



DAILY CURRENT AFFAIRS

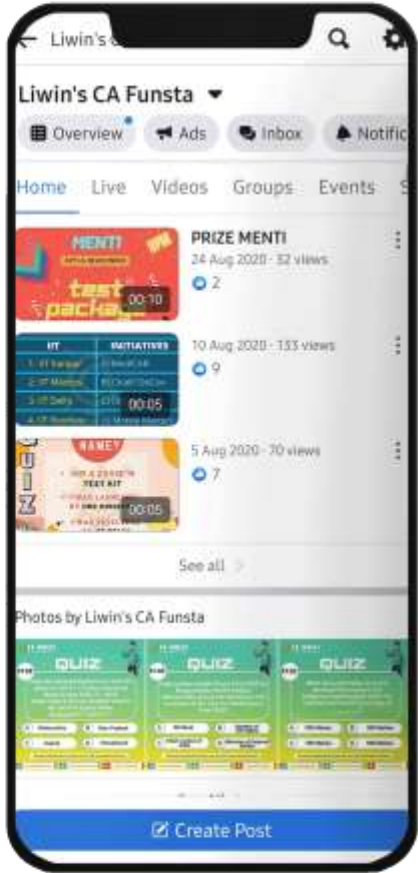
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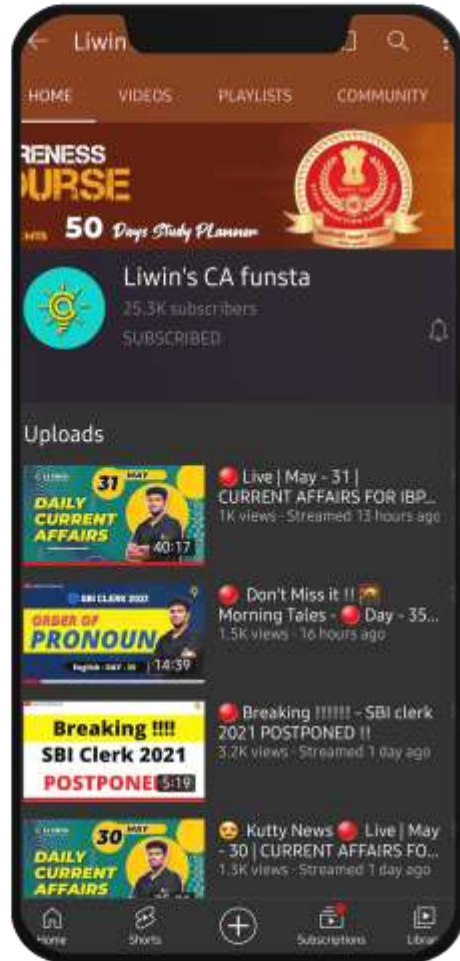
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Important Days

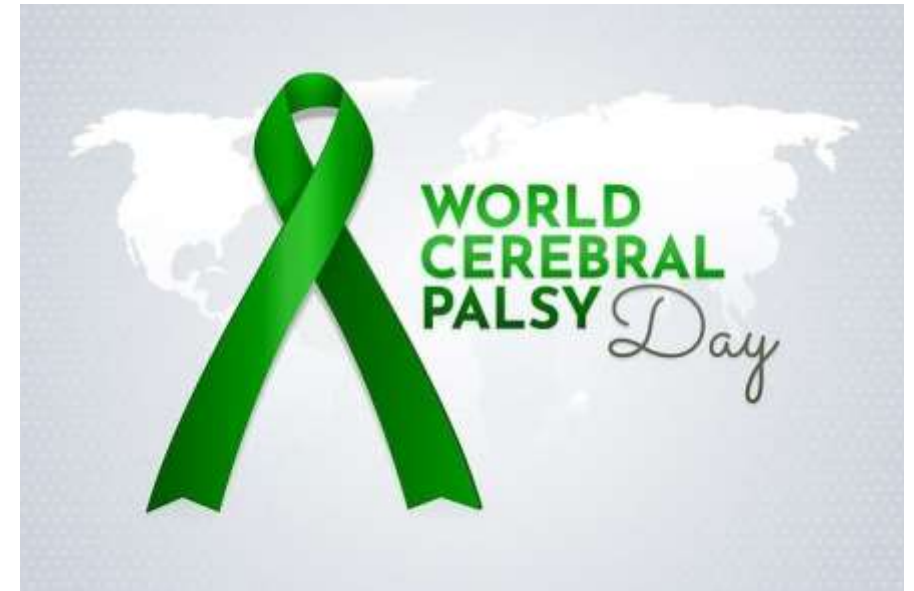


➤ On which date is World Cerebral Palsy Day observed internationally?

