Know Your Customer (KYC)) Direction, 2016.
  - RBI imposed **Rs 2.50 crore** penalty on **L&T Finance Limited**, Mumbai, Maharashtra, for non-compliance with certain provisions of the NBFC – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

**12. Which life Insurance company has recently (in Nov '23) launched Super Cash Plan, a new non-linked, participating, individual life insurance savings plan?**

- 1) IndiaFirst Life Insurance
- 2) PNB MetLife India Insurance
- 3) Ageas Federal Life Insurance
- 4) Tata AIA Life Insurance
- 5) Max Life Insurance

Answer- **3) Ageas Federal Life Insurance**



**Explanation:**

**Ageas Federal Life Insurance (AFLI)** has launched a new non-linked, participating, individual life insurance savings plan called Ageas Federal Life Insurance **Super Cash Plan**.

- The scheme is a combination of life insurance protection, guaranteed returns, and regular income.
- The scheme offers immediate cash flow starting from the end of 1st policy year/ month.
- There is also provision for Guaranteed boosters starting from end of every fifth policy year till the end of policy term.
- Additionally, the scheme also offers a lump sum maturity benefit at the end of the policy term.

**13. The ICICI Prudential Multi-Asset Fund scheme completed \_\_\_\_\_ years on 31st October 2023.**

- 1) 16
- 2) 21
- 3) 15
- 4) 31
- 5) 12

Answer- 2) 21

**Explanation:**

On 31st October 2023, The **ICICI Prudential Multi-Asset Fund scheme** completed **21 years**. The scheme was incepted on 31st October 2002.

- The fund has a good track record, which generates a Compound Annual Growth Rate (CAGR) of 21%.
- As of 30 September 2023, the scheme manages an Assets Under Management (AUM) of Rs 24,060.99 crore or about 57% of the total AUM in the multi-asset allocation category.

**14. Which life insurance company has recently (in Nov '23) launched 'Guaranteed Assured Income' (GAIN), a new guaranteed income plan for the customers of Karnataka Vikas Grameena Bank (KVGB)?**

- 1) SBI Life Insurance
- 2) HDFC Life Insurance
- 3) Canara HSBC Life Insurance
- 4) TATA AIA Life Insurance
- 5) IndiaFirst Life Insurance

Answer- 3) **Canara HSBC Life Insurance**

**Explanation:**

**Canara HSBC Life Insurance**, an insurance company sponsored by Canara Bank and HSBC, has launched a new guaranteed income plan named the 'Guaranteed Assured Income' (**GAIN**) for the customers of Karnataka Vikas Grameena Bank (**KVGB**) in Mangaluru (Karnataka).

**i.** It is a Non-Linked Non-Participating Individual Life Insurance Savings cum Protection Plan that ensures guaranteed benefits as well as regular income to take care of both long-term and short-term financial goals.

**ii.** It offers a guaranteed regular income stream with the flexibility to get the premiums back at the end of the policy term. This policy is available in all the 629 Branches of KVGB.



**15. Name the bank that has recently (in Nov '23) collaborated with the National Payments Corporation of India (NPCI) to launch the Platinum RuPay Credit Card.**

- 1) YES Bank
- 2) HDFC Bank
- 3) ICICI Bank
- 4) IndusInd Bank
- 5) Axis Bank

**Answer- 4) IndusInd Bank**

**Explanation:**

**IndusInd Bank** Ltd launched the 'IndusInd Bank **Platinum RuPay Credit Card**' in collaboration with the National Payments Corporation of India (**NPCI**), enabling customers to make payments through the RuPay network using Point of Sale (**POS**) devices and e-commerce websites.

- i.** IndusInd Bank RuPay credit card customers can now conveniently initiate the Unified Payments Interface (UPI) payments by simply linking their credit cards with the UPI-enabled Apps.
- ii.** With the integration of the card on UPI, individuals can make transactions seamlessly on both online and offline platforms and earn accelerated rewards on their UPI transactions.

