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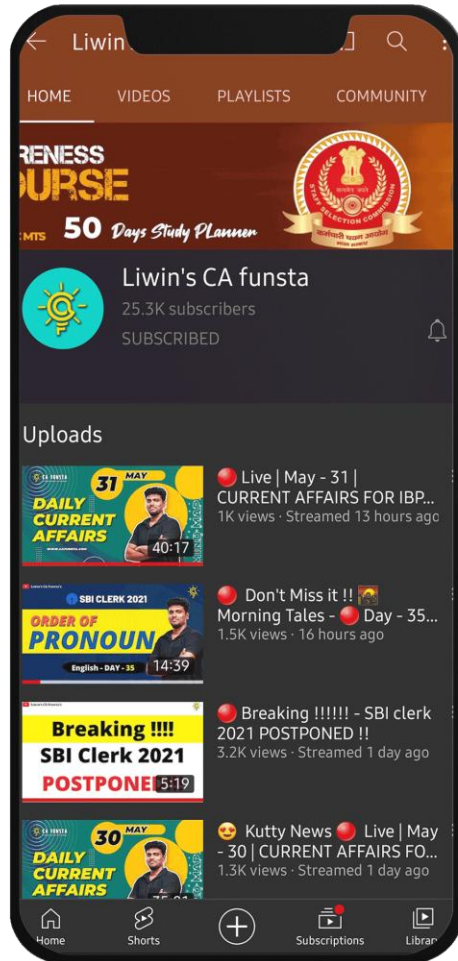


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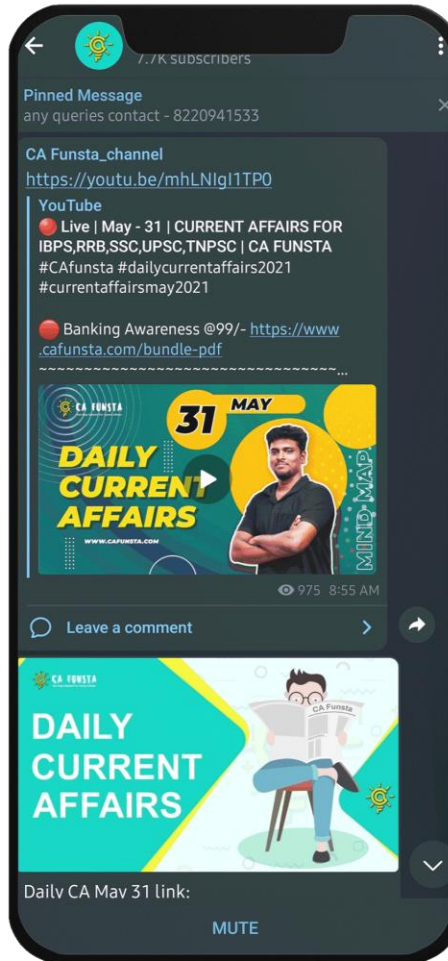
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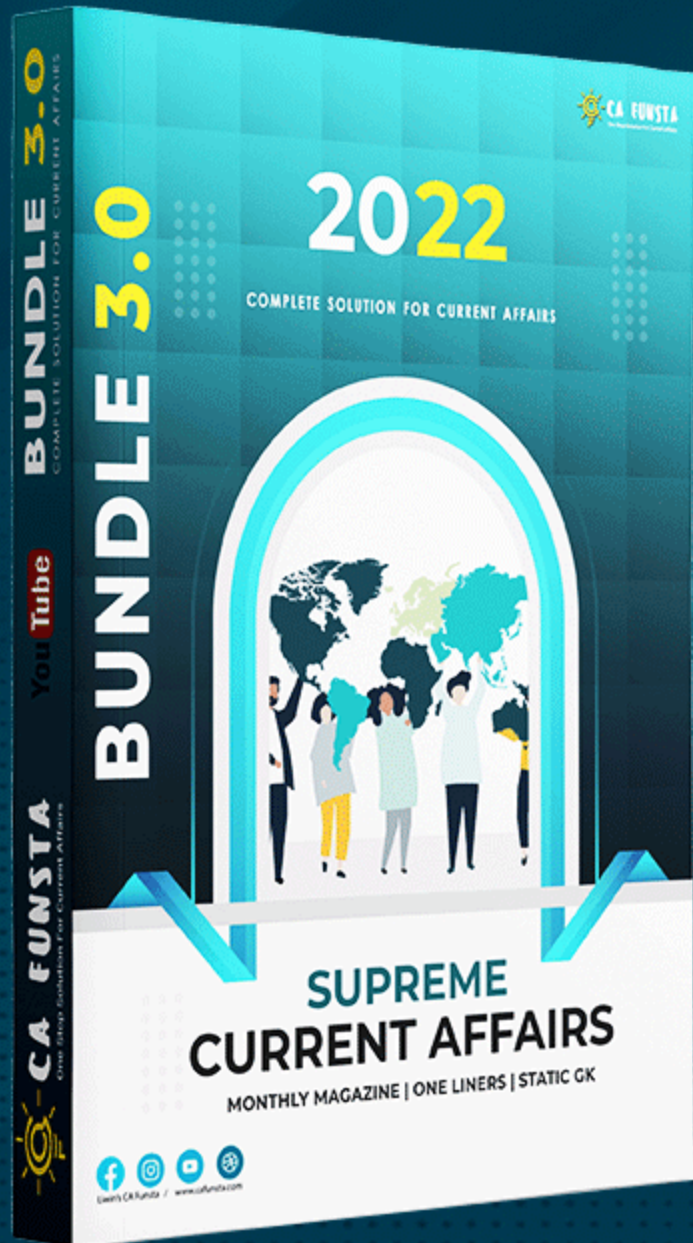
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➤ India's first universal bank SBM Bank revised FD rates up to _____percent?

