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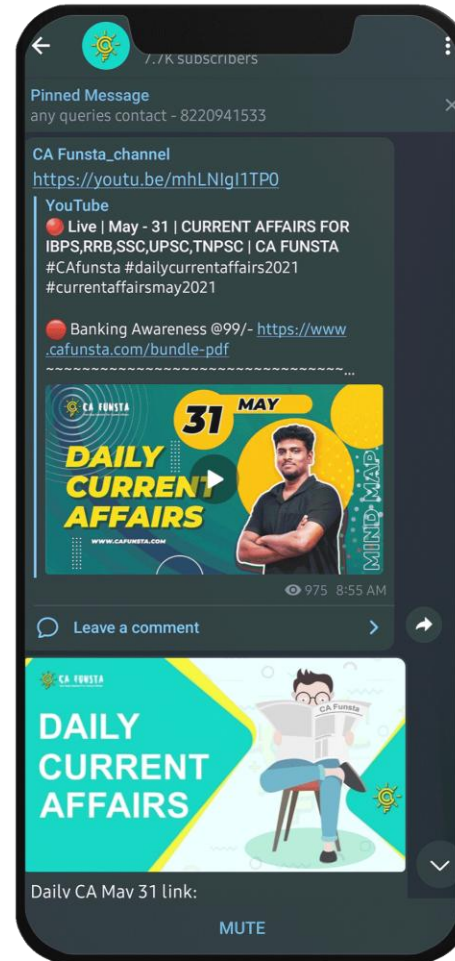
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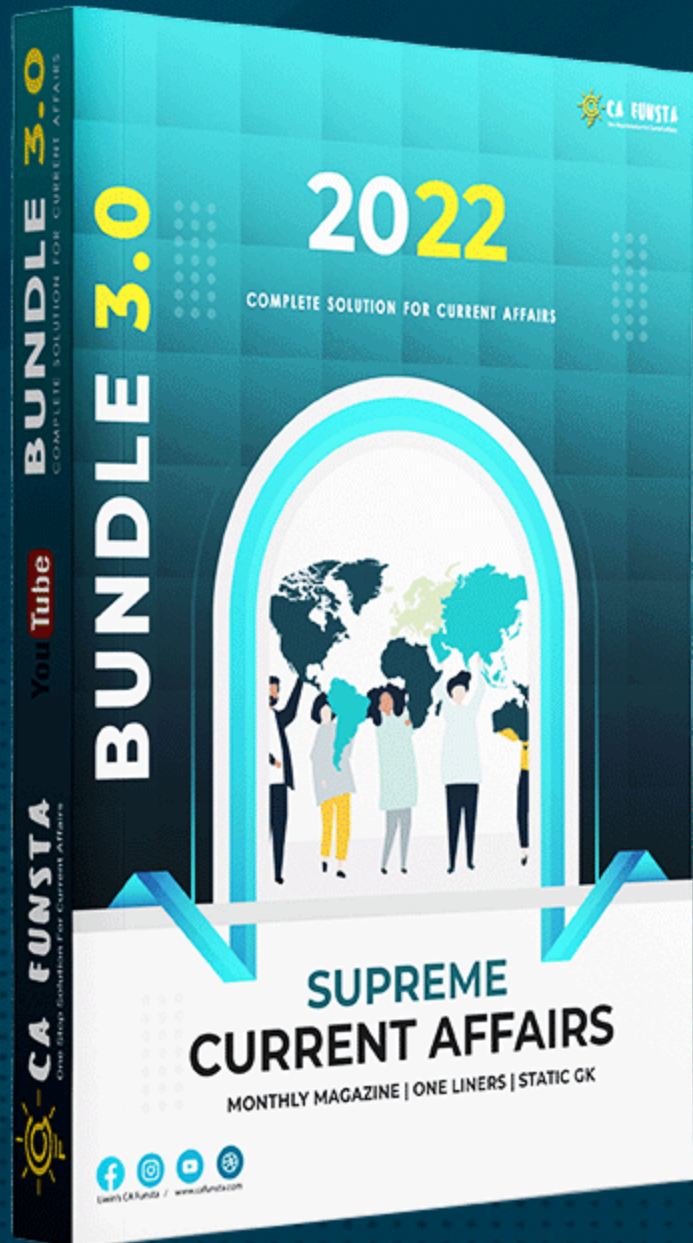
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# BANKING AND FINANCE



➤ Ujjivan Small finance bank offered inflation-beating FD interest rates of up \_\_\_\_\_percent for senior citizens?

