



SBI CLERK MAINS

Current Affairs

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General/Financial Awareness Questions

1. The Reserve Bank of India (RBI) has recently announced that it will directly regulate firms engaged in cross-border payment transactions for the import and export of goods and services. This regulatory step aims to _____.

- (a) Reduce India's rising current account deficit caused by large volume of imports.
- (b) Control India's exchange rate stability.
- (c) Combat the practice of small-scale imports of restricted items through international e-commerce platforms.
- (d) Protect the domestic market and encourage economic growth.
- (e) Combat the practice of unauthorized import and export harming India's key economic sector.

2. According to a recently proposed regulation by the Reserve Bank of India (RBI), concerning the firms engaged in cross-border payment transactions for the import and export of goods and services, the RBI has mandated a minimum net worth of _____ for entities categorized as payment aggregator-cross border (PA-CB).

- (a) Rs. 10 crore
- (b) Rs. 15 crore
- (c) Rs. 20 crore
- (d) Rs. 25 crore
- (e) Rs. 30 crore

3. SBI- Card has partnered with which of the following retail brand to launch eco-friendly credit card for its shoppers?

- (a) Future Enterprises
- (b) Reliance Retail
- (c) V-Mart Retail
- (d) Aditya Birla Retail
- (e) Shoppers Stop

4. Which of the following body/organization has proposed amendments to regulations to further streamline the corporate resolution process and prevent delays in the implementation of the resolution plan?

- (a) National Company Law Tribunal
- (b) Insolvency and Bankruptcy Board of India
- (c) Securities Appellate Tribunal
- (d) Reserve Bank of India
- (e) Competition Commission of India

5. The Reserve Bank of India (RBI) has recently increased the minimum amount for offering non-callable/without premature withdrawal option term deposits (TDs) from Rs. 15 lakh to _____.
(a) 2 crore

- (b) 1 crore
- (c) 20 lakh
- (d) 50 lakh
- (e) 90 lakh

6. In October 2023, which bank retained the top spot among public sector lenders in loan and deposit growth in percentage terms during the second quarter of the current financial year?

- (a) Bank of Maharashtra
- (b) State Bank of India
- (c) Central Bank of India
- (d) Canara Bank
- (e) Punjab National Bank

7. In November 2023, the first flagship publication of the Centre for Advanced Financial Research and Learning (CAFRAL) with the title 'India Finance Report 2023' (IFR 2023) was released by Shri Shaktikanta Das, Governor, Reserve Bank of India (RBI). CAFRAL, a not-for-profit organization, was set up in which year as an independent body by the RBI?

- (a) 2010
- (b) 2011
- (c) 2012
- (d) 2013
- (e) 2014

8. Under Section 45L of the Reserve Bank of India (RBI) Act 1934, the RBI has restricted which among the following financial entities to stop sanction and disbursal of loans under its two lending products 'eCOM' and 'Insta EMI Card'?

- (a) Reliance Capital Limited
- (b) Bajaj Finance Limited
- (c) Muthoot Finance Limited
- (d) LIC Housing Finance Limited
- (e) Manappuram Finance Limited

9. Which among the following payment entity has recently ceased its core payment aggregator business after the Reserve Bank of India returned its license application?

- (a) Razorpay
- (b) Instamojo
- (c) Paytm
- (d) Google pay
- (e) Airtel Payment Bank

10. In response to the unprecedented growth in unsecured retail loans and the consequent concerns regarding rising systemic risk, the Reserve Bank of India (RBI) in November 16,

2023, has increased the risk weights on unsecured consumer loans, including credit cards, by _____ for both banks and NBFCs.

- (a) 12%
- (b) 18%
- (c) 21%
- (d) 25%
- (e) 32%

11. In November 2023, The Reserve Bank of India has tightened norms for unsecured personal loans for banks and non-banking financial companies. Accordingly, The bank has increased the risk weights on credit receivables to _____ for NBFCs.

- (a) 100%
- (b) 125%
- (c) 150%
- (d) 175%
- (e) 200%

12. The Reserve Bank has imposed monetary penalties on Manappuram Finance and Anand Rathi Global Finance for deficiencies in regulatory compliance in November 2023, The banking regulator in a release said it has imposed a monetary penalty of' _____ 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".

- (a) Rs. 12.78 lakh
- (b) Rs. 22.78 lakh
- (c) Rs. 32.78 lakh
- (d) Rs. 42.78 lakh
- (e) Rs. 52.78 lakh

13. In November 2023, The Reserve Bank of India (RBI) permitted banks to open additional current accounts for which of the following purpose in addition to special rupee vostro accounts with a view to providing greater operational flexibility?

- (a) Import Proceeds
- (b) Export Proceeds
- (c) Online Transactions
- (d) NRI Account transactions
- (e) Free Rupee Trade

14. Which commercial bank has entered into a corporate tie-up with HDFC Life to offer life insurance products to its customers?

- (a) Bank of Maharashtra
- (b) Karnataka Bank
- (c) Kotak Mahindra Bank

- (d) ICICI Bank
- (e) Bank of India

15. Identify which of the following statements is/are correct about the Investor Risk Reduction Access (IRRA) platform? I. It was launched by the Reserve Bank of India (RBI). II. It aims at reducing risks associated with technical glitches. III. It is implemented by the Market Infrastructure Institutions (MIIIs). Answer Codes:

- (a) I and II only
- (b) II only
- (c) III only
- (d) II and III only
- (e) I only

16. Which portfolio management firm has recently received approval from the Securities and Exchange Board of India (SEBI) to set up mutual fund house in India?

- (a) Unifi Capital
- (b) Alchemy PMS
- (c) Sensibull
- (d) CashRish
- (e) InCred Money

17. In November 2023, the Reserve Bank of India (RBI) has extended the Payments Infrastructure Development Fund (PIDF) scheme till _____ .

- (a) December 31, 2023
- (b) March 31, 2024
- (c) March 31, 2025
- (d) December 31, 2025
- (e) March 31, 2026

18. The Bombay Stock Exchange (BSE) has put in place fresh guidelines for small and medium enterprises looking to migrate from its SME platform to the main board, whereby the applicant will be required to have a net worth of at least _____ for the preceding two financial years.

- (a) Rs. 10 crore
- (b) Rs. 15 crore
- (c) Rs. 18 crore
- (d) Rs. 25 crore
- (e) Rs. 30 crore

19. The Securities and Exchange Board of India (SEBI) has reduced the minimum issue size of Social Stock Exchange to _____ from Rs 1 crore in case of public issuance of Zero Coupon Zero Principal Instruments (ZCZP).

- (a) Rs. 75 lakh
- (b) Rs. 50 lakh
- (c) Rs. 45 lakh
- (d) Rs. 30 lakh

(e) Rs. 20 lakh

20. The Securities and Exchange Board of India (SEBI) has recently cut the minimum application size in case of public issuance of Zero Coupon Zero Principal Instruments (ZCZP) by NPOs on Social Stock Exchange from _____ to Rs. 10,000.

- (a) Rs. 5 lakh
- (b) Rs. 4 lakh
- (c) Rs. 3 lakh
- (d) Rs. 2 lakh
- (e) Rs. 1 lakh

21. The Reserve Bank of India (RBI) has recently updated the 'Alert List' of several unauthorized forex trading platforms. The 'Alert List' contains the names of entities, which are neither authorized to deal in forex under the _____ nor to operate electronic trading Platform.

- (a) RBI Act, 1934
- (b) FEMA Act, 1999
- (c) Companies Act, 2013
- (d) Banking Regulation Act, 1949
- (e) PMLA Act, 2002

22. According to a paper, titled 'Cash versus Digital Payment Transactions in India: Decoding the Currency Demand Paradox,' cash continues to be preferred as a savings instrument due to its 'store of value' and for precautionary purposes. The paper is published by _____.

- (a) NITI Aayog
- (b) Centre for Monitoring Indian Economy
- (c) Reserve Bank of India
- (d) State Bank of India
- (e) Indian Institute of Management, Ahmedabad

23. SBI Mutual Fund gets the Reserve Bank of India's nod to buy 9.99% stake in which of the following banking entity?

- (a) IndusInd Bank
- (b) Karur Vysya Bank
- (c) Kotak Mahindra Bank
- (d) Bandhan Bank
- (e) Lakshmi Vilas Bank

24. Recently, the Reserve Bank of India (RBI) has imposed a monetary penalty of Rs. 10,000 on which of the following bank for violation of reporting requirements under Liberalised Remittance Scheme of FEMA 1999?

- (a) Bank of America
- (b) DBS Bank
- (c) Citibank
- (d) Barclays Bank
- (e) HSBC Bank

25. Bank lending to the private corporate sector grew _____ in September 2023 from 14.7 per cent a year ago, according to the Reserve Bank data.

- (a) 14.9 %
- (b) 15.1 %
- (c) 15.3 %
- (d) 15.7 %
- (e) None of these

26. The Reserve Bank of India (RBI) has recently signed a memorandum of understanding (MoU) with _____ for cooperation and exchange of information in relation to the Clearing Corporation.

- (a) Monetary Authority of Singapore
- (b) Bank of England
- (c) US Federal Reserve
- (d) Nepal Rastra Bank
- (e) European Central Bank

27. Which of the following entity has recently received Rs. 200 crore via credit fund for business expansion initiatives and accelerate its ATM deployment?

- (a) TSI India Private Limited.
- (b) Tata Communications Payment Solutions Limited
- (c) Prisid Mart Private Limited
- (d) Greenpay Technologies Private limited
- (e) Conic Automotive Private limited

28. The Reserve Bank of India (RBI) is empowered to impose monetary penalties on cooperative banks due to deficiencies in regulatory compliance. The co-operative banks in India are regulated under the provisions of the _____.

- (a) Reserve Bank of India Act, 1934
- (b) Banking Regulation Act, 1949
- (c) Payment and Settlement System Act, 2007
- (d) Companies Act, 2013
- (e) Cooperative Societies Act, 1965

29. The State Bank of India (SBI) to acquire what percent of stake in SBI Pension Funds for Rs. 230 crore?

- (a) 10%
- (b) 20%
- (c) 30%
- (d) 40%
- (e) 50%

30. Which bank has recently collaborated with Accenture to design and develop a scalable and secure enterprise data lake platform to boost its operational efficiency?

- (a) Union Bank of India
- (b) State Bank of India
- (c) Canara Bank
- (d) Axis Bank
- (e) HDFC Bank

31. The Asian Development Bank (ADB) has approved a Rs_____ policy-based loan to strengthen India's power sector by improving financial sustainability and facilitating the shift to renewable energy.

- (a) 150 million
- (b) 250 million
- (c) 350 million
- (d) 450 million
- (e) 550 million

32. The Reserve Bank of India (RBI) in its fifth Monetary Policy Committee (MPC) meeting has raised India's GDP growth projection for FY24 to _____ on buoyant domestic demand and higher capacity utilization in the manufacturing sector

- (a) 6.8%
- (b) 7%
- (c) 7.6%
- (d) 8%
- (e) 8.4%

33. RBI has recently revoked the license of which of the following Urban Cooperative Bank for not abiding by its rules?

- (a) Urban Cooperative Bank of Sitapur
- (b) Urban Cooperative Bank of Bareilly
- (c) Urban Cooperative Bank of Sahibganj
- (d) Urban Cooperative Bank of Gopalganj
- (e) Urban Cooperative Bank of Barauni

34. Which bank has launched youth-centric 'FIRST SWYP' credit card in partnership with Mastercard?

- (a) HDFC Bank
- (b) Axis Bank
- (c) IDFC First Bank
- (d) Yes Bank
- (e) IndusInd Bank

35. Which public sector bank has launched an exclusive savings bank product for women (Nari Shakti Savings Account) with an independent source of income?

- (a) Bank of India
- (b) Punjab National Bank
- (c) Bank of Baroda
- (d) UCO Bank
- (e) State Bank of India

36. Following a change in ownership, which housing finance company has been rebranded as Grihum Housing Finance?

- (a) Sahara Housing Finance
- (b) Repco Home Finance
- (c) Home First Finance
- (d) Poonawalla Housing Finance
- (e) Aavas Financiers

37. In December 2023, which among the following housing finance companies has secured Rs. 120 crore in debt finance from UK's development finance institution British International Investment (BII)?

- (a) Can Fin Homes Limited
- (b) GIC Housing Finance Limited
- (c) Sundaram Home
- (d) SEWA Grah Rin Limited (Sitara)
- (e) Sahara Housing Finance

38. Recently, the Reserve Bank of India (RBI) has authorized which private sector bank to disburse pensions to railway employees?

- (a) Axis Bank
- (b) Yes Bank
- (c) Bandhan Bank
- (d) Federal Bank
- (e) IDBI Bank

39. According to the Reserve Bank of India (RBI), Indian banks increased their overseas presence through the subsidiaries route to _____ during 2022-23

- (a) 351
- (b) 417
- (c) 513
- (d) 619
- (e) 711

40. The IndusInd Bank has recently launched the 'Indus Solitaire Program'. It is the industry first community banking program for _____.

- (a) Self-help groups
- (b) Commodity traders
- (c) Diamond Cohorts
- (d) MGNREGA Workers
- (e) MSMEs

41. Which international financial institution/development bank has signed a loan agreement with Rail Infrastructure Development Company (Karnataka) Limited (K-RIDE) for the development of Bengaluru Suburban Railway project?

- (a) European Investment Bank
- (b) Asian Infrastructure Investment Bank

- (c) International Finance Corporation
(d) KfW Development Bank
(e) Asian Development Bank

42. In December 2023, Aditya Birla Sun Life Insurance has entered into a bancassurance partnership with which of the following banking entity to offer insurance solutions to the bank's customers?

- (a) HDFC Bank
(b) Axis Bank
(c) IDFC First Bank
(d) IndusInd Bank
(e) DBS Bank

43. As per the direction issued by the Reserve Bank of India (RBI) in December 2023, banks have been directed to refrain from investing in any scheme offered by Alternative Investment Funds (AIFs). Also, banks have to liquidate their investment from AIFs within _____.

- (a) 30 Days
(b) 45 Days
(c) 60 Days
(d) 75 Days
(e) 90 Days

44. In December 2023, the private sector lender Karur Vysya Bank has entered into a corporate agency agreement with which of the following life insurance companies to offer life insurance products to their respective customers?

- (a) Bharti AXA Life Insurance
(b) ICICI Prudential Life Insurance
(c) HDFC Life Insurance
(d) Tata AIA Life Insurance
(e) Max Life Insurance

45. After a year of waiting, RBI recently granted at least six payment aggregator licences. Which of the following is/are NOT among them? I.Razorpay
II.Cashfree Payments III.PhonePe IV.Open Financial V.EnKash VI.Google Pay VII. Payment India
(a) I and II
(b) III only
(c) IV and V
(d) I,III and VII
(e) IV only

46. The Securities and Exchange Board of India (Sebi) is contemplating the implementation of a same-day settlement cycle, known as T 0, in two phases. This is seen as a preliminary step towards instantaneous settlement. The shorter T 0 settlement cycle is being considered for the equity

cash segment as an optional mechanism, in addition to the current _____

- (a) T 1
(b) T 2
(c) T 3
(d) T 4
(e) T 5

47. RBI issued a draft omnibus framework for SROs for banks, NBFCs and other entities regulated by it. In order to be eligible to apply for an SRO license, the applicant shall set up a not-for-profit company with adequate net worth and the ability to create infrastructure to discharge various responsibilities on a continuing basis. What does SRO stand for?

- (a) Self-regulatory organisation
(b) Social-relevant organisation
(c) Socially-regulated organisation
(d) Self-reliant organisation
(e) Socially-reliant organisation

48. Which of the following launched a new product, T.U.L.I.P, a term with a unit-linked insurance plan, a plan that gives a life cover up to 100 times the annual premium while permitting customers to earn returns like a ULIP product?

- (a) Kotak Mahindra Life Insurance.
(b) ICICI Prudential Life Insurance.
(c) Bajaj Allianz Life Insurance.
(d) Edelweiss Tokio Life Insurance.
(e) Exide Life Insurance.

49. In December 2023, The Reserve Bank of India (RBI) has stepped up the amount it is willing to offer the banking system in the 7-day VRR auction, scheduled on December 22, to '1.75-lakh crore against '1-lakh crore offered last week to help banks overcome liquidity deficit. VRR stands for _____.

- (a) Variety Rate Repo
(b) Variable Rate Repo
(c) Vault Rate Repo
(d) Value Rate Repo
(e) Venture Rate Repo

50. In December 2023, which of the following bank has announced the launch of 'eSvarna', India's first Corporate Credit Card on RuPay network?

- (a) IndusInd Bank
(b) YES Bank
(c) Bank of Baroda
(d) ICICI Bank
(e) Axis Bank

51. In December 2023, which of the following automobile company has filed preliminary papers

with capital markets regulator Sebi to raise funds through an initial public offering (IPO)-- the 1st issue by an automaker in India in more than 20 years?

- (a) Ather Energy
- (b) Bajaj Auto
- (c) Ola Electric
- (d) Royal Enfield
- (e) TVS Motor Company

52. The Reserve Bank of India (RBI) released a draft 'Licensing Framework for Authorised Persons (APs)' under Foreign Exchange Management Act (FEMA), 1999 in December 2023. It is proposed to allow AD Category-II entities to additionally facilitate trade-related transactions up to a value of _____ (per transaction).

- (a) Rs 10 lakh
- (b) Rs 15 lakh
- (c) Rs 20 lakh
- (d) Rs 25 lakh
- (e) Rs 30 lakh

53. In December 2023, Reserve Bank of India has given its nod for the reverse merger of IDFC Ltd with its banking subsidiary IDFC First Bank. IDFC began as an infra lender in 1997. It got in-principle approval from the RBI to set up a bank in which year?

- (a) 2013
- (b) 2014
- (c) 2015
- (d) 2016
- (e) 2017

54. In a move that will add depth and liquidity to the government securities (G-Secs) market, the RBI has permitted permit lending and borrowing of G-Secs. This move comes even as India is set to be included in the globally tracked JP Morgan's Government Bond Index-Emerging Markets (GBI-EM) index, starting which year?

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2028

55. In December 2023, Capital markets regulator Securities and Exchange Board of India (Sebi) has once again extended the deadline for mutual fund and demat account holders to add the name of the beneficiary/beneficiaries or opt out of it till _____.

- (a) January 30th 2024
- (b) March 30th 2024

- (c) May 30th 2024
- (d) June 30th 2024
- (e) July 30th 2024

56. In December 2023, The Reserve Bank of India has revised the methodology for designating a bank as a Domestic Systemically Important Bank (D-SIB) by incorporating which of the following under the substitutability indicator in the assessment? I. Digital payments II. Value as well as volumes III. National Ranking

- (a) I only
- (b) II and III only
- (c) I and II only
- (d) I, II and III
- (e) III

57. SEBI proposed changes to the verification of market rumours for listed companies, including relaxation on the _____ timeline, verification only on material impact on stock prices, and clarity on the pricing of preferential issuances, buybacks and deals.

- (a) 12-hour
- (b) 24-hour
- (c) 36-hour
- (d) 48-hour
- (e) 60-hour

58. The National Payments Corporation of India (NPCI) is set to kick off an ASBA-like facility in the secondary market from January 1, 2024. ASBA stands for _____

- (a) Application Supported by Bank Amount
- (b) Application Supported by Blocked Amount
- (c) Amount Supported by Benched Account
- (d) Application Settled by Blocked Account
- (e) Application Stagnated by Benched Amount

59. The Reserve Bank of India (RBI) has extended the Payments Infrastructure Development Fund (PIDF) scheme till _____

- (a) December 31, 2025
- (b) May 31, 2024
- (c) May 31, 2025
- (d) December 31, 2024
- (e) October 31, 2024

60. Manufacturing sector accounted for how many % of the total reported Foreign Technical Collaborations (FTCs) with Japan, the US, and Germany remaining the top three source countries for technology transfer, as per Reserve Bank of India (RBI) survey?

- (a) 56 %
- (b) 78 %
- (c) 80 %

- (d) 85 %
- (e) 86 %

61. The Goods and Services Tax(GST) revenue collection jumped by _____ Year-on-year to '1.72 lakh crore in October 2023, the second highest-ever GST revenue collection ever.

- (a) 7.8%
- (b) 10%
- (c) 13%
- (d) 15.5%
- (e) 18%

62. According to provisional data released by Ministry of Finance on 9 November 2023, direct tax collections up stood at '10.60 lakh crore so far in FY24, which is _____ higher than net collections for last year.

- (a) 18%
- (b) 22%
- (c) 26%
- (d) 30%
- (e) 34%

63. Mumbai-based InCred Financial Services Ltd (InCred Finance), the lending arm of financial services firm InCred Group, has raised '500 crore in its Series D round of funding, becoming the _____ startup to join the coveted 'unicorn' club this year after quick commerce firm Zepto.

- (a) 5th
- (b) 3rd
- (c) 7th
- (d) 2nd
- (e) 8th

64. E-way bills, or electronic permits, generated by businesses for transporting goods within & across states shot up to an all-time high of Rs 10.3 crore in October, breaking previous record of Rs 9.34 crore reported in August. E-way bills are mandatory for movement of consignments worth more than _____, and are, therefore, an early indicator of demand & supply trends.

- (a) Rs 1 lakh
- (b) Rs 25,000
- (c) Rs 50,000
- (d) Rs 2 lakh
- (e) Rs 5 lakh

65. In November 2023, Jocata, a digital lending transformation platform, collaborated with SIDBI to launch a one-of-its kind MSME Economic Activity Index called _____

- (a) Sambhavana
- (b) Sumpoorn
- (c) Shubiksha

- (d) Vikasa
- (e) None of the above

66. In November 2023, The RBI has issued a notification allowing NRIs to invest, without any restrictions, in the Government's Sovereign Green Bonds issued for 2023-24. It has now been decided to designate all Sovereign Green Bonds issued by the government in the fiscal year 2023-24 as 'specified securities' under the FAR, F is FAR stands for _____.

- (a) Fast
- (b) Fully
- (c) Formal
- (d) Front
- (e) Fund

67. Inflation rate for consumers, or retail inflation, eased to a four-month-low of _____ in October, data released by the National Statistical Office (NSO) showed.

- (a) 4.35%
- (b) 3.56%
- (c) 4.87%
- (d) 5.28%
- (e) 6.47%

68. Net foreign direct investment (FDI) in India, inflows minus outflows, declined sharply in April-September 2023 to \$4.5 billion from \$19.6 billion in the same period last year, due to a moderation in global investment activities and a rise in repatriation. Which among the following is/are NOT major source countries, contributing more than two-thirds of the FDI equity flows? I. Singapore II. Japan III. Russia IV. Australia V. Mauritius

- (a) I, III and V only
- (b) III and IV only
- (c) I and II only
- (d) III only
- (e) V only

69. According to survey conducted by und manager survey (FMS) Bank of America (BofA), released in November 2023,

_____ and India are the most favoured markets in the Asia Pacific region.

- (a) China
- (b) Japan
- (c) Singapore
- (d) New Zealand
- (e) China

70. India's GDP in the October-December quarter is expected to see a sequential rise from the previous quarter, according to the RBI. The RBI's

economic activity index nowcasts GDP growth for Q3 FY24 at _____.

- (a) 6%
- (b) 5.8%
- (c) 5.5%
- (d) 6.3%
- (e) 7%

71. As per Government data, GST revenue collection for November 2023 came at nearly Rs 1.68 lakh crore, which is a _____ jump on an annual basis.

- (a) 10 %
- (b) 13 %
- (c) 15 %
- (d) 16 %
- (e) None of these

72. According to recently released report of GOI, India reduced its GDP emission intensity by how many % between 2005 and 2019, achieving the target 11 years in advance?

- (a) 30 %
- (b) 33 %
- (c) 35 %
- (d) 36 %
- (e) 40 %

73. In India, for the first time the Goods (Merchandise) sector has surpassed the services sector in Export. The Goods (Merchandise) export has gone up to _____, while services export was at 309 billion dollars.

- (a) USD 453 Billion
- (b) USD 540 Billion
- (c) USD 582 Billion
- (d) USD 620 Billion
- (e) USD 710 Billion

74. The Reserve Bank of India (RBI) announced that the issue price for the next tranche of Sovereign Gold Bond has been fixed at Rs 6,199 per gram and will open for subscription on December 18 for five days. Which of the following statements is/are true for Sovereign Gold Bonds?
I. The SGBs will be sold through scheduled commercial banks, small finance banks and payments banks. II. The investors are compensated at a fixed rate of 2.50 per cent per annum payable semi-annually on the nominal value. III. The maximum limit of subscription shall be 4 kg for individuals, 4 kg for HUF and 20 kg for trusts and similar entities per fiscal year.

- (a) I only
- (b) I and III only
- (c) II and III only
- (d) III only

- (e) I, II and III

75. In December 2023, India's overall exports (Merchandise and Services combined) in November 2023 is estimated to be USD 62.58 Billion, exhibiting a positive growth of _____ over November 2022.

- (a) 1.23%
- (b) 1.96%
- (c) 2.65%
- (d) 2.90%
- (e) 3.54%

76. According to Reserve Bank of India data, the net foreign direct investment (FDI) into the country rose to a 21-month high in October 2023 at \$5.9 billion. Which of the following is NOT among the major source countries that contributed to more than four-fifths of the total FDI inflows in October 2023?

- (a) UAE
- (b) Mauritius
- (c) Cyprus
- (d) Japan
- (e) Singapore

77. The Central Board of Direct Taxes (CBDT) has notified two new return forms, ITR-1 (SAHAJ) and ITR-4 (SUGAM), for the Assessment Year 2024-25. These forms will come into effect from April 1, 2024. ITR-1 (SAHAJ) is to be used by individuals with total income up to _____, having income from salaries, one house property, other sources (like interest) and agricultural income up to Rs 5,000.

- (a) Rs.50 lakh
- (b) Rs.20 lakh
- (c) Rs.40 lakh
- (d) Rs.30 lakh
- (e) Rs.10 lakh

78. According to recent data released by Reserve Bank of India in December 2023, India's current account deficit (CAD) narrowed sequentially to _____ of gross domestic product (GDP), in the quarter ended September (Q2FY24) due to lower merchandise trade deficit and growth in services exports.

- (a) \$7.3 billion
- (b) \$8.3 billion
- (c) \$9.3 billion
- (d) \$5.3 billion
- (e) \$6.3 billion

79. In December 2023, India, the world's third-largest energy consumer, made its first-ever

payment in rupees for crude oil purchased from which country, signalling what could be a strategic push to promote the local currency globally?

- (a) Yemen
- (b) Russia
- (c) Angola
- (d) UAE
- (e) Venezuela

80. Out of '1,67,518.6-crore special assistance(loan) allocated by Centre under the Scheme for Special Assistance to States for capital expenditure/investment, which of the following has been highest recipient, securing '22,857.9 crore(14% of the total release) over the last 4 years?

- (a) Uttar Pradesh
- (b) Bihar
- (c) Kerala
- (d) Punjab
- (e) Haryana

81. The Centre hiked the interest rates of some of the small savings schemes, such as Sukanya Samriddhi Scheme, 3-year Time Deposit, for the January-March 2024 quarter. As per the latest revised list, the interest rate of Sukanya Samriddhi Scheme will be _____

- (a) 8.2%
- (b) 8.1%
- (c) 8.0%
- (d) 7.9%
- (e) 7.7%

82. Which one of the following statements is correct regarding the recently launched 'COSTA SERENA'?

- (a) It is a Frigate launched by patrolling of Indian coastal water.
- (b) It is a Cruise ship launched for domestic sailing.
- (c) It is a INS-Class submarine.
- (d) It is a Aircraft carrier.
- (e) It is the first indigenously built cargo ship.

83. To enhance 'ease of living' of central government pensioners, the DoPPW has been promoting 'Jeevan Pramaan' or digital certificate (DLC) extensively. In which year the submission of DLCs using biometric devices was commenced?

- (a) 2014
- (b) 2015
- (c) 2016
- (d) 2017
- (e) 2018

84. The Department of Consumer Affairs has urged manufacturers and sellers of white goods to revise the warranty or guarantee policy to reflect its commencement from the date of installation rather than the date of purchase. Which of the following items are considered as white goods? I. Air conditioners II. Laptops III. Refrigerators IV. Audio equipment Answer Codes:

- (a) I and II
- (b) II and III
- (c) III and IV
- (d) I and III
- (e) II and IV

85. According to a recent survey conducted by the National Geographic, which state/union territory in India becomes one of the coolest destinations to visit in 2024?

- (a) Ladakh
- (b) Himachal Pradesh
- (c) Sikkim
- (d) Uttarakhand
- (e) Arunachal Pradesh

86. In November 2023, by amending Para B(viii)(a) of SHAKTI policy, government has now allowed power plants, including private generating companies(GENCOs), without a Power Purchase Agreement (PPA) to seek coal linkages for a minimum of _____

- (a) 1 year
- (b) 3 months
- (c) 5 months
- (d) 9 months
- (e) 10 months

87. Prime Minister Shri. Narendra Modi to launch PM PVTG (Particularly Vulnerable Tribal Groups) Development Mission in a huge step to empower tribal people. Identify which of the following statements is/are correct regarding the PVTGs? I There are seventy-five listed PVTGs in India. II Among the seventy-five listed PVTG's the highest number are found in Odisha. III They are mostly homogenous with a small population.

- (a) Only I and II
- (b) Only II and III
- (c) I, II and III
- (d) Only II
- (e) Only I

88. Which of the following E-Commerce company has signed a Memorandum of Understanding (MoU) with the Inland Waterways Authority of India (IWAI) for promoting cargo movement and transportation of customer shipments & products

via inland waterways using river Ganga (National Waterway 1)?

- (a) Flipkart
- (b) Amazon
- (c) IndiaMart
- (d) Alibaba
- (e) FirstCry

89. According to data released by industry body Plastics Export Promotion Council (Plexconcl), Plastic exports grew 9.4% year-on-year to \$933 million as the raw material prices declined and festive demand in key markets increased. The Plastics Export Promotion Council (PLEXCONCIL) is established by the Ministry of Commerce & Industry, Department of Commerce, Government of India in _____, is a non-profit organisation registered under section 25 of the Companies Act, 1956 (or section 8 of the Companies Act, 2013).

- (a) 1955
- (b) 1965
- (c) 1975
- (d) 1985
- (e) 1995

90. The Union Health Ministry on November 20 invited comments from the public and stakeholders on the proposed National Pharmacy Commission Bill, 2023. The Ministry proposes to finalise the Bill for setting up the National Pharmacy Commission and repealing the Pharmacy Act, The Pharmacy Act was passed in which year?

- (a) 1945
- (b) 1947
- (c) 1948
- (d) 1949
- (e) 1950

91. In which of the following cities in India has the floating Compressed Natural Gas (CNG) Mobile Refuelling Unit (MRU) been installed to make the city pollution-free?

- (a) Guwahati
- (b) Jammu
- (c) Varanasi
- (d) Surat
- (e) Delhi

92. The Government of India has recently launched its first-ever auction of several critical mineral blocks Identify which of the following are the examples of critical minerals? I. Graphite II. Lithium III. Gold IV. Uranium Answer Codes:

- (a) I and II
- (b) II and III

- (c) III and IV
- (d) I and IV
- (e) I and III

93. Moreover, India aims to reach a milestone of 50% cumulative electric power installed capacity from non-fossil sources by 2030. Government has released a list of 30 critical minerals for India.

These minerals are Antimony, Beryllium, Bismuth, Cobalt, Copper, Gallium, Germanium, Graphite, Hafnium, Indium, Lithium, Molybdenum, Niobium, Nickel, PGE, Phosphorous, Potash, REE, Rhenium, Silicon, Strontium, Tantalum, Tellurium, Tin, Titanium, Tungsten, Vanadium, Zirconium, Selenium and Cadmium. As per the recent announcement made by the Government of India, India aims to reach a milestone of 50% cumulative electric power installed capacity from non-fossil sources by _____.

- (a) 2024
- (b) 2028
- (c) 2030
- (d) 2032
- (e) 2040

94. The Union Cabinet has recently approved a Central Sector Scheme for providing Drones to the _____ with an outlay of Rs. 1261 Crore for the period from 2024-25 to 2025-26.

- (a) Women Self Help Groups
- (b) Marginal Farmers
- (c) Forest guards
- (d) Miners
- (e) Primary health centers

95. The Union Cabinet chaired by Shri Narendra Modi has approved Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN) with total outlay of _____ to focus on critical interventions through several line Ministries.

- (a) Rs. 12,500 crore
- (b) Rs. 17,000 crore
- (c) Rs. 21,500 crore
- (d) Rs. 24,104 crore
- (e) Rs. 25,200 crore

96. The government has approved the 'Terms of Reference' for the 16 Finance Commission, which makes recommendations on sharing of tax revenues between the Centre and states. The recommendations would cover a five-year period commencing April 1, 2026. Identify the correct statement(s) in regard of this. I. The commission would submit its report by Oct. 31, 2025. II. The 15th Finance Commission was constituted on Nov. 27, 2016. III. It made recommendations covering

a six-year period commencing April 1, 2020, through its interim and final reports.

- (a) Only I
- (b) Only I and III
- (c) Only II and III
- (d) Only III
- (e) I, II and III

97. Identify which of the following statement is true about the 'Gajraj System'?

- (a) It is a surface-to-air defence system.
- (b) It is a AI-based surveillance system to prevent elephant deaths on track.
- (c) It is a Generative AI based tool launched by the Government of India for differently-abled people.
- (d) It is an AI-based system to prevent road accident in National Highways in India.
- (e) None of the above

98. 'Garba of Gujarat' has been inscribed in the Representative List of Intangible Cultural Heritage of Humanity by UNESCO, under the provisions of the 2003 Convention for the Safeguarding of Intangible Cultural Heritage. Garba of Gujarat is the _____ Intangible Cultural Heritage element from India to join this list.

- (a) 12th
- (b) 13th
- (c) 14th
- (d) 15th
- (e) 16th

99. Which of the following statements is/are correct 'Youth for Unnati and Vikas with AI (YUVAi)' program? I It is an initiative of the NITI Aayog. II It aims to enable school students from class 8 to 12 across the nation with AI skills. III It will be featured at the Global Partnership on Artificial Intelligence (GPAI) Summit in New Delhi.

- (a) I and II
- (b) II and III
- (c) Only I
- (d) Only II
- (e) I and III

100. In the winter session, the Parliament has passed the Central Universities (Amendment) Bill, 2023 to establish a central tribal university in _____.

- (a) Chhattisgarh
- (b) Jharkhand
- (c) Odisha
- (d) Telangana
- (e) Mizoram

101. In a first, in December 2023, the Ministry of Mines directly sanctioned exploration licences to five Notified Private Exploration Agencies (NPEAs) for critical and deep-seated mineral projects.

Totally how many projects were provided to Notified Private Exploration Agencies (NPEAs)?

- (a) 17
- (b) 15
- (c) 19
- (d) 20
- (e) 10

102. In December 2023, the University Grant Commission (UGC) has mandated that no foreign higher educational institution (HEI) will offer any programme in India without the prior approval of the commission. The regulation includes which of the following types of degrees? I. Twinning Programmes II. Joint Degree III. Dual Degree Programmes

- (a) I only
- (b) II and III only
- (c) III only
- (d) I and III only
- (e) I, II and III

103. In December 2023, The 192nd Meeting of Employees' State Insurance Corporation was held at ESIC Headquarters under the Chairmanship of Shri Bhupender Yadav, Union Minister for Labour and Employment, Environment, Forest and Climate Change and Chairman, ESIC. In order to neutralise the impact of inflation,' the proposal to increase the basic rate of Permanent Disablement Benefit (PDB) and Dependant's Benefit (DB) was approved by ESI Corporation.'The PDB is paid at the rate of

_____ of wages in the form of monthly payment depending upon the extent of loss of earning capacity as certified by a Medical Board.

- (a) 60%
- (b) 70%
- (c) 80%
- (d) 90%
- (e) 100%

104. In December 2023, The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi has approved the proposal to declare which of the following as an international airport?

- (a) Madurai International Airport
- (b) Kannur International Airport
- (c) Manali International Airport
- (d) Surat International Airport
- (e) Jaipur International Airport

105. In December 2023, Krutrim Si Designs, the artificial intelligence (AI) venture of who among the following has unveiled Krutrim, its base large language model (LLM). Krutrim has joined the increasingly-competitive AI race dominated by players such as Google, Microsoft and OpenAI?

- (a) Ashneer Goyal
- (b) Deepinder Goyal
- (c) Bhavish Aggarwal
- (d) Binny Bansal
- (e) Parag Agarwal

106. In December 2023, Taking ahead the cause of eco-friendly maritime transportation, Barracuda, said to be India's fastest solar-electric boat, was launched on at the yard of Navalt Solar and Electric Boats, located off Aroor in Alappuzha. This cutting-edge vessel was jointly developed by _____ and Navalt.

- (a) Mazagon Dock Shipbuilders
- (b) Cochin Shipyard
- (c) Garden Reach Shipbuilders & Engineers
- (d) Bharat Dynamics
- (e) Mishra Dhatu Nigam

107. The Parliament has passed the 'Telecommunications Bill, 2023' with the approval of Rajya Sabha with amendments. The Bill seeks to replace the Indian Telegraph Act of _____

- (a) 1848
- (b) 1856
- (c) 1866
- (d) 1885
- (e) 1905

108. Life Insurance Corporation of India (LIC) will get time till May 2032 to comply with Minimum Public Shareholding (MPS) norms prescribed by the Securities and Exchange Board of India. As of September 30, 2023, the government owns _____ in LIC.

- (a) 93.5 per cent
- (b) 94.5 per cent
- (c) 95.5 per cent
- (d) 96.5 per cent
- (e) 97.5 per cent

109. In December 2023, The government has extended current effective zero import duty on masur dal (lentil) till _____ in order to ensure steady supply of the key pulse from international market and keep domestic prices under check.

- (a) March 2025
- (b) April 2025
- (c) May 2025
- (d) January 2025

(e) December 2025

110. In December 2023, The Union Home Ministry declared the Muslim League Jammu Kashmir Masarat Alam faction (MLJK-MA) as an 'unlawful association' under the Unlawful Activities (Prevention) Act. The UAPA Act was passed in which year?