- A) December 3rd
- B) July 20th
- C) October 6th
- D) May 1st
- E) November 11th

Answer

C) October 6th



Important Days



Explanation

- **World Cerebral Palsy Day 2023** is an international observance held on **October 6th every year** to raise awareness and promote the rights of people living with cerebral palsy.
- In 1948, the United Cerebral Palsy Association was formed to help people suffering from this motor disability condition with diagnosis, and treatment and provide them funding as well.
- Later in **2012**, the Cerebral Palsy Alliance **announced October 6 to be designated and observed as World Cerebral Palsy Day.**



BANKING AND FINANCE



- The Reserve Bank of India (RBI) cancelled the license of which urban co-operative bank for non-compliance with the Banking Regulation Act and defaulting on depositors' payments?
- A) HDFC Bank
 - B) ICICI Bank
 - C) Axis Bank
 - D) Nagar Urban Co-operative Bank Ltd.
 - E) Punjab National Bank

Answer

D) Nagar Urban Co-operative Bank Ltd.



Explanation

- The Reserve Bank of India (RBI) has cancelled the licence of Nagar Urban Co-operative Bank Ltd. for not complying with various provisions of the Banking Regulation Act and defaulting on depositors' payments
- The bank, headquartered in Ahmednagar district of Maharashtra, did not have adequate capital and earning prospects
- The Additional Secretary & Central Registrar of Cooperative Societies of the Union Ministry of Cooperation has been requested to issue an order for winding up the bank and appoint a liquidator



Explanation

- On liquidation of the bank,, every depositor would be entitled to receive deposit insurance claim amount of deposits up to a monetary ceiling of Rs 5,00,000 from Deposit Insurance and Credit Guarantee Corporation (DICGC).
- The closure of the 113-year-old bank has caused a stir in the city as the bank has supported the lives of many common people
- Earlier the bank had 47 branches. Of these, eleven branches with unsatisfactory performance were closed during the administration and now there are 36 branches.
- About 1600 of the defaulters of the bank have a principal of about Rs 450 crores with the interest amounting to about Rs 827 crores



➤ How much funding did the Asian Development Bank (ADB) approve for strengthening flood and riverbank erosion risk management along the Brahmaputra River in Assam, India?

- A) 100 million U.S. dollars
- B) 150 million U.S. dollars
- C) 200 million U.S. dollars
- D) 250 million U.S. dollars
- E) 300 million U.S. dollars

Answer

C) 200 million U.S. dollars



ASIAN DEVELOPMENT BANK



Explanation

- **The Asian Development Bank (ADB)** approved a **200-million-U.S. dollar loan** to strengthen flood and riverbank erosion risk management along the 650-km-long main stem of the Brahmaputra River in Assam, India.
- The Manila-based bank project builds on the success and lessons from the ADB-financed Assam Integrated Flood and Riverbank Erosion Risk Management Investment Program (2010-2020) and similar investments in Bangladesh.
- The project will continue to tackle recurrent flooding and continual riverbank erosion of the Brahmaputra River.



Explanation

- About 1 million people will benefit from the project, which is expected to increase crop production by over 50,000 hectares
- By stabilizing 60 kilometers of banks, installing 32 kilometers of pro-siltation measures, and building 4 kilometers of climate-resilient flood embankments in five high-priority districts, the project will secure living spaces, support livelihoods, create employment opportunities, and ultimately enhance the navigability of the river.



Titbits

Asian Development Bank

Member Countries: 68

Founded Year : 1966

Headquarters: Manila, Philippines

Head : Masatsugu Asakawa



➤ **What event has Outlook Group recently announced in association with IDFC FIRST Bank, aimed at retirement planning?**

- A) "Golden Years Fest"
- B) "Retire in Style Expo"
- C) "40After40"
- D) "IDFC Retirement Summit"
- E) "Banking on the Future"

Answer
C) "40After40"



Explanation

- **Outlook Group** announces the launch of its highly anticipated retirement planning event, "**40After40**", in association with **IDFC FIRST Bank**.
- A one-of-its-kind platform, "40After40" is a two-day event and expo, which will be held at **Jio World Convention Centre in Mumbai on January 23-24, 2024**.
- It's a one-stop shop for all conversations around timely retirement, panel discussions, chats, masterclasses, interactions with planners, product presentations etc.