- A) 7 %
- B) 7.6 %
- C) 6.50%
- D) 7.4 %
- E) 8.2 %



Answer
C) 6.50%



Explanation

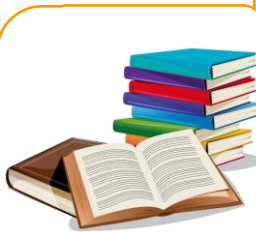
- The first international bank in the nation **to get a banking licence from the Reserve Bank of India (RBI) through the Wholly Owned Subsidiary (WOS) approach began operating on December 1st, 2018 is SBM Bank (India) Ltd.**
- The bank has altered its fixed deposit interest rates, and the new rates became effective on November 25, 2022.
- After the modification, the bank is currently providing an interest rate on deposits with maturities **ranging from 7 days to 10 years that range from 4.25% to 6.50%.**
- **A maximum interest rate of 8% will now be offered on deposits that mature in two to three years.**



Titbits

SBM Bank India

- Founded : **1st December 2018**
- Headquarters : **Mumbai, India**
- Parent : **SBM Holdings Ltd**



➤ RBL Bank introduced special FD rates up to _____percent for senior citizens?

- A) 7 %
- B) 7.6 %
- C) 8.30%
- D) 7.4 %
- E) 8.2 %



Answer
C) 8.30%



Explanation

- RBL Bank has increased special tenor fixed deposit (FD) rates, effective 25 November, **with the maximum rate now set at 8.05% for senior citizens.**
- For **non-senior citizens, the maximum FD rate stands at 7.55% for the 453 to 459 days, 460 to 724 days and 725 days tenures.**
- However, **rates for super senior citizens have been fixed at 8.30% for the same tenure.**
- For the tenure of **365 to 452 days and 726 to 24 months, the rates for senior citizens have been fixed at 7.50%. S**
- imilarly, for **non-senior citizens, the FD rate stands at 7% for the same tenor.**
- FDs with more than 60 months of tenure will fetch a **6.75% return for senior citizens, while FDs will fetch 6.25% for non-senior citizens.**
- On the other hand, **super-senior citizens will fetch 7% returns.**
- The company allows you to start FDs of **tenures ranging from 7 days to 240 months.**



Titbits

RBL Bank

- Founded : **1943**
- Headquarters : **Mumbai, Maharashtra**
- MD & CEO : **Mr. R Subramaniakumar**



➤ Bandhan Bank revised bulk FD rates up to _____percent?

- A) 7 %
- B) 7.6 %
- C) 5.00%
- D) 7.4 %
- E) 8.2 %



Answer
C) 5.00%



Explanation

- The private sector lender Bandhan Bank has revised interest rates on bulk **fixed deposits of more than ₹2 Cr.**
- As per the official website of the bank, the new rates are effective as of November 24, 2022.
- The bank is now providing interest rates between **3.25% and 5.00% on fixed deposits with maturities ranging from 7 days to 10 years.**
- **Both callable and non-callable deposits** are subject to the updated interest rates for bulk deposits.



Titbits

Bandhan Bank

- Founded : **2015**
- HQ : **Kolkata**
- Founder : **Chandra Shekhar Ghosh**
- Tagline : **Aapka Bhalai, Sabki Bhalai**



➤ IDFC First Bank revised bulk FD rates as high as _____percent?

