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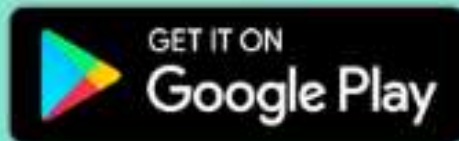
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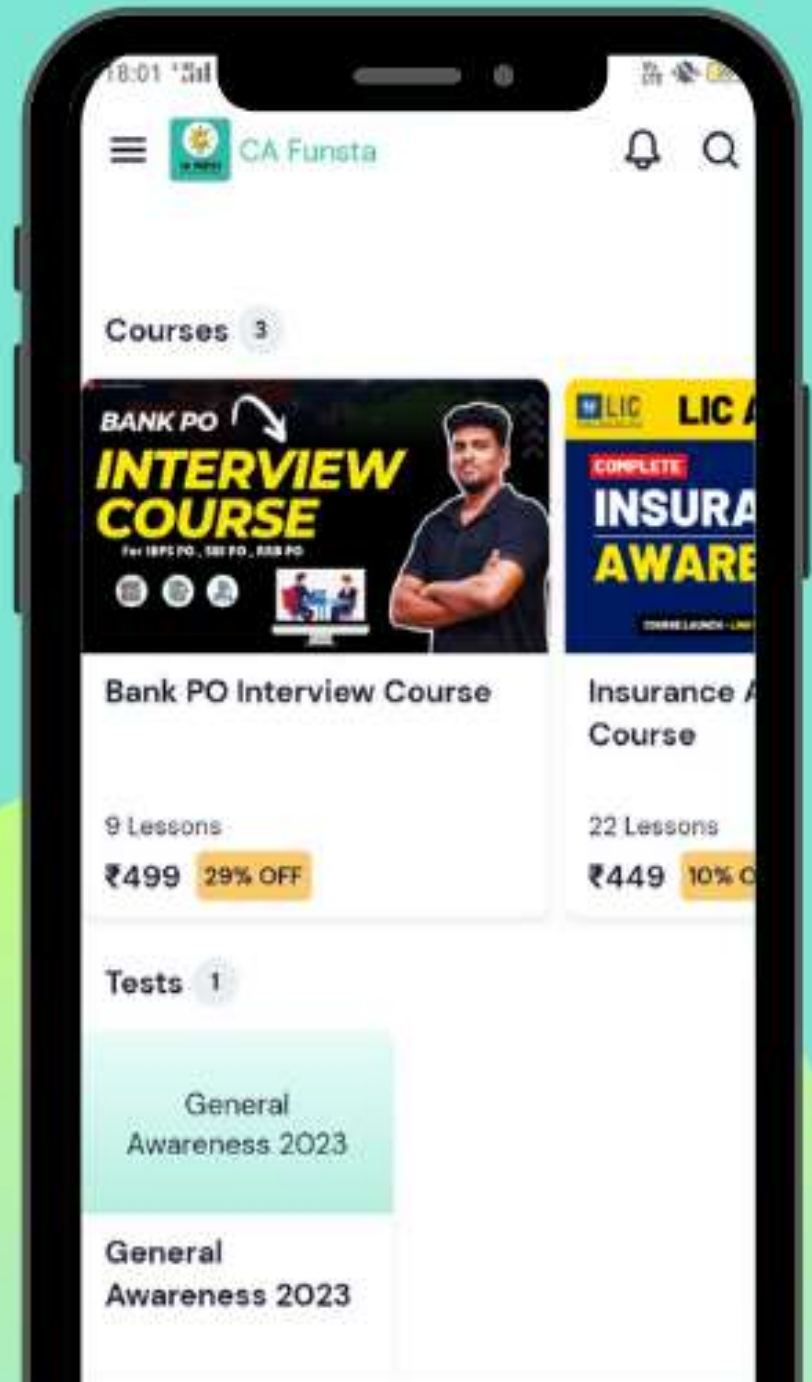
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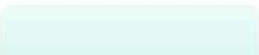


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Important Days



➤ **What is observed on 6 November to raise awareness about the environmental impact of war and armed conflict?**

- A) International Day of Peace
- B) World Environment Day
- C) International Day for Preventing the Exploitation of the Environment in War and Armed Conflict
- D) Earth Day
- E) International Conflict Resolution Day

Answer

C) International Day for Preventing the Exploitation of the Environment in War and Armed Conflict



Important Days



Event and Location:

- **Event:** International Day for Preventing the Exploitation of the Environment in War and Armed Conflict
- **Date:** 6 November (observed annually)



Important Days



Background and Significance:

- **Purpose:**
 - This day was established by the United Nations General Assembly in 2001 to raise awareness about the impact of war on the environment and emphasize the importance of protecting natural resources, even during conflicts.
- **Environmental Impact of War:**
 - In wars, the environment often becomes a "silent victim," with damage including pollution of water wells, destruction of crops, deforestation, soil contamination, and loss of biodiversity. These actions not only affect ecosystems but also jeopardize human health and livelihoods, creating long-term consequences.



Important Days



Background and Significance:

- **UNEP's Findings:**
 - According to the United Nations Environment Programme (UNEP), 40% of internal conflicts over the past 60 years have been linked to natural resource exploitation, such as the extraction of timber, diamonds, gold, and oil. Conflicts centered on natural resources are also more likely to relapse.



Important Days



Key Initiatives and Partnerships:

- **EU-UN Partnership on Land and Natural Resource Conflicts:**
 - A partnership involving six UN agencies and departments (UNEP, UNDP, UNHABITAT, PBSO, DPA, and DESA) alongside the European Union to prevent and transform tensions over natural resources as part of peacebuilding.
- **Global Research Programme on Post-Conflict Peacebuilding and Natural Resources:**
 - Launched by UNEP, the Environmental Law Institute (ELI), and universities like Tokyo and McGill, this program collects research on managing natural resources in post-conflict settings, providing over 150 case studies on best practices.



Important Days



Key Initiatives and Partnerships:

- **UN Partnership on Women and Natural Resources in Peacebuilding:**
 - A collaboration between UNEP, UN Women, UNDP, and PBSO focusing on the connection between gender equality, women's empowerment, and sustainable resource management in conflict-affected areas.



Important Days



Important Terms Explained:

- **UNEP (United Nations Environment Programme):**
 - The UN agency responsible for coordinating environmental efforts, addressing environmental issues, and promoting sustainability globally.
- **Sustainable Development Goals (SDGs):**
 - A collection of **17 global goals** set by the United Nations in 2015 to address environmental, economic, and social challenges by 2030, including peace, justice, and strong institutions.