- (a) 1965
- (b) 1967
- (c) 1970
- (d) 1972
- (e) 1977

111. The Financial Intelligence Unit India has issued compliance show cause notices to nine offshore Virtual Digital Assets Service Providers. Virtual Digital Assets Service Providers were brought into the ambit of Anti Money Laundering, Counter Financing of Terrorism (AML-CFT) framework under the provisions of the Prevention of Money Laundering Act, the act was passed in which year?

- (a) 2001
- (b) 2002
- (c) 2003
- (d) 2004
- (e) 2005

112. In November 2023, which country has become 95th member of International Solar Alliance ISA?

- (a) China
- (b) Chile
- (c) Pakistan
- (d) Thailand
- (e) Brunei

113. The U.S. International Development Finance Corporation (DFC) has announced a \$553 million investment in the Adani Ports-led container terminal project in which country?

- (a) Indonesia
- (b) Sri Lanka
- (c) Malaysia
- (d) Bangladesh
- (e) South Africa

114. Ogasawara Island chain, also known as Bonin Islands, is a volcanic arc comprising more than 30 islands and islets, located in _____.

- (a) Indonesia
- (b) Australia
- (c) Japan
- (d) Guatemala
- (e) Tonga

115. In November 2023, the executive board of the International Monetary Fund (IMF) approved a proposal to make a 50% increase in the quota allocated to members in proportion to their current quotas. Currently, India is the _____ largest quota-holding country in the IMF.

- (a) 8th
- (b) 6th
- (c) 10th
- (d) 12th
- (e) 4th

116. Recently, the State Bank of India (SBI) announced the launch of its banking app 'Yono Global' in which of the following countries to offer digitalized remittances and other services to its customers?

- (a) Saudi Arabia
- (b) Singapore
- (c) Bhutan
- (d) Malaysia
- (e) France

117. Javier Milei, a right-wing populist and a self-described anarcho-capitalist has recently been elected as the President of which among the following countries?

- (a) Mexico
- (b) Nigeria
- (c) Ukraine
- (d) Argentina
- (e) Lithuania

118. 13. Recently in November 2023, who among the following has been elected as Vice-Chair of the United Nations Panel of Auditors?

- (a) Arvind Virmani
- (b) Girish Chandra Murmu
- (c) V. Anantha Nageswaran
- (d) Krishnamurthy Subramanian
- (e) Arvind Subramanian

119. _____ has inaugurated the world's largest single-site solar power plant ahead of the upcoming United Nations Climate Change Conference (COP28).

- (a) Saudi Arabia
- (b) Egypt
- (c) United Arab Emirates
- (d) Lebanon
- (e) Ethiopia

120. Which country to chair the International Sugar Organization for 2024?

- (a) Australia
- (b) China

- (c) Brazil
- (d) India
- (e) Saudi Arabia

121. Who has recently been sworn in as the Prime Minister of New Zealand?

- (a) Christopher Luxon
- (b) Javier Milei
- (c) Vahagn Khachaturyan
- (d) Luis Arce
- (e) Aleksandr Lukashenko

122. Recently, _____ has been named the 'Eighth Wonder of the World'.

- (a) Lighthouse of Alexandria
- (b) Angkor Wat
- (c) Machu Picchu
- (d) Colosseum
- (e) Petra

123. Identify which of the following statements is/are correct about 'Angkor Wat'? I It is a UNESCO World Heritage Site. II It is located in Cambodia. III It is one of the finest examples of Khmer architecture.

- (a) Only I
- (b) Only II and III
- (c) I, II and III
- (d) Only III
- (e) Only II

124. In September 2023, the Government of India has approved a scheme committing to the development of 4,000 MWh of Battery Energy Storage Systems (BESS) projects by _____, with financial support of up to 40% of the capital cost to developers in the form of Viability Gap Funding (VGF).

- (a) 2025-26
- (b) 2028-29
- (c) 2030-31
- (d) 2035-36
- (e) 2040-41

125. Who among the following has been named as the ICC Men's Player of the Month for November 2023?

- (a) Travis Head
- (b) Virat Kohli
- (c) Temba Bavuma
- (d) Ben Stokes
- (e) Steven Smith

126. In December 2023, the United Nations has 2024 as the International Year of _____.

- (a) Elephants

- (b) Camelids
- (c) Cats
- (d) Gorillas
- (e) Giant Panda

127. In December 2023, according to newspaper report, Angola said it will leave the Organization of the Petroleum Exporting Countries (OPEC) over a disagreement regarding production quotas, a move that will bring the group down to 12 members.

Angola joined OPEC in which year?

- (a) 2005
- (b) 2006
- (c) 2007
- (d) 2008
- (e) 2009

128. In December 2023, which country said that it has successfully conducted the flight test of Fatah-II, a guided multi-launch rocket system (MLRS), equipped with state-of-the-art avionics and navigation system, Fatah-II is capable of engaging targets with high precision up to a range of 400 kilometres?

- (a) Iran
- (b) Iraq
- (c) Syria
- (d) Pakistan
- (e) Israel

129. Who among the following has recently made unwanted history after becoming the first player in 146 years of international cricket to be timed out?

- (a) Angelo Mathews
- (b) Virat Kohli
- (c) James Anderson
- (d) Ricky Ponting
- (e) Rohit Sharma

130. In November 2023, the International Cricket Council (ICC) Board suspended the membership of which of the following country?

- (a) Pakistan
- (b) Sri Lanka
- (c) Bangladesh
- (d) Afghanistan
- (e) Nepal

131. New Zealand's Rachin Ravindra and Hayley Matthews of which country were announced as the ICC Men's and Women's Player of the Month award for October 2023?

- (a) Australia
- (b) New Zealand
- (c) South Africa
- (d) West Indies

- (e) England

132. Who among the following Indian cricketers is NOT a part of International Cricket Council's 'Hall of Fame'?

- (a) Anil Kumble
- (b) Rahul Dravid
- (c) Both A & D
- (d) Saurav Ganguly
- (e) Bishan Singh Bedi

133. Which of the following team won the 'Admiral's Cup' Sailing Regatta which concluded with a glittering closing ceremony at Ettikulam Beach at Indian Naval Academy (INA), Ezhimala, Kannur, Kerala?

- (a) United Kingdom
- (b) United States of America
- (c) Australia
- (d) Italy
- (e) Japan

134. Khelo India Games will be held in Tamil Nadu in January next year. The State Government said that the games will be held in Chennai, Coimbatore, Madurai and Trichy from 19th to 31st January, 2024. For the first time, which of the following sport will be included in Khelo India games?

- (a) Golf
- (b) Squash
- (c) Tennis
- (d) Surfing
- (e) Roller Skating

135. Novak Djokovic and Aryna Sabalenka were honored by the International Tennis Federation as the 2023 ITF World Champions. The pair were the only singles players who managed to reach at least the semi-finals of all four Grand Slam events this year. Aryna Sabalenka belongs to which country?

- (a) Australian
- (b) Belarus
- (c) USA
- (d) France
- (e) Switzerland

136. Recently, the Competition Commission of India (CCI) has approved the proposed combination relating to minority investment by India Business Excellence Fund ' IV in _____.

- (a) National Housing Bank
- (b) Industrial Fineness Corporation of India
- (c) Tourism Finance Corporation of India Limited
- (d) SK Finance Limited
- (e) None of these

137. Recently, the Sri Lankan government has renewed the petroleum products license for another 20 years to which of the following oil corporation?

- (a) Reliance Industries Limited
- (b) Indian Oil Corporation Limited
- (c) Hindustan Petroleum Corporation Limited
- (d) Oil & Natural Gas Corporation Limited
- (e) None of these

138. Recently, Reliance Retail has launched the eco-friendly credit card in collaboration with which of the following bank to granting shoppers at Reliance Retail access to reward?

- (a) State Bank of India
- (b) Bank of Baroda
- (c) IndusInd Bank
- (d) Punjab National Bank
- (e) None of these

139. With which country India has recently signed 'Mobility and Migration Partnership Agreement' to facilitate movement of workers, students and professionals?

- (a) Japan
- (b) Italy
- (c) Russia
- (d) Saudi Arabia
- (e) United States of America

140. Which one of the following entities has inked a pact to form joint venture with Taiwan-based HSIN Chong Machinery Works to produce sunroofs for passenger vehicles in India?

- (a) Bajaj Auto
- (b) Minda Corporation
- (c) Ashok Leyland
- (d) Ola Electric
- (e) Mahindra

141. The Election Commission of India (ECI) has signed a Memorandum of Understanding (MoU) with which of the following ministries/institutions to take electoral literacy to classrooms across the country?

- (a) NITI Aayog
- (b) National Institute of Open Schooling
- (c) Ministry of Education
- (d) Ministry of Cooperation
- (e) National Board of Accreditation

142. With which country India has recently signed a letter of intent for cooperation in the field of Public Administration Reforms for three years?

- (a) France
- (b) Germany

- (c) Sweden
- (d) Singapore
- (e) Australia

143. The National Skill Development Corporation of India and EFS Facilities Services Group (EFS) have signed a Memorandum of Understanding (MoU) to promote Skilled International Workforce Mobility (IWM) for Indian nationals, with a specific focus on the GCC countries. EFS Facilities Services Group (EFS) is a Facilities Management Firm based in _____.

- (a) Bahrain
- (b) United Arab Emirates
- (c) Oman
- (d) Qatar
- (e) Saudi Arabia

144. Telecommunication Engineering Centre (TEC), technical arm of Department of Telecommunications (DOT), Ministry of Communications, Government of India, and the _____, have united to drive innovation in the realm of Trustworthy and Responsible Artificial Intelligence Systems.

- (a) Indraprastha Institute of Information Technology, Delhi (IIITD)
- (b) Indian Institute of Technology, Delhi
- (c) Delhi Technical University (DTU)
- (d) Lovely Professional University (LPU)
- (e) MIT, Pune

145. Accelerated Computing Enterprise Pvt. Ltd. (trading as 'Cloud Ace India') has entered into a Memorandum of Understanding (MOU) with which bank for digital transformation?

- (a) Yes Bank
- (b) Axis bank
- (c) Hdfc bank
- (d) Bank of Baroda
- (e) Kotak Mahindra bank

146. Institute of Rural Management Anand (IRMA) has signed a Memorandum of Understanding (MoU) with which bank to promote financial inclusion and literacy in India?

- (a) Hdfc Bank
- (b) Axis Bank
- (c) Yes Bank
- (d) Bank of Baroda
- (e) State bank of India

147. Tata Power has announced the appointment of who among the following as president of renewables and CEO & MD of Tata Power

Renewable Energy Limited (TPREL), a subsidiary of Tata Power?

- (a) Deepesh Nanda
- (b) Ashish Khanna
- (c) Anjali Bansal
- (d) Saurabh Agrawal
- (e) Ashok Sinha

148. In November 2023, IBM, in collaboration with Amazon Web Services (AWS), has set up an innovation lab at its Client Experience Centre in which city?

- (a) Mumbai
- (b) Bengaluru
- (c) Lucknow
- (d) Delhi
- (e) Jaipur

149. To launch and operate an all-electric taxi air service in India, in 2026, IndiGo parent InterGlobe Enterprises (IGE) has tied up with a leading California-based eVTOL aircraft player Archer Aviation. What does V in eVTOL stand for?

- (a) Vehicle
- (b) Vertical
- (c) Vessel
- (d) Venture
- (e) Voyage

150. In November 2023, Deen Dayal Antyodaya Yojana ' National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development signed an MoU with which of the following to promote women-led enterprises among members of Self Help Groups (SHGs)?

- (a) SBI
- (b) NABARD
- (c) SIDBI
- (d) NITI Aayog
- (e) RBI

151. In November 2023, which of the following announced collaboration with eight Indian electronics manufacturing services (EMS) companies and original design manufacturers (ODMs), sharing key technological and operational insights for their laptop manufacturing projects in India?

- (a) Dell
- (b) Samsung
- (c) Intel
- (d) Qualcomm
- (e) NVIDIA

152. In November 2023, _____ has entered into an intermodal interline pact with WorldTicket that will offer its customers air-rail

connections at 5,600 train stations in _____ with Deutsche Bahn on a single ticket.

- (a) IndiGo, Netherlands
- (b) Air India, Netherlands
- (c) Air India, Germany
- (d) IndiGo, Austria
- (e) AirIndia, Italy

153. In November 2023, a Memorandum of Understanding (MoU) between Karnataka Power Corporation Limited (KPCL) and Tehri Hydro Development Corporation India Limited (THDCIL) was signed for accelerated development of various hydro, solar (floating and ground mounting) and pumped storage water projects amounting to _____.

- (a) Rs.5000 crore
- (b) Rs.10000 crore
- (c) Rs.15000 crore
- (d) Rs.20000 crore
- (e) Rs.25000 crore

154. The Government of India has recently signed a _____ policy-based loan with Asian Development Bank (ADB) to support its urban reform agenda for creating high quality urban infrastructure, improving service delivery, and promoting efficient governance systems.

- (a) USD 200 Million
- (b) USD 250 Million
- (c) USD 320 Million
- (d) USD 400 Million
- (e) USD 670 Million

155. With which country has India recently signed a Memorandum of Understanding (MoU) to connect dynamic startup ecosystems, particularly in critical and emerging technologies?

- (a) Australia
- (b) United States of America
- (c) Japan
- (d) France
- (e) Russia

156. The Indian Space Research Organisation (ISRO) and the _____ will jointly launch a space mission in 2024 to survey all of Earth's land and ice-covered surfaces every 12 days.

- (a) Japan Aerospace Exploration Agency (JAXA)
- (b) National Aeronautics and Space Administration (NASA)
- (c) European Space Agency (ESA)
- (d) Centre National D'Etudes Spatiales (CNES)
- (e) Saudi Space Agency (SSA)

157. In November 2023, The Ministry of Ayush and which of the following signed Traditional and Complementary Medicine 'Project Collaboration Agreement' in Geneva?

- (a) World Health Organization
- (b) United Nations
- (c) Health For All
- (d) Doctors without borders
- (e) World Federation of Public Health Associations

158. In November 2023, Tata Power Ltd. has received the first set of Battery Energy Storage Systems (BESS) from TATA AutoComp for its energy storage park. These BESS will be deployed at a 120-megawatt energy storage park in which of the following states/UTs?

- (a) Jammu and Kashmir
- (b) Chhattisgarh
- (c) Maharashtra
- (d) Karnataka
- (e) Ladakh

159. Which bank has partnered with RapiPay Fintech to enhance digital banking experience with NYE Mobile App?

- (a) Ujjivan Small Finance Bank
- (b) AU Small Finance Bank
- (c) Equitas Small Finance Bank
- (d) Jana Small Finance Bank
- (e) Capital Small Finance Bank

160. Which state government has signed a Memorandum of Understanding (MoU) with the All India Football Federation (AIFF) to establish AIFF-FIFA Talent Academy in the state?

- (a) West Bengal
- (b) Karnataka
- (c) Mizoram
- (d) Odisha
- (e) Haryana

161. In November 2023, which of the following Express logistics provider said it has set up digital parcel locker service at post offices under a partnership with India Post which allows consignees to retrieve their shipments from digital parcel lockers at post offices, doing away with the need for personal receipts or signing for a package?

- (a) Delhivery
- (b) DLC
- (c) DTDC
- (d) Blue Dart
- (e) Ekart

162. In November 2023, The commerce ministry said it has inked an agreement with which of the

following to provide training to MSMEs in 20 identified districts in areas such as making digital catalogues and tax-related issues with a view to promoting exports through e-commerce medium?

- (a) Amazon
- (b) Google
- (c) Microsoft
- (d) TCS
- (e) Flipkart

163. In November 2023, L&T Finance, one of the leading non-banking financial companies in the country, has signed a financing pact with which of the following international organization for \$125 million to support financing in rural and peri-urban areas of India, particularly for women borrowers.

- (a) New Development Bank
- (b) Asian Development Bank
- (c) World Bank
- (d) International Monetary Organization
- (e) Asian Infrastructure and Investment Bank

164. In November 2023, which of the following banks has partnered with UK Export Finance, the United Kingdom's export credit agency, intend to establish a financing programme of up to '100 million to support Indian Micro, Small and Medium enterprises & corporates for financing their imports from the UK?

- (a) HDFC Bank
- (b) YES Bank
- (c) Federal Bank
- (d) HSBC Bank
- (e) ICICI Bank

165. With which of the following international grouping/union, has India signed a Memorandum of Understanding (MoU) on semiconductors to increase the resilience of semiconductors value chain?

- (a) African Union
- (b) G20
- (c) G7
- (d) European Union
- (e) BRICS

166. _____ a global technology company in the payments industry, has tied up with U GRO Capital, a NBFC specializing in MSME financing, to extend financing solution to small businesses in India that require financial support to maintain and grow their operations.

- (a) American Express
- (b) Visa
- (c) Mastercard
- (d) Discover
- (e) XRPayNet

167. H&M Group and _____ to collaborate on a first-of-its-kind green loan programme to help facilitate supply chain decarbonisation in the apparel sector.

- (a) Axis Bank
- (b) IDFC First Bank
- (c) DBS Bank
- (d) Yes Bank
- (e) UCO Bank

168. iVIS, a subsidiary of Magellan Cloud, officially partnered with which of the following bank for the distribution of cutting-edge e-surveillance services across its branches?

- (a) Bank of Baroda
- (b) Bank of India
- (c) ICICI Bank
- (d) State Bank of India
- (e) None of these

169. ReNew Energy Global Plc has signed a memorandum of understanding (MoU) with the _____ for debt financing of over \$5.3 billion for climate change mitigation and green energy projects.

- (a) New Development Bank
- (b) International Finance Corporation
- (c) Asian Development Bank
- (d) Asian Infrastructure Investment Bank
- (e) European Investment Bank

170. IT firm _____ has recently collaborated with Nasscom GenAI Foundry initiative to support start-ups that specialize in the field, in a bid to promote the growth of generative AI in India.

- (a) Tata Consultancy Services
- (b) L & T Technologies Services
- (c) Tech Mahindra
- (d) Infosys
- (e) HCL Technologies

171. The global technology firm Meta in collaboration with _____ has launched 'AI Alliance' to promote open-source AI development.

- (a) IBM
- (b) Microsoft
- (c) Samsung
- (d) Huawei
- (e) Infosys

172. Which of the following statements is/are correct about 'Green Rising' initiative? I It was launched by the United Nations Environment Programme (UNEP) at the COP 28 Summit in

Dubai. II It focuses on engaging youth for impactful environmental actions at the grassroots level. III India is the partner country of the initiative.

- (a) I and II
- (b) II and III
- (c) Only I
- (d) Only II
- (e) I, II and III

173. Intellect Design Arena Ltd, a global leader in cloud-native FinTech solutions has announced a landmark '80 crore, five-year deal with _____, reinforcing the bank's commitment to corporate banking modernization.

- (a) Punjab National Bank
- (b) State Bank of India
- (c) Indian Bank
- (d) UCO Bank
- (e) Bank of Baroda

174. Which state-owned bank has signed a 70 million euro (about Rs 630 crore) Line of Credit (LoC) with German Development Bank KfW for promoting solar project in the country?

- (a) Punjab National Bank
- (b) Bank of Baroda
- (c) Sate Bank of India
- (d) Union Bank of India
- (e) Indian Bank

175. The Government of India has recently signed a USD 200 million loan agreement with the Asian Development Bank (ADB) for the development of climate resilient power system in _____.

- (a) Himachal Pradesh
- (b) Rajasthan
- (c) Gujarat
- (d) Uttarakhand
- (e) Jammu and Kashmir

176. Which banking entity has recently collaborated with LIC Cards and Mastercard to launch a co-branded credit card to meet the financial needs of India?

- (a) IndusInd Bank
- (b) IDFC First Bank
- (c) Axis Bank
- (d) HDFC Bank
- (e) Kotak Mahindra Bank

177. In December 2023, the National Skill Development Corporation (NSDC) has signed a Memorandum of Understanding (MoU) with which among the following countries to protect the rights of skilled labourers from India?

- (a) Australia

- (b) United Arab Emirates
- (c) Qatar
- (d) Saudi Arabia
- (e) United States of America

178. In December, the Government of India and Asian Development Bank (ADB) has signed a _____ policy-based loan to support industrial corridor development and to make manufacturing more competitive, strengthen national supply chains and links with regional and global value chains, and create more and better jobs.

- (a) USD 150 Million
- (b) USD 250 Million
- (c) USD 350 Million
- (d) USD 400 Million
- (e) USD 430 Million

179. With which among the following international multilateral banks, has the the Government of India signed a loan agreement of USD 250 Million to finance the construction of the 82-kilometre Delhi-Meerut Regional Rapid Transit System (RRTS) corridor?

- (a) International Finance Corporation
- (b) Asian International Investment Bank
- (c) Asian Development Bank
- (d) International Bank for Reconstruction and Development
- (e) European Investment Bank

180. Ministry of Defence (MoD)signed a contract with Mumbai-based state-owned Mazagon Dockyard Shipbuilders Ltd (MDL) for procurement of six Next Generation Offshore Patrol Vessels (NGOPVs) for the Indian Coast Guard (ICG) valued at _____

- (a) Rs. 1314.89 crore
- (b) Rs. 1414.89 crore
- (c) Rs. 1514.89 crore
- (d) Rs. 1614.89 crore
- (e) Rs. 1714.89 crore

181. In December 2023, Arunachal State Rural Livelihoods Mission (ArSRLM) has inked an MoU with _____ to expedite the SHG Bank Linkage on Savings, Credit, Insurance & Remittances for 12000 self help groups (SHGs) promoted under the Deendayal Antyodaya Yojana National Rural Livelihood Mission (DAY-NRLM) in Arunachal Pradesh.

- (a) Axis Bank
- (b) ICICI Bank
- (c) HDFC Bank
- (d) SBI
- (e) None of the above

182. In December 2023, the State Bank of India (SBI)said it has signed a _____ Line of Credit (LoC) with the World Bank for promoting rooftop solar projects in the country.

- (a) \$215 million
- (b) \$256 million
- (c) \$165 million
- (d) \$189 million
- (e) \$143 million

183. In December 2023, the National Bank for Agriculture and Rural Development (NABARD) teamed up with the _____ to help the farming sector tackle the adverse impact of climate change.

- (a) World Bank
- (b) Asian Development Bank
- (c) New Development Bank
- (d) European Development Bank
- (e) Japan Bank for International Cooperation

184. In December 2023, The Coca-Cola Company and International Cricket Council (ICC) have signed an agreement at the latter's headquarters extending the partnership till end of _____, becoming a brand having the longest association with the cricket body.

- (a) 2030
- (b) 2031
- (c) 2035
- (d) 2040
- (e) 2025

185. Co-lending or co-origination is a set-up where banks and non-banks enter into an arrangement for the joint contribution of credit for priority sector lending. In December 2023, which of the following banks has entered into a strategic co-lending partnership with Kisetsu Saison Finance, India for MSME Loans?

- (a) Indian Bank
- (b) Central Bank of India
- (c) UCO Bank
- (d) State Bank of India
- (e) Indian Overseas Bank

186. The government announced to extend Centre's free ration scheme - Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) for next how many years?

- (a) 1 year
- (b) 3 years
- (c) 2 years
- (d) 5 years
- (e) 4 years

187. In the bid to support and accelerate the success of tech startups across India, Ministry of Electronics & Information Technology (MeitY) launched the LEAP AHEAD initiative, a joint collaboration of Software Technology Parks of India (STPI) and Which of the following?

- (a) The Indus Entrepreneurs
- (b) Cerd
- (c) Pharma Easy
- (d) BluSmart
- (e) Skyroot Aerospace

188. In November 2023, Government has announced one per cent interest rate rebate to divyang borrowers under the National Divyangjan Finance and Development Corporation, NDFDC. National Divyangjan Finance and Development Corporation (NDFDC)'is a Central Public Sector Undertaking under the aegis of which ministry?
 (a) Ministry of Health and Family welfare
 (b) Ministry of Home Affairs
 (c) Ministry of Finance
 (d) Ministry of Social Justice & Empowerment
 (e) Ministry of Corporate Affairs

189. What was the budgetary allocation made by the Government of India for the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) for the financial year 2023-24?
 (a) Rs. 15,000 crore
 (b) Rs. 20,000 crore
 (c) Rs. 40,000 crore
 (d) Rs. 60,000 crore
 (e) Rs. 90,000 crore

190. The Government of India has approved an Umbrella scheme namely the National Jute Development Program (NJDP) with a total outlay of around _____ for implementation during 2021-22 to _____ for overall development and promotion of the Jute Sector.
 (a) Rs. 485 crore; 2025-26
 (b) Rs. 540 crore; 2027-28
 (c) Rs. 615 crore; 2029-30
 (d) Rs. 723 crore; 2031-32
 (e) Rs. 800 crore; 2033-34

191. MSME Minister Narayan Rane launched three sub-schemes under the ministry's existing RAMP ((Raising and Accelerating MSME Productivity) programme to encourage the adoption of sustainable technology in business, boost the circular economy and address delayed payments issue. Which among the following scheme has now been made completely free for women-led MSMEs?
 (a) MSE GIFT Scheme
 (b) MSE SPICE Scheme

- (c) MSE Scheme on Online Dispute
- (d) ZED Scheme
- (e) None of the above

192. President Droupadi Murmu has recently appointed who among the following as the Chief Information Commissioner?
 (a) Heeralal Samariya
 (b) Shri Uday Mahurkar
 (c) Deepak Sandhu
 (d) Saroj Punhani
 (e) Sushma Singh

193. In November 2023, National Payments Corporation of India (NPCI) announced the appointment of who among the following as its 'UPI Safety Ambassador' to strengthen safety awareness on digital payment platforms?
 (a) Ranveer Singh
 (b) Alia Bhat
 (c) Pankaj Tripathi
 (d) Hrithik Roshan
 (e) Varun Bhawan

194. In November 2023, who has been appointed as the new head of the Reserve Bank of India's fintech department?
 (a) Ashok Vaswani
 (b) P Vasudevan
 (c) Ajay Kumar Choudhary
 (d) Abhay Prasad Hota
 (e) Vijay Shekhar Sharma

195. In November 2023, According to an order issued from the Department of Personnel & Training, the Appointments Committee of the Cabinet has approved the appointment of Alok Sharma to the post of Director of Special Protection Group (SPG) from the date of assumption of charge of the post and until further orders. The Special Protection Group (SPG) is a special operations force whose objective is providing proximate security to the Prime Minister of India was formed in which year?
 (a) 1958
 (b) 1968
 (c) 1978
 (d) 1988
 (e) 1998

196. The Government of India has appointed _____ as the Managing Director of the State Bank of India until November 30, 2025.
 (a) Vinay M. Tonse
 (b) Ashok Vaswani
 (c) Shakuntla Bhaya

- (d) Rajesh Dhankar
(e) Rohit Rishi

197. State-owned insurer the Life Insurance Corporation of India has amended a framework to allow the induction of shareholders' directors on its board. The person elected as a shareholders' director would be appointed by the board for a term of _____ and eligible for re-election.

- (a) 2 years
(b) 3 years
(c) 4 years
(d) 5 years
(e) 6 years

198. Who among the following has recently been awarded Bhutan's prestigious National Order of Merit Gold Medal for his/her distinguished services to the country?

- (a) Dr. Poonam Khetrapal
(b) Ms. Anuradha Gupta
(c) Ms. Otima Bordia
(d) Ms. Shakuntala Gamlin
(e) Dr. Anita Chowdhary

199. In December 2023, The Securities and Exchange Board of India (SEBI) has approved the appointment of who among the following as the new Chairman of the Bombay Stock Exchange (BSE) following the conclusion of SS Mundra's term as Chairman and Public Interest Director on January 16, 2024?

- (a) Sundararaman Ramamurthy
(b) Vikramajit Sen
(c) Sumit Bose
(d) Pramod Agrawal
(e) Subhash Sheoratan Mundra

200. The central government has appointed Intelligence Bureau officer Rahul Rasgotra as the chief of Indo-Tibetan Border Police (ITBP), who among the following has become the first woman to head the Central Industrial Security Force?

- (a) Nina Singh
(b) Meera Borwankar
(c) Merin Joseph
(d) Aparajita Rai
(e) Sanjukta Parashar

201. India-born author Nandini Das has been awarded the 2023 British Academy Book Prize for Global Cultural Understanding, a leading international non-fiction prize, for her book titled _____.

- (a) The Far Pavilions
(b) An Era of Darkness: The British Empire in India

- (c) Courting India: England, Mughal India and the Origins of Empire.
(d) A Passage to India
(e) The Home and the World

202. The 'Airgun Surrender Abhiyan', a wildlife conservation initiative by the _____ forest department, has received international recognition at the UNESCO's International Conference on Biosphere Reserves at Sabah in Malaysia.

- (a) Uttarakhand
(b) Assam
(c) Arunachal Pradesh
(d) Mizoram
(e) Jharkhand

203. Who among the following has been honored with the first-ever 'Lifetime Disturbing the Peace Award' by the Vaclav Havel Center?

- (a) Salman Rushdie
(b) Nanaji Deshmukh
(c) S L Bhyrappa
(d) Swami Chinna Jeeyar
(e) Kamlesh D Patel

204. In November 2023, who among the following has won the coveted JCB Prize for Literature for his novel, Fire Bird, an English translation of his Tamil novel Aalanda Patchi?

- (a) S Ramakrishnan
(b) Jayamohan
(c) Perumal Murugan
(d) Sujatha
(e) Akilan

205. Who has recently won the 2023 Booker Prize for the novel 'Prophet Song' ?

- (a) Paul Lynch
(b) Perumal Murugan
(c) Sheynnis Palacios
(d) Jimmy Kimmel
(e) Jina Mahsa

206. Identify which among the following Maharatna Central Public Sector Undertaking has been conferred the prestigious SKOCH Gold Award 2023?

- (a) Power Grid Corporation of India Limited
(b) Indian Oil Corporation Limited
(c) Oil and Natural Gas Corporation
(d) Bharat Heavy Electricals Limited
(e) Coal India Limited

207. In December 2023, which state has received global recognition for its afforestation efforts under the Jal-Jeevan-Hariyali Abhiyan at the COP28 Climate Summit in Dubai?

- (a) Bihar
- (b) Odisha
- (c) Maharashtra
- (d) Madhya Pradesh
- (e) Gujarat

208. Nine books of poetry, 6 novels, 5 short story collections, three essays and one literary study have won the Sahitya Akademi Awards this year.

_____ author Rajasekaran has been chosen for his novel Neervazhi Padooum.

- (a) Tamil
- (b) Telugu
- (c) Malayalam
- (d) Kannada
- (e) Konkani

209. Who among the following retained the title of India's most generous Philanthropist for the 3rd straight year as he/she donated '2,042 crore during the fiscal year 2022-23, as per EdelGive Hurun India Philanthropy List 2023?

- (a) Azim Premji
- (b) Shiv Nadar
- (c) Rohini Nilekani
- (d) Ratan Tata
- (e) Kumar Mangalam Birla

210. The Reserve Bank of India released the eighth edition of its statistical publication titled 'Handbook of Statistics on Indian States, 2022-23'. Through this publication, the Reserve Bank has been disseminating wide-ranging data on the regional economies of India. This publication covers sub-national statistics on which of the following? I. Agriculture II. Environment III. Price and wages, IV. Industry

- (a) I and II only
- (b) III and IV only
- (c) I and III only
- (d) I, II, III and IV
- (e) II and IV

211. Recently, Nandan Nilekani, KP Singh, and Nikhil Kamath, have been named on the 17th edition of Forbes Asia's Heroes of Philanthropy list. Nikhil Kamath is related to which of the following company?

- (a) Infosys
- (b) Zerodha
- (c) Byju's
- (d) Oliveboard
- (e) None of these

212. What is India's rank in the World Digital Competitiveness Ranking (WDCR) 2023?

- (a) 27th

- (b) 35th
- (c) 49th
- (d) 57th
- (e) 65th

213. What is India's rank in the Climate Change Performance Index (CCPI) 2023?

- (a) Sixth
- (b) Fourth
- (c) Seventh
- (d) Tenth
- (e) Fifth

214. Forbes released its annual list of Most Powerful Women and four Indians were included in the 2023 edition of the list. Who among the following is the highest-ranking Indian woman on the list?

- (a) Indra Nooyi
- (b) Radhika Gupta
- (c) Nirmala Sitharaman
- (d) Nita Ambani
- (e) Madhabi Puri Buch

215. State-owned Life Insurance Corporation of India (LIC) has become the fourth largest insurer in the world, ahead of US-based MetLife and Prudential Financial Inc. It has a total reserves of _____.

- (a) USD 207 Billion
- (b) USD 367 Billion
- (c) USD 420 Billion
- (d) USD 503 Billion
- (e) USD 621 Billion

216. According to the Mercer's Quality of Living (City Ranking) survey, 2023 which Indian city has been ranked as the best Indian city to live in?

- (a) Chennai
- (b) Hyderabad
- (c) Bengaluru
- (d) Indore
- (e) Dehradun

217. Union Minister of Commerce & Industry, Consumer Affairs, Food & Public Distribution, and Textiles, Sh. Piyush Goyal released the 'Logistics Ease Across Different State (LEADS) 2023' report in New Delhi. In landlocked states group, which of the following states was placed under the Achievers category? I. Haryana II. Jharkhand III. Punjab IV. Bihar V. Telangana

- (a) I, II and III only
- (b) III, IV and V only
- (c) I, III and V only
- (d) I, II, III, IV and V only
- (e) II and IV only

218. Badminton star PV Sindhu has made it into the list of 2023's highest paid women athletes by Forbes where she finished at the 16th spot alongside gymnast Simone Biles with her \$7.1 million earnings. Who among the following was ranked first in the list?

- (a) Iga Swiatek
- (b) Serena Williams
- (c) Simone Biles
- (d) Alex Morgan
- (e) Lindsey Vonn

219. According to Reserve Bank of India's (RBI) report on Trend and Progress of Banking in India 2022-23, The consolidated balance sheet of scheduled commercial banks (SCBs) expanded in 2022-23 by _____.

- (a) 12.25%
- (b) 10.35%
- (c) 15.52%
- (d) 17.69%
- (e) 18.54%

220. 5 November is observed as World Tsunami Awareness Day. Its theme for this year is:

- (a) Food for All
- (b) Better World with Better Education
- (c) Fighting Inequality for a Resilient Future
- (d) Sustainable Development for Better Tomorrow
- (e) Coordination for a Peaceful World

221. The International Mountain Day 2023 is observed on _____.

- (a) December 11
- (b) November 11
- (c) October 11
- (d) September 11
- (e) August 11

222. Good Governance Day will be celebrated today on the birth anniversary of former Prime Minister Atal Bihari Vajpayee. The day is celebrated on the 25th of December every year to foster awareness among the people of the country about accountability in Governance and Government. Prime Minister Narendra Modi declared December 25 as "Good Governance Day" in which year?

- (a) 2014
- (b) 2015
- (c) 2016
- (d) 2017
- (e) 2018

223. In which of the following places in India, was the second edition of the 'World Food India 2023' launched?

- (a) Bhopal
- (b) Jaipur
- (c) New Delhi
- (d) Varanasi
- (e) Chhattisgarh

224. In November 2023, India hosted the 2nd Voice of Global South Summit in a virtual format, in what will be the second time since January 2023. Prime Minister Narendra Modi inaugurated a global centre for excellence for the Global South countries called _____.

- (a) GANGA
- (b) DAKSHIN
- (c) SURYA
- (d) Antardrishti
- (e) SHAKTI

225. The first ever Global Fisheries Conference India 2023 has recently began in which among the following cities in India?

- (a) New Delhi
- (b) Varanasi
- (c) Guwahati
- (d) Ahmedabad
- (e) Chennai

226. In 2023, the 28th session of the Conference of the Parties (COP28) to the UN Framework Convention on Climate Change (UNFCCC) will be held at _____.

- (a) Paris
- (b) Glasgow
- (c) Stockholm
- (d) Dubai
- (e) Tahan

227. Starship spacecraft and Super Heavy rocket 'collectively referred to as Starship' represent a fully reusable transportation system designed to carry both crew and cargo to Earth orbit, the Moon, Mars and beyond was recently launched from Texas, USA, "Starship" is a spacecraft of _____.

- (a) JAXA
- (b) Amazon
- (c) SpaceX
- (d) NASA
- (e) Roscosmos

228. In November 2023, which of the following companies has become the first in the country to receive approval from India's space regulator IN-SPACe to commence commercial satellite

broadband services in the country through which it can launch commercial connectivity services as soon as spectrum allocation has been granted by the government?

- (a) Eutelsat
- (b) SpaceX
- (c) OneWeb
- (d) Inmarsat
- (e) Kuiper Systems

229. Which global technology company has unveiled its first quantum computer with more than 1,000 qubits ' the equivalent of the digital bits in an ordinary computer?

- (a) Microsoft
- (b) Cisco Systems
- (c) IBM
- (d) Google
- (e) Tata Technologies

230. Which of the following has recently become the first foreign company that has bagged 100% FDI in India's defence projects?

- (a) Airbus
- (b) Pilatus
- (c) Saab
- (d) Lockheed Martin
- (e) Raytheon

231. In November 2023, which of the following has become the first-ever entity to secure DGCA (Directorate General of Civil Aviation) Type Certification for indigenous Unmanned Aircraft technology?

- (a) Bharat Dynamics Ltd.
- (b) Airnetz Aviation Pvt Ltd.
- (c) Hindustan Aeronautics Ltd.
- (d) Flying Wedge Defense and Aerospace Ltd.
- (e) Aroon Aviation Services Pvt Ltd.

232. _____ a defence Public Sector Undertaking (PSU) has recently received five SODET Silver Awards at the National Quality Circles Competition for defence PSUs.

- (a) Hindustan Aeronautics Limited
- (b) Mishra Dhatu Nigam Limited
- (c) Bharat Electronics Limited
- (d) Hindustan Shipyard Limited
- (e) Mazagon Dock Shipbuilders Limited

233. Which of the following statement is/are true for INS Imphal? I. It is the first warship to have been named after a city from the Northeastern region. II. The ship was delivered by the Cochin Shipyard Cochin Shipyard to the Indian Navy in October 2023. III. INS Imphal is the third of the

four 'Visakhapatnam-class destroyers developed and designed by the Indian Navy.