- A) 7 %
- B) 7.6 %
- C) 7.55%
- D) 7.4 %
- E) 8.2 %



Answer
C) 7.55%



Explanation

- Mumbai-based IDFC First Bank has revised its bulk **fixed deposits from ₹2 crore to maximum of ₹25 crore.**
- A depositor can earn **as high as 7.55% now.**
- The interest rates range **from 5.30% to 7.55%. These rates have come into effect from November 23, 2022.**
- Notably, these **FD rates do not have any premature withdrawal facility.**
- There are FDs offered with premature withdrawal facilities, however, **the interest rate is lower compared to those without a premature withdrawal option.**



Titbits

Infrastructure Development Finance Company Limited

- Founded : **1997**
- Headquarters : **Chennai**
- Parent : **Government of India**



BOOKS AND AUTHORS



➤ Who among the following released book 'Lachit Borphukan - Assam's Hero who Halted the Mughals'?

- A) Hardeep singh Puri
- B) Narendra Modi
- C) Dharmendra Pradhan
- D) Ashwini Vaishnaw
- E) None of these

Answer
Narendra Modi

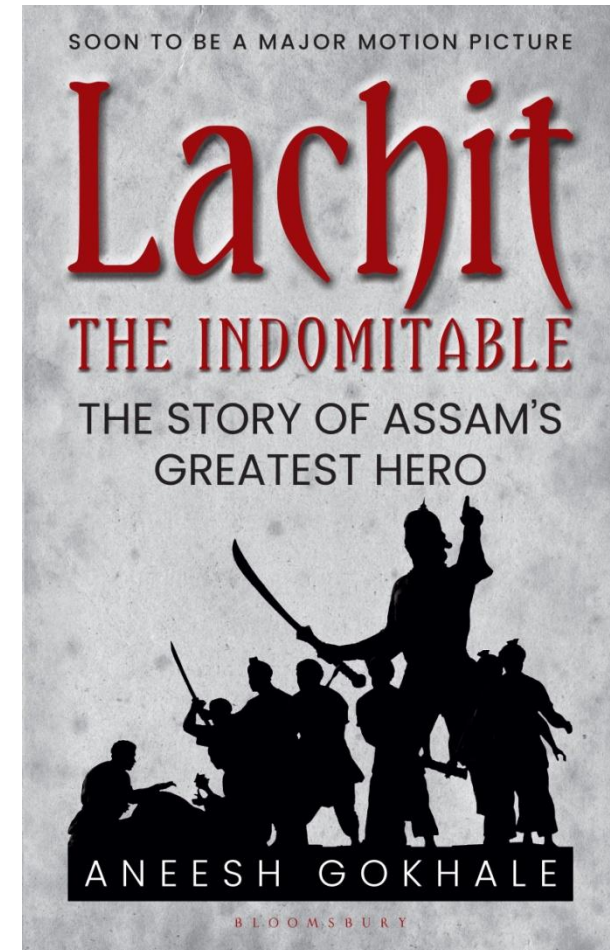


BOOKS AND AUTHORS



Explanation

- The Prime Minister, Shri Narendra Modi addressed the closing ceremony of the **year-long celebrations of the 400th birth anniversary of Lachit Borphukan in New Delhi.**
- The Prime Minister also released the book - '**Lachit Borphukan - Assam's Hero who Halted the Mughals**' on the occasion.



BOOKS AND AUTHORS



➤ Who launched the book 'India: The Mother of Democracy' prepared and published by ICHR?

