

# **GUPTA**

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# **CLASSES**

## **Current Affairs**

**November-2023**

**English**

**Part-2**



**GUPTA**

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**CLASSES**

iii. Transaction value grew at 163% CAGR (Compound Annual Growth Rate) from FY18 to FY23.

iv. Transaction volume increased at 56% CAGR during the same period.

**Note-** PayGlocal, a cross-border payments platform, receives in-principle approval from RBI for Payment Aggregator (PA) license. This will allow PayGlocal to onboard merchants for online payment processing.

**19. In November 2023, the U.S. International Development Finance Corporation (DFC) has announced an offer of USD \_\_\_\_\_ to Adani Ports-led Colombo West International Terminal Private Limited (CWIT) to support the development of the deepwater shipping Container Terminal in the Port of Colombo, Sri Lanka.**

1) 920 million

2) 896 million

3) 553 million

4) 712 million

5) 628 million

Answer- **3) 553 million**

**Explanation:**

The U.S. International Development Finance Corporation (DFC) has announced an offer of **USD 553 million** to Adani Ports-led Colombo West International Terminal Private Limited (CWIT) to support the development of the deepwater shipping Container Terminal in the Port of Colombo, **Sri Lanka**.

**i.** CWIT is a joint venture (JV) developed by a consortium led by Adani Ports & Special Economic Zones Limited (APSEZ) (51% stake), Sri Lankan conglomerate John Keells Holdings (34% stake), and the Sri Lankan government-run Sri Lanka Ports Authority (SLPA) (15%).

- In 2021, Adani Ports signed a USD 700-million deal with SLPA and John Keells Holdings to jointly develop the terminal project in a Build-Operate-Transfer (BOT) arrangement spanning 35 years.

**ii.** CWIT's new terminal will help to increase the operational capacity of the port of Colombo which has been operating at more than 90 percent utilization since 2021.

**20. Name the bank/organisation, along with Global Environment Facility (GEF) has recently (in Nov '23) to introduce the Natural Capital Fund (NCF), a concessional fund.**

1) World Bank

2) International Monetary Fund

3) United Nations Development Programme

4) Asian Development Bank

5) Asian Infrastructure Investment Bank

Answer- **4) Asian Development Bank**

**Explanation:**

On November 10, 2023, the **Asian Development Bank (ADB)** and the Global Environment Facility (GEF) jointly introduced the Natural Capital Fund (NCF), a concessional fund aimed at backing projects in ADB's developing member countries (DMCs).

**i.** The GEF has committed a USD15 million investment to support the NCF's initiatives focused on improving food security and safeguarding natural capital.

**ii.** The announcement for the same was made during the Asia-Pacific Natural Capital Forum held on 7-9 November 2023, co-hosted by ADB and Stanford University's Natural Capital Project.



**21. In November 2023, the Reserve Bank of India (RBI) approved ICICI Bank's request to make \_\_\_\_\_, a wholly-owned subsidiary.**

- 1) ICICI Securities
- 2) ICICI Lombard
- 3) ICICI Prudential Life Insurance
- 4) ICICI Home Finance
- 5) ICICI Trusteeship Services

**Answer- 1) ICICI Securities**

**Explanation:**

The Reserve Bank of India (RBI) approved ICICI Bank's request to make ICICI Securities a wholly-owned subsidiary. Following this, ICICI Securities will be delisted and become a wholly-owned subsidiary of its parent company, ICICI Bank.

- ICICI Securities has four lines of business: Broking, Distribution of financial products, Wealth management, and Investment banking
- The acquisition is likely to be completed in the next 12-15 months, subject to regulatory approvals from ICICI Bank and the company's shareholders' and creditors, RBI, National Company Law Tribunal, stock exchanges and other regulatory and statutory authorities.

**22. Which organisation has recently (in Nov '23) signed a USD 400 million policy-based loan agreement with the Indian government to create high-quality urban infrastructure?**

- 1) International Monetary Fund
- 2) Asian Development Bank
- 3) World Bank
- 4) United Nations Development Programme
- 5) Asian Infrastructure Investment Bank

**Answer- 2) Asian Development Bank**

**Explanation:**

On November 13, 2023, the Indian government signed a USD 400 million policy-based loan agreement with the Asian Development Bank (ADB) to support its sub-programme 2 of the Sustainable Urban Development and Service Delivery Programme.

- This program is India's urban reform agenda to create high-quality urban infrastructure, improve service delivery, and promote efficient governance systems.
- The Loan has a principal repayment period of 12 years.

The sub-programme 2 of the Sustainable Urban Development and Service Delivery Programme was approved in 2021 with a financing of USD 350 million.

- It established national-level policies and guidelines to improve urban services.
- While Sub-programme 2 supports investment planning and reform actions at the state and urban local body (ULB) levels.

**23. In November 2023, the National Highways Authority of India (NHAI) accepted the first insurance surety bond as bid security for the Toll Operate Transfer (TOT) Bundle 14 bid.**

**The bond was issued at a rate of \_\_\_\_\_.**

- 1) 0.38%
- 2) 0.50%
- 3) 0.64%



4) 0.25%

5) 0.49%

Answer- **4) 0.25%**

**Explanation:**

The National Highways Authority of India (**NHAI**) accepted the first insurance surety bond as **bid security** for the Toll Operate Transfer (**TOT**) **Bundle 14 bid**. The bond was issued at a rate of **0.25%** and did not require any margin money.

- This will be the first time this instrument is being utilized as a Bank Guarantee (**BG**) in the road infrastructure sector for monetization of bids.
- The NHAI collaborated with the Highway Operators Association of India (**HOAI**), **SBI General Insurance**, and **AON India Insurance** for this initiative.

**24. Which of the following companies has not received the Securities and Exchange Board of India (SEBI) approval to raise funds through initial public offerings (IPOs) in November 2023?**

1) Ganviz Enterprises

2) Fedbank Financial Services Limited

3) Indian Renewable Energy Development Agency

4) EPACK Durable

5) Suraj Estate Developers

Answer- **1) Ganviz Enterprises**

**Explanation:**

The Securities and Exchange Board of India (**SEBI**) has given approval to four companies viz. **Fedbank Financial Services Limited** (Fedfina), Indian Renewable Energy Development Agency (IREDA), EPACK Durable, and Suraj Estate Developers to raise funds through initial public offerings (IPOs).

- These companies filed preliminary IPO papers with SEBI between July and September 2023.
- The equity shares of these companies will be listed on the BSE (Formerly Bombay Stock Exchange) and NSE (National Stock Exchange).

**Note-** Fedfina is a Non-Banking Financial Company (NBFC) arm of Federal Bank.

**25. Which bank has recently (in Nov '23) launched Unified Payment Interface (UPI) Lite to allow the users to make small-value digital payments offline without entering a UPI PIN?**

1) South Indian Bank

2) IDFC FIRST Bank

3) IndusInd Bank

4) Tamilnad Mercantile Bank

5) Federal Bank

Answer- **5) Federal Bank**

**Explanation:**

**Federal Bank** Limited has launched Unified Payment Interface (**UPI**) **Lite**, a simplified version of the UPI system which allows users to make small-value digital payments offline without entering a UPI PIN.

**UPI Lite:**

- The UPI Lite functionality was introduced by the Reserve Bank of India (RBI) in September 2022.



- It is an '**on-device wallet**' feature integrated into existing UPI mobile applications.
- UPI Lite minimizes the burden on the core banking system (CBS) by enabling direct transactions between the user's mobile device and National Payment Corporation of India (NPCI).

**26. Name the company that has recently (in November '23) become the second Indian startup to achieve unicorn status in 2023.**

- 1) Chargify
- 2) Zeta
- 3) Chargebee
- 4) InCred Holdings Limited
- 5) Innovaccer

**Answer- 4) InCred Holdings Limited**

**Explanation:**

Mumbai (Maharashtra)-based **InCred Holdings Limited**, the parent company of fintech startup InCred Financial Services Ltd, has become the **2nd Indian startup** to become an **unicorn**, valued at over USD 1 billion, in **2023**.

- InCred became an unicorn after raising funding worth Rs 500 crore in its latest round (Series D) of equity funding.
- The equity round has gathered interest from various investors, including a global private equity fund, corporate treasuries, family offices, and Ultra-High-Net-worth-Individuals (UHNIs).

**i.** In August 2023, Zepto, a quick commerce platform, became India's first unicorn of 2023. It raised USD 200 million in a Series E round of funding at a valuation of USD 1.4 billion.

**27. In November 2023, the Reserve Bank of India (RBI) barred \_\_\_\_\_ (company) from sanctioning and disbursing loans under its eCOM and Insta EMI Card products.**

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

**Answer- 3) Bajaj Finance Limited**

**Explanation:**

On November 15, 2023, the Reserve Bank of India (**RBI**) exercise of its powers under section 45L(1)(b) of the RBI Act, 1934 barred **Bajaj Finance Limited** from sanctioning and disbursing loans under its two lending products viz. **eCOM** and **Bajaj Insta EMI Card**, with immediate effect.

**i.** The reason behind this action is the non-adherence of Digital lending guidelines of RBI by the company, specifically by not providing Key Fact Statements to borrowers for two lending products.

- Additionally, Bajaj Finance will rectify the key fact statement for eCOM and Insta EMI Card.

**ii.** RBI restrictions on lending via the eCOM and Bajaj Insta EMI Card will not have a "material financial impact" on the organisation.

**Note-** RBI returned Mastercard-backed fintech Instamojo's application for a payment aggregator (PA) license amid not meeting the eligibility criteria. Instamojo is based in Bengaluru, Karnataka.



- The aggregator/ payouts function will now be undertaken in partnership with other licensed PAs while its payment gateway continues to be fully functional.

**28. Name the bank that has recently (in Nov '23) launched two Digital Gold Loan schemes for the retail segment and agriculture segment.**

- 1) Bank of Maharashtra
- 2) Union Bank of India
- 3) Canara Bank
- 4) Indian Bank
- 5) Punjab National Bank

**Answer- 5) Punjab National Bank**

**Explanation:**

**Punjab National Bank (PNB)** launched two **PNB Digital Gold Loan schemes** namely PNB Gold Loan for the retail segment and PNB Swarnim for the agriculture segment.

- i. The schemes aim to provide customers with hassle-free access to credit to meet their personal and agricultural needs by using gold jewellery as collateral for the loan.
- ii. The Streamlined digital process eliminating paperwork hassles is one of the key features of this Digital scheme.
  - **PNB Digital Gold Loan** offers a modern banking experience with competitive interest rates.
  - The schemes offer loans ranging from Rs 25,000 to Rs 25 lakhs to support personal needs, and agriculture & allied activities.
  - Borrowers seeking short-term production or investment credit for agricultural activities and allied activities are eligible for loans of minimum Rs 10,000 to maximum Rs 2 lakh.

**29. Which Financial Institution/Regulatory Body of India has recently (in Nov '23) signed an MoU with Technology Development Board (TDB) to ease access of credit to MSME?**

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

**Answer- 2) Small Industries Development Bank of India**

**Explanation:**

The Small Industries Development Bank of India (**SIDBI**) has signed a Memorandum of Understanding (**MoU**) with Technology Development Board (**TDB**) to ease access of credit to Micro, Small & Medium Enterprises (**MSMEs**) that are attempting to develop and commercialise indigenous technology or adapt imported technology for wider domestic applications.

- The MoU was executed by Rahul Priyadarshi, Chief General Manager, SIDBI and Rajesh Jain, Director, TDB.
- The MoU is signed for the joint initiative by TDB and SIDBI, to extend financial assistance to eligible MSMEs as per the terms & conditions of TDB & SIDBI.
- Under this MoU, SIDBI and TDB will support MSMEs with respective core-competencies/expertise.



**30. Which of the following personalities has/have been appointed as the directors of Jio Financial Services Limited after the approval granted by the Reserve Bank of India (RBI) in November 2023?**

- 1) Isha Ambani
- 2) Anshuman Thakur
- 3) Hitesh Kumar Sethia
- 4) Both 1 & 2
- 5) All 1, 2 & 3

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

**Explanation:**

On 15th November 2023, the Reserve Bank of India (RBI) has granted approval for the appointment of **Isha Ambani, Anshuman Thakur, and Hitesh Kumar Sethia** as **Directors** of **Jio Financial Services Limited**, a Non-Banking Financial Company (NBFC) backed by Reliance Industries Limited (RIL).

- The approval is valid for only 6 months with effect from the 15th November 2023.

**Note-** If the company fails to implement the proposed changes within this timeframe, it will need to reapply with reasons for the delay.

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

**A) RBI increased the risk weights on credit card exposures by 30% points to 200% and 250% for banks and NBFCs, respectively.**

**B) The Reserve Bank of India (RBI) has granted authorization to Authorized Dealer Category – I (AD Category – I) banks to open additional current accounts for export proceeds, supplementing the existing special rupee vostro accounts.**

**C) RBI has levied monetary penalties on Axis Bank Ltd (Rs 90.92 lakh), Manappuram Finance Ltd (Rs 42.78 lakh) and Anand Rathi Global Finance Ltd (Rs 20 lakh) for non-compliance with various regulatory directives.**

- 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:**

The Reserve Bank of India (RBI) has introduced stricter rules for consumer lending, directing both banks and NBFCs to establish higher capital buffers and implement board-approved policies to monitor exposure limits in the consumer lending segment.

- This move follows concerns expressed by the RBI governor regarding the rapid growth of consumer loans, prompting a cautionary approach among lenders.
- RBI increased the **risk weights on credit card** exposures by **25% points** to **150%** and **125% for banks** and NBFCs, respectively.
- The new regulations will not be applicable to housing loans, education loans, vehicle loans and loans secured by gold and gold jewellery.



i. The Reserve Bank of India (RBI) has granted authorization to Authorized Dealer Category – I (AD Category – I) banks to open additional current accounts for export proceeds, supplementing the existing special rupee vostro accounts.

ii. RBI has levied monetary penalties on Axis Bank Ltd, Manappuram Finance Ltd, and Anand Rathi Global Finance Ltd for non-compliance with various regulatory directives.

- **Penalty on Axis Bank:** RBI imposed a monetary penalty of Rs 90.92 lakh for multiple infractions discovered during the ‘Statutory Inspection for Supervisory Evaluation (ISE 2022).’
- **Penalty on Manappuram Finance:** RBI imposed a monetary penalty of Rs 42.78 lakh for non-compliance with certain provisions of the “Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016”.
- **Penalty on Anand Rathi Global Finance:** RBI imposed a monetary penalty of Rs 20 lakh for non-compliance with certain provisions of the RBI (KYC) Directions, 2016.

**32. On 11th November 2023 (Bima Lokpal Day 2023 ), Insurance Ombudsman announced that it has disposed of over \_\_\_\_\_ of the complaints received from the insured during Financial year 2022-23.**

- 1) 82.87%
- 2) 87.34%
- 3) 90.21%
- 4) 88.45%
- 5) 92.28%

Answer- **5) 92.28%**

**Explanation:**

On the occasion of **Bima Lokpal Day 2023** (11th November 2023), **Insurance Ombudsman** announced that it has disposed of over **92.28%** of the complaints received from the insured during Financial year 2022-23 (**FY23**).

i. The Insurance Ombudsman has settled 51,625 out of 55,946 received complaints across all 17 Insurance Ombudsman Offices.

ii. Bima Lokpal Day is observed annually on November 11, to commemorate the foundation day of the Insurance Ombudsman, an alternative dispute resolution forum set up to resolve disputes relating to insurance contracts.

- The insurance ombudsman was established through a government of India notification in November 1998.

