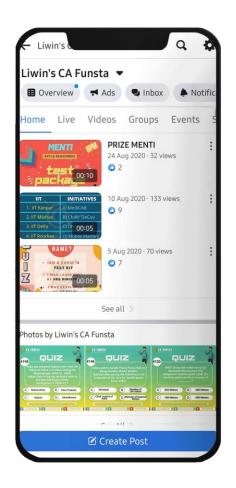
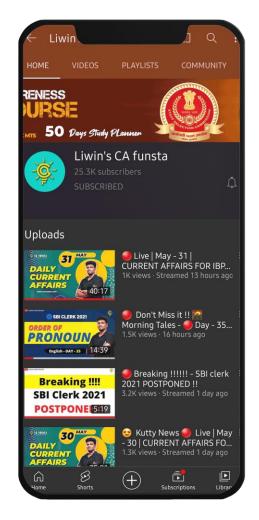


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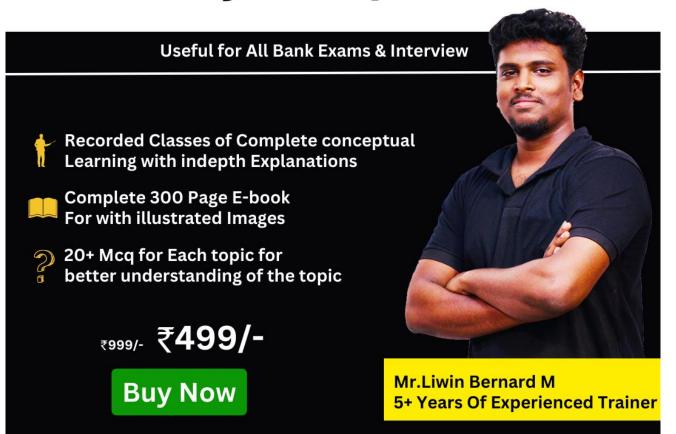






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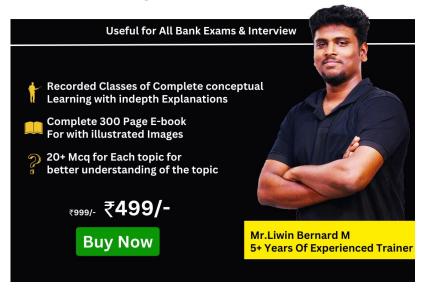
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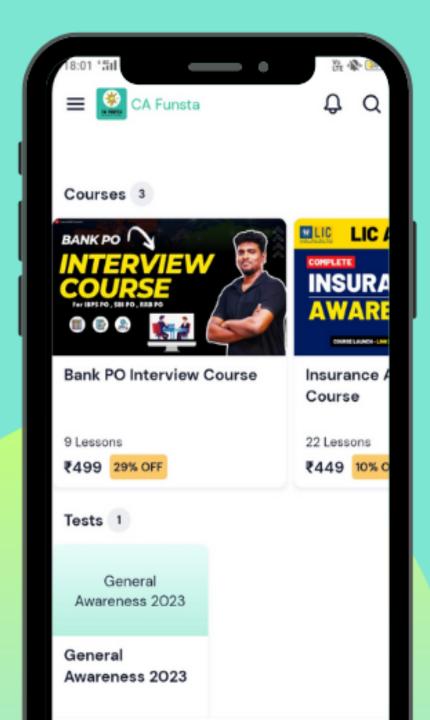
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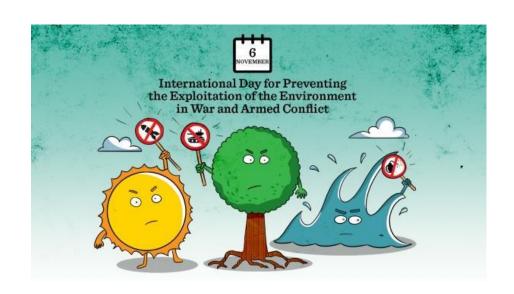
## **Important Days**



# On which date is the International Day for Preventing the Exploitation of the Environment in War and Armed Conflict observed globally?

- A) November 6
- B) December 10
- C) October 24
- D) September 21
- E) July 1

Answer
A) November 6





## **Important Days**



- The International Day for Preventing the Exploitation of the Environment in War and Armed Conflict is a global day observed on November 6 every year.
- The International Day for Preventing the Exploitation of the Environment in War and Armed Conflict originated from the acknowledgement of the detrimental effect of war on the environment.
- This day was inaugurated by the United Nations
  (UN) on November 5, 2001, through a UN General
  Assembly resolution.





#### Who won the Brazilian Grand Prix?

- A) Lewis Hamilton
- B) Sebastian Vettel
- C) Max Verstappen
- D) Charles Leclerc
- E) Valtteri Bottas

**Answer** C) Max Verstappen







#### **Explanation**

Track: Autódromo José Carlos Pace

Rank	Person	Car companAy	Country
1	Max Verstappen	Red Bull Racing	The Netherlands
2	Lando Norris	McLaren	UK
3	Fernando Alonso	Aston Martin	Spain

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#### Which cricketer has recently announced his retirement from international cricket?