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

Answer

C) Dharmendra Pradhan

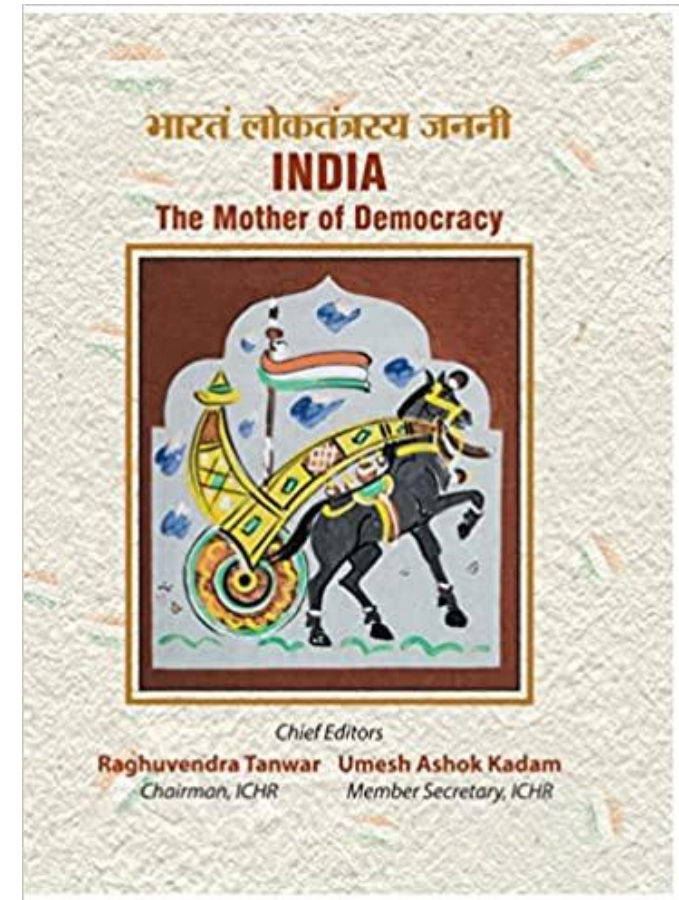


BOOKS AND AUTHORS



Explanation

- Union Education & Skill Development Minister Shri Dharmendra Pradhan released the book '**India: The Mother of Democracy**' prepared and **published by Indian Council of Historical Research (ICHR) in New Delhi.**
- Prof. Raghuvendra Tanwar, Chairperson, ICHR, and Prof. Umesh Ashok Kadam, Member Secretary, ICHR were also present on the occasion.
- **The book is an attempt to showcase the democratic ethos ingrained in India since the dawn of civilisation.**



AWARDS



➤ Which of the following country won International Electrotechnical Commission Vice Presidency and SMB Chair for 2023-25 term?

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



Answer
C) India



AWARDS



Explanation

- **India wins the International Electrotechnical Commission (IEC) Vice Presidency and Strategic Management Board (SMB) Chair for the 2023-25 term.**
- **By securing over 90% of the votes cast by full members of International Electrotechnical Commission (IEC)** during its General Meeting held recently in San Francisco, USA, India's representative, a member of the Indian National Committee of the International Electrotechnical Commission (IEC) and various technical committees of Bureau of Indian Standards (BIS-India), was elected.



International
Electrotechnical
Commission

India elected for Vice Presidency of International Electrotechnical Commission in 2023-25



SCIENCE AND TECHNOLOGY



➤ Who began countdown for PSLV-C54 mission?

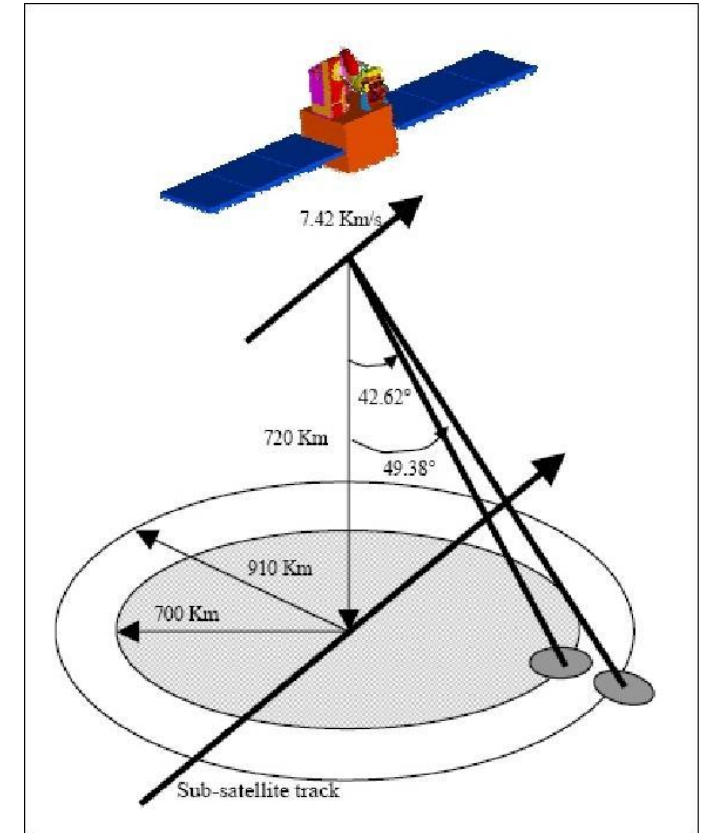
- A) NASA
- B) ESA
- C) ISRO
- D) SpaceX
- E) None of these

Answer
C) ISRO



Explanation

- Scientists of the Indian Space Research Organisation (ISRO) commenced the countdown for the launch of Earth Observation Satellite - Oceansat - and eight other customer satellites on a PSLV-C54 rocket from the spaceport of Sriharikota.
- The 25.30-hour countdown for the 56th flight of the Polar Satellite Launch Vehicle (PSLV), in its extended version (PSLV-XL), started at 10.26 AM for the lift-off scheduled at 11.56 AM from the first launchpad at the Satish Dhawan Space Centre, Sriharikota, 115 km from here, a source said.



Titbits

ISRO

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



DEFENCE



➤ Which naval ship and Kamorta participated in multiple activities with RoK Navy?

