



# DAILY CURRENT AFFAIRS

NOVEMBER-30

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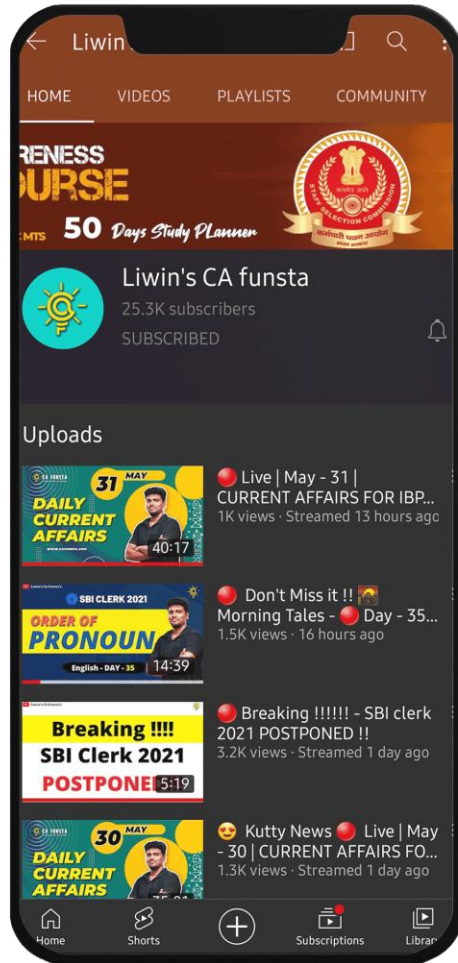




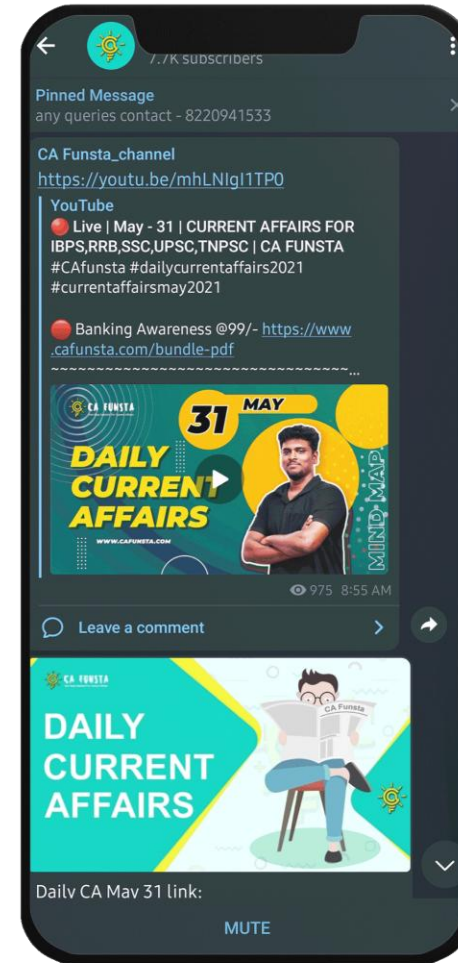
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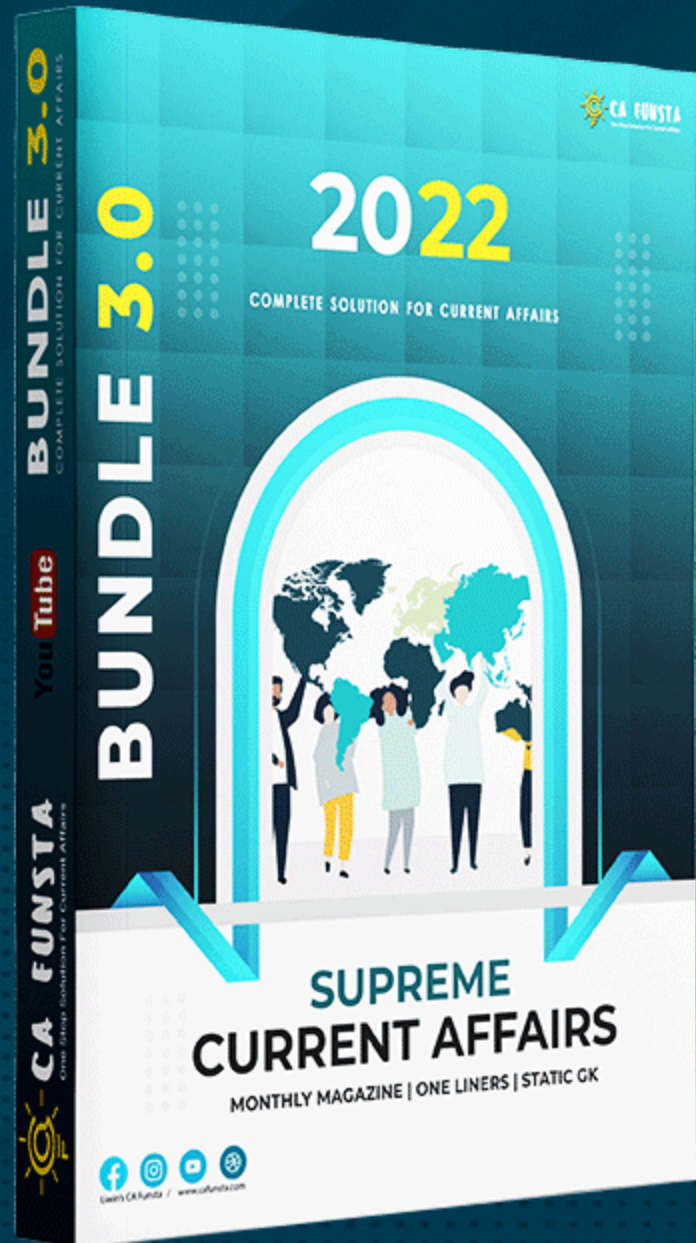
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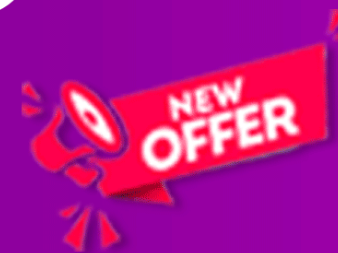


