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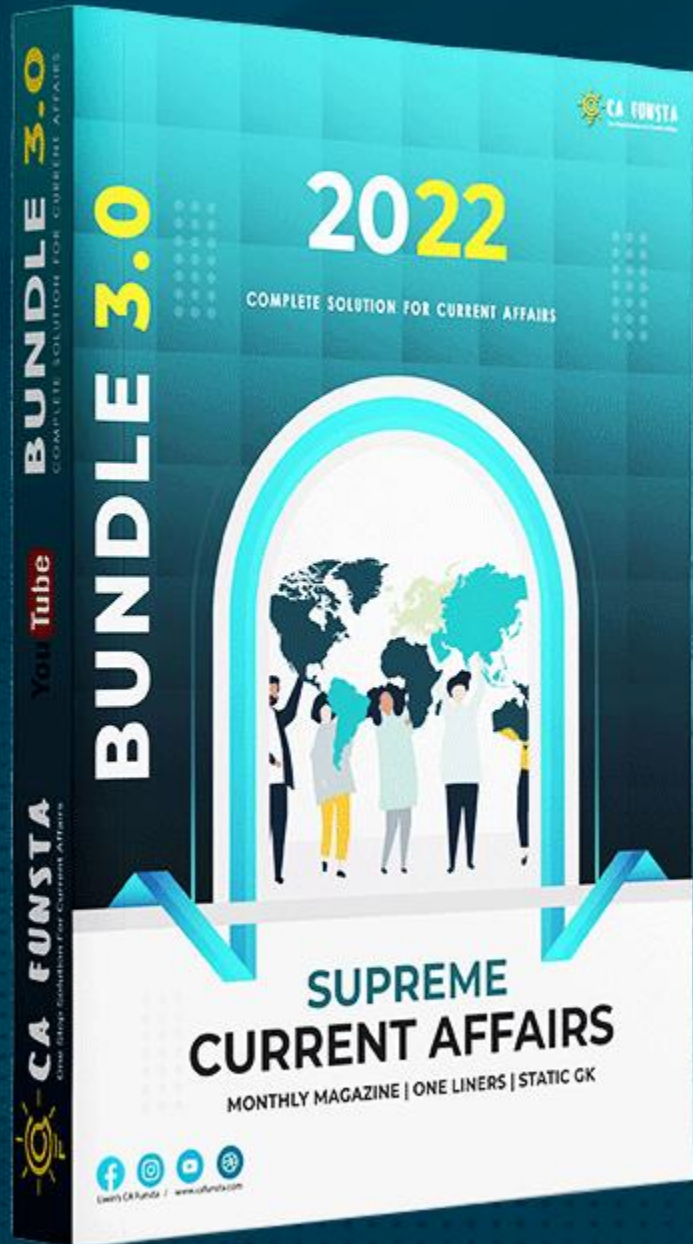
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BANKING AND FINANCE



➤ RBI asked credit info companies to appoint internal ombudsman by _____?

- A) September 1 2023
- B) August 1 2023
- C) July 1 2023
- D) June 1 2023
- E) April 1 2023



Answer
E) April 1 2023



Explanation

- The Reserve Bank asked **Credit Information Companies** to appoint **internal ombudsman by April 1 next year** in order to improve the efficiency of their grievance redressal mechanisms.
- The **Internal Ombudsman (IO)** will not handle complaints received directly from the complainants or members of the public and, instead, deal only with the complaints that have already been examined by the CIC but have been partly or wholly rejected by the CIC.
- In order to make the **Reserve Bank-Integrated Ombudsman Scheme (RB-IOS) 2021** more broad based, the central bank in August this year had decided to bring CICs also under the ambit of the scheme.
- The RBI had said the move will provide a **cost-free alternate redressal mechanism** to customers of regulated entities for grievances against CICs.



Titbits

Reserve Bank of India (RBI)

- Founded: **01/04/1935**
- **RBI Act,1934**
- HQ: **Mumbai**
- Chairman: **Shaktikanta Das**
- 1926 - **Hilton Young Commission**
- 1937 – **Calcutta to Mumbai**
- 1949 – **Nationalisation**



➤ Which of the following Bank launched app for merchants?

