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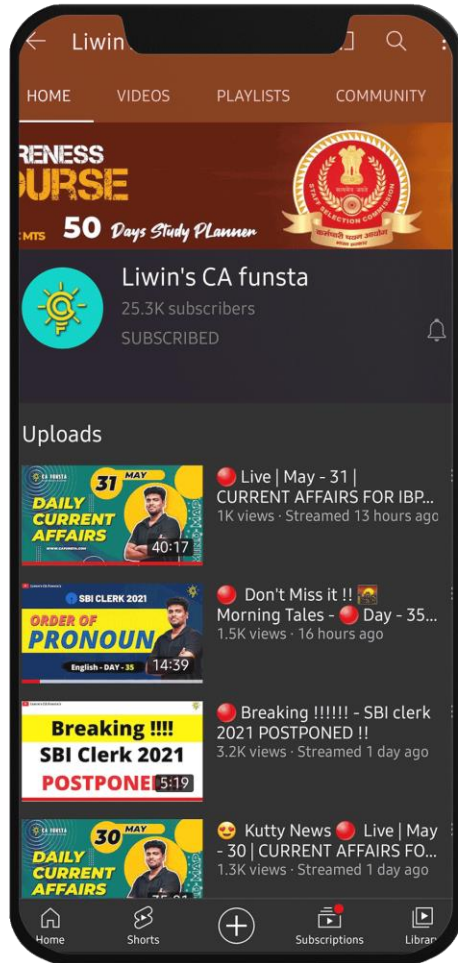


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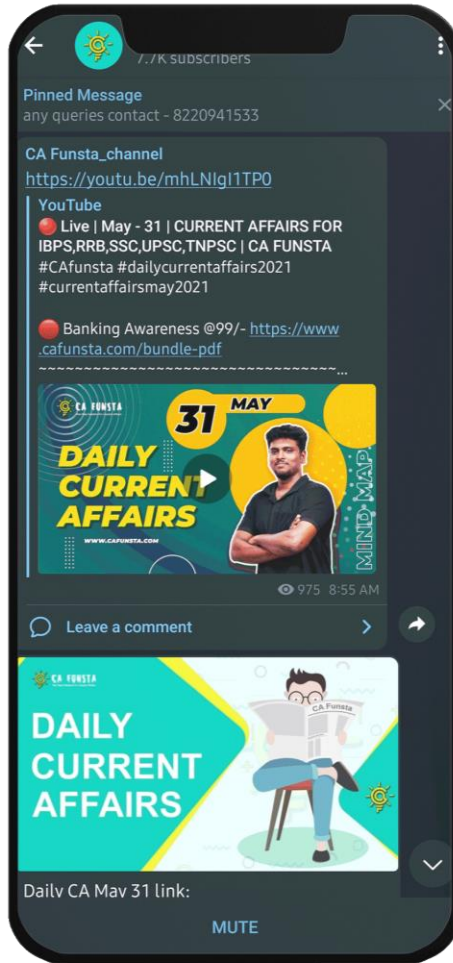
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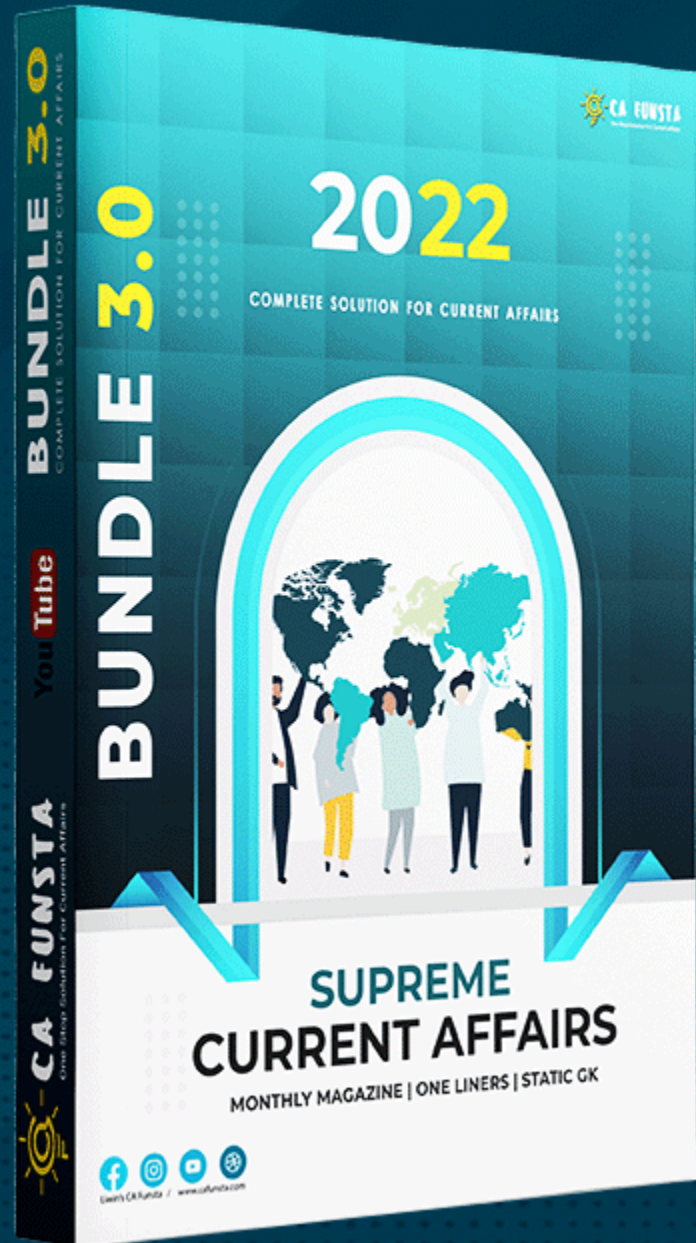