- (a) I only
- (b) I and II only
- (c) I, II and III
- (d) I and III only
- (e) II only

234. Navy unveiled new epaulettes for Admirals. The new epaulettes have the new golden Navy button'carrying the new naval crest'which was unveiled last year, a _____ octagon as the backing to the national emblem, and a sword and a telescope.

- (a) Blue
- (b) Black
- (c) Red
- (d) Brown
- (e) White

235. Who is the author of the novel titled 'Zeba: An Accidental Superhero'?

- (a) Kangana Ranaut
- (b) Deepika Padukone
- (c) Prinka Chopra
- (d) Huma Qureshi
- (e) Aditi Rao Hydari

236. The recently released book "Breaking the Mould: Reimagining India's Economic Future" was authored by who among the following?

- (a) Bimal Jalan
- (b) B.N Adarkar
- (c) Raghuram Rajan
- (d) Dr C Rangarajan
- (e) Shaktikanta Das

237. On World Cities Day, how many cities in the world joined the UNESCO Creative Cities Network, following their designation by UNESCO Director-General Audrey Azoulay?

- (a) 30
- (b) 55
- (c) 60
- (d) 75
- (e) 105

238. In November 2023, S Venkitaramanan, former Governor of RBI, passed away after a brief illness. Venkitaramanan was the _____ Governor of RBI and served for a period of two years, from 1990 to 1992.

- (a) 15th
- (b) 16th
- (c) 17th
- (d) 18th

(e) 19th

239. Mohini Giri, an icon of women's rights movement, passed away at 86. In which of the following year was she awarded the Padma Bhushan?

- (a) 2007
- (b) 2009
- (c) 2011
- (d) 2013
- (e) 2015

240. Recently, Lionel Messi added another notch to his legend on, winning the Ballon d'Or as the world's best soccer player for a record eighth time. The women's award went to _____.

- (a) Alexia Putellas
- (b) Vivianne Miedema
- (c) Aitana Bonmatí
- (d) Lieke Martens
- (e) Stina Blackstenius

241. She 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. She has become the first women to skydive from 21,500 ft in front of the world's highest peak, Mt Everest. She is _____.

- (a) Shital Mahajan
- (b) Arunima Sinha
- (c) Bachendri Pal
- (d) Premlata Agrawal
- (e) Malavath Purna

242. Eight individuals of Indian origin have been recognized in Time magazine's inaugural 'Time 100 Climate' list. Who among the following have been included in the list? I. Ajay Banga II. Bavish Agarwal III. Geeta Aiyer IV. Vijay Shekhar Sharma V. Byju Raveendran VI. Alakh Pandey

- (a) I, II and III only
- (b) IV, V and VI only
- (c) I, III and V only
- (d) II, IV and VI only
- (e) II, III, IV, V and VI only

243. Who has been named Time magazine's Athlete of the Year for 2023?

- (a) Luka Modric
- (b) Harry Kane
- (c) Cristiano Ronaldo
- (d) Lionel Messi
- (e) Kylian Mbappe

244. _____ was named TIME's 2023 Person of the Year'making her the first woman to appear

twice on a Person of the Year cover since the franchise began in 1927.

- (a) Taylor Swift
- (b) Christina Aguilera
- (c) Ariana Grande
- (d) Katy Perry
- (e) Billie Eilish

245. In December 2023, the Life Insurance Corporation (LIC) of India has notified an increase in gratuity limit to _____ from Rs 3 lakh for its agents.

- (a) Rs. 4 lakh
- (b) Rs. 5 lakh
- (c) Rs. 6 lakh
- (d) Rs. 7 lakh
- (e) Rs. 10 lakh

246. In December 2023, Life Insurance Corporation (LIC) has decided to open a branch office at GIFT City, the country's sole operational International Financial Services Centre. Which of the following was the first life insurer to obtain registration for opening office in GIFT City?

- (a) New India Assurance General Insurance
- (b) Oriental General Insurance
- (c) National Insurance Company
- (d) IndiaFirst Life Insurance Company
- (e) United India General Insurance

247. In November 2023, India and the US held 'substantive' 2 2 Dialogue to expand their global strategic partnership by shoring up engagement in areas of defence production, critical minerals and high-technology. The 2 2 Ministerial Dialogue is a diplomatic summit that has been held every year since _____.

- (a) 2015
- (b) 2011
- (c) 2018
- (d) 2021
- (e) 2019

248. Identify which of the following statements is/are true regarding 'Igla-S'? I. It is a man-portable air defence system. II. It can only be fired by a crew to bring down enemy aircraft. III. Russia has recently signed an agreement with India to supply 'Igla-S'. Answer Codes:

- (a) Only I
- (b) Only II
- (c) Only I and III
- (d) Only I and II
- (e) Only II and III

249. India has joined the United Nations 'Race to Resilience' initiative at COP 28 recently concluded COP28 event in Dubai. It is a global platform to bring together non-state actors, investors, businesses, cities, regions, and civil society to increase the resilience of the most vulnerable to the climate crisis by

- (a) 2025
- (b) 2030
- (c) 2035
- (d) 2040
- (e) 2050

250. India, the Chair of the Global Partnership on Artificial Intelligence (GPAI), successfully hosted the GPAI Summit from December 12 - 14, 2023, at the Bharat Mandapam in New Delhi. All member nations of the Global Partnership on Artificial Intelligence (GPAI) Summit, held in New Delhi, unanimously adopted the New Delhi Declaration. The GPAI has how many member countries?

- (a) 28
- (b) 29
- (c) 30
- (d) 35
- (e) 25

251. In terms of the global remittance inflows in 2023, which of the following options is the correct descending order arrangement?

- (a) India-China-Mexico-Egypt-Philippines
- (b) China-India-Mexico-Philippines-Egypt
- (c) India-Mexico-China-Philippines-Egypt
- (d) China-Egypt-India-Mexico-Philippines
- (e) Mexico-India-China-Philippines-Egypt

252. Cyclone Michaung is set to make a landfall in southeast India. The storm is expected to cross the coast of Andhra Pradesh near Bapatla, with a maximum sustained wind speed of 90 to 100 kilometers (56-62 miles) an hour, gusting to 110 kilometers. The name 'Cyclone Michaung' was proposed by _____, denoting resilience and fortitude.

- (a) Sri Lanka
- (b) Myanmar
- (c) Bangladesh
- (d) Malaysia
- (e) Maldives

253. State-owned Indian Oil Corporation (IOC) has acquired which of the following for about Rs 148 crore in an insolvency proceeding?

- (a) Exxon Mobil
- (b) Chevron
- (c) Total Energies
- (d) Mercator Petroleum

- (e) Sinopec

254. Recently, the ICICI Bank has received approval from the Reserve Bank of India (RBI) to make _____, a wholly-owned subsidiary.

- (a) ICICI Home Finance Company Limited
- (b) ICICI Securities Limited
- (c) ICICI Trusteeship Services Limited
- (d) ICICI Prudential Trust Limited
- (e) ICICI Lombard

255. The RBI on November 29, 2021, superseded the board of Reliance Capital in view of payment defaults and serious governance issues. In November 2023, RBI approved the resolution plan for debt-ridden Reliance Capital to be acquired by _____.

- (a) Hinduja Group
- (b) Tata Group
- (c) TVS Group
- (d) Mahindra & Mahindra
- (e) Aditya Birla Group

256. In December 2023, Gautam Adani increased his footprint in the media space when group flagship Adani Enterprises (AEL) announced the acquisition of a _____ stake in news agency IANS India for an undisclosed sum.

- (a) 49.5%
- (b) 49.9%
- (c) 50%
- (d) 50.5%
- (e) 51%

257. Cabinet approved Minimum Support Price for Copra for 2024 season. The MSP for 2024 season is an increase of _____ per quintal for milling copra and _____ per quintal for ball copra over the previous season.

- (a) Rs.100, Rs.200
- (b) Rs.300, Rs.250
- (c) Rs.250, Rs.350
- (d) Rs.300, Rs.200
- (e) Rs.250, Rs.300

258. In December 2023, Who among the following has been elected as the new Chief Minister of Chhattisgarh?

- (a) Arun Sao
- (b) Vijay Sharma
- (c) Vishnu Deo Sai
- (d) Jagdish Devda
- (e) Rajendra Shukla

259. 'Ghol', a fish variety has recently been declared as state fish of _____.

- (a) Uttar Pradesh

- (b) Bihar
- (c) Gujarat
- (d) Maharashtra
- (e) Tamil Nadu

260. The ICAR-Indian Institute of Spices Research , Kozhikode, has developed a high-yielding variety of _____ named 'IISR Chandra'.

- (a) Black Pepper
- (b) Coffee
- (c) Sinamon
- (d) Clove
- (e) Tea

261. Who has recently been appointed as the Chief Minister of Madhya Pradesh?

- (a) Shivraj Singh Chouhan
- (b) Dr. Mohan Yadav
- (c) Jagdish Devda
- (d) Rajendra Shukla
- (e) Narottam Mishra

262. Who has been elected as the new Chief Minister of Rajasthan?

- (a) Bhajan Lal Sharma
- (b) Vasundhara Raje
- (c) Chandra Prakash Joshi
- (d) Sumedha Nand Saraswat
- (e) Santosh Ahlawat

263. Which of the following Arjuna Award winner of 2023 is incorrectly paired with their field of sport?

- (a) Ojas Pravin Deotale - Archery
- (b) Anush Agarwalla - Equestrian
- (c) Pinki - Lawn Bowls
- (d) Pawan Kumar - Boxing
- (e) Sushila Chanu - Hockey

264. The study conducted by the SEBI has revealed that '1.7-lakh crore of asset under management of open-ended debt schemes of 17 mutual funds were under stress as of September quarter. The analysis revealed stress in the case of 17 mutual funds and in terms of schemes, however, only 24 out of a total of 299 schemes exhibited stress, as per the Financial Stability Report. The Financial Stability Report is released by which of the following organizations?

- (a) World Bank
- (b) Reserve Bank of India
- (c) SEBI
- (d) New Development Bank
- (e) Economic Advisory Committee

265. In January 2024, RBI issued new guidelines for unclaimed deposits under which, RBI said banks shall undertake at least an annual review in respect of accounts where there is no customer induced transactions for more than a year. The deadline for the scheme, which was to end on 8 September, has now been extended to _____.

- (a) February 1st 2024
- (b) March 1st 2024
- (c) April 1st 2024
- (d) May 1st 2024
- (e) June 1st 2024

266. In January 2024, which of the following banks has executed transactions via the NPCI's UPI payments app as part of the 'UPI for secondary market' facility, which went live, the move which follows markets regulator Sebi allowing the facility through the UPI app developed by the National Payment Corporation of India (NPCI)?

- (a) ICICI Bank
- (b) YES Bank
- (c) HSBC Bank
- (d) HDFC Bank
- (e) Axis Bank

267. In January 2024, The Reserve Bank of India (RBI) has decided to enhance the bulk deposit limit for large urban co-operative banks (UCBs) to _____ and above from the current

'15 lakh and above.

- (a) '50 lakhs
- (b) '1 crore
- (c) '1.5 crore
- (d) '2 crore
- (e) '3 crore

268. In January 2023, Reserve Bank of India has tweaked norms for the issuance of commercial papers (CPs) and non-convertible debentures of up to _____ to regulate short-term investments and ensure transparency in the market.

- (a) 3 months
- (b) 6 months
- (c) 9 months
- (d) 1 year
- (e) 2 years

269. In January 2024, State Bank of India (SBI) said it has raised USD 250 million through issuance of the Green Notes to fund sustainable projects. The bank has concluded the successful placement of USD 250 million senior unsecured Green floating rate notes, referred to as 'The

'Green Notes'. This issuance will mature in which year?

- (a) 2030
- (b) 2029
- (c) 2028
- (d) 2027
- (e) 2026

270. Satin Creditcare Network Ltd (SCNL), a NBFC-Micro Finance Institution (MFI), have entered into a co-lending arrangement with which bank to provide financial support to Joint Liability Groups (JLG) of economically active women?

- (a) Kotak Mahindra Bank
- (b) Karnataka Bank Limited
- (c) Ratnakar Bank Limited
- (d) ICICI Bank
- (e) Axis Bank

271. RBI allows payments banks without corporate lineage to apply for a small finance bank license after completing five years of business. In January 2024, which of the following payment bank has applied to the Reserve Bank of India (RBI), seeking a small finance bank license?

- (a) Airtel Payment Bank
- (b) India Post Payment Bank
- (c) Fino Payment Bank
- (d) Paytm Payment Bank
- (e) NSDL Payment Bank

272. State Bank of India (SBI) concluded the issue of _____ senior unsecured fixed rate notes having maturity of _____ years at a coupon of 5 per cent, payable semi-annually, under Regulation-S.

- (a) USD 200 million, 3
- (b) USD 500 million, 4
- (c) USD 400 million, 5
- (d) USD 600 million, 5
- (e) USD 800 million, 3

273. State Bank of India (SBI), India's largest lender, on January 10 said it has concluded the issuance of _____ senior unsecured fixed rate notes with maturity of 5 years at a coupon of 5 percent, payable semi-annually, under Regulation-S.

- (a) \$600 million
- (b) \$500 million
- (c) \$400 million
- (d) \$300 million
- (e) \$200 million

274. In January 2024, which of the following banks has recently introduced the 'Samman RuPay Credit

Card", equipped with UPI functionality, in partnership with the National Payments Corporation of India (NPCI)?

- (a) Indian Bank
- (b) Bank of Baroda
- (c) YES Bank
- (d) IndusInd Bank
- (e) Axis Bank

275. In January 2024, State Bank of India (SBI), the country's largest Bank has launched a special fixed deposit (FD) scheme. Which of the following statements is/are NOT TRUE about the special fixed deposit (FD) scheme? I. It has been launched to mobilise funds to support environment-friendly initiatives and projects, thereby fostering the growth of a green finance ecosystem in India. II. The scheme is only open to resident individuals. III. TDS is applicable as per income tax rules

- (a) I and II only
- (b) II only
- (c) III only
- (d) II and III only
- (e) I only

276. The RBI, in a draft circular, proposed all deposit taking HFCs raise their total liquid assets, along with unencumbered approved securities, to _____ of public deposits, from _____ currently, by the end of March 2025.

- (a) 12 %, 13%
- (b) 13 %, 15 %
- (c) 15 %, 13 %
- (d) 13 %, 18 %
- (e) None of these

277. Recently which of the following company has received a BSE nod to issue equity shares and warrants convertible into equity shares on a preferential basis as part of the company's Rs 2,242-crore fund infusion plans?

- (a) Catch Salts & Spices
- (b) Cookme Masala
- (c) SpiceJet
- (d) MDH
- (e) None of these

278. The Reserve Bank of India's (RBI's) draft norms for self regulatory organisations for the fintech sector (SRO-FT) have proposed that such entities should have a robust IT infrastructure and the ability to deploy technological solutions within a reasonable timeframe. The SRO should be set up as a _____ company.

- (a) One Person Company
- (b) Private Limited Company
- (c) Public Limited Company

- (d) Not for Profit Company
 (e) None of the above

279. The Reserve Bank of India (RBI) has proposed enhanced requirements of liquid assets as part of steps to harmonise regulations for housing finance and non-banking financial companies (NBFCs). Deposit-taking housing finance companies (HFCs) will have to maintain _____ liquid assets against public deposits held by them.

- (a) 15%
 (b) 16%
 (c) 13%
 (d) 14%
 (e) 12%

280. In January 2024, which of the following banks has launched the 'EazyDiner Platinum Credit Card' in association with EazyDiner?

- (a) Bank of Baroda
 (b) Axis Bank
 (c) IndusInd Bank
 (d) Federal Bank
 (e) HDFC Bank

281. In January 2024, Government allowed direct listing of securities by Indian companies on GIFT IFSC, the Department of Economic Affairs (DEA), Ministry of Finance, has amended which of the following and notified the 'Direct Listing of Equity Shares of Companies Incorporated in India on International Exchanges Scheme'?

- (a) Foreign Exchange Management (Non-debt Instruments) Rules, 2019
 (b) Foreign Exchange Management Act, 1999
 (c) Foreign Exchange (Compounding Proceedings) Rules, 2000
 (d) Foreign Exchange Management (Adjudication Proceedings and Appeal) Rules, 2000
 (e) Foreign Exchange Management (Current Account Transactions) Rules, 2000

282. HDFC Bank, India's largest private sector bank, said it has become the first lender in the country to achieve the milestone of 20 million credit cards in force. The lender forayed into the credit card business in which year?

- (a) 2000
 (b) 2001
 (c) 2002
 (d) 2003
 (e) 2004

283. According to data released by Reserve Bank of India in January 2024, The gap between credit and deposit growth as of the first fortnight of

January 2024 has widened vis-a-vis the last fortnight of September 2023 even as the former continues to outpace the latter on year-on-year (y-o-y) basics. As on January 12, 2024, credit and deposit growth stood at _____ and _____ y-o-y, respectively

- (a) 7.56 per cent and 12.84 per cent
 (b) 9.93 per cent and 12.84 per cent
 (c) 9.93 per cent and 11.58 per cent
 (d) 9.93 per cent and 10.69 per cent
 (e) 8.54 per cent and 12.84 per cent

284. Bank of Baroda's wholly-owned subsidiary for cards, 'BOB Financial Solutions Limited', has been rebranded as 'BOBCARD Limited', what is the new tagline of 'BOBCARD Limited'?

- (a) Simple. Secure. Trusted
 (b) Turn your receipts into trips
 (c) Don't spend more, spend smarter
 (d) Credit Reimagined
 (e) For larger living

285. Which of the following has become the first Indian bank to execute an export finance transaction on the International Trade Financing Services Platform (ITFS) of RXIL Global IFSC Limited (RXIL), a leading cross-border fintech company registered under the International Financial Services Centres Authority (IFSCA)?

- (a) YES Bank
 (b) State Bank of India
 (c) Axis Bank
 (d) Bank of Baroda
 (e) Federal Bank

286. In view of the liquidity deficit in the banking system, the Reserve Bank of India (RBI) has decided to make available an additional aggregate amount of '5,000 crore to Standalone Primary Dealers (SPDs) under the Standing Liquidity Facility at the prevailing repo rate starting from _____.

- (a) January 31, 2024
 (b) March 31, 2024
 (c) April 1, 2024.
 (d) August 31, 2024.
 (e) November 15, 2024.

287. Recently, the Reserve Bank of India (RBI) has directed which payment bank to stop onboarding new customers and accepts deposits after 29th February 2024?

- (a) Jio Payments Bank
 (b) Paytm Payments Bank
 (c) Fino Payments Bank
 (d) Airtel Payments Bank

(e) India Post Payments Bank

288. In February 2024, which of the following small finance banks has announced a bancassurance partnership with Edelweiss Tokio Life Insurance in a move to extend financial security to a broader section of the unbanked and underbanked population?

- (a) AU Small Finance Bank
- (b) Suryoday Small Fin
- (c) Equitas Small Finance Bank
- (d) ESAF Small Finance Bank
- (e) Utkarsh Small Finance Bank

289. In February 2024, Max Financial Services announced that it has received approval from Insurance Regulatory and Development Authority of India (IRDAI) for capital infusion of _____ by Axis Bank into the company's material subsidiary, Max Life Insurance.

- (a) Rs. 1612 crore
- (b) Rs. 1534 Crore
- (c) Rs. 1678 Crore
- (d) Rs. 1731 Crore
- (e) Rs. 1891 Crore

290. In February 2024, Several startups got RBI approval to operate as payment aggregators, Which among the following have been given the payment aggregator license by RBI? I. Zoho II. Tata Play III. Decentro IV. Juspay

- (a) I and II only
- (b) II, III and IV only
- (c) I, II, III and IV only
- (d) III and IV only
- (e) I and III only

291. The Reserve Bank of India plans to introduce additional additional functionalities of programmability in CBDC retail payments to facilitate transactions for specific/targeted purposes, and allow offline capability to enable these transactions in areas with poor or limited Internet connectivity. Which of the following banks was selected by RBI for the pilot in 2023? I. State Bank of India II. ICICI Bank III. Yes Bank IV. IDFC First Bank V. Bank of Baroda

- (a) I, II and III only
- (b) II, IV and VI only
- (c) I, III and V only
- (d) I, II, III, IV, V and VI
- (e) II, III, IV and V only

292. In February 2024, The RBI has increased the ceiling on fees payable to non-executive directors of banks to 30 lakh rupees per year from the existing level of 20 Lakh rupees. The revision

comes two years after RBI came out with new guidelines for directors as a part of corporate governance. The instructions on review of fixed remuneration granted to NEDs would be applicable to which of the following types of banks? I. Small Finance Bank II. Payment Banks III. All Private Banks

- (a) I and II only
- (b) II and III only
- (c) I and III only
- (d) I, II and III
- (e) III only

293. On February 12th 2024, Following France India's Unified Payment Interface (UPI) services were rolled out in _____ and _____.

- (a) Sri Lanka and Maldives
- (b) Maldives and Mauritius
- (c) Sri Lanka and Mauritius
- (d) UAE and Sri Lanka
- (e) Nepal and Bhutan

294. The Reserve Bank of India (RBI) extended the deadline for Paytm Payments Bank services to March 15, from the previous February 29. The central bank added that it had put certain business restrictions on Paytm Payments Bank Ltd, operated by One97 Communications, in exercise of its powers under which section of the Banking Regulation Act, 1949?

- (a) Section 15A
- (b) Section 25A
- (c) Section 35A
- (d) Section 45A
- (e) Section 55A

295. Dr Arvind Panagariya, former Vice-Chairman, NITI Aayog, and Professor, Columbia University will be the Chairman of the 16th Finance Commission. The Government of India, with the approval of the President of India, has constituted the Sixteenth Finance Commission, in pursuance to _____ of the Constitution.

- (a) Article 180(1)
- (b) Article 220(1)
- (c) Article 250(1)
- (d) Article 280(1)
- (e) Article 310(1)

296. Central and state governments collected _____ in goods and services tax (GST) revenue in December, 2023 a notch below the average so far in the year 2023, but still a 10.3% jump from a year ago.

- (a) '1,64,882 crore
- (b) '1,45,852 crore

- (c) '1,28,369 crore
 (d) '1,96,753 crore
 (e) '1,77,159 crore

297. Goldman Sachs has lowered its projection for India's current account deficit in 2024 to _____ of GDP from earlier as the

US bank expects services exports to continue surprising on the upside while crude oil prices are expected to decline, improving external balances.

- (a) 1.3%
 (b) 1.9%
 (c) 2.6%
 (d) 0.9%
 (e) 3.5%

298. Transactions through the UPI platform crossed the 100 billion-mark in calendar year 2023 to close at around 118 billion, as per the data shared by the National Payments Corporation of India (NPCI). This marks a _____ growth as compared to 74 billion UPI transactions recorded in 2022.

- (a) 45%
 (b) 60%
 (c) 32%
 (d) 75%
 (e) 30%

299. The HSBC India Manufacturing Purchasing Managers' Index (PMI) slipped to an 18-month low of 54.9 in December last year from 56.0 in the previous month. The data was released by which of the following entities?

- (a) Moody's Investors Service
 (b) CRISIL
 (c) S&P Global
 (d) Fitch Ratings
 (e) IHS Markit

300. India Ratings and Research upped GDP growth estimate for current fiscal to _____, from 6.2 per cent, citing resilient economy, sustained government capex and prospect of a new private corporate capex cycle.

- (a) 6.4 per cent
 (b) 6.7 per cent
 (c) 6.8 per cent
 (d) 6.9 per cent
 (e) 6.6 per cent

301. As per the initial advance estimate report released by the National Statistical Office (NSO) released in January 2024, India will retain its crown as the fastest-growing major economy, following its 7.2% GDP growth in FY2022-23.

India's economy is projected to grow at _____ in the ongoing financial year.

- (a) 7.1%
 (b) 7.3%
 (c) 7.5%
 (d) 8.2%
 (e) 8.5%

302. In January 2024, The United Nations World Economic Situation and Prospects Report 2024 revised India's gross domestic product (GDP) growth estimate for the 2024 calendar year to _____.

- (a) 6.2%
 (b) 6.5%
 (c) 6.7%
 (d) 6.4%
 (e) 6.8%

303. In its biannual 'Global Economic Prospects' report released in January 2024 by the World Bank, The World Bank kept its FY25 economic growth projection for India at _____, mainly on account of strong domestic demand, rising public infrastructure spending and strong private-sector credit growth.

- (a) 6.3%
 (b) 6.4%
 (c) 6.6%
 (d) 6.9%
 (e) 7.2%

304. According to RBI data released in January 2024, India's outward foreign direct investment (FDI) commitments fell sharply to _____ in December 2023.

- (a) \$1.25 billion
 (b) \$2.25 billion
 (c) \$3.25 billion
 (d) \$4.25 billion
 (e) \$5.25 billion

305. India's industrial production grew 2.4 per cent in November 2023. The data released by the National Statistical Office (NSO) showed that the manufacturing sector's output grew by _____ in November 2023.

- (a) 0.5%
 (b) 1.2%
 (c) 1.5%
 (d) 1.8%
 (e) 2.2%

306. According to data by Commerce Ministry released in January 2024, India's trade deficit in December narrowed to a three-month low of

_____ amid an import slowdown due to falling commodity prices.

- (a) \$15.3 billion
- (b) \$14.6 billion
- (c) \$16.8 billion
- (d) \$19.8 billion
- (e) \$20.6 billion

307. Fitch Ratings has said that India is poised to remain one of fastest-growing economies in the world in next few years. Fitch has made an upward revision to India's growth forecast for fiscal year ending March 2023, with the growth rate now seen at _____ as compared to a forecast of 6 percent issued in May last year.

- (a) 6.2%
- (b) 6.3%
- (c) 6.5%
- (d) 6.9%
- (e) 7.2%

308. RBI Governor Shaktikanta Das, at the World Economic Forum annual meeting in Davos in January 2024, stressed that according to the first advance estimate, released by the National Statistical Office (NSO), India's economy is expected to grow at _____ in FY2024.

- (a) 7.1%
- (b) 7.3%
- (c) 7.5%
- (d) 7.7%
- (e) 8.0%

309. The Indian stock market has become the fourth-highest equity market globally as the combined value of shares listed on Indian exchanges reached USD 4.33 trillion in January 2024, which among the following is/are the top 3 countries with highest equity market? I. USA II. Russia III. Singapore IV. China V. Japan VI. UK

- (a) I, VI and V only
- (b) II, III and VI only
- (c) VI, V and VI only
- (d) I, III and V only
- (e) II, IV and VI only

310. As per the data of Central Board of Direct Taxes, the government's direct tax-to-GDP ratio stood at a 23-year high of _____ in FY23.

- (a) 5.89 %
- (b) 6.11 %
- (c) 6.82 %
- (d) 7.67 %
- (e) 7.91 %

311. India's business activity expanded at the fastest pace in four months in January on stronger demand, according to a private survey that also showed input costs rising at the quickest rate since August. As per Reuters poll India will grow _____ in the current fiscal year.

- (a) 5.4 %
- (b) 6.9 %
- (c) 7.1 %
- (d) 7.7 %
- (e) None of these

312. Rating agency Icra revised upward its bank credit growth projection at 14.9-15.3 per cent this fiscal, but said the same will lose steam and grow at _____ next fiscal.

- (a) 9 %
- (b) 11 %
- (c) 12 %
- (d) 15 %
- (e) 17 %

313. In January 2024, Ratings agency ICRA has revised upwards its projection of bank credit growth in FY24 to _____, estimated at an incremental growth of '20.4-20.9 lakh crore.

- (a) 14.9-15.3 per cent
- (b) 16.9-17.5 per cent
- (c) 13.8-14.9per cent
- (d) 15.6-16.3 per cent
- (e) 18.2-19.5 per cent

314. According to the 'Indian Economy Review' released by the Department of Economic Affairs released in January 2024, FY 2023-24 marks the _____ successive year of over 7% growth of Indian economy

- (a) Second
- (b) Third
- (c) Fourth
- (d) Fifth
- (e) Sixth

315. According to the economic review released by Ministry of Finance in January 2024, the review said the agricultural sector, which is estimated to constitute _____ of India's gross value added (GVA) in FY24 and is the bedrock of the economy.

- (a) 12%
- (b) 14%
- (c) 16%
- (d) 18%
- (e) 20%

316. Standard Chartered revised its FY25 forecast of India to _____ in January 2024 projecting muted inflation and higher food spending to drive growth.

- (a) 6.2%
- (b) 6.3%
- (c) 6.8%
- (d) 7.2%
- (e) 7%

317. The Department of Economic Affairs, in its January 2024 review of the economy, said there is ample scope to mainstream skilling into education curriculum and upskilling a large chunk of the existing workforce into future-relevant skills on the back of a transformative journey in skill development in India in the last decade. According to the report, India has how much percentage of women with ten or more years of schooling in the 15-49 age group?

- (a) 35%
- (b) 41%
- (c) 49%
- (d) 52%
- (e) 55%

318. In January 2024, the International Monetary Fund (IMF) has increased its GDP growth estimate for India to _____ for the current financial year (FY23).

- (a) 5.8%
- (b) 6.7%
- (c) 7.1%
- (d) 8.3%
- (e) 9.2%

319. In December 2023, what was the retail inflation for industrial worker in India?

- (a) 3.75%
- (b) 4.91%
- (c) 5.21%
- (d) 6.25%
- (e) 7.11%

320. The Ministry of Finance has recently reduced the import duty by 5 percent on mobile phone components. All these items will now attract import duty at _____.

- (a) 5 Percent
- (b) 10 Percent
- (c) 15 Percent
- (d) 20 Percent
- (e) 25 Percent

321. Recently in Union budget 2024-25, the government proposes to create a corpus of rupees one lakh crore to boost private investment in

sunrise technologies. The corpus will be established with _____ -year interest free loan.

- (a) Thirty
- (b) Forty
- (c) Fifth
- (d) Sixty
- (e) Twenty

322. In Budget Estimates 2024-25, the finance minister stated that the revised estimate of the total expenditure in 2023-24 is?

- (a) Rs. 27.56 lakh crore
- (b) Rs. 23.24 lakh crore
- (c) Rs. 44.90 lakh crore
- (d) Rs. 30.03 lakh crore
- (e) Rs. 26.02 lakh crore

323. As per Union Budget 2024-25, In 2024-25, the total receipts other than borrowings are estimated to be _____ and the total expenditure is estimated at _____.

- (a) Rs. 27.56 lakh crore; Rs. 30.80 lakh crore
- (b) Rs. 23.24 lakh crore; Rs. 47.66 lakh crore
- (c) Rs. 44.90 lakh crore; Rs. 26.02 lakh crore
- (d) Rs. 30.03 lakh crore; Rs. 47.66 lakh crore
- (e) Rs. 26.02 lakh crore; Rs. 44.90 lakh crore

324. As, per Interim Union Budget 2024-25, 'Capital Expenditure outlay for 2024-25 is being increased by 11.1 % to 11 lakh, 11 thousand, 100 and 11 crore rupees (' 11,11,111 crore)". This amounts to _____ of GDP.

- (a) 2.3 %
- (b) 3.4 %
- (c) 4.2 %
- (d) 3.9 %
- (e) 5.1 %

325. As per the Union Budget 2024-25, identify the correct statement in context of Budget Estimates 2024-25. I. In 2024-25, the total receipts other than borrowings are estimated to be ' 30.80 lakh crore. II. In 2024-25, the total expenditure is estimated at Rs. 47.66 lakh crore. III. As per Union Budget 2024-25, the fiscal deficit is estimated to be 6.7 % of GDP.

- (a) I and III Only
- (b) II and III Only
- (c) III Only
- (d) I and II Only
- (e) I Only

326. Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman laid down the strategy for 'Amrit Kaal'. In Parliament, the Minister said, 'It is an important policy priority for

our government to ensure timely and adequate finances, relevant technologies and appropriate training for the Micro, Small and Medium Enterprise (MSME) to grow and also compete globally. For meeting the investment need, the government will prepare the financial sectors in terms of: I. Size II. Capacity III. Skills IV.

Regulatory framework

- (a) II and III Only
- (b) I and II and IV Only
- (c) III and IV Only
- (d) I, II, III and IV
- (e) I and III only

327. Farmer's welfare and boosting rural demand is one of the main highlights of interim budget 2024-25 presented by Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman in Parliament. As per Finance Minister, under PM-KISAN SAMMAN Yojana, direct financial assistance is provided to 11.8 crore farmers, including marginal and small farmers, while crop insurance is given to _____ under PM Fasal Bima Yojana.

- (a) 1.2 Crore
- (b) 3.5 Crore
- (c) 4.0 Crore
- (d) 4.5 Crore
- (e) 5.1 Crore

328. As per Union Budget 2024-25, Pradhan Mantri Formalisation of Micro Food Processing Enterprises Yojana has assisted how many SHGs with credit linkages?

- (a) 1.2 Lakh
- (b) 2.4 lakh
- (c) 2.8 lakh
- (d) 3.6 lakh
- (e) 3.9 lakh

329. As per Union Budget 2024-25, Smt. Nirmala Sitharaman emphasised that the Government is working with an approach to development that is all-round, all-pervasive and all-inclusive (', ''') to make India a 'Viksit Bharat' by _____.

- (a) 2030
- (b) 2032
- (c) 2037
- (d) 2045
- (e) 2047

330. While enunciating the approach of government towards an all-round, all-pervasive and all-inclusive (', ''') development, the Union Minister for Finance and Corporate Affairs, Smt. Nirmala Sitharaman, announced a slew of measures for the promotion of green growth and

renewable energy, while tabling the Interim Budget 2024-2025. Which of the following is/are an expected benefit from the Rooftop solarization and muftbijli scheme? I. Savings up to fifteen to eighteen thousand rupees annually for households from free solar electricity. II. Entrepreneurship opportunities for a large number of vendors for supply and installation; III. Employment opportunities for the youth with technical skills in manufacturing, installation and maintenance.

- (a) II and III only
- (b) I and II only
- (c) III only
- (d) I and III only
- (e) I, II and III

331. With the aim of meeting the commitment of 'net zero' by 2070, smt. Sitharaman has proposed some measures in Interim Budget 2024-25.

Identify the correct statement(s) regarding the same. I. Viability gap funding to be provided for harnessing offshore wind energy potential for initial capacity of three giga-watt. II. Coal gasification and liquefaction capacity of 150 MT to be set up by 2032. III. Financial assistance to be provided for procurement of biomass aggregation machinery to support collection.

- (a) III only
- (b) II and III only
- (c) I and III only
- (d) I and II only
- (e) II Only

332. While presenting the Interim Budget 2024-25 in Parliament, Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman announced that it has been decided to enhance the target for Lakhpatti Didi from 2 crore to 3 crore. The Finance Minister stated that our Prime Minister firmly believes, we need to focus on four major castes. Which among the following is/are NOT included in this classification?

- (a) Garib (Poor)
- (b) Mahilayen (Women)
- (c) Majdoor (Labour)
- (d) Yuva (Youth)
- (e) Annadata (Farmer)

333. As per Union Budget 2024-25, In a bid to boost Fisheries sector, Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman has said that _____ integrated aquaparks will be setup.

- (a) 5
- (b) 7
- (c) 6
- (d) 9

(e) 10

334. In a bid to boost Fisheries sector, Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman has said that five integrated aquaparks will be setup. As per Union Budget 2024-25, the implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY) will be stepped up to: I. Enhance aquaculture productivity from existing 3 to 7 tons per hectare. II. Double export to Rs. 1 lakh crore. III. Generate 55 lakh employment opportunities in the near future. Which of the following implementation(s) is/are incorrect in context of this?

- (a) II and III only
- (b) I and II only
- (c) I, II and III only
- (d) I only
- (e) II only

335. In Union Budget 2024-25, Finance Minister Nirmala Sitharaman set a target for raising how many crores through divestment receipts and monetisation of public assets in the financial year 2024-25.

- (a) 30,000 crores
- (b) 50,000 crores
- (c) 55,000 crores
- (d) 60,000 crores
- (e) 1,00,000 crores

336. In Union Budget 2024-25, In terms of allocations, the Ministry of Defence received the highest amount at '6.2 lakh crore followed by the Ministry of Road Transport and Highways at '2.78 lakh crore. The allocated corpus of Ministry of Railways is:

- (a) Rs. 2.55 lakh crore
- (b) Rs. 2.78 lakh crore
- (c) Rs. 2.13 lakh crore
- (d) Rs. 1.77 lakh crore
- (e) Rs. 1.27 lakh crore

337. As per Union Budget 2024-24, Mahatma Gandhi National Rural Employment Guarantee Scheme has allocated with _____.

- (a) Rs. 75,000 crores
- (b) Rs. 82,000 crores
- (c) Rs. 86,000 crores
- (d) Rs. 90,000 crores
- (e) Rs. 1 lakh crores

338. The Organization for Economic Co-operation and Development (OECD), in its latest interim economic outlook released in January 2024, raised India's growth outlook for 2024-25 (FY25) to _____ from the 6.1 per cent estimated earlier in its November outlook.

- (a) 6.5%
- (b) 6.2%
- (c) 6.6%
- (d) 6.8%
- (e) 7.1%

339. The liquidity deficit in the banking system shrank to about '1.40-lakh crore on February 4 from the recent peak of '3.46-lakh crore (on January 24th) in view of the government stepping up spending, per RBI data. The RBI has been keeping liquidity tight in the banking system in tune with the 'withdrawal of accommodation' monetary policy stance. Which of the following statements is true about "Withdrawal of accommodation" policy?

- (a) It mean reducing the money supply in the system which will rein in inflation further.
- (b) It mean increasing the money supply in the system which will rein in inflation further.
- (c) It mean reducing the debt in the system which will rein in inflation further.
- (d) It mean increasing the debt in the system which will rein in inflation further.
- (e) None of the above

340. According to data released by global ratings agency Fitch in January 2024, The fiscal deficit target of 4.5% of gross domestic product in FY26 would be a challenge for the government amidst a focus on capex to support growth. Finance Minister Nirmala Sitharaman said in her Budget 2024 speech on, February 1 said that the government expects fiscal deficit to be _____ of the gross domestic product (GDP) for the financial year 2024-2025.

- (a) 4.6%
- (b) 4.9%
- (c) 3.5%
- (d) 5.1%
- (e) 5.5%

341. As per the reports of International Energy Agency (IEA), by 2030 India will become the largest source of global oil demand growth as its domestic production shrinks _____.