Important Days



Static GK Information:

- **United Nations Environment Programme (UNEP)**
 - **Headquarters:** Nairobi, Kenya
 - **Founded:** 1972
 - **Executive Director:** Inger Andersen
- **United Nations General Assembly (UNGA)**
 - **Founded:** 1945
 - **Location:** New York, USA
 - **President (78th Session):** Dennis Francis



Important Days



Tabular Summary:

Details	Information
Event	International Day for Preventing the Exploitation of the Environment in War and Armed Conflict
Date	6 November
Established By	United Nations General Assembly (2001)
Purpose	To raise awareness of the environmental impact of war and armed conflict
UNEP Findings	40% of conflicts in 60 years linked to natural resource exploitation
Key Partnerships	EU-UN Partnership on Land Conflicts, Global Research Programme on Post-Conflict Peacebuilding



OBITUARY



- **Sharda Sinha, the celebrated folk singer who recently passed away, was popularly known for singing in which regional languages?**

- A) Bengali and Assamese
- B) Maithili and Bhojpuri
- C) Gujarati and Rajasthani
- D) Tamil and Telugu
- E) Punjabi and Haryanvi

Answer

B) Maithili and Bhojpuri



OBITUARY



Event and Location:

- **Event:** Demise of Sharda Sinha, the veteran folk singer.
- **Location:** Passed away in New Delhi at All India Institute of Medical Sciences (AIIMS).
- **Date:** November 6, 2024.



OBITUARY



Background and Achievements:

- **Personal and Professional Background:**
 - **Born:** October 1, 1952, in Supaul, Bihar.
 - Sharda Sinha, known as the "Bihar Kokila" (Nightingale of Bihar), was a prominent figure in Indian folk music, especially known for her songs in Maithili, Bhojpuri, and Magahi.
 - Her songs captured the essence of Bihari culture and included traditional tunes for festivals like Chhath Puja and wedding rituals (Vivah Geet).
- **Recognition and Awards:**
 - Padma Shri and Padma Bhushan (2018) – for her contributions to folk music.
 - Sangeet Natak Akademi Award – recognizing her influence on Indian folk music.



OBITUARY



Background and Achievements:

- **Notable Works and Cultural Impact:**
 - Her Chhath Puja songs created a devotional ambiance that resonated with listeners across India and abroad.
 - She also highlighted the lives of Girmitiya (indentured) laborers, a theme central to the history and culture of the region.
 - Known for her contributions to Purabiya (Eastern) culture, she was regarded as a cultural ambassador of Bihar, bringing regional music to a wider audience.



OBITUARY



Important Terms Explained:

- **Chhath Puja:**
 - A significant festival celebrated primarily in Bihar, Jharkhand, and parts of Uttar Pradesh, dedicated to the Sun God and observed with songs, offerings, and rituals.
- **Girmitiya:**
 - A term referring to indentured laborers from India who were sent to British colonies in the 19th and early 20th centuries, particularly to work in plantations. Sharda Sinha's songs explored themes relevant to these laborers' lives.



OBITUARY



Static GK Information:

- **Padma Bhushan**
 - **Awarded by:** Government of India
 - **Category:** Civilian Honour (Third Highest)
 - **Year Conferred on Sharda Sinha:** 2018
- **Padma Shri**
 - **Awarded by:** Government of India
 - **Category:** Civilian Honour (Fourth Highest)



OBITUARY



Tabular Summary:

Details	Information
Event	Passing of veteran folk singer Sharda Sinha
Known For	Folk songs in Maithili, Bhojpuri, Magahi
Popularly Known As	Bihar Kokila (Nightingale of Bihar)
Key Awards	Padma Shri, Padma Bhushan, Sangeet Natak Akademi Award
Notable Works	Chhath Puja songs, Vivah Geet, Girmitiya songs
Date of Passing	November 6, 2024
Place of Passing	AIIMS, New Delhi



➤ **The Government of India and which organization recently signed a \$200 million loan agreement to upgrade urban services in Uttarakhand?**

- A) World Bank
- B) Asian Development Bank (ADB)
- C) International Monetary Fund (IMF)
- D) New Development Bank (NDB)
- E) European Investment Bank (EIB)

Answer

B) Asian Development Bank (ADB)



ASIAN DEVELOPMENT BANK



Event and Location:

- **Event:** Signing of a \$200 million loan agreement between the Government of India and the Asian Development Bank (ADB) to upgrade urban services in Uttarakhand.
- **Location:** India.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - To enhance water supply, sanitation, urban mobility, and public services in Uttarakhand, supporting climate-resilient infrastructure to improve urban livability.



Project Mandates and Objectives:

- **Targeted Areas and Infrastructure Improvements:**
 - **Haldwani:** Development of 16 km of climate-resilient roads, an intelligent traffic management system, compressed natural gas (CNG) and electric buses, flood management through stormwater drains, and a green-certified administrative complex.
 - **Four Cities (Champawat, Kichha, Kotdwar, Vikasnagar):** Achieving 100% water service coverage by installing 1,024 km of climate-resilient pipelines, 26 tubewells, smart meters, a water treatment plant with 3.5 million-litre capacity, and sewage treatment in Vikasnagar.



Project Mandates and Objectives:

- **Additional Project Initiatives:**
 - **Disaster Preparedness:** Installation of flood management systems, including early warning systems in Haldwani.
 - **Women's Empowerment:** Training programs for women in bus driving, ticketing, and electric charging station operations to promote livelihoods and community engagement in urban services.



Important Terms Explained:

- **Asian Development Bank (ADB):**
 - A multilateral development bank that provides loans and grants to promote social and economic development in Asia.
- **Climate-Resilient Infrastructure:**
 - Infrastructure designed to withstand environmental changes and climate-related risks such as floods and landslides.
- **Smart Water Meters:**
 - Advanced water meters that monitor and report water usage in real-time, promoting efficient water management.



Static GK Information:

- **Asian Development Bank (ADB)**
 - **Founded Year:** 1966
 - **Headquarters:** Manila, Philippines
 - **President:** Masatsugu Asakawa
- **Uttarakhand**
 - **Capital:** Dehradun (Winter), Gairsain (Summer)
 - **Chief Minister:** Pushkar Singh Dhami
 - **Governor:** Gurmit Singh



Tabular Summary:

Details	Information
Event	\$200 million loan agreement between Government of India and ADB
Purpose	Upgrading water supply, sanitation, and urban mobility in Uttarakhand
Location	Uttarakhand, India
Date	November 6, 2024
Key Areas	Haldwani, Champawat, Kichha, Kotdwar, Vikasnagar
Significance	Supports climate-resilient infrastructure, women's empowerment, and urban services



➤ **Which Indian bank recently introduced real-time tracking for international money transfers in partnership with Swift?**

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



Answer

C) IDFC FIRST Bank



Event and Location:

- **Event:** IDFC FIRST Bank launched a real-time tracking feature for international money transfers.
- **Platform:** Available via the IDFC FIRST Bank mobile app and online banking platforms.