- A) Axis Bank
- B) Federal Bank
- C) HDFC Bank
- D) DBS Bank
- E) ICICI Bank

Answer

C) HDFC Bank



Explanation

- **HDFC Bank** launched **SmartHub Vyapar Merchant app**, a payments and banking solution for merchants' daily business needs.
- The app allows merchants to accept interoperable payments across multiple modes, including cards — **tap and pay, UPI, and QR code**, and enables **instant, digital, and paperless merchant** onboarding for bank customers.
- According to the company, merchants can also accept **remote payments** by sending a payment link via mobile or email.



Titbits

HDFC Bank

- Founded: **August 1994**
- HQ: **Mumbai**
- Chairman: **Atanu Chakraborty**
- CEO: **Sashidhar Jagdishan**
- Tagline: **We Understand Your World**



ACQUISITIONS AND MERGERS



➤ RattanIndia will acquire how many percent stake in electric motorcycles maker Revolt?

- A) 100%
- B) 80%
- C) 75%
- D) 90%
- E) 50%



Answer
A) 100%



ACQUISITIONS AND MERGERS



Explanation

- **RattanIndia Enterprises Ltd** announced that it will acquire **100 percent stake** in **electric motorcycle maker Revolt Motors**.
- The company had earlier acquired **33.84 percent** of the shares with an option to further increase the shareholding.



ACQUISITIONS AND MERGERS



Titbits

RattanIndia Enterprises Ltd

- Founded: **2010**
- HQ: **New Delhi**
- Chairman: **Rajiv Rattan**

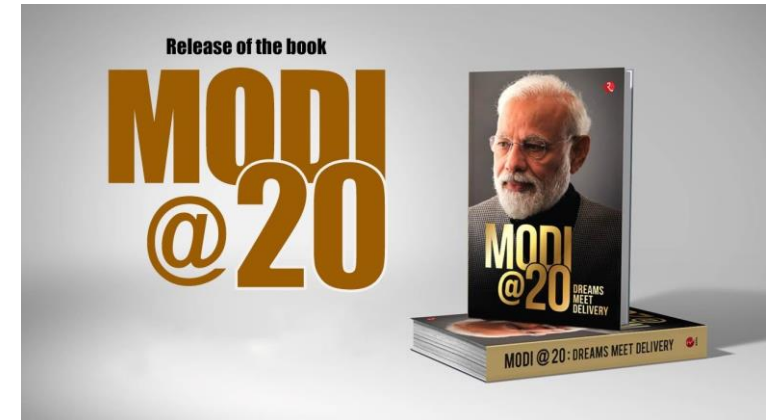


BOOKS AND AUTHORS



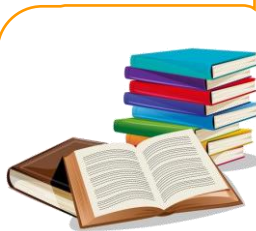
➤ Who among the following minister launched book "Modi@20: Dreams Meet Delivery" in Auckland?

- A) Home Affairs Minister
- B) External Affairs Minister
- C) Finance Minister
- D) Education Minister
- E) Prime Minister



Answer

B) External Affairs Minister



BOOKS AND AUTHORS



Explanation

- External Affairs Minister **Dr S Jaishankar** participated in the **Kiwi Indian Hall of Fame Awards 2022** and launched the book "**Modi@20: Dreams Meet Delivery**" in **Auckland**.
- New Zealand Prime Minister **Jacinda Ardern** was also present during the event.
- The event felicitated members of the Indian community in New Zealand for their **exceptional achievements and contributions**.



BOOKS AND AUTHORS



Titbits

Ministry of External Affairs

- Union Minister: **Subrahmanyam Jaishankar** (Rajya Sabha MP,Gujarat)
- Minister of State: **V Muraleedharan** (Rajya Sabha MP,Maharashtra),**Rajkumar Ranjan Singh** (Inner Manipur,Manipur),**Meenakshi Lekhi** (New Delhi)



APPOINTMENTS



➤ Who among the following appointed as brand ambassador of Walkaroo?

- A) Sharuk Khan
- B) Ranbir Kapon
- C) Amir Khan
- D) Ajay Devgn
- E) Salman Khan



Answer
D) Ajay Devgn



APPOINTMENTS



Explanation

- Footwear brand **Walkaroo International Ltd** has roped in Bollywood actor **Ajay Devgn** as its brand ambassador.
- The company would unveil a series of television commercials featuring the actor.