Explanation

- The event is an extension of Outlook Money's drive towards spreading awareness and creating conversations around the important but often-ignored need for retirement planning, making it the only media house with a dedicated website <https://retirement.outlookindia.com/> on editorial content around retirement.
- It aims to provide invaluable insights and expert guidance to individuals, helping them make informed decisions to secure a prosperous retirement.
- In this endeavor, IDFC FIRST Bank will be the presenting sponsors and will add the voice of its experts to spread the message of timely retirement planning.



Explanation

- Hence, collaborating with IDFC FIRST Bank, a prominent financial institution known for its customer-centric approach and robust solutions, adds further credibility and expertise to the "40After40" event.
- Together, Outlook Group and IDFC FIRST Bank aim to equip attendees with the necessary knowledge and tools to embark on a secure and fulfilling retirement journey.



Titbits

IDFC first bank
Headquarters: Mumbai,
Maharashtra
MD & CEO: Mr. V. Vaidyanathan
Tagline: Always You First



➤ **The Reserve Bank of India (RBI) has extended the Payments Infrastructure Development Fund (PIDF) scheme by another two years until which date?**

- A) December 31, 2023
- B) December 31, 2024
- C) December 31, 2025
- D) December 31, 2026
- E) December 31, 2027

Answer

C) December 31, 2025



Explanation

- RBI has extended the **Payments Infrastructure Development Fund (PIDF) scheme** by another two years till **December 31, 2025**.
- It will now include beneficiaries of the PM Vishwakarma scheme.
- The PIDF Scheme was operationalised in **January 2021** for three years to incentivise the deployment of payment acceptance infrastructure such as physical Point of Sale (PoS), Quick Response (QR) codes in tier-3 to tier-6 centres, the north-eastern states and Union Territories of Jammu & Kashmir and Ladakh.



Explanation

- Beneficiaries of the **PM SVANidhi Scheme** in Tier-1 and 2 centres were later included in August 2021. As of August 2023, over 2.66 crore new touch-points have been deployed under the Scheme
- The Payments Infrastructure Development Fund (PIDF) scheme that came into effect in January 2021 aimed at increasing the number of payment acceptance devices multifold in the country
- To strengthen the payment acceptance infra by including 30 lakh touch points, which includes 10 lakh physical and 20 lakh digital payment devices every year.



Explanation

- **The scheme was initially launched for 3 years from January 1, 2021, with the option of an extension for 2 more years.**
- In light of the evolving payments ecosystem in the country, the apex bank, the Reserve Bank of India (RBI), came up with **the Payments Infrastructure Development Fund (PIDF) in June 2020.**
- The purpose of the fund was to push acquirers to deploy PoS terminals, both physical as well as online, in tier-3 to tier-6 centres together with North Eastern states. As per the press release concerning the creation of the fund, the initial contribution to the tune of Rs 250 crore will be made by the RBI.



Titbits

IDFC first bank
Headquarters: Mumbai,
Maharashtra
MD & CEO: Mr. V. Vaidyanathan
Tagline: Always You First



- What is the new limit set by the Reserve Bank of India (RBI) for gold loans under the Bullet Repayment Scheme for Urban Co-operative Banks that have met the required targets under Priority Sector Lending?

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

Answer
D) ₹4 lakh



Explanation

- **The Reserve Bank of India** has increased the existing limit for **gold loans under the Bullet Repayment Scheme to ₹4 lakh from ₹2 lakh** in respect of Urban Co-operative Banks who have met the overall target and sub-targets under Priority Sector Lending as of March-end.
- RBI permitted bullet repayment of gold loans up to **₹1 lakh to start with (in 2007), which was increased later (in 2014) to ₹2 lakh, with the repayment being restricted to 12 months.**
- UCBs are allowed to extend gold loans under the Bullet Repayment and Equated Monthly Instalment (EMI) Repayment routes for 12 months.



