Dear readers,

**Weekly One Liners Update** is a collection of important news and events that occurred in the third week (15-21st) of November 2023. This file is important for, Banking, SSC, Railway & Insurance exams.

**Banking & Financial Awareness**

1. Federal Bank signs shuttler for an exclusive collaboration — H S Prannoy.
   **Note:**
   - H.S. Prannoy, is current world number eight and a recipient of the men’s singles bronze medal in the recent Asian Games.
   - He represents the passion of India’s Youth to put up the Tri-colour at the topmost pedestal on every given opportunity.

2. Who announced that it has gone live as a ‘Financial Information Provider’ (FIP) under the new ‘Account Aggregator Framework’ of the RBI — **IndusInd Bank**.
   **Note:**
   - The initiative is a path breaking step taken by the RBI which will enable individuals as well as small and mid-sized businesses to avail services that will help them fulfill their financial requirements in a seamless way.

3. The Reserve Bank of India Imposed ₹90.92 Lakh Monetary Penalty On — **Axis Bank**
   **Note:**
   - The Reserve Bank of India has imposed a monetary penalty of ₹90.92 lakh on private lender Axis Bank and ₹42.78 lakh on gold loan firm Manappuram Finance for violation of certain regulatory norms.
   - The central bank has also imposed a monetary penalty of ₹20 lakh on Anand Rathi Global Finance for non-compliance with certain provisions of the RBI (KYC) Directions, 2016.
   - The fine has been imposed on Axis Bank “for non-compliance with certain directions issued by RBI.

4. The RBI increased the risk weighting for such loans from 100 percent to — **125 percent**.
   **Note:**
   - The risk weighting for bank loans to higher-rated NBFCs too has been increased by 25 percentage points.
   - The new norms, which take immediate effect, are applicable for new as well as outstanding loans.
   - As the increase in risk weighting will mean banks have to set aside more capital while extending such loans, the lenders in turn could increase the lending rates on such products.

5. Bank introduces UPI lite for small-value digital payments — **Federal Bank**.
   **Note:**
   - Federal Bank has launched UPI Lite to power small-value digital transactions in India.
   - NPCI introduced UPI Lite a simplified version of the Unified Payments Interface system to cater to the growing demand for faster and more efficient small-value payments.

6. RBI Directs bank to Halt Loans for ‘eCOM’ and ‘Insta EMI’ Products — **Bajaj Finance**.
   **Note:**
   - Bajaj Finance, a leading non-banking finance company (NBFC), faced a setback as the Reserve Bank of India (RBI) imposed restrictions on its lending activities under two key products.
   - The central bank specifically instructed the NBFC to cease the sanction and disbursal of loans under its 'eCOM' and 'Insta EMI Card' products.

7. IndusInd Bank, Suzlon Energy among nine firms added to — **MSCI India Index**.
   **Note:**
   - As many as nine firms, including IndusInd Bank, Suzlon Energy and One 97 Communications, were added to the MSCI India Index.
   - MSCI Global Standard Index is widely used by global fund houses for benchmarking global equities portfolios.

8. IndusInd Bank Launches 'IndusInd Bank Platinum RuPay Credit Card’ on — **UPI**
Note:
- IndusInd Bank goes live with RuPay Credit Card on UPI with the launch of ‘IndusInd Bank Platinum RuPay Credit Card’, in collaboration with the National Payments Corporation of India.
- IndusInd Bank RuPay credit card customers can now conveniently initiate UPI payments by simply linking their credit cards with the UPI-enabled Apps.

9. The Reserve Bank of India has approved the appointment of the directors of Jio Financial Services—Isha Ambani, Anshuman Thakur and Hitesh Kumar Sethia.

Note:
- This approval is valid only for six months from the date of this letter.
- In case the company fails to give effect to the proposal within this time frame, it will have to apply again with reasons for having failed to effect the change on the earlier occasion.

