



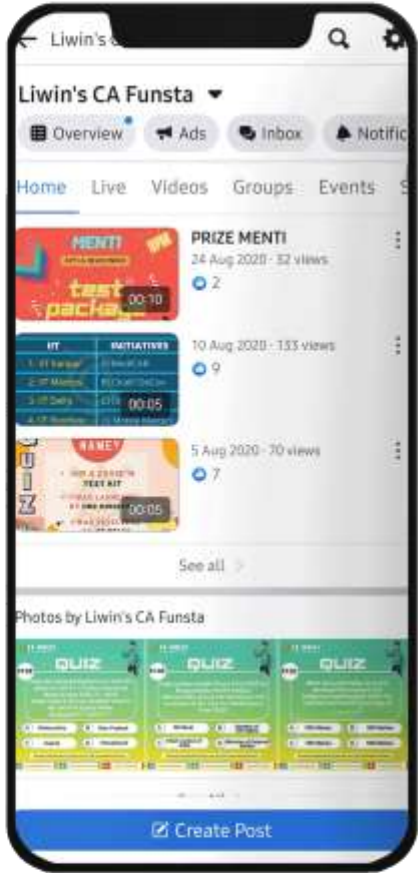
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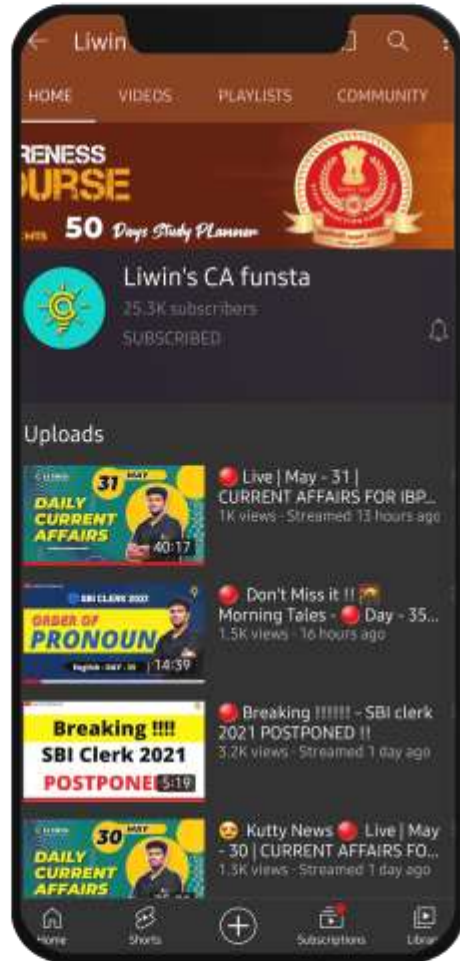
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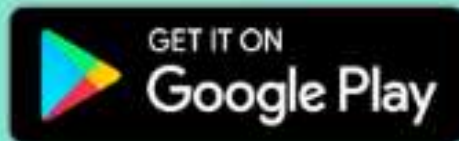
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Important Days



➤ On which date is National Press Day observed?

- A) October 15
- B) November 1
- C) November 16
- D) December 5
- E) January 20

Answer
C) November 16



Important Days



Explanation

- **National Press Day is observed on November 16**, every year, in India to celebrate the importance of a free and responsible press in a democratic society.
- **National Press Day is observed to commemorate the establishment of the Press Council of India (PCI) in 1966**, which acts as a regulatory body for the news media in the country.
- The day holds immense historical and cultural value as it highlights the crucial role played by the press in a democratic society.
- The observance of the day is a reminder of the importance of a free and independent press in a vibrant democracy like India.



Important Days



National Newborn Care Week

- Every year, from November 15 to 21, the country celebrates Newborn Care Week to make people aware of how important it is to take care of newborns for their health and growth.
- The Neonatal Mortality Rate (NMR) has gone down from 44 per 1000 live births in 2000 to 20 per 1000 live births in 2020, the goal of reducing under-five mortality to 20 or less per 1000 live births by 2035 can only happen if we specifically work on reducing newborn mortality.