**33. Which bank has recently (in Nov ‘23) partnered with HDFC Life Insurance Company Limited (HDFC Life) to offer life insurance products to its customers?**

- 1) South Indian Bank
- 2) RBL Bank
- 3) Federal Bank
- 4) Karnataka Bank
- 5) IDFC FIRST Bank

Answer- **4) Karnataka Bank**



**Explanation:**

**Karnataka Bank** has formed a strategic corporate partnership with HDFC Life Insurance Company Limited (**HDFC Life**) to offer life insurance products to its customers.

- This collaboration is set to deliver a host of benefits to customers seeking financial security and life protection.
- It also offers customers a range of innovative and customer-centric financial solutions.

**Note-** HDFC Life was established in 2000 as a joint venture between HDFC Bank and Abrdn (Mauritius Holdings) 2006 Limited.

**34. Which of the following points is/are “correct” with respect to the recent launch/announcement made by Securities and Exchange Board of India (SEBI) in November 2023?**

**A) Madhabi Puri Buch, the Chairperson of the Securities and Exchange Board of India (SEBI), has officially launched the Investor Risk Reduction Access (IRRA) platform at the Bombay Stock Exchange (BSE).**

**B) The Securities and Exchange Board of India (SEBI) announced the elimination of the requirement to freeze folios lacking PAN, KYC details, and nominations for all holders of physical securities.**

**C) Unifi Capital announced that it has received in-principle approval from the capital markets regulator, SEBI, to establish a mutual fund house.**

- 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:**

**Madhabi Puri Buch**, the Chairperson of the Securities and Exchange Board of India (**SEBI**), has officially launched the Investor Risk Reduction Access (**IRRA**) platform at the Bombay Stock Exchange (**BSE**).

- The IRRA platform, initiated by Market Infrastructure Institutions (MIIs) under SEBI’s guidance, aims to reduce risks faced by investors in the event of technical glitches at Trading Member (TM) ends, both at the Primary and Disaster Recovery sites.
- The soft launch of the IRRA platform took place on October 3, 2023, with official launch occurring on November 20, 2023 for the benefit of investors.
- This platform is specifically designed for trading members supporting Internet-based trading (IBT) and Security Trading through Wireless Technology (STWT) for their investors.

**i.** The Securities and Exchange Board of India (SEBI), the capital markets regulator, announced the **elimination** of the requirement to freeze folios lacking PAN, KYC details, and nominations for all holders of physical securities.

**ii.** Portfolio management firm **Unifi Capital** announced that it has received in-principle approval from the capital markets regulator, SEBI, to establish a mutual fund house.

- The company had submitted an application to SEBI in December 2020 seeking a mutual fund licence.



- Unifi Capital, based in Chennai, stated that it has obtained SEBI's in-principle approval to initiate its mutual fund business.

**35. Which organisation/bank has recently (in Nov '23) signed a USD 6.5 million senior secured loan agreement with Greenway Grameen Infra Private Limited for the Greenway Carbon Credits Gender Finance Project?**

- 1) Asian Infrastructure Investment Bank
- 2) International Monetary Fund
- 3) United Nations Development Programme
- 4) Asian Development Bank
- 5) World Bank

**Answer- 4) Asian Development Bank**

**Explanation:**

The Asian Development Bank (ADB) and Greenway Grameen Infra Private Limited have signed a USD 6.5 million senior secured loan agreement for the Greenway Carbon Credits Gender Finance Project.

- The financing also includes a USD 3.25 million first-loss liquidity reserve from the Climate Innovation and Development Fund (CIDF).
- i. The project aims to facilitate the production and distribution of 1 million subsidized Greenway Jumbo Stoves to rural households in Madhya Pradesh and Odisha.
- ii. The improved cookstoves reduce household fuel consumption by 65%, smoke emissions by 70%, and carbon dioxide(CO<sub>2</sub>) emissions by 22.9 million tons.
- iii. Greenway will sell the carbon credits generated from the use of improved cookstoves to international buyers.

**36. In November 2023, the Asian Development Bank (ADB) approved a loan package of USD \_\_\_\_\_ for Maharashtra Tertiary Care and Medical Education Sector Development Program.**

- 1) 400 million
- 2) 500 million
- 3) 250 million
- 4) 300 million
- 5) 450 million

**Answer- 2) 500 million**

**Explanation:**

On November 23, 2023, the Asian Development Bank (ADB) approved a loan package of USD 500 million for Maharashtra Tertiary Care and Medical Education Sector Development Program which envisages to improve access to quality and affordable tertiary health care and medical education in Maharashtra.

**i. Utilization of funds:**

- The funding by ADB will be utilised towards the following priorities of the Program:
  - Addressing remaining poverty and reducing inequalities
  - Accelerating progress in gender equality
  - Tackling climate change, building climate and disaster resilience, and enhancing environmental sustainability
  - Strengthening governance and institutional capacity



ii. The program aims to develop tertiary care and medical education infrastructure using the sector development program (SDP) modality. It will also focus on quality improvement of this sector.

**37. Which company has recently (in Nov '23) signed a USD 125 million financing pact with Asian Development Bank (ADB) to support financing in rural and peri-urban areas of India?**

- 1) L&T Finance Limited
- 2) Mahindra and Mahindra Financial Services Limited
- 3) Shriram Finance Limited
- 4) Bajaj Finance Limited
- 5) Cholamandalam Investment and Finance Limited

**Answer- 1) L&T Finance Limited**

**Explanation:**

Mumbai, Maharashtra based **L&T Finance Limited(LFT)**, a Non-Banking Financial Company (NBFC) and a subsidiary of Larsen & Toubro Limited (L&T), signed a USD 125 million financing pact with Asian Development Bank (**ADB**) to support financing in rural and peri-urban areas of India, especially for women borrowers.

i. The funding comprises a loan of up to USD 125 million from ADB and an agreement to syndicate an additional USD 125 million in co-financing from other development partners.

ii. 40% is designated for women borrowers and the remainder supporting farmers, MSMEs (Micro, Small, and Medium Enterprises), and two-wheeled vehicle purchases.

**38. Which organisation/bank has recently (in Nov '23) signed an MoU with the Global Fund to Fight AIDS, Tuberculosis (TB), & Malaria (the Global Fund) to tackle the impact of climate Change on Health?**

- 1) United Nations Framework Convention on Climate Change
- 2) World Health Organization
- 3) International Monetary Fund
- 4) World Bank
- 5) United Nations Environment Programme

**Answer- 4) World Bank**

**Explanation:**

On November 22, 2023, a new Memorandum of Understanding (**MoU**) was signed between the **World Bank (WB)** and the **Global Fund to Fight AIDS**(Acquired Immune Deficiency Syndrome), **Tuberculosis(TB)**, and **Malaria (the Global Fund)** to improve their collaboration on climate change's impact on health.

**Aim:** To support more efficient, effective, and sustainable financing to improve health outcomes in the face of climate change.

**39. Name the bank that has recently (in Nov '23) signed a Letter of Intent (LoI) with UK Export Finance (UKEF) to establish a financing programme of up to 100 million Pounds.**

- 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 Hong Kong and Shanghai Banking Corporation Limited, India (**HSBC India**) have signed a Letter of Intent (**LoI**) with UK Export Finance (**UKEF**), the United Kingdom (UK)'s export credit agency, to establish a financing programme of up to **100 million Pounds**.

- i. This programme will support Indian Micro, Small and Medium Enterprises (MSMEs) and corporates for financing their imports from the UK.
- ii. HSBC India and UKEF will collaborate to originate, structure, and extend financing and credit facilities for Indian MSMEs.

**40. Name the bank that has recently (in Nov '23) partnered with Indraprastha Gas Limited (IGL) to enable Digital Rupee Transactions in Delhi National Capital Region (NCR).**

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

Answer- **3) IndusInd Bank**

**Explanation:**

**IndusInd Bank** Limited has partnered with Indraprastha Gas Limited (**IGL**) to promote Digital Rupee (**e₹**), the Central Bank Digital Currency (CBDC) launched by the Reserve Bank of India (**RBI**).

- The collaboration aims to promote cashless transactions at IGL Compressed Natural Gas (CNG) Stations in Delhi National Capital Region (NCR).
- i. The customer can also make payment across all IGL stations by scanning any UPI Quick Response (QR) Code using their Digital Rupee mobile application.
  - ii. This initiative offers a secure, inclusive, sustainable and efficient mode of digital transaction
  - iii. The process ultimately simplifies the banking experience of the customers.

**41. In November 2023, the Reserve Bank of India (RBI) superseded the board of directors of \_\_\_\_\_ (Cooperative Bank) for 1 year amid poor governance standards of the latter.**

- 1) Abhyudaya Cooperative Bank Ltd
- 2) Lalbaug Cooperative Bank Ltd
- 3) Cooperative Bank of Mehsana Ltd
- 4) Harij Nagrik Sahakari Bank Ltd
- 5) National Cooperative Bank Ltd

Answer- **1) Abhyudaya Cooperative Bank Ltd**

**Explanation:**

On November 24, 2023, the Reserve Bank of India (**RBI**) in exercise of the powers conferred under Section 36 AAA read with section 56 of the Banking Regulation (BR) Act, 1949 (As Applicable to Co-operative Societies), has superseded the board of directors of **Abhyudaya Cooperative Bank Limited** for **12 months (1 year)** amid poor governance standards of the latter.

- In this regard, RBI appointed Satya Prakash Pathak, former Chief General Manager of State Bank of India (SBI), as the administrator of the bank.
- i. The RBI has also appointed a committee of advisors to assist the administrator. Its members are
    - Venkatesh Hegde (former General Manager, SBI)



- Mahendra Chhajed (Chartered Accountant)
- Suhas Gokhale (former MD, COSMOS Co-operative Bank Limited).

**42. Which of the following banks has/have recently (in Nov '23) received monetary penalty by the Reserve Bank of India (RBI) for non-compliance with some of its Directions?**

- 1) Indian Overseas Bank
- 2) Bank of Baroda
- 3) Citibank
- 4) Both 1 & 2
- 5) All 1, 2 & 3

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

**Explanation:**

The Reserve Bank of India (RBI) has imposed a monetary penalty on three banks viz. **Citibank N.A.** (Rs 5 crore), **Bank of Baroda/BOB**(Rs 4.34 crore) and **Indian Overseas Bank/IOB**(Rs 1 crore) for non-compliance with some of its Directions.

- This will not affect any transaction or agreement entered into by the bank with its customers.
- i. Penalty on Citibank N.A.:** Rs 5 crore: It has been imposed by RBI in exercise of powers under the provisions of Section 47A(1)(c) read with Section 46(4)(i) of the BR Act.
  - ii. Penalty on BOB:** Rs 4.34 crore: It has been imposed by RBI in exercise of powers vested in RBI conferred under the provisions of Section 47 A (1) (c) read with Sections 46 (4) (i) and 51(1) of BR Act, 1949.
  - iii. Penalty on IOB:** Rs 1 Crore: It has been imposed by RBI in exercise of powers vested in RBI conferred under the provisions of Section 47A(1)(c) read with Sections 46(4)(i) and 51(1) of BR Act, 1949.

**43. Which company has recently (in Nov '23) partnered with U GRO Capital Limited to offer holistic digital supply chain financing solutions to small businesses in India?**

- 1) Visa
- 2) American Express
- 3) Mastercard
- 4) Capital One
- 5) Discover Card

Answer- **3) Mastercard**

**Explanation:**

Mastercard Incorporated MA (**Mastercard**) has **partnered** with **U GRO Capital Limited**, a Non-Banking Financial Company (NBFC), to offer holistic digital supply chain financing solutions to small businesses in India.

- i.** This collaboration is in line with Mastercard's announcement to get 1 billion people and 50 million micro and small businesses, including 25 million female entrepreneurs into the digital economy by 2025.
- ii.** Under this partnership, short-term loans as a digital supply chain financing solution will be offered to dealers/distributors, last-mile retailers, and other small merchants and women entrepreneurs.

**44. In November 2023, the Reserve Bank of India (RBI) updated its 'alert list' of unauthorised forex trading platforms by adding 19 more entities, taking the total of Alert list to \_\_\_\_\_.**

- 1) 45
- 2) 59
- 3) 75
- 4) 60
- 5) 85

Answer- 3) 75

**Explanation:**

The Reserve Bank of India (RBI) has updated its 'alert list' of unauthorised forex trading platforms by adding **19 more entities**, taking the total to **75**. [List of 19 entities](#).

- These entities are neither authorised to deal in forex under the Foreign Exchange Management Act (FEMA), 1999 nor to operate an electronic trading platform (ETP) for forex transactions under the Electronic Trading Platforms (Reserve Bank) Directions, 2018.

**i.** The **Alert List** contains names of entities along with their websites link.

**ii.** The list also includes those entities who are indulged in promoting the unauthorised entities/ETPs (through advertisements or claiming to be providing training/advisory services).

**45. Which organisation/bank has recently (in Nov '23) approved a USD 170 Million loan for the modernization of water supply services in Kochi, Kerala?**

- 1) Asian Infrastructure Investment Bank
- 2) International Monetary Fund
- 3) United Nations Development Programme
- 4) Asian Development Bank
- 5) World Bank

Answer- 4) Asian Development Bank

**Explanation:**

On November 24, 2023, the Asian Development Bank (ADB) approved a **USD 170 Million loan** for the modernization of water supply services in Kochi, Kerala.

**i. Aim:**

- To improve urban living.
- To ensure clean water access.
- To bolster climate resilience.

**ii.** MoU includes upgrading five water treatment plants (325 Million Litres Per Day/MLD)) and constructing a new one (190 MLD).

**iii.** 700 km of pipes replaced with real-time monitoring for reduced water loss during distribution.

**iv.** Upgrading 146,000 water meters and implementing preventive maintenance through a performance-based contract.

**46. In November 2023, the National Payments Corporation of India (NPCI) has directed all Third Party Application Providers (TPAP) and Payment Service Provider (PSP) banks to deactivate all inactive Unified Payments Interface (UPI) IDs by \_\_\_\_\_.**

- 1) 31st March 2023
- 2) 31st January 2023
- 3) 30th April 2023



4) 31st December 2023

5) 31st May 2023

**Answer- 4) 31st December 2023**

**Explanation:**

The National Payments Corporation of India (**NPCI**) has directed all Third Party Application Providers (**TPAP**) and Payment Service Provider (**PSP**) banks to deactivate all Unified Payments Interface (**UPI**) IDs that have remained inactive for a period of one year or more.

- This measure is to be implemented by **December 31, 2023**.
- This includes apps like Google Pay, Paytm, and PhonePe.

**i. Aim:** To streamline UPI ID usage, ensuring only actively utilized ones remain operational for enhanced efficiency and security in the UPI ecosystem.

**47. Which company/organisation has recently (in Nov '23) become the first Indian depository to hold 10 crore (100 million) active dematerialisation (demat) accounts?**

- 1) Central Depository (India) Services Ltd
- 2) National Stock Exchange of India Ltd
- 3) National Securities Depository Ltd
- 4) Bombay Stock Exchange Ltd
- 5) Hedge Equities Ltd

**Answer- 1) Central Depository (India) Services Ltd**

**Explanation:**

Central Depository Services (India) Limited (**CDSL**) had become the **first Indian depository** to hold 10 crore(100 million) active dematerialisation (**demat**) accounts. CDSL attained this position by surpassing the National Securities Depository Limited (NSDL).

- i.** CDSL is the largest and only listed depository of India. It is a Market Infrastructure Institution (MII).
- ii.** CDSL maintains and services demat accounts of investors or beneficial owners (BOs). These BOs are serviced by CDSL's 580-plus depository participants.