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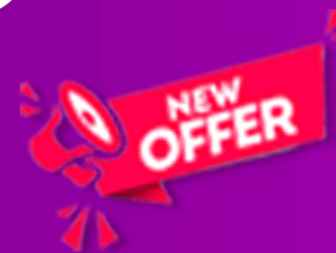
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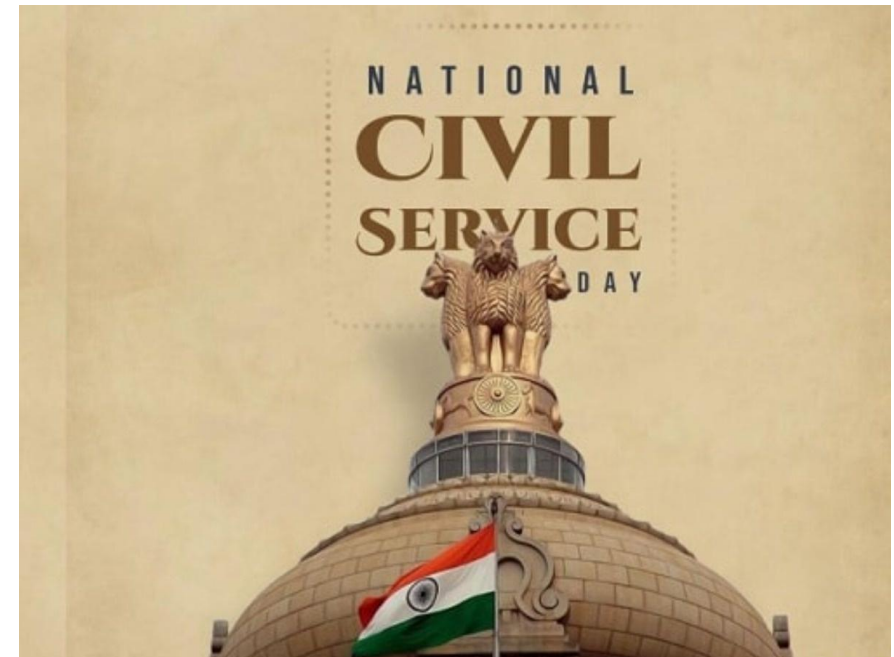
Important Days



On which day is National Civil Services Day celebrated in India?

- A) January 26
- B) August 15
- C) April 21
- D) October 2
- E) November 14

Answer
C) April 21



Important Days



Explanation

- **National Civil Services Day** is celebrated in India on **April 21** every year.
- It is a day to commemorate the contribution of civil servants towards the development of the country.
- National Civil Services Day was first celebrated in India on **April 21, 2006**.
- The date, April 21, chosen for the celebration of National Civil Service Day, commemorates the day when **Sardar Vallabhbhai Patel**, Independent India's first home minister, addressed the probationers of the Administrative Services Officers in 1947.
- Theme: **Viksit Bharat: Empowering Citizens and Reaching the Last Mile**.
- Edition – **16th**.



Important Days



World Creativity and Innovation Day

- **World Creativity and Innovation Day** is observed on **April 21** every year to raise awareness about the importance of creativity and innovation in solving global problems.
- World Creativity and Innovation Day was founded in **2002** by Marci Segal, a renowned creativity specialist and futurist from **Canada**.
- The first World Creativity and Innovation Day was celebrated in **2018**.

Important Days



Earth Day

- **Earth Day** is celebrated every year on April 22 in order to honour the environmental movement and raise awareness to protect natural resources.
- American senator **Gaylord Nelson** founded the Earth Day for environmental education.
- The theme for Earth Day 2023 is "**Invest In Our Planet**".
- First Earth Day – **1970**.