Project Mandates and Objectives:

- **Primary Objective:**
 - To enable customers to track international money transfers in real-time, increasing transparency and convenience in cross-border transactions.



Project Mandates and Objectives:

- **Key Features of the Service:**
 - **Real-Time Tracking:** Customers can monitor the status of their international transfers 24/7, receiving updates on whether funds are in transit or credited to the recipient's account.
 - **Swift GPI Plugin:** Global Payments Innovation (GPI) by Swift provides faster and more transparent cross-border payment services, allowing users to see transaction updates in real-time.
 - **Error Notifications:** Alerts for issues, such as incorrect recipient details, allowing users to take immediate corrective action.
- **Accessibility:**
 - This service is offered free of charge and is integrated with IDFC FIRST Bank's Pay Abroad function.



Important Terms Explained:

- **Swift GPI (Global Payments Innovation):**
 - An initiative by Swift that enhances cross-border payment tracking, enabling faster, transparent, and secure international transfers with real-time updates.
- **Liberalised Remittance Scheme (LRS):**
 - An RBI scheme allowing Indian residents to remit funds abroad for purposes like education, medical expenses, and investment, up to a specified limit.
- **Non-Resident External (NRE) and Non-Resident Ordinary (NRO) Accounts:**
 - Accounts that allow Non-Resident Indians (NRIs) to transfer funds between India and abroad, enabling efficient management of overseas earnings.



Static GK Information:

- **IDFC FIRST Bank**
 - **Headquarters:** Mumbai, Maharashtra, India
 - **CEO:** V. Vaidyanathan
 - **Founded:** 2015
 - **Tagline:** Always You First
- **Swift**
 - **Founded:** 1973
 - **Headquarters:** La Hulpe, Belgium
 - **CEO:** Javier Pérez-Tasso



Tabular Summary:

Details	Information
Event	IDFC FIRST Bank launches real-time tracking for international transfers
Partner	Swift
Key Feature	24/7 real-time tracking for cross-border payments
Platform	IDFC FIRST Bank app and online banking
Applicability	Transfers under RBI's LRS and for NRIs through NRO/NRE accounts
Additional Benefit	No processing fees, free tracking service



➤ Which company recently partnered with T-Hub to support automotive start-ups in India?

- A) Tata Motors
- B) Mahindra & Mahindra
- C) Toyota
- D) DENSO
- E) Honda

Answer
D) DENSO

DENSO



Event and Location:

- **Event:** Partnership between DENSO and T-Hub to support automotive start-ups in India.
- **Location:** Hyderabad, Telangana.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - The collaboration aims to foster innovation in automotive technologies by supporting a network of start-ups focused on next-generation, intelligent automotive solutions.



Project Mandates and Objectives:

- **Key Activities:**
 - Hackathons and Innovation Challenges: DENSO will assist T-Hub in organizing hackathons and challenges centered on automotive technologies.
 - **Support for Start-Ups:**
 - DENSO plans to offer R&D resources and technical expertise to empower start-ups through T-Hub's T-Connect platform.
 - The initiative will help start-ups scale by connecting them with experienced resources, aligning with DENSO's focus on advanced automotive tech.



Important Terms Explained:

- **DENSO:**
 - A Japanese automotive technology company specializing in next-gen automotive solutions and innovations in transportation technologies.
- **T-Hub:**
 - A start-up ecosystem enabler based in Hyderabad, India, supporting innovative start-ups and providing resources for growth and development.



Important Terms Explained:

- **Hackathons and Innovation Challenges:**
 - These events bring together individuals or teams to solve specific challenges or create prototypes, fostering innovation and problem-solving.
- **T-Connect Platform:**
 - A collaborative platform of T-Hub that connects start-ups with industry leaders and resources to address sector-specific challenges.



Static GK Information:

- **DENSO**
 - **Headquarters:** Kariya, Aichi Prefecture, Japan
 - **Founded:** 1949
 - **CEO:** Koji Arima
- **T-Hub**
 - **Location:** Hyderabad, Telangana
 - **Founded:** 2015
- **Telangana**
 - **Capital:** Hyderabad
 - **Chief Minister:** K. Chandrashekar Rao
 - **Governor:** Tamilisai Soundararajan



Tabular Summary:

Details	Information
Event	Partnership between DENSO and T-Hub
Purpose	To promote and support automotive start-ups in India
Location	Hyderabad, Telangana
Date	November 6, 2024
Key Initiatives	Conducting hackathons, innovation challenges, providing R&D support
Significance	Fostering next-gen automotive technology through start-up collaboration



➤ **Which organization recently invested \$400 million in Bajaj Finance to support climate finance initiatives?**

- A) Asian Development Bank
- B) International Finance Corporation (IFC)
- C) World Bank
- D) Reserve Bank of India
- E) Bank of America



Answer

B) International Finance Corporation (IFC)



Event and Location:

- **Event:** IFC's \$400 million loan to Bajaj Finance Ltd (BFL) to support climate finance and expand sustainable lending.
- **Location:** India.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - To promote climate finance in India by supporting the development of environmentally friendly sectors, specifically electric vehicles (EVs) and energy-efficient consumer goods (EECG).
- **Investment Details:**
 - This loan is part of BFL's \$1 billion fundraising goal to expand green lending and promote financial inclusion for sustainable development.
- **Target Outcomes by 2027:**
 - With this funding, Bajaj Finance aims to quadruple its climate loans by 2027, contributing significantly to India's climate objectives and the adoption of cleaner, energy-efficient technologies.



Important Terms Explained:

- **International Finance Corporation (IFC):**
 - A member of the World Bank Group, focusing on private sector development and investments in emerging markets to promote sustainable economic growth.
- **Bajaj Finance Ltd (BFL):**
 - A prominent non-banking financial company (NBFC) in India, known for its lending services across multiple sectors, including consumer finance and small businesses.



Important Terms Explained:

- **Climate Finance:**
 - Funding aimed at reducing carbon emissions and supporting climate-friendly projects, such as renewable energy and electric vehicle infrastructure.
- **Energy-Efficient Consumer Goods (EECG):**
 - Products that consume less energy and reduce environmental impact, promoting sustainability and energy conservation.