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# Important Days

➤ Saint Andrew's Day is observed on \_\_\_\_\_?

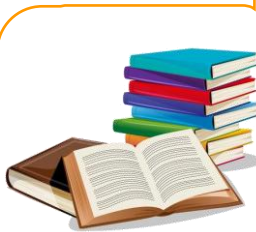
- A) November 30
- B) November 26
- C) November 29
- D) November 28
- E) None of these



*St. Andrew's Day*

**Answer**

**A) November 30**

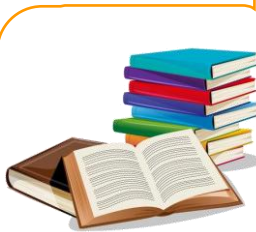


# Important Days



## Explanation

- DAY : Saint Andrew's Day
- DATE : 30th November
- OTHERS : Saint Andrew's Day is celebrated in Scotland and especially in the countries where Saint Andrew is the patron saint like Barbados, Bulgaria, Columbia, Cyprus, Greece, Romania, Russia, Scotland, and Ukraine.



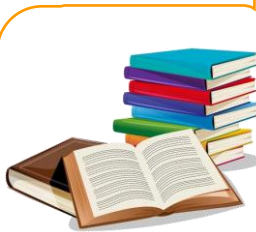
# Important Days

➤ International Jaguar Day celebrated on \_\_\_\_\_?

- A) November 27
- B) November 26
- C) November 29
- D) November 28
- E) None of these

**Answer**

**C) November 29**



# Important Days



## Explanation

- The **National Zoological Park, New Delhi (Delhi Zoo)** celebrated the **International Jaguar Day on NOV 29**.
- On this occasion National Zoological Park organized activities like Zoo Walk and Expert talk on '**Big Cats and Jaguars**'.
- Students from Little Star Public School participated in these events.
- Participation certificates, literature on wildlife conservation and souvenirs were given to the students **to encourage them and arouse their curiosity in understanding the importance of nature and wildlife conservation.**





# RANKING



➤ Which of the following was all set to become India's largest international airline?

- A) IndiGo
- B) Air India
- C) SpiceJet
- D) Vistara
- E) None of these



**Answer**  
**B) Air India**



# RANKING



## Explanation

- In a major consolidation in the aviation space that will catapult **Air India into the country's largest international airline and second largest domestic carrier**, **Tata Sons and Singapore Airlines** said their joint venture Vistara will be merged into the national carrier.
- **After merger, brand Vistara will cease to exist.**
- The deal needs **regulatory approval and the entire process is expected to take around 16 months.**
- The Singapore firm, **which has a 49% stake in Vistara, will invest Rs 2,059 crore in Air India and have a 25.1% stake in an enlarged Air India group.**
- The Tatas will hold the remaining **74.9% stake.**



# BANKING AND FINANCE



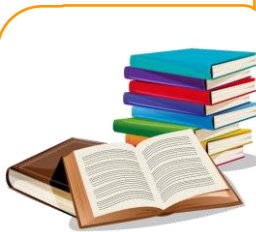
➤ Whose modified digital lending norms will come in effect from Dec 1?

