

## Top 10 Current Affairs of Today - October 26, 2023

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Today's blog will be on the current affairs of 26th October 2023. So, check out the current affairs and stay up-to-date. You can download PDF also for current affairs today.

Let's check this news about Google's DigiKavach. Then, we will move ahead.

# Google's DigiKavach: A Shield Against Evolving Financial Frauds

Google takes a proactive approach to address the growing menace of financial scams. DigiKavach focuses on analyzing and understanding the tactics employed by fraudsters. The program aims to develop effective countermeasures to protect users from evolving threats. Collaboration with stakeholders is crucial for sharing knowledge and strengthening the fight against scams.

### Significance:

- A) DigiKavach reaffirms Google's commitment to safeguarding users' financial security.
- B) The program is expected to play a significant role in mitigating online frauds in India.
- C) It promotes a secure digital environment for Indian internet users.

### About DigiKavach:

- A) A comprehensive program to combat online financial frauds in India.
- B) Aims to create a safer digital ecosystem by understanding and countering scammers' methods.
- C) Involves collaboration with industry experts, partners, and law enforcement agencies.



[Source: Gizbot]

## MILAN-24: Strengthening Regional Security Through Multinational Military Cooperation

MILAN-24 is a multinational military exercise scheduled for 2024 in India. It aims to enhance regional cooperation and bolster collective security. It involves participation from armed forces of over ten countries.

### Key Points:

- A) Strengthen interoperability and foster camaraderie among participating nations.
- B) Promote strategic partnerships and exchange of expertise in counter-terrorism and counter-insurgency operations.
- C) Enhance collective response to emerging security threats.

### Significance:

- A) MILAN-24 provides a platform for building trust and understanding among regional partners.
- B) It demonstrates India's commitment to promoting regional stability and security.
- C) The exercise is expected to contribute significantly to strengthening regional defense capabilities.



[Source: India Today]

## Indian Navy Boosts Maritime Power with Third Destroyer Imphal

In a significant boost to India's maritime capabilities, the Indian Navy has inducted its third Project 15B stealth guided-missile destroyer, 'Imphal', into its formidable fleet. Built by Mazagon Dock Shipbuilders Limited (MDL), Imphal is a technologically advanced warship equipped with cutting-edge weapons and sensors.

### Key Points:

- A) Enhanced Maritime Prowess: Imphal's induction strengthens the Indian Navy's ability to safeguard the nation's maritime interests and protect its vast coastline.
- B) Advanced Weapon Systems: Equipped with surface-to-air missiles, supersonic cruise missiles, and a range of advanced defense systems, Imphal significantly enhances the Navy's combat capabilities.
- C) Strategic Significance: Imphal's addition to the fleet underscores India's commitment to maintaining a robust naval presence in the Indian Ocean Region.



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[Source: The Hindu]

## India's 'Namo Bharat': Semi-High-Speed Regional Rail Service Debut

India has embarked on a transformative journey in regional transportation with the launch of 'Namo Bharat,' the country's first semi-high-speed regional rail service. This groundbreaking initiative marks a significant step towards enhancing intercity connectivity and revolutionizing regional travel.

### Key Points:

- A) Unprecedented Speed: Namo Bharat trains boast an impressive average speed of 100 kilometers per hour, significantly reducing travel time between cities.
- B) State-of-the-Art Technology: The trains are equipped with modern amenities and safety features, ensuring a comfortable and secure travel experience.
- C) Enhanced Regional Connectivity: Namo Bharat is poised to connect various regions, including Delhi, Uttar Pradesh, Haryana, and Rajasthan, fostering economic growth and development.



[Source: The Financial Express]

## Japan Achieves a Technological Breakthrough with Successful Railgun Test

In a remarkable demonstration of technological prowess, Japan has successfully conducted a test firing of a medium-caliber maritime electromagnetic railgun from an offshore platform. This groundbreaking achievement marks a significant milestone in the development of advanced weapons systems.

### Key Points:

- A) Pioneering Innovation: Japan has emerged as a pioneer in maritime railgun technology, paving the way for a new era of naval warfare.
- B) Enhanced Combat Capabilities: The successful test demonstrates the potential of railguns to revolutionize naval combat with their high-speed projectiles and long-range capabilities.
- C) Strategic Implications: The development of railgun technology could significantly impact future naval strategies and defense postures.

### About Railgun Test:

- A) Japan's Acquisition Technology & Logistics Agency (ATLA) conducted the test firing.
- B) The Railgun fired 40mm steel projectiles at a velocity of approximately Mach 6.5.
- C) The test was conducted from an offshore platform, indicating the potential for deployment on naval vessels.



[Source: Naval News]

## United Nations Celebrates its 78th Anniversary

The United Nations marked its 78th anniversary on October 24th, 2023, commemorating a remarkable journey of fostering international cooperation, promoting peace and security, and advancing human rights and sustainable development worldwide.

### About the United Nations:

- A) Founded in 1945 in the aftermath of World War II, the UN aims to prevent future conflicts and promote global cooperation.
- B) With 193 member states, the UN is the world's largest intergovernmental organization.
- C) The UN Charter outlines its core principles, including maintaining international peace and security, promoting human rights, and achieving international cooperation.

