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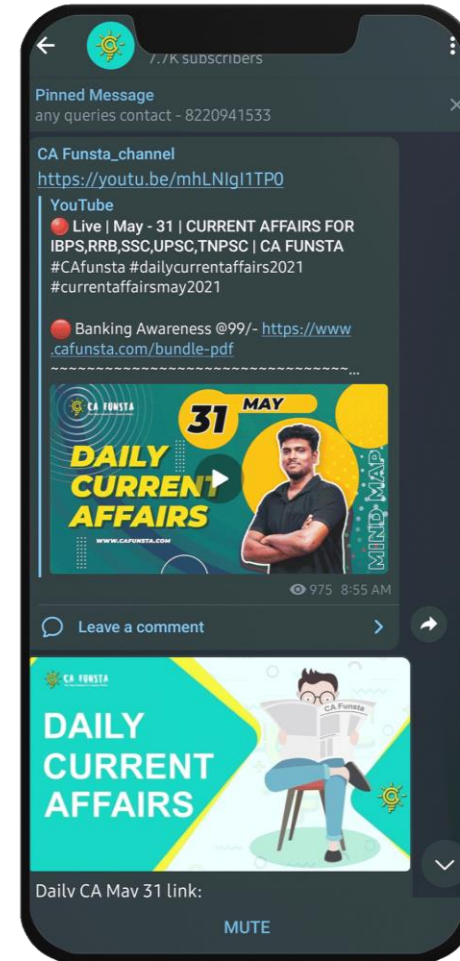
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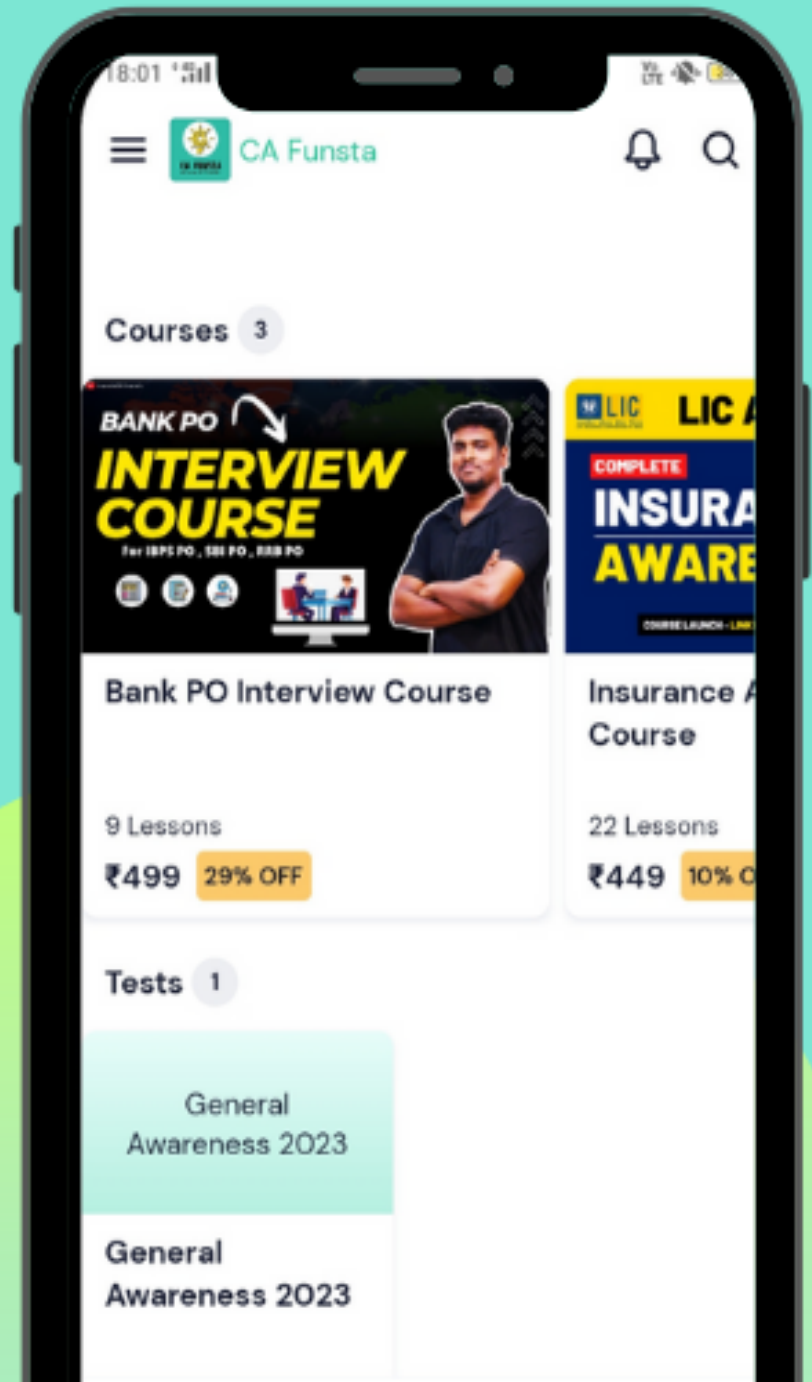
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Important Days