- A) RBI
- B) SEBI
- C) SIDBI
- D) IRDAI
- E) None of these



**Answer**

**A) RBI**

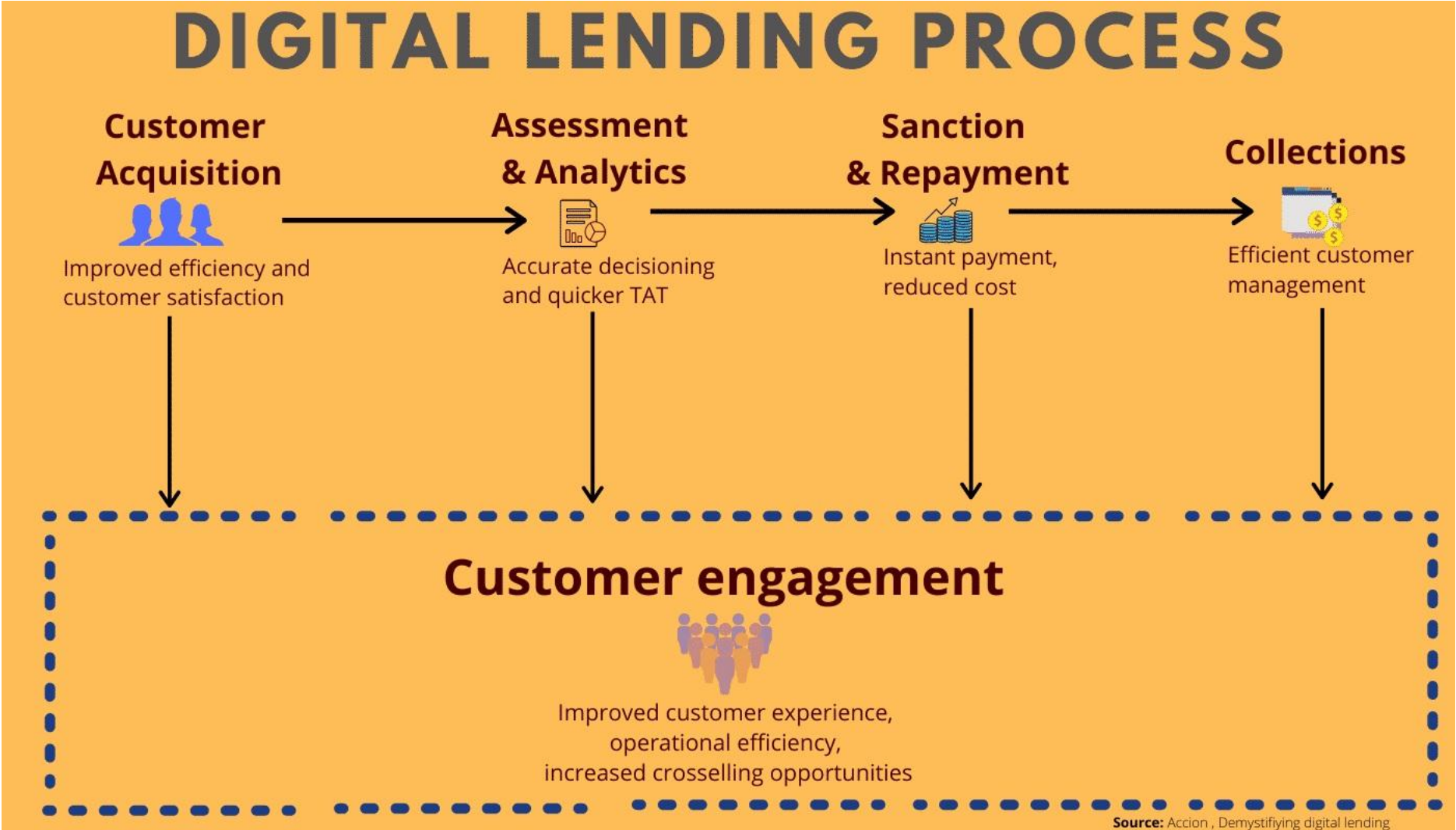




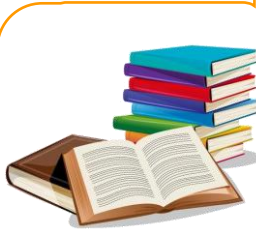
## Explanation

- The Reserve Bank's modified guidelines on digital lending that seek to **protect customers from exorbitant interest rates by certain entities and also check unethical loan recovery practices will come into effect from 01/12/2022.**
- Under the new norms, **all loan disbursements and repayments are required to be executed only between the bank accounts of borrower and the regulated entities** (like banks and NBFCs) without any pass-through/ pool account of the Lending Service Providers (LSPs).





Source: Accion , Demystifying digital lending



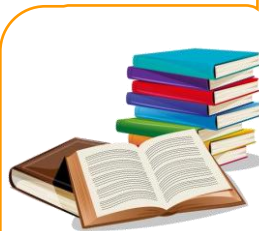
## Titbits

### 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**



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**





➤ PNB will hike lending rates by \_\_\_\_\_ bps across tenures from 1st December?

- A) 15 bps
- B) 5 bps
- C) 10 bps
- D) 25 bps
- E) None of these



**Answer**  
**B) 5 bps**



## Explanation

- Punjab National Bank (PNB), one of the largest public sector lenders in the nation, has **stated that beginning, its MCLR (Marginal Cost of Funds Based Lending Rate) will increase by 5 bps.**
- According to a stock exchange filing, **the bank increased MCLR across all tenors by 5 bps.**
- Prior to this, on 01-11-2022, PNB increased the MCLR across tenors by 30 bps.
- **The interest rate on advances linked to MCLR/RLLR + BSP is presently at 0.25%.**



## Titbits

### Punjab National Bank (PNB)

- Founded : **19 May 1894**
- Headquarters : **Dwarka, Delhi**
- MD & CEO : **Atul Kumar Goel**





➤ Who introduced email OTP authentication service for secure digital transactions?