- (a) 13 %
- (b) 12 %
- (c) 22 %
- (d) 31 %
- (e) 29 %

342. In February 2024, Reserve Bank of India has kept repo rate unchanged at 6.5 percent in its bi-

monthly monetary policy announced. RBI has projected the inflation based on Consumer Price Index at _____ in the current fiscal

- (a) 5.4 percent
- (b) 5.6 percent
- (c) 6.1 percent
- (d) 6.5 percent
- (e) 6.7 percent

343. In February 2024, Central Board of Trustees (CBT) of Employees Provident Fund Organisation (EPFO) has recommended 8.25 per cent interest rate for fiscal year 2023-24. Interest rate for Fiscal Year 2022-23 was _____.

- (a) 8%
- (b) 8.15%
- (c) 7.85%
- (d) 7.50%
- (e) 8.20%

344. Market capitalisation is the total market value of all listed shares of a company. Reliance Industries Ltd (RIL) became the first Indian company to cross _____ market capitalisation during the trading session in February 2024.

- (a) Rs 10 lakh
- (b) Rs 20 lakh
- (c) Rs 30 lakh
- (d) Rs 40 lakh
- (e) Rs 50 lakh

345. India's wholesale price index-based inflation eased further to 0.27 per cent in January on an annual basis, as against 0.73 per cent in December, stated provisional data from the Commerce Ministry. Inflation for manufactured products came in at _____ in January.

- (a) -1.13 per cent
- (b) -1 per cent
- (c) -0.5 per cent
- (d) 1.25 per cent
- (e) 2.6 per cent

346. The National Coal Index (Provisional) has shown a significant decline of 4.75 % in December 2023 at 155.44 points compared to December 2022, where it was at 163.19 points. This notable decrease indicates sufficient availability of coal in market to meet the growing demands. Identify the correct statement(s) in context of National Coal Index. I. The National Coal Index (NCI) is a price index that combines coal prices from all sales channels. II. It considers prices of coking and non-coking coal of various grades transacted in the regulated (power and fertilizer) and non-regulated

sectors. III. NCI serves as a reliable indicator of market dynamics, providing valuable insights of price fluctuations.

- (a) I Only
- (b) III Only
- (c) II and III Only
- (d) II Only
- (e) I, II and III Only

347. Which of the following has become the first Indian company to chemically recycle plastic waste-based pyrolysis oil into International Sustainability & Carbon Certification (ISCC)-Plus certified Circular Polymers?

- (a) Reliance Industries Limited (RIL)
- (b) Wipro
- (c) REC Ltd
- (d) PFC Ltd
- (e) None of these

348. In January 2023, MoEF&CC has submitted three nominations from India for Wetland City Accreditation under the Ramsar Convention on Wetlands. Which of the following cities were NOT nominated under the list? I. Indore II. Agra III. Bhopal IV. Nainital V. Udaipur

- (a) I and II only
- (b) II and V only
- (c) II and IV only
- (d) III and V only
- (e) III and IV only

349. Country's 1st Healthy & Hygienic Food Street, 'PRASADAM,' was recently inaugurated at:

- (a) Jaipur
- (b) Bhopal
- (c) Ujjain
- (d) Lucknow
- (e) Varanasi

350. In January 2024, the Union Health Ministry has notified the Revised Schedule M guidelines under which pharmaceutical companies will have to intimate the licensing authority about recalling a drug and also report product defects, deterioration or faulty production. Schedule M deals with 'Good Manufacturing Practices' to be followed by pharmaceutical manufacturing units in the country. Schedule M is part of which act?

- (a) The Pharmacy Act 1948
- (b) Essential Commodity Act 1955
- (c) Food Safety and Standards Act 2006
- (d) Drugs and Cosmetic Act 1940
- (e) The Epidemic Disease Act 1897

351. In January 2024, which of the following product of the Nayagarh district of Odisha received the GI Tag?

- (a) Lanjia Saura painting
- (b) Kanteimundi Brinjal
- (c) Khajuri Guda
- (d) Wancho Wooden Craft
- (e) Garad Saree

352. Department of Telecommunications (DoT), Ministry of Communications (MoC), has extended M2M and Wireless Personal Area Network/Wireless Local Area Network (WPAN/WLAN) registration to all entities engaged in the businesses. M2M stands for _____.

- (a) Man to Man
- (b) Machine to Machine
- (c) Man to Machine
- (d) Meta to Machine
- (e) Man to Meta

353. MeitY Secretary S Krishnan launched a Centre of Excellence (CoE) in Intelligent Internet of Things (IIoT) Sensors and India's first graphene centre - India Innovation Centre for Graphene (IICG) in Kerala. The India Innovation Centre for Graphene (IICG) has also been established at Makers Village Kochi by MeitY and Government of Kerala along with _____.

- (a) TATA Steel
- (b) Vedanta
- (c) JSW Steel
- (d) Steel Authority of India Limited (SAIL)
- (e) Jindal Steel and Power

354. Which of the following statement is correct regarding the 'Wings India 2024'?

- (a) It is Asia's largest aviation expo.
- (b) It is a joint air exercise between India and Maldives.
- (c) It is a air show conduced by the Indian Air Force in Chandigarh.
- (d) It is a mega air show scheduled to be held in the Republic Day.
- (e) None of the above

355. In January 2024, Ministry of Education has issued 'Regulation of Coaching Centers 2024', saying that no coaching center shall enroll students below _____ years of age.

- (a) 12
- (b) 14
- (c) 15
- (d) 16
- (e) 17

356. In January 2024, The first pilot technology project to make jet fuel from alcohol was inaugurated by Union Petroleum and Natural Gas Minister Hardeep Singh Puri in Pune, This pilot project has been set up in the research and development department of _____.

- (a) HPCL Biofuels Limited
- (b) Shri Samarth Engineering Private Limited
- (c) Bajaj Hindusthan Sugar
- (d) Praj Udyog Group
- (e) Bajaj Hindusthan Sugar mill

357. NITI Aayog, Ministry of Agriculture and Farmers' Welfare (MoA&FW), Government of India, and which of the following international organizatios jointly launched the 'Investment Forum for Advancing Climate Resilient Agrifood Systems in India' in New Delhi in January 2024?

- (a) Food and Agriculture Organization
- (b) World Food Programme
- (c) International Food Policy Research Institute
- (d) Center for International Forestry Research
- (e) Global Forum on Agricultural Research

358. In January 2024, which of the following company has said it has received approval from the Petroleum and Natural Gas Ministry for the formation of a subsidiary company for green energy and gas business?

- (a) GAIL
- (b) NTPC Limited
- (c) ONGC
- (d) Hindustan Petroleum
- (e) Oil India

359. THDC India Limited, a leading Power Sector PSU, has also established a benchmark in Green Hydrogen production, by successfully implementing India's one of the first pilot project aligned with the "National Green Hydrogen Mission" on the auspicious occasion of 75th Republic Day. THDC India Limited is a _____ Enterprise.

- (a) Navratna
- (b) Maharatna
- (c) Miniratna Category I
- (d) Miniratna Category II
- (e) None of the above

360. The 'Maratha Military Landscapes of India' will be India's nomination for recognition as UNESCO World Heritage List for the year 2024-25. Which of the following is/are NOT the components of this nomination? I. Gingee Fort II. Amber Fort III. Panhala Fort IV. Golkonda Fort V. Shivner Fort

- (a) II and III only
- (b) I, II, IV and V only

- (c) II and IV only
- (d) III and V only
- (e) I, III and V only

361. In a path-breaking decision with far-reaching socio-economic impact, the Centre has allowed woman employees to nominate her son or daughter for family pension, instead of her husband, according to an official statement issued. The Department of Pensions and Pensioners' Welfare (DoPPW) has introduced an amendment to which of the following rules allowing female government employees or pensioners to grant family pension to their eligible child/children after their own demise, in place of of their spouse?

- (a) Central Civil Services (Extraordinary Pension) Rules, 2023
- (b) Central Civil Services (Pension) Rules, 2021
- (c) Central Civil Services (Commutation of Pension) Rules, 1981
- (d) General Provident Fund (Central Services) Rules, 1960
- (e) Contributory Provident Fund (India) Rules, 1962

362. Which ministry has launched the computerisation scheme for the offices of the Registrar of Cooperative Societies (RCSs) and Agriculture and Rural Development Banks (ARDBs) of the states in New Delhi to reduce transaction costs, facilitate loan distribution to farmers, and enable real-time data access for better monitoring?

- (a) Ministry of Cooperation
- (b) Ministry of Finance
- (c) Ministry of Home Affairs
- (d) Ministry of Rural Development
- (e) Ministry of Agriculture and farmers Welfare

363. In February 2024, The Insolvency and Bankruptcy Board of India (IBBI) has lifted the restriction to allow the same insolvency professional for the resolution process of a company as well as its personal guarantor for a better harmonisation and effective coordination of both processes. The Insolvency and Bankruptcy Board of India was established in which year?

- (a) 2014
- (b) 2015
- (c) 2016
- (d) 2017
- (e) 2018

364. In February 2024, The Food Safety and Standards Authority of India (FSSAI) in its 43rd meeting has approved various amendments to streamline food safety and standards regulations. The Food Safety and Standards act the primary'for

the regulation of food products in India was passed in which year?

- (a) 2004
- (b) 2005
- (c) 2006
- (d) 2007
- (e) 2008

365. The Lok Sabha has recently passed 'The Public Examinations (Prevention of Unfair Means) Bill, 2024' aimed at curbing leaks, malpractices as well as organised malpractices in recruitment examinations like UPSC, SSC etc and entrance tests such as NEET, JEE, and CUET. Choose the INCORRECT statement(s) in regards of this. I. The Bill is aimed at preventing organised gangs and institutions that are involved in unfair means for monetary gains. II. The Bill proposes a punishment of a minimum of three to five years of imprisonment to curb cheating. III. 'Prevention of Unfair Means Bill, 2024' will also cover entrance examinations held by the Union Public Service Commission, the Staff Selection Commission, the Railways, banking recruitment examinations and all computer-based examinations conducted by the National Testing Agency.

- (a) I Only
- (b) III Only
- (c) I and III Only
- (d) I, II and III Only
- (e) None of these

366. In February 2024, Microsoft announced an initiative called ADVANTAGE INDIA which intends to push India's AI transformation and empower its workforce for jobs in the future by expanding AI fluency nationwide for inclusive growth. The program aims to equip 2 million people in India with skills in artificial intelligence by which year?

- (a) 2025
- (b) 2026
- (c) 2027
- (d) 2028
- (e) 2029

367. Parliament has passed the Water (Prevention and Control of Pollution) Amendment Bill, 2024 with the Lok Sabha approving it. Rajya Sabha has already passed the legislation. According to parliament information, It will initially apply to which among the following states? I. Tamil Nadu II. Kerala III. Bihar IV. Rajasthan V. Himachal Pradesh

- (a) I and III only
- (b) IV and V only

- (c) III and IV only
- (d) I and V only
- (e) II and III only

368. France has become the first European country to issue digital Schengen visas to visitors for the upcoming Paris Olympics. France has announced plans to shift entirely to online procedures for 70,000 French Schengen Visas, in a move that aligns with the EU's digitalization plans. The Schengen area includes:

- (a) 22 of the 27 EU member countries, along with associated neighbors Switzerland, Norway, Iceland, and Liechtenstein
- (b) 23 of the 27 EU member countries, along with associated neighbors Switzerland, Denmark, Iceland, and Liechtenstein
- (c) 22 of the 28 EU member countries, along with associated neighbors Switzerland, Norway, Iceland, and Liechtenstein
- (d) 23 of the 27 EU member countries, along with associated neighbors Switzerland, Norway, Iceland, and Liechtenstein
- (e) 23 of the 28 EU member countries, along with associated neighbors Switzerland, Norway, Iceland, and Liechtenstein

369. Bhutan's Tshering Tobgay has become the Prime Minister for the _____ time.

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

370. Recently, Turkey's parliament ratified Sweden's NATO membership bid, clearing the biggest remaining hurdle to expanding the Western military alliance after 20 months of delay. Which of the following country is/are NOT a NATO member? I. Slovakia II. Bulgaria III. Ukraine IV. Vietnam

- (a) I and IV only
- (b) II, III and IV only
- (c) II and IV only
- (d) III and IV only
- (e) I, II and III only

371. Established on May 28 1975 via the treaty of Lagos, the Economic Community of West African States (ECOWAS) is a 15-member regional group with a mandate of promoting economic integration in all fields of activity of the constituting countries. In January 2024, which of the following countries announced its exit from ECOWAS? I. Burkina Faso II. Liberia III. Mali IV. Senegal V. Niger VI. Togo
 (a) I, II and III only

- (b) IV, V and VI only
- (c) I, III and V only
- (d) II, IV and VI only
- (e) III, V and VI only

372. Who bagged the girls' under-19 title at the 2023 Scottish Junior Open squash held in Edinburgh?

- (a) Robyn McAlpine
- (b) Anahat Singh
- (c) Komal Sharma
- (d) V Janet Vidhi
- (e) S Akanksha Salunkhe

373. India Chess Wizard Rameshbabu Praggnanandhaa defeated World Chess Champion Ding Liren in the Tata Steel Masters in Wijk aan Zee, in the Netherlands. As a result of this victory, Praggnanandhaa became only the second Indian after who among the following to defeat a reigning champion?

- (a) Viswanathan Anand
- (b) Pentala Harikrishna
- (c) Krishnan Sasikiran
- (d) Parimarjan Negi
- (e) Vidit Gujrathi

374. Prime Minister Narendra Modi inaugurated the Khelo India games at Chennai in January 2024, this is the _____ edition of Khelo India games.

- (a) 5th
- (b) 6th
- (c) 7th
- (d) 8th
- (e) 9th

375. India's Man Singh, who was recently seen in news for achieving a remarkable feat in sports, is associated with _____.

- (a) High Jump
- (b) Marathon Running
- (c) Car Racing
- (d) Shooting
- (e) Equestrian

376. Recently, which of the following tennis player has made history as the oldest player to reach the men's doubles tennis World No. 1 spot?

- (a) Iga Swiatek
- (b) Aryna Sabalenka
- (c) Petra Kvitova
- (d) Rohan Bopanna
- (e) None of these

377. Who among the following Indian boxer won the U.S.-based National Boxing Association's

intercontinental super featherweight title after defeating American Gerardo Esquivel at Toppenish City, Washington?

- (a) Sandeep Singh Bhatti
- (b) Asad Asif Khan
- (c) Suraj Mucchal
- (d) Mandeep Jangra
- (e) Amey Nitin

378. Who among the following has won the women's air rifle silver in Cairo World Cup 2024?

- (a) Sonam Maskar
- (b) Yashaswini Singh Deswal
- (c) Mehuli Ghosh
- (d) Elavenil Valarivan
- (e) Apurvi Chandela

379. Identify the correct answer about the Khelo India Winter Games 2024: I. It is the third edition of the annual event in the Khelo India calendar. II. The Union Territory of Ladakh is making its debut as hosts this year. III. The mascot of the Khelo India Winter Games 2024 is Snow Leopard.

Answer Codes:

- (a) Only I
- (b) Only II and III
- (c) Only III
- (d) Only II
- (e) Only I and III

380. Shamar Joseph made history by becoming the first West Indian to win the Men's ICC Player of the Month award for January 2024, Amy Hunter who won the women's ICC Player of the Month award for January 2024 belongs to which country?

- (a) Australia
- (b) West Indies
- (c) England
- (d) Ireland
- (e) Nepal

381. REC Limited recently signed a memorandum of understanding (MoU) with _____ facilitating joint sanctions of loans to fund power, infrastructure and logistics projects in the country over the next three years.

- (a) State Bank of India
- (b) Bank of Baroda
- (c) Union Bank of India
- (d) Bank of India
- (e) None of these

382. GAIL (India) Limited recently announced the signing of a Long Term liquefied natural gas (LNG) deal into India for a supply of approximately one million metric tonnes of LNG per annum for a

period of about 10 years, commencing 2026, with which of the following?

- (a) Aramco
- (b) Vitol Asia
- (c) Taqa
- (d) Petro China
- (e) Conoco Phillips

383. India has formally inked the agreement for import of 10,000 megawatt of electricity over a period of 10 years from which of the following?

- (a) Bhutan
- (b) Nepal
- (c) Myanmar
- (d) Bangladesh
- (e) China

384. Union Cabinet, chaired by Prime Minister Narendra Modi, has recently approved the signing of a MoU between the Ministry of Petroleum and Natural Gas, India & which country, on cooperation in the hydrocarbon sector?

- (a) Guyana
- (b) Ethiopia
- (c) Venezuela
- (d) Papua New Guinea
- (e) Indonesia

385. The Rural Development Ministry and State Bank of India signed a memorandum of understanding (MoU) to facilitate enterprise financing for rural self-help groups (SHG). State Bank of India introduced a specialised financial product Svyam Siddha, exclusively tailored for SHG women entrepreneurs seeking loans up to

- (a) Rs.2 lakhs
- (b) Rs.5 lakhs
- (c) Rs.10 lakhs
- (d) Rs.1 lakhs
- (e) Rs.7 lakhs

386. India and Singapore last year linked their respective digital payments systems, Unified Payments Interface (UPI) and PayNow. In January 2024, The National Payments Corporation of India (NPCI) has announced that this facility is live on BHIM (Bharat Interface for Money), PhonePe and Paytm. Which of the following is a participating bank from Singapore?

- (a) United Overseas Bank
- (b) OCBC Bank
- (c) DBS Bank
- (d) Overseas Chinese Banking Corporation
- (e) Revolut

387. In January 2024, HyderabadDLabs at the Indian School of Business (ISB) launched 'Build for Billions', a startup accelerator programme, themed around financial inclusion for the informal economy, in partnership with Reserve Bank Innovation Hub (RBIH) and which bank?

- (a) Bank of India
- (b) State Bank of India
- (c) Union Bank of India
- (d) Indian Bank
- (e) Indian Overseas Bank

388. In January 2024, The Ministry of Electronics and Information Technology signed an MoU with the Ministry of Communications of which country on Cooperation in the field of Sharing Successful Digital Solutions Implemented at Population Scale for Digital Transformation in New Delhi?

- (a) Cuba
- (b) Mexico
- (c) Argentina
- (d) Italy
- (e) Brazil

389. On 17th January 2024, a Tripartite Memorandum of Understanding (MoU) with marks a pivotal moment in India's agricultural landscape, where Ministry has institutionalized the use of AI in transforming digital agriculture through the creation of an AI cell within the Ministry, was signed between the National Farmers' Welfare Programme Implementation Society, IndiaAI under Digital India Corporation, and which of the following foundations?

- (a) Wadhwani Foundation
- (b) National Agro Foundation
- (c) Sehgal Foundation
- (d) Syngenta Foundation
- (e) Bill & Melinda Gates Foundation

390. The Urban Youth Unit at National Institute of Urban Affairs and YuWaah - UNICEF have come into a partnership to solidify their commitment to empowering young people for urban governance. NIUA was established as an autonomous body in which year under the aegis of the Ministry of Housing and Urban Affairs (MoHUA)?

- (a) 1956
- (b) 1966
- (c) 1976
- (d) 1986
- (e) 1996

391. Recently, European aerospace company has signed an agreement with which of the following

Indian company to manufacture H125 civilian helicopters together in India?

- (a) Reliance Industries Ltd.
- (b) Raymond Groups
- (c) Hindustan Unilever
- (d) Tata Group
- (e) None of these

392. In February 2024, Indian Renewable Energy Development Agency has taken a significant step for fostering innovation and research in the renewable energy sector, by signing a MoU with which of the following IIT's?

- (a) IIT Bhubaneshwar
- (b) IIT Roorkee
- (c) IIT Kanpur
- (d) IIT Madras
- (e) IIT Delhi

393. In moth of February 2024, AIIMS, New Delhi has signed a collaboration Agreement with which of the following university for Translational Research in Head and Neck Cancer - ALHNS?

- (a) Standford University
- (b) University of Cambridge
- (c) Imperial College London
- (d) University of Liverpool
- (e) Oxford University

394. In February 2024, The Ministry of Defence has signed a contract with Advanced Weapon Equipment India Ltd. (AWEIL), Kanpur for manufacturing & supply of a total of _____ indigenously manufactured

12.7 mm Stabilised Remote Control Guns (SRCG) for the Indian Navy & Indian Coast Guard at a total cost of _____, with Indigenous Content (IC) of more than 85%.

- (a) 346; Rs. 1712.13 crores
- (b) 389; Rs. 1943.78 crores
- (c) 463; Rs. 1752.13 crores
- (d) 536; Rs. 1752.13 crores
- (e) 467; Rs. 1956.81 crores

395. In February 2024, An MoU was signed between the NEC Shillong, IIM Shillong and the MDoNER for continuing the operation of Dr. APJ Abdul Kalam Centre for Policy Research and Analysis deepening engagement with IIM Shillong at the NEC Secretariat, Shillong and MDoNER joining through weblink. In which of the following year the tripartite agreement between IIM Shilong and the Ministry of Development of Northeastern Region and Northeastern Council was signed in?

- (a) 2014
- (b) 2015
- (c) 2016

- (d) 2019
 (e) 2017

396. Union Minister for Fisheries, Animal Husbandry and Dairying Shri Parshottam Rupala along with Minister of State Dr. L Murugan will participate in the Sagar Parikrama (Phase X) event being organized from 1st January 2024 to 6th January 2024 at various locations of _____ and _____.

- (a) Gujarat, Andhra Pradesh
- (b) Kerala, Gujarat
- (c) Andhra Pradesh, Puducherry
- (d) Puducherry, Maharashtra
- (e) Goa, Tamil Nadu

397. In January 2024, The Telecommunication Engineering Centre TEC of Department of Telecommunications DoT has brought 37 more products under Simplified Certification scheme SCS. These products include media gateway, IP security equipment, IP terminals, optical fibre or cable, transmission terminal equipment, etc. . With this, the total products under SCS have now gone up to _____.

- (a) 40
- (b) 49
- (c) 53
- (d) 60
- (e) 75

398. In January 2024, Jammu and Kashmir has become the first Union Territory (UT) to implement the PM Vishwakarma Yojana (PMVY), an initiative that aims to empower and enhance the skills of the craftsman community, officials said. Which of the following statement is NOT TRUE for PM Vishwakarma Scheme? I. It was launched on 17th December, 2023 by the Prime Minister. II. The Scheme covers artisans and craftspeople engaged in 18 trades III. Monetary support of collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively.

- (a) I only
- (b) II only
- (c) III only
- (d) I and II only
- (e) II and III only

399. The government has decided to implement the overarching scheme PRITHvi VIgyan (PRITHVI) for 4,797 crore rupees. The scheme does NOT encompass which of the following ongoing sub-schemes? I. Atmosphere and 'Climate Research-Modelling Observing Systems and 'Services II. Ocean Services, Modelling Application, Resources

and Technology III. Polar Science and Cryosphere Research (PACER) IV. Bharat NCAP V. National Afforestation Program and Green India Mission

- (a) I and III only
- (b) II and V only
- (c) IV and V only
- (d) I, II and III only
- (e) III, IV and V only

400. In January 2024, Department of School Education & Literacy, Ministry of Education, Government of India has launched 'Prerana: An Experiential Learning program', aiming to offer a meaningful, unique, and inspiring experience to all participants, thereby empowering them with leadership qualities. The programme will run from a Vernacular School, established in 1888, in which state of India?

- (a) Uttar Pradesh
- (b) Maharashtra
- (c) Gujarat
- (d) Bihar
- (e) Rajasthan

401. In January 2024, The Union government has recently amended a tender for the procurement of 3,600 electric buses, first batch under the PM-eBus Sewa scheme launched in _____, to include 100 low-floor buses that are more accessible to persons with disabilities compared to the ones with standard floor. Under this scheme of the Ministry of Housing and Urban Affairs (MoHUA), _____ e-buses are likely to be procured for cities that lack adequate public transportation.

- (a) 2022, 5, 000
- (b) 2023, 10, 000
- (c) 2022, 10, 000
- (d) 2023, 5, 000
- (e) 2023, 1,500

402. Raksha Mantri Rajnath Singh has approved a proposal to launch a Group (Term) Insurance Scheme for Casual Paid Labourers (CPLs) engaged by Border Roads Organisation or General Reserve Engineer Force for the ongoing project works. This scheme will provide the insured value of _____ as insurance in any kind of death to CPLs family or Next of Kin.

- (a) Rs. 5 lakh
- (b) Rs. 10 lakh
- (c) Rs. 20lakh
- (d) Rs. 25 lakh
- (e) Rs. 50 lakh

403. Consider the following statement in context of Pradhan Mantri Janjati Adivasi Nyaya Maha

Abhiyan (PM-JANMAN) and choose Correct statement(s). I. Recently, PM Narendra Modi has released the 2nd instalment of Rs 540 crore to one lakh beneficiaries of the PM-JANMAN rural housing scheme. II. PM-JANMAN was launched for the socio-economic welfare of Particularly Vulnerable Tribal Groups (PVTGs). III. PM-JANMAN, with a budget of approximately Rs 14,000 crore, focuses on 11 critical interventions through nine ministries.

- (a) Only III
- (b) Only II and III
- (c) Only I and II
- (d) Only II and III
- (e) Only II

404. In January 2024, Prime Minister Narendra Modi released the first installment to one lakh beneficiaries of Pradhan Mantri Awas Yojana - Gramin (PMAY-G) under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN). PM-JANMAN, with a budget of approximately Rs 24,000 crore, focuses on 11 critical interventions through how many ministries and is aimed at improving the socio-economic conditions of the PVTGs?

- (a) 5
- (b) 7
- (c) 8
- (d) 9
- (e) 10

405. Ministry of Heavy Industries is organising an Auto PLI Conclave tomorrow i.e. 16th January, 2024 at Bharat Mandapam, Pragati Maidan, New Delhi, to discuss and highlight the salient features of the Production Linked Incentive (PLI) Scheme for Automobile and Auto Component Industry. Ministry of Heavy Industries has also extended the scheme till the Financial Year _____.

- (a) 2025-2026
- (b) 2026-2027
- (c) 2027-2028
- (d) 2028-2029
- (e) 2029-2030

406. Union Minister Dr. Jitendra Singh launched first batch of VAIBHAV fellowship bestowed upon 22 Indian origin scientists from across the globe. Which of the following statements is/are true for the fellowship? I. Fellowship would include fellowship grant (INR 4,00,000 per month), international and domestic travel, accommodation and contingencies. II. The VAIBHAV Fellow would identify an Indian Institution for collaboration and may spend up to two months in a year for a maximum of 3 years. III. It is implemented by the

Department of Science and Technology (DST), Ministry of Science and Technology

- (a) I and II only
- (b) II and III only
- (c) I and III only
- (d) I, II and III
- (e) II only

407. In a significant move towards enhancing renewable energy usage, Prime Minister Narendra Modi has announced the launch of the 'Pradhan Mantri Suryodaya Yojana'. This ambitious initiative aims to install rooftop solar systems in _____ households across the

nation.

- (a) 1 lakh
- (b) 10 lakh
- (c) 1 crore
- (d) 5 crore
- (e) 10 crore

408. Which of the following has been appointed as the nodal agency of the newly launched Pradhan Mantri Suryodaya Yojana and said it will lend up to Rs 1,20,000 crore for the installation of rooftop solar panels under the Pradhan Mantri Suryodaya Yojana?

- (a) NTPC Limited
- (b) National Hydroelectric Power Corporation (NHPC)
- (c) Rural Electrification Corporation (REC)
- (d) North Eastern Electric Power Corporation (NEEPC)
- (e) Power Finance Corporation (PFC)

409. In a written reply to Rajya Sabha, the Minister of State for Food Processing Industries said that the financial outlay for PM Kisan Sampada Yojana for 14th Finance Commission was '6,000 crores and for 15th Finance commission it was '4,600 crores. Government of India has approved the continuation of Pradhan Mantri Kisan Sampada Yojana (PMKSY) with an allocation of '4600 crore till _____.

- (a) 31.03.2024
- (b) 31.03.2025
- (c) 31.03.2026
- (d) 31.03.2027
- (e) 31.03.2028

410. Union Minister of Education and Skill Development & Entrepreneurship, Shri Dharmendra Pradhan, launched the EdCIL Vidyanjali Scholarship Programme on 6th February 2024 in _____.

- (a) New Delhi
- (b) Mumbai

- (c) Hyderabad
- (d) Srinagar
- (e) None of these

411. In February 2024, The Union Cabinet approved a Rs 6,000 crore sub-scheme under the flagship Pradhan Mantri Matsya Sampada Yojana (PMMSY) with the objective of formalising the largely unorganised fisheries sector in the country. The scheme is set for how many years starting from FY 2024?

- (a) 5
- (b) 4
- (c) 3
- (d) 2
- (e) 10

412. Prime Minister Narendra Modi has said that in order to further sustainable development and people's well-being, the Government is launching the PM Surya Ghar: Muft Bijli Yojana, this project, with an investment of over _____ rupees aim to light up one crore households by providing up to _____ units of free electricity every month.

- (a) 50,000 crores; 350
- (b) 55,000 crores; 300
- (c) 62,000 crores; 250
- (d) 75,000 crores; 300
- (e) 79,000 crores; 350

413. In February 2024, Union Minister of Fisheries, Animal Husbandry & Dairying, Shri Parshottam Rupala has launched the realigned AHIDF Scheme and released the Radio Jingle on AHIDF at New Delhi. Identify the INCORRECT statement(s) in context of this scheme. I. The scheme has been realigned and will be implemented for 5 years. II. In the realigned scheme, Dairy Infrastructure Development Fund has been subsumed. III. The Cabinet in its meeting on 01.02.2024 approved the realignment of the AHIDF under Infrastructure Development Fund with an outlay of ' 15,000 crore.

- (a) I and III Only
- (b) III Only
- (c) II and III Only
- (d) II Only
- (e) I, II and III Only

414. In January 2024, The Securities and Exchange Board of India (Sebi) has appointed G Ram Mohan Rao as Executive Director (ED) to handle the investigation department and the internal inspection department for a period of _____ years.

- (a) Two

- (b) Three
- (c) Four
- (d) Five
- (e) Six

415. Who amongst the following is the senior bureaucrat appointed as Executive Director, Asian Development Bank in Manila?

- (a) Vikas Sheel
- (b) Hitesh Kumar
- (c) Anurag Agrawal
- (d) S Makwana
- (e) Rupinder Brar

416. The government has appointed Rajay Kumar Sinha as member finance and investment at Insurance Regulatory and Development Authority of India, or IRDAI. He is at present the MD and CEO of _____

- (a) SBI Capital Markets Limited
- (b) HDFC Securities
- (c) ICICI Securities
- (d) AXIS Capital
- (e) Kotak Securities

417. In January 2024, The Appointments Committee of the Cabinet (ACC) has approved the reappointment of the Reserve Bank of India's (RBI) Deputy Governor Michael Patra for a period of _____ years.

- (a) 1
- (b) 2
- (c) 3
- (d) 4
- (e) 5

418. Recently, the Reserve Bank of India (RBI) has approved the appointment of _____ as the managing director and chief executive officer of DCB Bank for a period of three years with effect from April 29, 2024.

- (a) Praveen Achuthan Kutty
- (b) Raghuram Iyer
- (c) Ashwani Gupta
- (d) Sanjiv Aggarwal
- (e) Ritesh Pai

419. Private sector DCB Bank said the Reserve Bank approved the appointment of Praveen Achuthan Kutty as its Managing Director and CEO. The appointment for a period of _____ years is effective from April 29, 2024.

- (a) Two
- (b) Three
- (c) Five
- (d) Six

(e) Ten

420. Who has been appointed as the Chairman of the Telecom Regulatory Authority of India (TRAI)?

- (a) Anil Lahoti
- (b) Sharat Chuhan
- (c) Daljit Singh
- (d) Jagrut Kotecha
- (e) Prasanna B Varale

421. The former Reserve Bank of India (RBI) deputy governor HR Khan has been appointed as the non-executive chairman of which of the following financial entity?

- (a) Kotak Mahindra Bank
- (b) ICICI Bank
- (c) AU Small Finance Bank
- (d) IndusInd Bank
- (e) Bandhan Bank

422. In February 2024, which of the following bank appointed Santosh Nair as its consumer lending and mortgages head?

- (a) Kotak Mahindra Bank
- (b) Axis Bank
- (c) ICICI Bank
- (d) Bandhan Bank
- (e) Bank of India

423. Brookfield Asset Management has appointed Anuj Ranjan as new CEO of private equity business. Brookfield Asset Management is a/an _____ company.

- (a) American
- (b) South African
- (c) Canadian
- (d) Australian
- (e) British

424. In February 2024, The National Payments Corporation of India announced the appointment of who among the following as non-executive chairman of the Board and independent director for a period of three years starting February 8, 2024?

- (a) Ajay Kumar Choudhary
- (b) Dilip Asbe
- (c) Shailendra Trivedi
- (d) Venkatraman Srinivasan
- (e) Biswamohan Mahapatra

425. In February 2024, LIC Mutual Fund Asset Management announced the appointment of who among the following as its Managing Director and Chief Executive Officer?

- (a) Ravi Kumar Jha
- (b) Reema Diddee

- (c) Sanjay A. Muthal
- (d) Siddhartha Mohanty
- (e) Raghunandan Maluste

426. In February 2024, who among the following has been appointed as the brand ambassador of the 'Fit India Movement', a flagship initiative of the Government of India?

- (a) Anil Kumar
- (b) Rajkumar Rao
- (c) Rajyavardhan Singh Rathore
- (d) Narendra Kumar Yadav
- (e) Samir Kumar Sinha

427. Recently, Sundaram Asset Management has appointed Anand Radhakrishnan as CEO. He previously served as Managing Director & CIO (Equity) at which among the following Company?

- (a) Nippon India Mutual Fund
- (b) Kotak Mahindra Mutual Fund
- (c) Franklin Templeton India
- (d) UTI Mutual Fund
- (e) None of these

428. Recently, Manju Sharma, who was an independent director at crisis-ridden Paytm Payments Bank Ltd. (PPBL), resigned from the Board of the bank. PPBL is an associate company of One97 Communications, which owns the brand Paytm. Fintech major One97 Communications holds _____ stake in PPBL.

- (a) 43 %
- (b) 49 %
- (c) 50 %
- (d) 51 %
- (e) 52 %

429. Recently, who has been appointed as the additional independent director of Axis bank for four years?

- (a) Harsh Kumar Bhanwala
- (b) V Srinivasa Rangan
- (c) Pankaj Joshi
- (d) Pranam Wahi
- (e) Sanjeev Kumar Singhal

430. In February 2024, SBI Capital Markets (SBICAPS), a wholly owned subsidiary and investment banking arm of State Bank of India has announced the appointment of _____

- as its Managing Director and Chief Executive Officer.
- (a) Dinesh Kumar Khara
- (b) Niti Chugh
- (c) Atul Kumar Goel
- (d) Swarup Kumar Saha

(e) Virendra Bansal

431. In January 2024, who among the following has been honoured with the prestigious M.S. Swaminathan Award in recognition of his contributions as a scientist and extension specialist in the field of agronomy?

- (a) Gurdev Khush
- (b) Sultan Ahmed Ismail
- (c) Rattan Lal
- (d) B.R. Kamboj
- (e) Narayanasamy Mathivanan

432. Which of the following scheme has won the best Innovation Award for Innovation Sandbox presentation during Public Policy Dialogues'2024?

- (a) SISFS
- (b) SVAMITVA
- (c) PM AASHA
- (d) UDAAN
- (e) NIRVIK

433. Indian President Draupadi Murmu presented the Swachh Survekshan Awards in January 2024, Indore and Surat have been awarded with the prestigious 'cleanest cities' of the 2023 title. This also marks the _____ consecutive win for Indore in this category.

- (a) Sixth
- (b) Seventh
- (c) Eighth
- (d) Ninth
- (e) Tenth

434. In January 2024, REC Limited, an eminent Non-Banking Financial Company (NBFC) under which ministry has earned the 'ICAI Award for Excellence in Financial Reporting 2022-23'?

- (a) Ministry of Finance
- (b) Ministry of Mines
- (c) Ministry of Power
- (d) Ministry of Defence
- (e) Ministry of Home Affairs

435. Padma Awards - one of the highest civilian Awards of the country, are conferred in three categories, namely, Padma Vibhushan, Padma Bhushan and Padma Shri. Who among the following is/are NOT a Padma Visbhushan Awardee? I. Ms. Vyjayantimala Bali (Field) (Tamil Nadu) II. Shri Konidela Chirnajeevi (Art) (Andhra Pradesh) III. Shri M Venkaiah Naidu (Public Affairs) (Andhra Pradesh) IV. Shri Bindeshwar Pathak (Posthumous) (Art) (Tamil Nadu) V. Shri Mithun Chakraborty (Art) (West Bengal) VI. Shri Sitaram Jindal (Trade & Industry) (Karnataka)

(a) II, III and V Only

- (b) I, III and VI Only
- (c) V and VI Only
- (d) II, IV and VI Only
- (e) All of these

436. Recently, Shri Khali Ahamad has been awarded with Padma Shri for his contribution in field of art. He belongs to of:

- (a) Uttar Pradesh
- (b) Tamil Nadu
- (c) West Bengal
- (d) Himachal Pradesh
- (e) Tripura

437. The ICC Awards 2023 encompassed a total of 13 categories, recognising outstanding individuals in the field of cricket who excelled in specific formats as well as across multiple formats, which of the following award and the awardee is incorrectly matched?

- (a) ICC Men's Emerging Cricketer of the Year 2023- Rachin Ravindra
- (b) ICC Men's T20I Cricketer of the Year 2023: Suryakumar Yadav
- (c) ICC Men's ODI Cricketer of the Year 2023: Virat Kohli
- (d) Sir Garfield Sobers Trophy for ICC Men's Cricketer of the Year: Travis Head
- (e) Rachael Heyhoe Flint Trophy for ICC Women's Cricketer of the Year 2023: Nat Sciver-Brunt

438. In January 2024, Prime Minister Narendra Modi announced that senior BJP leader Lal Krishna Advani will be conferred with the Bharat Ratna.