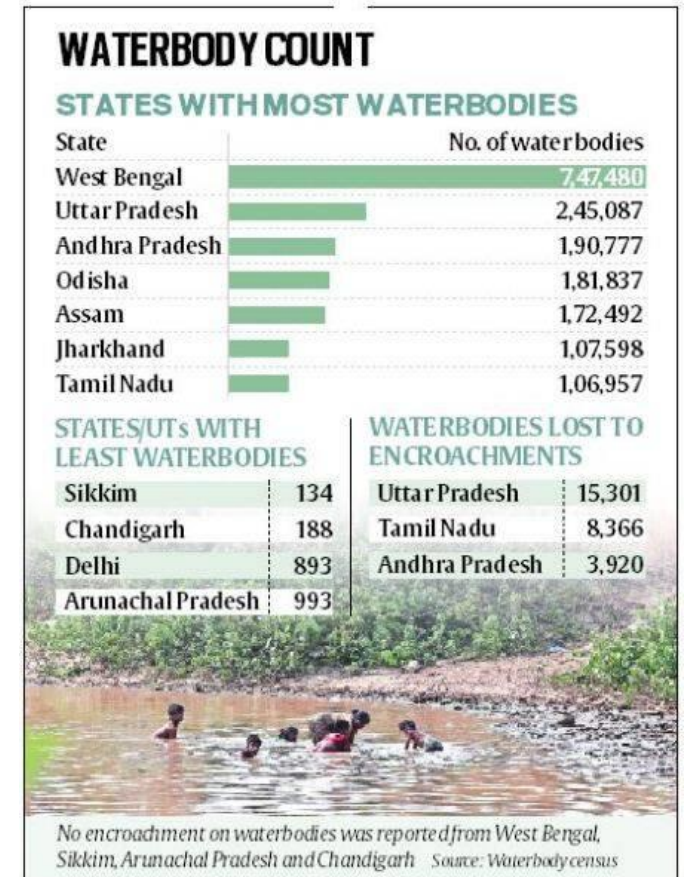
RANKING



Which Indian state has the highest number of water bodies according to the first Census of Water Bodies?

- A) West Bengal
- B) Sikkim
- C) Karnataka
- D) Maharashtra
- E) Uttar Pradesh

Answer
A) West Bengal



Explanation

- **West Bengal** has the highest number of water bodies in India whereas Sikkim has the least number of water bodies, the **first Census of Water Bodies** by the Ministry of Jal Shakti revealed.
- This census is in convergence with the 6th Minor Irrigation (MI) Census under the Centrally Sponsored Scheme "**Irrigation Census**" launched by the Ministry of Jal Shakti.
- **Andhra Pradesh** has the highest number of tanks
- **Tamil Nadu** has the highest number of lakes.
- **Maharashtra** is the leading state when it comes to implementing water conservation schemes

RANKING



State with Most Waterbodies

Rank	State	No of Waterbodies
1	West Bengal	7,47,480
2	Uttar Pradesh	2,45,087
3	Andhra Pradesh	1,90,777
4	Odisha	1,81,837
5	Assam	1,72,492

Which organisation has collaborated with the Life Insurance Corporation of India (LIC) to launch the conversational AI-powered chatbot LIC Mitra?

- A) Infosys
- B) TCS
- C) CoRover
- D) Wipro
- E) HCL

Answer
C) CoRover



Explanation

- **CoRover**, a Bengaluru-based startup, has collaborated with the **Life Insurance Corporation of India (LIC)** to launch the conversational AI-powered chatbot LIC Mitra.
- CoRover.ai has developed **LIC Mitra**, which is available on LIC's website and mobile app.
- It is powered by technologies such as Artificial Intelligence (AI), Machine Learning(ML), and Natural Language Processing (NLP) to understand and respond to users' queries in multiple languages.
- The technology allows users to interact with LIC Mitra even with voice.
- CoRover is the world's first and the highest ROI-delivering human-centric conversational AI platform which is secure, scalable and reliable, equipped with patent-pending tech (based on AI, ML, NLP, AR & VR), and powers Multi-Format (AI VideoBots, AI VoiceBots, AI ChatBots), Multi-Lingual (100+ Languages) and Multi-Channel/Omni-Channel AI Virtual Assistants.

Titbits

Life Insurance Corporation of India

Founded: 1 September 1956

Headquarters: Mumbai

Chairperson: Siddharth Mohanty

CoRover

Headquarters: Bengaluru, Karnataka

Co-Founder & CEO: Ankush Sabharwal

Who has given HDFC Bank three years to comply with the priority sector lending norms (PSL)?

- A) Securities and Exchange Board of India (SEBI)
- B) Reserve Bank of India (RBI)
- C) National Bank for Agriculture and Rural Development (NABARD)
- D) Insurance Regulatory and Development Authority (IRDAI)
- E) Ministry of Finance

Answer

B) Reserve Bank of India (RBI)



Explanation

- **The Reserve Bank of India (RBI)** has given **HDFC Bank three years** to comply with the priority sector lending norms (PSL) following its merger with HDFC Ltd (HDFC), though no relaxation is allowed for abiding by the cash reserve ratio and statutory liquidity ratio rules.
- Under the priority sector lending norms, Indian banks are required to lend at least **40** per cent of their total disbursement to the priority sector which comprises agriculture, micro and small enterprises, education, housing, export credit and advances to weaker sections.
- The central bank has also allowed **HDFC Bank or HDFC Ltd to increase the shareholding to more than 50 per cent in HDFC Life Insurance and HDFC ERGO General Insurance prior to the effective date of the merger.**
- Further, the RBI has permitted HDFC Bank to continue holding HDFC Limited's stake in (a) HDFC Education and Development Services Private Limited, engaged in operating three education schools, for a period of two years from the effective date of merger.