Static GK Information:

- **International Finance Corporation (IFC)**
 - **Member of:** World Bank Group
 - **Founded:** 1956
 - **Headquarters:** Washington, D.C., United States
 - **Regional Director for South Asia:** Imad N. Fakhoury
- **Bajaj Finance Ltd (BFL)**
 - **Headquarters:** Pune, Maharashtra, India
 - **CEO:** Rajeev Jain



Tabular Summary:

Details	Information
Event	IFC's \$400 million investment in Bajaj Finance
Purpose	To support climate finance for EVs and EECG in India
Location	India
Date	November 6, 2024
Key Objective	Quadruple climate loans by 2027
Significance	Aiding India's climate goals and promoting sustainable finance



APPOINTMENTS



➤ **Who won the 2024 U.S. Presidential Election to become the 47th President of the United States?**

- A) Joe Biden
- B) Kamala Harris
- C) Donald Trump
- D) Ron DeSantis
- E) Mike Pence

Answer

C) Donald Trump



APPOINTMENTS



Event and Location:

- **Event:** Donald Trump won the 2024 U.S. Presidential Election, defeating Vice President Kamala Harris, the Democratic candidate.
- **Location:** United States.
- **Date of Victory:** November 6, 2024.



APPOINTMENTS



Key Details:

- **Historical Significance:**
 - Donald Trump, aged 78, becomes the 47th President and is only the second U.S. president in history to win two non-consecutive terms, the first being Grover Cleveland.
 - He also sets a record as the oldest president to assume office.
- **Concession Speech by Kamala Harris:**
 - In a concession speech delivered at Howard University, her alma mater, Harris encouraged her supporters to keep advocating for their vision and values. She emphasized the importance of continuing the fight in democratic spaces like voting booths, courts, and public forums.



APPOINTMENTS



Key Details:

- **Election Results:**
 - Donald Trump secured 292 electoral votes, surpassing the 270 required to win the presidency, while Kamala Harris garnered 242 electoral votes.
 - Trump's victory included wins in key swing states, such as Pennsylvania, Wisconsin, Georgia, and North Carolina.



APPOINTMENTS



Important Terms Explained:

- **Electoral College:**
 - The body of electors in the U.S. that formally elects the President and Vice President. Candidates need a majority of 270 electoral votes out of 538 to win.
- **Swing States:**
 - Key states with unpredictable voting patterns that can significantly influence the outcome of the election. Examples include Pennsylvania, Wisconsin, and Georgia.
- **Concession Speech:**
 - A speech delivered by the losing candidate in an election, acknowledging the opponent's victory and typically calling for unity.



APPOINTMENTS



Static GK Information:

- **United States of America**
 - **Capital:** Washington, D.C.
 - **Currency:** United States Dollar (USD)
 - **President-Elect:** Donald Trump



APPOINTMENTS



Tabular Summary:

Details	Information
Event	Donald Trump wins the 2024 U.S. Presidential Election
Electoral Vote Count	Donald Trump: 292, Kamala Harris: 242
Key Swing States Won by Trump	Pennsylvania, Wisconsin, Georgia, North Carolina
Significance	Trump becomes 47 th President, marking a non-consecutive second term
Date of Victory	November 6, 2024
Harris's Concession Speech	Delivered at Howard University



➤ **Who recently collaborated with IIT-Roorkee to develop a millimeter wave transceiver aimed at enhancing 5G rural connectivity in India?**

- A) Reliance Jio
- B) Bharti Airtel
- C) Centre for Development of Telematics (C-DOT)
- D) ISRO
- E) Department of Telecommunications (DoT)

Answer

C) Centre for Development of Telematics (C-DOT)



Event and Location:

- **Event:** Collaboration between C-DOT and IIT-Roorkee to develop a millimeter wave transceiver for enhancing 5G rural connectivity.
- **Location:** New Delhi, India.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - The collaboration aims to support the development of millimeter wave backhaul technology to bring 5G connectivity to rural areas.
- **Technology Focus:**
 - This project uses millimeter wave (mmWave) technology for efficient data transfer, critical for high-speed 5G connections.
 - It emphasizes a network design where small cell-based stations connect to the core network gateway using minimal fibre infrastructure.



Project Mandates and Objectives:

- **Expected Outcome:**
 - The mmWave transceiver developed through this partnership is expected to reduce the need for extensive fibre networks in rural areas, making high-speed 5G more feasible and economical.



Important Terms Explained:

- **Centre for Development of Telematics (C-DOT):**
 - C-DOT is an R&D institution under the Department of Telecommunications (DoT), specializing in the development of indigenous telecommunications solutions.
- **Millimeter Wave (mmWave):**
 - A high-frequency radio spectrum band enabling rapid data transmission over short distances, essential for 5G networks.



Important Terms Explained:

- **Backhaul Technology:**
 - Infrastructure that connects local cell sites to the core network, facilitating data transfer and internet connectivity for end-users.
- **5G Rural Connectivity:**
 - This initiative seeks to expand high-speed internet access in underserved rural areas, closing the digital divide in India.



Static GK Information:

- **Centre for Development of Telematics (C-DOT)**
 - **Founded:** 1984
 - **Headquarters:** New Delhi, India
- **Indian Institute of Technology-Roorkee (IIT-Roorkee)**
 - **Founded:** 1847
 - **Location:** Roorkee, Uttarakhand



SCIENCE AND TECHNOLOGY



Tabular Summary:

Details	Information
Event	C-DOT and IIT-Roorkee collaboration
Purpose	Development of mmWave transceiver for 5G rural connectivity
Location	New Delhi, India
Date	November 6, 2024
Primary Objective	Enhancing rural 5G connectivity
Significance	Enables high-speed connectivity in rural areas using minimal fibre infrastructure



- The Indian Navy recently hosted which edition of the Mahasagar Summit focusing on maritime security in the Indian Ocean Region?



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

Answer
C) 3rd



DEFENCE



Event and Location:

- **Event:** 3rd Mahasagar Summit hosted by the Indian Navy.
- **Location:** Held virtually.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - The Mahasagar Summit serves as a maritime security outreach initiative by the Indian Navy for countries within the Indian Ocean Region (IOR).
- **Summit Theme:**
 - The theme of the third edition was **“Training Cooperation to Mitigate Common Maritime Security Challenges in the IOR.”**



Project Mandates and Objectives:

- **Focus Areas:**
 - **Collaborative Training and Cooperation:** Senior leaders from 10 countries participated, focusing on enhancing training cooperation to address mutual security challenges.
 - **Addressing Shared Threats:** Discussions revolved around strategies for combating maritime security threats like piracy, illegal trafficking, and environmental hazards in the region.