Which of the following statements is/are true about Bharat Ratna? I. 'Bharat Ratna', the highest civilian Award of the country, was instituted in the year 1964. II. The number of annual awards is restricted to a maximum of five in a particular year. III. The Award does not carry any monetary grant.

- (a) I only
- (b) I and III only
- (c) I and II only
- (d) III only
- (e) I, II and III

439. In January 2024, REC Limited, a Maharatna Central Public Sector Enterprise under the Ministry of Power and a leading NBFC, has been bestowed with the prestigious Best Green Bond - Corporate Award at The Asset Triple A Awards for Sustainable Finance 2024. REC has received the award for issuance of _____ Green Bonds in April 2023 which was also the first USD Green Bond issuance from India post India's assumption of G20 Presidency and the largest ever

Senior Green Bond Tranche by a South or South-East Asian issuer.

- (a) \$550 million USD
- (b) \$650 million USD
- (c) \$750 million USD
- (d) \$850 million USD
- (e) \$950 million USD

440. The government has announced India's highest civilian award Bharat Ratna to Former Prime Ministers PV Narasimha Rao, Chaudhary Charan Singh, and Father of Green Revolution, Dr. M S Swaminathan. Which of the following statements is/are NOT TRUE about the personalities? I. Pamulaparti Venkata Narasimha Rao served as the 6th Prime Minister of India from June 21, 1991, to May 16, 1996 II. Chaudhary Charan Singh served as the tenth Prime Minister of India III. Dr. M S Swaminathan was awarded the first World Food Prize in 1987

- (a) I and II only
- (b) I only
- (c) II and III only
- (d) I, II and III
- (e) III only

441. In February 2024, who among the following veteran composer has been awarded the Lakshminarayana International Award?

- (a) Pyarelal Sharma
- (b) Vidyasagar
- (c) Shantanu Moitra
- (d) Shankar Mahadevan
- (e) Deepak Dev

442. According to IRDAI 2022-23 annual report, India's overall insurance penetration reduced to _____ in 2022-23 from 4.2 per cent in 2021-22, indicating a developmental slowdown in the sector.

- (a) 4.0%
- (b) 3.8%
- (c) 4.1%
- (d) 3.9%
- (e) 3.7%

443. In January 2024, India's weightage has now surpassed that of Taiwan in MSCI Emerging Markets index. India's MSCI Emerging Markets index surged from 7% to 17.1% in eight years. In terms of weightage, India now ranks second behind which country in the MSCI Emerging Markets index, solidifying its reputation as one of the most promising emerging markets in the world to invest in?

- (a) Japan

- (b) South Korea
- (c) China
- (d) Singapore
- (e) Russia

444. According to SBI's economic research department (ERD) released in January 2023, Gini coefficient estimated using ITR (Income Tax Return) data of taxable income of individuals show that individual income inequality has significantly declined from 0.472 to 0.402 during FY14-FY22, per a ERD report. In Gini coefficient, value 1 represents _____.

- (a) Higher Inequality
- (b) Higher Income
- (c) Lower Inequality
- (d) Lower Income
- (e) Lower Tax

445. According to International Labour Organization(ILO)'s 2024 World Employment and Social Outlook report released on January 10, the global unemployment rate will rise to _____ in 2024.

- (a) 5%
- (b) 5.2%
- (c) 5.8%
- (d) 5.5%
- (e) 6.2%

446. The World Bank in its Global Economic Prospects report retained India's economic growth forecast at _____ for current financial year.

- (a) 6.5%
- (b) 6.3%
- (c) 6.0%
- (d) 6.8%
- (e) 7.1%

447. According to data from the International Air Transport Association (IATA) released in January 2024, India's passport ranked 80th'spot in the list, with citizens allowed to travel to 62 countries without a visa, including popular tourist destinations like Indonesia, Malaysia, and Thailand. India shared the current rank with which country?

- (a) Laos
- (b) Brazil
- (c) Canada
- (d) Uzbekistan
- (e) Russia

448. The World Economic Forum's 'Global Risks Report 2024,' released, ranked AI-derived misinformation and disinformation ' and its implications for societal polarization in its top 10

risks over the next two years. Which among the following was NOT mentioned among the top 10 risks over the next two years? I. Misinformation and disinformation II. Bio Weapon III. Extreme weather events IV. Societal polarization V.

Involuntary migration

- (a) I only
- (b) II only
- (c) III only
- (d) IV only
- (e) V only

449. India has secured the 80th position in the latest edition of the Henley Passport Index. According to data from the International Air Transport Association (IATA), how many countries now have the most powerful passports globally enabling their citizens to visit an impressive 194 destinations out of 227 worldwide without the need for a visa?

- (a) 5
- (b) 6
- (c) 7
- (d) 4
- (e) 3

450. Which of the following statement(s) is/are correct in context of Future Possibilities Index? I. India has been ranked 35th on a global index of countries best placed for leveraging future possibilities. II. The Future Possibilities Index (FPI), a flagship global future trends study released by Newsweek Vantage and Horizon Group. III. Among large emerging markets, China is placed highest at 19th this year, followed by Brazil at 30th and South Africa (50th).

- (a) Only III
- (b) Only II and III
- (c) Only I and II
- (d) I, II and III
- (e) Only I

451. Which of the following statements is/are NOT true according to the latest NITI Aayog discussion paper titled 'Multidimensional Poverty in India since 2005-06'? I. As many as 248.2 million Indians are projected to have come out of multidimensional poverty between 2013-14 and 2022-23 II. Among states, Assam registered the biggest decline in the number of poor III. The share of the multidimensional poor in India's population declined sharply to 11.28 per cent in 2022-23 from 29.17 per cent in 2013-14

- (a) I only
- (b) II and III only
- (c) II only
- (d) I, II and III

- (e) III only

452. According to the International Data Corporation (IDC), which of the following entity has become the world's top smartphone seller in 2023?

- (a) Samsung
- (b) Apple
- (c) Oppo
- (d) Xiaomi
- (e) OnePlus

453. Which of the following statements is/are NOT TRUE about Gender Gap index 2023 released by World Economic Forum? I. India has ranked at 127 out of 146 countries in terms of gender parity II. The index ranked India's neighbours Pakistan at 142, Bangladesh at 59, China at 107, Nepal at 116, Sri Lanka at 115 and Bhutan at 103. III. Finland is the most gender-equal country in the world for the 14th consecutive year and the only one to have closed more than 90 per cent of its gender gap, according to the report.

- (a) I only
- (b) II and III only
- (c) II only
- (d) III only
- (e) I, II and III

454. As per the Global Firepower rankings for 2024, India has the fourth most powerful military in the world behind China, Which of the following is NOT among top 10 country with powerful military? I. Pakistan II. Italy III. Iceland IV. Japan V. Turkey

- (a) I only
- (b) II only
- (c) III only
- (d) IV only
- (e) V only

455. Recently, The Ministry of Education has released the All India Survey on Higher Education (AISHE) 2021-2022. Which of the following statement(s) is/are correct in regards of the same?

I. As per the All India Survey on Higher Education (AISHE), the enrolment of SC students is 66.23 lakh in 2021-22 as compared to 46.07 lakh in 2014-15 (an increase of 44 per cent). II. As per the Survey, the Minority Student enrolment has increased to 30.1 lakh in 2021-22 from 21.8 lakhs in 2014-15 (an increase of 38 per cent). III. The female enrolment in North East States is 6.07 lakh in 2021-22, higher than the male enrolment of 5.95 lakh.

- (a) Only I and II
- (b) Only II
- (c) Only I

- (d) I, II and III
(e) Only I and III

456. As per AISHE 2021-22, about how many % of the total students are enrolled in undergraduate level courses?

- (a) 12.1 %
(b) 38 %
(c) 26.3 %
(d) 78.9 %
(e) 43.4 %

457. According to the first ever population estimation exercise of the vulnerable species by the Snow Leopard Population Assessment in India (SPA) Program, which state/Ut has the highest number of Snow Leopard?

- (a) Himachal Pradesh
(b) Uttarakhand
(c) Ladakh
(d) Arunachal Pradesh
(e) Jammu and Kashmir

458. What is India's rank in the Global Corruption Index 2023 released by the Transparency International?

- (a) 43rd
(b) 52nd
(c) 73rd
(d) 93rd
(e) 110th

459. The Reserve Bank of India (RBI) has recently released the Digital Payment Index (DPI). Which of the following is/are the parameters of the Index?

- I) Payment enablers II) Consumer centricity III)
UPI adoption IV) Internet penetration
(a) I and II ONLY
(b) II and III ONLY
(c) III and IV ONLY
(d) III ONLY
(e) I ONLY

460. The 22nd Law Commission of India has submitted its Report No. 284 titled 'Revisiting The Law On Prevention of Damage to Public Property' to the Government of India. The destruction of public property has continued undiminished causing gargantuan losses to the public exchequer and inconvenience to the general public. Having had in-depth deliberations on the same, the Commission has recommended amendments in the Prevention of Damage to Public Property Act of

- (a) 1984
(b) 1988

- (c) 1999
(d) 1995
(e) 1981

461. As per CRISIL's latest report, the Indian economy is expected to grow at an average rate of _____ per annum until the end of the decade.

- (a) 5.9%
(b) 6.1%
(c) 6.4%
(d) 6.7%
(e) 7.2%

462. The 'India Ageing Report 2023' has been prepared by the United Nations Population Fund (UNFPA) and _____ on welfare of senior citizens in India.

- (a) NITI Aayog
(b) Ministry of Home Affairs
(c) Central Statistical Office
(d) International Institute of Population Sciences
(e) All of these

463. NITI Aayog and the Embassy of the Kingdom of the Netherlands released report titled 'LNG as a Transportation Fuel in Medium and Heavy Commercial Vehicle' on Feb 6, 2024, at India Energy Week. NITI Aayog and the Embassy of the Kingdom of the Netherlands have been actively collaborating in the field of energy transition under the Statement of Intent partnership since 2020. The report highlights strategies which will help in achieving _____ gas share in primary energy supply and also the goal of Net Zero by 2070.

- (a) 12 %
(b) 15 %
(c) 18 %
(d) 24 %
(e) 30 %

464. India's unemployment rate in urban areas for persons aged 15 years and above decreased during October-December 2023 to 6.5 percent from 7.2 percent in the year-ago period, as per government data. Considering the importance of the availability of labour force data at more frequent time intervals, the NSSO launched the Periodic Labour Force Survey (PLFS) in which of the following year?

- (a) 2015
(b) 2016
(c) 2017
(d) 2019
(e) 2020

465. Identify the correct statement(s) in context of Greening and Restoration of Wasteland with Agroforestry (GROW) report and portal. I. Greening and Restoration of Wasteland with Agroforestry (GROW) report and portal was launched by NITI Aayog. II. Using thematic datasets, an Agroforestry Suitability Index (ASI) was developed for national level prioritization. III. The report provides only state-wise analysis.

- (a) II and III Only
- (b) III Only
- (c) I and II Only
- (d) I Only
- (e) I, II and III Only

466. Challenges in mobilising deposits to meet loan demand may hit bank credit growth in India in the next financial year (FY25). Credit growth may slip to _____ year-on-year (YoY) in FY25 compared to 16 per cent till December 2023, said S&P Global Ratings.

- (a) 13 %
- (b) 14 %
- (c) 15 %
- (d) 18 %
- (e) 11 %

467. According to a recent study released by State of India's Digital Economy Report, 2024, by Indian Council for Research on International Economic Relations released in February 2024, India is the third largest digitalised country in the world, only behind the United States of America and China. However, at the level of individual users, India is ranked _____ in terms of digitalisation among the G20.

- (a) 4th
- (b) 8th
- (c) 12th
- (d) 16th
- (e) 20th

468. Pravasi Bharatiya Divas, also known as Non-Resident Indian Day, is celebrated on January 9 to mark the contribution and achievements of the overseas Indian community to the development of India. The theme of Pravasi Bharatiya Divas 2023 was _____.

- (a) Contributing to Atmanirbhar Bharat
- (b) Diaspora: Reliable Partners for India's Progress in Amrit Kaal
- (c) Redefining engagement with the Indian diaspora
- (d) Engaging Diaspora: Connecting Across Generations
- (e) Apna Bharat, Apna Gaurav

469. National Youth Day is observed in India every year on January 12 to honour the teachings and ideals of Swami Vivekananda who was born on January 12, 1863, in Kolkata. The theme for National Youth Day 2024 is _____.

- (a) Arise, Awake, and Realise the Power You Hold
- (b) It's all in the mind
- (c) YUVAAH ' Utsah Naye Bharat Ka
- (d) Channelizing Youth Power for Nation Building
- (e) Youth for Digital India

470. National Startup Day is observed in India every year on January 16, PM Modi had officially designated January 16 as National Startup Day in which year?

- (a) 2019
- (b) 2020
- (c) 2021
- (d) 2022
- (e) 2023

471. Which of the following date was declared by the General Assembly as a call to raise awareness and mobilize action for a just and inclusive transition to clean energy for the benefit of people and the planet?

- (a) 25 January
- (b) 26 January
- (c) 27 January
- (d) 1 February
- (e) None of the above

472. Consider the following statement(s) in context of the International Day of Commemoration in memory of the victims of the Holocaust and choose the INCORRECT statement(s). I. Every year around 26 January, UNESCO pays tribute to the memory of the victims of the Holocaust. II. The date marks the anniversary of the liberation of the Nazi Concentration and Extermination Camp of Auschwitz-Birkenau by Soviet troops on 26 January 1945. III. It was officially proclaimed, in November 2007.

- (a) Only I and II
- (b) Only II
- (c) Only I
- (d) I, II and III
- (e) Only I and III

473. International Day of Human Fraternity is observed every year on

- (a) February 1
- (b) February 2
- (c) February 3
- (d) February 4

(e) February 5

474. World Cancer Day is celebrated on February 4 every year. World Cancer Day was first celebrated in which year?

- (a) 2000
- (b) 2001
- (c) 2002
- (d) 2003
- (e) 2004

475. The United Nations General Assembly has proclaimed 10 February as the International Day of the Arabian Leopard. Co-organized by the United Nations Environment Programme and the Permanent Mission of the Kingdom of Saudi Arabia to the United Nations, the event will raise awareness about the critically endangered status of the Arabian Leopard. The day was first observed in which year?

- (a) 2024
- (b) 2023
- (c) 2022
- (d) 2021
- (e) 2020

476. The second International AYUSH Conference and Exhibition was inaugurated at the Dubai World Trade Centre, orchestrated by the Science India Forum and the Ministry of AYUSH. The theme of the event is

- (a) Non-Communicable Chronic Diseases ' Prevention & Management through AYUSH
- (b) Ayurveda for One Health
- (c) Diet and Nutrition in Unani Medicine for Good Health & Well-being
- (d) Life style diseases- prevention and management through AYUSH
- (e) Ayurveda for Health and Wellness

477. The 'PM GatiShakti Summit: Towards Logistics Efficiency and Integrated Infrastructure Planning' has recently been organized by the Federation of Indian Chamber of Commerce & Industry (FICCI) in New Delhi in collaboration with _____.

- (a) NITI Aayog
- (b) Department for Promotion of Industry and Internal Trade (DPIIT)
- (c) Competition Commission of India
- (d) National Highway Authority of India
- (e) National Housing Bank

478. Which session of the Codex Committee on Spices and Culinary Herbs (CCSCH) was held from 29th January 2024 to 2nd February 2024 at Kochi?

- (a) 6th

- (b) 7th
- (c) 8th
- (d) 9th
- (e) 10th

479. Stanford University and which of the following has introduced Mobile ALOHA, a robotic system that advances the capabilities of bimanual mobile manipulation through low-cost whole-body teleoperation?

- (a) Cisco
- (b) Google DeepMind
- (c) Texel
- (d) Booth.AI
- (e) Resemble.AI

480. In January 2024, Researchers at the Indian Institutes of Technology Madras and Kanpur have developed a process to convert waste produced from iron ore mining into an environment-friendly material that can be reused by industry. The researchers collaborated with _____ and _____

to transform slime into iron-rich materials suitable for blast furnace charging through a microwave-assisted beneficiation process.'

- (a) Minerva Mining & Mineral Resources and TATA Steel
- (b) National Mineral Development Corporation and Vedanta
- (c) National Mineral Development Corporation and JSW Steel
- (d) Minerva Mining & Mineral Resources and Steel Authority of India Limited (SAIL)
- (e) Mineral Exploration Corporation and Jindal Steel

481. Mobile ALOHA, an innovative and affordable open-source hardware system designed for bimanual teleoperation, specifically aimed at enhancing capabilities in cooking and cleaning, has been recently unveiled by:

- (a) Meta Reality Labs
- (b) Microsoft Mojang
- (c) Apple AuthenTec
- (d) Google DeepMind
- (e) Amazon Web Services

482. In January 2024, The Indian Space Research Organisation (Isro) successfully placed Aditya L1, the country's first space-based solar observatory, into a halo orbit around its intended destination: the Sun-Earth Lagrangian Point L1. India's maiden solar mission Aditya-L1 reached the L1 point on

January 6, the mission was launched on _____.

- (a) September 2, 2023
- (b) September 4, 2023
- (c) September 6, 2023
- (d) September 8, 2023
- (e) September 10, 2023

483. NewSpace India Ltd (NSIL), the ISRO's commercial arm, announced its plan to launch communication satellite GSAT-20 onboard SpaceX's Falcon-9 rocket. Space X is a company owned by who among the following?

- (a) Jeff Bezos
- (b) Bill Gates
- (c) Elon Musk
- (d) Bernard Arnault
- (e) Warren Buffet

484. Microsoft has launched _____ to skill one lakh developers in India in AI Tech.

- (a) AI Odyssey
- (b) Azure AI
- (c) Midjourney AI
- (d) AI Skills
- (e) Dream AI

485. Which of the following country launched a new satellite 'Einstein Probe' shaped like a lotus to observe violent cosmic phenomena?

- (a) India
- (b) USA
- (c) Iran
- (d) China
- (e) France

486. In January 2024, Japan's "Moon Sniper" craft made a pin-point lunar landing despite last-minute engine problems, the space agency said as it released the first images from the mission. The touchdown made Japan only the fifth nation to achieve a soft lunar landing. Which of the following has NOT made soft lunar landing? I. Soviet Union
II. Canada III, UK IV. China

- (a) I and IV only
- (b) I and III only
- (c) III and IV only
- (d) II and III only
- (e) I and III only

487. Krutrim, an artificial intelligence (AI) venture co-founded by Bhavish Aggarwal of Ola announced that it has achieved unicorn status. The AI startup is the _____ venture helmed by

Aggarwal to achieve a \$ 1 billion valuation.
(a) 2nd
(b) 3rd

- (c) 4th
- (d) 5th
- (e) None of these

488. As per ISRO, its space platform, POEM-3, has successfully achieved all its payload objectives.

POEM-3 (the PSLV Orbital Experimental Module-3) uses the spent PS4 stage of the PSLV-C58 rocket that launched XPoSat on 1 January 2024. Which of the following statement(s) is/are correct in context of this? I. By the 25th day in orbit, POEM-3, which the space agency described as a unique and inexpensive platform, completed 400 orbits. II. POEM-3 is a three-axis-attitude controlled platform with power generation and telecommand and telemetry capabilities, for supporting payloads. III. It is predicted that POEM-3 will continue orbiting for approximately 73 more days before re-entering the Earth's atmosphere.

- (a) Only III
- (b) Only II
- (c) Only I and III
- (d) Only II and III
- (e) I, II, and III

489. In January 2024, CoRover.ai, a Human-Centric AI platform unveiled India's first indigenous Generative AI LLM, named as _____.

- (a) IndiaGPT
- (b) BharatGPT
- (c) IndiaOne
- (d) NationGPT
- (e) HubGPT

490. In February 2024, Google renamed its Bard chatbot as _____ which is now available in over 40 languages with a mobile app for Android and iOS devices

- (a) Nova
- (b) Arora
- (c) Gemini
- (d) Libra
- (e) Aeries

491. In a first, an Indian Air Force C-130 J aircraft recently carried out a night landing at _____.

- (a) Aksai Chin Airfield
- (b) Nyoma Airfield
- (c) Kargil Airstrip
- (d) Gauchar Airstrip
- (e) Imphal Airfield

492. In January 2024, Admiral R Hari Kumar unveiled the indigenous Drishti 10 Starliner drone for the Indian Navy which is an advanced

Intelligence, Surveillance and Reconnaissance (ISR) platform boasting a 36-hour endurance, 450kg payload capacity and clearance to fly in both segregated and unsegregated airspace. The drones were built by which of the following companies?

- (a) Mahindra Aerospace
- (b) Adani Defence
- (c) Bharat Dynamics
- (d) Paras Defence
- (e) Xera Robotics

493. The Indian Navy took delivery of its first India-made Medium Altitude Long Endurance (MALE) drone, acquired under emergency procurement mechanism. It was manufactured by _____.

- (a) Bharat Electronics
- (b) Hindustan Aeronautics Limited
- (c) Mahindra Aerospace
- (d) Adani Defence and Aerospace
- (e) Tata Advanced Systems

494. Identify the correct statement about 'Ugram', seen in news recently.

- (a) It is an missile tank launched by DRDO
- (b) It is an assault rifle developed by DRDO
- (c) It is a drone manufactured in India for Army
- (d) It is an air-to-air missile developed by HAL
- (e) None of the above

495. According to recent newspaper report, Indian Army said it will observe 2024 as the _____.

- (a) Year of Direct Strike
- (b) Year of Innovation and Commitment
- (c) Year of Technological Absorption
- (d) Year of Neighborhood First Policy
- (e) Year of Updation and Innovation

496. The New Generation Akash (Akash-NG) missile, being developed by the Defence Research and Development Organisation (DRDO), was successfully flight-tested from the Integrated Test Range (ITR) located in which state of India?

- (a) Andhra Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Odisha
- (e) Maharashtra

497. 'Ex-Ayutthaya' has recently been in the news.

It is a bilateral naval exercise between

- (a) India and Australia
- (b) India and Thailand
- (c) India and Russia

- (d) India and Japan
- (e) India and France

498. The 11th edition of Joint Special Forces Exercise KHANJAR has commenced at the Special Forces Training School in Bakloh, Himachal Pradesh. KHANJAR is a joint military exercise between the armies of India and _____.

- (a) Kenya
- (b) Azerbaijan
- (c) Kazakhstan
- (d) Uzbekistan
- (e) Kyrgyzstan

499. Which of the following statement is/are true for Operation Sarvashakti?

- (a) Joint Military Exercise between India and Sri Lanka
- (b) Cyber exercise conducted by Indian Airforce to monitor drones in India and Pakistan border
- (c) Indian army exercise to thwart Pakistan's attempts to increase terrorist activities in Jammu and Kashmir
- (d) Anti Human Trafficking Exercise conducted by Indian Railways
- (e) None of the above

500. On 23 Jan 2024, the Indian Air Force (IAF) conducted Exercise Desert Knight along with French Air and Space Force (FASF) and _____ Air Force.

- (a) United Arab Emirates
- (b) United State of America
- (c) Saudi Arabia
- (d) United Kingdom
- (e) None of these

501. Ministry of Defence (MoD) signed a contract with Mazagon Dock Shipbuilders Ltd (MDL), Mumbai for acquiring 14 Fast Patrol Vessels (FPVs) for the Indian Coast Guard (ICG). The value of the contract is _____.

- (a) Rs 1,070 crore
- (b) Rs 2,125 crore
- (c) Rs 3,984 crore
- (d) Rs 4,657 crore
- (e) Rs 5,004 crore

502. India's most populous state Uttar Pradesh has emerged among the top three states as a significant contributor to the MSME sector, with a 9 per cent share in total registered MSMEs in the country, according to a report by realty consulting firm CBRE South Asia and real estate developers association CREDAI. According to official data from the MSME Ministry as on 8th January 2024, which

among the following states were NOT placed in top 3 in terms of MSME registration? I. Tamil Nadu II. Kerala III. Uttar Pradesh IV. Rajasthan V. Gujarat

- (a) II, IV and V
- (b) II only
- (c) I, II and III
- (d) IV and V only
- (e) III and V only

503. The inaugural edition of the Joint Military Exercise 'SADA TANSEEQ' commenced at Mahajan, Rajasthan with an aim to train troops of both sides for Joint Operations in Semi Desert terrain under Chapter VII of the United Nations Charter. The joint military exercise "SADA TANSEEQ" is conducted between India and _____.

- (a) Yemen
- (b) Italy
- (c) Oman
- (d) Saudi Arabia
- (e) UAE

504. The Indian Coast Guard day is celebrated every year on _____.

- (a) February 1
- (b) January 1
- (c) March 1
- (d) April 1
- (e) May 1

505. The last edition of exercise Vayu Shakti was held on 16 February 2019. The Indian Air Force will be conducting Exercise Vayu Shakti-24 on 17 February 2024 at the Pokhran Air to Ground Range located near _____.

- (a) Jodhpur
- (b) Bikaner
- (c) Barmer
- (d) Jaisalmer
- (e) Jaipur

506. Which of the following was the first Survey Vessel Large (SVL) ship that was commissioned into the Indian Navy in the presence of Defence Minister Rajnath Singh at a ceremony held at the Naval Dockyard, Visakhapatnam on February 03, 2024?

- (a) INS Darshak
- (b) INS Jamuna
- (c) INS Sarvekshak
- (d) INS Sandhayak
- (e) INS Sanshodhak

507. The Indian Army is reviewing the memoir of who among the following former chief General of

Army about his autobiography 'Four Stars of Destiny: An Autobiography.' ?

- (a) Vijay Kumar Singh
- (b) Bikram Singh
- (c) Dalbir Singh Suhag
- (d) Manoj Mukund Naravane
- (e) Manoj Pande

508. The book "An Uncommon Love: The Early Life of Sudha and Narayana Murthy" was authored by who among the following?

- (a) Chitra Banerjee Divakaruni
- (b) Jhumpa Lahiri
- (c) Indira Goswami
- (d) Anita Nair
- (e) Anuja Chauhan

509. Indian Renewable Energy Development Agency (IREDA), Government of India enterprise under the administrative control of Ministry of New and Renewable Energy, has unveiled released 'Pahal'- the insightful house journal of its Vigilance Department. Where is the headquarter of IREDA?

- (a) New Delhi
- (b) Mumbai
- (c) Kolkata
- (d) Chennai
- (e) Visakhapatnam

510. Renowned classical singer Dr Prabha Atre passed away following a cardiac arrest at her residence in Pune at the age of 92 early on January 13. She was awarded the Padma Vibhushan, the nation's second-highest civilian honour, in _____ and was also awarded the 'Sangeet Natak Akademi Award in _____.

- (a) 2022, 1990
- (b) 2018, 1991
- (c) 2022, 1991
- (d) 1995, 2002
- (e) 2002, 1990

511. Dr Nitya Anand, who discovered India's first oral contraceptive pill 'Saheli', passed away after a prolonged illness at SGPGIMS Lucknow on Saturday. He was 99. He was awarded the Padma Shri in which year?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

512. Mir Mohammad Farooq Nazki, veteran broadcaster, poet and Sahitya Akademi winner,

passed away recently, Nazki was awarded the Sahitya Academi award in which language?

- (a) Bihari
- (b) Kashmiri
- (c) Hindi
- (d) Nepali
- (e) Rajasthani

513. The men's marathon world record holder, Kelvin Kiptum, 24, has recently died in a road accident in his home country. He belongs to which country?

- (a) South Africa
- (b) Nigeria
- (c) Egypt
- (d) Kenya
- (e) Ghana

514. Australian batter David Warner has announced his retirement from One Day Internationals (ODIs). Warner is Australia's _____ -highest run scorer in the ODI format.

- (a) 3rd
- (b) 6th
- (c) 9th
- (d) 5th
- (e) 2nd

515. Oleg Kononenko who has set a world record for total time spent in space, surpassing his compatriot Gennady Padalka who logged more than 878 days in orbit belongs to which country?

- (a) Russia
- (b) China
- (c) Japan
- (d) USA
- (e) UK

516. State-owned Life Insurance Corporation of India (LIC) announced the launch of the non-participating product Jeevan Dhara-II in January 2024, which of the statements is/are true about Jeevan Dhara-II? I. It is a non-linked, non-participating, individual savings deferred annuity plan II. The minimum entry age for the product is 60 years III. The annuity is guaranteed from inception, offering 11 annuity options to the policyholders, and they have the flexibility to choose between regular and single premiums.

- (a) I and II only
- (b) II and III only
- (c) I and III only
- (d) III only
- (e) II only

517. Life Insurance Corporation of India announced the launch of its new insurance plan

Index Plus. Which of the following statements is/are true regarding the plan? I. It is a unit-linked, regular premium, individual life insurance II. The minimum age of entry 18 years. III. The maximum age of entry is 50 or 60 years depending on the basic sum assured.

- (a) I only
- (b) II and III only
- (c) I and III only
- (d) II only
- (e) I, II and III

518. Which of the following insurance company has recently launched a new eyeglasses Insurance cover to meet the growing demand for eyeglasses protection?

- (a) Life Insurance Corporation of India
- (b) Max Life Insurance Company
- (c) ICICI Prudential Life Insurance
- (d) Universal Sompo General Insurance Company
- (e) Kotak Mahindra Life Insurance

519. In February 2024, The Insurance Regulatory and Development Authority of India launched regulations for insurance electronic marketplace Bima Sugam, The Insurance Regulatory and Development Authority of India said Bima Sugam'Insurance Electronic Marketplace formed under the Companies Act, 2013' will be _____ type of entity.

- (a) Public Limited Company
- (b) Not for Profit Company
- (c) Private Limited Company
- (d) Subsidiary Company
- (e) Limited Company

520. The Life Insurance Corporation of India (LIC) announced the launch of a non-participating product 'Amritbaal'. Which of the following statements is/are true about 'Amritbaal'? I. The product, designed for children and women. II. The minimum entry age is 30 days after birth. III. The Minimum Sum Assured is Rs. 2,00,000, with no limit for the Maximum Basic Sum Assured.

- (a) I and II only
- (b) II and III only
- (c) I and III only
- (d) III only
- (e) I, II and III

521. India announced a new alliance for Global Good, Gender Equity and Equality, at the World Economic Forum (WEF) Annual Meeting in Davos, Switzerland. Which of the following is the 'Institutional Partner' for this alliance?

- (a) StandUp India

- (b) StartUp India
- (c) Melinda & Gates Foundation
- (d) Invest India
- (e) World Economic Forum

522. In a significant move to deepen cultural ties, External Affairs Minister S Jaishankar announced that the Government of India has decided to include Farsi (Persian) as one of the classical languages in India under the New Education Policy. Which of the following has NOT been declared classical languages in India by the central government? I. Hindi II. Tamil III. Malayalam IV. Gujarati

- (a) I and II only
- (b) II and III only
- (c) I and IV only
- (d) II and IV only
- (e) I and III only

523. In January 2024, India and which country have reached consensus on a free-trade agreement after 16 years of negotiations?

- (a) Germany
- (b) France
- (c) Switzerland
- (d) Finland
- (e) Cuba

524. In February 2024, the Insurance Regulatory and Development Authority of India announced the reconstitution of the Expert Committee on the implementation of the Indian Accounting Standards. According to agency press release, how many members will be there in the committee?

- (a) 13
- (b) 14
- (c) 15
- (d) 16
- (e) 20

General/Financial Awareness Answer Keys

1. c	2. b	3. b	4. b	5. b	6. a	7. b	8. b	9. b	10. d
11. b	12. d	13. b	14. b	15. d	16. a	17. d	18. b	19. b	20. d
21. b	22. c	23. b	24. a	25. a	26. b	27. a	28. b	29. b	30. a
31. b	32. b	33. a	34. c	35. a	36. d	37. d	38. c	39. b	40. c
41. d	42. c	43. a	44. c	45. b	46. a	47. a	48. a	49. b	50. a
51. c	52. b	53. b	54. a	55. d	56. c	57. b	58. b	59. a	60. b
61. c	62. b	63. d	64. c	65. b	66. b	67. c	68. b	69. b	70. d
71. c	72. b	73. a	74. c	75. a	76. a	77. a	78. b	79. d	80. a
81. a	82. b	83. a	84. d	85. c	86. b	87. c	88. b	89. a	90. c
91. c	92. a	93. c	94. a	95. d	96. b	97. b	98. d	99. b	100. d
101. a	102. e	103. d	104. d	105. c	106. a	107. d	108. d	109. a	110. b
111. b	112. b	113. b	114. c	115. a	116. b	117. d	118. b	119. c	120. d
121. a	122. b	123. c	124. c	125. a	126. b	127. c	128. d	129. a	130. b
131. d	132. c	133. d	134. b	135. b	136. d	137. b	138. a	139. b	140. b
141. c	142. a	143. b	144. a	145. a	146. b	147. a	148. b	149. b	150. c
151. c	152. c	153. c	154. d	155. b	156. b	157. a	158. b	159. d	160. d
161. d	162. a	163. b	164. d	165. d	166. c	167. c	168. c	169. c	170. b
171. a	172. b	173. c	174. c	175. d	176. b	177. d	178. b	179. c	180. d
181. d	182. c	183. b	184. b	185. b	186. d	187. a	188. d	189. d	190. a
191. d	192. a	193. c	194. b	195. d	196. a	197. c	198. a	199. d	200. a
201. c	202. c	203. a	204. c	205. a	206. a	207. a	208. a	209. b	210. d
211. b	212. c	213. c	214. c	215. d	216. b	217. c	218. a	219. a	220. c
221. a	222. a	223. c	224. b	225. d	226. d	227. c	228. c	229. c	230. c
231. d	232. d	233. d	234. c	235. d	236. c	237. b	238. d	239. a	240. c
241. a	242. a	243. d	244. a	245. b	246. d	247. c	248. c	249. b	250. b
251. c	252. b	253. d	254. b	255. a	256. d	257. b	258. c	259. c	260. a
261. b	262. a	263. d	264. b	265. c	266. d	267. b	268. d	269. c	270. b
271. c	272. d	273. a	274. d	275. b	276. c	277. c	278. d	279. a	280. c
281. a	282. b	283. b	284. d	285. a	286. a	287. b	288. d	289. a	290. c
291. d	292. d	293. c	294. c	295. d	296. a	297. a	298. b	299. c	300. b
301. b	302. a	303. b	304. b	305. b	306. d	307. d	308. b	309. a	310. b
311. b	312. c	313. a	314. b	315. d	316. b	317. b	318. b	319. b	320. b
321. c	322. c	323. d	324. b	325. d	326. d	327. c	328. b	329. e	330. e
331. a	332. c	333. a	334. d	335. b	336. a	337. c	338. b	339. a	340. d
341. c	342. a	343. b	344. b	345. a	346. e	347. a	348. c	349. c	350. d
351. b	352. b	353. a	354. a	355. d	356. d	357. a	358. c	359. c	360. c
361. b	362. c	363. c	364. c	365. e	366. a	367. b	368. d	369. b	370. d
371. c	372. b	373. a	374. b	375. b	376. d	377. d	378. a	379. b	380. d
381. b	382. b	383. b	384. a	385. b	386. c	387. c	388. a	389. a	390. c
391. d	392. a	393. d	394. c	395. c	396. c	397. b	398. a	399. c	400. c
401. b	402. b	403. c	404. d	405. c	406. d	407. c	408. c	409. c	410. a
411. b	412. d	413. a	414. b	415. a	416. a	417. a	418. a	419. b	420. a
421. c	422. d	423. c	424. a	425. a	426. d	427. c	428. b	429. d	430. e
431. d	432. b	433. b	434. c	435. c	436. a	437. d	438. d	439. c	440. a
441. a	442. a	443. c	444. a	445. b	446. b	447. d	448. b	449. b	450. d
451. c	452. b	453. d	454. c	455. d	456. d	457. c	458. d	459. a	460. a
461. d	462. d	463. b	464. c	465. c	466. b	467. c	468. b	469. a	470. d
471. b	472. d	473. d	474. a	475. a	476. a	477. b	478. b	479. b	480. c
481. d	482. a	483. c	484. a	485. d	486. d	487. b	488. e	489. b	490. c
491. c	492. b	493. d	494. b	495. c	496. d	497. b	498. e	499. c	500. a
501. a	502. a	503. d	504. a	505. d	506. d	507. d	508. a	509. a	510. c
511. a	512. b	513. d	514. b	515. a	516. c	517. c	518. d	519. b	520. b
521. d	522. c	523. c	524. a						

General/Financial Awareness Solutions

1. (c)

The Reserve Bank of India (RBI) has announced that it will directly regulate firms engaged in cross-border payment transactions for the import and export of goods and services. This regulatory step aims to combat the practice of small-scale imports of restricted items through international e-commerce platforms. Payment gateways will have to ensure that they do not facilitate payment transactions for the import of any restricted or prohibited goods and services. RBI has mandated a minimum net worth of Rs 15 crore for entities categorized as payment aggregator-cross border (PA-CB).

2. (b)

The Reserve Bank of India (RBI) has announced that it will directly regulate firms engaged in cross-border payment transactions for the import and export of goods and services. This regulatory step aims to combat the practice of small-scale imports of restricted items through international e-commerce platforms. Payment gateways will have to ensure that they do not facilitate payment transactions for the import of any restricted or prohibited goods and services. RBI has mandated a minimum net worth of Rs 15 crore for entities categorized as payment aggregator-cross border (PA-CB).

3. (b)

SBI Card has partnered with Reliance Retail to launch the eco-friendly Reliance SBI Card credit card, granting shoppers at Reliance Retail access to rewards. The card offers benefits across various shopping categories and comes in two variants. The collaboration aims to enhance the shopping experience and provide exclusive discounts and rewards for customers.

4. (b)

The IBBI proposed amendments to regulations to further streamline the corporate resolution process and prevent delays in the implementation of the resolution plan. One of the proposals is to structure the corporate resolution plan into two parts -- inflow of funds and distribution to various stakeholders under the Insolvency and Bankruptcy Code (IBC). Changes have been proposed to seven areas, including approval of Committee of Creditors (CoC) for insolvency resolution process cost, monthly CoC meetings, discussion of valuation methodology and report with CoC, and disclosure of valuation reports.

changes have been proposed to seven areas, including approval of Committee of Creditors (CoC) for insolvency resolution process cost, monthly CoC meetings, discussion of valuation methodology and report with CoC, and disclosure of valuation reports. IBBI is a key institution in implementing the IBC.