- A) Sunil Narine
- B) Chris Gayle
- C) Kieron Pollard
- D) Dwayne Bravo
- E) Jason Holder

**Answer** A) Sunil Narine







- West Indies spinner Sunil Narine has announced his retirement from international cricket
- Narine played more than 100 international matches for the West Indies and helped the Caribbean side to the ICC Men's T20 World Cup in Sri Lanka in 2012 when he claimed nine wickets for the tournament.
- With his last appearance for the West Indies coming in 2019
- Narine played 122 international matches for the West Indies in total, which included six Tests, 65 ODIs and 51 T20Is





Which two companies have partnered to enhance health insurance accessibility throughout India?

- A) Apple and Microsoft
- B) Coca-Cola and PepsiCo
- C) Star Health Insurance and Finequs
- D) Amazon and Google
- E) Facebook and Twitter



Answer
C) Star Health Insurance and Finequs

The Health Insurance Specialist





- Star Health and Allied Insurance unveiled a strategic alliance with Finconvenio Services
  (Finequs), a technology-driven financial services distribution firm, aimed at strengthening its
  footprint throughout India.
- This partnership will streamline the availability of health insurance in more than 2,500 postal codes spanning 28 states and three Union territories in India, making a substantial contribution towards the realization of IRDAI's 2047 vision of "Insurance for All."
- Furthermore, this collaboration will generate employment prospects for individuals in smaller cities and towns throughout Bharat
- This collaboration will offer convenient access to Star Health's extensive range of products
  for residents of smaller towns and cities. It will empower over a million local kirana and
  neighbourhood retail store owners to offer health insurance to their clientele.





- Additionally, it will create an additional source of income for women entrepreneurs and homemakers while also offering stable employment opportunities to individuals in rural India.
- Moreover, this partnership will contribute to heightened health insurance awareness across the entire country, as well as raise awareness about insurance in rural India.





#### **Titbits**

**Star Health and Allied Insurance** 

Headquarters: Chennai, Tamil Nadu

MD & CEO: Anand Roy





## What has the Insurance Regulatory and Development Authority of India (IRDAI) done regarding the bancassurance channel?

- A) Formed a taskforce to look into various aspects, including mis-selling
- B) Banned the use of bancassurance channel
- C) Introduced new regulations to promote bancassurance
- D) Issued guidelines for bancassurance agents
- E) None of the above

**Answer** 

A) Formed a taskforce to look into various aspects, including mis-selling



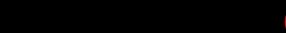


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#### **Explanation**

- The Insurance Regulatory and Development Authority of India (IRDAI) has formed a
  taskforce to look into various aspects of the bancassurance channel, including mis-selling.
- J. Meena Kumari, Executive Director (Life), IRDAI, will be chairperson of the taskforce which will have Yegna Priya Bharat, Chief General Manager (Health); Surya Kumar, Chief General Manager (Supervision), and J. Anita, Chief General Manager (Intermediaries), of IRDAI as members. It will also have industry representatives
- The terms of the reference of the taskforce include suggesting the regulatory stipulations on the market conduct requirements of bancassurance partners especially in view of mis-selling and forced selling complaints, to study the effectiveness of the existing model of the channel and recommend ways and means of improving the efficiency and to examine the international best practices in this model and suggest suitable modifications.

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#### **Titbits**

#### **IRDAI**

Abbreviation:The Insurance Regulatory and Development Authority of India

Act: The Insurance Regulatory and Development Authority Act, 1999

Headquarters: Hyderabad, Telangana

Chairman: Debasish Panda





# What is the name of the new savings plan launched by Ageas Federal Life Insurance (AFLI) for retail customers?

- A) Ageas Federal Life Insurance Super Cash Plan
- B) Ageas Federal Life Insurance Savings Plus Plan
- C) Ageas Federal Life Insurance Wealth Builder Plan
- D) Ageas Federal Life Insurance Secure Savings Plan
- E) Ageas Federal Life Insurance Premium Saver Plan

Answer

A) Ageas Federal Life Insurance Super Cash Plan







- Ageas Federal Life Insurance (AFLI) has announced the launch of 'Ageas Federal Life **Insurance Super Cash Plan'** – a non-linked, participating savings plan for retail customers.
- This plan offers a combination of immediate liquidity and financial stability for the family, making it an efficient option for people seeking a stable income as well as financial protection
- The plan offers immediate liquidity through regular income which could start as early as the first month of the policy, depending on when the policyholder has opted to receive returns.
- Additionally, the plan provides guaranteed boosters after every fifth policy year designed to enhance savings. The policyholder also receives a lumpsum maturity benefit at the end of the policy term.
- Save The Date This feature allows the policyholders to defer Survival Benefit payouts to a chosen special date.