Important Days



National Newborn Care Week History

- In 2014, India was the first country to start the India Infant Action Plan (INAP).
- It follows the Global Every Newborn Action Plan and aims to stop unnecessary baby deaths and stillbirths.
- On November 15, 2021, there was an online event for National Newborn Week at the Ministry of Health and Family Welfare.
- The main focus this week is to make people aware of how to take care of newborns.
- The theme for this event is **'Safety, quality, and nurturing care – birthright of every newborn'**.
- This year's theme is about making sure every newborn gets good healthcare services that support their development and keep them safe and respected at places like hospitals, community sessions, and homes.



Important Days



International Day for Tolerance

- The Declaration of Principles on Tolerance was produced by UNESCO on November 16, 1995 in order to raise awareness about the importance of tolerance.
- In 1996, the UN General Assembly adopted Resolution 51/95 proclaiming 16 November as **International Day for Tolerance** as followed by the adoption of a Declaration of Principles on Tolerance by UNESCO's Member States on 16 November 1995.
- Tolerance recognizes the universal human rights and fundamental freedoms of others. People are naturally diverse; only tolerance can ensure the survival of mixed communities in every region of the globe.



Important Days



International Day for Tolerance

- This year theme is **“Tolerance: A Path to Peace and Reconciliation”** emphasizing the pivotal role of tolerance in building peaceful and inclusive societies.
- **In 1995, UNESCO established the UNESCO-Madanjeet Singh Prize to commemorate the United Nations Year for Tolerance and Mahatma Gandhi’s 125th birth anniversary.**
- The prestigious award recognizes initiatives promoting tolerance and non-violence in scientific, artistic, cultural, or communication domains.



Important Days



World Philosophy Day

- **UNESCO's World Philosophy Day, observed annually on the third Thursday of November** at the YSU on November 16, 2023 in recognition of the value philosophy has to play in both our personal lives as well as the role it has to play in creating a more just society.
- **In 2005**, recognizing philosophy's significant contributions to shaping future societies. The proclamation occurred during the 33rd session of the UNESCO General Conference in Paris, with the publication of a multilingual program document.
- The institutionalization of World Philosophy Day in 2005 reflects UNESCO's commitment to popularizing philosophy and its teachings globally.
- The theme for World Philosophy Day 2023 is "**Philosophical Reflection in a Multicultural World**".



➤ Which regulatory body imposed a monetary penalty on Manappuram and Anand Rathi Global Finance for non-compliance?

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



Answer

B) Reserve Bank of India (RBI)



Explanation

- **The Reserve Bank** has imposed **monetary penalties** on **Manappuram Finance and Anand Rathi Global Finance** for deficiencies in regulatory compliance.
- The banking regulator has imposed **a monetary penalty of ₹42.78 lakh on Manappuram Finance Limited, Thrissur** for non-compliance with certain provisions of the "Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016".
- Manappuram Finance failed to comply with the RBI's directions on payment to certain borrowers the surplus amounts realised by auction of gold articles pledged by those borrowers during the period from April 01, 2021 to September 30, 2022.



Explanation

- **RBI imposed a monetary penalty of ₹20 lakh on Anand Rathi Global Finance Limited, Mumbai,** for non-compliance with certain provisions of the Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016.
- Anand Rathi Global Finance Limited failed to carry out on-going due diligence of its customers when it did not undertake their risk categorisation and put in to use any robust software for effective identification and reporting of suspicious transactions.
- The penalties on both organizations have been imposed in the exercise of powers conferred on the RBI under the provisions of the Reserve Bank of India Act, 1934.



Titbits

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,
Swaminathan Janakiraman, Michael Debabrata Patra,
M. Rajeshwar Rao)



➤ Which company introduced the digital and customizable health insurance product called Smart Health Pro?