5. (b)

RBI ups minimum amount for offering non-callable term deposits from Rs. 15 lakh to Rs. 1 crore. The Reserve Bank of India (RBI) has increased the minimum amount for offering non-callable/without premature withdrawal option term deposits (TDs) from Rs. 15 lakhs to Rs. 1 crore. What this means is that all domestic term deposits accepted from individuals for amount of '1 crore and below shall have premature-withdrawal-facility. The central bank said its instructions in this regard shall also be applicable for Non-Resident (External) Rupee (NRE) Deposit / Ordinary Non-Resident (NRO) Deposits. As per the RBI's Master Direction 'on Interest Rate on Deposits', banks are permitted to offer differential rate on interest on TDs based on non-callability of deposits (i.e., non-availability of premature withdrawal option) in addition to tenor and size of deposits.

6. (a)

Bank of Maharashtra top among PSU lenders in loan, deposit growth in Q2 State-owned Bank of Maharashtra (BoM) retained the top spot among public sector lenders in loan and deposit growth in percentage terms during the second quarter of the current financial year. The deposit and advances of the Pune-based lender posted an over 20 per cent rise, the highest by any public sector bank during the July-September period. It was followed by Indian Overseas Bank with 20.29 per cent growth, Central Bank of India (17.26 per cent growth) and UCO Bank with 16.53 per cent growth. With a growth rate of 23.55 per cent, gross domestic advances of the bank rose to '1,83,122 crore at the end of September 2023, according to published quarterly numbers of public sector banks (PSBs). The country's largest lender State Bank of India (SBI) stood at the seventh spot with 13.21 per cent rise in domestic advances growth. However, SBI's total loans were about 16 times higher at '28,84,007 crore as compared to '1,75,676 crore of BoM in absolute terms. With regard to deposit growth, BoM witnessed 22.18 per cent rise and mobilized '2,39,298 crore at the end of September 2023. Bank of Baroda was in

second place with 12 per cent growth in deposits ('10,74,114 crore), while SBI recorded an 11.80 per cent increase at '45,03,340 crore.

7. (b)

Release of the India Finance Report of the Centre for Advanced Financial Research and Learning (CAFRAL) The first flagship publication of the Centre for Advanced Financial Research and Learning (CAFRAL) with the title 'India Finance Report 2023' (IFR 2023) was released by Shri Shaktikanta Das, Governor, Reserve Bank of India (RBI). CAFRAL, a not-for-profit organization, was set up in 2011 as an independent body by the RBI to promote research & learning in banking & finance. The IFR 2023, with "Connecting the Last Mile" as its theme, provides an in-depth assessment of non-banking financial companies (NBFCs) in India. "UPI usage has exponentially increased since its inception in 2016, with its growth outpacing all other modes of digital payments," says the report, adding that it has immensely helped multiple stakeholders, including individuals, micro, small, and medium enterprises (MSMEs), and especially smaller merchants scale up their businesses. "There were over 8.68 billion transactions per month on the UPI network, with over 300 million unique users and close to 400 participating banks, as of March 2023," says the report. The data shows the size of the value of transactions has grown at a whopping CAGR of 163% from the financial year 2018 to the financial year 2023, and the volume of transactions has grown at a CAGR of 56%. Additionally, the average size of transactions has also risen from Rs 120 in the financial year 2018 to Rs 1,660 in the financial year 2023. The increase has been fuelled by major payment front-end solutions provided by players like PhonePe, Google Pay, and Paytm, as they accounted for 94% of transactions by volume and 96% by value for March 2023. The contribution of UPI transactions in total digital transactions by volume has increased from 4% in FY 2018 to 52% in FY2022, which has led India to become a global leader in real-time transactions. Launched in 2016, UPI allows an instant, real-time payment network and is operated by the National Payments Corporation of India (NPCI). The payment system is built as an "interoperable protocol", which allows third-party vendors to build apps to provide payments as a service.

8. (b)

RBI Bars Some Of Bajaj Finance's Digital Lending Products Reserve Bank of India, in exercise of its powers under section 45L(1)(b) of the Reserve Bank of India Act, 1934, has directed Bajaj Finance

Ltd. ('the company') to stop sanction and disbursal of loans under its two lending products 'eCOM' and 'Insta EMI Card', with immediate effect. Bajaj Finance has over 4 crore EMI cards in force, according to its investor presentation

- 'This action is necessitated due to non-adherence of the company to the extant provisions of digital lending guidelines of Reserve Bank of India, particularly non-issuance of key fact statements to the borrowers under these two lending products and the deficiencies in the key fact statements issued in respect of other digital loans sanctioned by the company,'.
- In the second quarter, Bajaj acquired over 40 lakh EMI cards through the digital channel. These cards allow customers to purchase goods and services on no cost monthly instalments. With the card, customers can get up to Rs 2 lakh worth pre-approved limit, which can be used at offline and online stores.

9. (b)

Instamojo Puts Lid On Payment Aggregator Business After RBI Orders Mastercard and Times Internet-backed Instamojo has ceased its core payment aggregator business after the Reserve Bank of India returned its license application. In September 2021, Instamojo applied for the payment aggregator license to the Reserve Bank of India. But it did not fulfill the net-worth requirement at that point of time Founded in 2012 by Sampad Swain, Aditya Sengupta, and Gehani, the D2C-focused Instamojo offers services like ecommerce website builder, one-page website landing page, and payment links. The startup is backed by several marquee investors such as Kalaari Capital and Mastercard. To date, the firm has raised \$15.2 million in funding.PAs shall have a minimum net worth of Rs 15 crore at the time of application. They shall also attain a net worth of Rs 25 crore by the end of third financial year for the grant of authorisation, according to the RBI guidelines on regulation of payment aggregators and payment gateways from November 2020.

10. (d)

RBI increases risk weight by 25% on consumer credit exposure of banks, NBFCs The Reserve Bank of India (RBI) increased risk weight by 25 percent on consumer credit exposure of commercial banks and non-banking finance companies (NBFCs). Consumer credit of commercial banks and NBFCs attracts a risk weight of 100 percent, which now has been revised to 125 percent.

- The increase in the risk weights of consumer credit exposure of commercial banks (outstanding as well as new), includes personal loans, but

excludes housing loans, education loans, vehicle loans and loans secured by gold and gold jewellery.

- On the NBFCs front, the increase in risk weight is extended to retail loans, excluding housing loans, educational loans, vehicle loans, loans against gold jewellery and microfinance/SHG loans.
- The RBI also increased the risk weight credit card receivables of schedule commercial banks and **NBFCs by 25 percent**.
- Earlier, scheduled commercial banks (SCBs) attract a risk weight of 125 percent and NBFCs attract a risk weight of 100 percent. After revision, it will stand at to 150 percent and 125 percent for SCBs and NBFCs, respectively.
- Further, it increase the risk weight on the exposures of **SCBs to NBFCs 25 percent**.
- The RBI said Registered Entities shall review their extant sectoral exposure limits for consumer credit and put in place, if not already there, Board approved limits in respect of various subsegments under consumer credit as may be considered necessary by the Boards as part of prudent risk management.

11. (b)

The Reserve Bank of India has tightened norms for unsecured personal loans for banks and non-banking financial companies. RBI in a circular said that it has been decided to increase the risk weights in respect of consumer credit exposure of commercial banks, both outstanding as well as new, including personal loans.

- However it excludes housing loans, education loans, vehicle loans, and loans secured by gold and gold jewelry, by 25 percentage points to 125 percent.
- The bank has also increased the risk weights on credit receivables by 25 percentage points to 150 percent and 125 percent for banks and NBFCs, respectively.
- Recently, RBI Governor Shaktikanta Das had flagged the high growth in certain components of consumer credit and advised banks and Non-Banking Financial Companies to strengthen their internal surveillance mechanisms, address the build-up of risks, and institute suitable safeguards, in their own interest.

12. (d)

The Reserve Bank has imposed monetary penalties on Manappuram Finance and Anand Rathi Global Finance for deficiencies in regulatory compliance. RBI imposed a monetary penalty of Rs. 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.

- The banking regulator in a release said it has imposed a monetary penalty of Rs. 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".
- 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.'

13. (b)

The Reserve Bank of India (RBI) permitted banks to open additional current accounts for export proceeds in addition to special rupee vostro accounts with a view to providing greater operational flexibility to exporters. India has been trying to promote rupee trade following the Russia-Ukraine war and the sanctions imposed by the West.

- To provide greater operational flexibility to exporters, banks maintaining special rupee vostro accounts as per the provisions of the RBI circular dated July 11, 2022, are permitted to open an additional special current account for its exporter constituent exclusively for settlement of their export transactions, RBI said in a notification.
- In July 2022, the RBI had asked banks to put in place additional arrangements for export and import transactions in Indian rupees in view of the increasing interest of the global trading community in the domestic currency.
- In July 2022, the RBI decided to allow the settlement of India's international trade in rupee. Accordingly, authorised Indian banks must open and maintain special rupee vostro accounts of the partner trading country's banks.

14. (b)

Karnataka Bank has entered into a corporate tie-up with HDFC Life to offer life insurance products to its customers. This association with HDFC Life will add value to the Karnataka Bank customers in the form of access to 'industry leading products' in life protection. Srikrishnan H, Managing Director and Chief Executive Officer of Karnataka Bank

15. (d)

SEBI has launched the Investor Risk Reduction Access (IRRA) platform at the Bombay Stock Exchange (BSE). The IRRA platform is conceptualised and implemented by Market Infrastructure Institutions (MIIs) under the guidance of SEBI to reduce risks faced by investors

in the eventuality of technical glitch at Trading Member end at both Primary site and Disaster Recovery site. SEBI Chairperson: Madhabi Puri Buch

16. (a)

Portfolio management firm Unifi Capital has received capital markets regulator SEBI's in-principle approval to set up a mutual fund house. Founded in 2001, Unifi Capital currently manages over Rs 20,000 crore on behalf of about 10,000 Portfolio Management Services (PMS) and Alternative Investment Funds (AIF) clients across 22 states in India. Alternative Investment Fund is a privately pooled fund. Generally, institutions andHNIs invest in AIFs as substantial investments are required. These investment vehicles adhere to the SEBI (Alternative Investment Funds) Regulations, 2012. AIFs can be formed as a company, Limited Liability Partnership (LLP), trust, etc.

17. (d)

RBI has extended the Payments Infrastructure Development Fund (PIDF) scheme by another two years till December 31, 2025. It will now include beneficiaries of the PM Vishwakarma scheme. RBI governor Shaktikanta Das said that the PIDF scheme had enabled over 2.66 crore new payment touchpoints in India since its launch.

- The PIDF Scheme was operationalised in January 2021 for three years to incentivise the deployment of payment acceptance infrastructure such as physical Point of Sale (PoS), Quick Response (QR) codes in tier-3 to tier-6 centres, the north-eastern states and Union Territories of Jammu & Kashmir and Ladakh.
- Beneficiaries of the PM SVANidhi Scheme in Tier-1 and 2 centres were later included in August 2021. As of August 2023, over 2.66 crore new touch-points have been deployed under the Scheme,

18. (b)

BSE has put in place fresh guidelines for small and medium enterprises looking to migrate from its SME platform to the main board, whereby the applicant will be required to have a net worth of at least Rs 15 crore for the preceding two financial years. Under the guidelines, the applicant firm needs to be listed on the SME platform for at least three years. **Guidelines:**

- The SMEs also need to have 250 public shareholders before shifting to the main board.
- In addition, the SME should have a positive operating profit for at least any two out of three financial years and have a positive profit after tax

(PAT) in the immediate financial year of making the migration application to the bourse.

- The applicant should have a net worth of at least Rs 15 crore for two preceding full financial years.
- Further, the paid-up equity capital of the applicant should be more than Rs 10 crore and the market capitalization should be at least Rs 25 crore.

19. (b)

The Securities and Exchange Board of India (SEBI) has reduced the minimum issue size of Social Stock Exchange to Rs 50 lakh from Rs 1 crore in case of public issuance of Zero Coupon Zero Principal Instruments (ZCZP). This has been done to provide impetus to fundraising by Not for Profit Organizations (NPOs) on the Social Stock Exchange. Other Important Decisions:

- It has cut the minimum application size in case of public issuance of ZCZP by NPOs on SSE from Rs 2 lakh to Rs 10,000, thereby enabling wider participation of subscribers including retail.
 - It has approved creation of a regulatory framework for the facilitation of Small & Medium REITs, with an asset value of at least Rs 50 crore vis-'-vis minimum asset value of Rs 500 crore for existing REITs.
- zero coupon zero principal instrument' is an instrument issued by a not-for-profit organisation that will be registered with the social stock exchange segment of a recognised stock exchange in accordance with the SEBI regulations.

20. (d)

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21. (b)

RBI adds 19 unauthorized forex trading platforms in 'Alert List' The Reserve Bank updated the 'Alert List' of unauthorised forex trading platforms by adding 19 more entities, including FX SmartBull, Just Markets, and GoDo FX taking the total to 75. The Alert List contains the names of entities, which are neither authorised to deal in forex under the Foreign Exchange Management Act, 1999 (FEMA) nor to operate electronic trading Platform. The other entities added to the list are Admiral Market, BlackBull, Easy Markets, Enclave FX, Finowiz Fintech, FX SmartBull, Fx Tray Market, Forex4you, Growing Capital Services, and HF Markets

22. (c)

Cash Preferred as a Savings Instrument, but Usage Declines as a Payment Medium: RBI Paper The paper, titled 'Cash versus Digital Payment Transactions in India: Decoding the Currency Demand Paradox,' says that cash continues to be preferred as a savings instrument due to its 'store of value' and for precautionary purposes. As the economy grows, the demand for cash will increase, says the paper. Precautionary behaviour in cash usage is evident from the increased excess financial savings of households, rising to 15.5% of the Gross National Disposable Income (GNDI) in 2020-21 from 11.7% the previous year. While cash is being increasingly substituted by digital means for transaction purposes, the paper underscores that cash's role as a hedge against uncertain periods, such as the COVID-19 pandemic, remains intact. The paper showed that the transactional use of cash is showing signs of a decline, while the precautionary and store-of-value motives significantly influence the demand for currency in circulation (CiC). Latest data available with the apex bank showed that the RBI digital payment index (RBI-DPI) stood at 395.57 in March 2023 against 377.46 in September 2022 and 349.30 in March 2022. The central bank said on July 27 that the RBI-DPI index has increased across all parameters driven by significant growth in payment infrastructure and payment performance across the country over the period. Among digital payments, mobile payments platform unified payments interface (UPI) has seen a significant growth of a whopping 11.4 billion (1,140 crore) transactions, setting a new record with the value surpassing Rs 17.6 lakh crore in October 2023. For CiC, the RBI bulletin for October 2023 showed that growth in CiC declined to 4.3 percent from 7.7 percent a year ago, reflecting the withdrawal of the Rs 2,000 currency notes. The bulletin also said that the **money supply (M3)** grew by 11.0 percent on-year as against 7.8

percent a year ago (excluding the impact of the merger of HDFC with HDFC Bank with effect from July 1, 2023).

23. (b)

SBI MF gets RBI nod to buy 9.99% stake in Karur Vysya Bank The Reserve Bank has given its approval to SBI Mutual Fund (SBI MF) for acquiring up to 9.99% of the paid-up share capital or voting rights of Karur Vysya Bank Ltd (KVB). If SBI MF fails to acquire major shareholding within a period of one year from the date of RBI's letter, this approval shall stand cancelled. Besides, SBI MF must ensure that the aggregate holding in the bank does not exceed 9.99% at all times. Further, if the aggregate holding falls below 5%, prior approval of RBI will be required to increase it to 5% or more of the paid-up share capital or voting rights of KVB. KVB, meanwhile, announced the opening of four branches, of which three are in Tamil Nadu and one in Bengaluru. With this, the total number of branches has increased to 831.

24. (a)

RBI has imposed a penalty of Rs 10,000 each on Bank of America, N.A. and HDFC Bank Ltd for violation of certain norms. The penalty on Bank of America, N.A. has been imposed for violation of Reserve Bank of India's instructions on reporting requirements under Liberalised Remittance Scheme of FEMA 1999. Brian Thomas Moynihan, current chairman and CEO of Bank of America. The penalty on HDFC Bank is for violation of directions on acceptance of deposits from non-residents. Besides, penalties have been imposed on five cooperative banks for non-compliance with various regulatory norms. The cooperative banks which have been penalised are The Patliputra Central Cooperative Bank, Bihar; The Balasore Bhadrak Central Co-operative Bank, Odisha; The Dhrangadhra People's Co-operative Bank, Gujarat; Patan Nagarik Sahakari Bank Ltd., Patan, Gujarat; and The Mandal Nagarik Sahakari Bank, Gujarat. In all cases, the RBI said the penalties are based on the deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by entities with their customers.

25. (a)

Bank lending to the private corporate sector grew 14.9 per cent in September 2023 from 14.7 per cent a year ago, according to the Reserve Bank data. Another set of banking data released by the central bank showed the share of term deposits bearing a 6 to 8 per cent interest rate rose to 78.6

per cent in September 2023 against 12.5 per cent in March 2022.

26. (b)

RBI, Bank of England sign MoU on co-operation and information exchange related to CCIL In a tactical move that could encourage the European Securities and Markets Authority (ESMA) to restore recognition to at least one of the Indian central counterparties (CCPs), the Reserve Bank of India (RBI) and the Bank of England (BoE) signed a Memorandum of Understanding (MoU) for cooperation and exchange of information in relation to the Clearing Corporation. The MoU establishes a framework for the BoE to place reliance on the RBI's regulatory and supervisory activities while safeguarding UK financial stability.

27. (a)

TSI bags '200 cr via credit fund Piramal Alternatives and CDPQ-backed performing credit fund have agreed to extend a '200 crore sum to ATM (automated teller machines) operator Transaction Solutions International (India) Pvt Ltd (TSI) in a structured credit transaction. The capital, raised against convertible securities, will help with TSI's business expansion initiatives and accelerate its ATM deployment.

28. (b)

The Reserve Bank of India (RBI) has imposed monetary penalties on four co-operative banks for deficiencies in regulatory compliance. These co-operative banks are: Jijamata Mahila Sahakari Bank Ltd, Shri Laxmikrupa Urban Co-operative Bank Ltd, The Konark Urban Cooperative Bank Ltd and The Chembur Nagarik Sahakari Bank Ltd. These penalties have been imposed in the exercise of powers conferred on RBI under certain provisions of the Banking Regulation Act, 1949, the banking regulator said.

29. (b)

SBI to acquire 20 per cent stake in SBI Pension Funds for '230 crore The Executive Committee of the Central Board (ECCB) of State Bank of India (SBI) has accorded final approval to the Bank for acquiring 20 per cent stake held by SBICAPS (SBI Capital Markets Ltd) in SBIPFPL (SBI Pension Funds Private Ltd). The acquisition, which will be completed by December 15, 2023, is for a cash consideration of '229.52 crore.

30. (a)

Union Bank collaborates with Accenture to boost operational efficiency Union Bank of India said it will be collaborating with Accenture to design and develop a scalable and secure enterprise data lake

platform to boost its operational efficiency. This will also enhance its ability to offer customer-centric banking services and manage risk. Using predictive analytics, machine learning and artificial intelligence, this platform will leverage structured and unstructured data from within the bank as well as from external sources to generate business-relevant insights. The program will enable the bank to develop robust data visualization and reporting capabilities including interactive dashboards and reports for business, operational and regulatory purposes. Employees will have access to business intelligence that can enhance customer service and operational agility across the bank's branches, contact centers and digital channels. As a result, the bank will be able to make informed decisions and identify new data-led opportunities for value creation. These will have an impact across its business portfolio including corporate, retail, and micro, small and medium enterprises (MSMEs) banking, and as well as across functions like risk management, treasury, customer service and operations, among others.

31. (b)

The Asian Development Bank has approved a Rs 250 million policy-based loan to strengthen India's power sector by improving financial sustainability and facilitating the shift to renewable energy. This policy-based loan will help reduce barriers to scale up commercial financing for clean energy and contribute to India's fulfillment of its climate change mitigation commitments. The Power Sector Reform Program (Subprogram 1) is the first of a two-part program to strengthen the development of markets for power trade and related ancillary services. This will facilitate the integration of intermittent renewable energy given India's target of 50 per cent of its power generation capacity from non-fossil fuel sources by 2030. These policy actions will, among others, help accelerate the deployment of solar and other renewable energy technologies, promote the use of renewables in the agriculture sector, and optimize dispatch of power plants to reduce emissions. The loan will also enable measures to improve the financial performance, corporate governance, and service quality of electricity distribution companies (DISCOM) and create a conducive environment for private sector investment. It will aid in the implementation of an incentive-based results-oriented approach to improving DISCOM performance on parameters including losses, cost recovery, metering and timely payment of dues in order to access government budget support.

32. (b)

RBI MPC Meeting : RBI enhances UPI transaction limit for hospitals, educational institutions to '5 lakh RBI Monetary Policy Committee has kept the key policy repo rate unchanged at 6.5% by a unanimous decision. This is the fifth meeting on the trot that the MPC decided to maintain the status quo on the repo rate. RBI raised the GDP growth projection for FY24 to 7% from 6.5% earlier on buoyant domestic demand and higher capacity utilization in the manufacturing sector. The Indian economy rose by 7.2% in the 2022-23 fiscal ended March 2023. CPI inflation projected at 5.4% for FY24 with Q3 at 5.6% and Q4 at 5.2%. The retail inflation projected at 5.2% for Q1 FY25, 4% in Q2, 4.7% in Q3. RBI allows reversal of liquidity facilities under SDF and MSF even on weekends and holidays. UPI limit has been increased to hospitals and educational institutions from Rs 1 lakh to Rs 5 lakh per transaction. The Reserve Bank of India has exempted the requirement of Additional Factor of Authentication (AFA) for transactions up to '1 lakh for certain categories of payments. These include subscriptions to mutual funds, payment of insurance premiums, and payments of credit card bills.

33. (a)

The Reserve Bank of India (RBI) has imposed fines on four banks and revoked the license of Urban Cooperative Bank Limited for not abiding by its rules. This bank operates in Sitapur, Uttar Pradesh. The RBI has affirmed that this cooperative bank has insufficient funds for operations, and there is no prospect of future earnings. Therefore, the bank is being shut down. The RBI has imposed fines on four cooperative banks, including Patan Cooperative Bank, District Central Bank, Rajarshi Shahu Cooperative Bank, and Primary Teachers' Cooperative Bank. Among these, three banks each face a fine of Rs 1 lakh, and another bank has been fined Rs 10,000. The penalties have been imposed by the severity of the malpractices followed in these banks.

34. (c)

IDFC FIRST Bank launches 'FIRST SWYP' credit card IDFC FIRST Bank has introduced youth-centric 'FIRST SWYP' credit card in partnership with Mastercard. This card can be used as a no-interest charge card and has curated features -- flexible bill repayments through EMIs, a benefit-laden referral program, and exclusive and relevant merchant partnerships.

35. (a)

BoI launches exclusive savings bank product for women Bank of India (BoI) has launched an exclusive savings bank product for women (Nari Shakti Savings Account) with an independent source of income. The savings account, has features such as personal accident insurance cover of up to '1 crore, discounted health insurance and wellness products, rebates on locker facilities for gold and diamond SB AC holders.

36. (d)

Following a change in ownership, Poonawalla Housing Finance has been rebranded as GRIHUM Housing Finance with global private equity firm TPG now holding 99.02 per cent stake in the housing finance company. Before being promoted by Poonawalla Fincorp, the housing financier was a part of the Magma Group. Poonawalla Housing Finance rebrands as GRIHUM Housing Finance post TPG takeover

37. (d)

Housing finance firm Sitara secures '120 crore of debt from British International Investment Affordable housing finance firm Sitara has secured '120 crore in debt finance from UK's development finance institution British International Investment (BII). The firm will utilise the funds to grow its loan book and expand operations to new locations. Founded in 2015, Sitara is a housing finance company registered with the National Housing Bank and regulated by the RBI.

38. (c)

RBI authorises Bandhan Bank to disburse pensions to railway employees Bandhan Bank has announced that it has been authorised by the Reserve Bank of India (RBI) for the disbursement of pensions through e-PPOs on behalf of the Ministry of Railways. Indian Railways is the largest employer in the country with an employee strength of nearly 12 lakhs. The Bank will soon be integrating with the Ministry of Railways to operationalise the pension disbursement process. This authorisation enables Bandhan Bank to disburse pensions to all employees of the Ministry of Railways who have retired from their service. This mandate also provides the Bank an access to around 50,000 average Indian Railways retirees every year across all offices including 17 zonal railways and 8 production units of Indian Railways.

39. (b)

Presence of Indian banks via subsidiaries increased to 417 in FY23: RBI Indian banks increased their overseas presence through the subsidiaries route to 417 during 2022-23, from 399 at the end of the

preceding fiscal, as per Reserve Bank data released. Their employee strength, too, rose 0.5 per cent and 6.2 per cent for foreign branches and subsidiaries, respectively, during 2022-23. The survey covers 14 Indian banks having overseas branches or subsidiaries and 44 foreign banks having branches or subsidiaries in India. On the other hand, the number of branches and employees of foreign banks in India contracted during 2022-23 to 774 from 858 in 2021-22.

40. (c)

IndusInd Bank launches industry-first community banking program for Diamond Cohorts with 'Indus Solitaire Program' IndusInd Bank announced the launch of its 'Indus Solitaire Program,' a community banking initiative meticulously crafted for the diamond industry. This curated banking program will be offered through Bank's flagship branches in prime locations across various cities with concentration in Mumbai and Surat and will provide a range of exclusive benefits. Through the 'Indus Solitaire Program', IndusInd Bank is all set to offer a whole gamut of tailored banking services for the Diamond Industry, that includes 24*7 locker access at specific branches, add-on family accounts, debit and credit cards that come with membership benefits at top-tier hotels, concierge services, complimentary golf lessons and movie tickets, zero cross-currency mark-up fee on foreign exchange, complimentary lounge access, along with an appealing rewards structure and overseas hospitalization coverage on credit cards and customized diamond industry employee salary account.

41. (d)

KfW Development Bank to fund Bengaluru Suburban Rail Project The Bengaluru Suburban Railway Project got a major thrust when a loan agreement was signed with KfW Development Bank, Germany, by Rail Infrastructure Development Company (Karnataka) Limited (K-RIDE) in New Delhi. As per the agreement, KfW Development Bank will provide Euro 500 million (Rs 4,552 crore) and a grant of Euro 4.5 million (Rs 41 crore) for the BSRP

42. (c)

Aditya Birla Sun Life, IDFC First Bank in pact to collaborate on financial solutions Aditya Birla Sun Life Insurance and IDFC First Bank have entered into a bancassurance partnership to offer insurance solutions to the bank's customers. Under this collaboration, the insurer will leverage the extensive distribution network of IDFC First Bank. The partnership will provide customers with a one-

stop-shop for their financial needs, including a range of insurance and banking products, and enhance the customer experience. The two organisations will also collaborate to create financial solutions that cater to the changing needs of customers, they said in a joint release

43. (a)

RBI directs banks to refrain from investing in any scheme offered by Alternative Investment Funds. The Reserve Bank of India has directed all Commercial Banks, Co-operative Banks, Non-Banking Financial Companies including Housing Finance Companies and Financial Institutions to refrain from investing in any scheme offered by Alternative Investment Funds (AIFs), which has downstream investments either directly or indirectly in the bank's debtor company. RBI has stated that the debtor company means any company that has taken a loan from the bank anytime during the preceding twelve months. RBI has further directed banks to liquidate their investment from such AIFs within thirty days

44. (c)

Private sector Karur Vysya Bank and HDFC Life have entered into a corporate agency agreement to offer life insurance products to their respective customers. This corporate agency arrangement would enable customers of Karur Vysya Bank to avail HDFC Life's wide range of life insurance products which include solutions for protection, savings and investment and retirement

45. (b)

After over a year of waiting, the Reserve Bank of India (RBI) granted its final approval for at least six payment aggregator licences, thus lifting the ban on entities such as RazorPay and Cashfree Payments for acquiring new merchants. The final nod for the payment aggregator licence has come for Razorpay, Cashfree Payments, Open Financial, EnKash, Google Pay, Payment India

46. (a)

The Securities and Exchange Board of India (Sebi) is contemplating the implementation of a same-day settlement cycle, known as T 0, in two phases. This is seen as a preliminary step towards instantaneous settlement. The shorter T 0 settlement cycle is being considered for the equity cash segment as an optional mechanism, in addition to the current T 1 (Trade plus one day). As per the SEBI consultation paper, the implementation of T 0 and the instant settlement cycle of trades will be done as an option along with the current T 1 settlement cycle continuing. SEBI

introduced the T 3 settlement cycle in 2002, the T 2 settlement cycle was introduced in 2003 and the current T 1 settlement cycle was introduced in 2021 and was fully implemented by January 2023. Under the T 1 settlement cycle, if an investor buys shares on Monday, he/she will receive them in their demat account on Tuesday. Similarly, if the shares are sold on Monday, they will receive the money in their bank account on Tuesday. SEBI has proposed the implementation of T 1 and the instant settlement cycle in two phases. In the first phase, an optional T 0 settlement cycle would be introduced for trading till 1:30 pm. The settling of those trades under the T 1 cycle could be settled on the same day by 4:30 PM. Under the second phase of implementation, optional immediate or instant trade-by-trade settlement of trades could be done till 3:30 pm. After the implementation of the second phase, the first phase (T 0 settlement) will be discontinued. SEBI has proposed to begin the implementation of the T 0 settlement cycle with the top 500 listed companies as per market capitalisation. This is proposed to be done in three phases of 200, 200, and 100 companies. As per SEBI, T 0 and the instant settlement cycle will bring advantages like instant receipt of funds and securities to the investor. Also, it will eliminate the risk of any kind of settlement shortage and give greater control over funds and securities to the investor.

47. (a)

RBI issued a draft omnibus framework for self-regulatory organisations (SROs) for banks, NBFCs and other entities regulated by it. In order to be eligible to apply for an SRO license, the applicant shall set up a not-for-profit company with adequate net worth and the ability to create infrastructure to discharge various responsibilities on a continuing basis. The applicant must also represent the sector and have the specified membership, or should at least submit the road map for attaining specified membership within a reasonable timeline.

48. (a)

Kotak Mahindra Life Insurance launched a new product, T.U.L.I.P, a term with a unit-linked insurance plan. The product is a plan that gives a life cover up to 100 times the annual premium while permitting customers to earn returns like a ULIP product. According to the statement by the life insurer, it offers loyalty additions of up to 30 per cent of the fund value as a part of the maturity benefits added by the company. Meanwhile, the company also offers a refund of 2 times the premium allocation charges in the 10th, 11th,

12th, and 13th years. The policyholders can also avail of a refund of 1 to 3 times the mortality charges from the 11th policy year onwards. The customers also have the flexibility to withdraw money in case of a financial emergency along with other benefits ranging from accidental death and critical illness rider.

49. (b)

The Reserve Bank of India (RBI) has stepped up the amount it is willing to offer the banking system in the 7-day variable rate repo (VRR) auction, scheduled on December 22, to '1.75-lakh crore against '1-lakh crore offered last week to help banks overcome liquidity deficit.

- In the overnight segment, the weighted average rate continues to be slightly above 6.75 per cent (the marginal standing facility/MSF rate). Hence, huge bidding interest can be expected in the forthcoming VRR auction.

- In his latest monetary policy statement, RBI Governor Shaktikanta Das observed that system liquidity, as measured by the net position under the liquidity adjustment facility (LAF), turned into deficit mode for the first time in September 2023 after a gap of nearly four and a half years since May 2019.

50. (a)

IndusInd Bank announced the launch of 'IndusInd Bank eSvarna', India's first Corporate Credit Card on RuPay network. This launch positions IndusInd Bank as the first in the country to integrate UPI functionality with a Corporate Credit Card. The IndusInd Bank eSvarna credit card on the RuPay network comes with an array of exclusive perks and rewards.

51. (c)

Ola Electric filed preliminary papers with capital markets regulator Sebi to raise funds through an initial public offering (IPO)-- the 1st issue by an automaker in India in more than 20 years. The proposed IPO is a fresh issue of equity shares up to Rs 5,500 crore and an offer for sale (OFS) of 95,191,195 equity shares, according to the draft red herring prospectus (DRHP).

52. (b)

The Reserve Bank of India (RBI) released a draft 'Licensing Framework for Authorised Persons (APs)' under Foreign Exchange Management Act (FEMA), 1999. The RBI had, in its June monetary policy meeting, said that the Central Bank decided to rationalise and simplify the licensing framework for APs to effectively meet the emerging requirements of the rapidly growing economy.

- According to RBI release, the focus of the draft norms is on rationalising the authorisation framework for money changers in view of the widespread availability of banking services to public, to look at alternate models for facilitating foreign exchange related services and improve the scope of services being offered by AD-Category II entities.
- It added that it will also review the regulatory framework for APs.

In the draft framework, the RBI said it proposed to introduce a new category of money changers who may conduct money changing business through an agency model by becoming Forex Correspondents (FxCs) of Category-I and Category-II Authorised Dealers. This was to enhance the ease of doing business. It is also proposed to allow AD Category-II entities to additionally facilitate trade-related transactions up to a value of Rs 15 lakh (per transaction). It is with a view to expand the scope of business, and to encourage innovation/competition leading to better consumer experience, release added.

53. (b)

Reserve Bank of India has given its nod for the reverse merger of IDFC Ltd with its banking subsidiary IDFC First Bank. The boards of IDFC First Bank and IDFC have approved the reverse merger in July. As part of the composite scheme of amalgamation, IDFC FHCL would first merge with IDFC and then IDFC into IDFC First Bank Ltd.

- IDFC began as an infra lender in **1997**. It got in-principle approval from the RBI to set up a bank in **April 2014**, and in **October 2015**, it launched IDFC Bank when on-tap licensing began, following which loans and liabilities of IDFC were transferred to the bank.
- In December 2018, it took over Capital First, a consumer and MSME-focused non-bank since 2012, and was renamed as IDFC First Bank and became a full-service universal bank.

54. (a)

In a move that will add depth and liquidity to the government securities (G-Secs) market, the RBI has permitted lending and borrowing of G-Secs. The RBI said G-Secs issued by the Central government excluding Treasury Bills will be eligible for lending/borrowing under a **Government Security Lending (GSL)** transaction.

- This move comes even as India is set to be included in the globally tracked JP Morgan's Government Bond Index-Emerging Markets (GBI-EM) index, starting June 28, 2024.
- Securities obtained under a repo transaction, including through Reserve Bank's Liquidity

Adjustment Facility, or borrowed under another GSL transaction will also be eligible to be lent under a GSL transaction.

- Further, G-Secs issued by the Central Government (including Treasury Bills) and the State Governments will be eligible for placing as collateral under a GSL transaction.
- In addition, Securities obtained under a repo transaction, including through Reserve Bank's Liquidity Adjustment Facility, or borrowed under another GSL transaction will also be eligible to be placed as collateral under a GSL transaction.
- GSL transactions may be contracted using any mutually agreed trading process/platform, including but not limited to, bilateral or multilateral, quote driven or order driven process, anonymous or otherwise, RBI said in its 'Reserve Bank of India (Government Securities Lending) Directions, 2023'.

55. (d)

Markets regulator Securities and Exchange Board of India extended the deadline to June 30 next year for demat & mutual fund account holders to provide a nomination. Earlier, the deadline to nominate a beneficiary or opt out of it by submitting a declaration form was Dec. 31, 2023. Madhabi Puri Buch is the current chairperson of the Securities and Exchange Board of India.

- Further, SEBI asked asset management companies (AMCs), depository participants and Registrar and Transfer Agents (RTAs) to encourage the demat account holders and mutual fund unit holders to fulfil the requirement for nomination/opting out of nomination by sending a communication on fortnightly basis by way of emails and SMS to all such unit holders who are not in compliance with the requirement of nomination.'

56. (c)

The Reserve Bank of India has revised the methodology for designating a bank as a Domestic Systemically Important Bank (D-SIB) by incorporating digital payments, value as well as volumes, under the substitutability indicator in the assessment.

- The data requirement under this sub-indicator stands revised from 'Payments made in INR using RTGS and NEFT systems' to the total value of Digital Payments made in Rupees (75 per cent weightage) and total volume of Digital Payments made in Rupees (25 per cent weightage). The digital payments include all payments other than paper-based instruments, the RBI said in a statement'

- The Reserve Bank of India on 28th December released the latest list of domestic Systemically important banks. ICICI Bank continued to be in the same bucketing structure as last year whereas State Bank of India and HDFC Bank moved to higher buckets.
- SBI shifted from bucket 3 to bucket 4 and HDFC Bank shifted from bucket 1 to bucket 2. For SBI and HDFC Bank, the higher D-SIB buffer requirements on account of the bucket increase will be effective from April 1, 2025, said India's top bank. The additional Common Equity Tier 1 (CET1) requirement will be in addition to the capital conservation buffer.
- The Reserve Bank had announced SBI and ICICI Bank as D-SIBs in 2015 and 2016. Based on data collected from banks as on March 31, 2017, HDFC Bank was also classified as a D-SIB, along with SBI and ICICI Bank. The current update is based on the data collected from banks as on March 31, 2023 and factoring in the increased systemic importance of HDFC Bank post the merger of erstwhile HDFC Limited into HDFC Bank on July 1, 2023.
- In case a foreign bank having branch presence in India is a Global Systemically Important Bank (G-SIB), it has to maintain additional CET1 capital surcharge in India as applicable to it as a G-SIB, proportionate to its Risk Weighted Assets (RWAs) in India, i.e., additional CET1 buffer prescribed by the home regulator (amount) multiplied by India RWA as per consolidated global Group books divided by total consolidated global Group RWA.

57. (b)

SEBI proposed changes to the verification of market rumours for listed companies, including relaxation on the 24-hour timeline, verification only on material impact on stock prices, and clarity on the pricing of preferential issuances, buybacks and deals. It has included the suggestions of the Industry Standard Forum (ISF) for feedback. Recommendations: Rumour verification by the company within 24 hours of 'material price movement'. Currently, it is 24 hours of 'reporting in the mainstream media' Determination of 'material price movement' based on price range of securities. A lower percentage move considerable as 'material' for high price range shares. Factor-in movements of benchmark indices to decide material movement.