10. Kotak Mahindra Bank has appointed as its managing director (MD) and chief executive officer (CEO)—Ashok Vaswani.

Note:
- The bank’s board has appointed Vaswani for a period of three years, subject to the approval of the members of the bank, according to an exchange filing.
- The appointment of Vaswani follows the conclusion of Dipak Gupta’s term as the Managing Director and CEO of the bank.

11. The Government of India has appointed as the Managing Director of State Bank of India—Vinay M. Tonse.

Note:
- Tonse, currently serving as the deputy MD, was recommended by the Financial Services Institutions Bureau.
- The final decision on the FSIB recommendation has been taken by the Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi.

Obituaries

1. Sahara Group Founder Passes Away at 75 after prolonged Illness—Subrata Roy.

Note:
- Sahara Group’s visionary founder and chairman, Subrata Roy, breathed his last at the age of 75 in a Mumbai hospital.
- The news comes after a prolonged battle with illness, as stated in an official company announcement.
- Subrata Roy’s remarkable journey began in 1978 when he initiated Sahara India Pariwar with a mere capital of 12,000.

2. Former Governor of the Reserve Bank of India (RBI), passed at the age of 92 years—S Venkitaramanan.

Note:
- He is survived by his two daughters, Girija and Sudha, along with their respective families.
- S Venkitaramanan was the 18th Governor of the RBI, serving for two years from 1990 to 1992.
- Prior to this, he was Finance Secretary in the Ministry of Finance from 1985 to 1989.

Important Days

1. Prime Minister Narendra Modi marked the celebration of ‘Janjatiya Gaurav Diwas’ at Birsa College, Khunti, Jharkhand, on 15th November.

Note:
- Janjatiya Gaurav Diwas, also known as Tribal Pride Day, is celebrated to honor the birth anniversary of the revered tribal freedom fighter, Birsa Munda.

2. World Philosophy Day 2023 being Celebrates on 16th November.

Note:
- World Philosophy Day, observed annually on the third Thursday of November, stands as a testament to the enduring significance of philosophy in the development of human thought, cultural enrichment, and individual growth.
- This year World Philosophy Day observed on 16th November.

3. National Press Day, observed every year in India on 16th November.

Note:
National Press Day serves as a crucial occasion to reflect on the role of the press in a democratic society and to appreciate the efforts of journalists in upholding journalistic values.

Theme "Media in the Era of Artificial Intelligence,”.

4. International Day for Tolerance 2023 Observed every year on ___16th November.___

   Note:
   ➢ It serves as a global platform to champion tolerance, respect, and understanding among people of diverse backgrounds and cultures.
   ➢ In 2023, the theme is “Tolerance: A Path to Peace and Reconciliation,” emphasizing the pivotal role of tolerance in building peaceful and inclusive societies.

5. The World Antimicrobial Resistance Awareness Week is taking place from ___November 18 to 24, 2023.___

   Note:
   ➢ The theme ‘Preventing Antimicrobial Resistance Together.’

6. International Students’ Day 2023, observed worldwide on________17th November.

   Note:
   ➢ It is a special occasion that acknowledges the resilience and contributions of students globally.

7. National Epilepsy Day 2023 celebrates every year to raise awareness about epilepsy and its impact on individuals, families, and society November 17

   Note:
   ➢ Epilepsy is a condition where unexpected and distressing seizures occur, impacting a person’s control over their movements, sounds, and sensations.

8. World Prematurity Day is annually observed for premature infants _______17th November.

   Note:
   ➢ Premature birth is a significant global health concern, often leading to infant deaths and various health complications.
   ➢ The theme for this year is ‘Small actions, big impact: Immediate skin-to-skin care for every baby everywhere.’

9. The United Nations has designated as the "World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse, and Violence___18th November.

   Note:
   ➢ This day serves as a global initiative to address the pervasive issue of child sexual exploitation, abuse, and violence that affects countless young individuals worldwide.