- A) INS Arihant
- B) INS Shivalik
- C) INS Vikrant
- D) INS Satpura
- E) None of these



Answer
B) INS Shivalik



Explanation

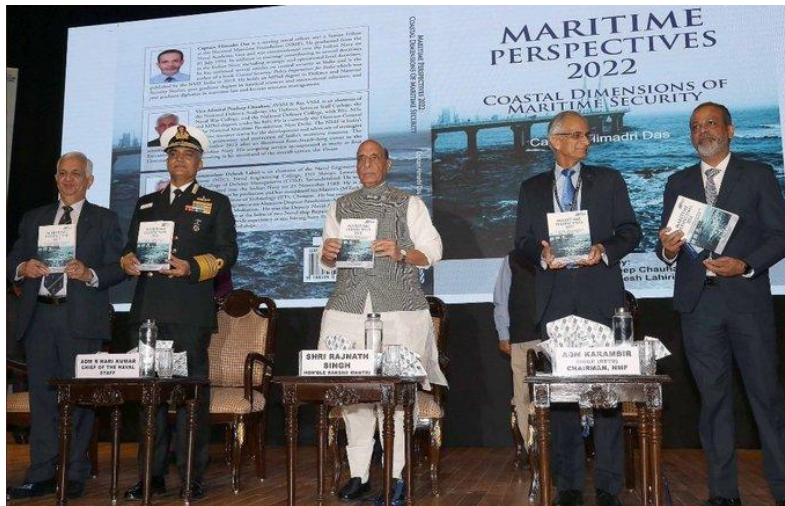
- **Indian Naval Ships Shivalik and Kamorta, during their stay at Busan from 21 to 23 Nov 22, participated in multiple activities with the RoK Navy that included official and social interactions, cross-deck visits and sports fixtures.**
- The Commanding Officers of both IN ships also called on Vice Admiral Kang Dong Hun, Commander Republic of Korea Fleet, who welcomed the IN ships and discussed avenues **to further strengthen maritime cooperation between Indian Navy and the RoK Navy.**
- The **exercise signified the close bonds of friendship and further enhanced interoperability between both the navies.**



DEFENCE



- Indian Air Force was conducting the Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Samanvay 2022' in _____?



- A) Agra
- B) Allahabad
- C) Lucknow
- D) Ghaziabad
- E) None of these

Answer
A) Agra



DEFENCE



Explanation

- Indian Air Force is conducting the Annual **Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Samanvay 2022'** from **28 November 2022 to 30 November 2022** at **Air Force Station Agra**.
- With an aim to assess the efficacy of institutional Disaster Management structures and contingency measures, the exercise will comprise a seminar on Disaster Management, a **'Multi Agency Exercise' involving static and flying displays of various HADR assets and a 'Table Top Exercise'**.
- Along with involvement of various stakeholders from the country, **the exercise will see participation by representatives from the ASEAN countries as well.**
- **Hon'ble Raksha Mantri, Shri Rajnath Singh will be Chief Guest for the Capability Demonstration events planned during the exercise on 29 November 2022.**



INTERNATIONAL AFFAIRS



➤ Who among the following remained world's most popular leader with approval rating of 77 %?

- A) Xi Jinping
- B) Narendra Modi
- C) Angela Merkel
- D) Rishi Sunak
- E) None of these

Answer
B) Narendra Modi

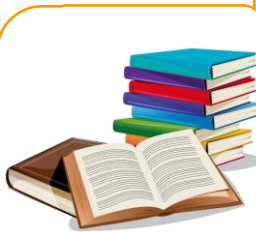


INTERNATIONAL AFFAIRS



Explanation

- **Prime Minister Narendra Modi remains the world's most popular leader with an approval rating of 77 percent.**
- **This was revealed in a Global Leader Approval Ratings released by a US based consulting firm Morning Consult.**
- **Mexico President Andrés Manuel López Obrador stands at second position followed by Australian Prime Minister Anthony Albanese.**
- **In the approval rating, US President Joe Biden is placed at 9th position followed by UK Prime Minister Rishi Sunak among the 22 world leaders.**



NATIONAL AFFAIRS



➤ Who among the following inaugurated 160 Gender Resource Centres in 13 states?

- A) Giriraj Singh
- B) G Kishan Reddy
- C) Amit shah
- D) Ashwini Vaishnaw
- E) None of these

Answer

A) Giriraj Singh



Explanation

- Union Minister for Rural Development and Panchayati Raj **Shri Giriraj Singh** said that **any violence against women should not be seen through the prism of religion** and it should be **condemned outrightly by all without any prejudices**.
- Quoting figures from the National Crime Records Bureau's (NCRB) 'Crime in India 2021' report.
- Shri Singh expressed serious concern that **India registered 31,677 cases of rape in 2021 - an average 86 daily - while nearly 49 cases of crime against women were lodged every single hour**.
- The number of rape cases in 2020 was 28,046, while it was 32,033 in 2019.
- Shri Singh was speaking after the Launch of "**A Community-led National Campaign Against Gender-Based Discrimination**" of Deendayal Antyodaya Yojana-National Rural Livelihoods Mission in **New Delhi**.