- A) SBI
- B) IOB
- C) PNB
- D) ICICI
- E) None of these

**Answer**  
**A) SBI**



**SBI** | 75 Azadi Ka Amrit Mahotsav  
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**WHEREVER YOU MAY BE  
MAKE TRANSACTIONS  
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Now get **OTP notifications** for Internet Banking transactions on your registered email address.

**Path for activating OTP over EMAIL:**  
Retail Internet Banking → Profile  
→ High Security Options  
→ OTP over - SMS AND EMAIL

The advertisement features a woman sitting in an airport lounge, smiling while using a tablet. A blue suitcase is next to her. The background shows an airplane on the tarmac.



## Explanation

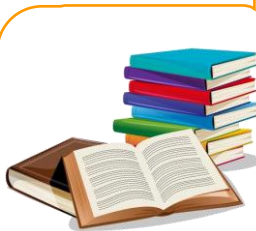
- The country's largest lender, **State Bank of India (SBI)** has taken the security level of digital transactions a step forward by launching email OTP authentication service.
- Customers of SBI can now receive OTP notifications for transactions made through internet banking at the registered email address.
- This step will allow them to make their transactions secure with email OTP.
- Owing to the same, SBI has said via a Tweet that **“Always go for safe and secure digital transactions. Activate OTP notifications for your registered email address right away!.”**



## Titbits

### State Bank of India

- Founded : **01/07/1955**
- HQ : **Mumbai**
- Chairman : **Dinesh Kumar Khara**
- Tagline : **With You all the way, Pure Banking**  
**Nothing Else, The Nation Bank on Us, The Banker to Every Indian, A Bank of the Common Man**





# BUSINESS AND ECONOMY



➤ India GDP grown at \_\_\_\_\_percent in Jul-Sept second quarter?

- A) 7.92 %
- B) 7.6 %
- C) 6.3%
- D) 7.4 %
- E) 8.2 %

**Answer**  
**C) 6.3%**



## Explanation

- India's economy grew by **6.3 per cent** in the **second quarter of the current fiscal**.
- The **gross domestic product (GDP)** had expanded by **8.4 per cent** in the **July-September quarter of 2021-22**, according to data released by the National Statistical Office (NSO).
- Analysts had projected the Indian economy would expand at half of the growth rate of **13.5 per cent** recorded in **April-June quarter this fiscal**.
- According to rating agency Icra, the **GDP was likely to grow at 6.5 per cent** while **State Bank of India** in its report, projected the growth rate at **5.8 per cent** for **July-September, 2022**.



➤ Who launched Forest Seed Science and Technology app?

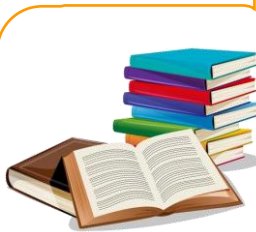
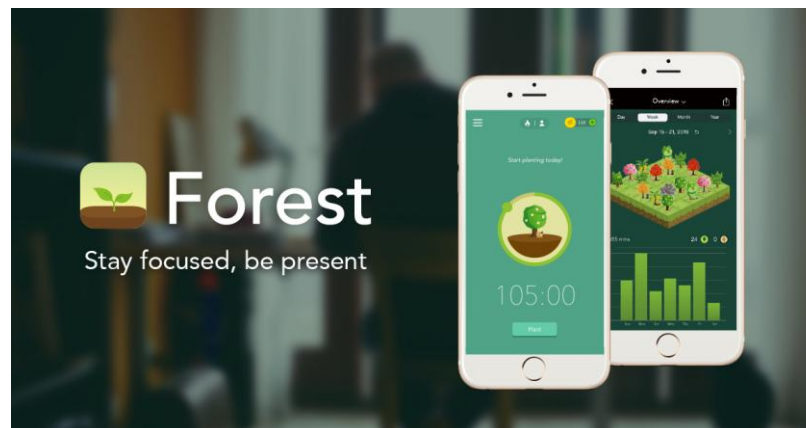
- A) ICAR
- B) ICRISAT
- C) IFGTB
- D) IIHR
- E) None of these

**Answer**  
C) IFGTB



## Explanation

- The ENVIS Centre at the Institute of Forest Genetics and Tree Breeding (IFGTB), Coimbatore, has launched an interactive, real time mobile application, namely **‘Forest Seed Science and Technology’**.
- The app offers **seed handling techniques and useful information for 100 forest tree species** under the categories plantation species; tree-borne oil seeds; non-timber forest products species; medicinal species; rare, endangered and threatened species and Shola species.



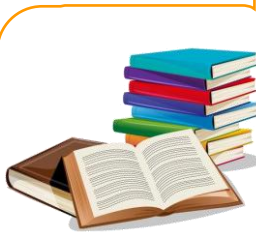


➤ Which satellite is the India's latest earth observation satellite that serving images?