Important Terms Explained:

- **Indian Ocean Region (IOR):**
 - A strategically significant region encompassing countries that border the Indian Ocean, with a focus on security, economic activities, and regional cooperation.
- **Maritime Security:**
 - Measures and collaborative efforts aimed at securing territorial waters and international seas from threats like piracy, smuggling, and terrorism.
- **Mahasagar Summit:**
 - An initiative by the Indian Navy to bring together regional and international partners for discussions on maritime security, cooperation, and capacity-building within the IOR.



Static GK Information:

- **Indian Navy**
 - **Founded:** 1612 (as East India Company's Marine)
 - **Headquarters:** New Delhi, India
 - **Chief of Naval Staff:** Admiral R. Hari Kumar



DEFENCE



Tabular Summary:

Details	Information
Event	3rd Mahasagar Summit
Host	Indian Navy
Theme	“Training Cooperation to Mitigate Common Maritime Security Challenges in the IOR”
Location	Virtual
Date	November 6, 2024
Participants	Senior leaders from 10 countries
Purpose	Strengthen maritime security collaboration in the Indian Ocean Region



➤ **Where was the 21st Edition of the India – US Military Cooperation Group (MCG) meeting held?**

- A) Washington, D.C.
- B) Mumbai
- C) New Delhi
- D) Bangalore
- E) Hawaii

Answer
C) New Delhi



Event and Location:

- **Event:** 21st Edition of the India – US Military Cooperation Group (MCG) meeting.
- **Location:** Manekshaw Centre, New Delhi, India.
- **Date:** November 5–6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - The MCG meeting focused on strengthening Indo-US defence cooperation to address regional and global security challenges, with a specific emphasis on Indo-Pacific stability.
- **Key Discussion Areas:**
 - Topics included capacity building, training exchanges, defence industrial collaboration, and joint military exercises to enhance preparedness for conventional and hybrid threats.



Project Mandates and Objectives:

- **Co-Chairs:**
 - **India:** Lieutenant General JP Mathew, Chief of Integrated Defence Staff.
 - **United States:** Lieutenant General Joshua M Rudd, Deputy Commander of the US Indo-Pacific Command.
- **Commitment to Enhanced Interoperability:**
 - Both sides reaffirmed the importance of the Indo-US defence partnership, highlighting ongoing projects and exploring new avenues to boost interoperability and strategic collaboration.



Important Terms Explained:

- **Military Cooperation Group (MCG):**
 - A bilateral defence forum to deepen strategic defence collaboration and operational readiness between the Indian Armed Forces and the US military.
- **Indo-Pacific Command (USINDOPACOM):**
 - A unified combatant command of the US, focusing on maintaining peace and security in the Indo-Pacific region.
- **Hybrid Threats:**
 - Complex security threats that combine traditional and irregular warfare, cyber operations, and other non-traditional tactics to destabilize or challenge conventional forces.



Static GK Information:

- **The Indian Army**
 - **Headquarters:** New Delhi, India
 - **Founded:** 1 April 1895
 - **Chief of Defence Staff (CDS):** General Anil Chauhan
 - **Chief of the Army Staff (COAS):** General Manoj Pande
- **US Indo-Pacific Command (USINDOPACOM)**
 - **Headquarters:** Camp H.M. Smith, Hawaii, USA
 - **Established:** 1947



INTERNATIONAL AFFAIRS



Tabular Summary:

Details	Information
Event	21 st India – US Military Cooperation Group meeting
Location	Manekshaw Centre, New Delhi
Date	November 5–6, 2024
Key Discussion Areas	Capacity building, training, defence industrial cooperation, joint exercises
Indian Representative	Lieutenant General JP Mathew
US Representative	Lieutenant General Joshua M Rudd
Significance	Strengthening Indo-US defence partnership and Indo-Pacific security



- Which recently approved scheme provides financial support to meritorious students to help them pursue quality higher education in India?

- A) PM-Awas Yojana
- B) PM-Vidyalaxmi
- C) PM-Kisan Samman
- D) PM-Kaushal Vikas Yojana
- E) PM-Dhan Laxmi Yojana

Answer

B) PM-Vidyalaxmi



Event and Location:

- **Event:** Approval of the PM-Vidyalaxmi Scheme by the Union Cabinet to provide financial support to meritorious students for higher education.
- **Location:** India.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - To ensure that financial constraints do not prevent students from pursuing quality higher education in India.
- **Eligibility and Coverage:**
 - Students who secure admission in Quality Higher Educational Institutions (QHEIs), including top-ranked institutions based on NIRF rankings.
 - Covers approximately 22 lakh students annually across 860 qualifying institutions.



Financial Support Mechanism:

- **Collateral-Free and Guarantor-Free Loans:**
 - A special loan product for collateral-free, guarantor-free education loans accessible through a student-friendly, digital process.
- **Loan Guarantee and Interest Subvention:**
 - Loans up to ₹7.5 lakhs will have 75% credit guarantee support from the government, aiding banks in expanding loan availability.
 - Students with an annual family income up to ₹8 lakhs are eligible for 3% interest subvention on loans up to ₹10 lakhs during the moratorium period.



Financial Support Mechanism:

- **Existing Support Mechanism Integration:**
 - Builds upon existing schemes like PM-USP CSIS and CGFSEL which already offer full interest subvention to students from families with an annual income of up to ₹4.5 lakhs.



Important Terms Explained:

- **PM-Vidyalaxmi Scheme:**
 - A Central Sector Scheme aimed at providing education loans with government-backed credit guarantees and interest subventions to support higher education.
- **National Institutional Ranking Framework (NIRF):**
 - An official ranking framework that ranks Indian higher educational institutions based on various parameters.



Important Terms Explained:

- **Credit Guarantee Fund Scheme for Education Loans (CGFSEL):**
 - A government initiative under PM-USP to reduce risk for banks and encourage lending for education by offering credit guarantees.
- **PM-USP CSIS:**
 - Part of the PM-USP scheme offering full interest subvention on education loans up to ₹10 lakhs for students from lower-income backgrounds.