Explanation

- At present, **HDFC has a 48 per cent stake in HDFC Life Insurance and 50 per cent in HDFC Ergo.**
- Separately, the markets regulator -- Securities and Exchange Board of India -- has allowed ownership change of HDFC Mutual Fund, from HDFC to HDFC Bank. HDFC has a 52.6 per cent stake in the mutual fund arm.
- HDFC Education and HDFC Credila – both are **100%** subsidiaries of HDFC.

Titbits

HDFC Bank

Headquarters: Mumbai , Maharashtra

Tagline : We Understand Your World

CEO :Sashidhar Jagdishan

RBI

Abbreviation: Reserve Bank of India

Act: Reserve Bank of India Act, 1934

Headquarters– Mumbai, Maharashtra

Governor– Shaktikanta Das

Deputy Governors– 4 (T Rabi Sankar, Mahesh Kumar Jain, Michael Debabrata Patra, M. Rajeshwar Rao)

BOOKS AND AUTHORS

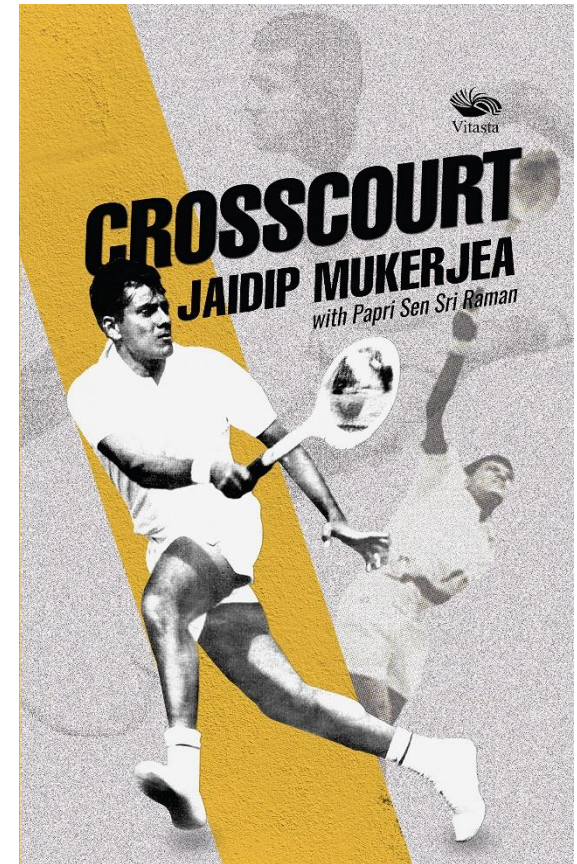


What is the title of Jaidip Mukerjea's autobiography?

- A) The Tennis Legend
- B) The Grand Slam Champion
- C) Crosscourt
- D) The Tennis Journey
- E) My Life On The Court

Answer

C) Crosscourt



Explanation

- Legendary tennis star **Jaidip Mukerjea** launched his autobiography **Crosscourt** at a function.
- Jaidip Mukerjea is a retired professional tennis player from India.
- During his career, Mukerjea won at least 6 singles titles, including the Asian Championships three times.
- He was also a member of the India **Davis Cup team**.
- Mukerjea was given the **Arjuna Award** in **1966**.

APPOINTMENTS



Who has been appointed as the CEO of Digital Lenders Association of India (DLAI)?

- A) Priyashmita Guha
- B) Jatinder Handoo
- C) Rakesh Sharma
- D) Anil Gupta
- E) None of the above

Answer

B) Jatinder Handoo

APPOINTMENTS



Explanation

- **Digital Lenders Association of India (DLAI)** has appointed **Jatinder Handoo** as its **CEO** and **Priyashmita Guha** as its **COO** with immediate effects.
- The body was formed in **2016** by digital lending firms to support responsible and inclusive growth of the digital lending sector.

APPOINTMENTS



Titbits

Digital Lenders Association Of India

Headquarters: Bengaluru, Karnataka

CEO: Jatinder Handoo

AWARDS



Who was conferred the Vayu Sena medal by Indian Air Force chief Air Marshal VR Chaudhari?