Explanation

- Under bullet repayment, the principal and interest on a loan are paid in lumpsum by the borrower to the lender at the end of the loan tenure.
- Under EMI, a fixed amount of payment (includes principal and interest components) is made by the borrower to the lender on a specified date each month.
- Among banks, UCBs have a relative advantage as their customers, being predominantly from the middle-class/ lower middle-class, are more likely to be gold loan clients. As such, regulatory prescriptions in this regard need to be supportive of the growth of this portfolio of the UCBs.



APPOINTMENTS



- The Indian government recently extended the tenure of which State Bank of India (SBI) Managing Director (MD) by two years?

- A) Arundhati Bhattacharya
- B) Rajnish Kumar
- C) Aditya Puri
- D) Ashwini Tewari
- E) Chanda Kochhar

Answer
D) Ashwini Tewari



APPOINTMENTS



Explanation

- **The Appointments Committee of the Cabinet (ACC) has extended by two more years the tenure of State Bank of India (SBI) Managing Director Ashwini Kumar Tewari.**
- The tenure extension will apply beyond January 27, 2024, according to an order issued by the Department of Personal & Training (DoPT).



APPOINTMENTS



Explanation

- **Tewari was appointed as SBI MD in January 2021.** Prior to his appointment as SBI MD, Tewari was Managing Director & CEO of SBI Card. Since April 2017, Tewari held the position of country head of US operations at SBI, based in New York.
- He had also served as Vice Chairman of SBI (California) Board of Directors.
- Tewari's tenure extension as SBI MD coincides with Centre extending the tenure of SBI Chairman Dinesh Kumar Khara till he attained the age of 63 years.
- Tewari had joined SBI in 1993 and holds a BE degree in electrical and electronics from BITS Ranchi.



APPOINTMENTS



Titbits

State Bank of India

Headquarters : Mumbai, Maharashtra

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



APPOINTMENTS



➤ Which Indian company has appointed cricketer Mahendra Singh Dhoni as its brand ambassador for its online grocery delivery service?

- A) Amazon India
- B) Flipkart
- C) JioMart
- D) BigBasket
- E) Grofers

Answer
C) JioMart



Reliance Retail's JioMart has roped in Indian cricket icon, **Mahendra Singh Dhoni** as a brand ambassador.



AWARDS



➤ **Who won the Nobel Peace Prize for her efforts in fighting the oppression of women in Iran?**

- A) Malala Yousafzai
- B) Narges Mohammadi
- C) Aung San Suu Kyi
- D) Ellen Johnson Sirleaf
- E) Kailash Satyarthi



Answer
B) Narges Mohammadi



AWARDS



Explanation

- Iranian human rights activist **Narges Mohammadi** has been awarded **the Nobel Peace Prize 2023 for her fight against the oppression of women.**
- She remains in jail as she becomes **the 19th woman to win the Nobel peace Prize.**
- The Norwegian Nobel Committee has decided to award the 2023 #NobelPeacePrize to Narges Mohammadi for her fight against the oppression of women in Iran and her fight to promote human rights and freedom for all
- The prize worth 11 million Swedish crowns (around \$ 1 million) will presented in Oslo on December 10, the death anniversary of Alfred Nobel, who founded the awards in his 1895 will.



AWARDS



Explanation

- Ms Mohammadi is among the leading human rights activists in Iran, which is among the worst countries for women rights. Violent protests had broken out in the country after Mahsa Amini, a young Kurdish woman, was killed in the custody of the morality police.
- The Nobel laureate has been arrested 13 times, convicted five times and sentenced to a total of 31 years in prison and 154 lashes, said the Nobel Prize website, adding, "Her brave struggle has come with tremendous personal costs."
- Ms Mohammadi is also the deputy head of the Defenders of Human Rights Center, a non-governmental organisation led by Shirin Ebadi, the 2003 Nobel Peace Prize laureate



AWARDS



Titbits

Iran

Capital : Tehran

Currency : Rial

President: Ebrahim Raisi



INTERNATIONAL AFFAIRS



- What international organizations recently signed a memorandum of understanding (MoU) to collaborate on promoting clean and drug-free sport?