- A) HDFC ERGO General Insurance
- B) Max Bupa Health Insurance
- C) Apollo Munich Health Insurance
- D) ICICI Lombard General Insurance
- E) Star Health and Allied Insurance



Answer

E) Star Health and Allied Insurance



Explanation

- **Star Health and Allied Insurance introduced Smart Health Pro, a digital-exclusive health insurance policy.**
- This innovative policy offers customers the freedom **to customise their coverage by choosing from five optional add-on covers**, Specifically designed to meet the changing requirements of India's digitally inclined population, the policy enables individuals to select a sum insured that suits their unique needs, ranging from ₹5 lakh to ₹1 crore.
- This product is poised to revolutionise the approach individuals take to obtaining comprehensive health insurance.



Explanation

- The policy provides customers with the flexibility to tailor their insurance coverage through the inclusion of five optional add-on covers that align with their specific needs, ultimately granting them greater control over their policies.
- **Unlimited automatic sum insured restoration:** The selected sum insured will be replenished an unlimited number of times, up to a maximum of 100 percent each time. This renewed sum insured is available for use in subsequent hospitalisations. The restoration feature is activated upon partial or full utilisation of the coverage limit. The reinstated sum insured can be utilised for all claims, including subsequent hospitalisations.



Explanation

- **Cumulative bonus enhancement:** Earn 50 percent of the sum insured for every claim-free year, with a maximum accumulation of up to 600 percent of the sum insured.
- **Room category adjustment:** The insured individual has the option to upgrade or downgrade the room category from a private single AC room to any room or shared accommodation.
- **Shortening of pre-existing diseases waiting period:** The insured individual has the option to decrease the waiting period for pre-existing diseases from 48 months to 36/24/12 months.



Explanation

- **Inclusion of non-medical items in coverage:**
Normally excluded from insurance coverage, items categorised as non-medical items, falling under consumables, will become eligible for payment with this new optional cover. This applies when there is an admissible claim under the policy for inpatient or day-care treatment.



Titbits

Star Health and Allied Insurance

Headquarters: Chennai, Tamil Nadu
MD & CEO: Anand Roy



➤ What is the amount of the monetary penalty imposed on Axis Bank by the RBI?

- A) ₹10.25 crore
- B) ₹45.46 lakh
- C) ₹90.92 crore
- D) ₹25.75 lakh
- E) ₹90.92 lakh



Answer
E) ₹90.92 lakh



Explanation

- **The Reserve Bank of India imposed a monetary penalty of ₹90.92 lakh on Axis Bank Ltd for non-compliance with certain directions issued by the apex bank on 'Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016', 'Loans and Advances – Statutory and Other Restrictions', 'Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by banks' and 'Code of Conduct for Opening and Operating Current Accounts'.**



Explanation

- **The Reserve Bank imposed after examination of the Risk Assessment Report/Inspection Report pertaining to ISE 2022, Scrutiny Report and all related correspondence in that regard, it observed that the Axis Bank failed to preserve records pertaining to the identification of customers and their address in certain cases, and made persistent calls to some of the customers.**
- “The bank also failed to ensure appropriate behaviour of recovery agents with some of the delinquent borrowers and failed to ensure a tape recording of the content/text of the calls made by the recovery agents to some of the customers”.
- This penalty has been imposed in exercise of powers vested in RBI conferred under provisions of the Banking Regulation Act, 1949.



Titbits

Axis Bank

Headquarters : Mumbai, Maharashtra

CEO : Mr Amitabh Chaudhary

Tagline : Badhti Ka Naam Zindagi



➤ Which fintech firm became the second unicorn in 2023 after Zepto?

- A) Paytm
- B) Razorpay
- C) InCred
- D) MobiKwik
- E) PhonePe

The logo for InCred finance, with "InCred" in orange and "finance" in blue.

Answer
C) InCred



Explanation

- **InCred Holdings, the parent of InCred Financial Services, has turned a unicorn (valued at over \$1 billion) after it raised Rs 500 crore from a clutch of investors** including a global PE fund, corporate treasuries, family offices, and ultra high net-worth individuals (UHNIs).
- The fintech company, however, didn't disclose the names of the investors.