- A) Wing Commander Deepika Misra
- B) Squadron Leader Anjali Singh
- C) Wing Commander Shaliza Dhami
- D) Flight Lieutenant Bhawana Kanth
- E) Wing Commander Varthaman Abhinandan

Answer

A) Wing Commander Deepika Misra



AWARDS



Explanation

- Wing Commander **Deepika Misra** was conferred the **Vayu Sena medal** by Indian Air Force (IAF) chief Air Marshal VR Chaudhari, making her the first woman Air Force officer to receive a gallantry award.
- Wing Commander **Misra**, a helicopter pilot who hails from **Rajasthan**, was conferred a Vayu Sena Medal (Gallantry) for an act of "exceptional courage" displayed during a flood relief operation in Madhya Pradesh.
- A total of **58 persons, 57 from the IAF** and one from **the Army** received the awards.
- While two IAF officers were awarded **Yudh Seva Medal, 13 officers, and air warriors received Vayu Sena Medal (Gallantry), 13 officers Vayu Sena Medal and 30 Vishisht Seva Medal.**
- The **Vayu Sena Medal** is a military decoration, usually awarded in peacetime for a job well done in the Indian Air Force.
- The VM was established on **17 June 1960** by the President of India and awards have been made from **1961** onwards.



AWARDS



Which district in Arunachal Pradesh received the Prime Minister's Award for Excellence in Public Administration?

- A) Tawang
- B) West Siang
- C) Changlang
- D) East Kameng
- E) Upper Subansiri

Answer

C) Changlang

AWARDS



Explanation

- **Changlang in Arunachal Pradesh**, India's easternmost district received the Prime Minister's Award for Excellence in Public Administration for its innovative New Age Learning Centre (NALC).
- The **NALC**, which is the first of its kind in the state, is a state-of-the-art, futuristic and leisure learning space enabling people of all age groups to learn and improve every aspect of their personality. The sub-divisional library was transformed into the NALC with modern and modular designs.
- In **2021**, he had received a state award (gold medal) for exceptional performance in public service.

AWARDS



Explanation

- Also, **Union Health Ministry's National Covid-19 Vaccination Programme** received the Prime Minister's Award for Excellence in Public Administration 2022 in the innovation category.
- **The vaccination drive** was rolled out on January 16, 2021 with healthcare workers.
- The country achieved a major milestone in its vaccination programme against Covid-19 as the cumulative doses administered surpassed the 200-crore mark on July 17 last year.

Which company built the Starship, the most powerful rocket ever, took off from a launchpad in South Texas?

- A) NASA
- B) Boeing
- C) SpaceX
- D) Blue Origin
- E) Virgin Galactic

**Answer
C) SpaceX**



Explanation

- **SpaceX's Starship**, the most powerful rocket ever built, took off from a **launchpad** in **South Texas** but exploded midair before stage separation.
- It marked the vehicle's historic first test flight.
- The massive Super Heavy rocket booster, which houses **33 engines**, lifted off and sent a massive boom across the coastal landscape as it fired to life. The Starship spacecraft, riding atop the booster, soared out over the Gulf of Mexico.
- The flight reached its highest point **24.2 miles (39 kilometers)** above the ground, and the explosion occurred about four minutes after liftoff.

SCIENCE AND TECHNOLOGY



Titbits

SpaceX

Headquarters: Hawthorne, California, United States of America

Founded: 6 May 2002

CEO: Elon Musk

Which organizations have teamed up to make India a global agri-tech leader, Expand Innovations to Developing Economies?

- A) AIM and UNDP
- B) NITI Aayog and UNICEF
- C) AIM, NITI Aayog, and UNCDF
- D) NITI Aayog and UNDP
- E) AIM and UNICEF

Answer

C) AIM, NITI Aayog, and UNCDF

Explanation

- **Atal Innovation Mission (AIM), NITI Aayog, and the United Nations Capital Development Fund (UNCDF)** have collaborated to launch a whitepaper that aims to make India a global leader in Agri-Tech innovation and to extend these innovations to the least developed countries in Asia and Africa.
- The whitepaper, which was prepared by experts from AIM, NITI Aayog, and UNCDF, provides practical solutions to overcome challenges faced by Agri-Tech start-ups and promote their growth both locally and internationally.

Titbits

Atal Innovation Mission

Found: 2016

Headquarters: New Dehi

Head: Dr. Chintan Vaishnav

The United Nations Capital Development Fund

Headquarters: New York, US

Founded: 1966

Abbreviation: UNCDF

Executive Secretary: Preeti Sinha

What is the name of the regional air connectivity scheme launched by the Indian government?

- A) UDAN
- B) Swadesh Darshan
- C) Smart Cities Mission
- D) Digital India
- E) Make In India

Answer
A) UDAN

Explanation

- The government launched the **fifth round of the regional air connectivity scheme** to further enhance the connectivity to remote and regional areas.
- The scheme was launched in **2017**.

Key Features of UDAN 5.0 are as follows:

- This round of UDAN focuses on Category-2 (20-80 seats) and Category-3 (>80 seats).
- The earlier stage length cap of 600 km is waived off and there is no restriction on the distance between the origin and destination of the flight.
- Viability gap funding (VGF) to be provided will be capped at 600 km stage length for both Priority and Non-Priority areas which was earlier capped at 500 km.
- No predetermined routes would be offered. Only Network and Individual Route Proposal proposed by airlines will be considered.
- The airlines would be required to submit an action/business plan after 2 months from the issuance of LoA wherein they submit their aircraft acquisition plan/availability of aircraft, crew, slots, etc. at the time of the Technical Proposal.
- The same route will not be awarded to a single airline more than once, whether in different networks or in the same network.