- A) Earth Observation Satellite-04
- B) Earth Observation Satellite-05
- C) Earth Observation Satellite-06
- D) Earth Observation Satellite-07
- E) None of these

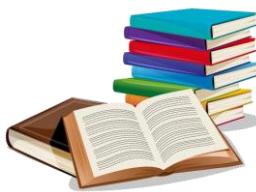
**Answer**

**C) Earth Observation Satellite-06**



## Explanation

- The **Earth Observation Satellite-06** launched by the **Indian Space Research Organisation on November 26** has started serving images, the national space agency said.
- Bengaluru-headquartered ISRO shared on Twitter the first-day images received at National Remote Sensing Centre, Shadnagar, Telangana, **covering the Himalayan region, Kutch region of Gujarat and the Arabian Sea.**



## Titbits

### ISRO

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



# DEFENCE

➤ Which of the following country and India armies shared battle skills at joint drill 'Yudh Abhyas'?

- A) USA
- B) Russia
- C) France
- D) Indonesia
- E) None of these

**Answer**  
**A) USA**





## Explanation

- The ongoing joint India US exercise **Yudh Abhyas** reached the validation stage.
- **Both the armies shared ground application methods, operational tactics and military philosophy.**
- The joint exercise had started with **the acclimatisation process at Auli Foreign Training Node in Uttarakhand on November 15.**
- **It will last till December 2.**
- Brigadier Pankaj Verma, Indian contingent exercise director, said, **“We share best practices with each other while doing our skill development and we also go on to validate the particular exercises during the field exercise which actually begins tonight.”**
- The Yudh Abhyas is an annual exercise which is **conducted between the US and Indian armies.**



# DEFENCE



## Titbits

### United States of America

- Capital : **Washington DC**
- Currency : **US Dollar (USD)**
- President : **Joe Biden**
- Language : **English**



# INTERNATIONAL AFFAIRS



➤ **Who will showcase Nagaland's Hornbill Festival as it assumes G20 presidency?**

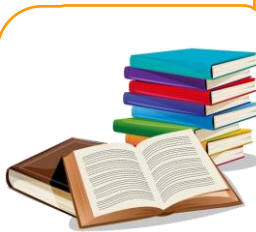
- A) India
- B) Russia
- C) France
- D) Indonesia
- E) None of these

**Answer**  
**A) India**



## Explanation

- **India is planning to showcase Nagaland's Hornbill Festival after it assumes the G-20 presidency for a year from December 1, 2022, till November 30, 2023.**
- **G20 Chief Coordinator, Harsh Vardhan Shringla, recently discussed the opportunities to showcase the festival with Nagaland Chief Minister Neiphu Rio, reported The Border Lens.**
- **In adherence to Prime Minister Narendra Modi's recommendation to not limit G20 to major urban cities and to use the opportunity to display India's rich and diverse cultural landscape, Shringla is reaching out to various states to identify opportunities to showcase the country's cultural heritage through G20 events.**
- **"India's G20 is an opportunity for the state of Nagaland to showcase its cultural diversity, uniqueness, and tourism potential," Shringla said.**





➤ Which country enjoyed a special place in India's 'neighbourhood first' policy?

- A) Bangladesh
- B) Bhutan
- C) Nepal
- D) Myanmar
- E) None of these

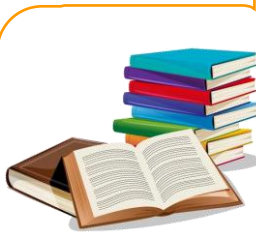
**Answer**

**A) Bangladesh**



## Explanation

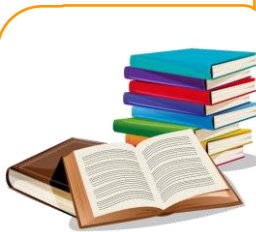
- President Droupadi Murmu has said that **Bangladesh** occupies a special place in India's '**neighbourhood first**' **policy**.
- She said she looks forward to **stronger and deeper cooperation between India and Bangladesh in all aspects in the coming days**.
- Welcoming the new High Commissioner of Bangladesh to India Md. Mustafizur Rahman, who presented his credentials to the President, **President Murmu said that India-Bangladesh relations are bound by language, culture, and history and the unique tie is forged in shared sacrifices**.



## Titbits

### Bangladesh

- Capital : **Dhaka**
- Currency : **Bangladeshi Taka (BDT)**
- President : **Abdul Hamid**
- Prime Minister : **Sheikh Hasina**
- Language : **Bengali**



# NATIONAL AFFAIRS



➤ Which of the following state government decided to introduce Bill to replace Governor as Chancellor of universities?

- A) Kerala
- B) Haryana
- C) Punjab
- D) Rajasthan
- E) None of these



**Answer**  
**A) Kerala**



## Explanation

- The Kerala government decided **to move a Bill in the legislative assembly, when it convenes from December 5, for replacing the Governor with eminent academicians as Chancellor of the universities in the state.**
- A draft Bill in this regard was approved by a cabinet meeting chaired by Chief Minister Pinarayi Vijayan here during the day, a government source confirmed.