**48. Which of the following points is/are "correct" with respect to the announcements made by Securities and Exchange Board of India (SEBI) in its 203rd meeting in Mumbai, Maharashtra in November 2023?**

- A) SEBI reduces minimum issue size from Rs 50 Lakh to Rs 25 Lakh for public issuance of Zero Coupon Zero Principal (ZCZP) instruments.**
- B) SEBI has further approved to reduce minimum application size from Rs 2 Lakh to Rs10000 for public issuance of ZCZP by NPO on social stock exchange.**
- C) SEBI plans to introduce same day (T+0) settlement by March 2024 and Instantaneous settlement 2025.**

- 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:**

Madhabi Puri Buch, Chairman of Securities and Exchange Board of India (**SEBI**) chaired the **203rd meeting of the SEBI** which was held in Mumbai, Maharashtra on November 25, 2023. The SEBI Board meeting announced key decisions related to NPO fundraising, regulations for index providers, AIFs operations etc.

**i. SEBI** reduces minimum issue size from **Rs 1 crore to Rs 50 Lakh** for public issuance of Zero Coupon Zero Principal (**ZCZP**) instruments.

**ii. SEBI** has further approved to reduce minimum application size from **Rs 2 Lakh to Rs10000** for public issuance of **ZCZP** by NPO on social stock exchange. It will help to expand participation of subscribers including Retail.

**iii.** SEBI Board introduces flexibility for Social Stock Exchange(SSE) in order to give boost to fund raising by Not for Profit Organisation (NPOs) on the SSE.

**iv.** Madhabi Puri Buch, Chairman of SEBI announced that **SEBI** would soon introduce a **roadmap for the same-day (T+0) settlement of trades by March 2024** which will later be followed by instantaneous settlement by 2025.

**49. In November 2023, the Insurance Regulatory and Development Authority of India (IRDAI) formed an 11-member task force under the chairmanship of \_\_\_\_\_ to examine the impact of the Digital Personal Data Protection (DPDP) Act of 2023 on the insurance sector.**

- 1) Randip Singh Jagpal
- 2) Mayank Bathwal
- 3) Ramaswamy Narayanan
- 4) Siddhartha Mohanty
- 5) Neerja Kapur

Answer- **1) Randip Singh Jagpal**

**Explanation:**

The Insurance Regulatory and Development Authority of India (**IRDAI**) formed an **11-member task force** to examine the impact of the Digital Personal Data Protection (**DPDP**) Act of 2023 on the insurance sector.

**i.** The Chairperson of the task force will be **Randip Singh Jagpal**, Executive Director (Non-Life) at IRDAI and Member of Stakeholders' Committee.

- The task force will submit its report within 1 month of the order issuance.

**ii.** The Ministry of Law and Justice, Legislative Department notified the Digital Personal Data Protection (DPDP) Act, 2023 which establishes a comprehensive framework for processing digital personal data, balancing individual rights to data protection with the lawful processing needs.

- It includes a penalty clause for non-compliance with the provisions by data fiduciaries under which penalties can be up to Rs 250 crore.

**50. Name the Insurance Company that has recently (in Nov '23) launched a new health insurance plan, 'Health Supercharge' to provide comprehensive coverage for individuals and families residing in Tier I to Tier IV locations.**

- 1) Aditya Birla Health Insurance
- 2) Tata AIG General Insurance
- 3) Bajaj Allianz General Insurance
- 4) Star Health and Allied Insurance



5) Edelweiss General Insurance

Answer- **2) Tata AIG General Insurance**

**Explanation:**

**Tata AIG General Insurance Company** Limited has launched its new health insurance plan, **Health Supercharge** to provide comprehensive coverage for individuals and families residing in **Tier I to Tier IV locations**. It offers 2 plan options namely Value Plan and Geo Plan, based on the geographical location.

**i.** Policyholders receive a 5-times supercharge bonus on their sum insured, providing them with significantly more coverage for their medical expenses.

- There is no maximum age limit to cease the policy. Therefore, the policy extends lifelong provided proper payment of the premium.

**ii.** A policyholder can also add optional benefits such as unlimited restoration and a reduction in the Pre-Existing Disease (PED) waiting period for specific ailments.

**iii.** The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act, 1961.

## **ECONOMY AND BUSINESS**

**1. According to the 'World Economic Outlook: Navigating Global Divergences' report released by the International Monetary Fund (IMF) in October 2023, the global economic growth is projected to slow down from 3.5% in 2022 to \_\_\_\_\_ in 2024.**

- 1) 2.9%
- 2) 2.5%
- 3) 3.3%
- 4) 3.2%
- 5) 3%

Answer- **1) 2.9%**

**Explanation:**

The '**World Economic Outlook: Navigating Global Divergences**' report released by the International Monetary Fund (**IMF**) in **October 2023**, projected the global economic growth to slow down from 3.5% in 2022 to **3% in 2023** and 2.9% in 2024.

**i.** This is one of the lowest growth rates in decades and well below the historical average of 3.8% recorded between 2000 & 2019.

- Advanced economies are expected to experience a decline, a drop from 2.6% economic growth in 2022 to 1.5% in 2023 and 1.4% in 2024.
- This is attributed to policy tightening aimed at curbing inflation.
- The emerging markets and developing economies are expected to witness a decrease in growth from 4.1% economic growth in 2022 to 4% in both 2023 and 2024.

**2. Which company has recently (in Nov '23) signed a 15-year agreement with GAIL (India) worth Rs 63,000 crore to supply propane for India's 1st Propane Dehydrogenation and Polypropylene (PDH-PP) Plant project in Usar, Maharashtra?**

- 1) Hindustan Petroleum Corporation Limited
- 2) Indian Oil Corporation Limited



- 3) Bharat Petroleum Corporation Limited
- 4) Oil India Limited
- 5) Mangalore Refinery and Petrochemicals Limited

**Answer- 3) Bharat Petroleum Corporation Limited**

**Explanation:**

Bharat Petroleum Corporation Limited (**BPCL**) and **GAIL (India) Limited**, India's leading natural gas company, have signed a **15-year agreement** worth **Rs 63,000 crore** to supply propane to GAIL's Propane Dehydrogenation and Polypropylene (**PDH-PP**) **Plant project** in **Usar, Maharashtra**.

- GAIL's upcoming Usar-based PHD-PP plant represents India's 1st PDH plant, which is likely to launch operations in 2025.
- i. Under the agreement, BPCL will provide GAIL with 600 kilotonnes per annum (KTPA) of propane, a critical petrochemical feedstock from its Liquefied Petroleum Gas (LPG) import facility in Uran (Maharashtra).
  - ii. GAIL's Usar plant is expected to have a capacity of 500 KTPA, with propylene production seamlessly integrated into a polypropylene (PP) plant of equal capacity.
  - iii. BPCL's LPG facility at Uran is capable of handling 1 million tonnes per annum (MMPTA) of LPG imports and is expanding to accommodate 3 MMTPA of propane and butane imports.

**3. Which country's Association of Vegetable Oil Industries, ABIOVE has recently (in Nov '23) signed an MoU with the Solvent Extractors' Association of India (SEA) for supply of soybean Oil to India?**

- 1) Netherlands
- 2) Brazil
- 3) France
- 4) Chile
- 5) Indonesia

**Answer- 2) Brazil**

**Explanation:**

The Solvent Extractors' Association of India (**SEA**), a cooking oil industry body, and **ABIOVE**, the Brazilian Association of Vegetable Oil Industries have signed a Memorandum of Understanding (MoU) for close cooperation in **soybean oil supply to India**.

- i. The agreement aims to cooperate with the supply, use, and trade of soybean, soya meal, and soybean oil as well as oilseeds, oilseed products, and edible oils market.
- ii. The MoU targets technology exchange for improved oilseed cultivation, emphasizing amplified agricultural productivity.

**4. In November 2023, UBS Securities India Private Limited raised India's gross domestic product (GDP) growth forecast by 10 basis points to \_\_\_\_\_ for the fiscal year 2023-2024 (FY24).**

- 1) 6.8%
- 2) 6.3%
- 3) 6.2%
- 4) 6.7%
- 5) 6.0%

**Answer- 2) 6.3%**



**Explanation:**

**UBS Securities India Private** Limited raised India's fiscal year 2023-2024 (**FY24**) GDP (Gross Domestic Product) Growth estimate by 10 basis points (100 basis points mean 1 percentage point) to **6.3%** amid better-than-expected domestic economic activities

- UBS also increased India's FY25 GDP growth forecast upwards by 20 basis points to 6.2%.
- It also projected India's growth to settle towards the long-run average of 6.2% and 6.5% in FY26 and FY27.
- It increased its forecast on the Indian economy's growth potential in the medium term to 6-6.5% from the earlier 5.75-6.25%.

**5. In November 2023, \_\_\_\_\_ became the first Indian private company to receive a type certification from the Directorate General of Civil Aviation (DGCA).**

- 1) Skylark Drones
- 2) Flying Wedge Defence and Aerospace Technologies
- 3) Airnetz Aviation
- 4) Skye Air Mobility
- 5) Indrones Defence and Aerospace

**Answer- 2) Flying Wedge Defence and Aerospace Technologies**

**Explanation:**

Bengaluru(Karnataka) based **Flying Wedge Defence and Aerospace Technologies Private Limited** has become the **first** Indian private company to receive a type certification from the Directorate General of Civil Aviation (**DGCA**).

- The type certificate was given for their indigenous Unmanned Aircraft System(**UAS**) called "**FWDA10**".
- FWDA10 was certified for its proper design, material, specification, construction and performance for safe operations.
- The certification of this UAS is based on the recommendation of UL India Private Limited.

**6. In November 2023, Moody's Investors Service (MIS) retained India's economic growth projection at \_\_\_\_\_ for financial year 2023-24 (FY23-24).**

- 1) 6.5%
- 2) 6.2%
- 3) 6.4%
- 4) 6.0%
- 5) 6.7%

**Answer- 5) 6.7%**

**Explanation:**

Global credit rating agency Moody's Investors Service (**MIS**) has retained India's economic growth projection at **6.7%** for financial year 2023-24 (**FY23-24**) in its "Global Macro Outlook 2024-25 (November 2023 Update)".

- i. The report also projected India's Gross Domestic Product (GDP) to grow at 6.1% in FY24-25 and 6.3% in FY25-26.
- ii. This is slightly higher than the Reserve Bank of India (RBI)'s projection of 6.5% for 2023-24.
- iii. India's GDP grew by 7.8% in the first quarter(Q1) of FY 23-24, up from 6.1% in the fourth quarter(Q4) of FY 22-23.



**7. Name the company that has recently (in Nov '23) tied up with Hindustan Aeronautics Limited (HAL) to set up a new 50/50 joint venture (JV) company to design, develop, produce, sell, and support helicopter engines.**

- 1) Dassault Aviation
- 2) Boeing Company
- 3) Airbus Helicopters
- 4) Safran Helicopter Engines
- 5) Lockheed Martin Corporation

**Answer- 4) Safran Helicopter Engines**

**Explanation:**

Hindustan Aeronautics Limited (**HAL**) and France based **Safran Helicopter Engines** have decided to set up a new 50/50 joint venture (JV) company in Bengaluru, Karnataka to design, develop, produce, sell, and support helicopter engines.

- This joint venture will be the first engine design and manufacturing house in India.
- The JV was formed with an aim to develop the adequate propulsion system for the Indian Ministry of Defence's (MoD) future 13-ton Indian Multi-Role Helicopter (IMRH) and its naval version, the Deck Based Multi-Role Helicopter (DBMRH).

**i.** The establishment of the JV is based on the Memorandum of Understanding which was (MoU) which was signed in 2022 and an agreement on workshare reached between the two partners during Aero India 2023.

**ii.** In October 2023, the firms announced that they will also manufacture ring forgings for commercial aircraft engines to power the Airbus A320Neo family and the Boeing 737 Max single-aisle airliners.

**8. Which company has recently (in Nov '23) signed a contract with Airbus to establish a Maintenance, Repair, and Overhaul (MRO) facility for the A-320 family of aircraft ?**

- 1) Mahindra Aerospace Pvt Ltd
- 2) Bharat Dynamics Ltd
- 3) Hindustan Aeronautics Ltd
- 4) Bharat Electronics Ltd
- 5) Merlinhawk Aerospace Pvt Ltd

**Answer- 3) Hindustan Aeronautics Ltd**

**Explanation:**

On November 9, 2023, Hindustan Aeronautics Ltd (**HAL**) and **Airbus**, the largest European aircraft manufacturer, signed a contract to establish a Maintenance, Repair, and Overhaul (MRO) facility for the A-320 family of aircraft at Nashik, Maharashtra.

**i.** Airbus will provide tools and consulting services, with the facility set to be operational by November 2024.

**ii.** The collaboration aims to meet the rising demand for MRO services in India.

**iii.** The facility will be available for the entire Asian region after obtaining European Aviation Safety Agency (EASA) approval in partnership with Airbus.



**9. Which company has recently (in Nov '23) announced to award a multi-year Rs.1000-crore purchase order to Finland's Nokia for the supply of Optical Transport Network (OTN) equipment?**

- 1) Reliance Jio Infocomm Limited
- 2) Bharti Airtel Limited
- 3) Bharat Sanchar Nigam Limited
- 4) Mahanagar Telephone Nigam Limited
- 5) Vodafone Group

**Answer- 3) Bharat Sanchar Nigam Limited**

**Explanation:**

State-run Bharat Sanchar Nigam Limited (**BSNL**) is set to award a multi-year Rs.1000-crore purchase order to Finland's **Nokia** for the supply of Optical Transport Network (**OTN**) equipment and deployment through a local system integrator.

- The contract, part of BSNL's Phase-4 project on a turnkey basis on the pan-India level, is to supply, install, and commission OTN with a 3-year Operation and Maintenance (O&M) services and comprehensive Annual Maintenance Contract (AMC) for 8 years.
- The contenders for this contract include domestic gear vendors United Telecoms Limited (UTL) and Tejas Networks, a Tata Group company.
- Domestic telecom equipment manufacturer Himachal Futuristic Communications Limited (HFCL) has front-ended the Nokia bid as the systems integrator.

**10. In November 2023, Morgan Stanley Capital International (MSCI) added \_\_\_\_\_ Indian stocks to its MSCI Global Standard Index.**

- 1) 5
- 2) 9
- 3) 19
- 4) 23
- 5) 15

**Answer- 2) 9**

**Explanation:**

On November 15, 2023, Morgan Stanley Capital International (**MSCI**) added **nine** Indian stocks to its **MSCI Global Standard Index** w.e.f. November 30, 2023.

**i. Additions on MSCI India Index:**

- IndusInd Bank, Suzlon Energy Limited, One 97 Communications (Paytm), Persistent Systems, APL Apollo Tubes, Polycab India, Macrotech Developers, Tata Motors A (Tata Motors DVR) and Tata Communications.
- Following the above addition, 46 stocks will be added to this index while 69 stocks will make an exit from this index. No Indian stocks were excluded from the index.

**ii.** According to a report by **Nuvama Alternative & Quantitative Research**, the MSCI inclusions may bring up to USD 1.5 billion in passive inflows to India.

- The maximum share of inflows will be led by IndusInd Bank at USD 290 million followed by Suzlon at USD 264 million and Persistent Systems at USD 254 million.



**11. Which company has unveiled two flagship initiatives: Bridge and Scale on its 8th Foundation Day on 16th November 2023?**

- 1) Startup Village
- 2) Technology Hub
- 3) UnLtd India
- 4) The Indus Entrepreneurs
- 5) Ennovent

Answer- **2) Technology Hub**

**Explanation:**

As a part of its **8th** Foundation Day (16th November 2023), Telangana government led incubator, Technology Hub (**T-Hub**) unveiled two flagship initiatives: **T-Bridge and T-Scale**, aimed at further propelling the growth and success of Indian startups.