On which date is the International Day for Biosphere Reserve celebrated in 2023?

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

Answer
C) 3rd November



Important Days



Explanation

- Every **November 3rd**, the global community observes the **International Day for Biosphere Reserves**, an event officially designated by **UNESCO at its 41st General Conference in 2022**.
- This special day serves as a valuable opportunity to gain a deeper understanding of Biosphere Reserves (BR) and to acknowledge their crucial role in safeguarding the intricate harmony between the natural world and human culture.

Important Days



Explanation

World Tsunami Awareness Day 2023

- Every year, **World Tsunami Awareness Day** is observed on **November 5**.
- In Japan, the word Inamura-no-hi means burning of the rice sheaves. During an earthquake in 1854, a farmer saw the tide receding – a clear sign of a Tsunami coming.
- He then set fire to his harvested rice to make the villagers aware of the looming disaster.
- To honour this true story of Japan, November 5 is chosen as the day for observing World Tsunami Awareness Day.
- The **theme of this year's World Tsunami Awareness Day is - Fighting Inequality for a Resilient Future**

Which financial institution introduced the "NRI Homecoming" festival for non-resident Indians?

- A) State Bank of India
- B) HDFC Bank
- C) ICICI Bank
- D) IndusInd Bank
- E) Axis Bank

Answer
D) IndusInd Bank



IndusInd Bank

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Explanation

- **IndusInd Bank** unveiled the “**NRI Homecoming**” festival, a special celebration to mark the homecoming of non-resident Indians (NRIs) reuniting with their families.
- This coincides with the ongoing ICC Men’s Cricket World Cup 2023, the approaching year-end holiday season, and the eagerly anticipated Pravasi Bharatiya Divas in January 2024.
- The primary goal of this initiative is to provide a memorable experience for our clients by hosting a series of joyful events and presenting enticing deals on our banking products and services.
- Within the NRI homecoming festival, the bank offers time-limited advantages, such as an impressive interest rate of up to 6.75 per cent per annum on NRE/NRO Savings Accounts, competitive interest rates of up to 7.5 per cent every year on NRE/NRO deposits, and enticing interest rates of up to 5.95 per cent each year on USD FCNR Deposits.
- Furthermore, the “NRI Homecoming” program encompasses educational sessions on financial literacy, offering valuable insights and guidance to NRIs and PIOs regarding their financial needs as they prepare to return overseas

BANKING AND FINANCE



Titbits

IndusInd Bank

Hq: Pune , Maharashtra

CEO : Sumant Kathpalia

Tagline : We make You Feel Richer, We Care DilSe

How much penalty did the Reserve Bank impose on Punjab National Bank for non-compliance with certain regulatory norms?