APPOINTMENTS



Titbits

Walkaroo International Pvt Ltd

- Founded: **2012**
- HQ: **Coimbatore**



AWARDS



➤ Annie Ernaux awarded Nobel Prize in literature, she belongs to which of the following country?

- A) France
- B) USA
- C) Germany
- D) UK
- E) Italy

Answer
A) France



AWARDS



Explanation

- French author **Annie Ernaux**, who mined her own **biography to explore life in France since the 1940s**, was awarded this year's **Nobel Prize in literature** for work that illuminates murky corners of memory, family and society.



AWARDS



Titbits

France

- Capital: **Paris**
- Currency: **Euro (EUR)**
- President: **Emmanuel Macron**
- Prime Minister: **Elisabeth Borne**
- Language: **French**



AWARDS



➤ Nobel Prize in Chemistry jointly awarded to how many scientists?

- A) 5
- B) 1
- C) 3
- D) 2
- E) 4

Answer
C) 3

NOBELPRISET I KEMI 2022
THE NOBEL PRIZE IN CHEMISTRY 2022

KUNGL. VETENSKAPS-
AKADEMIEN
THE ROYAL SWEDISH ACADEMY OF SCIENCES

Carolyn R. Bertozzi
Stanford University
USA

Morten Meldal
University of Copenhagen
Denmark

K. Barry Sharpless
Scripps Research
USA

"för utveckling av klickkemi och bioortogonal kemi"
"for the development of click chemistry and bioorthogonal chemistry"



AWARDS



Explanation

- The **Nobel Prize in Chemistry** has been jointly awarded to **Carolyn Bertozzi, Morton Meldal and Barry Sharpless** for their work on snipping molecules together, known as click chemistry.
- "**Click**" **chemistry** is about linking together molecules like those in living cells.
- Their work is used to explore cells and track biological processes and can be applied in **cancer treatment drugs**.
- **Johan Aqvist**, a member of the **Royal Swedish Academy** of Sciences announced the winners at the Karolinska Institute in Stockholm, Sweden.
- The **Nobel committee** praised their work for making chemistry functional and said they had an enormous impact on science.

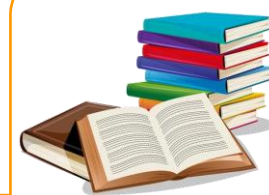


AWARDS



Explanation

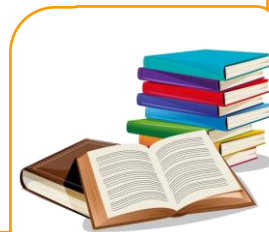
- **Americans Carolyn Bertozzi and Barry Sharpless**, and Danish scientist **Morten Meldal** were cited for their work on click **chemistry and bioorthogonal reactions**.
- These are used to make cancer drugs, map DNA and create materials that are tailored to a specific purpose.
- **Eighty-one-year-old Sharpless**, who previously won a Nobel Prize in **2001** and is now the fifth person to receive the award twice, first proposed the idea of connecting molecules using chemical “**buckles**” around the turn of the millennium.
- **Sixty-eight-year-old Meldal** is based at the University of Copenhagen, Denmark, and Sharpless is affiliated with Scripps Research, California.
- Fifty-five-year-old **Bertozzi** is based at Stanford University in California.



➤ NTPC ropes in GE Gas Power to reduce CO2 emissions at plants in which of the following state?

- A) Andhra Pradesh
- B) Maharashtra
- C) Uttar Pradesh
- D) Uttarakhand
- E) Gujarat

Answer
E) Gujarat



Explanation

- State-owned **NTPC** has roped in **GE Gas Power** to help it reduce carbon emissions at its **645 MW Kawas gas power plant in Gujarat**.
- Both companies have entered into a Memorandum of Understanding (MoU) in this regard.
- NTPC's MW Kawas gas power plant is powered by **four GE 9E gas turbines** operating in a combined-cycle mode and has an installed capacity of **645 megawatt**.
- Under this pact, GE Gas Power will evaluate the possible modifications to the gas turbine unit and auxiliaries required for blending of **H2 with natural gas**.



Titbits

NTPC

- **National Thermal Power Corporation**
- Founded: **07/11/1975**
- HQ: **New Delhi**
- Chairman & MD: **Gurdeep Singh**



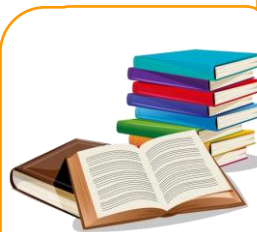
DEFENCE



- Who among the following inducted indigenous 4x4 armoured terrain vehicles to enhance operational capabilities in J&K?