- Uninterrupted Income Benefit (UIB) This is an optional benefit to waive off any future premiums due after the unfortunate demise of the life assured. A lumpsum benefit is immediately paid to the nominee plus the policy benefits continue and are paid as per schedule.
- **Premium Offset** This is another optional benefit where the policyholder has the option of utilizing the survival benefits to offset the premiums due during the premium payment term.
- Exclusive Benefits for Females With an aim to drive life insurance penetration, the plan offers female purchasers, an increase of up to 12% on the sum assured on maturity depending on the premium payment term.
- Rebate on High Sum Assured or Premium Policyholders are offered additional benefits, especially if the annualized premium exceeds Rs 3 lakh.
- Ageas Federal Life Insurance comes with Immediate Income and SUPER benefits is a plan that suits every life stage. It could help with your regular expenses, help in building a corpus for life goals and lets you save regularly.





#### **Explanation**

The plan also offers possible tax savings on premiums paid and benefits received, which adds to its attractiveness. It is advisable to consult your tax advisor to determine the tax benefits applicable to you.





#### **Titbits**

**Ageas Federal Life Insurance** 

Headquarters: Mumbai, Maharashtra

MD & CEO: Vighnesh Shahane



## **BUSINESS AND ECONOMY**



# Which foreign company has reportedly secured 100% Foreign Direct Investment (FDI) in India's defense projects?

- A) Lockheed Martin
- B) BAE Systems
- C) Saab
- D) Airbus
- E) Boeing

Answer C) Saab





## **BUSINESS AND ECONOMY**

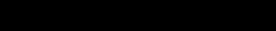


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#### **Explanation**

- Sweden's Saab has reportedly become the first foreign company that has bagged 100% FDI in India's defence projects
- Currently, India allows only 74% FDI in the defence sector under the automatic route. Beyond that, clearance can be obtained on a case-by-case basis.
- However, the clearance rules were relaxed in 2015, still, no foreign firm was able to get permission for 100% FDI in defence.
- The Government has liberalised and allowed FDI under automatic route up to 74% and up to 100% through Government route wherever it is likely to result in access to modern technology.
- India received foreign direct investment (FDI) worth \$3.21 million in defence industries during April-September period in FY 2023. The sector had attracted \$2.36 million foreign investment in 2021-22, \$0.63 million in 2020-21, \$2.20 million in 2019-20, \$2.18 million in 2018-19 and \$0.01 million in 2017-18, according to Centre's data.

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#### **BUSINESS AND ECONOMY**



- Saab FFV India has been registered as per the ET report and will make the latest generation of the Carl-Gustaf M4 system. This will be the first time Saab will manufacture Carl-Gustaf M4 outside Sweden. The facility of Saab is likely to come up in Haryana.
- The shoulder-fired rockets are used by Indian armed forces extensively, and countries like the US, and European nations also use them to take down fortified enemy positions, armour, and personnel
- In 2016, French firm DCNS became the first foreign company to seek approval of 100% FDI to set up a subsidiary to develop advanced systems that would give submarines more underwater endurance, ET reported.
- The French firm has sought to invest over ₹100 crore in the Indian subsidiary (DCNS India Pvt Ltd) to develop high-end critical defence technologies but it did not get permission





# Which two public sector lenders have been granted an extension of tenure for their managing directors by the government?

- A) State Bank of India (SBI) and Punjab National Bank (PNB)
- B) Bank of Maharashtra (BoM) and Central Bank of India
- C) HDFC Bank and ICICI Bank
- D) Axis Bank and Kotak Mahindra Bank
- E) Canara Bank and Union Bank of India

#### **Answer**

B) Bank of Maharashtra (BoM) and Central Bank of India





- The government has cleared the extension of tenure of managing directors of two public sector lenders – Bank of Maharashtra (BoM) and Central Bank of India.
- According to sources, Appointments Committee of the Cabinet (ACC) has approved
  extension of term of office of A S Rajeev, MD and CEO of BoM, for six months till his
  superannuation.
- Besides, sources said, ACC has extended the term of M V Rao, MD and CEO of Central Bank of India, till July 31, 2025.
- Rajeev was appointed MD and CEO of BoM in 2018 while Rao took charge as MD and CEO of Central Bank of India in 2021





#### **Titbits**

#### **Bank of Maharashtra**

Hq: Pune, Maharashtra CEO: A S Rajeev

Tagline: One Family One Bank

**Central Bank of India** 

Headquarters: Mumbai, Maharashtra

MD & CEO: Matam Venkata Rao

Tagline: Central to you since 1911





Who has been re-elected to serve on the Advisory Committee on Administrative and Budgetary Questions (ACABQ) at the UN for the term 2024-26?