- A) 7 %
- B) 7.6 %
- C) 8.75%
- D) 7.4 %
- E) 8.2 %



**Answer**  
**C) 8.75%**



## Explanation

- Ujjivan Small finance Bank also offers higher interest rates on various tenors to senior citizens.
- The bank offers 0.75% higher interest rate for senior citizens.
- Ujjivan Small Finance Bank offers interest rates between **3.75% and 8% to regular citizens and up to 8.75% for senior citizens.**
- The bank offers highest interest rate for regular customers is **8% for an FD tenure of 80 weeks (560 days).**
- For senior citizens the interest rate is **8.75% for the 80-week FD tenure.**



## Titbits

### Ujjivan Small Finance Bank

- Founded : **1 February 2017**
- Headquarters : **Bangalore, Karnataka.**
- MD & CEO : **Ittira Davis**



➤ Which of the following bank launched Electronic Bank Guarantee with NeSL?

- A) Central Bank of India
- B) Bank of Baroda
- C) Canara Bank
- D) Indian Bank
- E) None of these



**Answer**

**C) Canara Bank**





## Explanation

- On its **117th Founder's day**, Canara Bank launched an **Electronic Bank Guarantee (e-BG)** in partnership with **National E-Governance Services Limited (NeSL)**.
- With this Canara Bank now offers an API based digital **workflow of Bank guarantees which will eliminate physical issuance, stamping, verification and paper-based record maintenance of Bank Guarantees** paving the way to **augment integration of Environmental and Social Governance (ESG) framework into Business**.
- This platform offers several advantages such as greater transparency, better monitoring triggers, secured transmission of Bank Guarantee **to beneficiary which shall lead to a higher degree of compliance**, the bank said.



## Titbits

### Canara Bank

- Formed : **01/07/1906**
- HQ : **Bangalore**
- MD & CEO : **Lingam Venkata Prabhakar**
- Tagline : **Together We Can**



➤ Utkarsh SFB revised FD rates up to \_\_\_\_\_percent on a tenor of 700 days for general public?

- A) 7 %
- B) 7.6 %
- C) 8.00%
- D) 7.4 %
- E) 8.2 %

**Answer**  
**C) 8.00%**



## Explanation

- Utkarsh Small Finance Bank (SFB) has revised its **interest rates on fixed deposits of less than ₹2 Cr.**
- According to the bank's official website, the new rates take effect on November 21, 2022.
- Following the change, the bank is currently offering interest rates on FDs with maturities ranging from **7 days to 10 years that range from 4.00% to 6.25% for the general public** and **4.75% to 7.00% for senior citizens.**
- The maximum interest rate for deposits that mature in **700 days is currently 8.00% for the general public and 8.75% for senior citizens.**



# BOOKS AND AUTHORS



- Who launched his new book "Leading Through Inflation: And Recession and Stagflation"  
Co-authored by Geri Willigan in India?

- A) Chetan Bhagat
- B) Dr. Ram Charan
- C) Khushwant Singh
- D) R. K. Narayan
- E) None of these

**Answer**

- B) Dr. Ram Charan**

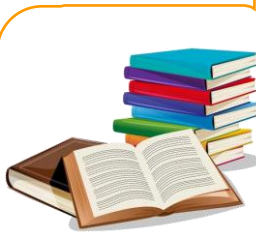
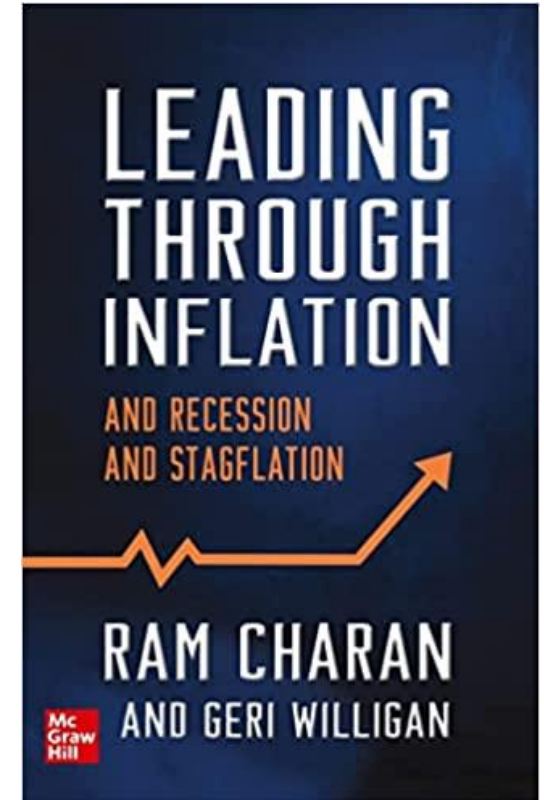