Titbits

Ministry of Rural Development

- UNION MINISTER : **Shri Giriraj Singh** (Begusarai, Bihar)



NATIONAL AFFAIRS



➤ Which of the following state inaugurated Happiest Minds Development Centre at Bhubaneswar?

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

Answer
B) Odisha



Explanation

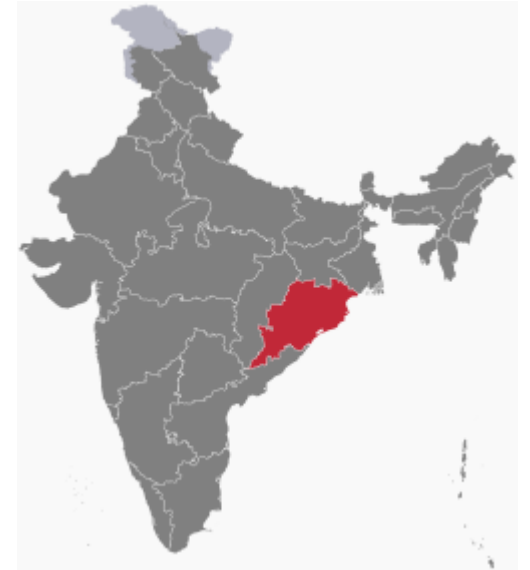
- Happiest Minds Technologies Limited (NSE: HAPSTMNDS), a '**Born Digital. Born Agile,**' Mindful IT Company, announced **the inauguration of a new Development Centre at Fortune Towers (5th Floor) in Bhubaneswar**, taking forward its long-term investment plans for further **expansion in the state in alignment with the Make in Odisha focus of the state government.**
- Under the ease of business initiative, **the Odisha state government's State Level Single Window Clearance Authority (SLSWCA) granted approval to Happiest Minds to set up a software development centre at Fortune Towers located in Bhubaneswar.**
- Happiest Minds has earmarked **Rs. 265 crore** as investment towards this initiative.



Titbits

Odisha

- Capital: **Bhubaneshwar**
- CM: **Naveen Patnaik**
- Governor: **Ganeshi Lal**
- Language: **Odia**
- National Park: **Bhitarkanika National Park**
- Wildlife Sanctuary: **Sunabeda Wildlife Sanctuary**
- Ramsar Site: **Bhitarkanika Magroves, Chilka Lake**
- Tiger Reserve: **Satkosia Tiger Reserve**
- Power Station: **Odisha Power Generation Corporation Limited**
- Dams: **Indravati (RIVER: Indravati)**
- RRB: **Odisha Gramya Bank (IOB), Utkal Grameen Bank (SBI)**
- UNESCO Site: **Sun Temple Konark**



NATIONAL AFFAIRS



➤ Who among the following inaugurated AIAMA Expo 2022 - India's Biggest Agarbathi Expo in Bengaluru?

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



Answer

C) Basavaraj Bommai



Explanation

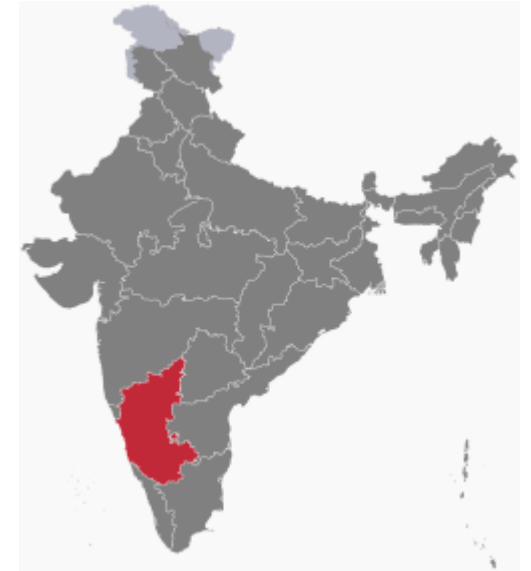
- AIAMA Expo at Palace Grounds to showcase 170+ participants, 500+ stalls and eminent speakers from the industry Bengaluru, Karnataka, India Hon'ble Chief Minister **Shri Basavaraj Bommai inaugurated AIAMA Expo 2022 - the most extensive International Agarbathi Expo & Conference at Palace Grounds in Bangalore.**
- The event is **organised by All India Agarbathi Manufacturing Association (AIAMA)**, the premier association representing the Agarbathi industry in India.
- This is the **first time that the Agarbathi industry is holding an event of this scale.**
- The **three-day event, from Nov 24-26**, has been conceptualised around the theme of '**Traditionally Modern**'.