- A) Surendra Adhana
- B) Narendra Modi
- C) S. Jaishankar
- D) Ravi Shankar Prasad
- E) Piyush Goyal

**Answer** A) Surendra Adhana





- Senior Indian diplomat Surendra Adhana has been re-elected to serve on the Advisory
   Committee on Administrative and Budgetary Questions (ACABQ) at the UN for the term
   2024-26
- Counsellor Adhana at India's Permanent Mission to the UN has been re-elected by acclamation to serve on the ACABQ.
- The Advisory Committee is an expert Committee of 21 Members elected by the General
   Assembly for a period of three years, on the basis of a broad geographical representation.

   Members serve in a personal capacity and not as representatives of member states
- The major functions of the Advisory Committee, which is a subsidiary organ of the General Assembly, are to examine and report on the budget submitted by the Secretary-General to the General Assembly; to advise the General Assembly concerning any administrative and budgetary matters referred to it; to examine on behalf of the General Assembly the administrative budgets of the specialised agencies and proposals for financial arrangements with such agencies; and to consider and report to the General Assembly on the auditors' reports on the accounts of the United Nations and of the specialised agencies





#### Who was sworn in as the Chief Information Commissioner by President Droupadi Murmu?

- A) Heeralal Samariya
- B) Narendra Modi
- C) S. Jaishankar
- D) Ravi Shankar Prasad
- E) Piyush Goyal

**Answer** A) Heeralal Samariya









- Information Commissioner Heeralal Samariya was sworn in as the Chief Information **Commissioner** by President Droupadi Murmu.
- The top post at the transparency panel -- Central Information Commission (CIC)-- was lying vacant following completion of Y K Sinha's tenure on October 3.
- Samariya, a former Indian Administrative Service (IAS) officer, had served as Labour and Employment Secretary. He was sworn in as the Information Commissioner in the CIC on November 7, 2020.
- At present, there are two Information Commissioners in the Commission. The Commission is headed by the Chief Information Commissioner and can have a maximum of 10 Information Commissioners.
- A Chief Information Commissioner and Information Commissioners can hold the office till they attain 65 years of age.



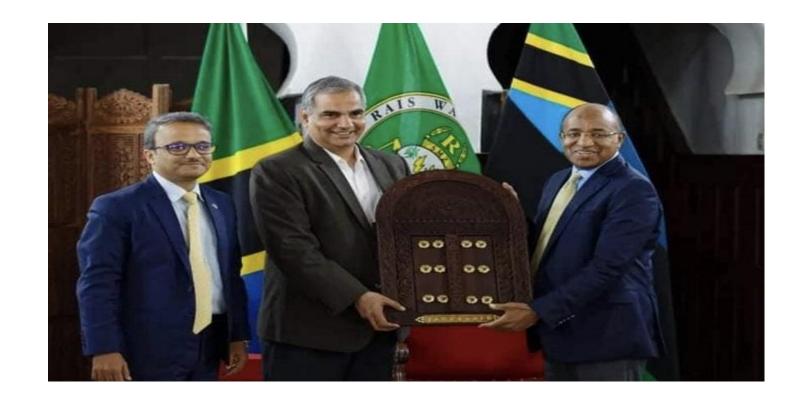
## **SCIENCE AND TECHNOLOGY**



#### Which Indian Institute of Technology (IIT) recently became the first to establish an international campus in Tanzania?

- A) IIT Bombay
- B) IIT Delhi
- C) IIT Madras
- D) IIT Kanpur
- E) IIT Kharagpur

**Answer C) IIT Madras** 





## **SCIENCE AND TECHNOLOGY**



- The Indian Institute of Technology Madras became the first Indian Institute of Technology
  to set up an international campus, by launching a campus in Tanzania.
- India and the East African nation had recently signed a memorandum of understanding (MoU).
- The Zanzibar Campus, IIT Madras, will be on Zanzibar Island, off the East African mainland and part of the Tanzanian republic.
- Hussein Ali Mwinyi, President of Zanzibar and Chairman of the Revolutionary Council, inaugurated the IIT Madras Zanzibar at an event held on Monday at the Zanzibar campus in the presence of Tanzanian officials, Indian dignitaries, faculty, and students
- This historic initiative is being undertaken as part of the Government of India's endeavour to take the top-quality education system of India to international arenas.



## **SCIENCE AND TECHNOLOGY**



- The existing campus in the Bweleo district, located approximately 15 km south of Zanzibar Town, is equipped with international amenities designed to meet the current needs of students.
- A permanent campus will be built soon jointly by the Government of Zanzibar and the Government of India.
- Initially, the Institute will offer BS and MTech programmes in Data Science and Artificial Intelligence. More academic programmes will be offered in the coming year. In the first batch at IITM Zanzibar, students from Zanzibar, mainland Tanzania, Nepal, and India have been admitted, with 40 per cent of the students being women.