## Titbits

### Kerala

- Capital: **Thiruvananthapuram**
- CM: **Pinarayi Vijayan**
- Governor: **Arif Mohammad Khan**
- Language: **Malayalam**
- National Park: **Eravikulam National Park**
- Wildlife Sanctuary: **Idukki Wildlife Sanctuary**
- Ramsar Site: **Asthamudi Wetland, Sasthamkotta Lake, Vembanad Kol Wetland**
- Tiger Reserve: **Periyar Tiger Reserve**
- Power Station: **Kakkad Hydroelectric Project**
- Dams: **Malampuzha Dam (River : Bharathapuzha River)**
- RRB: **Kerala Gramin Bank (Canara Bank)**
- UNESCO Site: **Western Ghats**



# NATIONAL AFFAIRS



➤ Who organized tech orientation for school children?

- A) NIT Trichy
- B) NIT Karaikal
- C) NIT Delhi
- D) NIT karnataka
- E) None of these

**Answer**

**A) NIT Trichy**



## Explanation

- **Over 280 senior school students got to expand their horizons thanks to 'Techids,'** an educational outreach event, organised by National Institute of Technology, Tiruchi (NIT) recently.
- **Hosted by Pragyan'23, the institution's annual technical festival,** the event invited students of Class 11 and 12 and teachers from Raj Matriculation Higher Secondary School, Mayiladuthurai, and Minerva Higher Secondary School, Kumbakonam, **to participate in workshops and career guidance sessions.**



# NATIONAL AFFAIRS



➤ President of India attends civic reception hosted by which of the following government?

- A) Andhra Pradesh
- B) Haryana
- C) Punjab
- D) Rajasthan
- E) None of these

**Answer**  
**B) Haryana**



## Explanation

- The President of India, **Smt Droupadi Murmu**, attended the **civic reception hosted in her honour by the Government of Haryana** at Haryana Raj Bhavan in Chandigarh (November 29, 2022).
- Addressing the gathering, the President acknowledged the contribution of Haryana in various fields such as politics, space science, sports, food security of the country, industrial production, service sector, defence etc.
- She said that with the **area of less than 1.4 percent and population of less than 2 percent of India**, Haryana has been contributing immensely in the overall development of the country.
- Farmers of this state have made **invaluable contributions to the food security of India**.
- She noted that **'Centres of Excellence'** have been set up in Haryana in collaboration with countries like Israel, Brazil and Netherlands **to adopt successful modern practices in the agriculture sector**.





# NATIONAL AFFAIRS



- Who among the following released recommendations on “Use of Street Furniture for Small Cells and Aerial Fibre deployment”?

- A) TRAI
- B) SIDBI
- C) IRDAI
- D) FCI
- E) None of these



**Answer**  
**A) TRAI**



## Explanation

- The Telecom Regulatory Authority of India (TRAI) released its recommendations on **“Use of Street Furniture for Small Cells and Aerial Fibre deployment”**.
- As India plans **to launch 5G**, small cells can play a **pivotal role in network upgradation and expansion**.
- Use of higher frequency bands for 5G rollout will have **shorter coverage as signals in these bands cannot travel through buildings or obstacles**.
- Therefore, the macro cells will be required to be complemented with extensive deployment of small cells so as **to support all kinds of uses and applications, at all locations**.



## Explanation

- Small cells will also be **used for traffic offloading since the carrying capacity of lower frequencies, used by macro radio sites, are limited.**
- Use of already available street furniture like poles etc. **for mounting 5G Small Cells can obviate the need for erecting thousands of new towers resulting in economical and fast deployment of small cells.**
- The Small cells will require backhaul connectivity which again **can be provided very fast through aerial fibre deployment using street furniture.**



## Titbits

### Telecom Regulatory Authority of India

- Formed : **20 February 1997**
- Headquarters : **New Delhi**
- Chairperson : **Dr. PD Vaghela**



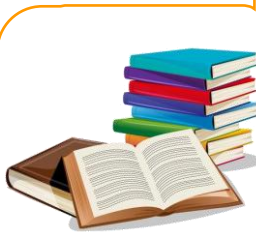
# NATIONAL AFFAIRS



➤ International Lusophone Festival will be held from 3-6 December in \_\_\_\_\_?

- A) Goa
- B) Mumbai
- C) Chennai
- D) Gujarat
- E) None of these

**Answer**  
**A) Goa**





## Explanation

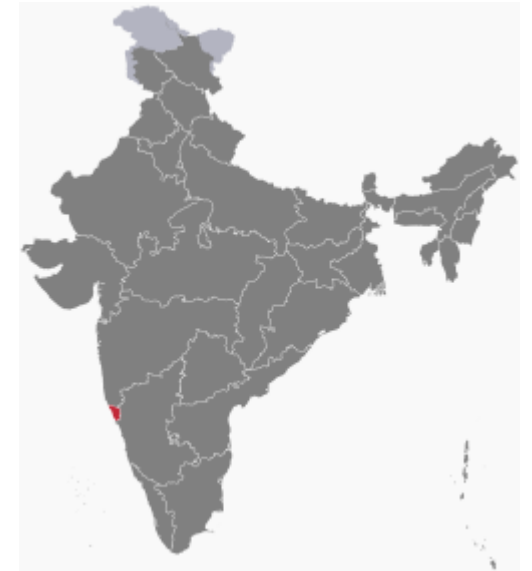
- Ministry of External Affairs (MEA) in partnership with Indian Council of Cultural Relations (ICCR) and the Goa government will **organize the International Lusophone Festival in Goa from 3-6 December.**
- The **festival seeks to further India's connect with the Lusophone world.**
- **Goa has had historical linkages with the Lusophone world**, which has been nurtured through the presence of Portuguese cultural institutions like the Orient Foundation and the Camoes Institute which promote Portuguese language and culture in India.
- This has deepened **our economic, cultural co-operation and people-to-people ties with the CPLP member countries.**
- The International Lusophone Festival will be **inaugurated by the Chief Minister of Goa, Pramod Sawant at Durbar Hall in Raj Bhavan.**