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**



NATIONAL AFFAIRS



➤ Arittapatti village notified as first biodiversity heritage site and located in _____?

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

Answer

B) Tamil Nadu



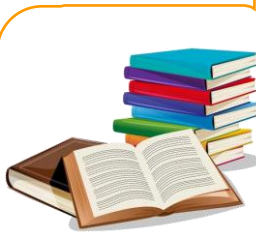
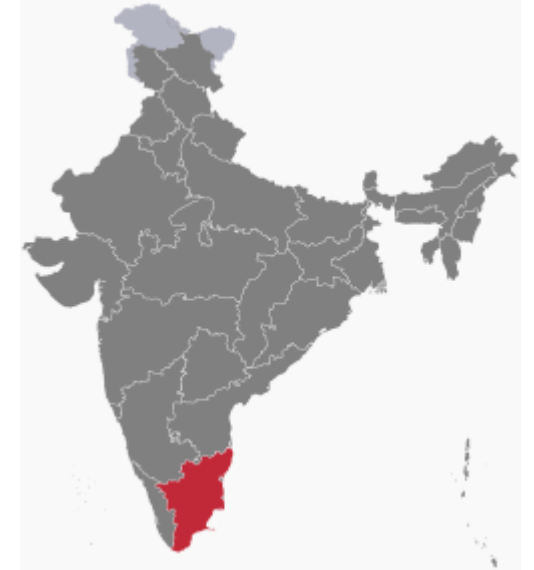
Explanation

- Built-in the 16th century during the reign of **the Pandyan Empire, the historic Anaikondan Lake and its surrounding 193.215 hectares of land in Arittapatti and Meenakshipuram villages of Tamil Nadu's Madurai district were declared a Biodiversity Heritage Site in 2002 under the Biodiversity Act.**
- The '**Aritapatti Biodiversity Heritage Site**' is the first of its kind in the state and covers a chain of seven barren granite hills in Aritapatti village.
- '**The unique landscape of rocky hills acts as a water body and supports 72 lakes, 200 natural spring ponds, and three check dams.**



Titbits Tamil Nadu

- Capital: **Tamil**
- CM: **MK Stalin**
- Governor: **RN Ravi**
- Language: **Tamil**
- National Park: **Guindy National Park**
- Wildlife Sanctuary: **Kanyakumari Wildlife Sanctuary**
- Tiger Reserve: **Anaimalai Tiger Reserve**
- Power Station: **Ennore Thermal Power Station**
- Dams: **Amaravathi Dam**
- RRB: **Tamil Nadu Grama Bank (Indian Bank)**
- UNESCO Site: **Western Ghats, Mountain Railways, Group of Monuments at Mahabalipuram, Great Living Chola Temples**



NATIONAL AFFAIRS



➤ Kichcha Sudeep to adopt 31 cows under Punyakoti Dattu Yojana and he is a/an_____?

- A) Social activist
- B) Journalist
- C) Actor
- D) social reformer
- E) None of these

Answer
C) Actor



Explanation

- **Actor Kichcha Sudeep**, said that he will **adopt 31 cows, one for each district of Karnataka, under Punyakoti Dattu Yojana.**
- The aim of the scheme is **to make cowsheds financially sound with the cooperation of the public.**
- **Sudeep, performed 'Gau puja'** at Animal husbandry minister Prabhu B Chauhan's residence and lauded the state government is doing exemplary work for the conservation of cows.
- **"The government has increased my responsibility by appointing me as the ambassador of Punyakoti Dattu Yojana. I would like to thank Chief Minister Basavaraj Bommai and Minister Prabhu Chavan for appointing me,"** Sudeep said.



➤ Which of the following place in India the first-ever night sky sanctuary will be located?

- A) J&K
- B) Ladakh
- C) Manipur
- D) New Delhi
- E) None of these

Answer
B) Ladakh



Explanation

- The work on **India's first night sky sanctuary in Ladakh will be completed in over a month's time**, Union minister Jitendra Singh said.
- The **night sky sanctuary will attract tourists from across the world over to picturesque Ladakh** and also boost astro-tourism in the region, he said during a meeting with Lieutenant Governor of Ladakh, R K Mathur, who had called on him at North Block here.