- A) UNESCO and FIFA
- B) IOC and WADA
- C) WHO and WADA
- D) UNICEF and IAAF
- E) FIFA and WADA

Answer

C) WHO and WADA



Explanation

- **The World Anti-Doping Agency (WADA) and WHO** have signed a four-year memorandum of understanding (MOU) to allow experts from both international organizations to collaborate and share information on issues where anti-doping and public health intersect.
- The MOU was signed in **Geneva, Switzerland**, by WADA President, Witold Bańka, and WHO Director-General, Dr Tedros Adhanom Ghebreyesus.
- The agreement will run until **1 October 2027** and provides a framework of cooperation between WHO and WADA to further their goals, specifically with regards to health promotion, the prevention of substance abuse and emerging drugs, and the promotion of clean sport.



The themes of the MOU

- Prevention and assessment of health risks associated with psychoactive substance use and related disorders, with a focus on doping compounds and substance use among athletes;
- Awareness raising and advocacy for clean sport and substance misuse prevention worldwide;
- Raising awareness through education initiatives with the support of goodwill ambassadors and influencers to drive positive change;
- Collaboration on sub-standard and falsified medical products, including identification of new emerging psychoactive drugs through sharing of information, mutual support, and engagement with sport federations; and
- Reporting on abuse and misuse of falsified and sub-standard medical products in sport.



Explanation

- The MOU also aligns with both organizations' common objective of achieving the United Nations Sustainable Goal 3: Ensuring healthy lives and promoting well-being for all at all ages
- These goals stem from the United Nations' 2030 Agenda for Sustainable Development, which was adopted by all United Nations Member States in 2015 and provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.
- This formal agreement between WADA and WHO follows an initial meeting between the two organizations which took place in **April 2023** at the WHO headquarters in Geneva.



Titbits

WHO

Abbreviation: The World Health Organization
Director-General : Dr Tedros Adhanom Ghebreyesus
Headquarters : Geneva, Switzerland
Founded: 7 April 1948



➤ How many successive terms has India been re-elected as the President of the Asia-Pacific Institute for Broadcasting Development (AIBD)?

- A) Two successive terms
- B) Three successive terms
- C) Four successive terms
- D) Five successive terms
- E) This is India's first term as President

Answer

B) Three successive terms



Explanation

- In an unprecedented development where India had already served two terms as **President, Asia- Pacific Institute for Broadcasting Development (AIBD) General Conference (GC)** from 2018 – 2021 and 2021 – 2023, India has been elected as **President of AIBD GC** for the **3rd successive term** to lead the prestigious international organisation.
- **AIBD**, established in **1977** under the auspices of UNESCO, is a unique regional inter-governmental organisation, currently has 92 member organisations from across 44 countries, including 26 Government Members (countries) represented by 48 broadcasting authorities and broadcasters, and 44 Affiliates (organisations) of which represented by 28 countries and regions in Asia, Pacific, Europe, Africa, Arab States and North America.



Explanation

- India is one of the founding members of AIBD and Prasar Bharati, India's public service broadcaster is the representative body of the Ministry of Information & Broadcasting, Govt. of India at AIBD.
- The 21st General Conference & Associated Meetings 2023 (GC 2023) of Asia- Pacific Institute for Broadcasting Development (AIBD) was chaired by its President Shri Gaurav Dwivedi, CEO Prasar Bharati and concluded successfully from 02-04 October, 2023 in Port Louis, Mauritius.
- The two-day Conference is mandated to achieve a vibrant and cohesive electronic media environment in the Asia- Pacific region through policy and resource development.



NATIONAL AFFAIRS



➤ **Prime Minister Narendra Modi inaugurated India's first high-tech sports training center specifically designed for whom?**

- A) Athletes preparing for the Olympics
- B) Underprivileged youth interested in sports
- C) Divyangjan (persons with disabilities)
- D) National-level athletes
- E) Students aspiring to be professional athletes



Answer

C) Divyangjan (persons with disabilities)



Explanation

- On the occasion of Mahatma Gandhi's birthday, **Prime Minister Narendra Modi** inaugurated the **country's first high-tech sports training centre for Divyangjan, named after former Prime Minister Shri Atal Bihari Vajpayee, in Gwalior, Madhya Pradesh**
- The Prime Minister also launched several other initiatives during the event. Dr. Virendra Kumar, Minister for Social Justice and Empowerment, was also present on this occasion.