- A) CRPF
- B) Indian Army
- C) Indian Navy
- D) Indian Air Force
- E) BRO

Answer
B) Indian Army



Explanation

- In **Jammu and Kashmir**, in order to enhance the operational capabilities in difficult and challenging terrains of **Jammu, Kashmir, and Ladakh**, the Army inducted much awaited indigenous **4x4 armoured terrain vehicles in the armory**.
- AIR Jammu Correspondent reports that the first consignment of specialized armoured vehicles was formally received by **General Officer Commanding-in-Chief (GOC-in-C) Northern Command**, Lieutenant General **Upendra Dwivedi** from officials of India's Bharat Forge Limited in Command headquarters Udhampur.
- The **Northern Command** deployed the vehicles for **Quick Reaction Force (QRF)**, the specialized unit capable of rapidly responding to emergent situations.



Titbits

Indian Army

- Founded: **26/01/1950**
- HQ: **New Delhi**
- Army Day: **January 15**
- Motto: **Service Before Self**
- Chief of Army Staff: **General Manoj Pande**



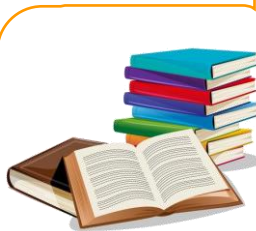
NATIONAL AFFAIRS



➤ Which of the following country tied up with Kerala govt to replicate Little KITEs model?

- A) France
- B) USA
- C) Germany
- D) Finland
- E) Italy

Answer
D) Finland



Explanation

- **Finland** has expressed interest in implementing the **Kerala Education Department's Little KITEs programme** in their country's schools.
- **Kerala Infrastructure and Technology for Education (KITE)** will provide technical assistance for this and a Special Working Group will be constituted for this programme.
- The **Little KITEs IT clubs** initiative is one of India's largest information and communications technology (ICT) network of students across more than **2,000 schools**, totalling **1.70 lakh student members**.
- KITE is equipped to provide consultancy support in free and open-source software (FOSS)-based digital education activities to other states and countries, said **K Anvar Sadath, CEO, KITE**.



Explanation

- Little KITE members will be trained in **electronics, animation, hardware, cyber-safety, 3D modelling, artificial intelligence (AI) and so on.**
- This year, they have trained over four lakh parents in **cyber-safety.**
- Further, **9,000 robotic kits** would be deployed to schools this year through the Little KITEs units, he added.
- The Little KITEs programme was launched by Chief Minister Pinarayi Vijayan in **2018.**



Titbits

Kerala

- Capital: **Thiruvananthapuram**
- CM: **Pinarayi Vijayan**
- Governor: **Arif Mohammad Khan**
- Language: **Malayalam**
- National Park: **Eravikulam National Park**
- Wildlife Sanctuary: **Kottiyoor WLS**
- Ramsar Site: **Asthamudi Wetland, Sasthamkotta Lake, Vembanad Kol Wetland**
- Tiger Reserve: **Parambikulam**
- Power Station: **Idukki Hydro electric Plant, Rajiv Gandhi Combined Cycle Power Plant**
- Dams: **Kulamavu Dam in Kaliyar River**
- RRB: **Kerala Gramin Bank (Canara Bank)**
- UNESCO Site: **Western Ghats**



➤ Finance Ministry released how many crores grant to 14 states?

- A) Rs 7183 crores
- B) Rs 7138 crores
- C) Rs 7813 crores
- D) Rs 7831 crores
- E) Rs 7381 crores

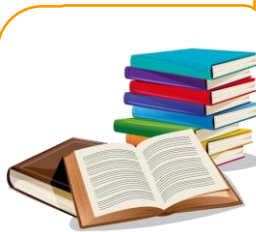
Answer

A) Rs 7183 crores



सत्यमेव जयते

वित्त मंत्रालय
MINISTRY OF
FINANCE



Explanation

- The **Finance Ministry** released the monthly instalment of revenue deficit grant of **Rs 7,183 crore to 14 states**.
- With the release of seventh instalment for the month of October, 2022, the total amount of **Revenue Deficit Grants** released to the states in current fiscal has gone up to **Rs 50,282.92 crore**.
- The Post Devolution Revenue Deficit Grant is released based on the recommendation of the **15th Finance Commission to 14 states — Andhra Pradesh, Assam, Himachal Pradesh, Kerala, Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Rajasthan, Sikkim, Tripura, Uttarakhand and West Bengal**.