# BOOKS AND AUTHORS



## Explanation

- A long time New York best-selling Author, Global Business Advisor & Speaker Dr. Ram Charan launches his new book **-Leading through Inflation: And Recession and Stagflation** in Delhi on 23rd November 2022 at The Leela Palace.
- This book is **co-authored with Geri Willigan and published by McGraw Hill in India.**
- **Futureense Technologies and Miles education is India's largest ed-tech company in Finance & Accounting** are presenting this book.
- As we all learn to lead through inflation, **this new book of Ram will prepare you for recession and stagflation.**



# AWARDS



➤ **Which of the following ministry announced National Gopal Ratna Awards 2022?**

- A) Youth Affairs and Sports ministry
- B) Housing and Urban Affairs ministry
- C) Agriculture and Farmers Welfare ministry
- D) Fisheries, Animal Husbandry and Dairying ministry
- E) None of these

**Answer**

**D) Fisheries, Animal Husbandry and Dairying ministry**

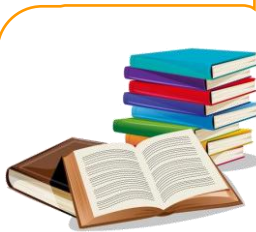


# AWARDS



## Explanation

- Fisheries, Animal Husbandry and Dairying Ministry announced the **National Gopal Ratna Awards 2022**.
- The awards will be given to the winners on **26th of Nov which will be celebrated as National Milk Day**.
- The Award has been given in **three categories**.
- These categories are, **Best Dairy Farmer Rearing Indigenous Cattle and buffalo Breeds, Best Artificial Insemination Technician and Best Dairy Cooperative, Milk Producer Company, Dairy Farmer Producer Organization**.





# AWARDS



## Titbits

### Ministry of Fisheries, Animal Husbandry and Dairying

- Union minister : **Shri Parshottam Rupala** (Gujarat)



# AWARDS



➤ Which of the following ministry announced Tenzing Norgay National Adventure Awards for year 2021?

- A) Youth Affairs and Sports ministry
- B) Housing and Urban Affairs ministry
- C) Agriculture and Farmers Welfare ministry
- D) Rural Development ministry
- E) None of these



**Answer**

**A) Youth Affairs and Sports ministry**



# AWARDS



## Explanation

- President Droupadi Murmu will give away the **Tenzing Norgay National Adventure Awards for the year 2021**, at the Rashtrapati Bhawan on 30th of November.
- The **Ministry of Youth Affairs and Sports**, announced the **National Adventure Awards for the year 2021**.
- The award will be given in **four categories**, **Land Adventure, Water Adventure, Air Adventure and Life Time Achievement**.



# AWARDS



## Titbits

### Ministry of Youth Affairs and Sports

- UNION MINISTER : **Shri Anurag Singh Thakur** (Hamirpur, Himachal Pradesh)



# SCIENCE AND TECHNOLOGY



➤ Who conducted 200th consecutive successful launch of RH200 sounding rocket?

- A) NASA
- B) ESA
- C) ISRO
- D) SpaceX
- E) None of these

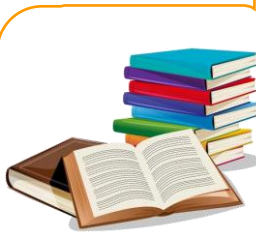


**Answer**  
**C) ISRO**



## Explanation

- **RH200, the versatile sounding rocket of ISRO, registered its 200th consecutive successful launch from the shores of Thumba, Thiruvananthapuram.**
- **The Indian Space Research Organisation (ISRO) termed it a "historic moment".**
- **It was witnessed by former President Ram Nath Kovind and ISRO chairman S Somanath, among others.**
- **The successful flight of RH200 took off from the Thumba Equatorial Rocket Launching Station (TERLS).**



## Titbits

### ISRO

- Formed : **15 August 1969**
- Chairman : **Sreedhara Panicker Somanath**
- Headquarters : **Bangalore, India**



➤ Which of the following country successfully test-fired intermediate-range ballistic missile Agni-3?