Explanation

- This initiative aims to provide equal opportunities in sports, enhance talent, and encourage participation in various sports disciplines. Divyangjan from all over the country can practice and train in the Atal Bihari Training Center for Divyang Sports.
- This inauguration program serves as a platform to demonstrate commitment to an inclusive and accessible sports ecosystem, emphasizing the power of sports in inspiring individuals to overcome obstacles without worrying about their physical abilities.



➤ Which Indian product has been granted the Geographical Indication (GI) tag for the first time, signifying its unique geographical origin?

- A) Basmati Rice
- B) Darjeeling Tea
- C) Arunachal Yak Churpi
- D) Kashmiri Saffron
- E) Malabar Pepper

Answer

C) Arunachal Yak Churpi



Explanation

- A first ever yak milk product, **Arunachal Yak Churpi**, has got the Geographical Indication tag.
- two other unique products from the frontier state, **Khaw Tai (Khamti rice) and Tangsa textile**, have also obtained GI certifications that will now offer legal safeguards and enhance their marketability with Arunachal as their place of origin.
- Churpi is prepared from the milk of Arunachali yak, a unique breed found in West Kameng and Tawang districts of the state.
- The Khaw Tai, a chewy sticky rice variety of Namsai region, is cultivated by traditional Khampti tribal farmers
- Textile products of the Tangsa tribe of Changlang district are famous for their exotic designs and colours



➤ What is the name of the mobile app launched by REC (Rural Electrification Corporation) for 54EC Bonds Investors?

- A) REC Finance
- B) SUGAM Bonds
- C) REC SUGAM
- D) SUGAM REC
- E) BondInvestor54



Answer
D) SUGAM REC



Explanation

- **REC Limited**, the Maharatna Central Public Sector Enterprise under the Ministry of Power, has launched a mobile application, exclusively for current and future investors in REC's 54EC Capital Gain Tax Exemption Bonds.
- Named 'SUGAM REC', the mobile app will offer investors with complete details of their investment in REC 54EC Bonds.
- Investors will be able to download their e-bond certificates, apply for fresh investment, download important forms related to updating of KYC, and also connect with REC's Investor Cell via call / email / WhatsApp.



Explanation

- The mobile application can be downloaded free of charge, on Android and iOS platforms.
- **'SUGAM REC'** is amongst one of REC's many digital initiatives.
- Section 54EC Bonds are a type of fixed income financial instruments which provide tax exemption under capital gains to investors, under Section 54EC of the Income Tax Act.
- REC Limited is an NBFC focusing on Power Sector Financing and Development across India. Established in 1969, REC Limited has completed over fifty years of operations.



Titbits

Rural Electrification Corporation Limited(REC Limited)

Headquarters: New Delhi, Delhi

Founded: 25 July 1969

CMD: Vivek Kumar Dewagan



- **What does the MoU (Memorandum of Understanding) signed between ARAI and IIT Guwahati establish?**
- A) A joint research project on automotive systems
 - B) A scholarship program for engineering students
 - C) The construction of a new automotive manufacturing plant
 - D) A Common Engineering Facility Center named "Digital Twin Center for Emerging Automotive Systems"
 - E) A partnership to develop green energy technologies



Answer

D) A Common Engineering Facility Center titled "Digital Twin Center for Emerging Automotive Systems" in a Hub and Spoke model.



Explanation

- **Automotive Research Association of India (ARAI)** has signed an MoU with **IIT Guwahati** for **Establishment of Common Engineering Facility Center** titled **“Digital Twin Center for Emerging Automotive Systems”** in **Hub and Spoke** model.
- ARAI is an autonomous body under the aegis of the Ministry of Heavy Industries.
- The Common Engineering Facility Center(CEFC) is being established under Capital Goods scheme Phase II of Ministry of Heavy Industries (MHI)by ARAI along with Industry Partner named Micelio Mobility Pvt Ltd. titled “Digital Twin Center for Emerging Automotive Systems” in Hub and Spoke model.



Explanation

- The CEFC will enable “SAMARTH Udyog Bharat 4.0”, for the benefit of the industry at large, and more specifically MSMEs and Start-ups by creating digital twin for the different systems across industries.
- The small enterprises specifically have a challenge in accessing facilities for development of solutions and limited technology orientation. So, establishment of Digital Twin Centre for Emerging Automotive Systems will help the MSMEs and Start-ups in experimenting, experiencing, upskilling and finding solutions using this domain for their needs.