Titbits

Ministry of Finance

- Union Minister: **Nirmala Sitharaman** (Rajya Sabha MP, Karnataka)
- Minister of State: **Bhagwat Karad** (Rajya Sabha MP, Maharashtra), **Pankaj Choudhary** (Maharajganj, Uttar Pradesh)



NATIONAL AFFAIRS



➤ Who among the following under Ayushman Bharat Digital Mission scheme introduced QR Code based rapid OPD registration?

- A) AIIMS
- B) President
- C) NHA
- D) Women and Child Development Ministry
- E) Health Ministry



Answer
C) NHA



Explanation

- The **National Health Authority** under its flagship scheme **Ayushman Bharat Digital Mission** has introduced **QR Code** based rapid OPD registration in the hospital.
- This service allows old as well as new patients to simply scan a QR Code and share their demographic details like **name, father name, age, gender, address and mobile number with the hospital.**



Titbits

National Health Authority

- Founded: **23/05/2018** (National Health Agency), **02/01/2019** (National Health Authority)
- HQ: **New Delhi**
- CEO: **Dr RS Sharma**



NATIONAL AFFAIRS



➤ J&K Tourism department inaugurated _____ Bird Festival at Pahalgam in South Kashmir?

- A) 3rd
- B) 5th
- C) 2nd
- D) 4th
- E) 1st

Answer

E) 1st



Explanation

- In the Union Territory of **Jammu and Kashmir**, a **first of its kind Bird Festival 2022** was inaugurated at **Pahalgam** in south Kashmir's **Anantnag district**.
- The Bird Festival is being organised by the J & K Tourism Department in collaboration with **Sanctuary Nature Foundation**.
- Secretary Tourism J&K, **Sarmad Hafeez** inaugurated the festival.
- Addressing the gathering of nature lovers and bird enthusiasts, he said, the department's partnership with the Sanctuary Nature Foundation will not only help in promoting tourism in Kashmir but also bring to the fore those **aspects of the tourism sector** which are yet to be explored.
- The inaugural ceremony of the **six-day Bird Festival** was attended by a large number of nature enthusiasts and bird lovers from across the country as well as Jammu and Kashmir.



Titbits

Jammu and Kashmir

- Capital: **Srinagar, Jammu**
- Lieutenant Governor: **Manoj Sinha**
- Language: **Kashmiri, Dogri, Urdu, Hindi, English**
- National Park: **Dachigam National Park**
- Wildlife Sanctuary: **Trikuta WLS**
- Ramsar Site: **Hokera Wetland, Surinsar-Mansar Lakes, Wular Lake**
- Tiger Reserve: -
- Power Station: **Salal Hydro Electric Power Plant**
- Dams: **Pakal Dul Dam** in Marusudar River
- RRB: **Ellaquai Dehati Bank (SBI), J&K Grameen Bank (J&K Bank)**
- UNESCO Site: -



NATIONAL AFFAIRS

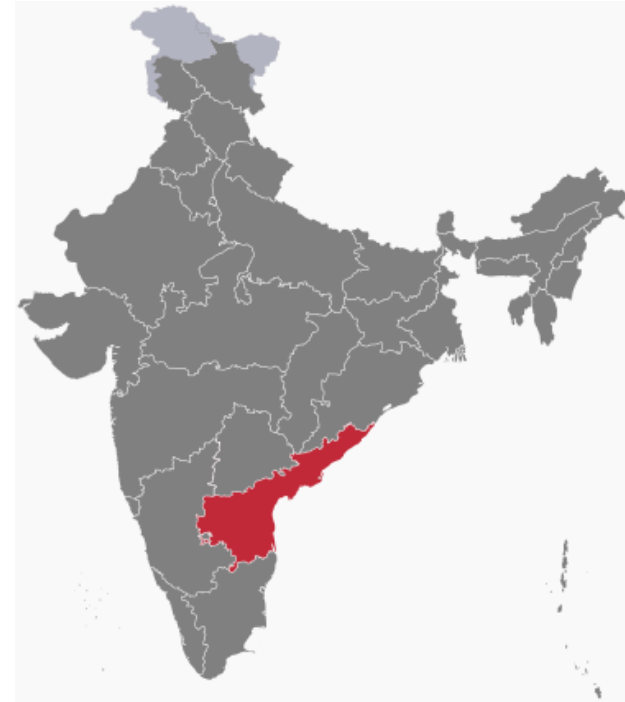


➤ Which of the following state celebrated annual festival Sirimanotsavam?