### Key Achievements:

- A) Peacekeeping and Conflict Resolution: The UN has played a crucial role in mediating conflicts, deploying peacekeeping missions, and promoting peaceful resolutions.
- B) Humanitarian Assistance: The UN provides critical humanitarian aid to millions affected by natural disasters, conflicts, and other crises.
- C) Sustainable Development Goals: The UN's 2030 Agenda for Sustainable Development sets ambitious goals to address poverty, inequality, climate change, and other global challenges.



[Source: Tempo.co]

# India and Malaysia Conduct Exercise Harimau Shakti 2023

India and Malaysia have embarked on Exercise Harimau Shakti 2023, a joint bilateral military exercise aimed at enhancing interoperability, strengthening defense cooperation, and fostering camaraderie between the two nations. This multilateral exercise underscores the shared commitment to regional security and defense collaboration.

### Key Points:

- A) Interoperability Enhancement: The exercise provides a platform for both militaries to exchange expertise and refine joint operational tactics.
- B) Defense Cooperation: Exercise Harimau Shakti strengthens the defense partnership between India and Malaysia, fostering mutual understanding and trust.
- C) Regional Security Collaboration: The exercise demonstrates the commitment of both nations to regional security and stability.

### About Exercise Harimau Shakti 2023:

- A) The exercise is being held in Umroi Cantonment, India, from October 23rd to November 5th, 2023.
- B) It involves approximately 120 personnel from both the Indian and Malaysian Armed Forces.
- C) The exercise focuses on enhancing military capabilities for conducting Multi-Domain Operations in a sub-conventional scenario.



[Source: PIB]

## HDFC Bank Elevates Banking Experience with XpressWay

HDFC Bank, a leading private sector bank in India, has unveiled XpressWay, a comprehensive digital platform designed to streamline and expedite banking products and services. This innovative initiative aims to provide customers with a swift, paperless, and self-service banking experience.

### Key Points:

- A) **Wide Range of Products and Services:** XpressWay offers a diverse range of banking products and services, including personal loans, business loans, car loans, home loans, loan on cards, credit cards, and savings accounts.
- B) **Seamless Customer Journey:** The platform is designed to provide a seamless and hassle-free customer journey, enabling customers to apply for and manage their banking products online with ease.
- C) **Paperless Process:** XpressWay eliminates the need for physical paperwork, embracing a digital approach that simplifies the banking process and reduces turnaround time.
- D) **Self-Service Banking:** Customers can independently manage their banking needs through XpressWay, empowering them to take control of their finances and access services at their convenience.

### Significance of XpressWay:

- A) **Enhanced Customer Experience:** XpressWay significantly enhances the customer experience by offering a convenient, accessible, and user-friendly banking platform.
- B) **Digital Transformation:** The platform aligns with HDFC Bank's commitment to digital transformation, leveraging technology to streamline operations and provide superior customer service.



C) Competitive Edge: XpressWay positions HDFC Bank at the forefront of digital banking innovation, enhancing its competitive edge in the industry.



[Source: The Times of India]

## CJI Chandrachud Receives Prestigious "Award for Global Leadership" from Harvard Law School

In a remarkable recognition of his outstanding contributions to the field of law and justice, Chief Justice of India (CJI) N.V. Ramana has been bestowed with the prestigious "Award for Global Leadership" by his alma mater, Harvard Law School. This honor celebrates CJI Chandrachud's exceptional leadership and his unwavering commitment to upholding the principles of justice, equality, and the rule of law.

### Highlights of CJI Chandrachud's Illustrious Career:

- A) A Distinguished Jurist: CJI Chandrachud is widely recognized as one of India's most eminent jurists, with a distinguished career spanning over three decades.
- B) Champion of Constitutional Values: He has consistently championed constitutional values, safeguarding fundamental rights and upholding the integrity of the judicial system.
- C) Advocate for Social Justice: CJI Chandrachud has been a vocal advocate for social justice, promoting equality and protecting the rights of marginalized communities.
- D) Global Recognition: His contributions have earned him international acclaim, making him a respected figure in the global legal fraternity.

### Significance of the Award:

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- A) Reaffirmation of CJI Chandrachud's Legacy: The "Award for Global Leadership" serves as a testament to CJI Chandrachud's remarkable legacy and his profound impact on the Indian legal landscape.
- B) Inspiration for Future Generations: His achievements serve as an inspiration to aspiring legal professionals and future generations of jurists.
- C) Strengthening India's Global Image: The recognition further enhances India's standing in the international legal community and underscores the country's commitment to the rule of law.



[Source: Economic Times]

## Ashok Vaswani as Kotak Mahindra Bank's New MD & CEO

In a significant development for Kotak Mahindra Bank, the Reserve Bank of India (RBI) has granted its approval for the appointment of Ashok Vaswani as the bank's new Managing Director (MD) and Chief Executive Officer (CEO). This decision marks a new chapter for the bank as it transitions to Vaswani's leadership.

### Key Points:

- A) Vaswani's appointment is for a three-year term, effective January 1, 2024.
- B) He succeeds Uday Kotak, the bank's founder, who stepped down from the MD & CEO position in September 2023.
- C) Vaswani's appointment is subject to approval from the bank's shareholders.

### About Ashok Vaswani:

- A) Ashok Vaswani brings a wealth of experience to the role, having held senior positions at Citigroup and Barclays.

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B) He is recognized for his expertise in global banking, consumer and commercial businesses, and digital transformation strategies.

C) Vaswani's appointment is expected to bring a fresh perspective and drive growth for Kotak Mahindra Bank.



[Source: The Week]

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