**16. According to the data from the Association of Mutual Funds in India (AMFI) released in November 2023, which state emerged as the leader in mutual fund investments in India during July-September Quarter-Fiscal Year 2024 (Q2FY24)?**

- 1) West Bengal
- 2) Uttar Pradesh
- 3) Karnataka
- 4) Tamil Nadu
- 5) Maharashtra

**Answer- 5) Maharashtra**

**Explanation:**

According to data from the Association of Mutual Funds in India (**AMFI**), **Maharashtra** emerged as the **leader in mutual fund investments in India** during July-September Quarter-Fiscal Year 2024(**Q2FY24**) with a substantial equity asset of **Rs 7.47 lakh crore** out of the industry's total equity asset of Rs 25.85 lakh crore.

- It is followed by Gujarat and Karnataka holding equity assets of Rs 2.21 lakh crore and Rs 1.99 lakh crore respectively.
  - They have surpassed Delhi (ranked 4th), whose equity asset dropped to Rs 1.94 lakh crore.
- i.** Gujarat and Karnataka accounted for 8.5% and 7.7% of the overall industry equity asset, while Delhi lagged behind at 7.5%.
  - ii.** In terms of Systematic Investment Plan (SIP) inflows, Gujarat contributed significantly, accounting for 7% with inflows of around Rs 1200 crore.

**17. Name the bank that has recently (in Nov '23) signed an MoU with Institute of Rural Management Anand (IRMA) in Anand, Gujarat to promote financial inclusion (FI) and financial literacy across India.**

- 1) IndusInd Bank
- 2) YES Bank
- 3) HDFC Bank



- 4) Axis Bank
- 5) ICICI Bank

Answer- **4) Axis Bank**

**Explanation:**

**Axis Bank** Limited has signed a Memorandum of Understanding (**MoU**) with the Institute of Rural Management Anand (**IRMA**), (**Anand**) **Gujarat**, to establish the Axis Bank Chair for Financial Inclusion at IRMA campus.

- The chair was established to promote financial inclusion (**FI**) and **financial literacy** across India.
- i. Axis Bank Chair for Financial Inclusion is constituted for a period of 5 years.
  - ii. This will focus on research, deepening industry-academia collaboration, driving thought leadership, and policy advocacy.
  - iii. Under this MoU, a joint Advisory Committee will be established to oversee the selection for the Chair and periodically review the progress.

**18. Which of the following points is/are “correct” with respect to the 'India Finance Report 2023 (IFR 2023) released in November 2023?**

- A) Shaktikanta Das, Governor of Reserve Bank of India (RBI), released IFR 2023, the 1st flagship publication of the Centre for Advanced Financial Research and Learning (CAFRAL).**
- B) The theme of the report is 'Connecting the Last Mile: Non-Banking Financial Companies in India'.**
- C) As per the report, a 10% increase in per capita UPI transactions usually leads to a 4.6% rise in fintech lending and 1.5% in lending by commercial banks.**

- 1) All 1, 2 & 3
- 2) Only A & B
- 3) Only B & C
- 4) Only A & C
- 5) Only A

Answer- **1) All 1, 2 & 3**

**Explanation:**

On November 7, 2023, Shaktikanta Das, Governor of Reserve Bank of India (**RBI**), released the **1st flagship publication** of the Centre for Advanced Financial Research and Learning (**CAFRAL**) titled '**India Finance Report 2023 (IFR 2023)**'. The report stated that India's fintech sector could replace traditional banking in the near future.

- The theme of the report is '**Connecting the Last Mile: Non-Banking Financial Companies in India**'.
  - CAFRAL, promoted by RBI, is a not-for-profit organisation established in 2011 to promote research and learning in banking and finance.
  - The report offers new insights on India's non-banking financial sector, helping regulators, policymakers, and other stakeholders understand its unique strengths and opportunities. For this report, monthly Unified Payments Interface (UPI) transaction data from 30 States and union territories over 2018-2022 and sector-wise lending data from CIBIL were analysed.
- i. Key points:** There is a **10% increase** in per capita **UPI transactions** usually leads to a **4.6%** rise in fintech lending and 1.5% in lending by commercial banks
  - ii.** As of March 2023, UPI network has over 30 crore unique users and 400 participating banks.