- A) Madhya Pradesh
- B) Andhra Pradesh
- C) Uttar Pradesh
- D) Uttarakhand
- E) Gujarat

Answer

B) Andhra Pradesh



Explanation

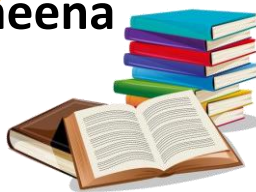
- **Vizianagaram in Andhra Pradesh** is gearing up for the annual **Sirimanotsavam**, which will be held on October 11.
- It is a major festival of the presiding deity of Vizianagaram town **Sri Pydithalli Ammavari Jatara**.
- The major tribal- folk Festival in **North coastal Andhra Pradesh** remained a low-key affair in the past two years due to Covid- 19.
- Traditionally, Sirimanotsavam Jatara is celebrated on **the first Tuesday** after the Dussehra festival every year.
- This annual fete also known as Sirimanu Panduga is expected to draw **four to five lakh** people from different parts of Andhra Pradesh, Odisha, and Chhattisgarh.
- Devotees will witness the spectacle of the priest sitting atop a **55-foot pole (made of a tree trunk, Sirimanu)** in regal robes to be taken around the Fort in Vizianagaram.
- The priest blesses devotees, and the chariot covers the thoroughfares of Vizianagaram.



Titbits

Andhra Pradesh

- Capital: **Amaravati**
- CM: **YS Jaganmohan Reddy**
- Governor: **Biswabhusan Harichandan**
- Language: **Telugu**
- National Park: **Papikonda National Park**
- Wildlife Sanctuary: **Krishna WLS**
- Ramsar Site: **Kolleru Lake**
- Tiger Reserve: **Nagarjunasagar Srisailem**
- Power Station: **Srisailem Hydro Electric Power Plant, Simhadri Super Thermal power Station**
- Dams: **Kalyani Dam in Swarnamukhi River**
- RRB: **Andhra Pragathi Grameena Bank (Canara Bank), Chaitanya Godavari Grameena Bank (Andhra Bank), Saptagiri Grameena Bank (Indian Bank)**
- UNESCO Site: -



NATIONAL AFFAIRS



➤ Which of the following State/UT launched month-long intensive anti-dust campaign?

- A) Jammu and Kashmir
- B) Maharashtra
- C) Himachal Pradesh
- D) New Delhi
- E) Ladakh



Answer
D) New Delhi



Explanation

- **Delhi government** has launched a month-long intensive anti-dust campaign.
- Delhi Environment Minister **Gopal Rai** said under the campaign, the construction sites will have to compulsorily follow all the **14 anti-dust norms**.
- On violation of anti-dust norms at construction sites, fines ranging from **10 thousand to 5 lakh rupees** will be imposed by the government as per National Green Tribunal guidelines.
- A total of **586 teams** including **33** Delhi Pollution Control Committee, DPCC teams have been formed to monitor the implementation of this campaign.
- The **14 antidust rules** include building huge tin walls around the construction sites in order to stop the dust from spreading and covering construction or demolition work with tents or nets.
- Delhi government has urged people to complain on the **Green Delhi App** by clicking photographs if they come across someone not following these rules.
- The anti-dust campaign will end on 6th of November.



Titbits

New Delhi

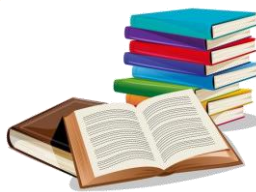
- Capital: **Delhi**
- CM: **Arvind Kejriwal**
- Lieutenant Governor: **Vinai Kumar Saxena**
- Language: **Hindi**
- National Park: -
- Wildlife Sanctuary: -
- Ramsar Site: -
- Tiger Reserve: -
- Power Station: -
- Dams: -
- RRB: -
- UNESCO Site: **Humayun's Tomb, Qutb Minar, Red Fort**