## Titbits

### Goa

- Capital : **Panaji**
- CM : **Pramod Sawant**
- Governor : **PS Sreedharan Pillai**
- Language : **Konkani**
- National Park : **Mollem National Park**
- UNESCO Site : **Churches and Convents of Goa**



# NATIONAL AFFAIRS



➤ Which of the following launched carbon capture utilisation and storage policy framework?

- A) Planning Commission
- B) NITI Aayog
- C) NABARD
- D) Food Corporation of India
- E) None of these

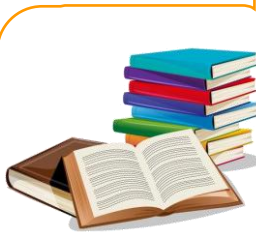


**Niti Aayog**

नीति आयोग  
National Institution for Transforming India

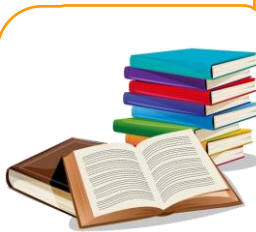
**Answer**

**B) NITI Aayog**



## Explanation

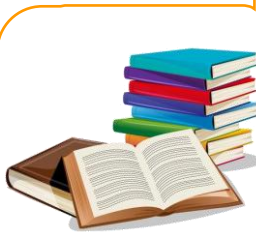
- Carbon Capture Utilisation and Storage (CCUS), the technology for decarbonising carbon dioxide (CO<sub>2</sub>) from high polluting sectors such as steel, cement, oil, gas, petrochemicals, chemicals and fertilisers, has a **critical role to play for the country to cut about 750 mtpa of carbon capture by 2050**, said a report on the policy framework of the CCUS prepared by government think-tank Niti Aayog.
- The report titled '**Carbon Capture, Utilisation, and Storage Policy Framework and its Deployment Mechanism in India**' explores the importance of the technology as an **emission reduction strategy to achieve deep decarbonization from the hard-to-abate sectors**.
- The report outlines broad level policy interventions needed across various sectors for its application.



# QUICK RECALL



- ❖ 30th November – **Saint Andrew's Day**
- ❖ **International Jaguar Day** celebrated at National Zoological Park
- ❖ **Air India all set to become India's largest international airline**
- ❖ **RBI's modified digital lending norms to come in effect from Dec 1**
- ❖ **PNB to hike lending rates by 5 bps** across tenures from 1st December
- ❖ **SBI introduces email OTP authentication service for secure digital transactions**
- ❖ **India GDP grows at 6.3 pc in Jul-Sept quarter**
- ❖ **IFGTB launches Forest Seed Science and Technology app**
- ❖ **India's latest earth observation satellite starts serving images**
- ❖ **India, US armies share battle skills at joint drill 'Yudh Abhyas'**

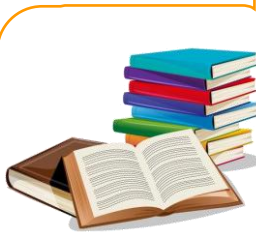




# QUICK RECALL



- ❖ **India to showcase Nagaland's Hornbill Festival as it assumes G20 presidency**
- ❖ **Bangladesh enjoys a special place in India's 'neighbourhood first' policy**
- ❖ **Kerala government decides to introduce Bill to replace Governor as Chancellor of universities**
- ❖ **Pragyan'23 holds tech orientation for schoolchildren**
- ❖ **PRESIDENT OF INDIA ATTENDS CIVIC RECEPTION HOSTED BY GOVERNMENT OF HARYANA**
- ❖ **TRAI releases recommendations on "Use of Street Furniture for Small Cells and Aerial Fibre deployment"**
- ❖ **International Lusophone Festival to be held from 3-6 December in Goa**
- ❖ **Niti Aayog launches carbon capture utilisation and storage policy framework**