Explanation

- **The funding would be deployed across InCred's core business verticals: Consumer loans, Student loans, and MSME lending.**
- Incred is the second startup to enter the Indian unicorn club in 2023 after quick commerce platform Zepto (August fund-raise) to make InCred a central part of every Indian family's financial aspirations, in line with the powerful growth seen by the Indian economy, and to eventually list the business unlocking significant value for all our shareholders.



AWARDS



➤ Which organization has been awarded the 2023 Olympic Cup?

- A) International Olympic Committee (IOC)
- B) United Nations (UN)
- C) Taekwondo Humanitarian Foundation (THF)
- D) World Taekwondo Federation
- E) Olympic Council of Asia



TAEKWONDO
HUMANITARIAN FOUNDATION

Answer

C) Taekwondo Humanitarian Foundation (THF)



AWARDS



Explanation

- **The 2023 Olympic Cup has been awarded to the Taekwondo Humanitarian Foundation (THF) in recognition of its long-term commitment to supporting refugee athletes and refugees worldwide through taekwondo.**
- **The President of the International Olympic Committee (IOC), Thomas Bach,** presented the cup in a ceremony at the Olympic Museum in Lausanne.
- The Taekwondo Humanitarian Foundation carries this power of sport to those who need it most: to refugees worldwide and in particular to children and youth, empowering and educating them through taekwondo



AWARDS



Explanation

- **Founded by World Taekwondo President Chungwon Choue at the United Nations headquarters in New York in 2015**, the THF aims to empower refugees worldwide through taekwondo, helping them to improve their quality of life, develop their life skills, learn the Olympic values and pursue their dreams.
- The Olympic Cup is a unique award and was created by the IOC's founder, **Pierre de Coubertin**.
- It was first awarded in **1906**.
- The Olympic Cup is the highest distinction for an organisation with a proven record of promoting the ideals of the Olympic Movement.



➤ Which countries recently signed a deal to boost India's startup ecosystem?

- A) India and China
- B) India and Russia
- C) India and USA
- D) USA and China
- E) USA and Russia

Answer

C) India and USA



Explanation

- **India has signed a deal with the US to boost its startup ecosystem through greater cooperation in critical technologies.**
- The agreement was signed between US Secretary of Commerce Gina Raimondo and Union Minister for Commerce and Industry Piyush Goyal, who led an industry roundtable to officially launch the ambitious 'Innovation Handshake'.
- Under the agreement, the two countries will share information and best practices for startup fundraising and promoting innovation and job growth, particularly in critical and emerging technologies (CET) identified under the India-US Initiative for Critical and Emerging Technology (iCET).



Explanation

- **The MoU enhance innovation ecosystems through the Innovation Handshake is an important step in growing the India-US partnership for the 21st century.**



Titbits

United States of America (USA)

Capital: Washington D.C

Currency: US Dollar

President: Joe Biden



➤ Who among the following has co-chaired the 1st Australia India Education and Skill Council meeting (AIESC) in Gandhinagar?

- A) Narendra Modi
- B) Scott Morrison
- C) Dharmendra Pradhan
- D) S. Jaishankar
- E) Greg Hunt

Answer

C) Dharmendra Pradhan



Explanation

- Union Minister for Education and Skill Development, **Dharmendra Pradhan co-chairs 1st Australia India Education and Skill Council meeting (AIESC) with Australian Counterparts in Gandhinagar** and held a **bilateral meeting with his Australian Counterpart, HE Jason Clare, MP, Education Minister.**
- Both the Ministers comprehensively **reviewed the bilateral cooperation in education and skilling and agreed to further strengthen knowledge and skilling partnerships for greater mobility, employability and prosperity of people in both our countries.**



Explanation

- The AIESC, earlier the Australian India Education Council (AIEC), is a bi-national body established in **2011 to guide the strategic direction of the education, training and research partnerships between the two countries.**
- Australia and India has signed 5 MoUs between HEIs to facilitate greater research collaborations in areas like, agriculture, water management, critical minerals, healthcare, AI, renewable energy and climate change to create more opportunities for advancing educational, research and innovation priorities, student and faculty exchanges, more twining programs/dual degrees.