- A) USA
- B) Russia
- C) India
- D) China
- E) None of these



**Answer**  
**C) India**





## Explanation

- India carried out a successful training launch of an **intermediate-range ballistic missile, Agni-3**, from the **APJ Abdul Kalam Island off the coast of Odisha**.
- A Defence Ministry official said that **the successful test was part of routine user training launches carried out under the aegis of the Strategic Forces Command**.
- The launch was carried out for a **predetermined range and validated all operational parameters of the system**.



# DEFENCE



- Which country's Special Forces Indian army special forces commenced joint exercise Garuda Shakti at Sangga Buana training area, Karawang?

- A) Russia
- B) Bangladesh
- C) Indonesia
- D) Myanmar
- E) None of these

**Answer**  
**C) Indonesia**



# DEFENCE



## Explanation

- As part of **military-to-military exchange programs**, a contingent of Indian Special Forces troops are currently engaged in a **bilateral joint training Exercise GARUDA SHAKTI** with Indonesian Special Forces at Sangga Buana Training Area, Karawang, Indonesia.
- Exercise **GARUDA SHAKTI** is the eighth edition of the series of bilateral exercises under this banner.
- The exercise which commenced on **21 November 2022** aims at **enhancing understanding, cooperation and interoperability** between the Special Forces of both armies.



# NATIONAL AFFAIRS



➤ Which state government will launch intergrated portal for film-makers and investors?

- A) Karnataka
- B) Uttarakhand
- C) Uttar Pradesh
- D) Maharastra
- E) None of these

**Answer**

**B) Uttarakhand**



## Explanation

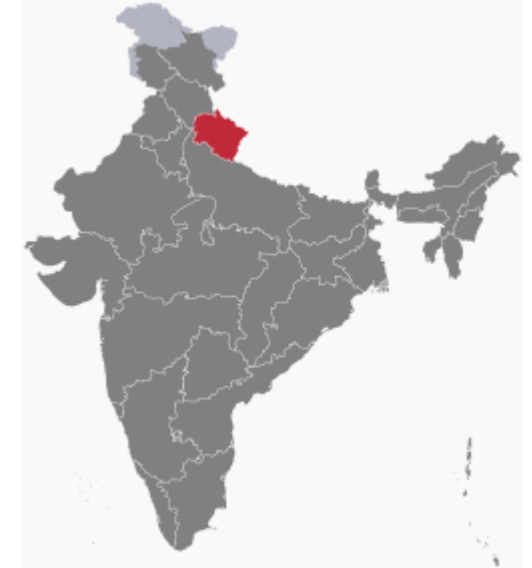
- **Uttarakhand government** has announced plans of **launching an integrated portal for filmmakers and investors coming to the state for film shooting and investments.**
- Abhinav Kumar, Special Principal Secretary to Uttarakhand Chief Minister said the government is going **to launch an integrated portal for film shooting and related works.**
- **"An integrated portal will be prepared soon for film shooting, investment and other film-related works in Uttarakhand".**
- **"This integrated portal is being prepared, and it will also be interlinked with the portals of other states".**



## Titbits

### Uttarakhand

- Capital: **Behrarisain (Summer), Dehradun (Winter)**
- CM: **Pushkar Singh Dhami**
- Governor: **Gurmit Singh**
- Language: **Hindi**
- National Park: **Rajaji National Park**
- Wildlife Sanctuary: **Binsar Wildlife Sanctuary**
- Ramsar Site: **Asan Conservation Reserve**
- Tiger Reserve: **Jim Corbett National Park**
- RRB: **Uttarakhand Gramin Bank (SBI)**
- UNESCO Site: **Nanda Devi and Valley of National Park**



# NATIONAL AFFAIRS



➤ **Who inaugurated Sonzal festival at Kashmir University?**

- A) Manoj Sinha
- B) Shri Praful Patel
- C) V.P. Singh Badnore
- D) Anil Baijal
- E) None of these



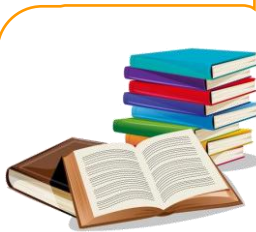
**Answer**

**A) Manoj Sinha**



## Explanation

- Educational institutions must ensure the new learning **framework and key concepts as recommended by National Education Policy are incorporated in the curriculum**, Jammu and Kashmir Lieutenant Governor Manoj Sinha said.
- The LG made these remarks **at the inauguration of the annual youth festival Sonzal-2022 at the University of Kashmir here. Congratulating the festival participants**, the LG said the annual festival is a **great opportunity for young artists to showcase their talents and Sonzal provides them much-needed platform to achieve the dream of Ek Bharat, Shreshtha Bharat.**