## **SCIENCE AND TECHNOLOGY**



#### **Titbits**

#### **Tanzania**

Capital: Dodoma

President: Samia Suluhu Hassan

Currency: Tanzanian shilling

Prime Minister: Kassim Majaliwa Majaliwa



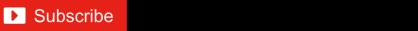


#### Who will unveil the crest of the Indian Navy's latest warship 'Surat'?

- A) Gujarat Chief Minister Bhupendra Patel
- B) Chief of Naval Staff Admiral R Hari Kumar
- C) Prime Minister Narendra Modi
- D) President Ram Nath Kovind
- E) Defense Minister Rajnath Singh

**Answer** A) Gujarat Chief Minister Bhupendra Patel

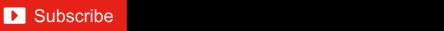






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- The Crest of Indian Navy's latest, indigenous under-construction, guided missile destroyer,
  'Surat', is scheduled to be unveiled by Shri Bhupendra Patel, the Chief Minister of Gujarat in
  presence of Adm R Hari Kumar, the Chief of the Naval Staff, at a ceremony to be held in the
  city of Surat.
- Hon'ble Raksha Mantri, Shri Rajnath Singh had earlier launched this warship on 17 March 2022 at Mumbai.
- Amongst the latest frontline 'Warship Projects' under construction, the 'Project 15B'
  programme involves construction of four next generation stealth guided missile destroyers,
  of which 'Surat' is the fourth and the last ship. She is presently under construction at the
  Mazagon Docks Shipbuilders Ltd. Mumbai.
- Construction of this warship testifies the nation's dedication to indigenous cutting-edge warship building technology and commitment to strategic military advancements.
- From a small navy at the time of independence, Indian Navy today is a highly capable, combat ready, cohesive, credible and future proof force.





- It is a well-known fact that the city of Surat was the most important maritime trade link between India and many other countries from the 16th to the 18th century.
- The city was also a flourishing centre for ship building activities and the vessels built in Surat, during this period, were especially renowned for their longevity as some ships continued to be in service for more than 100 years
- This is the first capital warship to be named after a city of Gujarat and this is also the first time that unveiling of the crest of a warship is being undertaken in the very city after which it has been named.





#### **Titbits**

#### Mazagon Dock Shipbuilders Ltd (MDL)

Chairman & Managing Director(CMD): Sanjeev Singhal

Established: 1934

Headquarters: Mumbai, Maharashtra





Which organization has partnered with the Ministry of Women and Child Development to support the 'Beti Bachao, Beti Padhao' initiative?

- A) Zee TV
- B) Sony Entertainment Television
- C) COLORS
- D) Star Plus
- E) NDTV

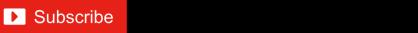
**Answer** C) COLORS







- COLORS, India's leading Hindi GEC, announced its collaboration with the Ministry of Women and Child Development's 'Beti Bachao, Beti Padhao' initiative, to address the issue of girl child abandonment, through the launch of its new fiction show Doree.
- Television as a medium has played a huge role in holding a mirror to society and led to many women becoming agents of change.
- With an aim to bring societal change and address the gender bias against girl child, through
  this association COLORS aims to raise awareness about the social evil of girl child
  abandonment. In addition to launching a primetime show on the subject, as part of this
  association, COLORS will promote the 24-hour emergency toll free Child helpline number
  (1098) for those seeking assistance for any abandoned girl child across the
  nation. Doree, (starting from 6th November, 2023) airing every Monday to Friday at 9:00 PM
  on COLORS, aims to generate popular conversation and thereby raise awareness on the
  issue of girl child abandonment.





- The **Ministry for Women and Child Development** works towards holistic development of women and children. The Ministry is implementing its various schemes and programmes through its 3 Missions viz, Mission Saksham Anganwadi and Poshan 2.0 for improving nutrition indicators in the country, Mission Vatsalya for protection and welfare of children and Mission Shakti for safety, security and empowerment of women. BBBP is one of the flagship schemes under Mission Shakti that aims towards protection and empowerment of the girl child.
- 'COLORS' is Viacom18's flagship brand in the entertainment space in India. A combination of 'emotions' and 'variety', COLORS, launched on 21st July 2008, offers an entire spectrum of emotions to its viewers. From fiction shows to format shows to reality shows to blockbuster movies - the basket contains all 'Jazbaat Ke Rang'. 'COLORS' is dedicated to promoting 'cohesive viewing', through shows such as Shiv Shakti – Tap Tyag Tandav, Neerja...Ek Nayi Pehchaan, Udaariyaan, Parineetii, Suhaagan, Chand Jalne Laga, Bigg Boss, and Khatron Ke Khiladi amongst others.