QUICK RECALL



- 1.RBI asks credit info companies to appoint internal ombudsman by April 1
- 2.HDFC Bank launches app for merchants
- 3.RattanIndia to acquire 100% stake in electric motorcycles maker Revolt
- 4.EAM S Jaishankar launches book "Modi@20: Dreams Meet Delivery" in Auckland
- 5.Walkaroo ropes in Ajay Devgn as brand ambassador
- 6.French writer Annie Ernaux awarded Nobel Prize in literature
- 7.Nobel Prize in Chemistry jointly awarded to one Danish and two American scientists
- 8.NTPC ropes in GE Gas Power to reduce CO2 emissions at plants in Gujarat



QUICK RECALL



9. Indian Army inducts indigenous 4x4 armoured terrain vehicles to enhance operational capabilities in J&K

10. Finland ties up with Kerala govt to replicate Little KITEs model

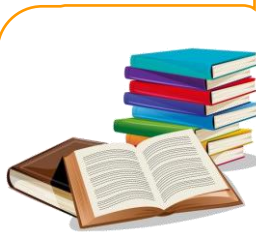
11. FinMin releases Rs 7,183 cr grant to 14 states

12. NHA under Ayushman Bharat Digital Mission scheme introduces QR Code based rapid OPD registration

13. J&K Tourism department inaugurates Bird Festival at Pahalgam in South Kashmir

14. Vizianagaram in Andhra Pradesh gears up for annual festival Sirimanotsavam to be held on Oct 11

15. Delhi govt launches month-long intensive anti-dust campaign



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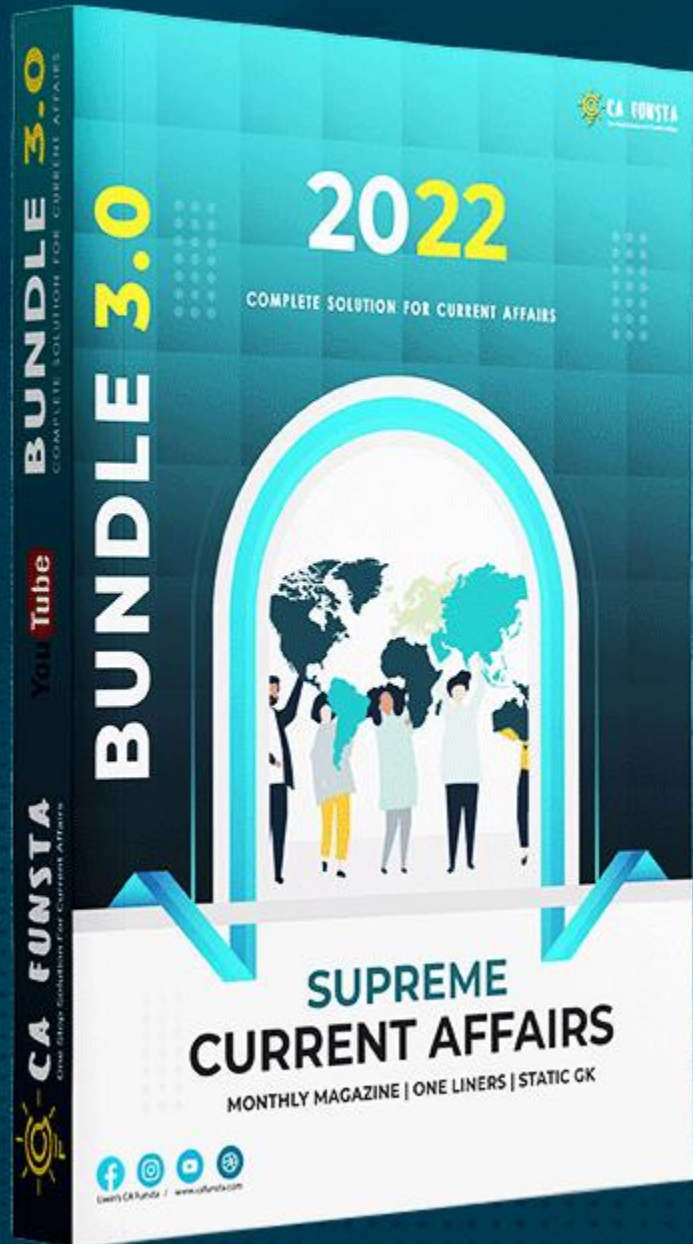
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