NATIONAL AFFAIRS



- Which Indian state government, led by Chief Minister K Chandrasekhar Rao (KCR), recently launched a breakfast scheme for schools up to the 10th standard?

- A) Andhra Pradesh
- B) Karnataka
- C) Tamil Nadu
- D) Telangana
- E) Maharashtra

Answer
D) Telangana



Explanation

- **The Telangana Government** led by Chief Minister K Chandrasekhar Rao (KCR) took a historic step as it launched a **breakfast scheme** in schools **up to the 10th standard**, marking the first such initiative in the country
- **Education Minister Sabith Indrareddy and Finance Minister T Harirsh Rao** inaugurated the scheme at Raviryal Zilla Parishad High School (ZPHC) in **Ranga Reddy district**, while Municipal Administration Minister K T Rama Rao inaugurated it at West Marredpally Government High School. Respective Ministers, MLAs, MPs, and other public representatives joined in inaugurating the scheme across the state



Explanation

- This scheme aims to cover 27,147 schools and benefit 23 lakh students in the state.
- Breakfast will be served to students 45 minutes before the school starts.
- In some schools in **Hyderabad**, Ranga Reddy, Medchal-Malkajigiri, Sangareddy, and Mahabubnagar districts, breakfast will be provided by the Akshaya Patra Sansthan, while in the rest of the districts, it will be managed by mid-day meal workers
- The breakfast scheme in government schools was initially introduced in Tamil Nadu. Telangana becomes the second state to implement this scheme.
- While Tamil Nadu provides breakfast to students of classes 1-5, Telangana has decided to extend this benefit to all students in classes 1-10.



Titbits

Telangana

Capital : Hyderabad

CM : K. Chandrashekar Rao

Governor : Tamilisai Soundararajan



QUICK RECALL



- **World Cerebral Palsy Day 2023 is an international observance held on October 6th every year to raise awareness and promote the rights of people living with cerebral palsy.**
- **The Reserve Bank of India (RBI) has cancelled the licence of Nagar Urban Co-operative Bank Ltd. for not complying with various provisions of the Banking Regulation Act and defaulting on depositors' payments**
- **The Asian Development Bank (ADB) approved a 200-million-U.S. dollar loan to strengthen flood and riverbank erosion risk management along the 650-km-long main stem of the Brahmaputra River in Assam, India.**
- **Outlook Group announces the launch of its highly anticipated retirement planning event, "40After40", in association with IDFC FIRST Bank.**
- **RBI has extended the Payments Infrastructure Development Fund (PIDF) scheme by another two years till December 31, 2025.**



QUICK RECALL



- **The Reserve Bank of India has increased the existing limit for gold loans under the Bullet Repayment Scheme to ₹4 lakh from ₹2 lakh in respect of Urban Co-operative Banks who have met the overall target and sub-targets under Priority Sector Lending as of March-end.**
- **The Appointments Committee of the Cabinet (ACC) has extended by two more years the tenure of State Bank of India (SBI) Managing Director Ashwini Kumar Tewari.**
- **Reliance Retail's JioMart has roped in Indian cricket icon, Mahendra Singh Dhoni as a brand ambassador.**
- **Iranian human rights activist Narges Mohammadi has been awarded the Nobel Peace Prize 2023 for her fight against the oppression of women.**
- **The World Anti-Doping Agency (WADA) and WHO have signed a four-year memorandum of understanding (MOU) to allow experts from both international organizations to collaborate and share information on issues where anti-doping and public health intersect.**



QUICK RECALL



- In an unprecedented development where India had already served two terms as President, Asia- Pacific Institute for Broadcasting Development (AIBD) General Conference (GC) from 2018 – 2021 and 2021 – 2023, India has been elected as President of AIBD GC for the 3rd successive term to lead the prestigious international organisation.
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- A first ever yak milk product, Arunachal Yak Churpi, has got the Geographical Indication tag.
- REC Limited, the Maharatna Central Public Sector Enterprise under the Ministry of Power, has launched a mobile application, exclusively for current and future investors in REC's 54EC Capital Gain Tax Exemption Bonds.



QUICK RECALL



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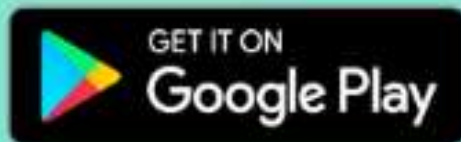
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