#### Which organizations collaborated to organize the Chanakya Defence Dialogue 2023, a two-day event?

- A) Indian Army and Centre for Land Warfare Studies (CLAWS)
- B) Indian Navy and Indian Air Force
- C) Ministry of Defence and Indian Army
- D) Centre for Land Warfare Studies (CLAWS) and Indian Air Force
- E) Indian Army and Indian Navy

**Answer** A) Indian Army and Centre for Land Warfare **Studies (CLAWS)** 







- The Chanakya Defence Dialogue 2023, a two-day groundbreaking event steered by the Indian
  Army in collaboration with the Centre for Land Warfare Studies (CLAWS), concluded on
  4th November with takeaways on Security Challenges in South Asia and the Indo-Pacific.
- The event organised in Manekshaw Centre on 3rd and 4th November, in six different sessions, was centred around the theme, 'Serving India and Indo Pacific Region-Collaborating for Comprehensive Security'.
- The Dialogue, inspired by the sagacity of the ancient strategist Chanakya, unfolded crucial
  discussions on global and regional security issues with a distinctive emphasis on South
  Asian and Indo-Pacific security dynamics, a roadmap for collaborative security in the region,
  optimisation of emerging technologies for defence and security, ways to enhance the
  collaborative capacity of the Indian defence industry and options for India to achieve
  comprehensive deterrence.





- Session I- Neighbourhood First; South Asia Prognosis
- Session II- Indo Pacific; The Decisive Frontier
- Session III- Collaborative Partnership for Security
- Session IV- How Emerging Technology Impact Defence and Security
- Session V- Indian Defence Industry as Enabler for Collaborative Capacity Building
- Session VI- Comprehensive Deterrence- The India Way





#### Which organization has signed an MoU with Lulu Hypermarket for the export promotion of Indian agricultural products?

- A) FICCI (Federation of Indian Chambers of Commerce and Industry)
- B) APEDA (Agricultural and Processed Food Products **Export Development Authority)**
- C) NABARD (National Bank for Agriculture and Rural Development)
- D) FSSAI (Food Safety and Standards Authority of India)
- E) NITI Aayog (National Institution for Transforming India)

#### Answer

B) APEDA (Agricultural and Processed Food **Products Export Development Authority)** 







- To boost exports of agricultural products to the Gulf Cooperation Countries (GCCs), the Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Commerce, Government of India, has signed a Memorandum of Understanding (MoU) with global retail major Lulu Hypermarket LLC.
- The MoU, which is aimed at promoting Brand India globally was signed between APEDA Chairman, Shri Abhishek Dev and Chairman-cum-Managing Director of LuLu Group, Mr Yusuf Ali MA at the World India Food (WIF) 2023 on November 3, 2023 in New Delhi.
- With the MoU, APEDA would promote Indian agricultural products, including Millets across the GCC as the LuLu Group International (LLC) has its presence across the GCC, Egypt, India and the Far East with 247 LuLu stores in operation and 24 shopping malls. The LuLu Group is the fastest growing retail chain in the Middle East and Asia.





- The MoU will also facilitate promotional activities for APEDA's scheduled products with the LuLu Hyper market retail chain. As per the MoU document, Lulu Group will actively promote and showcase a wide range of products in APEDA basket of agricultural and processed food products in their retail outlets.
- A dedicated shelf space (special sections or aisles) will be allocated within LuLu Group's stores to display APEDA's products prominently and to enhance their visibility.
- Both APEDA and LuLu Group would jointly facilitate export-oriented promotional programmes such as Buyer-Seller meets (BSM), R-BSMs/B2B meetings, trade fairs/road shows in association with the Indian Missions abroad and concerned stakeholders.
- LuLu Group will provide its assistance in the labelling of products according to the requirements of different importing countries, the MoU paper said, adding that both the parties would mutually decide the commercial matters and applicable terms





#### **Titbits**

#### **APEDA**

Abbreviation: The Agricultural and Processed Food

**Products Export Development Authority** 

Founded: 13 February 1986

Chairman: Dr. M. Angamuthu (IAS)

Headquarters: New Delhi





#### What did the Jharkhand Cabinet approve on November 3?

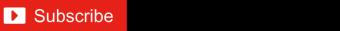
- A) Rs 1,485-crore electrification scheme
- B) Free training for 15 rookie pilots
- C) Both A and B
- D) Construction of a pilot training academy in Dumka
- E) None of the above

Answer C) Both A and B





- Jharkhand Cabinet approved a Rs 1,485-crore electrification scheme and free training for
   15 rookie pilots in the proposed pilot training academy in Dumka
- A new scheme, Mukhya Mantri Ujjwal Jharkhand Yojana, has been approved by the cabinet and Rs 1,485.39 crore has been allocated for it. Under the scheme, un-electrified rural hamlets and households and leftover urban areas will be covered
- The government has also decided to provide free training to 15 trainee pilots in the proposed pilot training academy in Dumka district.
- A total of 30 students will be selected through an examination. Out of the 30 trainee pilots,
   15 will be picked under 100 per cent scholarship policy and they will get free trainin
- Training will be provided in two phases. One will be conducted in Dumka, while the other will be held out of Jharkhand, as airbus pilot training facility is available only in Gurgaon and Noida





- The cabinet also cleared a 1.25-km flyover in capital Ranchi city. It will connect Bahu Bazar
  to Patel Chowk and will cost around Rs 213 crore. The cabinet also approved Rs 37.47 crore
  for construction of science block for SSLNT Women's College in Dhanbad district.
- The cabinet also gave nod to several amendments to run the Industrial Training Institutes (ITIs) of the state on public private partnership (PPP) mode





Which event coincided with the start of the sale of the 29th tranche of electoral bonds?