Key Features of UDAN 5.0 are as follows:

- Exclusivity will be withdrawn if the average quarterly PLF is higher than 75% for four continuous quarters, to prevent exploitation of the monopoly on a route.
- 25% of the Performance Guarantee to be encashed for each month of delay up to 4 months, to further incentivize quick operationalization.
- Airlines would be required to commence operations within 4 months of the award of the route. Earlier this deadline was 6 months.
- A list of airports that are ready for operation or would soon be ready for operations has been included in the scheme to facilitate quicker operationalization of routes under the Scheme.
- Novation process for routes from one operator to another is simplified and incentivized

Which two states signed an MoU to end a 51-year-old inter-state border dispute?

- A) Arunachal Pradesh and Nagaland
- B) Assam and Meghalaya
- C) Assam and Arunachal Pradesh
- D) Manipur and Mizoram
- E) Tripura and Assam



Answer

C) Assam and Arunachal Pradesh

Explanation

- **Assam and Arunachal Pradesh** signed a memorandum of understanding (MoU) in New Delhi to end a **51-year-old inter-state border dispute**.
- The MoU was signed by Assam chief minister **Himanta Biswa Sarma** and his Arunachal Pradesh counterpart **Pema Khandu** in the presence of Union home minister Amit Shah and Union law minister **Kiren Rijiju**, who represents Arunachal Pradesh in Lok Sabha.
- Assam and Arunachal Pradesh share an **804 km** long boundary.

NATIONAL AFFAIRS



Titbits

Assam

Capital : Dispur

CM : Himanta Biswa Sarma

Governor : Shri Gulab Chand Kataria

Arunachal Pradesh

Capital : Itanagar

CM : Pema Khandu

Governor : Kaiwalya Trivikram Parnaik



NATIONAL AFFAIRS



Which organizations have signed an umbrella Memorandum of Understanding (MoU) to pursue technological partnership in select domains across the Energy value chain?

- A) Council of Scientific and Industrial Research (CSIR) and Indian Oil Corporation Limited (IOCL)
- B) Oil and Natural Gas Corporation Limited (ONGC) and Indian Institute of Technology (IIT)
- C) Council of Scientific and Industrial Research (CSIR) and Oil India Ltd. (OIL)
- D) National Thermal Power Corporation Limited (NTPC) and Bharat Heavy Electricals Limited (BHEL)
- E) National Thermal Power Corporation Limited (NTPC) and Oil India Ltd. (OIL)

Answer

C) Council of Scientific and Industrial Research (CSIR) and Oil India Ltd. (OIL)



Explanation

- The Council of Scientific and Industrial Research (CSIR), New Delhi and Oil India Ltd. (OIL), a Navaratna NOC inked an umbrella Memorandum of Understanding (MoU) to pursue technological partnership in select domains across the Energy value chain.
- The MoU was signed by Dr. N Kalaiselvi, DG, CSIR & Secretary, Department of Scientific and Industrial Research (DSIR) and Dr. Ranjit Rath, CMD, OIL. The event was graced by D(O) and D(E&D) of OIL, MD(NRL), JS&FA (CSIR), JSA(CSIR), LA (CSIR), Heads of Scientific Directorate of CSIR and other Senior Officers both from OIL and CSIR.
- The objective of the MoU is to facilitate collaboration for pursuing research in advanced technologies for energy security.

Titbits

Council of Scientific & Industrial Research(CSIR)

Established: 26 September 1942

Director General: Dr. N Kalaiselvi

Headquarters: New Delhi, Delhi

Oil India Limited

Headquarters: Noida, Uttar Pradesh

Founded: 18 February 1959

Chairman & Managing Director: Dr. Ranjit Rath

NATIONAL AFFAIRS



Which organization has signed a memorandum of understanding with the European Union Aviation Safety Agency (EASA) for cooperation in aviation safety?

- A) The Indian Air Force (IAF)
- B) The Ministry of Civil Aviation, India
- C) The Directorate General of Civil Aviation (DGCA)
- D) The Airports Authority of India (AAI)
- E) None of these

Answer

C) The Directorate General of Civil Aviation (DGCA)



Explanation

- **The Directorate General of Civil Aviation (DGCA)** signed a memorandum of understanding with the **European Union Aviation Safety Agency (EASA)** for cooperation in aviation safety.
- The agreement was signed on the EU-India Aviation Summit.
- The Airport Authority of India also signed a declaration of intent with **Eurocontrol**, a pan-European, civil-military organisation dedicated to supporting European aviation.

Titbits

The Directorate General of Civil Aviation(DGCA)

Headquarters: New Delhi, Delhi

Director General: Vikram Dev Dutt

Founded: January 1978

The European Union Aviation Safety Agency

Founded: 15 July 2002

Headquarters: Cologne, Germany

Executive Director: Patrick Ky

Who launched the heavy lift logistics drone made by Odisha-based start-up 'BonV Aero'?