58. (b)

The National Payments Corporation of India (NPCI) is set to kick off an Application Supported by Blocked Amount (ASBA)-like facility in the secondary market from January 1. The 'UPI for

Secondary Market' initiative is supported by key stakeholders, including clearing corporations, stock exchanges, depositories, stockbrokers, banks, and UPI app providers. During this pilot, investors can block funds in their bank accounts, which will only be debited by the clearing corporations upon trade confirmation during settlement. ASBA-like facility of 'Trading supported by blocked amount in secondary market' through block mechanism was approved by the market regulator Sebi, based on the Reserve Bank of India approved facility of single-block-and-multiple-debit in UPI, with the implementation timeline of 1 January, 2024. During this pilot, investors can block funds in their bank accounts, which will only be debited by the clearing corporations upon trade confirmation during settlement. Clearing corporations will directly process payouts to these clients on a T 1 basis which means any trade-related settlements must be completed within one day from the day of the transaction. HDFC Bank, HSBC, ICICI Bank, and 'Yes Bank' are serving as sponsor banks for the clearing corporation and exchanges. Application Supported by Blocked Amount (ASBA) is a process used to apply for Initial Public Offerings (IPOs) or Follow-on Public Offerings (FPOs) in India.

59. (a)

The Reserve Bank of India (RBI) has extended the Payments Infrastructure Development Fund (PIDF) scheme till December 31, 2025. The scheme was first launched in 2021 for three years. All eligible installations since the inception of the PM Vishwakarma Scheme, i.e., September 17, 2023, may prefer claims under the PIDF Scheme. Moreover, apart from physical and digital devices, Soundbox devices and Aadhaar-enabled biometric devices have been made eligible for subsidy under the scheme for installations made from October 1, 2023. The RBI also said that the amount of subsidy for devices deployed in special focus areas, including North Eastern States, Jammu & Kashmir and Ladakh, has been increased from 75 per cent to 90 per cent of the total cost. This will be irrespective of the type of device and for installations made from October 01, 2023 onwards. It was primarily launched to facilitate and subsidise the development of payment acceptance infrastructure in tier-3 to tier-6 cities and the northeastern states of India. It envisaged creating 3 million new touchpoints every year in India. Jammu & Kashmir and Ladakh are also the focus areas.

60. (b)

Manufacturing sector accounted for 78 per cent of the total reported Foreign Technical Collaborations

(FTCs) with Japan, the US, and Germany remaining the top three source countries for technology transfer, as per Reserve Bank of India (RBI) survey. Of the 709 Indian entities that participated in the latest survey round, the RBI said 674 FTCs agreements were reported by 356 entities, of which, 221 had also responded in the previous survey round. Foreign Direct Investment (FDI) companies accounted for an overwhelming majority of the FTCs. Further, foreign subsidiaries (single foreign investor holding over 50 per cent of the total equity) and foreign associate companies (foreign investors' equity holding ranging from 10-50 per cent) reported a 71 per cent and 18 per cent of FTC agreements, respectively. "Among economic sectors, manufacturing and services sectors accounted for 78 per cent and 17 per cent of the total reported FTCs, respectively; machinery, transport equipment, chemicals and chemical products together accounted for over 40 per cent share in the manufacturing sector," the survey said. The construction sector accounted for nearly 3 per cent of the total FTCs. The survey captures information on financial parameters and operations of the Indian companies having technical collaboration with foreign companies during the reference period. It was the 14th round of the RBI's biennial survey on foreign collaboration in Indian industry covering 2021-22 and 2022-23 fiscal years.

61. (c)

Goods and Services Tax(GST) revenue collection jumped by 13% YoY to '1.72 lakh crore in October this year. This is the second highest-ever GST revenue collection ever. Notably, this is the second highest gross GST revenue collection next to April month of this financial year. Out of the total gross GST, '30,062 crore is CGST, '38,171 crore is SGST, '91,315 crore is IGST.

62. (b)

Provisional figures of Direct Tax collections up to 9 November said Gross Direct Tax collections are at Rs.12.37 lakh crore, which is 17.59% higher than last year. Direct Tax collection, net of refunds, stands at Rs. 10.60 lakh crore which is 21.82% higher than net collections for last year. This collection is 58.15% of total Budget Estimates of Direct Taxes for FY 2023-24.

63. (d)

Mumbai-based InCred Financial Services Ltd (InCred Finance), the lending arm of financial services firm InCred Group, has raised '500 crore in its Series D round of funding, becoming the second startup to join the coveted 'unicorn' club this year after quick commerce firm Zepto. The

latest round values InCred Financial at about '8,800 crore or \$1.05 billion. InCred Financial Services was formed by the merger of KKR India Financial Services Ltd and the erstwhile InCred Financial. Bhupinder Singh is the founder and group CEO of InCred.

64. (c)

E-way bills, or electronic permits, generated by businesses for transporting goods within & across states shot up to an all-time high of Rs 10.3 crore in October, breaking previous record of Rs 9.34 crore reported in August. E-way bills are mandatory for movement of consignments worth more than Rs 50,000, and are, therefore, an early indicator of demand & supply trends.

65. (b)

Jocata, a digital lending transformation platform, has collaborated with SIDBI to launch a one-of-its kind MSME Economic Activity Index Sumpoorn. This MSME specific high-frequency indicator will capture the state of India's growth engine, its MSMEs, that contribute more than a quarter of the country's overall Gross Value Added(GVA) and more than 40% of its total exports.

66. (b)

The RBI has issued a notification allowing NRIs to invest, without any restrictions, in the Government's Sovereign Green Bonds issued for 2023-24. It has now been decided to designate all Sovereign Green Bonds issued by the government in the fiscal year 2023-24 as 'specified securities' under the FAR (fully accessible route).

- Green bonds can be issued by countries, companies and multilateral organisations to only fund projects that have positive impacts on the climate and environment and provide investors with fixed income payments. Examples of green projects include renewable energy, clean transportation and green buildings.

67. (c)

Inflation rate for consumers, or retail inflation, eased to a four-month-low of 4.87 per cent in October, data released by the National Statistical Office (NSO) showed. In September, retail inflation had eased to 5.02 per cent with a sharp moderation in food prices, especially of vegetables, and the impact of the LPG price cut. The previous low inflation was recorded at 4.87 per cent in June.

- Factory output had gained on the back of a 9.3 per cent increase in manufacturing, which accounts for 77.6 per cent of the weight of the IIP (Index of Industrial Production).

· Manufacturing output had grown by 5 per cent in July and had contracted by 0.5 per cent in August 2022. In absolute terms, it improved to 143.5 in August from 141.8 in July and 131.3 in the year-ago period.

68. (b)

Net foreign direct investment (FDI) in India, inflows minus outflows, declined sharply in April-September 2023 to \$4.5 billion from \$19.6 billion in the same period last year, due to a moderation in global investment activities and a rise in repatriation. Artificial intelligence (AI) has emerged as a major area of interest for FDI investors.

- The moderation in flows was majorly witnessed in communication services, retail and wholesale trade, and manufacturing sectors. Singapore, Mauritius, Japan, the US, and the Netherlands were the major source countries, contributing more than two-thirds of the FDI equity flows.
- Repatriation/disinvestment by those who made direct investments in India rose to \$23.06 billion in the first six months of FY24 from \$14.01 billion in April-September 2022, the Reserve Bank of India (RBI) data showed.
- The overseas direct investment by Indian entities was almost flat at \$5.52 billion in the first six months of FY24 as against \$5.75 billion in the same period last year (FY23).
- According to the 'State of Economy' article in the RBI's monthly bulletin (November 2023), more than half of the FDI equity flows were directed towards manufacturing, financial services, transport, and computer services.

69. (b)

Japan and India are the most favoured markets in the Asia Pacific region, reveals the fund manager survey (FMS) conducted by Bank of America (BofA). Japan (net 45 per cent overweight) cements its place at the top of the preference stack, followed by India (25 per cent) Thailand (net 13 per cent underweight), China, and Australia (net 9 per cent underweight, each).

70. (d)

India's GDP in the October-December quarter is expected to see a sequential rise from the previous quarter, according to the RBI. India is poised to maintain its growth momentum as strong macroeconomic fundamentals impart resilience in the face of global headwinds. The RBI's economic activity index nowcasts GDP growth for Q3 FY24 at 6.3%.

71. (c)

GST revenue collection for November 2023 came at nearly Rs 1.68 lakh crore, which is a 15% jump on an annual basis, government. Gross GST collection crossed Rs 1.6 lakh crore mark for the sixth time in FY24. "The gross Goods and Services Tax (GST) revenue collected in the month of November 2023 is Rs 1,67,929 crore out of which CGST is Rs 30,420 crore, SGST is Rs 38,226 crore, IGST is Rs 87,009 crore (including Rs 39,198 crore collected on import of goods) and cess is Rs 12,274 crore (including Rs 1,036 crore collected on import of goods).

72. (b)

India reduced its GDP emission intensity by 33 per cent between 2005 and 2019, achieving the target 11 years in advance, according to a government report. The report also said India's GDP grew at a cumulative annual growth rate of 7 per cent but its emissions rose by only 4 per cent per year during this period, suggesting that the country has been successful in decoupling its economic growth from planet-warming greenhouse gas emissions.

73. (a)

For the first time the Goods (Merchandise) sector has surpassed the services sector in Export. The export has reached 762 billion dollars in the last financial year. The Goods (Merchandise) export has gone upto 453 billion dollars, while services export was at 309 billion dollars.

74. (c)

The Reserve Bank of India (RBI) announced that the issue price for the next tranche of Sovereign Gold Bond has been fixed at Rs 6,199 per gram and will open for subscription on December 18 for five days. The Sovereign Gold Bond (SGB) Scheme 2023-24 - Series III will be open for subscription during December 18, 2023.

- The SGBs will be sold through scheduled commercial banks (except small finance banks, payment banks and regional rural banks), Stock Holding Corporation of India Limited (SHCIL), Clearing Corporation of India Limited (CCIL), designated post offices, National Stock Exchange of India Limited and Bombay Stock Exchange Limited.
- The investors are compensated at a fixed rate of 2.50 per cent per annum payable semi-annually on the nominal value.
- The maximum limit of subscription shall be 4 kg for individuals, 4 kg for HUF and 20 kg for trusts and similar entities per fiscal year.
- The finance ministry said the tenor of the SGB will be eight years with an option of premature

redemption after the fifth year to be exercised on the date on which interest is payable.

- The Reserve Bank of India issues the bonds on behalf of the central government.

75. (a)

India's overall exports (Merchandise and Services combined) in November 2023 is estimated to be USD 62.58 Billion, exhibiting a positive growth of 1.23 per cent over November 2022. Overall imports in November 2023* is estimated to be USD 67.88 Billion, exhibiting a negative growth of (-) 6.16 per cent over November 2022.

- India's overall exports (Merchandise and Services combined) in April-November 2023* are estimated to be USD 499.46 Billion, exhibiting a negative growth of (-) 1.39 per cent over April-November 2022. Overall imports in April-November 2023* are estimated to be USD 560.90 Billion, exhibiting a negative growth of (-) 7.58 per cent over April-November 2022.
- The estimated value of services export for November 2023* is USD 28.69 Billion, as compared to USD 26.93 Billion in November 2022.
- The estimated value of services import for November 2023* is USD 13.40 Billion as compared to USD 15.39 Billion in November 2022.

76. (a)

The net foreign direct investment (FDI) into the country at \$5.9 billion rose to a 21-month high in October 2023, primarily due to strong gross inflows and lower repatriation. Sequentially, net FDI rose from \$1.54 billion in September 2023 and \$1.16 billion in October 2022, according to Reserve Bank of India data. The major source countries were Mauritius, Singapore, Cyprus and Japan, contributing more than four-fifths of the total FDI inflows in October 2023. Around four-fifths of the gross inward FDI equity flows were received in manufacturing, retail and wholesale trade, electricity and other energy sector, and financial services sector.

77. (a)

The Central Board of Direct Taxes (CBDT) has notified two new return forms, ITR-1 (SAHAJ) and ITR-4 (SUGAM), for the Assessment Year 2024-25. These forms will come into effect from April 1, 2024. ITR-1 (SAHAJ) is to be used by individuals with total income up to Rs 50 lakh, having income from salaries, one house property, other sources (like interest) and agricultural income up to Rs 5,000. On the other hand, ITR-4 (SUGAM) is applicable to individuals, HUFs and firms (other than LLPs) with total income up to Rs 50 lakh and

income from business and profession computed under Sections 44AD, 44ADA or 44AE.

78. (b)

India's current account deficit (CAD) narrowed sequentially to \$8.3 billion, or 1 per cent of gross domestic product (GDP), in the quarter ended September (Q2FY24) due to lower merchandise trade deficit and growth in services exports. The CAD was \$9.2 billion, or 1.1 per cent of GDP, in Q1 and \$30.9 billion, or 3.8 per cent of GDP, in Q2FY23.

- The CAD for the April-September quarter of FY23 was 2.9 per cent of GDP in H1FY23.
- The merchandise trade deficit narrowed to \$61 billion from \$78.3 billion in Q2FY23, according to Reserve Bank of India (RBI) data.
- Regarding the BoP position in April-September 2023 (H1FY24), there was an accretion of \$27 billion, compared to a depletion of \$25.8 billion in the year-ago period, the RBI noted.
- Services exports grew by 4.2 per cent Y-o-Y on the back of rising exports of software, business and travel services, the RBI said. Net invisible receipts were higher in H1FY24, owing to higher net receipts of services.

79. (d)

India, the world's third-largest energy consumer, made its first-ever payment in rupees for crude oil purchased from the United Arab Emirates, signalling what could be a strategic push to promote the local currency globally. The move is part of India's broader efforts to diversify oil suppliers, cut transaction costs, and establish the rupee as a viable trade settlement.

- This initiative aligns with the Reserve Bank of India's move on July 11, 2022, allowing importers to pay in rupees and exporters to receive payments in the local currency.
- In July, India formalised an agreement with the UAE for rupee settlements, leading to the Indian Oil Corporation (IOC) making payments for purchasing one million barrels of crude oil from Abu Dhabi National Oil Company (Adnoc) in Indian rupees. Additionally, some Russian oil imports have also been settled in rupees.
- In the financial year 2022-23 (April 2022 to March 2023), India spent \$157.5 billion on importing 232.7 million tonnes of crude oil. Key suppliers included Iraq, Saudi Arabia, Russia, and the UAE, with West Asia contributing 58 per cent of all supplies. The domestic supply meets less than 15 per cent of the demand.

80. (a)

Out of '1,67,518.6-crore special assistance(loan) allocated by Centre under the Scheme for Special Assistance to States for capital expenditure/investment, UP has been highest recipient, securing '22,857.9 crore(14% of the total release) over the last 4 years. Ministry of Finance reveals that in FY2023-24, up to December 13, the State has already received '12,458.43 crore. This amount constitutes a significant portion, accounting for 21 per cent of the total assistance released, which stands at '60,307.19 crore.'This amount constitutes a significant portion, accounting for 21 per cent of the total assistance released, which stands at '60,307.19 crore.'The Scheme for Special Assistance to States for Capital Expenditure was launched in FY2020-21. The scheme has been expanded and continued as 'Scheme for Special Assistance to States for Capital Investment 2023-24' with allocation of '1.3-lakh crore. This includes an amount of '1-lakh crore under Part-I of the Scheme, which has been allocated to States in proportion to their share of Central taxes as per the award of the 15th Finance Commission and incentive amounts of '30,000 crore for reform-centric and sector-specific areas ' scrapping old vehicles, urban planning reforms, financing reforms in urban local bodies to make them creditworthy for municipal bonds, housing for police personnel above or as part of police stations, unity malls, children and adolescent library and digital infrastructure. Interestingly, while UP and Bihar are the top two States which have fulfilled the above-mentioned criteria and received maximum allocation under the Scheme in the last four years, Uttarakhand, Haryana, Kerala and Punjab are among the States which have received about 1-2 per cent of the total released amount under the Scheme. In fact, data shows that Andhra Pradesh, Kerala, Manipur and Punjab have not received any allocation in 2023-24 and as per the Ministry of Finance information provided to the Lok Sabha this month; these States have not met the eligibility criteria prescribed under the Scheme.' The objective of the Special Assistance to States for Capital Expenditure/Investment is to enhance capital expenditure by the States. The guidelines of the Scheme for Special Assistance to States for Capital Investment 2023-24 specify targets for capital expenditure for each State in the financial year 2023-24 to qualify for the second instalment under Part-I (Untied) of the Scheme for that fiscal year.

81. (a)

The Centre hiked the interest rates of some of the small savings schemes, such as Sukanya

Samriddhi Scheme, 3-year Time Deposit, for the January-March 2024 quarter. As per the latest revised list, the interest rate of Sukanya Samriddhi Scheme will be 8.2%, while for 3-year TD it would be 7.1% for the last quarter of the current fiscal. Earlier, interest rates for Sukanya Samriddhi Scheme and 3-year TD were 8.0%, 7.1%. The PPF rates were kept unchanged for more than 3 years. It was last tweaked in April-June 2020, when it was slashed to 7.1 per cent from 7.9 per cent.'

82. (b)

Union Minister Sarbananda Sonowal to launch domestic sailing of first International Cruise Liner 'COSTA SERENA' in Mumbai Union Minister of Ports, Shipping and Waterways, Sarbananda Sonowal will launch the domestic sailing of the first International Cruise Liner 'COSTA SERENA' in India at Mumbai. Such cruise initiatives are part of 'Dekho Apna Desh', launched on Prime Minister's appeal to the middle class to prefer domestic tourism over international. At the recently concluded Global Maritime India Summit 2023 organized by the Ministry, discussions revolved around reaching the target of 50 million cruise passengers in India by 2047.

83. (a)

Centre to launch campaign to raise awareness on use of digital life certificate for pensioners. The Centre will launch a month-long nationwide campaign aimed at raising awareness on the use of digital life certificates among central government pensioners. A nationwide campaign will now be held from 1st to 30th November, 2023 in 500 locations in 100 cities across the country, targeting 50 lakh pensioners. To enhance 'ease of living' of central government pensioners, the DoPPW has been promoting 'Jeevan Pramaan' or digital certificate (DLC) extensively. In 2014, submission of DLCs using biometric devices was commenced. Subsequently, the department engaged with the Ministry of Electronics and Information (MeitY) and Unique Identification Authority of (UIDAI) to develop a face authentication technology system based on the Aadhaar database, whereby it is possible to submit a life certificate from any Android-based smartphone.

84. (d)

Centre urges manufacturers of white goods to start warranty or guarantee period from date of installation. The Department of Consumer Affairs has urged manufacturers and sellers of white goods to revise the warranty or guarantee policy to reflect its commencement from the date of

installation rather than the date of purchase. White goods typically involve installation by trained technician, and until they are correctly installed on the premises, consumers are unable to use goods. Department of Consumer Affairs has strongly advised manufacturers of white goods such as such as refrigerators, air conditioners, washing machines etc. revise the warranty or guarantee policy in the sale of white goods to consumers, to reflect its commencement from the date of installation rather than the date of purchase. Initiating the warranty or guarantee period when consumers are unable to use the product constitutes an unfair trade practice under the Consumer Protection Act, 2019 and a contract imposing such terms which causes significant change in the rights of consumer is an unfair contract under the Act.

85. (c)

Recently National Geographic conducted a survey, wherein Sikkim in northeast India has made it to the Coolest Places to Visit in the new year 2024. The list comprises 30 destinations from across the globe and Sikkim is the only Indian destination. Sikkim's is one of only three Asian destinations featured, along with Tainan in Taiwan and Xi-an in China.

86. (b)

Through an amendment in the SHAKTI policy, Ministry of Coal has now allowed power generating companies(GENCOs),including private ones, to sell power on any segment of the power exchanges. Under Para B(viii)(a) of SHAKTI policy, power plants, including private GENCOs, without a Power Purchase Agreement (PPA)could seek coal linkages for a minimum of 3 months and up to a year. However, the wording of the policy restricted them to selling power only on the Day-Ahead segment of the exchange. Therefore, through an amendment, the Ministry of Coal allowed such GENCOs to sell'power'on the exchange or through DEEP portal.

87. (c)

Prime Minister Narendra Modi will launch PM PVTG (Particularly Vulnerable Tribal Groups) Development Mission tomorrow in a huge step to empower tribal people. The Government of India will launch a 24 thousand crore rupee scheme to ensure holistic development of the Particularly Vulnerable Tribal Groups on the occasion of JanJaatiya Gaurav Divas. The launch of Pradhan Mantri PVTG Development Mission was announced in the budget of this year to improve socio-economic conditions of the Particularly Vulnerable

Tribal Groups. There are 75 PVTGs in 18 States and Union Territories living in 22 thousand 544 villages having a population of around 28 lakhs. These tribes stay in scattered, remote and inaccessible habitations, often in forest areas. Among the seventy-five listed PVTG's the highest number are found in Odisha. They are mostly homogenous with a small population.

88. (b)

E-Commerce cargo movement sets course for Ganga (NW 1) as Inland Waterways Authority of India (IWAI) and Amazon signs MoU A memorandum of understanding (MoU) was signed between Inland Waterways Authority of India (IWAI) and Amazon Seller Services Private Limited (Amazon) for promoting cargo movement and transportation of customer shipments & products via inland waterways using river Ganga (National Waterway 1). The collaboration between IWAI and Amazon marks a significant stride in advancing the transportation of e-commerce cargo along our Inland Waterways. This partnership seeks to harness the efficiency and sustainability of water transport to optimize logistics, diminish environmental footprints, and promote economic development. According to a World Bank Report, rail and road transport consume 18.5% and 91.6% more fuel than water transport, making it the most environmentally friendly mode of transportation.

89. (a)

Plastic exports grew 9.4% year-on-year to \$933 million as the raw material prices declined and festive demand in key markets increased, Plexconclil. The country's plastic exports stood at \$852 million in October 2022, industry body Plastics Export Promotion Council (Plexconclil).

· The Plastics Export Promotion Council (PLEXCONCIL), established by the Ministry of Commerce & Industry, Department of Commerce, Government of India on 15th July, 1955, is a non-profit organisation registered under section 25 of the Companies Act, 1956 (or section 8 of the Companies Act, 2013).

· The council is administered by the Committee of Administration (CoA) consisting of nominees from Ministry of Commerce & Industry, Government of India; as well as elected representatives from the export trade.'

90. (c)

The Union Health Ministry on November 20 invited comments from the public and stakeholders on the proposed National Pharmacy Commission Bill, 2023. The Ministry proposes to finalise the Bill for

setting up the National Pharmacy Commission and repealing the Pharmacy Act, 1948.

The proposed bill aims to provide for a pharmacy education system that improves access to quality and affordable pharmacy or pharmaceutical education, ensures availability of adequate and high-quality pharmacy professionals in all parts of the country, promotes equitable and universal healthcare, and makes services of pharmacy professionals accessible to all citizens.

91. (c)

Petroleum Minister Hardeep Puri Inaugurates Floating CNG Station for Boats In a significant step towards a pollution free Varanasi, the city's second floating Compressed Natural Gas (CNG) Mobile Refueling Unit (MRU) station at Ravidas Ghat was inaugurated by Minister of Petroleum and Natural Gas & Housing and Urban Affairs Shri Hardeep Singh Puri. This is the country's second such station built to fill CNG in boats, after the Namo Ghat CNG station.

92. (a)

India launched its first-ever auction of 20 critical mineral blocks on November 29. This initiative aims not only to bolster economic growth but also secure essential resources for driving the nation's green energy shift. The online auction will use a transparent two-stage ascending forward process, selecting bidders based on their quoted mineral values. Critical minerals including lithium and graphite serve essential roles in various sectors, including renewable energy, defense, agriculture, pharmaceuticals, high-tech electronics, telecommunications, transportation, and the establishment of gigafactories.

93. (c)

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Moreover, India aims to reach a milestone of 50% cumulative electric power installed capacity from non-fossil sources by 2030.

94. (a)

Cabinet approves Central Sector Scheme for providing Drones to the Women Self Help Groups The Union Cabinet has approved Central Sector Scheme for providing Drones to the Women Self Help Groups (SHGs), with an outlay of Rs. 1261 Crore for the period from 2024-25 to 2025-26. The scheme aims to provide drones to 15,000 selected Women SHGs during the period 2023-24 to 2025-2026 for providing rental services to farmers for agriculture purpose. The highlights of this scheme are as under: The scheme approves holistic interventions by converging the resources and efforts of Department of Agriculture & Farmers Welfare (DA&FW), Department of Rural development (DoRD) and Department of Fertilizers (DoF), Women SHGs and Lead Fertilizer Companies (LFCs). Appropriate clusters where usage of Drones is economically feasible will be identified and progressive 15,000 women SHGs in various States in the identified clusters will be selected for providing drones. Central Financial Assistance @ 80% of the cost of drone and accessories/ancillary charges up to a maximum of Rs. Eight Lakh will be provided to the women SHGs for purchase of drones. The Cluster Level Federation (CLFs) of SHGs may raise the balance amount (total cost of procurement minus subsidy) as loan under National Agriculture Infra Financing Facility (AIF). Interest subvention @ 3% on the AIF loan will be provided. One of the members of the women SHGs who is well qualified, 18 and above years of age will be elected by the SRLM and LFCs for 15 day training comprising of 5 day mandatory drone pilot training and additional 10 day training for agriculture purpose of nutrient and pesticide application. The other member / family member of the SHG with inclination to take up repairs of electrical goods, fitting and mechanical works will be selected by the State Rural Livelihood Mission (SRLM) and LFCs who will be trained as drone technician/assistant. These training shall be provided as a package along with the supply of drones. Considering the difficulties which SHGs may face in procuring the drones, repair and maintenance of drones through drone companies, the LFCs will act as a bridge between drone supplier companies and SHGs. LFCs will also promote use of Nano Fertilizers such as Nano Urea and Nano DAP by the drones with SHGs. SHGs will rent out the drone services to the farmers for Nano fertilizer and also for pesticide applications.

95. (d)

Cabinet approves Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan The Union Cabinet chaired by the PM Shri Narendra Modi has approved Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM

JANMAN) with total outlay of Rs.24,104 crore (Central Share:Rs.15,336 crore and State Share: Rs.8,768 crore) to focus on 11 critical interventions through 9 line Ministries. The Prime Minister announced the Abhiyan on Janjatiya Gaurav Diwas from Khunti. As announced in the Budget Speech 2023-24, 'to improve socio-economic conditions of the Particularly Vulnerable Tribal Groups (PVTGs), Pradhan Mantri PVTG of Development Mission will be launched. This will saturate PVTG households and habitations with basic facilities such as safe housing, clean drinking water and sanitation, improved access to education, health and nutrition, road and telecom connectivity, and sustainable livelihood opportunities. An amount of Rs.15,000 crore will be made available to implement the Mission in the next three years under the Development Action Plan for the Scheduled Tribes (DAPST).' India has ST population of 10.45 crore as per 2011 census, out of which 75 communities located in 18 States and the Union Territory of Andaman and Nicobar Islands have been categorized as Particularly Vulnerable Tribal Groups (PVTGs). These PVTGs continue to face vulnerability in social, economic and educational fields.

96. (b)

The government has approved the 'Terms of Reference' for the 16 Finance Commission, which makes recommendations on sharing of tax revenues between the Centre and states. The recommendations would cover a five-year period commencing April 1, 2026. ' The commission would submit its report by Oct. 31, 2025. ' The 15th Finance Commission was constituted on Nov. 27, 2017. ' It made recommendations covering a six-year period commencing April 1, 2020, through its interim and final reports.

97. (b)

Gajraj System: Railways to install AI-based surveillance system to prevent elephant deaths on track. The Indian Railways will be installing an AI-based surveillance system to prevent elephant deaths on railway tracks. These surveillance system will be installed on 700 kilometres of route passing through forest areas. Forest areas in Assam, West Bengal, Odisha, Kerala, Jharkhand and some parts of Chhattisgarh and Tamil Nadu which are home to elephants.

98. (d)

'Garba of Gujarat' has been inscribed in the Representative List of Intangible Cultural Heritage of Humanity by UNESCO, under the provisions of the 2003 Convention for the Safeguarding of

Intangible Cultural Heritage during the 18th meeting of the Intergovernmental Committee for the Safeguarding of the Intangible Cultural Heritage from 5th -9th December, 2023 in Botswana. Garba of Gujarat is the 15th ICH element from India to join this list. This inscription underscores Garba's pivotal role as a unifying force that fosters social and gender inclusivity. Garba as a dance form is entrenched deeply in ritualistic and devotional roots, involving people from all walks of life and it continues to thrive as a vibrant living tradition bringing communities together. The inscription further highlights the commitment and efforts of the Ministry of Culture, Government of India towards the safeguarding, promotion and preservation of our intangible cultural heritage.

99. (b)

The Ministry of Electronics and IT has said that the program- 'YUVAi- Youth for Unnati and Vikas with AI' will be featured at the Global Partnership on Artificial Intelligence (GPAI) Summit in New Delhi. The programme, designed to equip the youth with essential AI skills, has garnered attention for its innovative approach. The programme is a collaborative initiative of the National e-Governance Division, under the Ministry of Electronics and Information Technology (MeitY) and Intel India. YUVAi aims to foster a deeper understanding of AI, to enable school students from class 8 to 12 across the nation with AI skills, and to empower them to become human-centric designers and users of AI.

100. (d)

Central Tribal University to be set up in Telangana The Parliament passed the Central Universities (Amendment) Bill, 2023 bill to establish a central tribal university in Telangana. The university will be built at a cost of '900 crore. The university is expected to be set up in Mulugu and is named after tribal goddesses Sammakka and Sarakka. As per the state and objects of the Central Universities (Amendment) Bill, 2023, the Sammakka Sarakka Central Tribal University aims to fulfill regional aspirations by enhancing access and quality of higher education in Telangana. The new university is expected to promote higher education and research along with tribal art, culture, customs and technological advancements for the tribal population of India. With an added focus on tribal education, the bill states that the Sammakka Sarakka Central Tribal University will fulfill its education and other activities like other central universities. The Central Universities Act, of 2009 was enacted to establish and incorporate central universities to support and improve the

education and research ecosystem across the states of India.

101. (a)

In a first, the Ministry of Mines directly sanctioned exploration licences to five Notified Private Exploration Agencies (NPEAs) for critical and deep-seated mineral projects. These licensees selected by the Centre sans any auction process would, however, be allowed to participate in the auction of the said minerals, a privilege that was previously not granted.

- A total of 17 projects, including 11 of critical minerals, provided to the five NPEAs are in Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha, Gujarat and Karnataka.
- Gemcokati Exploration, an NPEA in Maharashtra, acquired the highest six projects. Kolkata-based Maheshwari Mining secured four projects. Both Geovale Services and Geoexplore secured three projects each, while United Exploration received one project.
- The exploration blocks will contain a variety of minerals, including iron ore, graphite, platinum group elements (PGE), gold, bauxite, nickel, cobalt, and rare earth elements (REE).
- Since March 2022, the ministry has notified 16 Private Exploration Agencies to take up exploration projects through state governments, funded by the National Mineral Exploration Trust (NMET).
- The Mines and Minerals (Development and Regulation) Act, 1957, MMDR Act was amended through the MMDR Amendment Act, 2021, w.e.f. 28/3/2021 which, inter alia, empowers the central government to notify entities, including private entities, that may undertake prospecting operations.
- On August 17, 2023, an amendment to the MMDR Act identified 24 minerals, including graphite, nickel, PGE, REE, potash, among others, as critical and strategic minerals. A comprehensive list of 29 minerals was included in the 'Seventh Schedule' of the Act, opening the possibility for these private exploration agencies to obtain exploration licenses for these minerals.

102. (e)

University Grant Commission (UGC) has mandated that no foreign higher educational institution (HEI) will offer any programme in India without the prior approval of the commission. The regulations also mandate that the HEIs shall not offer programmes under any franchise arrangement and that such programmes shall not be recognised by the UGC.

- This includes Twinning Programmes, Joint Degree, and Dual Degree Programmes.

· UGC also noted that edtech companies that are giving advertisements for offering degree and diploma programmes in online modes in association with some foreign universities/institutions, are not permissible under the franchise agreement and any such programme or degree will not have UGC recognition.

- The University Grants Commission is a statutory organization under the Ministry of Education, Government of India, established by an Act of Parliament in 1956 for the promotion and co-ordination of University education and for the determination and maintenance of standards of teaching, examination and research in Universities, and for the purpose of performing its functions under this Act.'

103. (d)

The 192nd Meeting of Employees' State Insurance Corporation was held at ESIC Headquarters under the Chairmanship of Shri Bhupender Yadav, Union Minister for Labour and Employment, Environment, Forest and Climate Change and Chairman, ESIC.

- In order to neutralise the impact of inflation,' the proposal to increase the basic rate of Permanent Disablement Benefit (PDB) and Dependant's Benefit (DB) was approved by ESI Corporation.'The PDB is paid at the rate of 90% of wages in the form of monthly payment depending upon the extent of loss of earning capacity as certified by a Medical Board.
- The DB is paid at the rate of 90% of wage in the form of monthly payment to the dependants of a deceased Insured person in cases where death occurs due to employment injury or occupational hazards.

104. (d)

The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi has approved the proposal to declare Surat Airport as an International Airport. Surat Airport will not only become a gateway for international travelers but also facilitate seamless export-import operations for the thriving diamond and textile - industries.

105. (c)

Krutrim Si Designs, the artificial intelligence (AI) venture of Ola co-founder Bhavish Aggarwal unveiled Krutrim, its base large language model (LLM). Krutrim has joined the increasingly-competitive AI race dominated by players such as Google, Microsoft and OpenAI.

- Krutrim, meaning 'artificial' in Sanskrit, is a family of LLMs, including Krutrim base and Krutrim Pro, which will have multimodal, larger knowledge

capabilities, and many other technical advancements for inference.

106. (a)

Taking ahead the cause of eco-friendly maritime transportation, Barracuda, said to be India's fastest solar-electric boat, was launched on at the yard of Navalt Solar and Electric Boats, located off Aroor in Alappuzha. Named after the swift, long fish, Barracuda was designed by Navalt and can be deployed even in the rough seas as a workboat to ferry up to 12 passengers. This cutting-edge vessel was jointly developed by Mazagon Dock Shipbuilders and Navalt.

107. (d)

The Parliament has passed the 'Telecommunications Bill, 2023' with the approval of Rajya Sabha with amendments. The Bill has already been passed by Lok Sabha. It has been brought to transform and reform telecom sector, services, and its networks. The Bill seeks to amend and consolidate the law relating to the development, expansion, and operation of telecom services. The Bill seeks to replace the 'Indian Telegraph Act, 1885'.

108. (d)

Life Insurance Corporation of India (LIC) will get time till May 2032 to comply with Minimum Public Shareholding (MPS) norms prescribed by the Securities and Exchange Board of India. As of September 30, 2023, the government owns 96.5 per cent in LIC. The government divested 3.5 per cent of its shareholding in LIC last year, and accordingly, it got listed on stock exchange.

· Rule 19A of the Securities Contract Regulation Rules says every listed company, other than a public sector company, shall maintain a public shareholding of at least 25 per cent. Such a company will get three years from the date of listing to ensure MPS. Such a provision aims to bring more public as shareholding. The public can be an individual or an institution.

109. (a)

The government has extended current effective zero import duty on masur dal (lentil) till March 2025 in order to ensure steady supply of the key pulse from international market and keep domestic prices under check. However, the government has not extended the current import duty structure on three crude edible oils -- palm oil, soyabean oil and sunflower oil. India is the world's largest producer and import of pulses.

· According to a finance ministry notification, the exemption of zero import duty on masur as well as

agri-infra cess of 10 per cent has been extended till March 2025

- This exemption on masur was valid till March 2024.
- It imported 24.96 lakh tonnes pulses during 2022-23.

110. (b)

The Union Home Ministry declared the Muslim League Jammu Kashmir Masarat Alam faction (MLJK-MA) as an 'unlawful association' under the Unlawful Activities (Prevention) Act, 1967 (UAPA). This organisation and its members are involved in anti-national and secessionist activities in J&K supporting terrorist activities and inciting people to establish Islamic rule in J&K."

111. (b)

The Financial Intelligence Unit India has issued compliance show cause notices to nine offshore Virtual Digital Assets Service Providers. Virtual Digital Assets Service Providers were brought into the ambit of Anti Money Laundering, Counter Financing of Terrorism (AML-CFT) framework under the provisions of the Prevention of Money Laundering Act, 2002 in March 2023.

- The nine cryptocurrency exchanges served with the notices are Binance, KuCoin, Huobi, Kraken, Gate.io, Bittrex, Bitstamp, MEXC Global and Bitfinex.'
- Digital asset service providers,'whether operating within or outside India's borders, and involved in activities such as converting between digital assets and traditional currencies, transferring digital assets, safeguarding or managing digital assets, or utilizing instruments that grant control over digital assets, must undergo registration with the Financial Intelligence Unit India (FIU IND) as a 'Reporting Entity.' Additionally, they are obligated to adhere to a specified set of responsibilities outlined in the Prevention of Money Laundering Act (PMLA) of 2002.

· Financial Intelligence Unit ' India (FIU-IND) was set by the Government of India vide O.M. dated 18th November 2004 as the central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions.

· FIU-IND is also responsible for coordinating and strengthening efforts of national and international intelligence, investigation and enforcement agencies in pursuing the global efforts against money laundering and financing of terrorism.

· FIU-IND is an independent body reporting directly to the Economic Intelligence Council (EIC) headed by the Finance Minister.

112. (b)

Chile becomes 95th member of International Solar Alliance ISA Chile has become the 95th member of the International Solar Alliance ISA. Chile handed over the Instrument of ISA ratification during the meeting of Ambassador Juan Angulo of Chile with Joint Secretary (Economic Diplomacy) in Ministry of External Affairs Abhishek Singh in New Delhi.

113. (b)

Adani's Sri Lanka port terminal project to get funding from U.S. government The U.S. International Development Finance Corporation (DFC) has announced a \$553 million investment in the Adani Ports-led container terminal project in Colombo, Sri Lanka. The DFC has pledged \$1 billion to Sri Lanka, the second highest in the region, following India. The investment in the new terminal is aimed at catering to growing economies in the region.