Details of the MoUs exchanged are as follows:

- The Innovative Research Universities (IRU) is a coalition of 7 public universities across Australia: Flinders University, James Cook University, La Trobe University, Murdoch University, Griffith University, University of Canberra, and Western Sydney University. The objective of the IRU'S MOU is to provide a framework for closer cooperation between parties in strengthening the Australia-India education partnership.
- In partnership with India's National Skills Development Corporation (NSDC), Deakin University has developed the 'Global Job Readiness Program' (GJRP) to address skills shortages in India.



Details of the MoUs exchanged are as follows:

- With the establishment of Deakin University's campus at GIFT City, the key objective through the alliance with IIT Gandhinagar is to provide support for a quality higher education and research ecosystem in the local region. The partnership will focus on collaboration in science and innovation, mobility, faculty exchange, and joint doctoral programs.
- This MoU is for collaboration on academic and research activities in the area of critical minerals and other areas of mutual interest includes the exchange of academic materials, scholars and students and cooperative seminars, workshops and other academic activities.



Details of the MoUs exchanged are as follows:

- Monash University and International Center of Excellence in Mining (ICEM) have signed a MoU to foster research and innovation collaboration between Monash and iCEM to in support of the mining and mineral development sector in India. A focus will be cooperation in reducing the impact of mining on climate change, increasing its efficiency and on enhancing capabilities in critical minerals and rare earth elements.



Titbits

Education and Skill Development and Entrepreneurship

Minister: Shri Dharmendra Pradhan
Constituency: Rajya Sabha MP, Madhya Pradesh



- **Which institution in Uzbekistan has entered into a Memorandum of Understanding (MoU) with the University of Delhi?**
- A) Tashkent State University
 - B) Samarkand Institute of Economics and Services
 - C) Andijan State University
 - D) National University of Uzbekistan
 - E) Bukhara State Medical Institute



Answer

B) Samarkand Institute of Economics and Services



Explanation

- **The Samarkand Institute of Economics and Services, Uzbekistan has entered into a Memorandum of Understanding (MoU) with University of Delhi.**
- **This MoU aims to unlock a range of prospects for students, faculty and researchers hailing from Samarkand and Delhi.**
- **Within the framework of this collaboration to establish a student exchange programme.**



Explanation

- The partnered institutions commit to fostering collaborative research endeavours, with the goal of sparking innovation and making substantial contributions to the progress of knowledge across a spectrum of academic disciplines, the release mentioned.
- **This MoU exemplifies our dedication to global education and collaboration to explore the potential for mutual growth and development.**



Titbits

Uzbekistan

Capital: Tashkent

Currency: Uzbekistani som

President: Shavkat Mirziyoyev

Prime Minister: Abdulla Nigmatovich Aripov



➤ **What specific technological aspect is India offering cooperation on to Seychelles?**

- A) Unified Payments Interface (UPI)
- B) Artificial Intelligence (AI)
- C) Space Technology
- D) Renewable Energy
- E) Quantum Computing



Answer

A) Unified Payments Interface (UPI)



Explanation

- **India has extended an offer of technological cooperation to Seychelles on Unified Payments Interface (UPI).**
- **This initiative is a part of India's strategy to promote its digital solutions among partner nations and the Global South, with UPI technology already implemented in Bhutan and Nepal.**
- **Seychelles, an important political and military ally for India in the Indian Ocean since gaining independence from Britain in 1976.**
- **Ritesh Shukla, CEO of NPCI International has stated that the number of countries utilizing UPI is expected to double within the next 12-18 months.**



Explanation

- India's UPI offerings consist of two aspects: developing technological infrastructure and sharing expertise with partner nations.
- India's engagement with Seychelles has primarily centered on defense cooperation.
- The nation has been working on establishing a Coastal Surveillance Radar System (CSRS) and supplying defense equipment like Dornier aircraft to Seychelles.