- A) Nirmala Sitharaman
- B) Nitin Gadkari
- C) Naveen Patnaik
- D) Piyush Goyal
- E) Ganeshi Lal

Answer

C) Naveen Patnaik



Explanation

- **Odisha Chief Minister Naveen Patnaik** launched first of its kind heavy lift logistics drone (**can transport 50kg over 10kms**) made by Odisha-based start-up **BonV Aero** on the opening day of "**Odisha Skill Conclave 2023**".
- BonV Aero is an IIT Mandi, AIC CV Raman Global University Odisha and NITI Aayog-backed venture building Electric Aerial Vehicles for Cargo transportation.
- Start-up has successfully completed a trial of this '**RM001**' Electric Aerial Vehicle carrying 50-kilogram cargo at the altitude of **8000-10,000 feet** in the Tawang of Eastern Command of the Indian Army forward post in Arunachal Pradesh.
- The next phase will be a high-altitude trial on 14,000–16,000 feet will be done.
- The startup's flagship platform, the "**RM002**," which can move 200 kg of freight over 40 kilometers, will be developed in the next stage

NATIONAL AFFAIRS



Titbits

Odisha

Capital : Bhubaneswar

Chief Minister - Naveen Patnaik

Governor - Ganeshi Lal

NATIONAL AFFAIRS



What is the edition of the HUN- a Thadou Cultural Festival that recently kicked off in Kangpokpi district of Manipur?

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

Answer
E) 5th



Explanation

- **The 5th edition of HUN- a Thadou Cultural Festival 2023** kicked off at Thomas Ground in **Kangpokpi district of Manipur**.
- HUN festival is an annual cultural festival and a civilising act of the Thadous community of Manipur and it is celebrated at the arrival of the new year according to the community

NATIONAL AFFAIRS



Titbits

Manipur

Capital : Imphal

CM: N. Biren Singh

Governor : Anusuiya Uikey

QUICK RECALL



- **April 21 - National Civil Services Day , World Creativity and Innovation Day; April 22 - Earth Day.**
- **West Bengal has the highest number of water bodies in India IN the first Census of Water Bodies by the Ministry of Jal Shakti revealed**
- **CoRover has collaborated with the Life Insurance Corporation of India (LIC) to launch the conversational AI-powered chatbot LIC Mitra.**
- **The Reserve Bank of India (RBI) has given HDFC Bank three years to comply with the priority sector lending norms (PSL) following its merger with HDFC Ltd (HDFC)**
- **Legendary tennis star Jaidip Mukerjea launched his autobiography Crosscourt**
- **Digital Lenders Association of India (DLAI) has appointed Jatinder Handoo as its CEO and Priyashmita Guha as its COO**
- **Wing Commander Deepika Misra was conferred the Vayu Sena medal by Indian Air Force (IAF) chief, making her the first woman Air Force officer to receive a gallantry award**



QUICK RECALL



- **Changlang in Arunachal Pradesh received the Prime Minister's Award for Excellence in Public Administration for its innovative New Age Learning Centre (NALC).**
- **SpaceX's Starship, the most powerful rocket ever built, took off from a launchpad in South Texas**
- **AIM, NITI Aayog, and UNCDF have teamed up to make India a global agri-tech leader, Expand Innovations to Developing Economies**
- **The government launched the fifth round of the regional air connectivity scheme to further enhance the connectivity to remote and regional areas**
- **Assam and Arunachal Pradesh signed a memorandum of understanding (MoU) in New Delhi to end a 51-year-old inter-state border dispute**
- **CSIR, New Delhi and Oil India Ltd. (OIL) inked an umbrella MoU to pursue technological partnership in select domains across the Energy value chain**
- **The Directorate General of Civil Aviation (DGCA) signed a memorandum of understanding with the European Union Aviation Safety Agency (EASA) for cooperation in aviation safety.**



QUICK RECALL



- **Odisha Chief Minister Naveen Patnaik launched first of its kind heavy lift logistics drone (can transport 50kg over 10kms) made by Odisha-based start-up BonV Aero**
- **The 5th edition of HUN- a Thadou Cultural Festival 2023 kicked off at Thomas Ground in Kangpokpi district of Manipur**