- A) Rs 30 lakh
- B) Rs 50 lakh
- C) Rs 72 lakh
- D) Rs 100 lakh
- E) Rs 10 lakh

Answer
C) Rs 72 lakh

Explanation

- The Reserve Bank of India (RBI) announced that it has imposed monetary penalties on **Punjab National Bank, Federal Bank, Kosamattam Finance, and Mercedes-Benz Financial Services India for rule violations.**
- The central bank has imposed a penalty of **Rs 72 lakh on Punjab National Bank, Rs 30 lakh on Federal Bank, Rs 13.38 lakh on Kosamattam Finance, and Rs 10 lakh on Mercedes-Benz Financial Services**
- Punjab National Bank received the penalty due to several violations, including levying SMS charges on certain accounts despite maintaining invalid mobile numbers in the Core Banking Solution (CBS), not strictly adhering to the interest rates as per the pre-disclosed schedule in several term deposit accounts, and failing to specify the interest reset date in MCLR-linked loans

Explanation

- Federal Bank was penalized for issuing demand drafts, each valued at rupees fifty thousand and above, without including the name of the purchaser on the face of the drafts.
- Kosamattam Finance was penalized for not maintaining a Loan-to-Value (LTV) ratio of 75 percent in certain loan accounts during the fiscal year 2021-22
- Mercedes-Benz Financial Services India received a penalty for failing to conduct ongoing due diligence of its customers and for not updating the Know Your Customer (KYC) information of its high-risk customers as of March 31, 2021.

APPOINTMENTS



Who has been appointed as the Chief Justice of Meghalaya High Court and was previously the seniormost judge of Madras High Court?

- A) Justice S. Vaidyanathan
- B) Justice Meghalaya Sharma
- C) Justice R. Madrasan
- D) Justice V. Meghalaya
- E) Justice S. Sharma

Answer

A) Justice S. Vaidyanathan



APPOINTMENTS



Explanation

- **Seniormost judge of Madras High Court Justice S Vaidyanathan** has been appointed **Chief Justice of Meghalaya High Court**
- The Supreme Court collegium, headed by Chief Justice of India DY Chandrachud, on Thursday recommended to the Centre the name of Justice Vaidyanathan for appointment as the Chief Justice of the High Court of Meghalaya.
- The post of the Meghalaya top judge fell vacant with the retirement of Justice Sanjib Banerjee on November 1.
- Justice Vaidyanathan was appointed judge of Madras High Court on October 25, 2013.
- Before his elevation as a Judge of the High Court, Justice Vaidyanathan got enrolled at the Bar in 1986 and practised at Madras High Court and various Tribunals

AWARDS



Which state recently received the Global Responsible Tourism Award 2023 for its sustainable and women-inclusive initiatives?

- A) Tamil Nadu
- B) Karnataka
- C) Kerala
- D) Goa
- E) Andhra Pradesh

Answer
C) Kerala



AWARDS



Explanation

- **Kerala** has bagged the prestigious **Global Responsible Tourism Award 2023**, in a major endorsement of the sustainable and women-inclusive initiatives successfully **promoted by the state's Responsible Tourism Mission (RTM)**
- The award is instituted by Responsible Tourism Partnership and International Centre for Responsible Tourism (ICRT), in the Best for Local Sourcing, Food and Craft category.
- The State RT Mission was selected for the award, the most valued honour being given for sustainable and inclusive tourism initiatives, for linking women-led small and medium-sized enterprises (SMEs) to tourism activities and ensuring effective marketing of indigenous products.
- London-based organisers selected Kerala RTM as a joint winner along with Eswatini, a landlocked country in Southern Africa, which is noted for eco-friendly Ngwenya Glass

AWARDS



Explanation

- **Kerala RT Mission** has been implementing **women-friendly tourism project in the state with the support of UN Women**, the UN organisation dedicated to gender equality and women empowerment.
- This is the second time Kerala RTM is getting the Responsible Tourism Global Award after its Water STREET project, implemented in Maravanthuruthu in the Kottayam district, notched up the honour last year. With this award, RTM registered a hat-trick this year as it had earlier got two other prestigious awards--- the 'Gold' award by the Government of India and the 'Gold' award of ICRT.
- The award jury recognised the work of the RTM in promoting the ethnic and traditional foods of each locality through tourism, providing authentic local food experiences enjoyed in local homes for tourists, besides generating additional income for the local communities.
- The Global Responsible Tourism Awards, which cater to Africa, India, and Latin America regions, were given in six categories including Best for Tackling Plastic Waste; Best for Meaningful Connections; Best for Local Sourcing, Food and Craft; Addressing Climate Change; Best for Diversity and Inclusion and Best for Nature-Positive Tourism.