10. The day marks the International Men’s Day 2023 ___19th November.

       Note:
       ➢ This day serves as a global platform to recognize and celebrate the positive contributions of men to society.
       ➢ Theme: Zero Male Suicide

11. Women’s Entrepreneurship Day is observed annually on ____19th November.

       Note:
       ➢ This day serves as a platform to acknowledge the significant contributions of women in the business world, foster gender-inclusive entrepreneurship, and inspire the next generation of female leaders.

12. World Television Day, observed globally on____ 21st November

       Note:
       ➢ Television was invented by John Logie Baird in 1924, and in India.
       ➢ It was introduced on September 15, 1959, with the help of UNESCO.

New Appointments

12. Who appointed as Indian envoy to the Caribbean Community___ Amit S Telang.

   Note:
   ➢ The Ministry of External Affairs has announced that Amit S Telang has been concurrently accredited as the Indian Ambassador to the Caribbean Community and High Commissioner to the Federation of St Kitts and Nevis and Antigua and Barbuda.
   ➢ Joint Secretary in the Ministry of External Affairs, Anil Kumar Rai has been appointed as the next Ambassador of India to the Federal Democratic Republic of Ethiopia.


   Note:
   ➢ US President Joe Biden has appointed Indian American Shakuntala L Bhaya to serve in a key role.
   ➢ Bhaya was appointed as a member of the Council of the Administrative Conference of the United States.
It is among the several new appointments announced by Biden.

14. Argentina elected right-wing libertarian Javier Milei as its new **President**.

**Note:**
- Milei is pledging economic shock therapy.
- His plans include shutting the central bank, ditching the peso, and slashing spending, potentially painful reforms that resonated with voters angry at the economic malaise.
- Milei has been particularly popular among the young, who have grown up seeing their country lurch from one crisis to another.

**Important News – International**

1. The second edition of the Global Media Congress commences at the Abu Dhabi National Exhibition Centre, Organised by **Emirates News Agency**.

**Note:**
- The opening ceremony was AI infused, with virtual anchors and avatars guiding the proceedings, adding a futuristic touch to the inauguration.
- Five new features include an innovation and startups platform, a dedicated training and education platform, and sessions discussing challenges and opportunities in the media sector.

2. Indian skydiver jumped off a helicopter from the height of 21,500 ft in front of the world's highest peak, Mt Everest. **Shital Mahajan.**

**Note:**
- She became the first woman to do so.
- Mahajan landed at Kalapatthar peak at an altitude 17,444 ft.
- Mahajan is a well-known Indian skydiver who holds several skydiving records and is the recipient of the fourth highest civilian award, the Padma Shri in 2001.

**Important News – India**

3. Who have been granted the requisite licences to provide satellite internet services in India? **Jio Satellite Communications Ltd and Eutelsat OneWeb**.

**Note:**
- Both companies hold the GMPCS (Global Mobile Personal Communication by Satellite) licence, alongside a pan-India ISP (Internet Service Provider) licence.
- As reported by the Financial Express, the Department of Telecommunications (DoT) allocated ISP-A and a VSAT (Very Small Aperture Terminal) licence to OneWeb.

4. Asia-Pacific Airlines Aim for 5% Green Fuel Usage By **2030**.

**Note:**
- The Association of Asia-Pacific Airlines (AAPA) has set a target for its members to adopt 5% sustainable aviation fuel (SAF) usage by 2030 to reduce carbon emissions, signalling demand to fuel producers.
- The decision was announced at the association’s 67th assembly of presidents, highlighting challenges such as limited SAF availability and cost.
- The industry is stressing that our position is feedstock and pathway agnostic.

5. India and International bank Ink $400 Million Deal For Urban Infrastructure Development **ADB**.

**Note:**
- To create high-quality urban infrastructure, improve service delivery, and promote efficient governance systems.
- Objective: To make cities livable and centres of economic growth through the provisioning of inclusive, resilient and sustainable infrastructure.