**i. T-Bridge:** It is the International Wing of T-Hub, designed to facilitate global market access for startups and enable them to expand their reach beyond India's borders.

**ii. T-Scale:** It is a collaborative program with Factoryal Business Incubator Private Limited that will guide 25 promising startups through a 12-month journey to Series-A funding readiness.

**Note-** T-Hub, which was incorporated in 2015, is a premier innovation hub and ecosystem enabler which is headquartered in Hyderabad, Telangana.

**12. According to the India 2024 outlook from Goldman Sachs Group, Inc in November 2023, India's real Gross Domestic Product (GDP) growth is expected to decline to \_\_\_\_\_ in 2024 from the 6.4% estimated for 2023.**

- 1) 5.9%
- 2) 6.1%
- 3) 6.3%
- 4) 6.0%
- 5) 6.2%

Answer- **3) 6.3%**

**Explanation:**

According to the India 2024 outlook from **Goldman Sachs Group, Inc, India's real Gross Domestic Product (GDP) growth** is expected to decline marginally to **6.3%** in **2024** from the 6.4% estimated for 2023.

- India's GDP is projected to grow at 6.5% in FY25 compared to 6.2% in FY24.

**i.** The government spending will drive growth in the 1st half, while private investment will accelerate after the general election to become the key driver of growth.

- During the 2nd Quarter (Q2) of 2024, subsidies and transfer payments will be growth drivers as India heads into the General election in May 2024.

**ii.** Headline consumer price inflation(CPI) is expected to decline to 5.1% year on year(yoy) average in 2024.

- The core inflation is expected to decline to 4.5% yoy (average) in 2024 from an estimated 5.1% in 2023.



**13. In November 2023, the ICRA Limited projected India's Gross Domestic Product (GDP) to grow at \_\_\_\_\_ in the second quarter of FY 2024 (Q2FY24).**

- 1) 6.9%
- 2) 6.5%
- 3) 8%
- 4) 8.3%
- 5) 7%

Answer- 5) 7%

**Explanation:**

According to the **ICRA Limited** (formerly Investment Information and Credit Rating Agency of India Limited), India's Gross Domestic Product (**GDP**) for the second quarter of FY 2024 (**Q2FY24**) is estimated to grow at **7%**, surpassing the Reserve Bank of India's (RBI) Monetary Policy Committee's (MPC) forecast of 6.5%. However, this growth was 7.8% in (April to June 2023) Q1FY24.

- i. The Gross Value Added (GVA) growth will ease to 6.8% in (July-September 2023) Q2, driven by the services sector at 8.2%, agriculture at 3.5%, and industry at 6.6%.
- ii. ICRA maintains a GDP growth estimate of 6% for FY24, projecting a slightly lower figure than the MPC's projection of 6.5%.

**14. Which company has recently (in Nov '23) signed an MoU with the Inland Waterways Authority of India (IWAI) to utilize Ganga River (National Waterway/NW 1) for Cargo Movement?**

- 1) IndiaMART
- 2) Infibeam Avenues
- 3) Flipkart
- 4) Amazon
- 5) Meesho

Answer- 4) Amazon

**Explanation:**

On November 22, 2023, the Inland Waterways Authority of India (**IWAI**) and **Amazon** signed a Memorandum of Understanding (**MoU**) enabling Amazon to utilize the **Ganga River (National Waterway/NW 1)** for **cargo movement**, transporting customer shipments and products.

- i. The first ship with e-commerce cargo will soon be flagged off from Patna, Bihar to Kolkata, West Bengal (WB).
- ii. This collaboration is a significant step towards realizing the Prime Minister (PM)'s Maritime Amrit Kaal Vision 2047 by enhancing inland waterways as an affordable and sustainable mode of transportation and promoting cargo movement through Inland Water Transport using NW-1.

**15. Name the company that has recently (in Nov '23) partnered with India Post to introduce an automated digital parcel lockers service at selected post offices across India.**

- 1) Ekart
- 2) Blue Dart Express
- 3) FedEx
- 4) Ecom Express
- 5) Delhivery Courier Service

Answer- 2) Blue Dart Express



**Explanation:**

**Blue Dart Express** Limited(Blue Dart) has partnered with **India Post** to introduce an automated digital parcel lockers service at selected post offices across India.

- With this, Blue dart aims to offer an additional delivery method to its customers.
- This partnership with India post will enable consignees to conveniently retrieve their shipments from digital parcel lockers.
  - To implement this initiative, Blue Dart has partnered with Pune(Maharashtra) based Podrones Logistics Private Limited, a last-mile technology and parcel locker company.
  - Under this partnership, India Post's Smart Parcel delivery system (ANVIT) will collaborate with Blue Dart's expertise to harness the potential of Smart Parcel technology to promote efficient and reliable logistics solutions.

**16. Which company has recently (in Nov '23) signed an MoU with the Directorate General of Foreign Trade (DGFT), Ministry of Commerce and Industry to enable MSMEs and boost e-commerce exports from India?**

- 1) IndiaMART
- 2) Infibeam Avenues
- 3) Flipkart
- 4) Amazon India
- 5) Info Edge

Answer- **4) Amazon India**

**Explanation:**

**Amazon India** signed a Memorandum of Understanding (**MoU**) with the Directorate General of Foreign Trade (**DGFT**), Ministry of Commerce and Industry, Government of India to enable Micro, Small, and Medium Enterprises (MSMEs) and boost e-commerce exports from India.

- The collaboration aims to enable MSMEs to sell their 'Made in India' products to Amazon customers in over 200 countries.
  - The partnership aligns with the Foreign Trade Policy 2023, which identifies e-commerce as a focus area for amplifying India's exports.
- Amazon India** and the West Bengal Industrial Development Corporation (**WBIDC**) signed a MoU to enable MSMEs and boost e-commerce exports from West Bengal(WB) during the 7th edition of the Bengal Global Business Summit (BGBS).
    - This collaboration aligns with the vision of the "District as Exports Hub initiative" under the Foreign Trade Policy.

**17. Which airline has recently (in Nov '23) signed an MoU with the Noida International Airport (NIA) to become the launch carrier for the under-construction airport which is scheduled to open at the end of 2024?**

- 1) IndiGo
- 2) SpiceJet
- 3) Air India
- 4) Vistara
- 5) Go First

Answer- **1) IndiGo**



**Explanation:**

Noida International Airport (**NIA**) has signed a Memorandum of Understanding (**MoU**) with **IndiGo** Airlines to become the launch carrier for the under-construction airport which is scheduled to open at the end of 2024.

- Through this MoU, IndiGo is set to become the first airline to operate flights from Noida International Airport.

**i.** Noida International Airport Limited (NIAL) made a concessionaire agreement with Zurich Airport International AG (Zurich AG) for developing the airport which is being developed by Yamuna International Airport Private Limited (YIAPL), a 100% subsidiary of Zurich AG.

**ii.** In September 2023, the International Air Transport Association (IATA), the trade association for the world's airlines, was allotted the three-letter code 'DXN' for Noida Airport.

**18. In November 2023, S&P Global Rating raised India's Gross Domestic Product (GDP) growth rate forecast for 2023-24 (FY24) by 40 basis points (bps) to \_\_\_\_\_.**

- 1) 6.0%
- 2) 6.6%
- 3) 6.3%
- 4) 6.8%
- 5) 6.4%

Answer- **5) 6.4%**

**Explanation:**

American credit rating agency, **S&P Global Rating**, has raised India's gross domestic product (**GDP**) **growth** rate forecast for **2023-24 (FY24)** by **40 basis points (bps)** to **6.4%**, up from 6%. This increase is driven by strong domestic momentum that may have offset the negative effects of high food inflation and weak exports.

**i.** For FY25, India's GDP growth projection has been reduced to 6.4% from 6.9% amid subdued global growth, a higher base, and the lagged impact of rate hikes.

- India's GDP exceeded the 2019 level by 15.5% in the first half of FY24 (H1FY24).

**ii.** Headline inflation remains above the Reserve Bank of India's (RBI's) target of 4% and Retail inflation based on the Consumer Price Index (CPI) slipped to 4.9% in October 2023 after 7.4% in July 2023.

## **MoU's AND AGREEMENTS**

**1. Which ministry has recently (in Nov '23) signed an MoU with the Election Commission of India (ECI) to develop an institutional framework to formally incorporate electoral literacy into the school and college education system?**

- 1) Ministry of Education
- 2) Ministry of Home Affairs
- 3) Ministry of Law and Justice
- 4) Ministry of Social Justice and Empowerment
- 5) Ministry of Youth Affairs and Sports

Answer- **1) Ministry of Education**



**Explanation:**

On November 2, 2023, a Memorandum of Understanding (**MoU**) was signed between the Election Commission of India (**ECI**) and the Ministry of Education (**MoE**) to develop an institutional framework to formally incorporate electoral literacy into the school and college education system.

**i.** This MoU will extend ECI's flagship Systematic Voters' Education and Electoral Participation (SVEEP) in schools and colleges.

- It envisages instilling electoral literacy in the young people through the educational institutions.

**ii.** Under this MoU, there will be systematic integration of voter education and electoral literacy into the curriculum, starting from classes 6 to 12 in all schools.

- Under the MoU, the National Council of Educational Research and Training (NCERT) will include content on electoral literacy in school textbooks and advise state education boards to follow the same.

**2. Name the state government that has recently (in Nov '23) signed Memoranda of Understanding (MoUs) with India Electronic and Semiconductor Association (IESA), global semiconductor giant Synopsys and Electronics and Computer Software Export Promotion Council (ESC).**

- 1) Maharashtra
- 2) West Bengal
- 3) Odisha
- 4) Karnataka
- 5) Telangana

Answer- **3) Odisha**

**Explanation:**

The **Odisha** government has signed **3** Memoranda of Understanding (**MoUs**) with 3 entities to build an ecosystem for the manufacturing of semiconductors. The 3 entities are India Electronic and Semiconductor Association (**IESA**), **global semiconductor giant Synopsys** and Electronics and Computer Software Export Promotion Council (**ESC**).

**i.** The MoU with the IESA will facilitate capacity building and promote Odisha's semiconductor ecosystem through events and conceptualisation of knowledge material.

**ii.** The MoU with Synopsys involves engagement in areas such as the O-Chip programme, talent transformation, workforce development, readiness assessment of Odisha in semiconductors and the Very Large-Scale Integration (VLSI) domains, and internship and placement assistance to students of engineering institutions.

**iii.** The MoU with the ESC will promote Electronics and Information Technology (IT)/Information Technology Enabled Services (ITeS) exports. ESC will be provided with built-up space to set up a dedicated office for Odisha.

**3. Name the Institute that has recently (in Nov '23) signed an MoU with the FSR Global to promote collaboration in academia and research on regulatory issues of the energy sector.**

- 1) Indian Institute of Technology Bombay
- 2) Indian Institute of Management Calcutta
- 3) Indian Institute of Technology Delhi
- 4) Indian Institute of Corporate Affairs



5) Indian Institute of Management Bangalore

Answer- **4) Indian Institute of Corporate Affairs**

Explanation:

Indian Institute of Corporate Affairs (**IICA**) and **FSR Global**, an initiative of the Florence School of Regulation (FSR), signed a Memorandum of Understanding (**MoU**) to promote collaboration in academia and research on regulatory issues of the **energy sector**.

- The MoU aims to explore innovative strategies and enhance operational capabilities in the field of energy regulation and power management both in India and worldwide.
- The MoU also facilitates and promotes a deeper understanding of the energy sector and its regulation.
- IICA and FSR Global will jointly offer capacity-building, research, and advisory services across different facets of the energy sector.

**4. Which company has recently (in Nov '23) signed an MoU with RailTel to provide financial assistance upto Rs 30,000 crore for infrastructure development projects in next 5 years?**

- 1) REC Limited
- 2) Power Grid Corporation of India
- 3) Indian Railway Finance Corporation
- 4) Power Finance Corporation
- 5) Bharat Heavy Electricals Limited

Answer- **1) REC Limited**

Explanation:

**REC Limited** (Formerly Rural Electrification Corporation Limited) signed a memorandum of understanding (**MoU**) with **RailTel** to provide financial assistance upto Rs 30,000 crore for infrastructure development projects in next 5 years.

- These projects encompass a wide range of areas, including Data Center products and services, Telecom & IT products and services, Railways & Metro projects, and the KAVACH Train Collision Prevention System.
- i. The MoU will also explore the possibility of financing overseas ventures related to High-Speed Rail, metro, IT network, and the Upgradation of Railway Network, as part of bilateral country discussions and Infrastructure Projects in Southeast Asia and Eastern Africa where RailTel is currently focusing.
  - ii. During the signing, discussions were held on the opportunities for collaboration and explored new areas of renewable energy, smart metering where RailTel and REC (through its wholly owned subsidiary REC Power Development and Consultancy Limited /RECPDCL) can join hands.

**5. Which Institute has recently (in Nov '23) signed an MoU with Lean Campus Startups (Trust) and Women Entrepreneurs International Chambers of India (WEICI India) to empower corporate and women entrepreneurs?**

- 1) Indian Institute of Technology Bombay
- 2) Indian Institute of Management Calcutta
- 3) Indian Institute of Technology Delhi
- 4) Indian Institute of Corporate Affairs
- 5) Indian Institute of Management Bangalore

Answer- **4) Indian Institute of Corporate Affairs**



**Explanation:**

On November 13, 2023, the Indian Institute of Corporate Affairs (**IICA**) signed a Memorandum of Understanding (**MoU**) with **Lean Campus Startups (Trust)** and Mumbai, Maharashtra based Women Entrepreneurs International Chambers of India (**WEICI India**) in Manesar, Gurugram, Haryana, to empower **corporate and women entrepreneurs** through various training programmes.

- i.** IICA in partnership with Lean Campus Startups & WEICI India aims to empower both corporate and women entrepreneurs, augmenting their knowledge, skills, and competencies in the effective establishment and management of a diverse workforce.
- ii.** In partnership with IICA, LCS will arrange programmes for women entrepreneurs and students.

**6. Name the University/Institute that has recently (in Nov '23) signed an MoU with Samarkand Institute of Economics and Services in Uzbekistan to create numerous opportunities for students, faculty, and researchers.**

- 1) University of Mumbai
- 2) Indian Institute Of Technology Madras
- 3) Jamia Millia Islamia
- 4) University of Delhi
- 5) Indian Institute Of Technology Bombay

Answer- **4) University of Delhi**

**Explanation:**

The **Samarkand Institute of Economics and Services in Uzbekistan** and the **University of Delhi** have entered into a Memorandum of Understanding (MoU), to create numerous opportunities for students, faculty, and researchers from Samarkand and Delhi.

- i.** This partnership endorsed by both institutions, aims to facilitate valuable experiences for both students and faculty, contributing significantly to global education and research.
- ii.** Within this dynamic partnership, the 2 educational institutions are aspiring to initiate a transformative student exchange program.

**7. Which organisation/Association has recently (in Nov '23) signed a Traditional and Complementary Medicine 'Project Collaboration Agreement (PCA)' with the Ministry of Ayush?**

- 1) Indian Medical Association
- 2) United Nations Children's Fund
- 3) World Health Organization
- 4) Indian Council of Medical Research
- 5) Global Health Council

Answer- **3) World Health Organization**

**Explanation:**

On November 17, 2023, the **World Health Organization (WHO)** and the **Ministry of Ayush** (Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy) signed a Traditional and Complementary Medicine 'Project Collaboration Agreement (PCA)' during an event organized in Geneva, Switzerland.