Titbits

The Seychelles

Capital: Victoria

Currency: Seychellois Rupee

President: Wavel Ramkalawan



NATIONAL AFFAIRS



➤ Which department under the Consumer Affairs Ministry set up a committee to draft the "Safety Pledge"?

- A) Department of Financial Services
- B) Department of Revenue
- C) Department of Consumer Affairs
- D) Department of Expenditure
- E) Department of Economic Affairs

Answer

C) Department of Consumer Affairs



Explanation

- **The Department of Consumer Affairs (DoCA) under the Consumer Affairs Ministry set up committee to draft “Safety Pledge”** to prevent sale of hazardous goods on e-commerce platforms.
- The pledge, a voluntary commitment for e-commerce platforms, is aimed to ensure that appropriate measures are taken by the platforms to prevent sale of unsafe goods online. A stakeholder consultation in this regard was also held.



Explanation

- Rohit Kumar Singh, Secretary, Department of Consumer Affairs chaired a stakeholder consultation on the same. The committee, which includes members from e-commerce platforms, consumer associations, industry bodies and National Law Universities, will submit its report in two weeks.
- DoCA is collaborating with the European Commission to adopt best international practices aimed at detecting and preventing the sale of unsafe goods to consumers on online platforms.
- The pledge aims to better protect consumers from the risk of purchasing unsafe products available for sale on e-commerce platforms.



➤ What is the name of the shallow water craft recently launched by the Indian Navy?

- A) INS Vikrant
- B) INS Viraat
- C) INS Amini
- D) INS Kavaratti
- E) INS Chennai

Answer
C) INS Amini



Explanation

- 'Amini', an Arnala class of ship for Indian Navy, was launched at L&T Shipbuilding's facility in Kattupalli, Tamil Nadu.
- The 4th of 08 x ASW Shallow Water Craft (SWC) project being built by the state-owned Garden Reach Shipbuilders & Engineers Ltd (GRSE), Amini is designed to undertake anti-submarine operations in coastal waters and also low intensity maritime operations (LIMO) and mine laying operations.
- The ship has been named Amini **to signify the strategic maritime importance accorded to the island of Amini at Lakshadweep, located about 400 km west of Kochi.**



Explanation

- **The contract for building eight ASW SWC ships was signed between Ministry of Defence (MoD) and Kolkata -based GRSE on April 29, 2019.**
- As per the build strategy, four ships are being built at the GRSE and the balance sub-contracted to L&T Shipbuilding for hull and part outfitting.
- Arnala class of ships will replace the in-service Abhay class ASW Corvettes of Indian Navy.



NATIONAL AFFAIRS



➤ What is the name of the interstate transmission project commissioned by ReNew?

- A) Koppal Renewable Transmission
- B) Karnataka Renewable Scheme
- C) Koppal Transmission Scheme
- D) Interstate Energy Transmission
- E) ReNew Interstate Project

Answer

C) Koppal Transmission Scheme



Explanation

- **ReNew commissioned its first interstate transmission project, the Koppal Transmission Scheme, which will help in the transmission of 1,500 megawatts (MW) of renewable energy in the Koppal Area of Karnataka.**
- **The Koppal Transmission Scheme was awarded in FY22 and covers the construction of a new 400/220 kv sub-station at Koppal along with 276 circuit km of 400 kV D/C quad moose transmission line with the extension of the 400 kV GIS Bays at the PGCIL Narendra (New) substation.**
- **Following the commissioning of the 1,500 MW Koppal Transmission Scheme, the remaining transmission for 3,500 MW is expected to be completed by June 2024.**



Explanation

- An agreement was signed on the second joint investment in the transmission sector with Norfund, the Norwegian government's investment fund for developing countries and KLP, Norway's largest pension company, through their joint company KNI India AS.
- The investment by Norfund and KLP in ReNew's transmission projects is in line with ReNew's farm-down strategy, enabling it to add further capacity.
- ReNew has won 3 transmission projects in Karnataka under ISTS, its transmission projects are part of the ISTS for transmission of 5 gigawatts (GW) of wind and solar power potential identified in Karnataka under Phase-I for implementation and interconnection with the ISTS grid, for 35 years.