6. PM Modi launched PVTG Development Mission on the occasion of third Janjaatiya Gaurav Diwas in **Harkhand**.

**Note:**
- He also launch 'Viksit Bharat Sankalp Yatra' to ensure saturation of flagship govt schemes
- To reach out to people and create awareness and provide benefits of welfare schemes like sanitation facilities, essential financial services, electricity connections, reliable healthcare, clean drinking water and others.

7. Indian Railways in collaboration with IRCTC to launch **Bharat Gaurav Tourist Train.**

**Note:**
- Indian Railways, in collaboration with IRCTC, is set to launch the Bharat Gaurav Tourist Train to promote Dekho Apna Desh and Ek Bharat Shreshtha Bharat initiatives,
8. India signed with which country with the objective of connecting both the countries' dynamic startup ecosystems, particularly in critical and emerging technologies (CET) ___USA.

Note:
- The understanding named 'Enhancing Innovation Ecosystems through an Innovation Handshake' was signed by Commerce Minister Piyush Goyal from the Indian side, who is on a 4-day US visit.
- To poised to positively impact economic activity, attract investment, and generate employment.

9. India is expected to maintain its curbs on overseas sales well into ___2024.

Note:
- Lower prices and ample stockpiles have helped make India one of the top shippers globally over the past decade, recently accounting for almost 40% of the total.
- African nations like Benin and Senegal are among the top buyers.

**Important News – State**

1. Who has officially given the nod to the merger of the Board of Secondary Education and the Assam Higher Secondary Education Council ___Assam Govt.

Note:
- The state is now set to establish a singular entity overseeing the realms of both Class 10 and Class 12 education boards in Assam.
- To develop, regulate, and supervise the standards and quality of School Education” in the region.
- Objective: To streamline and enhance the overall efficiency of the education system in the state.


Note:
- Two solar-powered mini-cruise ships is launched on the Saryu River in Ayodhya before the inauguration of the Ram Temple in Jan 2023.
- The service will be provided by Alaknanda Cruise, a company based in Varanasi.
- To offer a unique experience to those who wish to explore the river and its surroundings in a sustainable and eco-friendly manner.

3. Bihar Governor approves Bill raising reservation from 50% to ___65%.

Note:
- Bihar Governor Rajendra Vishwanath Arlekar approved the State Government’s ‘Bihar Reservation Amendment Bill’ which was passed unanimously by the State Legislature.
- It was approved by the State Cabinet raises the reservation quota for Backward, Extremely Backward Classes, Sc and St from 50% to 65%.
- With 10% already reserved for Economically Weaker Sections the quota limit in Bihar has now been pushed to 75% well past the 50% ceiling set by the Supreme Court.

4. The Northeast Bay of Bengal is currently under the influence of a cyclonic storm named ___Midhili.

Note:
- Government authorities in several northeastern states have issued alerts following substantial rainfall, and the impact of the storm has been felt across various areas, affecting not only daily life but also cultural events.

**Honor & Awards**

1. Who received first-ever 'Lifetime Disturbing the Peace Award’ ___Salman Rushdie.

Note:
- World-renowned author Salman Rushdie has been awarded the first-ever 'Lifetime Disturbing the Peace Award' by the Vaclav Havel Center The 'Disturbing the Peace Award to a Courageous Writer at Risk' was conferred upon Egyptian activist Alaa Abdel-Fattah.
- He also received another accolade, reflecting on the irony of being awarded for "disturbing the peace.
- He pondered which side of "the fence" this placed him on.

2. Who Bags Award to Develop Greenfield Port in Karnataka for Rs 4,119 Crore ___JSW Infrastructure.

Note:
- JSW Infrastructure has received a letter of award to develop an all-weather, deep-water, greenfield port at Keni Port in Karnataka on a public private partnership basis for Rs 4,119 crore.
- Keni Port is envisaged for handling all types of cargoes on the west coast to serve the industries in the area covering Bellary, Hosapete, Hubballi, Kalaburagi, and South Maharashtra.