## Titbits

### Jammu and Kashmir

- Capital: **Srinagar, Jammu**
- Lieutenant Governor: **Manoj Sinha**
- Language: **Kashmiri, Dogri, Urdu, Hindi, English**
- National Park: **Dachigam National Park**
- Wildlife Sanctuary: **Gulmarg Wildlife Sanctuary.**
- Ramsar Site: **Hokera Wetland, Surinsar-Mansar Lakes, Wular Lake**
- Power Station: **Baglihar Stage- I Hydroelectric Project**
- Dams: **Baglihar Dam (River: Chenab)**
- RRB: **Ellaquai Dehati Bank (SBI), J&K Grameen Bank (J&K Bank)**



➤ Which of the following ministry said that Govt was open to making pro-farmer changes in PMFBY in response to climate crisis?

- A) Jal Shakti ministry
- B) Housing and Urban Affairs ministry
- C) Agriculture and Farmers Welfare ministry
- D) Rural Development ministry
- E) None of these

**Answer**

**C) Agriculture and Farmers Welfare ministry**



## Explanation

- The Government is open to making **pro-farmer changes in the Pradhan Mantri Fasal Bima Yojana, PMFBY**, in response to **climate crisis and rapid technological advances**.
- According to an official release, Secretary, Ministry of Agriculture and Farmers Welfare, Manoj Ahuja stated that **major revamp measures have been taken in the scheme post-2016 to address new challenges**.
- He **highlighted that several new fundamental features were also added in 2018**, such as **increasing the crop loss intimation period for farmers from 48 hours to 72 hours**.



## Titbits

### Ministry of Agriculture & Farmers Welfare

- UNION MINISTER : **Shri Narendra Singh Tomar** (Morena, Madhya Pradesh)



# NATIONAL AFFAIRS



➤ Indo-Pacific Regional Dialogue 2022 began in \_\_\_\_\_?

- A) Kerala
- B) Tamil Nadu
- C) Manipur
- D) New Delhi
- E) None of these



**Answer**  
**D) New Delhi**

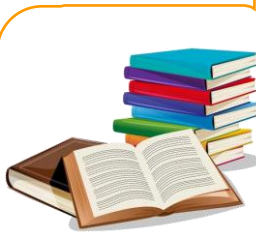


# NATIONAL AFFAIRS



## Explanation

- The **three-day apex-level regional strategic dialogue of the Indian Navy, the Indo-Pacific Regional Dialogue 2022 began in New Delhi.**
- This is an annual international conference that **seeks to foster an exchange of ideas and promote deliberations on maritime issues relevant to the Indo-Pacific.**
- Speaking on the occasion, Minister of State for Defence Ajay Bhatt said, **India is well prepared to tackle threats in the maritime domain.**



## Titbits

### New Delhi

- Capital : **Delhi**
- CM : **Arvind Kejriwal**
- Lieutenant Governor : **Vinai Kumar Saxena**
- Language: **Hindi**
- UNESCO Site : **Humayun's Tomb, Qutb Minar, Red Fort**

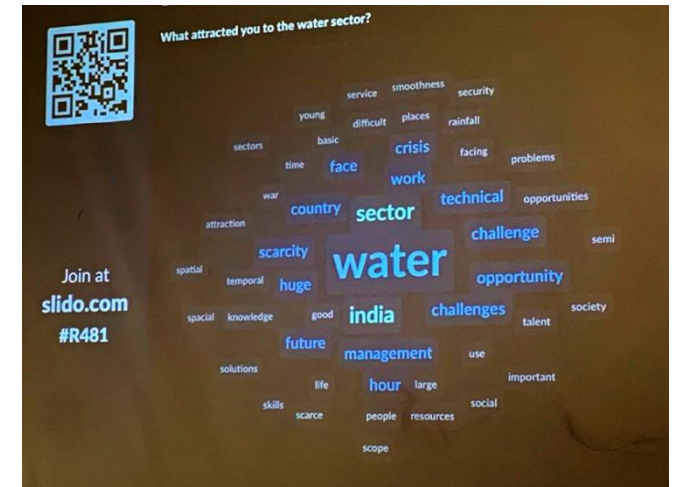


➤ Which of the following department organised concluding event of Young Water Professional Programme?