Explanation

- The Central Transmission Utility will be responsible for billing, collection and disbursement of the revenue for these transmission projects.
- The agreement to invest in the Gadag project for a 49 per cent stake is the second investment in the partnership, with an ambition for further joint investments.



QUICK RECALL



- **International Day for Tolerance is observed on November 16; National Press Day is observed on November 16; National Newborn Care Week is observed every year from November 15 to 21; UNESCO's World Philosophy Day is observed annually on the third Thursday of November (November 16, 2023).**
- **Manappuram, Anand Rathi Global Finance face monetary penalty for non-compliance by RBI.**
- **Star Health introduces Smart Health Pro as a digital and customisable health insurance product.**
- **RBI imposes a monetary penalty of ₹90.92 lakh on Axis Bank.**
- **Fintech Firm InCred 2nd Unicorn in '23 After Zepto.**
- **The 2023 Olympic Cup has been awarded to the Taekwondo Humanitarian Foundation (THF) in recognition of its long-term commitment to supporting refugee athletes and refugees worldwide through taekwondo.**



QUICK RECALL



- **India, US sign deal to boost its startup ecosystem through greater cooperation in critical technologies.**
- **Dharmendra Pradhan co-chairs 1st Australia India Education and Skill Council meeting (AIESC) with Australian Counterparts in Gandhinagar; holds bilateral meeting with HE Jason Clare, MP, Minister of Education, Australia.**
- **Samarkand Institute of Economics and Services, Uzbekistan establishes MoU with University of Delhi.**
- **India offers Unified Payments Interface (UPI) tech cooperation to Seychelles.**
- **Consumer Affairs Ministry set up committee to draft “Safety Pledge” to prevent sale of hazardous products online.**



QUICK RECALL



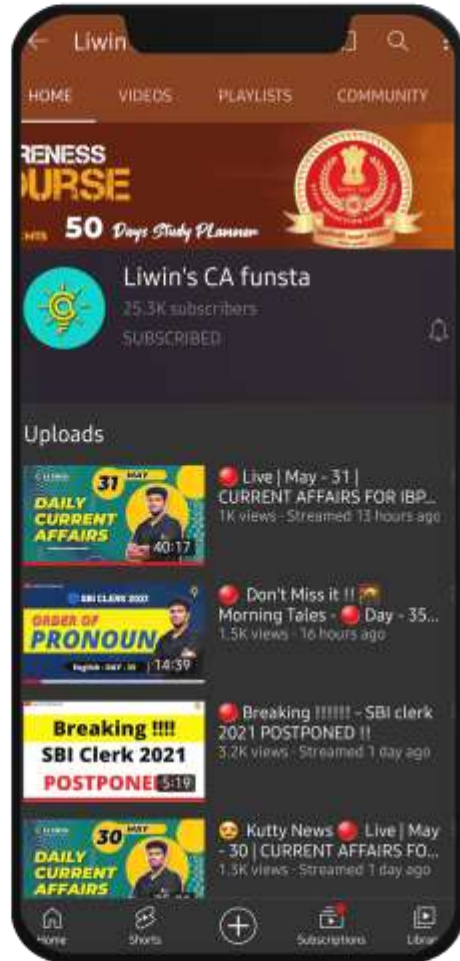
- **Indian Navy's 'Amini' shallow water craft launched in Tamil Nadu.**
- **ReNew commissioned its first interstate transmission project, the Koppal Transmission Scheme, which will help in the transmission of 1,500 megawatts (MW) of renewable energy in the Koppal Area of Karnataka.**



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