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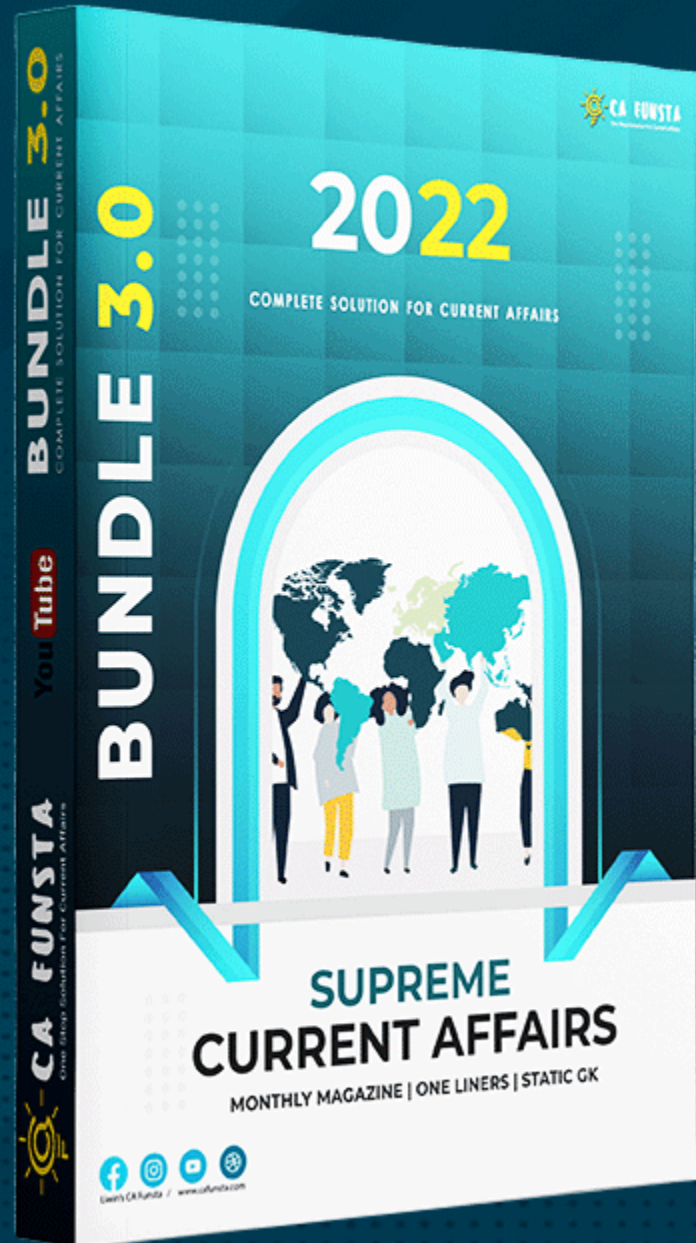
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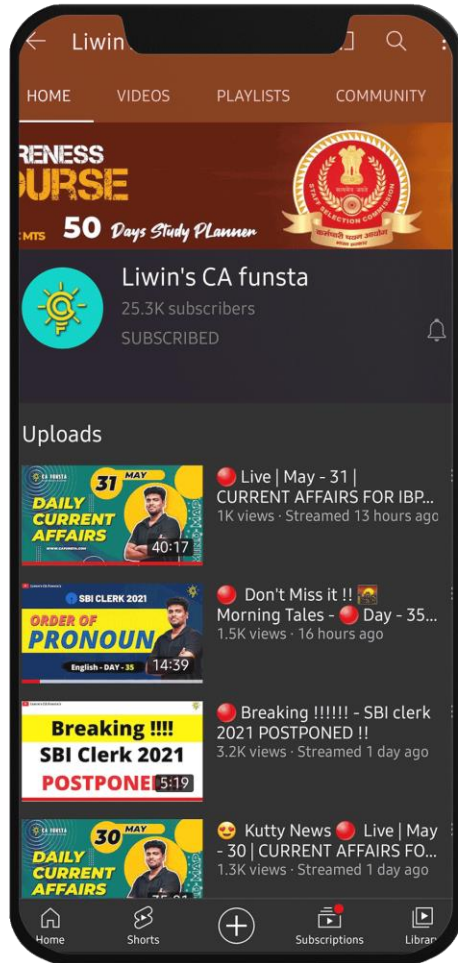
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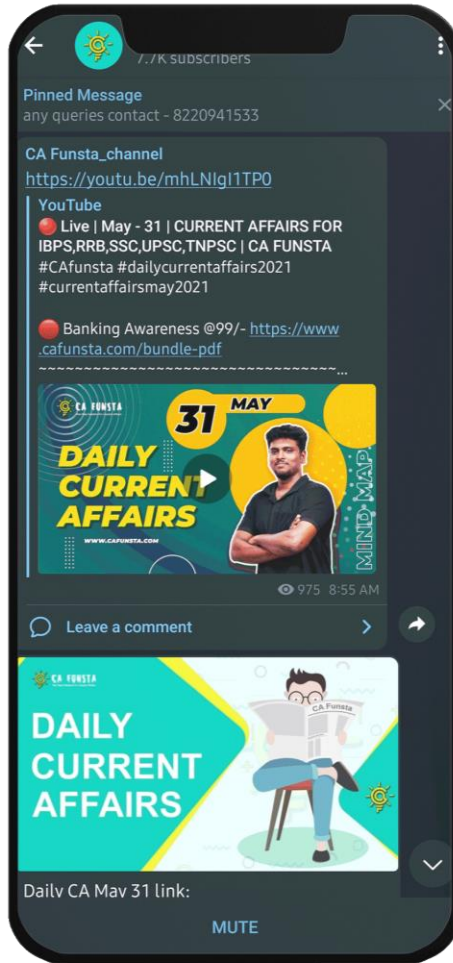
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