- A) Department of Human Resources
- B) Department of Water Resources
- C) Department of Natural Resources
- D) Department of Soil Resources
- E) None of these

**Answer**

**B) Department of Water Resources**





# NATIONAL AFFAIRS



## Explanation

- **Department of Water Resources** organised the concluding event of **Young Water Professional Programme** in collaboration with **Western Sydney University, Australia** and **Indian Institute of Technology, Guwahati** in New Delhi.
- Special Secretary of the department and Ministry of Jal Shakti **Debashree Mukherjee** presided the event as **Chief Guest**.



# NATIONAL AFFAIRS



- Who among the following minister inaugurated Entrepreneurship Cell and Centre of Innovation at C-DOT campus, Delhi?

- A) Hardeep singh Puri
- B) G Kishan Reddy
- C) Amit shah
- D) Ashwini Vaishnaw
- E) None of these

**Answer**

**D) Ashwini Vaishnaw**



## Explanation

- Communications, Electronics and Information Technology **Minister Ashwini Vaishnaw inaugurated the Entrepreneurship Cell and Centre of Innovation, COI, at the Delhi** campus of the Centre for Development of Telematics, C-DOT.
- The Minister also **reviewed C-DOT's ongoing technology programmes including 5G, Quantum Key Distribution** and advanced security projects.



## Titbits

### Ministry of Electronics and Information Technology

- UNION MINISTER : **Shri Ashwini Vaishnav**(Odisha)



# NATIONAL AFFAIRS



- Which of the following place BBMP launched 'MyCityMyBudget' campaign, focus on roads, rain water harvesting, solid waste management?

- A) Karnataka
- B) Goa
- C) Uttar Pradesh
- D) Maharastra
- E) None of these



**Answer**

**A) Karnataka**



## Explanation

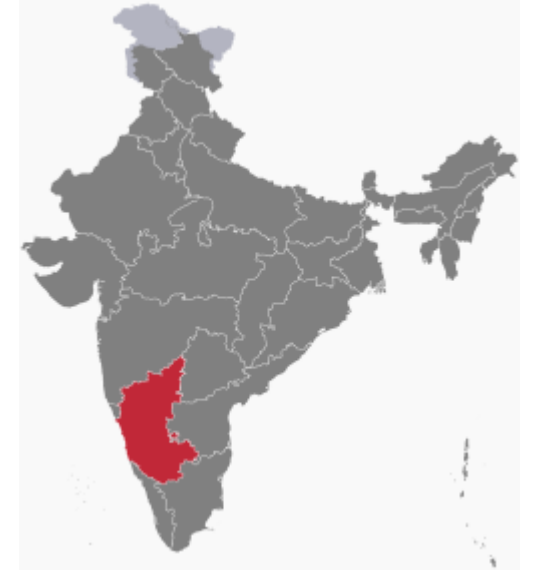
- **Bruhat Bengaluru Mahanagara Palike (BBMP) and Janaagraha, in association with Bengaluru Ward Samiti Balaga on November 24 kicked off the 'MyCityMyBudget' campaign to crowdsource inputs and suggestions for the civic budget 2023-24.**
- **The 'Budget Bus' was flagged off by Jayaram Raipur, Special Commissioner (Finance), BBMP.**
- **The campaign will run for 30 days where citizens can submit their inputs online by visiting [www.mycitymybudget.in](http://www.mycitymybudget.in), or through the budget bus, which will visit all 243 wards in the coming days.**



## Titbits

### Karnataka

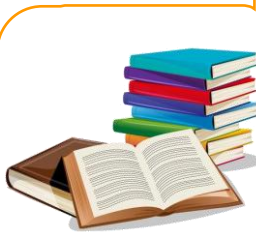
- Capital: **Bangalore**
- CM: **Basavaraj Bommai**
- Governor: **Thawar Chand Gehlot**
- Language: **Kannada**
- National Park: **Bandipur National Park**
- Wildlife Sanctuary: **MOOKAMBIKA WILDLIFE SANCTUARY**
- Ramsar Site: **Ranganathittu Bird Sanctuary**
- Tiger Reserve: **Bandipur National park**
- Power Station: **Kaiga Atomic Power Station**
- Dams: **Tungabhadra Dam**(River : **Tungabhadra**)
- RRB: **Karnataka Gramin Bank & Karnataka Vikas Grameena Bank** (Canara Bank)
- UNESCO Site: **Group of Monuments of Hampi**