3. Who re-elected as Spanish Prime Minister ___ Pedro Sanchez.
   **Note:**
   - In Spain, Socialist leader Pedro Sánchez has clinched the vote in parliament to lead the country for another term as prime minister.
   - He won an absolute majority in the investiture vote, securing the support of 179 members of Spain's 350 Member Parliament.

4. Who won the Miss Universe crown at the 72nd edition of the fashion pageant____Sheynis Palacios.
   **Note:**
   - The show took place in San Salvador, El Salvador at Jose Adolfo Pineda Arena on November 19.
   - Sheynis was also crowned as Miss Nicaragua 2023 earlier this year and has a strong social media presence.
   - For the finale of Miss Universe 2023, Sheynin was seen wearing a stunning embellished body-hugging gown.

5. Who has become the first woman to bag the Dhahan Prize___Deepti Babuta.
   **Note:**
   - This is for the first time in its 10-year history that the top prize has gone to a woman.
   - Alongside her, two other finalists -- Lahore-based Jameel Ahmad Paul and Mohali’s Balijit were awarded $10,000 CAD each.

**Sports News**

1. Indian bowler becomes fastest to 50 wickets in ODI World Cup history___Mohammed Shami.
   **Note:**
   - He successfully became the fastest Indian bowler to clinch 50 wickets in the history of ICC World Cup as the pacer achieved the milestone during his 17th innings.
   - Mohammed Shami is again bowling a magical spell for India and is very close to getting another fifer for Team India.

2. Who surpassed Tendulkar’s record of 49 centuries in ODI matches____ Virat Kohli.
   **Note:**
   - Virat Kohli, the former Indian cricket captain, achieved a remarkable feat by becoming the first batter in the world to score 50 One Day International (ODI) centuries.
   - He has not just scored his 50th ODI century but has also exemplified the spirit of excellence and perseverance that defines the best of sportsmanship.
   - Kohli surpassed Tendulkar’s 673-run mark set during the 2003 World Cup, showcasing his consistency and dominance on the world stage.

3. Who lifted the ICC Men’s Cricket World Cup 2023 defeating India___Australia
   **Note:**
   - Virat Kohli was awarded with the "player of the tournament" title for his exemplary performance.
   - Mohammed Shami finished as the leading wicket taker of the World Cup 2023.

**Book and Author**

1. Who released a book on the snakes found in Himachal Pradesh _____ Sukhvinder Singh Sukhu.
   **Note:**
   - The book, titled ‘Snakes of Himachal Pradesh’, was compiled and edited by the principals of the State Institute of Health and Family Welfare, Omesh Kumar Bharti and DD Bisht.
   - The book contains photographs of snakes at different locations in Himachal Pradesh, which have been documented and identified by a team of researchers led by Anita Malhotra.

**Science and Defence**

1. SpaceX launches its 29th cargo mission to the____ International Space Station
   **Note:**
1. SpaceX’s next robotic cargo mission to the International Space Station CRS-29 has been take off.
   The mission is set to launch on a Falcon 9 from Launch Complex 39A at the Kennedy Space Center in Florida.
   The CRS-29 mission carries crucial scientific experiments and technology demonstrations, including optical communications equipment and instruments for measuring atmospheric waves.

   Note:
   - The exercise is being conducted from 16th to 29th November 2023.
   - To jointly rehearse conduct of Sub Conventional operations under Chapter VII of United Nations Charter.
   - The Scope of the exercise includes synergising joint responses during counter-terrorist operations.

   Note:
   - ‘Amini’, the fourth in a series of eight Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) projects built for the Indian Navy, was launched at Kattupalli in Tamil Nadu.
   - 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.
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