- i.** Under this partnership, WHO will prepare **Traditional Medicine Global Strategy 2025-34** with the support of the Ministry of Ayush .
- ii.** The 1st phase of the PCA, 2023-28, will prove to be a milestone in the global development of the Traditional and Complementary Medical System.



### **iii. Aim of PCA:**

- To standardize and integrate Traditional and Complementary Medical Systems into the National Health System, disseminating them globally.
- To advance traditional and complementary medicine by modernizing it into a globally accepted, evidence-based healthcare while preserving its rich heritage for global well-being.

### **8. Which Institute has recently (in Nov '23) signed an MoUs with New Delhi(Delhi) based National Book Trust (NBT) and Daisy Forum of India (DFI) to promote inclusivity?**

- 1) National Institute for Empowerment of Persons with Multiple Disabilities
- 2) National Institute of Social Defence
- 3) Swami Vivekanand National Institute of Rehabilitation Training and Research
- 4) National Institute for the Empowerment of Persons with Visual Disabilities
- 5) National Institute of Mental Health

**Answer- 4) National Institute for the Empowerment of Persons with Visual Disabilities**

#### **Explanation:**

On November 20, 2023, the **National Institute for the Empowerment of Persons with Visual Disabilities**/(Divyangjan)-NIEPVD signed Memorandum of Understandings (MoUs) with New Delhi(Delhi) based National Book Trust (**NBT**) and Daisy Forum of India (**DFI**) to promote inclusivity.

**i.** The MoU with NBT aims to establish a Universal Design Center for Reading in Dehradun, Uttarakhand.

**ii.** The MoU with DFI aims to create and disseminate accessible books through Sugamya Pustakalaya, an online library designed for persons with print disabilities in India.

### **9. Name the GoI Department that has recently (in Nov '23) signed an MoU with the International Society for Krishna Consciousness (ISKCON) for Nasha Mukh Bharat Abhiyaan (NMBA).**

- 1) Department of School Education & Literacy
- 2) Department of Art & Culture
- 3) Department of Social Justice & Empowerment
- 4) Department of Youth Affairs
- 5) Department of Women & Child Development

**Answer- 3) Department of Social Justice & Empowerment**

#### **Explanation:**

The **Department of Social Justice and Empowerment(DoSJE)**, Ministry of Social Justice and Empowerment(MoSJE), and the International Society for Krishna Consciousness (**ISKCON**) signed a Memorandum of Understanding (MoU) for Nasha Mukh Bharat Abhiyaan (NMBA) to synergize efforts in combating drug abuse and building a healthier, addiction-free nation.

**i.** This collaboration would help in spreading the message of NMBA among the youth, women, students, etc.

**ii.** The partnership with religious/spiritual organisations will boost the efforts towards achieving drug-sensitized India.

**iii.** Under this partnership, ISKCON will publicize the NMBA campaign at all their meetings and gatherings.

**Note:** The Department of Social Justice and Empowerment is the Nodal agency for Drug Demand Reduction.



**10. Which institute/defence sector has recently (in Nov '23) signed an MoU with Headquarters, Integrated Defence Staff (HQ IDS) to provide a framework for initiating collaboration in Defence Technology?**

- 1) Central Reserve Police Force
- 2) Defence Research & Development Organisation
- 3) Council of Scientific and Industrial Research
- 4) Aeronautical Development Agency
- 5) Defence Metallurgical Research Laboratory

**Answer- 3) Council of Scientific and Industrial Research**

**Explanation:**

A Memorandum of Understanding (**MoU**) was signed between the Headquarters, Integrated Defence Staff (**HQ IDS**), and the Council of Scientific and Industrial Research (**CSIR**) in New Delhi, Delhi.

**i.** The MoU aims to provide a framework for initiating collaborative interaction between CSIR Labs, HQ IDS, and Armed Forces (Indian Army, Indian Navy, and Indian Air Force).

**ii.** The partnership focuses on

- Enhancing scientific understanding of defence-related technologies
- Developing dual-use technologies related to defence.
- Undertaking joint research and development in dual-use technologies

**11. Name the institute/NGO that has recently (in Nov '23) signed an MoU with the National Institute of Disaster Management (NIDM) to collaborate on Disaster Risk Reduction (DRR).**

- 1) Smile Foundation
- 2) The Energy and Resources Institute
- 3) Care India
- 4) Sakal Relief Fund
- 5) HindRise

**Answer- 2) The Energy and Resources Institute**

**Explanation:**

The National Institute of Disaster Management (**NIDM**) and The Energy and Resources Institute (**TERI**) signed a Memorandum of Understanding (**MoU**) to collaborate on Disaster Risk Reduction (**DRR**).

**i.** The MOU will formalize a strategic partnership, fostering research, capacity building, and training to enhance Research Initiatives.

**ii.** Both entities will utilize their expertise to address critical challenges posed by disasters and climate-related risks.

**iii.** This aims to contribute to the national agenda of disaster risk reduction, reinforcing the importance of collaboration in building a resilient and safer India.

**12. Which organisation has recently (in Nov '23) signed an MoU with NRW.Global Business to establish a launchpad program in Germany?**

- 1) Associated Chambers of Commerce and Industry of India
- 2) Federation of Indian Chambers of Commerce & Industry
- 3) National Association of Software and Service Companies
- 4) Indian Economic Trade Organization
- 5) Confederation of Indian Industry



**Answer- 3) National Association of Software and Service Companies**

Explanation:

The National Association of Software and Services Companies (**NASSCOM**) has signed a Memorandum of Understanding (**MoU**) with **NRW.Global Business** for the expansion of NASSCOM's **launchpad** program in **Germany**.

- This collaboration aims to promote innovation, investment, and technological exchange between North Rhine-Westfalia (NRW) in Germany and India.
- The initiative aligns with the ongoing Free Trade Agreement (FTA) negotiations between India and the European Union (EU).

**i.** The launchpad program particularly benefits smaller tech companies by reducing initial setup costs and enhancing market credibility in Germany.

**ii.** With this agreement, Indian tech companies looking to establish a presence in NRW will have access to 180 days of rent-free office space.

**13. Which company has recently (in Nov '23) signed a contract with the Ministry of Defence for the procurement and manufacturing of 16 Upgraded Super Rapid Gun Mount (SRGM)?**

- 1) Bharat Heavy Electricals Limited
- 2) Bharat Electronics Limited
- 3) Hindustan Aeronautics Limited
- 4) Bharat Dynamics Limited
- 5) Defence Research and Development Organisation

**Answer- 1) Bharat Heavy Electricals Limited**

**Explanation:**

On November 28, 2023, **Ministry of Defence** has signed a contract with M/s Bharat Heavy Electricals Limited (**BHEL**), Haridwar, Uttarakhand for the procurement and manufacturing of **16 Upgraded Super Rapid Gun Mount (SRGM)** along with associated equipment/accessories for Indian Navy (IN) under Buy (Indian) category at a total cost of Rs 2956.89 crore.

**i.** SRGMs will be installed onboard Indian Navy's on serving and newly built ships by M/s Mazagon Dock & Shipbuilders Limited (MDL), Mumbai, Maharashtra and Garden Reach Shipbuilders & Engineers (GRSE), Kolkata, West Bengal.

**ii.** The SRGMs are medium calibre anti-missile/anti-aircraft point defence weapon systems for sustained rate of fire and high accuracy.

**14. Which state government has recently (in Nov '23) signed a Letter of Intent (LoI) with Meta to offer training to teachers and students in digital safety & Augmented Reality (AR)/Virtual Reality (VR) by 2025?**

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

**Answer- 5) Karnataka**



**Explanation:**

The **Karnataka** government signed a Letter of Intent (**LoI**) with **Meta** (formerly known as Facebook), an American Multinational Social Technology Company to elevate awareness about online user safety and digital citizenship among students and educators.

- Through this partnership, the Karnataka government plans to offer training to 1 lakh teachers and 10 lakh students in **digital safety and Augmented Reality (AR)/Virtual Reality (VR)** by **2025**.
- i. Under the online safety initiative, those aged 18 to 24 from 100 colleges and universities across Karnataka would receive digital awareness training. The aim of the program was to make them more mindful of the new trends in digital safety.
  - ii. Furthermore, students and teachers will also take the Digital Nagrik pledge, as a reminder and commitment to creating a safer digital world.

## **APPOINTMENTS AND RESIGNATIONS**

**1. Who has been recently (in Oct '23) appointed as a member of the Strategic and Technical Advisory Group (STAG) for Tuberculosis (TB) by the World Health Organization (WHO)?**

- 1) Shilpa Singh
- 2) Runki Goswami
- 3) Sarang Deo
- 4) Ravinder Singh
- 5) Aman Gupta

Answer- **3) Sarang Deo**

**Explanation:**

Professor **Sarang Deo**, Professor of Operations Management at the Indian School of Business (ISB) has been appointed as a **member** of the Strategic and Technical Advisory Group (**STAG**) for Tuberculosis (**TB**) by the World Health Organization (**WHO**).

i. He will be a part of a 15-member expert group responsible for independently evaluating the WHO's efforts in eradicating TB.

**Note:** The 15-member STAG-TB, chaired by Ethel Leonor Maciel from the Brazilian health ministry, includes other experts like Dr. Anurag Bhargava, Prof of Medicine from Yenepoya Medical College, Karnataka.

**2. Name the personality who has recently (in Oct '23) appointed as the Brand Ambassador of Henry Harvin Education (HHE).**

- 1) Salman Rushdie
- 2) Kiran Desai
- 3) Ruskin Bond
- 4) Chetan Bhagat
- 5) Aravind Adiga

Answer- **4) Chetan Bhagat**



**Explanation:**

Renowned Indian Author and columnist **Chetan Bhagat** was appointed as the **Brand Ambassador** of Henry Harvin Education (**HHE**), a Global Edtech company based out of the United States of America and India.

- i. HHE is an online platform providing 800+ programmes for upskilling and reskilling that serves as a career and competency development organisation.
- ii. HHE provides training & advisory services to corporates and colleges across the world.
- iii. Noted Works of Chetan Bhagat: Five Point Someone (2004), The 3 Mistakes of My Life (2008), 2 States (2009) and What Young India Wants(2012).

**3. Who has been recently (in Oct '23) appointed as the Chairman and Managing Director (CMD) of the Bharat Heavy Electricals Limited (BHEL)?**

- 1) Koppu Sadashiv Murthy
- 2) Arti Bhatnagar
- 3) Nalin Shinghal
- 4) Vijay Mittal
- 5) K Sivaprasad

Answer- **1) Koppu Sadashiv Murthy**

**Explanation:**

**Koppu Sadashiv Murthy** has been appointed as the Chairman and Managing Director (**CMD**) of the Bharat Heavy Electricals Limited (**BHEL**) with effect from 1st November 2023 till the date of his superannuation (28th February 2027) or until further orders.

- i. Koppu Sadashiv Murthy, Executive Director at BHEL, will succeed **Nalin Shinghal**, who has been the CMD of BHEL since July 2019.
- ii. Prior to his appointment as CMD, he served as the Executive Director of the Corporate Operations Management group at BHEL.

**Note-** BHEL is a Maharatna Central Public Sector Enterprises (CPSEs) under the Ministry of Heavy Industries (MHI). It is one of the 13 Maharatna CPSEs in India.

**4. Name the personality who has recently (in Nov '23) appointed as the Executive Director (ED) of Reserve Bank of India (RBI).**

- 1) Manoranjan Mishra
- 2) Ashwani Bhatia
- 3) Ananth Narayan Gopalakrishnan
- 4) Ananth Narayan
- 5) Amarjeet Singh

Answer- **1) Manoranjan Mishra**

**Explanation:**

The Reserve Bank of India (**RBI**) appointed **Manoranjan Mishra** as its Executive Director (**ED**) with effect from November 1, 2023. As the ED, Manoranjan Mishra will oversee three Departments namely Enforcement, Risk Monitoring, and External Investments & Operations.

- i. Prior to his appointment as ED, he was serving as Chief General Manager in the Department of Regulation, RBI.



ii. He has extensive experience of over 3 decades in the RBI, having worked in the areas of regulation of banks and Non-Banking Financial Companies (NBFCs), supervision of banks, and currency management.

**5. Who has recently (in Nov '23) appointed as the President-Renewables and Chief Executive Officer (CEO) and Managing Director (MD) of Tata Power Renewable Energy Limited (TPREL)?**

- 1) Rajiv Mehrishi
- 2) Praveer Sinha
- 3) Deepesh Nanda
- 4) Saurabh Agrawal
- 5) Anjali Bansal

Answer- **3) Deepesh Nanda**

**Explanation:**

**Tata Power**, one of India's largest integrated power companies, appointed **Deepesh Nanda** as **President-Renewables** and Chief Executive Officer (**CEO**) and Managing Director (**MD**) of Tata Power Renewable Energy Limited (TPREL), a subsidiary of Tata Power, with effect from November 1, 2023.

i. He succeeded Ashish Khanna, who moved as President of Generation Business.

ii. In his new role, Deepesh Nanda will oversee Tata Power's renewable energy portfolio, comprising solar, wind, hybrid, and Business-to-Consumer (B2C) green energy solutions.

**6. In November 2023, the Supreme Court (SC) Collegium had recommended Additional judge Siddhartha Roy Chowdhury for the appointment as a permanent judge of the \_\_\_\_\_ High Court (HC).**

- 1) Meghalaya
- 2) Delhi
- 3) Bombay
- 4) Madras
- 5) Calcutta

Answer- **5) Calcutta**

**Explanation:**

The Supreme Court (SC) Collegium headed by Chief Justice of India DY Chandrachud, has recommended Additional judge **Siddhartha Roy Chowdhury** for the appointment as a permanent judge of the **Calcutta High Court(HC)**, West Bengal(WB).

- The SC Collegium also includes Justice Sanjay Kishan Kaul and Justice Sanjiv Khanna of SC of India.

i. Justice Siddhartha Roy Chowdhury was recommended to the post by Justice T. S. Sivagnanam, CJ of Calcutta HC.

ii. Mamata Banerjee, Chief Minister (CM) of WB and C. V. Ananda Bose, Governor of WB has also concurred with the said recommendation.

**7. Which statutory body/ Government office has recently (in Nov '23) re-appointed Rajendra Menon as Chairman for four years?**

- 1) Armed Forces Tribunal
- 2) National Human Rights Commission of India



- 3) National Green Tribunal
- 4) Army Ordnance Corps
- 5) Army Medical Corps

Answer- **1) Armed Forces Tribunal**

**Explanation:**

Former Chief Justice(CJ) of Delhi High Court (HC), **Rajendra Menon** has been **re-appointed** as Chairman of the **Armed Forces Tribunal (AFT)** for four years.

- He will be serving as the Chairman of the Tribunal till 6th June, 2027.
- He was initially appointed to the post in 2019 succeeding Justice Virender Singh.

- i. Rajendra Menon was appointed as additional judge of Madhya Pradesh (MP) HC in 2002 and was confirmed as a permanent judge of MP HC in 2003
- ii. He was promoted as CJ of the Patna High Court in 2017 and served as CJ of Delhi High Court from 2018 to 2019.

**8. Name the personality from India who has recently (in Nov '23) re-elected as a member of the United Nations (UN) Advisory Committee on Administrative and Budgetary Questions (ACABQ) for a three-year term.**

- 1) Taranjit Singh Sandhu
- 2) Sanjay Kumar Verma
- 3) Prabhat Kumar
- 4) Surendra Kumar Adhana
- 5) Virander Kumar Paul

Answer- **4) Surendra Kumar Adhana**

**Explanation:**

Senior Indian diplomat **Surendra Kumar Adhana** was re-elected as a member of the United Nations **(UN) Advisory Committee on Administrative and Budgetary Questions (ACABQ)** for a **three-year term**, 2024–26, beginning on 1st January 2024.