INTERNATIONAL AFFAIRS



What type of agreement did India and Italy sign to facilitate the movement of workers and students between the two countries?

- A) Trade and Investment Agreement
- B) Environmental Protection Agreement
- C) Mobility and Migration Partnership Agreement
- D) Cultural Exchange Agreement
- E) Border Security Cooperation Agreement

Answer

C) Mobility and Migration Partnership Agreement



Explanation

- **India and Italy** signed the Mobility and Migration Partnership Agreement to enable seamless movement of workers, students and professionals after External Affairs Minister S Jaishankar held a comprehensive and productive meeting with his counterpart Antonio Tajani
- The Indian community in Italy estimated at 180,000 is the third largest community of Indians in Europe after the UK and the Netherlands. As first-generation migrants, the majority of them are engaged in economic sectors such as agriculture, dairy farming, the leather industry, construction works and the service industry

INTERNATIONAL AFFAIRS



Titbits

Italy

Prime Minister : Giorgia Meloni

Capital : Rome

Currency : Euro

President: Sergio Mattarella

In which state did Chief Minister Naveen Patnaik launch a flagship scheme in three more districts for rural development projects worth Rs 215 crore?

- A) Odisha
- B) Bihar
- C) West Bengal
- D) Karnataka
- E) Tamil Nadu

Answer
A) Odisha



Explanation

- **Odisha Chief Minister Naveen Patnaik** launched a flagship scheme of the state government in three more districts, where rural development projects worth Rs 215 crore would be taken up.
- Patnaik virtually launched the '**Ama Odisha, Nabin Odisha**' (Our Odisha, New Odisha) scheme in Mayurbhanj, Sambalpur and Malkangiri
- development of villages and panchayats, the programme aims at promotion, preservation and protection of the culture and tradition of the state.
- Stating that development of digital infrastructure is one of the objectives of the scheme, Patnaik said the villagers will also get internet connectivity, skill development centres, works hubs and banking facilities under the initiative
- The scheme was launched on October 10 with a budget provision of Rs 3,397 crore. A total of 90,723 projects will be implemented in 6,794 panchayats across the state, and an amount of Rs 10 lakh will be allocated for every village, as part of the programme

What was the name of the first-of-its-class Offshore Patrol Vessel of the Indian Coast Guard that was decommissioned with full honors in Kochi?

- A) ICGS Sentinel
- B) ICGS Vishwast
- C) ICGS Samar
- D) ICGS Guardian
- E) ICGS Vigilant

Answer

C) ICGS Samar



Explanation

- **Indian Coast Guard (ICG) Ship Samar** was decommissioned with full honours in a traditional armed forces ceremony held at Coast Guard Jetty
- The ship, which was commissioned on **February 14, 1996 at Goa** by the then **Prime Minister P V Narashimha Rao**, was based at Mumbai under the operational command of Commander Coast Guard Region (West). Further, the ship was rebased at Kochi in 2009
- Built indigenously by Goa Shipyard Ltd, the name Samar means "Battle".
- The navy said the ship boasts the unique distinction of being the first in numerous aspects, the foremost being - indigenously constructed vessel of the Indian Coast Guard with a gross displacement of more than 1,800 gross tonnage.
- Samar is 102 meters long and propelled by 6,200 KW twin diesel engines to a maximum speed of 21 knots. During the illustrious lifespan, the ship remained underway for around 54,000 hours at sea, covering more than 5,68,700 miles
- ICGS Samar was the first of its series, which was earlier known as Advanced Offshore Patrol Vessel (AOPV).

Titbits

The Indian Coast Guard

Founded: 1 February 1977

Headquarters: Indian Coast Guard Headquarters, New
Delhi

Director General: DG Rakesh Pal

What type of missiles are the Apache attack helicopters, being added to the Indian Army, armed with?