- A) Assembly elections in five states
- B) Union budget announcement
- C) State budget announcement
- D) General elections in India
- E) None of the above

**Answer** A) Assembly elections in five states





- The sale of the 29th tranche of electoral bonds started amidst assembly elections in five states -- Rajasthan, Madhya Pradesh, Chhattisgarh, Telangana and Mizoram.
- This round of electoral bonds comes in a short interval of about a month after the 28th phase, which opened for sale on October 4.
- The government approved issuance of the latest round of electoral bonds, days after the Supreme Court reserved its verdict on a batch of petitions challenging the validity of the electoral bonds scheme for funding political parties.
- On October 31, a five-judge constitution bench comprising Chief Justice D Y Chandrachud and Justices Sanjiv Khanna, B R Gavai, J B Pardiwala and Manoj Misra commenced hearing arguments on the four petitions, including those filed by Congress leader Jaya Thakur, the Communist Party of India (Marxist) and NGO Association for Democratic Reforms (ADR).
- The Electoral Bonds scheme, which was notified by the government on January 2, 2018, was pitched as an alternative to cash donations made to political parties as part of efforts to bring in transparency in political funding.





- Electoral bonds are encashed by an eligible political party only through a bank account with the authorised bank. SBI is the only authorised bank to issue electoral bonds.
- The authorised SBI branches include those in Bengaluru, Lucknow, Shimla, Dehradun, Kolkata, Guwahati, Chennai, Patna, New Delhi, Chandigarh, Srinagar, Gandhinagar, Bhopal, Raipur, and Mumbai.
- Electoral bonds will be valid for 15 calendar days from the date of issue and no payment will be made to any payee political party if the bond is deposited after expiry of the validity period.





Which Indian state has recently launched web portals to simplify investment processes and promote good practices?

- A) Kerala
- B) Maharashtra
- C) Tamil Nadu
- D) Karnataka
- E) Gujarat

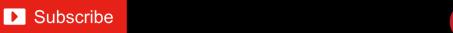
Answer A) Kerala





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- In a major initiative to streamline investment processes and promote responsible industrial practices,
   Kerala launched two digital facilities for investors---Invest Kerala web portal and Kerala Responsible Industry Incentive Scheme portal.
- Minister for Industry, Law and Coir, P Rajeeve, unveiled the web portals at a function on the sidelines of Keraleeyam at Putharikandam Maidan in the city.
- As one-stop solutions for investors, these portals will provide all information regarding the processes and protocols for making investments and the state's priorities in the industrial sector in a comprehensive and easy-to-access manner
- The launch of these portals reflected the government's commitment to fostering a robust, transparent, and ethical business environment, which will contribute substantially to economic development by attracting more investment, as envisaged by the Industrial Policy 2023.
- The policy has emphasized expediting industrial growth sustainably. The industries that make the best
  use of the human resources available in the state will get priority, the Minister said, adding he was
  confident that these digital facilities will together bolster investment and investors will respond
  positively to the initiative.





- The Invest Kerala portal---https://www.invest.kerala.gov.in/-- is designed as a one-stop solution for entrepreneurs on all matters related to investment for obtaining assistance, getting replies to queries, and accessing essential documents needed for setting up and expanding enterprises.
- Kerala Responsible Industry Incentive Scheme portal -- http://kriis.kerala.gov.in/ -- will provide information on subsidies and incentives announced to promote sustainable and responsible industrial practices announced in the Kerala Industrial Policy 2023.
- The portal facilitates industries to access these incentives by meeting specified criteria to contribute to the state's commitment to promoting environmentally responsible and socially beneficial industrial growth.
- The launch of these portals marks the leveraging of digital technology in a big way in strengthening the investment promotion in the state