# QUICK RECALL



- ❖ Ujjivan Small finance bank offers inflation-beating FD interest rates of **up to 8.75% for senior citizens**
- ❖ **Canara Bank launches Electronic Bank Guarantee with NeSL**
- ❖ Utkarsh SFB revises FD rates, now offers **up to 8.75% on a tenor of 700 days**
- ❖ Dr. Ram Charan launches his new book "**Leading Through Inflation: And Recession and Stagflation**" Co-authored by Geri Willigan in India
- ❖ Fisheries, Animal Husbandry and Dairying Ministry announces **National Gopal Ratna Awards 2022**
- ❖ Ministry of Youth Affairs and Sports announces **Tenzing Norgay National Adventure Awards for year 2021**
- ❖ **ISRO conducts 200th consecutive successful launch of RH200 sounding rocket**
- ❖ India successfully test-fires **intermediate-range ballistic missile Agni-3**
- ❖ Uttarakhand govt **to launch intergrated portal for film-makers and investors**

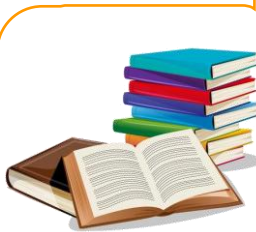




# QUICK RECALL



- ❖ **J-K LG inaugurates Sonzal festival at Kashmir University**
- ❖ **Govt is open to making pro-farmer changes in PMFBY in response to climate crisis, says Agriculture Ministry**
- ❖ **Indo-Pacific Regional Dialogue 2022 begins in New Delhi**
- ❖ **Dept of Water Resources organises concluding event of Young Water Professional Programme**
- ❖ **Union Minister Ashwini Vaishnaw inaugurates Entrepreneurship Cell and Centre of Innovation at C-DOT campus, Delhi**
- ❖ **BBMP launches 'MyCityMyBudget' campaign, focus on roads, rain water harvesting, solid waste management in Bengaluru**
- ❖ **INDIAN ARMY SPECIAL FORCES COMMENCE JOINT EXERCISE GARUDA SHAKTI WITH INDONESIAN SPECIAL FORCES AT SANGGA BUANA TRAINING AREA, KARAWANG, INDONESIA**



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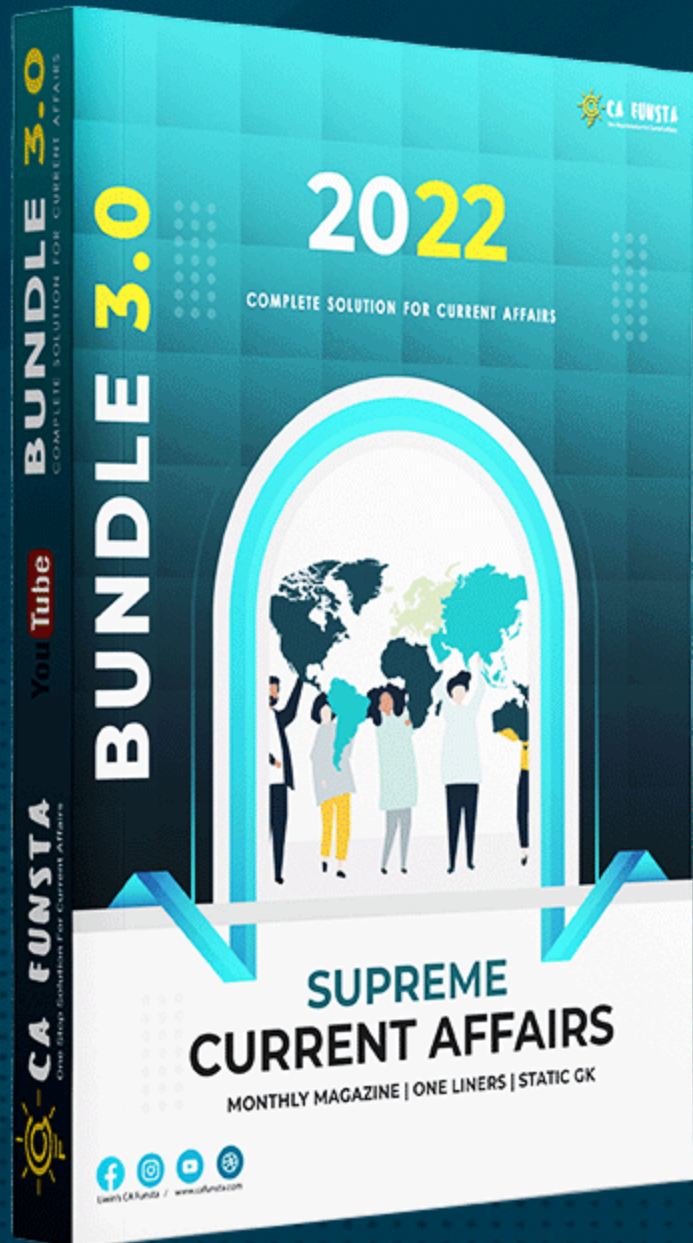