QUICK RECALL



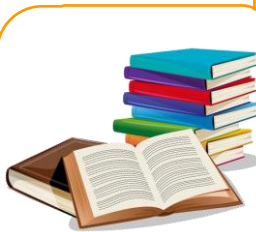
- ❖ **India's first universal bank SBM Bank** revises FD rates, now get up to 6.50%
- ❖ RBL Bank introduces special **FD rates with up to 8.3% return**
- ❖ Bandhan Bank revises bulk FD rates, now fetching returns **up to 8%**
- ❖ **IDFC First Bank** revises bulk FD rates, earn as high as **7.55%**
- ❖ PM Modi releases book '**Lachit Borphukan - Assam's Hero who Halted the Mughals**'
- ❖ Shri Dharmendra Pradhan launches the book '**India: The Mother of Democracy**' prepared and published by ICHR
- ❖ **India wins International Electrotechnical Commission** Vice Presidency and SMB Chair for 2023-25 term
- ❖ **INS Shivalik and Kamorta** participate in multiple activities with RoK Navy



QUICK RECALL



- ❖ **ISRO begins countdown for PSLV-C54 mission**
- ❖ **JOINT HADR EXERCISE SAMANVAY - 2022 TO COMMENCE AT AIR FORCE STATION AGRA**
- ❖ **PM Modi remains world's most popular leader with approval rating of 77 %**
- ❖ **Giriraj Singh inaugurates 160 Gender Resource Centres in 13 states**
- ❖ **CM Shri Naveen Patnaik inaugurates Happiest Minds Development Centre at Bhubaneswar**
- ❖ **CM Bommai Inaugurates AIAMA Expo 2022 - India's Biggest Agarbathi Expo in Bengaluru**
- ❖ **Arittapatti village notified as first biodiversity heritage site in Tamil Nadu**
- ❖ **Actor Kichcha Sudeep to adopt 31 cows under Punyakoti Dattu Yojana**
- ❖ **Work on India's first-ever night sky sanctuary in Ladakh will be over in month's time: Jitendra Singh**



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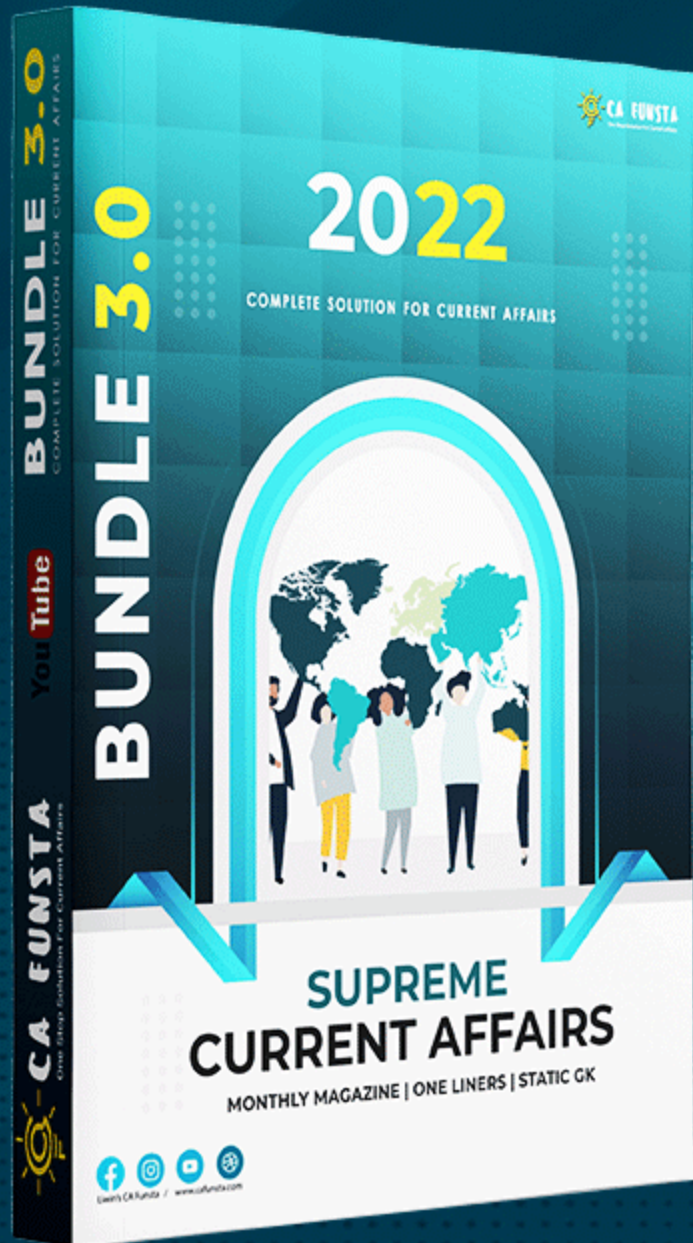


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