- i. He has been a member of ACABQ, a subsidiary organ of the United Nations General Assembly (UNGA), since November 2022.
- ii. United Nations -Advisory Committee on Administrative and Budgetary Questions is an expert Committee of 21 Members elected by the UNGA for a term of three years.
- iii. The members of UN-ACABQ serve in a personal capacity and not as representatives of member states.

**9. In November 2023, the Appointments Committee of the Cabinet (ACC) extended the tenure of A S Rajeev, Managing Director (MD) & Chief Executive Officer (CEO) of \_\_\_\_\_ for 6 months.**

- 1) Bank of Maharashtra
- 2) Bank of Baroda
- 3) Bank of India
- 4) Union Bank of India
- 5) Canara Bank

Answer- **1) Bank of Maharashtra**



**Explanation:**

The Appointments Committee of the Cabinet (**ACC**) has extended the tenure of **A S Rajeev**, Managing Director (**MD**) & Chief Executive Officer (**CEO**) of **Bank of Maharashtra (BoM)** for 6 months till his superannuation.

- He has been serving as the MD & CEO of BoM since December 2018.

i. The ACC has also extended the tenure of **Matam Venkata Rao (M V Rao)**, MD & CEO of Central **Bank of India (CBI)** till 31st July 2025.

- MV Rao has been serving as the MD & CEO of CBI since March 2021.

**10. How many nodal officers from the Ministry of Information and Broadcasting (MIB) and the Central Board of Film Certification (CBFC) have recently (in Nov '23) appointed to act against film piracy on Digital Platforms?**

- 1) 21
- 2) 16
- 3) 12
- 4) 20
- 5) 25

Answer- 3) 12

**Explanation:**

The government has appointed **12 nodal officers** from the Ministry of Information and Broadcasting (**MIB**) and the Central Board of Film Certification (**CBFC**) to combat film piracy. The authorised nodal officers now have the power to block pirated film content across various platforms.

- The action has been taken under Cinematograph (Amendment) Bill, 2023.

i. The officers will handle complaints related to film piracy, ensuring action will be taken within 48 hours of receiving a complaint.

ii. The Cinematograph (Amendment) Bill, 2023 amends the Cinematograph Act, 1952 to address issues relating to film certification, unauthorised recording, exhibition of films and film piracy.

**11. Who has recently (in Nov '23) appointed as the Additional director (Non-Executive Independent Director) of Dabur India Limited for a period of 5 years?**

- 1) S. Narayan
- 2) Ajit Mohan Sharan
- 3) Satyavati Berera
- 4) Rajiv Mehrishi
- 5) Sushil Chandra

Answer- 5) **Sushil Chandra**

**Explanation:**

**Dabur India Limited** appointed Mr. **Sushil Chandra**, the former (24th) Chief Election Commissioner (CEC) of India as an Additional director, in the category of Non-Executive Independent Director for a period of 5 years with effect from November 2, 2023, till November 1, 2028.

- Sushil Chandra is a 1980 batch Indian Revenue Services (IRS) (Information Technology) officer. He previously served as Chairperson of Central Board of Direct Taxes (CBDT).



**12. Who has been recently (in Nov '23) sworn in as the Chief Information Commissioner (Chief IC) of the Central Information Commission (CIC)?**

- 1) Ajay Kumar
- 2) Heeralal Samariya
- 3) Anandi Ramalingam
- 4) Vinod Kumar Tiwari
- 5) Jayanth Kumar

**Answer- 2) Heeralal Samariya**

**Explanation:**

On 6th November 2023, **Heeralal Samariya** was sworn in as the Chief Information Commissioner (**Chief IC**) of the Central Information Commission (**CIC**). He became the first Scheduled Caste Indian Administrative Service (IAS) officer to hold the post.

- Draupadi Murmu, President of India, administered the oath of office at the function at Rashtrapati Bhavan, New Delhi, Delhi.
- He succeeds Yashvardhan Kumar Sinha, whose tenure as chief of CIC ended on 3rd October 2023.

**i.** Heeralal Samariya administered the oath of office to Information Commissioners (IC) of CIC Anandi Ramalingam and Vinod Kumar Tiwari, Indian Forest Service (IFS) Officer, at a swearing-in ceremony organized in CIC in New Delhi, Delhi.

**ii.** Prior to the appointment, Anandi Ramalingam was serving as the Chairman and Managing Director (CMD) of Bharat Electronics Ltd (BEL) and Vinod Kumar Tiwari, was serving as the Head of Himachal Pradesh Forest Department, Shimla

**13. Which organisation has recently (in Nov '23) appointed Goverdhan S. Rawat and Dr. Ajay Kumar Sood as Deputy Managing Directors (Dy MDs) for a tenure of 5 years?**

- 1) Securities and Exchange Board of India
- 2) Insurance Regulatory and Development Authority
- 3) Telecom Regulatory Authority of India
- 4) Small Industries Development Bank of India
- 5) National Bank for Agriculture and Rural Development

**Answer- 5) National Bank for Agriculture and Rural Development**

**Explanation:**

The Government of India has appointed **Goverdhan S. Rawat** and **Dr. Ajay Kumar Sood** as Deputy Managing Directors (**Dy MDs**) of National Bank for Agriculture and Rural Development (**NABARD**), an apex development bank administered by the Ministry of Finance.

**i.** Goverdhan S. Rawat has been appointed for a tenure of 5 years with effect from the taking over charge of the post or until further orders, whichever is earlier.

**ii.** Ajay Kumar Sood will hold the post till his superannuation on 31st August 2027.

**14. Which of the following personalities have been recently (in Nov '23) appointed as a part-time member of the National Financial Reporting Authority (NFRA)?**

- 1) Vidhu Sood & Smita Jhingran
- 2) R. Narayanaswamy & Sanjay Kallapur
- 3) Praveen Kumar Tiwari & R. Narayanaswamy
- 4) Sanjay Kallapur & Smita Jhingran



5) R. Narayanaswamy & Vidhu Sood

Answer- **2) R. Narayanaswamy & Sanjay Kallapur**

**Explanation:**

The Government of India has appointed **Sanjay Kallapur** and **R. Narayanaswamy** was a part-time member of the National Financial Reporting Authority (**NFRA**), India's independent accounting regulator for 3 years.

- Sanjay Kallapur was on the Board of Directors of IDBI Bank.
- From 2018 to 2021, he served as an International Council Member-at-large for the American Accounting Association.
- He is a member of the Confederation of Indian Industry's (CII) Corporate Reporting Consortium.

**15. Name the Actor who has been recently (in Nov '23) appointed as the UPI (Unified Payments Interface) Safety Ambassador of the National Payments Corporation of India (NPCI).**

- 1) Ajay Devgn
- 2) Akshay Kumar
- 3) Pankaj Tripathi
- 4) Vicky Kaushal
- 5) Varun Dhawan

Answer- **3) Pankaj Tripathi**

**Explanation:**

The National Payments Corporation of India (**NPCI**) has appointed Bollywood actor **Pankaj Tripathi** as its '**UPI(Unified Payments Interface) Safety Ambassador**' to strengthen safety awareness and security on digital payment platforms.

- This initiative underscores the importance of the security and safety of digital payment platforms, especially in the context of the UPI.
- i. In 2018, he won his 1st National Film Award– Special Mention for the movie Newton (2017).
  - ii. In 2023, he won his 2nd National Film Award– Best Supporting Actor for his performance in the 2021 film Mimi.

**16. Who has been recently (in Nov '23) appointed as the Chief Executive of the Association of Mutual Funds in India (AMFI)?**

- 1) Atish Mathur
- 2) Navneet Munot
- 3) Venkat Nageswar Chalasani
- 4) Jayanth Kumar
- 5) Ajay Sharma

Answer- **3) Venkat Nageswar Chalasani**

**Explanation:**

The Association of Mutual Funds in India (**AMFI**), a self-regulatory organisation (SRO) for the Mutual Fund (MF) industry in India appointed **Venkat Nageswar Chalasani**, former Deputy Managing Director (DMD) of the International Banking Group of State Bank of India (SBI), as its new **Chief Executive**.

- He will replace N.S. Venkatesh, who has served 2 consecutive terms of 3 years each since October 2017.



- As a new Chief Executive, Venkat Nageswar Chalasani would focus on the MF industry's growth aspects and AMFI 2.0 strategy.

**17. Name the bank that has recently (in Nov '23) signed a partnership with Indian Shuttler Prannoy Haseena Sunil Kumar (HS Prannoy) for brand promotion.**

- 1) ICICI Bank
- 2) Federal Bank
- 3) Axis Bank
- 4) Kotak Mahindra Bank
- 5) IDFC FIRST Bank

Answer- **2) Federal Bank**

**Explanation:**

**Federal Bank** Limited has signed a **partnership** with Indian Shuttler **Prannoy Haseena Sunil Kumar** (HS Prannoy)(31) for an exclusive collaboration.

- Under this annual partnership, Federal Bank will be the exclusive banking partner.
  - The partnership aims to promote the Bank's strategy to invest in various adjacent domains to enhance its brand's influence.
- i. Under this partnership, H S Prannoy will display the Federal Bank logo in several upcoming Badminton World Federation (BWF) events, including the BWF World Tour, BWF Gold Series, and BWF World Badminton Championships.
  - ii. He will also promote the brand by carrying the logo of the bank during post-match interviews.

**18. Who has recently (in Nov '23) became the Fleet Commander of the Indian Navy's Western Fleet?**

- 1) Rear Admiral Gurcharan Singh
- 2) Rear Admiral Vineet McCarty
- 3) Rear Admiral Rajesh Dhankhar
- 4) Rear Admiral CR Praveen Nair
- 5) Rear Admiral Deepak Kumar Goswami

Answer- **4) CR Praveen Nair**

**Explanation:**

Rear Admiral **CR Praveen Nair**, officially assumed the role of Flag Officer Commanding the Western Fleet on November 10, 2023, marking a change in leadership for the Western Fleet, the Sword Arm of the Indian Navy.

- i. He succeeded Rear Admiral **Vineet McCarty**, who became the Fleet Commander of the Western Fleet in November 2022.
- ii. A ceremonial naval parade was held at the Naval Dockyard in Mumbai, Maharashtra, and the baton of the Flag Officer Commanding Western Fleet was handed over by Rear Admiral Vineet McCarty.
- iii. Rear Admiral Nair was commissioned into the Indian Navy on 01 July 1991 and served as Assistant Chief of Naval Staff (Policy and Plans) at Naval Headquarters in New Delhi, Delhi.



**19. In November 2023, the World Health Organisation (WHO) announced a new 'Commission on Social Connection (2024–2026)' to address loneliness as a serious health risk, and prioritise social connection.**

**Which of the following personalities will co-chair the 11 member commission?**

- 1) Vivek Murthy & Chido Mpemba
- 2) Ralph Regenvanu & Cleopa Mailu
- 3) Karen DeSalvo & Vivek Murthy
- 4) Jakob Forssmed & Ralph Regenvanu
- 5) Chido Mpemba & Karen DeSalvo

**Answer- 1) Vivek Murthy & Chido Mpemba**

**Explanation:**

The World Health Organisation (WHO) has announced a new '**Commission on Social Connection (2024–2026)**', comprising 11 leading policy-makers, thought leaders, and advocates, to address loneliness as a serious health risk, prioritise social connection, and accelerate the implementation of solutions in countries of all income levels.

- The Commission will be **Co-chaired** by Dr. **Vivek Murthy**, Surgeon General of the United States of America; and **Chido Mpemba**, Youth Envoy, African Union Commission.
- i.** The Commission will propose a global agenda on social connection and will work alongside high-level Commissioners for the implementation of mechanisms to measure and track global progress on social connection.
- ii.** The Commission's comprehensive analysis spans 3 years and will focus on understanding the pivotal role social connections play in enhancing health across all age groups.

**20. Which country has recently (in Nov '23) re-elected Pedro Sánchez as the Prime Minister (PM)?**

- 1) Norway
- 2) Italy
- 3) Belgium
- 4) Spain
- 5) Hungary

**Answer- 4) Spain**

**Explanation:**

On 16th November 2023, **Pedro Sánchez** of the Spanish Socialist Workers' Party (Spanish acronym: PSOE) was **re-elected** as the Prime Minister (**PM**) of **Spain**, officially President of the Government of Spain. He was elected for the 2nd term with a majority in the Spanish parliament. He got 179 votes in the 350-seat lower house of the Parliament.

- He has been serving as the Acting PM of Spain since 25th July 2023.
- He served as the PM of Spain/President of the Government of Spain from 2018 to 2023.
- In July 2023, he was appointed as the caretaker Prime Minister after no party got a majority in the general election held on 23rd July 2023.
- PSOE finished second with 121 seats while the centre-right Popular Party (PP) finished first with 137 seats but fell short of the majority to form government.



**21. Who has been recently (in Nov '23) appointed as the Director, Managing Director (MD) & Chief Executive Officer (CEO), and Key Managerial Personnel of the Kotak Mahindra Bank, for 3 years?**

- 1) Uday Shankar
- 2) Dipak Gupta
- 3) Ashok Vaswani
- 4) Prakash Apte
- 5) C. Jayaram

**Answer- 3) Ashok Vaswani**

**Explanation:**

Kotak Mahindra Bank Limited (**KMBL**) has appointed **Ashok Vaswani** as a **Director, Managing Director (MD) & Chief Executive Officer (CEO)**, and **Key Managerial Personnel of the Bank**, for 3 years, with effect from January 1, 2024.

- The appointment received approval from the Reserve Bank of India (RBI) in October 2023.
- He will succeed Dipak Gupta, whose term as the MD & CEO, and Key Managerial Personnel of KMBL ends on December 31, 2023.
- Dipak Gupta took over as the interim CEO of KMBL for 2 months from September 2023 till December 2023, after founder-CEO Uday Kotak stepped down in September 2023.
- Uday Kotak, who is the Founder and Director of Kotak Mahindra Bank, served as the MD and CEO of the bank since its inception in 2003.

**22. Which country has recently (in Nov '23) elected Javier Milei as the new president?**

- 1) Poland
- 2) Lithuania
- 3) Finland
- 4) Ecuador
- 5) Argentina

**Answer- 5) Argentina**

**Explanation:**

On November 19, 2023, **Javier Milei** (53) of Libertarian Party was elected as the new **president of Argentina**. He will succeed the current Argentina President Alberto Fernández after assuming office on December 10, 2023.

- Milei won the election with 56% votes against 44% for his rival, Peronist Economy Minister Sergio Massa.
- He authored many books and Journal articles. His book 'The End of Inflation: Eliminate the Central Bank, End the Inflation Tax Scam, and Return to Being a Serious Country' released in 2023
- His biography is 'El Loco' by the journalist Juan Luis González.

**23. In November 2023, the Appointments Committee of the Cabinet (ACC) approved the appointment of Vinay M Tonse as the Managing Director (MD) of \_\_\_\_\_ (Bank) for two years.**

- 1) Bank of India
- 2) Bank of Baroda
- 3) Union Bank of India



- 4) Indian Bank
- 5) State Bank of India

Answer- **5) State Bank of India**

**Explanation:**

The Appointments Committee of the Cabinet (**ACC**) headed by Prime Minister (**PM**) **Narendra Modi**, has approved the appointment of **Vinay M Tonse** as the Managing Director (**MD**) of State Bank of India (**SBI**) for **two years** till November 2025.