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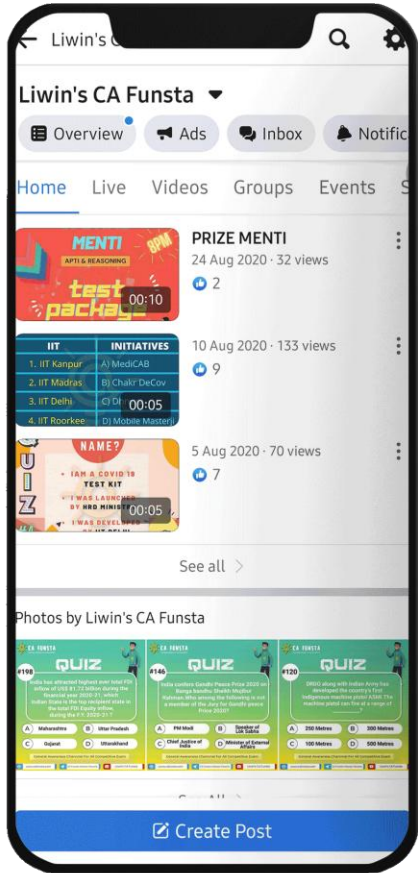
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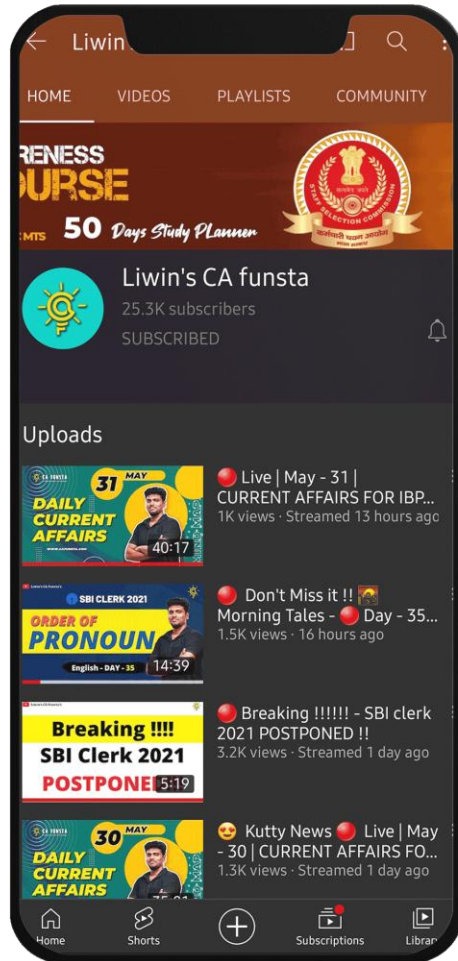
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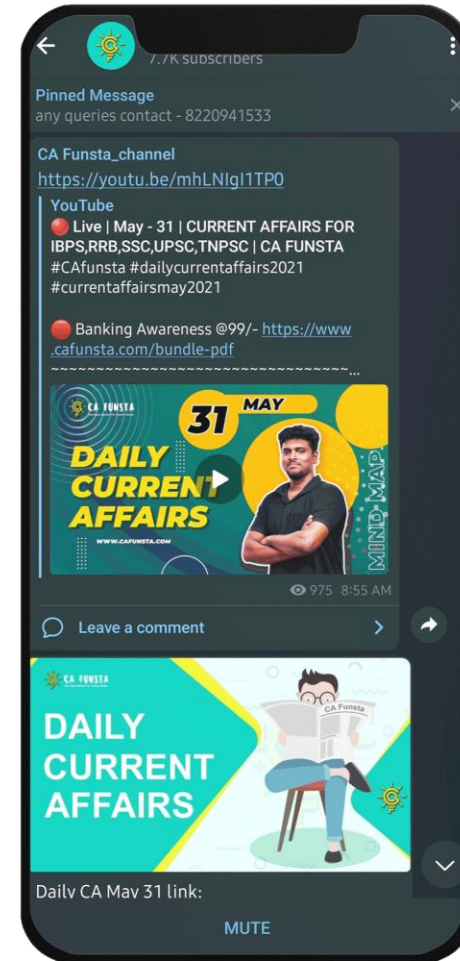
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