Static GK Information:

- **National Education Policy (NEP) 2020**
 - **Launched by:** Ministry of Education, Government of India
 - **Objective:** To overhaul the Indian educational structure and promote inclusive, accessible, and equitable education for all
- **Department of Higher Education**
 - **Under:** Ministry of Education, Government of India
 - **Objective:** Responsible for improving access to higher education, enhancing quality, and promoting equity and inclusion



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Scheme Name	PM-Vidyalaxmi
Purpose	To provide collateral-free loans and interest subvention for higher education
Target Beneficiaries	Meritorious students across top 860 institutions in India
Loan Limit	Up to ₹7.5 lakhs with 75% credit guarantee
Interest Subvention	3% interest subvention on loans up to ₹10 lakhs for families with income \leq ₹8 lakhs
Date of Approval	November 6, 2024
Scheme Implementation	Digital application portal, interest subvention via E-voucher and CBDC wallets



- **The Cabinet recently approved an equity infusion of Rs.10,700 crore into which organization to support its working capital in 2024-25?**

- A) National Bank for Agriculture and Rural Development (NABARD)
- B) Reserve Bank of India (RBI)
- C) Food Corporation of India (FCI)
- D) Indian Farmers Fertilizer Cooperative (IFFCO)
- E) Agricultural and Processed Food Products Export Development Authority (APEDA)



Answer

C) Food Corporation of India (FCI)



Event and Location:

- **Event:** Approval of equity infusion of Rs.10,700 crore in Food Corporation of India (FCI) for working capital.
- **Location:** India.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - To enhance the operational efficiency of FCI in ensuring food security and supporting Minimum Support Price (MSP)-based procurement.
- **Purpose of Equity Infusion:**
 - **Working Capital:** This equity infusion will strengthen FCI financially and reduce reliance on short-term borrowing, thereby lowering its interest burden.
 - **Reduction of Subsidy Burden:** By minimizing borrowing costs, the subsidy expenditure of the Government of India is expected to reduce.



Project Mandates and Objectives:

- **Historical Context:**
 - Established in 1964, FCI began with an authorized capital of Rs. 100 crore. Due to the expansion of its operations, its authorized capital increased to Rs. 21,000 crore as of February 2024.
 - The recent approval raises FCI's equity from Rs. 10,157 crore (FY 2023-24) by Rs. 10,700 crore, significantly boosting its financial base.



Important Terms Explained:

- **Food Corporation of India (FCI):**
 - FCI is a government entity responsible for procurement, storage, and distribution of food grains to ensure food security across India.
- **Minimum Support Price (MSP):**
 - A price set by the government to protect farmers from sharp price drops, ensuring they receive a guaranteed minimum income for their crops.
- **Ways and Means Advance (WMA):**
 - A temporary loan facility offered by the Reserve Bank of India (RBI) to meet immediate funding needs of central and state governments.



Important Terms Explained:

- **Credit Guarantee Fund Scheme for Education Loans (CGFSEL):**
 - A government initiative under PM-USP to reduce risk for banks and encourage lending for education by offering credit guarantees.
- **PM-USP CSIS:**
 - Part of the PM-USP scheme offering full interest subvention on education loans up to ₹10 lakhs for students from lower-income backgrounds.



Static GK Information:

- **Food Corporation of India (FCI)**
 - **Founded:** 1964
 - **Headquarters:** New Delhi, India
 - **Chairman:** Ashok K. Meena
- **Cabinet Committee on Economic Affairs (CCEA)**
 - **Chaired by:** Prime Minister of India
 - **Role:** Makes decisions on economic policies, investments, and major project approvals impacting the Indian economy



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Event	Cabinet approved Rs. 10,700 crore equity infusion in FCI
Purpose	Support FCI's working capital and reduce reliance on borrowings
Date	November 6, 2024
Key Objective	Strengthen food security, empower farmers, and support MSP-based procurement
Significance	Reduces government subsidy burden and enhances FCI's operational capacity



➤ Who launched the Nation-wide Digital Life Certificate Campaign 3.0 for pensioners in India?

- A) Prime Minister Narendra Modi
- B) Finance Minister Nirmala Sitharaman
- C) Dr. Jitendra Singh
- D) Home Minister Amit Shah
- E) Defence Minister Rajnath Singh

Answer

C) Dr. Jitendra Singh



Event and Location:

- **Event:** Launch of Digital Life Certificate (DLC) Campaign 3.0 for the digital empowerment of pensioners in India.
- **Location:** India.
- **Date:** November 1–30, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - To enable pensioners to digitally submit their life certificates easily, improving accessibility and ensuring no pensioner is excluded.
- **Scope of DLC Campaign 3.0:**
 - Duration and Coverage: Conducted across 800 cities/towns with 1900 camps and 1100 nodal officers.
 - Home-Based Submissions: Allows super senior pensioners to submit from home with doorstep service provided by Gramin Dak Sewaks through IPPB.



Project Mandates and Objectives:

- **Digital and Alternative Submission Options:**
 - Pensioners can submit at Pension Disbursing Banks, IPPB, or from home via digital platforms.
 - Non-digital options, like post office or pension office visits, are also available to ensure inclusivity.
- **Partnerships and Collaboration:**
 - 19 Pension Disbursing Banks, 57 Pension Welfare Associations, Controller General of Defence Accounts (CGDA), India Post Payments Bank (IPPB), and UIDAI are participating.



Key Features of Digital Life Certificate (DLC):

- **Jeevan Praman:**
 - Digital Life Certificate (DLC) system, launched in 2014, allows pensioners to submit their life certificate digitally.
 - Face Authentication technology introduced in 2021 to make the process even easier.
- **Accessibility and Feedback Mechanism:**
 - Real-time monitoring of certificate submissions, feedback collection via helpline 1-800-111-960, and ongoing system improvements to ensure user-friendliness.



Important Terms Explained:

- **Digital Life Certificate (DLC):**
 - A digital verification system allowing pensioners to submit life certificates digitally without visiting pension offices.
- **India Post Payments Bank (IPPB):**
 - A government-owned payments bank in India providing banking and financial services with a focus on rural and underserved areas.



Static GK Information:

- **Department of Pension & Pensioners' Welfare (DPPW)**
 - **Role:** Oversees the welfare of retired government employees and the smooth disbursement of pensions
- **India Post Payments Bank (IPPB)**
 - **Headquarters:** New Delhi, Delhi
 - **MD & CEO:** J Venkatramu
 - **Tagline:** Aapka Bank Aapka Dwar
- **Unique Identification Authority of India (UIDAI)**
 - **Headquarters:** New Delhi, India
 - **Role:** Manages Aadhaar data and provides identification services



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Event	Launch of Digital Life Certificate Campaign 3.0
Purpose	Digital empowerment for pensioners in submitting life certificates
Location	800 cities/towns across India
Date	November 1–30, 2024
Key Features	Face Authentication, doorstep service, real-time feedback
Organizing Authority	Department of Pension & Pensioners' Welfare (DPPW)
Key Collaborators	IPPB, UIDAI, CGDA, Pension Disbursing Banks



- Which two organizations recently signed an MoU to provide internship opportunities for undergraduate and postgraduate students in India?