- Prior to this appointment, Vinay Tonse was serving as the Deputy MD (Corporate Account Group) of SBI.
- i. Vinay M Tonse was recommended to the post by the Financial Services Institutions Bureau (FSIB) in September 2023.
  - ii. The post (MD of SBI) fell vacant in June 2023 after the appointment of Swaminathan Janakiraman as Deputy Governor of the Reserve Bank of India(RBI).

**24. Which country has recently (in Nov '23) appointed Luc Frieden as the 23rd Prime Minister (PM)?**

- 1) Cambodia
- 2) Luxembourg
- 3) Finland
- 4) Paraguay
- 5) Turkey

Answer- **2) Luxembourg**

**Explanation:**

On November 17, 2023, **Luc Frieden** (60), a member of the Christian Social People's Party (CSV), was sworn in as the **23rd** Prime Minister (**PM**) of **Luxembourg**. He succeeds Xavier Bettel of Liberal Democratic Party (DP), who served as PM of Luxembourg from 2013 to 2023.

- The PM and the new ministers of the coalition government (CSV-Liberal DP) took oaths of office during a ceremony officiated by Henri, Grand Duke of Luxembourg(Head of State).
- i. Outgoing **PM Xavier Bettel** was appointed as deputy PM and foreign minister. Gilles Roth of CSV was appointed as the new Finance Minister of Luxembourg and 7 ministerial positions were given to DP and 8 were given to CSV.

**25. In November 2023, the Reserve Bank of India (RBI) has given approval to the appointment of five \_\_\_\_\_ (company) representatives: Amar Chintopanth, Shardchandra V Zaregaonkar, Moses Newling Harding John, Bhumika Batra, and Arun Tiwari as directors on the board of Reliance Capital.**

- 1) Godrej Group
- 2) Tata Group
- 3) Aditya Birla Group
- 4) Hinduja Group
- 5) Mahindra Group

Answer- **4) Hinduja Group**



**Explanation:**

The Reserve Bank of India (**RBI**) has given approval to the appointment of five **Hinduja Group** representatives including Amar Chintopanth, Shardchandra V Zaregaonkar, Moses Newling Harding John, Bhumika Batra, and Arun Tiwari as **directors** on the board of **Reliance Capital**.

**i.** RBI also announced its no objection to the transfer of control of Reliance Capital Ltd to IIHL banking, financial services, and insurance (BFSI) (India) Ltd (wholly owned subsidiary of IndusInd International Holdings Ltd).

**ii.** While granting approval to Rs 10,000 crore resolution plan and the appointment of the directors, RBI laid down the condition that Hinduja group-run IndusInd Bank Ltd should maintain an arm's length distance from Reliance Capital.

**26. Name the personality who has recently (in Nov '23) appointed as the Brand Ambassador of West Bengal?**

- 1) Sourav Ganguly
- 2) Shah Rukh Khan
- 3) Leander Paes
- 4) Mithun Chakraborty
- 5) Amartya Sen

Answer- **1) Sourav Ganguly**

**Explanation:**

Mamata Banerjee, Chief Minister (CM) of West Bengal (WB) named former Indian cricketer and Padma Shri Awardee **Sourav Ganguly** as the "**Brand Ambassador of West Bengal** " and handed over the Appointment letter.

- The announcement was made during the 7th edition of the Bengal Global Business Summit (BGBS 2023) held in Kolkata(WB).
- Sourav Ganguly, popularly known as "Dada " or "Prince of Kolkata ", represented India from 1992 to 2008. In 1998, he received the Arjuna Award(Cricket), for his outstanding achievements in sports.
- In 2004, he was honoured with the Padma Shri in the field of Sports.

**Note:** Prior to this appointment, renowned Bollywood Actor Shah Rukh Khan has been serving as the brand ambassador of Bengal since 2012.

**27. Which bank has recently (in Nov '23) appointed Lakshmi Ramakrishna Srinivas as the Additional Director?**

- 1) RBL Bank
- 2) Tamilnad Mercantile Bank
- 3) South Indian Bank
- 4) IDFC FIRST Bank
- 5) City Union Bank

Answer- **3) South Indian Bank**

**Explanation:**

**Lakshmi Ramakrishna Srinivas** was appointed as the **Additional Director** of the **South Indian Bank** Limited, a Private Sector Bank headquartered in Thrissur, Kerala. She was appointed as a non-executive Independent Director (ID) for a 3-year term from November 20, 2023.



i. Lakshmi Ramakrishna Srinivas started her banking career as a Probationary Officer(PO) in State Bank of India(SBI) in 1985 and retired as the Chief General Manager & Head-Strategic Training Unit(STU), SBI in June 2023.

ii. She also served as Director of State Bank Staff College (SBSC), Hyderabad, Telangana.

**28. Name the personality from India who was recently (in Nov '23) elected as the Vice-Chair of the United Nations (UN) Panel of External Auditors for 2024.**

- 1) Shashi Kant Sharama
- 2) Vinod Rai
- 3) Rajiv Mehrishi
- 4) Girish Chandra Murmu
- 5) V.N. Kaul

Answer- 4) **Girish Chandra Murmu**

**Explanation:**

**Girish Chandra Murmu**, the Comptroller and Auditor General (CAG) of India, was elected as the **Vice-Chair** of the United Nations **(UN) Panel of External Auditors** for 2024.

i. The Panel has elected **Pierre Moscovici**, First President of Cour des comptes, French Republic, as its **Chair for 2024**.

ii. The announcements were made during the 63rd session of the Panel held at the UN Headquarters in New York, the United States of America (USA) from 20-21 November 2023.

iii. The session was chaired by Isma Yatun, chair of the panel (2023) and Chairperson of the Audit Board of the Republic of Indonesia

**29. Who has recently (in Nov '23) appointed as the brand ambassador of AS-IT-IS Nutrition?**

- 1) Rohit Sharma
- 2) Suryakumar Yadav
- 3) Ravindra Jadeja
- 4) Virat Kohli
- 5) KL Rahul

Answer- 3) **Ravindra Jadeja**

**Explanation:**

**AS-IT-IS Nutrition**, a fitness and sports nutrition brand, has appointed Indian cricketer Ravindrasinh Anirudhsinh Jadeja (**Ravindra Jadeja**) as its brand ambassador.

- The collaboration aims to work as a catalyst for change, encouraging individuals to prioritise their health and well-being.

i. Ravindra Jadeja(34) made his first Under-19(U-19) appearance for India in 2005 at the age of 16.

ii. He made his IPL debut in 2008 and has played for Rajasthan Royals(2008-2009); Kochi Tuskers Kerala(2011); Chennai Super Kings (CSK) (2012-2015 and 2018-present) and Gujarat Lions (2016-2017).

iii. In 2013, He became the first Indian bowler after Anil Kumble (1996) to top the International Cricket Council (ICC)'s ODI bowlers' rankings.



**30. Name the company that has recently (in Nov '23) appointed Rashid Khan Arman (Afghanistan spinner) as the brand ambassador.**

- 1) Nodwin Gaming
- 2) SportsBaazi
- 3) Jio Games
- 4) Krafton Inc
- 5) Gameskraft

**Answer- 2) SportsBaazi**

**Explanation:**

**SportsBaazi** (formerly BalleBaazi), a sports gaming platform, has appointed **Afghanistan spinner Rashid Khan Arman** as its **brand ambassador**.

**i.** This decision aligns with SportsBaazi's redesigned brand identity, which aims to provide thrilling new formats and unique user experiences to alter fans' interactions with sports.

**ii.** As part of the collaboration, Khan will enhance SportsBaazi's core message 'Play LIVE. WIN LIVE' with a focus on the Watch and Play category.

**iii.** He made his IPL debut in 2017 and played for SunRisers Hyderabad (2017-21) and Gujarat Titans (2022-present).

**iv. Guinness World Record:**

- Youngest international cricket captain (male)- He was named the captain of the Afghanistan cricket team in 2018 at the age of 19 years 165 days.
- He holds a record for the most international wickets taken by a teenager – 176 international games, including 110 in ODIs.

**31. Who has been recently (in Nov '23) named as the President-elect of Federation of Indian Chambers of Commerce and Industry (FICCI) for 2023-2024?**

- 1) Ajay Kumar
- 2) S K Pathak
- 3) Harsha V Agarwal
- 4) Sanjiv Mehta
- 5) Anish Shah

**Answer- 5) Anish Shah**

**Explanation:**

Dr. **Anish Shah**, Managing Director (MD) and Chief Executive Officer (CEO) of the Mahindra Group, named as the President-elect of Federation of Indian Chambers of Commerce and Industry (**FICCI**) for **2023-2024**.

**i.** He will succeed Subhrakant Panda, the incumbent President of FICCI after the 96th Annual General Meeting which is set to be held in December 8-9 2023 in New Delhi, Delhi.

**ii.** He is currently serving as the Senior Vice President of FICCI.

**32. Cricketer Meghann Moira Lanning recently (in Nov '23) announced her retirement from International Cricket.**

**Which country did she represent in International Cricket?**

- 1) Australia
- 2) New Zealand
- 3) Ireland



- 4) England
- 5) West Indies

Answer- **1) Australia**

**Explanation:**

**Meghann Moira Lanning** (Meg Lanning), **Captain of Australian women's cricket team** announced retirement from international cricket at the age of 31.

**i.** Meg Lanning, nicknamed "Megastar", had scored over 8,000 runs across all formats, including 17 centuries. She holds the record for the most Women's One Day International centuries. (15 centuries).

- In 2011, she became the youngest Australian cricketer (18 years old) to score an international century.

**ii.** She has won a total of **7 ICC Women's World Cup titles:**

- Two Women's Cricket World Cup – ODI (2013 and 2022)
- Five ICC Women's World Twenty20(T20) titles (2012, 2014, 2018, 2020 and 2023)

**iii.** She holds the record of winning most ICC tournaments as a captain in Cricket. Under her captaincy, Australia won 5 ICC titles (T20 – 2014, 2018, 2020 and 2023 & ODI – 2022.)

- **Awards:** She was named ICC Women's T20I Cricketer of the Year in 2014 and ICC Women's ODI Cricketer of the Year in 2015.

**33. In November 2023, Pakistan all-rounder \_\_\_\_\_ announced his retirement from International Cricket.**

- 1) Iftikhar Ahmed
- 2) Saim Ayub
- 3) Imam-ul-Haq
- 4) Mohammad Nawaz
- 5) Syed Imad Wasim Haider

Answer- **5) Syed Imad Wasim Haider**

**Explanation:**

**Pakistan** all-rounder **Syed Imad Wasim Haider** (34 years) has announced his retirement from **international cricket.**

**i.** Imad Wasim made his international debut in 2015 in a One Day International (ODI) match against Sri Lanka. In the same year he made his Twenty 20 International (T20I) debut against Zimbabwe.

- He played his last game in April, 2023 against New Zealand in T20I format.

**34. Who has been recently (in Nov '23) appointed as the 40th Chief Secretary of Karnataka?**

- 1) Krishana Babu
- 2) Rajneesh Goel
- 3) Vandita Sharma
- 4) Ravi Kumar
- 5) Avinash Joshi

Answer- **2) Rajneesh Goel**

**Explanation:**

Siddaramaiah, Chief Minister(CM) of Karnataka, has appointed **Rajneesh Goel** as the **40th Chief Secretary of Karnataka.** He will hold the post till his retirement in July 2024 or until further orders. He is currently serving as the Additional Chief Secretary (ACS) in the Home Department of the Government of Karnataka.



**i.** He will succeed **Vandita Sharma**, the incumbent Chief Secretary (since May 2022) who is set to retire on 30th November 2023.

**ii.** Rajneesh Goel is a 1986 batch IAS officer of Haryana Cadre. He has also served as the Commissioner of Bruhat Bengaluru Mahanagara Palike (BBMP), the administrative body of Greater Bengaluru metropolitan area.

**35. Which country has recently (in Nov '23) re-elected Andry Rajoelina as the President for 3rd term?**

- 1) Madagascar
- 2) Ethiopia
- 3) Mozambique
- 4) Nigeria
- 5) Zimbabwe

**Answer- 1) Madagascar**

**Explanation:**

Incumbent President of Madagascar **Andry Rajoelina**, leader of Young Malagasies Determined (Tanora Malagasy Vonona, TGV) party, was **re-elected** as the **President of Madagascar for 3rd term**.

**i.** He won 59% of the vote defeating former President Marc Ravalomanana (14.4%) and former judo champion, Siteny Randrianasoloniaiko(12%).

- Previously, he has served as the President of Madagascar from 2009 to 2014 and from 2019 to 2023.

**ii.** Andry Rajoelina, a Malagasy entrepreneur and former DJ(disc jockey), entered politics in 2007. He became the youngest president in Madagascar's history.

**36. Who has recently (in Nov '23) appointed as the Part-time Chairman of Fino Payment Bank?**

- 1) Vinod Kumar
- 2) Rajat Kumar Jain
- 3) Shailesh Pandey
- 4) Rishi Gupta
- 5) Anand Bhatia

**Answer- 2) Rajat Kumar Jain**

**Explanation:**

Reserve Bank of India (**RBI**) has approved the appointment of **Rajat Kumar Jain** as the **Part-time Chairman** of Fino Payment Bank (**Fino Bank**) with effect from 24th November 2023, until 1st November 2025.

**i.** He is currently serving as an Independent Director in Fino bank.

**ii.** He is a Founder-Director of PadUp Ventures, a Knowledge and Mentoring Platform.

**iii.** He has also served as the MD and global senior vice president at Walt Disney India from July 2004 to June 2007.

**37. Name the personality who has recently (in Nov '23) appointed as the President of the Rural Marketing Association of India (RMAI) for the 2023-2025.**

- 1) Puneet Vidyarthi
- 2) Biswabaran Chakrabarti
- 3) Praveen Gupta



4) Jayanth Kumar

5) Ajay Kumar

Answer- **1) Puneet Vidyarthi**

**Explanation:**

The Rural Marketing Association of India (**RMAI**), the premier body of rural marketers in India, has appointed **Puneet Vidyarthi** as its **President** for the **2023-2025** during its 18th Annual General Meeting (AGM).

- Puneet Vidyarthi succeeds Biswabaran Chakrabarti, incumbent President of RMAI (since 2019).

**i.** Puneet Vidyarthi is the Head of Marketing, and Business Development (BD), India & SAR at Case New Holland (CNH) Construction Equipment India, CNH Industrial (India) Pvt Ltd.

**ii.** He also served as the Associate Vice President and Head of Marketing and Digital Innovations at JCB India Ltd.

**38. Who has been recently (in Nov '23) appointed as the Chief Secretary of Jammu & Kashmir (J&K)?**

1) Praveen Kumar

2) Gurpreet Singh

3) Atal Dooloo

4) Manav Gupta

5) Arvind Karwani

Answer- **3) Atal Dooloo**

**Explanation:**

The Appointments Committee of the Cabinet (ACC) has appointed **Atal Dooloo**, a 1988 batch Indian Administrative Service (IAS) officer, as **Chief Secretary** of Jammu & Kashmir (**J&K**) with effect from 1st December 2023 or from date of assumption of charge, whichever is later and until further orders.

**i.** He will replace the incumbent Chief Secretary Arun Kumar Mehta who is set to retire on 30th November 2023.

**ii.** He is currently serving as Secretary, Department of Border Management under Ministry of Home Affairs (MHA).

**Note-** Both the incoming and outgoing Chief Secretaries belong to Arunachal Pradesh-Goa-Mizoram and Union Territory (AGMUT) cadre.