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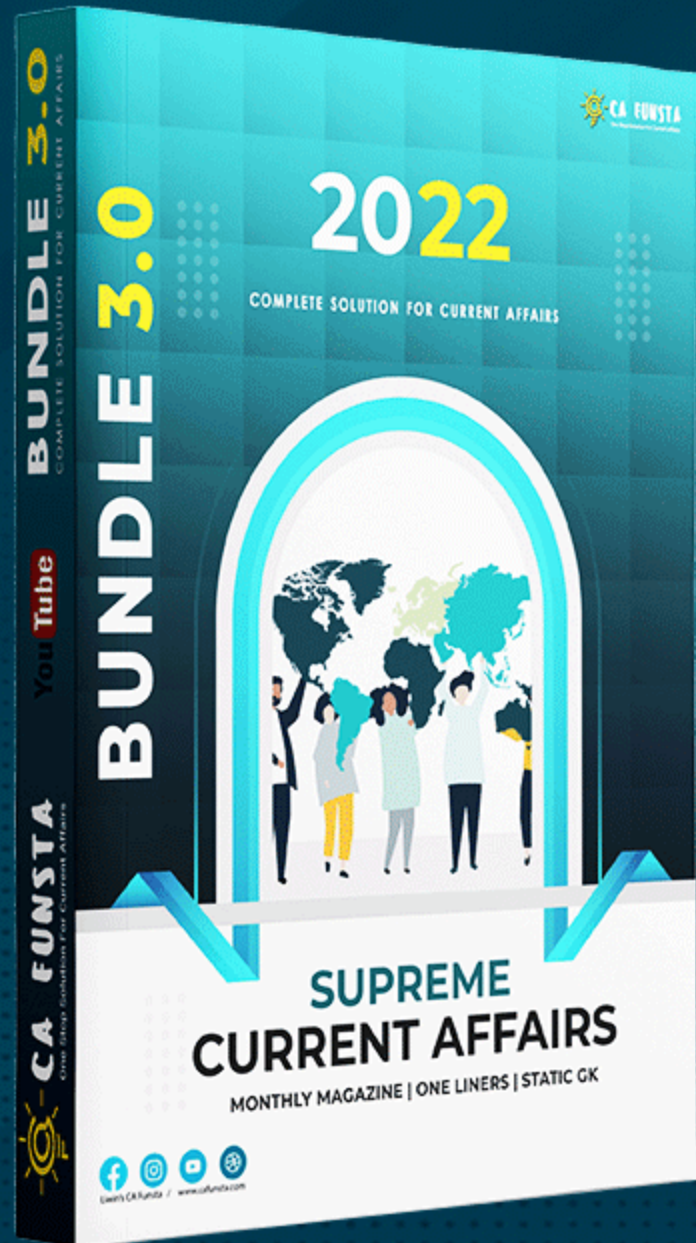
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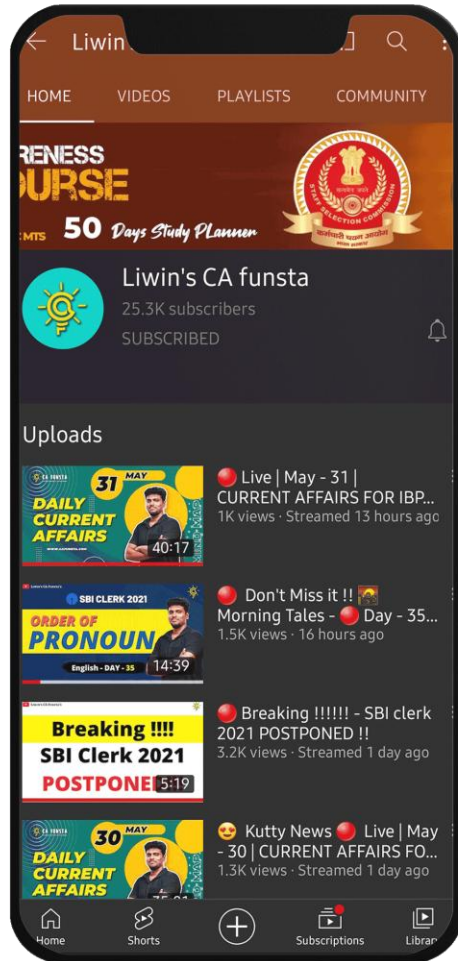
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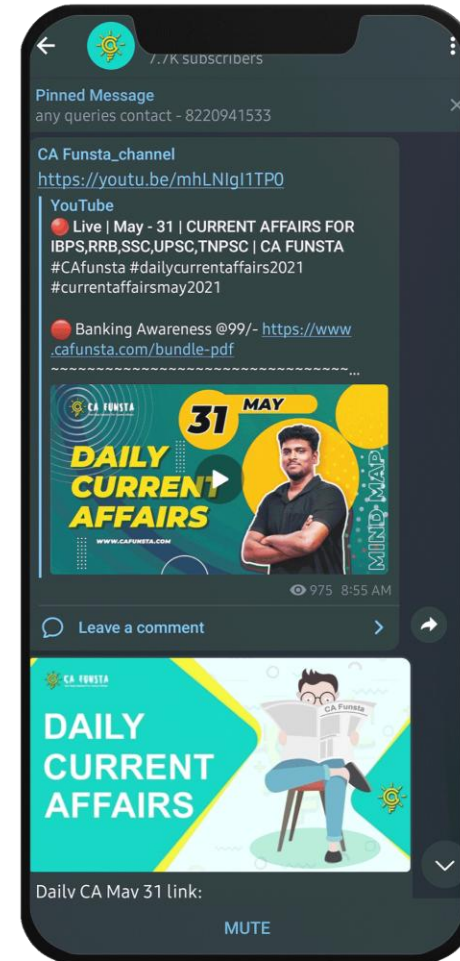
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