- A) NHIDCL and UGC
- B) NHIDCL and AICTE
- C) AICTE and DRDO
- D) NHA and AICTE
- E) NHIDCL and NITI Aayog



Answer

B) NHIDCL and AICTE



Event and Location:

- **Event:** Signing of a Memorandum of Understanding (MoU) between NHIDCL and AICTE to offer internship opportunities for UG and PG students.
- **Location:** India.
- **Date:** November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - To provide experiential learning opportunities for undergraduate (UG) and postgraduate (PG) students across India, especially targeting students in the North-Eastern Region, Union Territories of Jammu & Kashmir and Ladakh, and the Andaman & Nicobar Islands.



Project Mandates and Objectives:

- **Program Features:**
 - **Internship Portal:** Launched by Dr. Krishan Kumar, MD of NHIDCL, this portal will facilitate student applications and program coordination.
 - **Roles and Responsibilities:**
 - **AICTE:** Responsible for providing technical support for the internship platform.
 - **NHIDCL:** Oversees programmatic and non-technical support to ensure effective program implementation.
- **Duration of MoU:**
 - The MoU is signed for a five-year period, emphasizing a sustained collaboration between AICTE and NHIDCL to achieve national goals related to skilling and educational opportunities.



Important Terms Explained:

- **National Highways and Infrastructure Development Corporation Ltd. (NHIDCL):**
 - A Central Public Sector Enterprise (CPSE) under the Ministry of Road Transport & Highways, focused on developing and managing highway infrastructure in India.
- **All India Council for Technical Education (AICTE):**
 - A statutory body responsible for promoting technical education and overseeing technical institutions in India, facilitating student skilling and employability.
- **Experiential Learning:**
 - Hands-on, practical learning through real-world experience, allowing students to apply theoretical knowledge in professional settings.



Static GK Information:

- **National Highways and Infrastructure Development Corporation Ltd. (NHIDCL)**
 - **Founded:** 2014
 - **Headquarters:** New Delhi, India
 - **Managing Director:** Dr. Krishan Kumar
- **All India Council for Technical Education (AICTE)**
 - **Founded:** 1945
 - **Headquarters:** New Delhi, India
 - **Chairperson:** Professor T.G. Sitharam



Tabular Summary:

Details	Information
Event	NHIDCL and AICTE sign MoU for student internships
Purpose	To offer experiential learning for UG/PG students
Duration of MoU	Five years
Location Focus	North-East, J&K, Ladakh, Andaman & Nicobar Islands
Key Responsibilities	AICTE (technical support), NHIDCL (program management)
Launch of Portal	By Dr. Krishan Kumar, MD, NHIDCL



➤ **What was the theme of the First Asian Buddhist Summit (ABS) organized by the Ministry of Culture in New Delhi?**

- A) Role of Buddhist Monasteries in Education
- B) Role of Buddha Dhamma in Strengthening Asia
- C) Buddhist Teachings for Peace and Nonviolence
- D) Importance of Meditation in Modern Society
- E) Preservation of Buddhist Art and Architecture



Answer

B) Role of Buddha Dhamma in Strengthening Asia



Event and Location:

- **Event:** First Asian Buddhist Summit (ABS)
- **Location:** New Delhi, India
- **Date:** November 5–6, 2024
- **Chief Guest:** Hon'ble President of India



Project Mandates and Objectives:

- **Primary Objective:**
 - The summit aimed to promote dialogue and cooperation among Buddhist leaders, scholars, and practitioners from various traditions across Asia, bonds through Buddha Dhamma (the teachings ostrengtheningf Buddha).
- **Theme of the Summit:**
 - "Role of Buddha Dhamma in Strengthening Asia" – focusing on how Buddhist teachings and values can foster unity, compassion, and resilience across Asian nations.



Project Mandates and Objectives:

- **Key Topics Covered:**
 - **Buddhist Art, Architecture, and Heritage:** Preservation and promotion of Buddhist cultural sites and artworks.
 - **Buddha Cārikā (Journey) and Dissemination of Buddha Dhamma:** Emphasis on spreading Buddhist teachings for collective well-being.
 - **Role of Holy Buddhist Relics and Relevance in Society:** Importance of relics in maintaining cultural identity and spiritual continuity.



Project Mandates and Objectives:

- **Key Topics Covered:**
 - **Significance of Buddha Dhamma in Scientific Research and Well-Being:** Exploring the applications of Buddhist principles in modern science and mental health.
 - **Role of Buddhist Literature and Philosophy in the 21st Century:** The relevance of Buddhist teachings in addressing contemporary societal issues.



Important Terms Explained:

- **Buddha Dhamma:**
 - The teachings and philosophy of Siddhartha Gautama, known as the Buddha, emphasizing compassion, peace, and enlightenment.
- **Act East Policy:**
 - India's foreign policy initiative aimed at strengthening economic and cultural ties with Southeast Asian nations, leveraging historical Buddhist connections.
- **Dhamma Setu (Bridge of Dhamma):**
 - A metaphor for India as a cultural and spiritual bridge, promoting Buddhist teachings and fostering relationships across Asia.



Static GK Information:

- **Ministry of Culture, Government of India**
 - **Headquarters:** New Delhi, India
 - **Responsible for:** Promoting Indian culture, heritage, and tourism
- **International Buddhist Confederation (IBC)**
 - **Founded:** 2011
 - **Headquarters:** New Delhi, India



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Event	First Asian Buddhist Summit (ABS)
Theme	“Role of Buddha Dhamma in Strengthening Asia”
Location	New Delhi, India
Date	November 5–6, 2024
Key Topics	Buddhist art, Dhamma dissemination, role of relics, Buddhist literature in 21st century
Chief Guest	President of India
Organizing Bodies	Ministry of Culture, International Buddhist Confederation (IBC)



➤ **India's IREL and which Kazakh company recently signed a joint venture agreement to establish titanium slag production in Odisha?**

- A) Kazatomprom
- B) Ust-Kamenogorsk Titanium and Magnesium Plant JSC (UKTMP JSC)
- C) KazMunayGas
- D) KazMinerals
- E) Samruk-Energy



Answer

B) Ust-Kamenogorsk Titanium and Magnesium Plant JSC (UKTMP JSC)



Event and Location:

- **Event:** Signing of a joint venture agreement between IREL (India) Limited and UKTMP JSC for establishing titanium slag production.
- **Location:** Odisha, India (for production), with the signing in New Delhi, India.
- **Date:** Agreement announced on November 6, 2024.



Project Mandates and Objectives:

- **Primary Objective:**
 - To create a titanium slag production facility in India, leveraging IREL's surplus ilmenite from Odisha and UKTMP JSC's advanced titanium production technology.
- **Details of the Partnership:**
 - The joint venture company, named IREUK Titanium Limited, will be focused on producing high-grade titanium feedstock.
 - UKTMP JSC will provide technology and offtake agreements, which ensures demand for the produced titanium slag and enhances India's position in the titanium industry.