- A) Stinger air-to-air missiles
- B) Tomahawk cruise missiles
- C) Sidewinder air-to-air missiles
- D) Harpoon anti-ship missiles
- E) Javelin anti-tank missiles

Answer

A) Stinger air-to-air missiles



Explanation

- **The Indian Army** is preparing for the addition of **six heavy-duty Apache attack helicopters armed with Stinger air-to-air missiles**, Hellfire Longbow air-to-ground missiles, guns, and rockets.
- This comes as part of the **Rs 5,691 crore deal signed with the US in February 2020**.
- The delivery of these AH-64E Apache attack choppers, known as "tanks in the air," will occur in batches between February and June next year.
- The Indian Air Force (IAF) has already inducted 22 Apache helicopters under a separate deal worth Rs 13,952 crore signed in September 2015. These helicopters will provide integrated combat aviation support to the Army's strike corps
- Meanwhile, the Army and IAF have finalized plans to acquire 156 indigenous 'Prachand' light combat helicopters from Hindustan Aeronautics Limited (HAL) for offensive operations in high-altitude areas such as Siachen Glacier and eastern Ladakh. According to the proposal, the Army will receive 90 Prachand choppers, while the IAF will receive 66.

Explanation

- This order will supplement the 15 Prachand helicopters already inducted, with 10 for the IAF and 15 for the Army, as approved by the Cabinet Committee on Security in March last year.
- These Apache helicopters will be the third iconic helicopters to be inducted into the Indian armed forces.
- The IAF has already inducted 15 heavy-lift Chinook choppers for Rs 8,048 crore, while the Navy has received the first batch of 24 MH-60 "Romeo" multi-mission helicopters under a contract worth Rs 15,157 crore signed in February 2020.

Prime Minister Narendra Modi announced the extension of which free ration scheme for another five years?

- A) Pradhan Mantri Jan Dhan Yojana
- B) Pradhan Mantri Awas Yojana
- C) Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)
- D) Pradhan Mantri Kisan Samman Nidhi
- E) Pradhan Mantri Mudra Yojana

Answer

**C) Pradhan Mantri Garib Kalyan Anna Yojana
(PMGKAY)**

Explanation

- **Prime Minister Narendra Modi** announced the extension of **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), a free ration scheme, for another five years.**
- The scheme, providing free ration to 80 crore poor people was ending in December but now it will be extended by another five years
- The Centre had in December last year announced that it will provide free foodgrains to over 81 crore people for one year under the National Food Security Act.

Titbits

The Indian Coast Guard

Founded: 1 February 1977

Headquarters: Indian Coast Guard Headquarters, New
Delhi

Director General: DG Rakesh Pal

QUICK RECALL



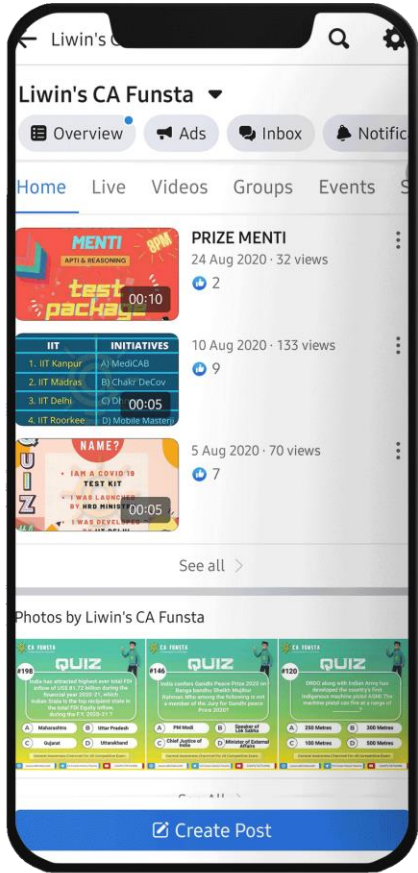
- **Every November 3rd, the global community observes the International Day for Biosphere Reserves; Every year, World Tsunami Awareness Day is observed on November 5.**
- **IndusInd Bank unveiled the "NRI Homecoming" festival, a special celebration to mark the homecoming of non-resident Indians (NRIs) reuniting with their families.**
- **The Reserve Bank of India (RBI) announced that it has imposed monetary penalties on Punjab National Bank, Federal Bank, Kosamattam Finance, and Mercedes-Benz Financial Services India for rule violations.**
- **Seniormost judge of Madras High Court Justice S Vaidyanathan has been appointed Chief Justice of Meghalaya High Court**
- **Kerala has bagged the prestigious Global Responsible Tourism Award 2023, in a major endorsement of the sustainable and women-inclusive initiatives successfully promoted by the state's Responsible Tourism Mission (RTM)**