## **AWARDS AND RECOGNITIONS**

**1. Who has been recently (in Oct '23) honoured with the 2023 Global Leadership Award for Philanthropy and Corporate Social Responsibility (CSR) by the US-India Strategic Partnership Forum (USISPF)?**

1) Cyrus Poonawalla

2) Gautam Adani

3) Shiv Nadar

4) Radhakishan Damani

5) Nita Ambani

Answer- **5) Nita Ambani**



**Explanation:**

The US-India Strategic Partnership Forum (**USISPF**) honoured **Nita Ambani**, founder and Chairperson of Reliance Foundation, with the 2023 Global Leadership Award for Philanthropy and Corporate Social Responsibility (CSR).

- i. John Chambers, Chairman of USISPF, presented the award to Nita Ambani at the award ceremony held in New Delhi, Delhi.
- ii. Reliance Foundation is the philanthropic arm of Reliance Industries Limited (RIL) established in 2010.

**2. In October 2023, Argentina's Lionel Andrés Messi won the Ballon d'Or award or Golden Ball Award for the record \_\_\_\_ time and \_\_\_\_\_ won the Ballon d'Or (Women) award.**

- 1) 7th; Ada Hegerberg (Norway)
- 2) 8th; Aitana Bonmatí Conca (Spain)
- 3) 7th; Alexia Putellas (Spain)
- 4) 9th; Ada Hegerberg (Norway)
- 5) 6th; Aitana Bonmatí Conca (Spain)

Answer- **2) 8th; Aitana Bonmatí Conca (Spain)**

**Explanation:**

Argentina's Lionel Andrés Messi (Lionel Messi), who plays as a forward for Inter Miami CF has won the [Ballon d'Or award](#) or Golden Ball Award for the record 8th time.

- Messi is the first active player in Major League Soccer (MLS)(played in United States) history to win this award.
- i. Spain's Aitana Bonmatí Conca (Aitana Bonmati) has won the Ballon d'Or (Women) award or Ballon d'Or Féminin Award.
  - ii. The 67th edition of the Ballon d'Or 2023 was held on 30th October 2023 at the Théâtre du Châtelet, Paris, France.
    - The Ballon d'Or is annually presented by the French magazine 'France Football', since 1956.
    - It was awarded based on achievements from the past season.
    - This was the fifth edition of the Women's Ballon d'Or since the first edition was held in 2018.

**3. Which of the following cities has/have recently (in Oct '23) featured in the list of United Nations Educational, Scientific and Cultural Organization (UNESCO) Creative Cities Network (UCCN)?**

- 1) Gwalior (Madhya Pradesh)- UNESCO City of Music
- 2) Kozhikode (Kerala)- UNESCO City of Literature
- 3) Kolkata (West Bengal)-UNESCO City of Joy
- 4) Both 1 & 2
- 5) Both 2 & 3

Answer- **4) Both 1 & 2**

**Explanation:**

On the occasion of **World Cities Day** (31 October 2023), 55 cities joined the United Nations Educational, Scientific and Cultural Organization (**UNESCO**) **Creative Cities Network (UCCN)**. The list featured 2 Indian Cities namely Gwalior (Madhya Pradesh) and Kozhikode (Kerala).

- i. **Gwalior** has been designated as the UNESCO '**City of Music**' and **Kozhikode** as the UNESCO '**City of Literature**'.



ii. With the latest inclusion, UCCN now counts 350 cities in more than 100 countries, representing 7 creative fields namely:

iii. Crafts and Folk Art; Design, Film; Gastronomy; Literature; Media Arts; and Music.

**4. Which word has been selected as Word of the Year 2023 by the Collins Dictionary in October 2023?**

- 1) AI
- 2) Deinfluencing
- 3) Moonlighting
- 4) Quite Quitting
- 5) Bazball

Answer- **1) AI**

**Explanation:**

**Collins Dictionary**, a printed and online English dictionary published by HarperCollins in Glasgow, Scotland, has named “**AI**” abbreviation for Artificial Intelligence, as the “**Word of the Year 2023**”.

i. ‘AI’, the uncountable noun, describes ‘the modelling of human mental functions by computer programs’.

ii. Lexicographers (a person who compiles dictionaries) of Collins Dictionary stated that the use of the term “AI” has increased and dominated the conversations of 2023.

**5. Who has recently (in Oct ‘23) won the 11th British Academy Book Prize for Global Cultural Understanding (2023) for a book titled “Courting India: England, Mughal India and the Origins of Empire”?**

- 1) Arundhati Roy
- 2) Nandini Das
- 3) Kiran Desai
- 4) Salman Rushdie
- 5) Chitra Banerjee Divakaruni

Answer- **2) Nandini Das**

**Explanation:**

India-born author **Nandini Das**, based in the United Kingdom (UK), has been named the winner of the 11th **British Academy Book Prize for Global Cultural Understanding (2023)**, for her debut book titled “Courting India: England, Mughal India and the Origins of Empire”.

- The announcement was made by the Chair of the Book Prize judging panel, Professor Charles Tripp, Fellow of the British Academy (FBA), at an event at the British Academy, London, UK.

i. The book is described as the origin story of Britain and India through the story of the arrival of Sir Thomas Roe, first English ambassador in India, in the early 17th century.

ii. This is considered as a true origin story of Britain and India.

**6. In October 2023, Admiral R Hari Kumar, Chief of the Naval Staff (CNS) presented the maiden ‘NIB’ (Navy’s Intellectual Beacon) to commander \_\_\_\_\_, winner of Indian Navy’s Sardar KM Panikkar ‘NIB’ essay competition.**

- 1) Krishna Swaminathan
- 2) Sanjay Jasjit Singh
- 3) R. Hari Kumar



4) Anil Chauhan

5) M Arun Chakravarthy

Answer- **5) M Arun Chakravarthy**

**Explanation:**

**Admiral R Hari Kumar**, Chief of the Naval Staff (CNS) has presented the maiden '**NIB**' (**Navy's Intellectual Beacon**) to Commander **M Arun Chakravarthy**, winner of Indian Navy's Sardar KM Panikkar 'NIB' essay competition.

- i. He also received the unique badge (NIB), introduced for the winner to wear on his/ her uniform for 1 year duration.
- ii. 'NIB' essay competition was introduced to promote reading, writing, and thinking skills amongst the Naval community.

**7. In November 2023, the All India Football Federation (AIFF) president \_\_\_\_\_ received the Asian Football Confederation (AFC) President's Recognition Bronze Award for grassroots football, while \_\_\_\_\_ (country) Football Association won the Gold Award.**

- 1) Deepak Sharma; Chinese Taipei
- 2) Kalyan Chaubey; Australia
- 3) Deepak Sharma; United Arab Emirates
- 4) Kalyan Chaubey; Chinese Taipei
- 5) Anilkumar; Australia

Answer- **2) Kalyan Chaubey; Australia**

**Explanation:**

The All India Football Federation (AIFF) has won the Asian Football Confederation (AFC) President's Recognition **Bronze Award** for grassroots football. AIFF president **Kalyan Chaubey** received the award at the AFC Annual Awards 2022 in Doha, Qatar.

- i. AFC President Recognition Awards for Grassroots Football '**Gold**' won by Football **Australia**.
- ii. AFC President Recognition Awards for Grassroots Football 'Silver' won by the Guam Football Association

- AIFF has introduced several grassroots football development plans including the AIFF Blue Cubs programme, Blue Cubs coaching courses, Blue Cubs leagues, Blue Cubs football schools, and AIFF Grassroots Awards.

**8. Name the personality who has recently (in Nov '23) won the second edition of Rohini Nayar prize 2023 for an outstanding contribution to Rural Development.**

- 1) Prakash Amte
- 2) Deenanath Rajput
- 3) Munishwar Chander Dawar
- 4) Dilip Mahalanabis
- 5) Appukuttan Poduval

Answer- **2) Deenanath Rajput**

**Explanation:**

The Software engineer-turned-social worker **Deenanath Rajput** (33) from Jagdalpur, Bastar, Chhattisgarh has won the **second edition of Rohini Nayar prize 2023** for an Outstanding Contribution to Rural Development. The award was presented by Nand Kishore(NK) Singh who is the Chairman of the Fifteenth Finance Commission.



i. The prize was announced at the function which was held at India International Centre(IIC) in New Delhi, Delhi.

- Deenanath Rajput worked for the upliftment of over 6,000 tribal women in Bastar, Chhattisgarh, a region known for its challenges, including Naxalite activities.
- For that purpose, he founded Bhumgadi Mahila Krushak Producer Company Limited in 2018.

**Note-** The award was instituted by Nayyar Foundation in 2022, in the memory of former bureaucrat Dr Rohini Nayyar IAS.

**9. Which of the following points is/are “correct” with respect to the 2023 Champions of the Earth announced by the United Nations Environment Programme (UNEP) in November 2023?**

**A) Josefina Belmonte Mayor of Quezon City (Philippines) won the 2023 Champions of the Earth under Policy Leadership Category & Ellen MacArthur Foundation (United Kingdom) won under Inspiration and Action Category.**

**B) Blue Circle (China) & José Manuel Moller (Chile) won the 2023 Champions of the Earth under Entrepreneurial Vision Category.**

**C) Council for Scientific and Industrial Research (CSIR) (South Africa) won the 2023 Champions of the Earth under Science and Innovation Category.**

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 United Nations Environment Programme (**UNEP**) has announced its **2023 Champions of the Earth**, the United Nations(UN)’s highest environmental honour to recognise individuals, groups, and organizations whose actions have a transformative impact on the environment.

i. The 2023 laureates – a city mayor, a non-profit foundation, a social enterprise, a government initiative and a research council- are implementing solutions and policies to eliminate plastic pollution.

**2023 Laureates:**

<b>2023 Laureates</b>	<b>Category</b>
Josefina Belmonte Mayor of Quezon City (Philippines)	Policy Leadership
Ellen MacArthur Foundation (United Kingdom)	Inspiration and Action
Blue Circle (China)	Entrepreneurial Vision
José Manuel Moller (Chile)	
Council for Scientific and Industrial Research (CSIR) (South Africa)	Science and Innovation



**10. Which of the following points is/are “correct” with respect to the 5th edition of the Hindu BusinessLine Changemaker Awards presented by the Union Minister of Power Raj Kumar Singh in November 2023?**

**A) Reserve Bank of India (RBI) was named the Changemaker of the Year 2023 and Amul, the brand of Gujarat Cooperative Milk Marketing Federation (GCMMF) based in Anand, Gujarat was named Iconic Changemaker.**

**B) Pradhan Mantri Jan Dhan Yojana (PMJDY) under the Department of Financial Services Ministry of Finance won the award in Changemaker – Financial Transformation Category.**

**C) Shrinidhi RS, creator of CherriLearn, won the award under Young Changemaker Category.**

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:**

Union Minister Raj Kumar Singh, Ministry of Power honoured the winners of the 5th edition of The Hindu BusinessLine Changemaker Awards during the award ceremony held in New Delhi, Delhi.

- **Reserve Bank of India (RBI)** was named the **Changemaker of the Year 2023** and **Amul**, the brand of Gujarat Cooperative Milk Marketing Federation (GCMMF) based in Anand, Gujarat was named **Iconic Changemaker**.
- RBI Governor Shaktikanta Das and Jayen Mehta, Managing Director of GCMMF received the award on behalf of RBI and AMUL respectively.
- **Pradhan Mantri Jan Dhan Yojana (PMJDY)** is the financial inclusion program under the Department of Financial Services Ministry of Finance, government of India won the **Changemaker – Financial Transformation**.
- Shrinidhi RS is the creator of CherriLearn, an education app which offers gamified lessons in regional languages to children of standards 1-5 winning the award under **Young Changemaker Category**.

**11. Who has recently (in Nov ‘23) nominated as the Regional Director of the World Health Organisation (WHO) South-East Asia Region (SEAR)?**

1) Saima Wazed (Bangladesh)

2) Edwin Salvador (Indonesia)

3) Matshidiso Rebecca Moeti (Botswana)

4) Poonam Khetrapal Singh (India)

5) Shambhu Prasad Acharya (Bhutan)

Answer- **1) Saima Wazed (Bangladesh)**

**Explanation:**

On 1st November 2023, **Saima Wazed, the candidate of Bangladesh**, was nominated as the Regional Director of the World Health Organisation (**WHO**) South-East Asia Region (**SEAR**), one of the 6 WHO Regions.

**i. Saima Wazed**, the daughter of Bangladesh Prime Minister(PM) Sheikh Hasina, won the election with 8 votes(including Bangladesh and India).



ii. Following the appointment, She will succeed the incumbent Regional director Dr. Poonam Khetrupal Singh (since 2014) from India on 1st February 2024.

**Note-** 11 Members of SEAR: Bangladesh, Bhutan, Democratic People's Republic of Korea(South Korea), India, Indonesia, Maldives, Myanmar, Nepal, Sri Lanka, Thailand and Timor-Leste.

- Myanmar was not eligible to vote.

**12. Which of the following points is/are "correct" with respect to the Global Responsible Tourism Award 2023 presented in November 2023?**

**A) The Responsible Tourism Partnership and International Centre for Responsible Tourism (ICRT) announced the 8 winners of the Global Responsible Tourism Award 2023.**

**B) Kerala Responsible Tourism (RT) Mission won the award under Best for local sourcing, craft and food category for promoting sustainable and women-inclusion initiatives.**

**C) Soar Excursions, Ahmedabad (Gujarat) from India won the award under Best for meaningful connections category.**

- 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:**

Responsible Tourism Partnership and International Centre for Responsible Tourism (ICRT) announced the 8 winners of the Global Responsible Tourism Award 2023, which includes Kerala Responsible Tourism (RT) Mission(Kerala) and Soar Excursions, Ahmedabad (Gujarat) from India.

**Winners of Global Responsible Tourism Award 2023:**

Category	Winner
Best for nature-positive tourism	Wildlife Act, South Africa
Best for meaningful connections	Soar Excursions, Ahmedabad, Gujarat (India)
	Uthando, South Africa
Best for diversity and inclusion	The Batuc Network, from Bahia in Brazil
Best for local sourcing, craft and food	Kerala Responsible Tourism Mission, Kerala (India)
	Ngwenya Glass, Estwatini
Best for tackling plastic waste	Lemala Camps and Lodges in Tanzania



Best for addressing climate change

Weeva, South Africa

**13. Which of the following points is/are “correct” with respect to the Earthshot Prize 2023 announced in November 2023?**

**A) Prince of Wales, William announced the five winners of the 3rd edition of the Earthshot Prize.**

**B) Among the five winners, Indian solar-powered tech venture Science for Society Techno Services Private Limited (S4S Technologies) won the Earthshot Prize 2023 under the ‘Build A Waste-Free World’ category.**

**C) Boomitra, founded by an Indian-American, Aadith Moorthy won the Earthshot Prize 2023 under the ‘Fix Our Climate’ category.**

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:**

Indian solar-powered tech venture Science for Society Techno Services Private Limited (S4S Technologies) and a global soil carbon marketplace ‘Boomitra’ founded by an Indian-American are two among the five winners of [2023 Earthshot Prize \(3rd Edition\)](#).

i. The winners’ list was announced by William, Prince of Wales, at the awards ceremony which was held in Singapore.

Winners	Category	Country
Acción Andina	Protect and Restore Nature	The Andes Mountains, South America
GRST	Clean Our Air	Hong Kong, China
WildAid Marine Program	Revive Our Oceans	Global
<b>S4S Technologies</b>	<b>Build A Waste-Free World</b>	India
<b>Boomitra</b>	<b>Fix Our Climate</b>	Global

**14. In November 2023, \_\_\_\_\_ became the first athlete to receive the Council of Fashion Designers of America’s (CFDA) Fashion Icon Award.**

1) Sloane Stephens

2) Maria Sharapova

3) Serena Williams

4) Naomi Osaka

5) Simona Halep

**Answer- 3) Serena Williams**