Project Mandates and Objectives:

- **Benefits and Impact:**
 - **Atmanirbhar Bharat:** This partnership aligns with India's vision of self-reliance (Atmanirbharata) in titanium production, reducing dependency on imports.
 - **Economic and Employment Boost for Odisha:** Establishing this facility in Odisha will create employment opportunities and contribute to local economic development.
 - **Foreign Exchange and Global Reach:** With UKTMP JSC committed to offtaking the product, this venture supports India's raw material exports, potentially earning valuable foreign exchange.



Important Terms Explained:

- **IREL (India) Limited:**
 - A government-owned company involved in the mining and production of rare minerals, falling under the Department of Atomic Energy.
- **Ust-Kamenogorsk Titanium and Magnesium Plant JSC (UKTMP JSC):**
 - A Kazakh company and one of the largest integrated titanium producers globally, supplying markets in aerospace and other advanced industries.
- **Titanium Slag:**
 - A high-grade titanium feedstock used in producing titanium metal, which is essential in industries like aerospace due to its strength and lightness.



Static GK Information:

- **IREL (India) Limited**
 - **Headquarters:** Mumbai, Maharashtra, India
 - **Founded:** 1950
 - **Parent Organization:** Department of Atomic Energy, Government of India
 - **CMD:** Dr. Deependra Singh
- **UKTMP JSC (Ust-Kamenogorsk Titanium and Magnesium Plant)**
 - **Location:** Ust-Kamenogorsk, Kazakhstan
 - **Specialization:** Titanium production for aerospace and other advanced industries



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Event	IREL and UKTMP JSC sign JV for titanium slag production
Location	Odisha, India
Primary Objective	Produce high-grade titanium feedstock
Key Partners	IREL (India) Limited and UKTMP JSC
Significance	Supports Atmanirbhar Bharat, generates foreign exchange
Technology Provider	UKTMP JSC, Kazakhstan
Local Economic Impact	Employment generation and development in Odisha



QUICK RECALL



- **6 November marks the International Day for Preventing the Exploitation of the Environment in War and Armed Conflict, focusing on environmental protection amidst conflict.**
- **Sharda Sinha, known as Bihar Kokila, passes away; famed for Bhojpuri and Maithili folk songs.**
- **India and ADB sign \$200 million loan to enhance urban services and climate resilience in Uttarakhand.**
- **IDFC FIRST Bank launches Swift-powered real-time tracking for international money transfers under the LRS.**
- **DENSO partners with T-Hub to support automotive start-ups in innovation and R&D resources.**
- **IFC invests \$400 million in Bajaj Finance to boost climate finance for EVs and EECG.**
- **Donald Trump wins 2024 U.S. Presidential Election, securing 292 electoral votes against Kamala Harris.**
- **C-DOT collaborates with IIT-Roorkee to develop mmWave transceiver for 5G in rural areas.**



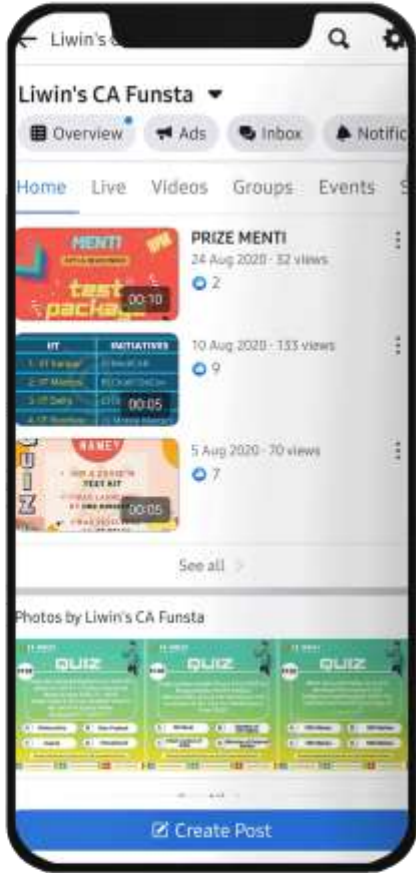
QUICK RECALL



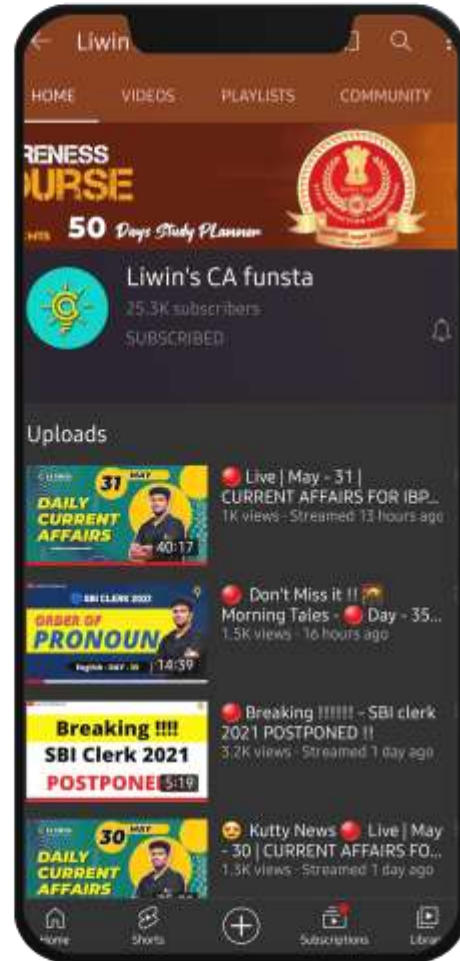
- **Indian Navy hosts 3rd Mahasagar Summit virtually, focusing on maritime security in the Indian Ocean Region.**
- **21st India-US MCG meeting held in New Delhi, focusing on Indo-Pacific defence cooperation and joint readiness.**
- **PM-Vidyalaxmi scheme offers collateral-free education loans and interest subvention for meritorious students.**
- **Government approves Rs. 10,700 crore equity infusion in FCI to boost food security and reduce subsidy costs.**
- **Dr. Jitendra Singh launches Digital Life Certificate Campaign 3.0 for nationwide pensioner empowerment.**
- **NHIDCL and AICTE sign five-year MoU to provide internships for UG and PG students across India.**
- **First Asian Buddhist Summit in New Delhi focused on “Role of Buddha Dhamma in Strengthening Asia.”**
- **IREL and UKTMP JSC form joint venture to establish titanium slag production in Odisha, India.**



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