#### **Titbits**

#### Kerala

Capital: Thiruvananthapuram

CM: Pinarayi Vijayan

Governor: Arif Mohammed Khan



## **QUICK RECALL**



- The International Day for Preventing the Exploitation of the Environment in War and Armed Conflict is a global day observed on November 6 every year.
- Max Verstappen wins Brazilian Grand Prix
- West Indies spinner Sunil Narine has announced his retirement from international cricket
- Star Health and Allied Insurance unveiled a strategic alliance with Finconvenio Services (Finequs), a technology-driven financial services distribution firm, aimed at strengthening its footprint throughout India.
- The Insurance Regulatory and Development Authority of India (IRDAI) has formed a taskforce to look into various aspects of the bancassurance channel, including mis-selling.
- Ageas Federal Life Insurance (AFLI) has announced the launch of 'Ageas Federal Life Insurance Super Cash Plan' – a non-linked, participating savings plan for retail customers.
- Sweden's Saab has reportedly become the first foreign company that has bagged 100% FDI in India's defence projects
- The government has cleared the extension of tenure of managing directors of two public sector lenders – Bank of Maharashtra (BoM) and Central Bank of India.
- Senior Indian diplomat Surendra Adhana has been re-elected to serve on the Advisory Committee on Administrative and Budgetary Questions (ACABQ) at the UN for the term 2024-26
- Information Commissioner Heeralal Samariya was sworn in as the Chief Information Commissioner by President Droupadi Murmu.





## **QUICK RECALL**



- The Indian Institute of Technology Madras became the first Indian Institute of Technology to set up an international campus, by launching a campus in Tanzania.
- The Crest of Indian Navy's latest, indigenous under-construction, guided missile destroyer, 'Surat', is scheduled to be unveiled by Shri Bhupendra Patel, the Chief Minister of Gujarat in presence of Adm R Hari Kumar, the Chief of the Naval Staff, at a ceremony to be held in the city of Surat.
- COLORS, India's leading Hindi GEC, announced its collaboration with the Ministry of Women and Child Development's 'Beti Bachao, Beti Padhao' initiative, to address the issue of girl child abandonment, through the launch of its new fiction show Doree.
- The Chanakya Defence Dialogue 2023, a two-day groundbreaking event steered by the Indian Army in collaboration with the Centre for Land Warfare Studies (CLAWS), concluded on 4th November with takeaways on Security Challenges in South Asia and the Indo-Pacific.
- To boost exports of agricultural products to the Gulf Cooperation Countries (GCCs), the Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Commerce, Government of India, has signed a Memorandum of Understanding (MoU) with global retail major Lulu **Hypermarket LLC.**
- Jharkhand Cabinet approved a Rs 1,485-crore electrification scheme and free training for 15 rookie pilots in the proposed pilot training academy in Dumka



## **QUICK RECALL**

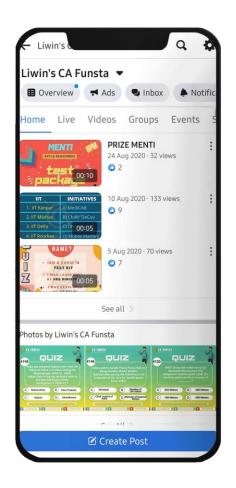


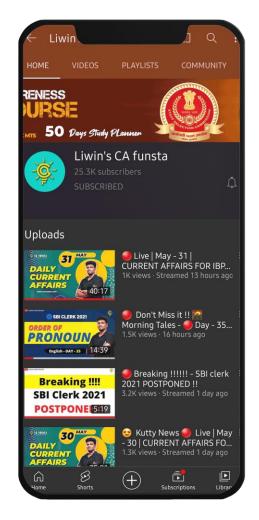
- The sale of the 29th tranche of electoral bonds started amidst assembly elections in five states -- Rajasthan, Madhya Pradesh, Chhattisgarh, Telangana and Mizoram.
- In a major initiative to streamline investment processes and promote responsible industrial practices, Kerala launched two digital facilities for investors---Invest Kerala web portal and Kerala Responsible Industry Incentive Scheme portal.

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## **Subscriptions**









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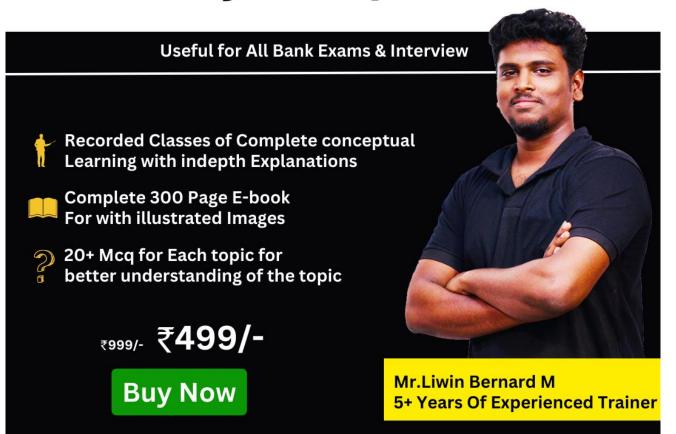






## **Banking Awareness**

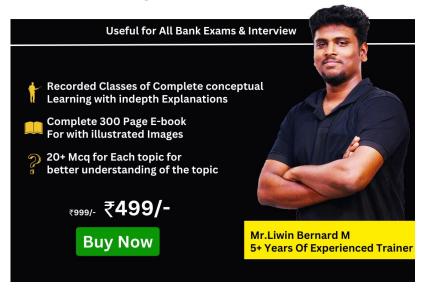
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