QUICK RECALL

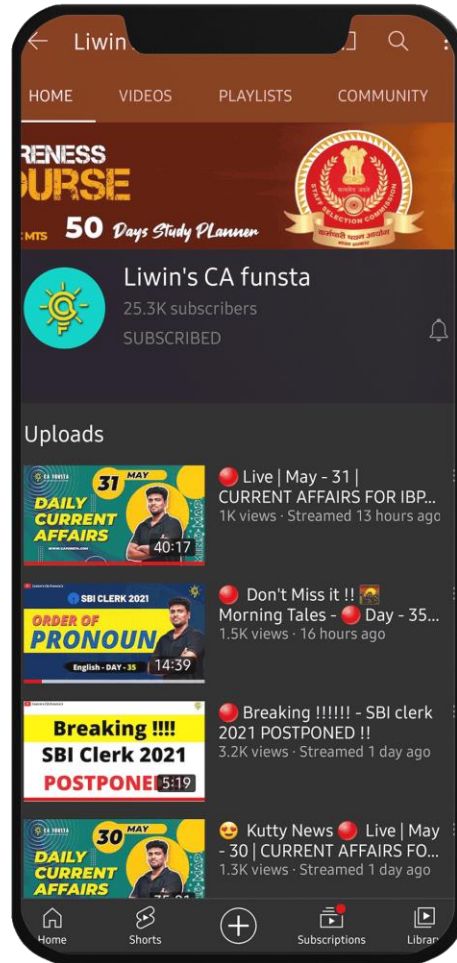


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- **Odisha Chief Minister Naveen Patnaik launched a flagship scheme of the state government in three more districts, where rural development projects worth Rs 215 crore would be taken up.**
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- **The Indian Army is preparing for the addition of six heavy-duty Apache attack helicopters armed with Stinger air-to-air missiles, Hellfire Longbow air-to-ground missiles, guns, and rockets.**
- **Prime Minister Narendra Modi announced the extension of Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), a free ration scheme, for another five years.**

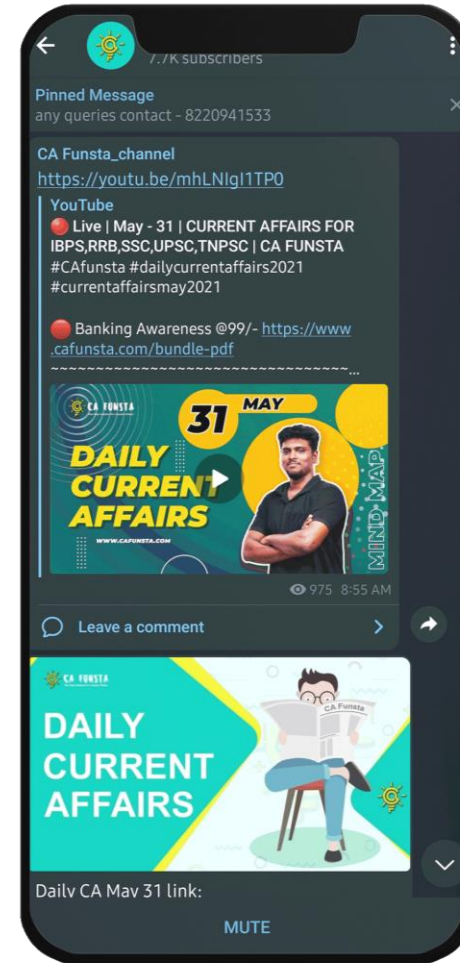
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