114. (c)

New island emerges near Japan's Ogasawara island chain after an undersea volcano erupted A new island emerged near Japan's Ogasawara island chain after an undersea volcano erupted late last month. Plumes of smoke and ash, reaching over 50 metres in height, were observed every few minutes during the eruptions which continued for about 10 days. The so far unnamed island is 100 metres in diameter and was formed by phreatomagmatic eruptions. Ogasawara Island chain, also known as Bonin Islands, is a volcanic arc comprising more than 30 islands and islets. Some of them are still active. Formation of the new island is a rare phenomenon with the last record of such volcanic activity in 2013. Japan has the most active volcanoes in the world at 111.

115. (a)

The executive board of the International Monetary Fund (IMF) approved a proposal to make a 50% increase in the quota allocated to members in proportion to their current quotas. The proposal will now be considered and made effective by the board of governors as part of concluding the 16th general review of quotas. Currently, India has a quota of special drawing rights (SDR) 13,114.4 million which denotes a share of 2.75 per cent, making it the eighth-largest quota-holding country in the IMF. Based on the quota, India has 132,063 votes, which denotes a share of 2.63 per cent.

116. (b)

State Bank of India (SBI) to launch its banking mobile app 'Yono Global' in Singapore and the US, offering digitalized remittance and other services

to its customers. In Singapore, SBI is integrating its Yono Global app with PayNow and aims to launch it soon. Currently, SBI offers Yono Global services in 9 countries- United Kingdom , Bahrain, Bangladesh, Canada, Mauritius, Maldives, Nepal, Sri Lanka and South Africa.

117. (d)

Argentina elects fiery right-wing populist Javier Milei as President amid discontent over economy. Javier Milei, a self-described anarcho-capitalist, wins the presidential runoff in Argentina, defeating Economy Minister Sergio Massa. Capital of Argentina: Buenos Aires Anarcho-capitalism is a political ideology that lies within individual anarchism that advocates for an unregulated free-market economy.

118. (b)

CAG Girish Chandra Murmu elected as Vice-Chair of UN Panel of Auditors Comptroller and Auditor General of India (CAG) Girish Chandra Murmu has been elected as the Vice-Chair of the UN Panel of Auditors for the next year. This recognition underscores India's commitment to the highest standards of external audit and its active participation in shaping the global audit landscape. Murmu participated in the sixty-third session of the Panel of External Auditors, held at the United Nations Headquarters in New York on November 20-21, 2023. The Panel of external auditors comprising heads of 12 Supreme Audit Institutions (SAIs) globally, oversees the external audit of the UN Secretariat, funds and programmes, and specialised agencies.

119. (c)

UAE inaugurates world's largest single-site solar power plant ahead of COP28 The United Arab Emirates has inaugurated the world's largest single-site solar power plant ahead of the upcoming United Nations Climate Change Conference (COP28). The 2-gigawatt Al Dhafra Solar Photovoltaic Independent Power Project (IPP) is located 35 kilometers from Abu Dhabi city and will generate enough electricity to power almost 200,000 homes. The plant is expected to displace 2.4 million tonnes of carbon emissions annually.

120. (d)

India To Chair International Sugar Organisation For 2024 India will take charge as the chairman of the International Sugar Organisation (ISO), an apex body for sugar and related products, for 2024. India is the largest consumer and second largest producer of sugar in the world.

121. (a)

Christopher Luxon has been sworn in as New Zealand's prime minister. The swearing-in ceremony was presided over by Governor-General Cindy Kiro. Luxon leads a conservative coalition after his National Party struck a deal with two smaller parties following a general election last month.

122. (b)

Cambodia's Crown Jewel, Angkor Wat Named The Eighth Wonder Of The World Angkor Wat has become the eighth wonder of the world. Angkor Wat, in the heart of Cambodia, has beaten Pompeii in Italy to become the eighth Wonder of the world. It holds the Guinness World Records for being the largest religious structure in the world Angkor Wat is one of the finest examples of Khmer architecture in Cambodia. Located in the northern part of Siem Reap, Angkor Wat is an integral part of Angkor Archaeological Park, housing the ruins of the Khmer Empire dating from the ninth to the 15th century. Recognised as a UNESCO World Heritage Site in 1992, the complex includes not only Angkor Wat but also Angkor Thom and the Bayon Temple, known for their intricate carvings and magnificent sculptures. Constructed under the rule of King Suryavarman II, Angkor Wat stands as the largest religious structure in the world. Dedicated to Lord Shiva, Brahma and Vishnu, the temple has five major towers symbolising the peaks of Mount Meru, believed to be the abode of the gods in Hindu mythology. The temple's sculptures vividly depict scenes from the Mahabharata and Ramayana, adding layers of cultural richness to this architectural marvel.

123. (c)

Cambodia's Crown Jewel, Angkor Wat Named The Eighth Wonder Of The World Angkor Wat has become the eighth wonder of the world. Angkor Wat, in the heart of Cambodia, has beaten Pompeii in Italy to become the eighth Wonder of the world. It holds the Guinness World Records for being the largest religious structure in the world Angkor Wat is one of the finest examples of Khmer architecture in Cambodia. Located in the northern part of Siem Reap, Angkor Wat is an integral part of Angkor Archaeological Park, housing the ruins of the Khmer Empire dating from the ninth to the 15th century. Recognised as a UNESCO World Heritage Site in 1992, the complex includes not only Angkor Wat but also Angkor Thom and the Bayon Temple, known for their intricate carvings and magnificent sculptures. Constructed under the rule of King Suryavarman II, Angkor Wat stands as the largest religious structure in the world. Dedicated to Lord

Shiva, Brahma and Vishnu, the temple has five major towers symbolising the peaks of Mount Meru, believed to be the abode of the gods in Hindu mythology. The temple's sculptures vividly depict scenes from the Mahabharata and Ramayana, adding layers of cultural richness to this architectural marvel.

124. (c)

India joins Battery Energy Storage Systems Consortium for RE integration India became a member of the Battery Energy Storage Systems (BESS) Consortium, an initiative led by The Global Leadership Council (GLC) of the Global Energy Alliance for People and Planet (GEAPP). As part of this collaborative effort, India stands among the pioneering nations committed to securing 5 Gw of BESS commitments by the conclusion of 2024. India has taken significant steps for the integration of BESS, which will be crucial in supporting its goal of energy security and access to reliable round-the-clock energy for all.

In September this year, the Government of India approved a scheme committing to the development of 4,000 MWh of BESS projects by 2030-31, with financial support of up to 40% of the capital cost to developers in the form of Viability Gap Funding (VGF). The scheme is expected to bring down the costs of BESS infrastructure projects and incentivise public-private partnerships.

125. (a)

Australian batter Travis Head, who smashed an explosive century to help Australia win their sixth ICC Cricket World Cup title, has been named as the ICC Men's Player of the Month for November 2023. Head beat tough competition from teammate Glenn Maxwell and India seamer Mohammed Shami to claim the honour.

126. (b)

The UN has designated 2024 as the International Year of Camelids. Camels, llamas, alpacas, vicuñas and guanacos are an important source of livelihood for millions of families - most of them pastoralists - in dryland and mountainous rangeland ecosystems around the world. The Year is meant to raise the public's and policymakers' awareness of the significant role of camelids.

• The resolution for the International Year of Camelids, proposed by the Government of Bolivia and presented by Ecuador as Country Chair of the Group of Latin American and Caribbean Countries (GRULAC), was approved by the UN General Assembly on 17 October 2017 upon

recommendation by FAO (Food and Agriculture Organization of the UN).

127. (c)

Angola says it will leave the Organization of the Petroleum Exporting Countries (OPEC) over a disagreement regarding production quotas, a move that will bring the group down to 12 members. Angola, which first joined OPEC in 2007, has struggled to meet production quotas over the past several years. The country is joining others, such as Qatar and Ecuador, that have left OPEC. OPEC Headquarters: Located in Vienna, Austria.

- Angola is one of the largest oil exporters in Sub-Saharan Africa, alongside Nigeria.
- Founded in 1960, the 13-member OPEC cartel in 2016 partnered up with 10 other producers to form OPEC to gain more clout.
- Without Angola, OPEC countries will produce about 27 million barrels of oil per day, about 27 percent of the global supply.

128. (d)

Pakistan's military wing Inter-Services Public Relations (ISPR) claimed it had successfully conducted the flight test of Fatah-II, a guided multi-launch rocket system (MLRS). Equipped with state-of-the-art avionics and navigation system, Fatah-II is capable of engaging targets with high precision up to a range of 400 kilometres.

129. (a)

Angelo Mathews becomes first international cricketer to be timed out Sri Lanka's Angelo Mathews has made unwanted history after becoming the first player in 146 years of international cricket to be timed out. Mathews was timed-out after Shakib Al Hasan, the opposition captain, successfully appealed in the 25th over of the first innings. The on-field umpires asked Shakib twice if he wanted to withdraw the appeal. According to the ICC Playing Conditions for the World Cup, the incoming batter has to "be ready to receive the ball" within two minutes of a dismissal or a batter retiring. This rule has been in place in ODI cricket since June 2023. For Tests, the corresponding time limit is three minutes, and for T20Is it is 90 seconds. This is the seventh overall time in men's cricket that a 'timed out' dismissal has occurred, and the first time in 50-over cricket. The previous six instances were all in first-class cricket.

130. (b)

The International Cricket Council Board suspended Sri Lanka Cricket's membership of the ICC with immediate effect. In a statement released, the ICC

said that the SLC had breached its obligations as a member, in particular the requirement to manage its affairs autonomously and without government interference. Sri Lanka is scheduled to host the ICC Under-19 Men's Cricket World Cup in 2024 Jan-Feb.

131. (d)

New Zealand's Rachin Ravindra and West Indies' Hayley Matthews announced the ICC Men's and Women's Player of the Month award for October 2023. Ravindra, the 23-year-old Blackcaps batter, claimed his first Men's Player of the Month award, showcasing exceptional form in the World Cup 2023 group stages.

- His remarkable 406 runs at an average of 81.20 included a superb 123 not out against England and a blazing 116 against Australia.
- Matthews, the top-ranked all-rounder in the women's T20I rankings, secured her second Women's Player of the Month award. She led West Indies with scintillating performances in the T20I series against Australia, amassing 310 runs at an average of 155, with a standout unbeaten 132.
- Ravindra beat competition from top World Cup performers like Jasprit Bumrah and Quinton de Kock, while Matthews triumphed over contenders Nahida Akhter and Amelia Kerr.

132. (c)

India's Virender Sehwag, Diana Edulji And Sri Lanka's Aravind D'Silva Enter ICC's Hall Of Fame Three cricketing greats and standout performers in the history of the game ' legendary opener Virender Sehwag, former Indian Women Test skipper Diana Edulji and Sri Lanka's iconic star Aravinda de Silva are the latest inductees to be added to the ICC Cricket Hall of Fame. With these 3 more additions, there will now be 112 cricketers to be on the ICC Hall of Fame list. Speaking of India, currently 9 Indian cricketers hold the prestigious honour for their stellar achievements. They include: Sunil Gavaskar, Bishan Singh Bedi, Kapil Dev, Anil Kumble, Rahul Dravid, Sachin Tendulkar, Vinoo Mankad, Diana Edulji, Virendra Sehwag.

133. (d)

The 12th edition of 'Admiral's Cup' Sailing Regatta concluded with a glittering closing ceremony at Ettikulam Beach at Indian Naval Academy (INA), Ezhimala, Kannur, Kerala. Team Italy represented by Midshipman Avallone Antonio & Midshipman Creati Carlo Leonardo won the Admiral's Cup 23. Team India represented by Midshipman PPK Reddy and Cadet GY Reddy was the Runners-Ups.

134. (b)

Khelo India Games will be held in Tamil Nadu in January next year. The State Government said that the games will be held in Chennai, Coimbatore, Madurai and Trichy from 19th to 31st January, 2024. More than 5,500 sports persons and over 1,600 coaches are expected to participate in the event. More than 1000 referees and 1200 volunteers will be part of the sporting event. For the first time, squash will be included in Khelo India games.

135. (b)

Aryna Siarhieje'na Sabalenka is a Belarusian professional tennis player. Novak Djokovic and Aryna Sabalenka were honored by the International Tennis Federation as the 2023 ITF World Champions. The pair were the only singles players who managed to reach at least the semi-finals of all four Grand Slam events this year.

This is Djokovic's eighth ITF World Champion award, which is also a record. He finished the year as ATP No. 1 for a record-extending eighth time, where he bagged the Australian Open, French Open and US Open, which also took his majors' total to a men's leading 24. He was also runners-up at the Wimbledon and led the men's tour with seven titles.

This is the first time Sabalenka has received this honour. She won the Australian Open this year, which was also her first Grand Slam title. She was runners-up at the US Open, and also made it to the semifinals of the French Open and Wimbledon. She also made her debut at No. 1 in the WTA rankings in September this year and finished the year at No. 2, behind Iga Swiatek.

136. (d)

The Competition of Commission of India (CCI) has approved the proposed combination relating to minority investment by India Business Excellence Fund ' IV in SK Finance Limited. ' India Business Excellence Fund ' IV (Acquirer) is a Category II Alternative Investment Fund registered with the Securities and Exchange Board of India. It primarily invests in equity and equity-linked instruments and/or debt and/or mezzanine or other instruments of Indian or India related companies. It is a sector-agnostic fund, providing growth capital to mid-sized companies. ' SK Finance Limited (Target) Target is a non-banking finance company registered with the Reserve Bank of India as a Non-Banking Non-Deposit Taking Systemically Important Asset Finance Company engaged in the business of providing financing for vehicles (new and used) and loans to Micro Small and Medium Enterprises. Target largely caters to

low-mid income, self-employed individuals that are largely under-banked (in semi-urban/rural areas) with minimal access to organized lending.

137. (b)

The Sri Lankan government has renewed the petroleum products license granted to Lanka IOC, the local subsidiary of Indian Oil Corporation, for another 20 years. The license originally issued in 2003 was to expire in January 2024. This will allow Lanka IOC to continue its retail operations on the debt-trapped island nation until Jan. 22, 2044.

138. (a)

SBI Card has partnered with Reliance Retail to launch the eco-friendly Reliance SBI Card credit card, granting shoppers at Reliance Retail access to rewards. The card offers benefits across various shopping categories and comes in two variants. The collaboration aims to enhance the shopping experience and provide exclusive discounts and rewards for customers.

139. (b)

Mobility and Migration Partnership Agreement signed between India and Italy Mobility and Migration Partnership Agreement signed between India and Italy to facilitate movement of workers, students and professionals. They also conversed about deepening the India-Italy strategic partnership. They agreed that potential in agro-tech, innovation, space, defence, and the digital domain should be explored.

140. (b)

Minda Inks Pact To Form JV With Taiwan Firm To Produce Sunroof For Passenger Vehicles Auto components maker Minda Corporation inked a pact to form a joint venture with Taiwan-based HSIN Chong Machinery Works to produce sunroofs for passenger vehicles. The joint venture will offer a full system solution ranging from design, and development to manufacturing of sunroof for passenger vehicles. Ashok Minda - Chairman & Group CEO, Minda Corporation Ltd. The market for sunroof in India is expected to reach \$500-600 million by 2030.

141. (c)

The Election Commission (EC) signed an MoU with the Union education ministry to take electoral literacy to classrooms across the country. The memorandum of understanding (MoU) seeks to integrate voter education and electoral literacy into the curricular framework, starting from classes 6 to 12 in all schools.

- As part of the pact, 'democracy rooms' in senior secondary schools have also been proposed for display of voter education material and activities.
- The National Council of Educational Research and Training (NCERT) will introduce and update textbooks to include content on electoral literacy. It will also advise state education boards as well as other education boards in this regard.

Chief Election Commissioner of India: Rajiv Kumar.

142. (a)

India and France has signed the Letter of Intent for Cooperation in the field of Public Administration and Administrative Reforms for three years. It seeks to strengthen the bilateral partnership between the two countries through exchange visits focused on administrative reforms, good governance webinars, capacity-building programs, institutional exchanges, etc. The Indian side presented the translation of the vision of Prime Minister Modi in adopting Next Generation Reforms being undertaken in the Amrit Kaal period with the implementation of the policy maxim 'Maximum Governance' Minimum Government'. The best manifestation of the 'Maximum Governance' Minimum Government' policy is a 'Digitally Empowered Citizen' and a 'Digitally Transformed Institution'.

143. (b)

National Skill Development Corporation of India and EFS Facilities Services Group (EFS) have signed a Memorandum of Understanding (MoU) to promote Skilled International Workforce Mobility (IWM) for Indian nationals, with a specific focus on the GCC countries. EFS Facilities Services Group (EFS) is a Facilities Management Firm based in the United Arab Emirates (UAE). It also aims to develop co-branded skilling institutions to equip Indian nationals with the skills needed for international and local employment, and to create access to approximately 5000 overseas jobs for skilled Indian nationals over the next three years. Additionally, NSDCI and EFS will jointly develop courses for the Skill India Digital App and support accreditation and curriculum development for various training institutes. GCC countries include UAE, Saudi Arabia, Qatar, Kuwait, Bahrain, and Oman.

144. (a)

Telecommunication Engineering Centre (TEC), technical arm of Department of Telecommunications (DOT), Ministry of Communications, Government of India, and the Indraprastha Institute of Information Technology, Delhi (IIITD), have united to drive innovation in

the realm of Trustworthy and Responsible Artificial Intelligence Systems. Underlining their commitment to pioneering advancements in Responsible AI, a Memorandum of Understanding (MoU) was signed on November 3, 2023. This collaboration specifically concentrates on addressing biases in AI systems and promoting fairness assessments while nurturing public trust in these technologies, aligning with the Government of India's objectives.

145. (a)

YES BANK has entered into a Memorandum of Understanding (MOU) with Accelerated Computing Enterprise Pvt. Ltd. (trading as 'Cloud Ace India'), a leading provider of cloud solutions. YES BANK and Cloud Ace India team up for digital transformation. YES BANK has entered into a Memorandum of Understanding (MOU) with Accelerated Computing Enterprise Pvt. Ltd. (trading as 'Cloud Ace India'), a leading provider of cloud solutions. The agreement signifies a pivotal step in YES BANK's commitment at facilitating tech innovation and global digital transformation. It also emphasizes the Bank's endeavor of using advanced cloud tech and financial expertise to assist businesses, startups, and entrepreneurs. The goal is to improve customer convenience and security through cloud tech and provide tailored support to via YES Connect. YES Connect is a groundbreaking platform that serves as a one-stop solution for both existing and potential YES Bank customers. It empowers users to access basic banking services, and also discover a wide array of solutions offered by the Bank and its esteemed partners.

146. (b)

Axis Bank inks an MoU with IRMA to promote financial inclusion and literacy in India Axis Bank has signed a Memorandum of Understanding (MoU) with the Institute of Rural Management Anand (IRMA), to establish the Axis Bank Chair for Financial Inclusion at IRMA. Constituted for a period of 5 years, the Chair will primarily focus on research, deepening industry-academia collaboration, driving thought leadership and policy advocacy. Axis Bank is the third largest private sector bank in India.

147. (a)

Tata Power appoints Deepesh Nanda as CEO & MD of TPREL Tata Power has announced the appointment of Deepesh Nanda as president of renewables and CEO & MD of Tata Power Renewable Energy Limited (TPREL), a subsidiary of Tata Power, effective November 1. He has

succeeded Ashish Khanna who has moved as President, of Generation business.

148. (b)

IBM, AWS set up innovation lab in Bengaluru IBM, in collaboration with Amazon Web Services (AWS), has set up an innovation lab at its Client Experience Centre in Bengaluru. The lab is a first-of-its-kind for the IBM-AWS collaboration. It is open to clients from around the world to explore companies' solutions and test prototypes and proof of value that aim to help accelerate innovation across industries such as banking and financial services, automotive, manufacturing, energy and utilities, travel and transportation, and healthcare.

149. (b)

IndiGo parent InterGlobe Enterprises (IGE) plans to launch and operate an all-electric taxi air service in India, in 2026. It has tied up with a leading California-based electric vertical takeoff and landing (eVTOL) aircraft player Archer Aviation, which is backed by the likes of Boeing, United Airlines, and Stellantis. The partnership plans to finance the purchase of up to 200 of Archer's electric vertical take off and landing (eVTOL) aircraft 'Midnight' for the India operations. As the name suggests, an eVTOL aircraft runs on electricity to hover, take off, and land vertically. eVTOL aircraft are being seen as the future of urban mobility. Apart from air taxis in urban areas, other potential use cases for eVTOL aircraft include segments like package delivery, air cargo, agriculture, and emergency medical services. A number of developed countries have announced plans to launch eVTOL-based air taxi service over the next few years. Currently, India does not have eVTOL-specific policy and regulations.

150. (c)

Deen Dayal Antyodaya Yojana ' National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development has signed a MoU with the Small Industries Development Bank of India (SIDBI) to promote women-led enterprises among members of Self Help Groups (SHGs). According to a statement by the ministry, the partnership focuses on multiple aspects to boost women entrepreneurship.' This included, first enhanced capacity and ability of State Rural Livelihood Missions (SRLM) teams to promote the graduation of seasoned SHG members into micro-entrepreneurs; second, establishment of a reliable and sensitive support architecture for women-led enterprises, involving a network of field cadres, mentors, and experts; third, implementation of

standardized protocols within DAY-NRLM to support 'women-led enterprises.' The MoU will also cater to the formation of partnerships with financial institutions and a network of financiers; design and implementation of new financial schemes, such as credit guarantees and interest subventions; and creation of clear, scalable models for promoting women-led enterprises which can be replicated nationwide.' DAY-NRLM is the flagship 'initiative' of the rural development ministry to cover 7 crore rural poor households, across 600 districts, 6,000 blocks, 2.5 lakh gram panchayats and 6 lakh villages in the country through SHGs and federated institutions and support them for livelihoods collectives in a period of 8-10 years. The scheme enables one member (preferably a woman) from each rural poor household to be brought under the SHG network.'

151. (c)

American multinational tech giant and semiconductor manufacturer, Intel, announced collaboration with eight Indian electronics manufacturing services (EMS) companies and original design manufacturers (ODMs), sharing key technological and operational insights for their laptop manufacturing projects in India. The eight companies are Bhagwati Products Ltd, Dixon Technologies India Ltd, Kaynes Technology India Ltd, Optiemus Electronics Ltd, 'Panache Digilife' Ltd, Smile Electronics Ltd, 'Syrma SGS Technology' Ltd and VVDN Technologies Pvt. Ltd.

152. (c)

Air India has entered into an intermodal interline pact with WorldTicket that will offer its customers air-rail connections at 5,600 train stations in Germany with Deutsche Bahn on a single ticket. WorldTicket is the exclusive distributor for Europe's largest railway operator, Deutsche Bahn. This comes on the back of a similar intermodal partnership to provide guests easy access to an extensive network of rail and bus operators in the UK, Italy, Austria, Belgium, and the Netherlands. The collaboration will enable Air India guests to travel on a single intermodal ticket beyond Frankfurt with convenient train connections to or from other cities and towns across Germany, including those without airports, on Deutsche Bahn, the airline said. WorldTicket is an IATA travel partner with its own AOC-holding airline, FlexFlight, bearing designator code W2, thus making intermodal journeys on a single ticket possible, according to Air India.

153. (c)

A Memorandum of Understanding (MoU) between Karnataka Power Corporation Limited (KPCL) and Tehri Hydro Development Corporation India Limited (THDCIL) was signed on November 9 for accelerated development of various hydro, solar (floating and ground mounting) and pumped storage water projects amounting to '15,000 crore. The development of a 100 MW floating solar photovoltaic (PV) plant at the Kadra dam reservoir, the establishment of a ground mounted, rooftop solar PV with a 170 MW capacity in the premises of KPCL plants, and the establishment of 1,500 MW of pumped storage plant at Varahi would be covered under the MoU. The Varahi Hydro Power project, on the Varahi river near Hosangadi in Udupi district, is the first underground powerhouse in Karnataka with an installed capacity of 460 MW.

154. (d)

The Government of India signed a \$400 million policy-based loan with Asian Development Bank (ADB) to support its urban reform agenda for creating high quality urban infrastructure, improving service delivery, and promoting efficient governance systems. The programme also envisages integrated urban planning reforms to control urban sprawls and foster systemic and planned urbanisation through enhancing the entire ecosystem of legal, regulatory, and institutional reforms along with capacity building of ULBs and community awareness. Specifically, ULBs will promote modernisation of building bylaws, land pooling, urban agglomeration, and comprehensive urban mobility planning through transit-oriented development to help cities become well-planned centres of economic growth. Such integrated planning processes will incorporate climate and disaster resilience, promote nature-based solutions, improve urban environment, and improve cities' financial sustainability through generation of additional revenues.

155. (b)

India and US sign MoU to connect dynamic startup ecosystems, particularly in critical and emerging technologies. India and the United States have signed an MoU with the objective of connecting both the countries' dynamic startup ecosystems, particularly in critical and emerging technologies (CET). 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.

156. (b)

NASA, ISRO gearing up to launch joint space mission to map globe every 12 days The NASA-ISRO Synthetic Aperture Radar (NISAR) is set to be launched in the first quarter of 2024 after a few tests, particularly those related to vibration. The mission, which has three-year duration, aims to survey all of Earth's land and ice-covered surfaces every 12 days. This will start after a 90-day satellite commissioning period.

157. (a)

The Ministry of Ayush and World Health Organization signed Traditional and Complementary Medicine 'Project Collaboration Agreement' in Geneva. The objective of this agreement is to standardize Traditional & Complementary Medical Systems, integrate their quality and safety aspects into the National Health System, and disseminate them at International level.

- A total of two 'Project Collaboration Agreements' have already been signed by the Ministry of Ayush with WHO. The first contract was signed in 2016 to take Traditional Medical systems like Yoga, Ayurveda, Unani, and Panchakarma to the global level and the second contract was signed in 2017 to strengthen the system of Ayurveda, Unani and Siddha medical systems.

158. (b)

Tata Power Ltd. said it has received the first set of Battery Energy Storage Systems (BESS) from TATA AutoComp for its energy storage park. These BESS will be deployed at a 120-megawatt energy storage park in Chhattisgarh, Tata Power said. Tata AutoComp, a leading auto components maker, also inaugurated its manufacturing facility for BESS The Li-ion-based BESS will be manufactured under its joint venture Tata AutoComp Gotion Green Energy Solutions Pvt. Spread over 22,227 square feet, the newly inaugurated BESS facility will have a capacity of 6 GWH (gigawatt hour) and will serve the emerging energy storage industry. Praveer Sinha, CEO & MD, Tata Power and Arvind Goel, Chairman, Tata AutoComp.

159. (d)

Jana Small Finance Bank partners with RapiPay Fintech to enhance digital banking experience with NYE Mobile App RapiPay Fintech Private Limited collaborated with Jana Small Finance Bank Ltd to provide customers with a digital banking experience via its financial mobile app, NYE. RapiPay Fintech's NYE App, a B2C digital banking venture, has merged a wide range of financial services into a single user-friendly interface. Ajay

Kanwal - MD & CEO - Jana Small Finance Bank.
Nipun Jain, CEO of Rapipay Fintech Private Limited.

160. (d)
AIFF and Odisha Government ink MoU for FIFA-AIFF academy with Arsene Wenger's presence. The All India Football Federation (AIFF) and the Government of Odisha joined hands to finalize a Memorandum of Understanding (MoU) aimed at establishing the AIFF-FIFA Talent Academy within the premises of the Odisha Football Academy in Bhubaneswar. The momentous agreement was signed in the presence of Ars'ne Wenger, FIFA's Chief of Global Football Development.

161. (d)
Express logistics provider Blue Dart said it has set up digital parcel locker service at post offices under a partnership with India Post. This service allows consignees to retrieve their shipments from digital parcel lockers at post offices, doing away with the need for personal receipts or signing for a package.

162. (a)
The commerce ministry said it has inked an agreement with US-based Amazon to provide training to MSMEs in 20 identified districts in areas such as making digital catalogues and tax-related issues with a view to promoting exports through e-commerce medium. The capacity building session will allow MSMEs to learn about imaging, digital cataloguing of their products etc.

- The MoU was signed in the presence of Director General of Foreign Trade (DGFT) Santosh Sarangi; Chetan Krishnaswamy (Vice President, Public Policy ' Amazon); and Bhupen Wakankar (Director Global Trade ' Amazon India).
- DGFT is an arm of the commerce ministry which deals with import and export-related issues of the country.

163. (b)
L&T Finance, one of the leading non-banking financial companies in the country, has signed a financing pact with ADB for \$125 million to support financing in rural and peri-urban areas of India, particularly for women borrowers. At least 40% of the proceeds are allocated to women borrowers, while the rest will support farmers, micro, small, and medium-sized enterprises.

- The funding comprises a loan of up to USD 125 million from ADB and an agreement to syndicate an additional \$125 million in co-financing from other development partners.'

164. (d)
HSBC India and UK Export Finance, the United Kingdom's export credit agency, intend to establish a financing programme of up to '100 million to support Indian Micro, Small and Medium enterprises & corporates for financing their imports from the UK. This partnership is expected to enhance the availability of credit for Indian MSMEs and boost trade ties between two countries.

- HSBC India and UKEF signed a Letter of Intent (LoI) to enable them to work together on opportunities relating to UKEF's guarantee-backed structures. HSBC India and UKEF will work closely to originate, structure and extend financing and credit facilities to Indian MSMEs.
- India was UK's 12th largest trading partner in the four quarters to the end of Q2 2023, accounting for 2.1 per cent of total UK trade.
- In 2021, around 7,500 UK SMEs, with around 3,17,300 employees, exported goods worth '1.2 billion to India, accounting for 85 per cent of all UK businesses exporting goods to India and 28 per cent of the total UK goods exports to India .

165. (d)
India, EU sign MoU on semiconductors India and the European Union signed a Memorandum of Understanding on semiconductors' ahead of a meeting of the EU-India Trade and Technology Council. The MoU, aims at increasing resilience of semi-conductors value chain in India and EU and covers cooperation in wide areas covering research and innovation, talent development, partnerships and exchange of market information.

166. (c)
Mastercard, a global technology company in the payments industry, has tied up with U GRO Capital, a NBFC specialising in MSME financing, to extend financing solution to small businesses in India that require financial support to maintain and grow their operations. MSMEs in India have long grappled with substantial challenges, including constrained access to capital. Out of over 64 million MSMEs in India, only 14 per cent have access to credit. This strategic collaboration between Mastercard and U GRO Capital aims to address this challenge by enabling a holistic digital supply chain financing solution for millions of small businesses in India.

167. (c)
H&M Group and DBS will be collaborating on a first-of-its-kind green loan programme which will help facilitate supply chain decarbonisation in the apparel sector. Through this programme, the suppliers will get access to financing from DBS and

technical support from Guidehouse, a sustainability consultant, to make factory upgrades to decrease their climate impact. Traditional banking solutions seek to encourage such green activities indirectly. However, this programme directly provides financing with highly favourable terms to suppliers for specific GHG emission reduction activities.

168. (c)

iVIS, a subsidiary of Magellanic Cloud, officially partnered with ICICI Bank for the distribution of cutting-edge e-surveillance services across its branches. This collaboration will see iVIS deploying state-of-the-art AI/ML and IoT technology to deliver services such as real time video monitoring, facial recognition, incident detection and reporting. The strategic alliance aims to fortify ICICI Bank's branch-level security operations, specifically targeting areas like ATMs and cash counter operations. iVIS will implement real-time threat mitigations, remote security management, and automated response systems to ensure a comprehensive security infrastructure. iVIS boasts expertise in the e-surveillance domain, with a central command centre located in Hyderabad overseeing 20,000 ATMs and banking sites nationwide.

169. (c)

ReNew signs letter of intent with ADB for \$5.3 billion financing ReNew Energy Global Plc has signed a memorandum of understanding (MoU) with the Asian Development Bank (ADB) for debt financing of over \$5.3 billion for climate change mitigation and green energy projects. The tie-up is also expected to help ADB achieve its ambition of investing \$100 billion in green energy projects by 2030. The MoU covers projects with an investment value of more than \$5.3 billion between 2023 and 2028. It was signed at COP28 in Dubai by ReNew's founder, chairman & CEO Sumant Sinha and Suzanne Gaboury, director general, private sector operations department, ADB," read a company statement.

170. (b)

IT firm L&T Technology Services Ltd (LTTS) is collaborating with Nasscom GenAI Foundry initiative to support start-ups that specialize in the field, in a bid to promote the growth of generative AI in India. The company aims to fuel the growth of generative AI by offering resources and expertise to a select group of 26 start-ups. The selected start-ups will be mentored and assisted with product development and innovation roadmaps. They will also be provided with Proof of Concepts and participate in boot camps and

knowledge-sharing workshops hosted by LTTS to enhance their domain expertise.

171. (a)

Meta and IBM launch 'AI Alliance' to promote open-source AI development Facebook's parent company, Meta, and IBM launched a new group called the AI Alliance advocating for an 'open-science' approach to AI development that puts them at odds with rivals Google, Microsoft and ChatGPT-maker OpenAI. The term 'open-source' comes from a decades-old practice of building software in which the code is free or widely accessible for anyone. Open-source AI involves more than just code and computer scientists differ on how to define it depending on which components of the technology are publicly available and if there are restrictions limiting its use. Some use open science to describe the broader philosophy

172. (b)

UNICEF in collaboration with India to launch "Green Rising" initiative at COP28 Summit in Dubai UNICEF's Generation Unlimited, in collaboration with India's Ministry of Environment, Forest, and Climate Change will unveil the "Green Rising" initiative at COP28 in Dubai. The global "Green Rising" initiative and the "Green Rising India Alliance" marks a collaborative effort involving UNICEF, Generation Unlimited and a diverse network of public, private, and youth partner. The "Green Rising" initiative focuses on engaging youth for impactful environmental actions at the grassroots level, aligning with the global effort to address the severe impacts of climate change. Through the YuWaah campaign in India, the focus is on engaging youth to drive impactful environmental actions at the grassroots level, inspired by the Mission Life movement.

173. (c)

Intellect signs '80-crore deal with Indian Bank to deploy cash management system Intellect Design Arena Ltd, a global leader in cloud-native FinTech solutions, announces a landmark '80 crore, five-year deal with Indian Bank, reinforcing the bank's commitment to corporate banking modernization. The partnership sees the deployment of Intellect's eMACH.ai powered Cash Management System, a move set to transform transaction banking and fortify Indian Banks.

174. (c)

The State Bank of India (SBI) signed 70 million euro (about Rs 630 crore) Line of Credit (LoC) with German Development Bank KfW for promoting

solar project in the country. The agreement signed at the bank's IFSC Gift City Branch in Ahmedabad. The LoC is aimed at supporting Solar Photovoltaics (PV) projects in India. The country's largest lender SBI reported a 9.13 per cent growth in consolidated net profit for the September quarter to Rs 16,099.58 crore as against Rs 14,752 crore in the year-ago period.

175. (d)

Government of India and ADB signed \$200 million loan for Uttarakhand climate resilient power system development project. The Government of India and the Asian Development Bank (ADB) signed agreement for availing of a \$200 million loan from the Asian Development Bank (ADB), to improve the quality, efficiency, and reliability of power supply in the state of Uttarakhand. The ADB funding will strengthen power system infrastructure and help Uttarakhand in achieving its goal of providing 24x7 power. The project will empower women self-help groups in rural hilly districts, providing them with access to renewable energy sources and energy-efficient equipment to enhance their livelihoods. ADB will facilitate training programs for communities, focusing on energy conservation and business management skills, while also conducting awareness and educational activities in schools to promote opportunities for employment in the energy sector. The project will involve nongovernmental organizations in implementing and monitoring the livelihood activities.

176. (b)

IDFC FIRST Bank, LIC Cards and Mastercard collaborate to launch a co-branded credit card to meet the financial needs of India. IDFC FIRST Bank, LIC Cards and Mastercard announced their collaboration to launch an exclusive co-branded credit card. Available in two variants --- LIC Classic and LIC Select, the credit cards will provide more than 27 crores policyholders across the country an opportunity to save in the form of reward points on every LIC insurance premium payment. V. Vaidyanathan, MD & CEO, IDFC FIRST Bank. Siddhartha Mohanty, Chairperson, LIC Cards. It will also come with other benefits, including up to '50,000 cover for lost card liability and a personal accident insurance cover of up to '5 lakh.

• About LIC:

• Life Insurance Corporation of India ('Corporation') is a statutory corporation established on 1st September 1956, under the Life Insurance Corporation Act, 1956 ('Governing Act'). About LIC Cards: LIC Cards Services Limited (LIC CSL) a wholly owned subsidiary of LIC of India was

incorporated on 11th November 2008 with an aim to provide solution to all financial needs of its customers and enhance the value of digital solution by providing a variety of benefits to LIC policyholders.

177. (d)

NSDC signs MoU with Saudi govt to protect rights of skilled labourers from India. The National Skill Development Corporation (NSDC) has signed a Memorandum of Understanding (MoU) with the government of Saudi Arabia to protect the rights of skilled labourers from India. The registration process will be free of cost adding that skilled labourers from all categories, including AC mechanics, and car painters, can register themselves on NSDC.

178. (b)

The Government of India and Asian Development Bank (ADB) signed a \$250 million policy-based loan that will continue support to industrial corridor development to make manufacturing more competitive, strengthen national supply chains and links with regional and global value chains, and create more and better jobs. This loan builds on the \$250 million Subprogramme 1 loan approved by ADB in October 2021 that helped strengthen policy frameworks for the Government of India's National Industrial Corridor Development Programme (NICDP) and develop 11 industrial corridors. The headquarters of ADB - Manila, Philippines,

179. (c)

Government of India and ADB sign 37 billion Japanese Yen loan for Delhi-Meerut Regional Rapid Transit System Corridor. The Government of India and Asian Development Bank (ADB) signed agreement for a 37 billion Japanese Yen (\$250 million) loan that will continue financing the construction of the 82-kilometre Delhi-Meerut Regional Rapid Transit System (RRTS) corridor. This project will enable the RRTS to improve urban mobility, and the project's economic impacts will also benefit women.

180. (d)

Ministry of Defence (MoD) signed a contract with Mumbai-based state-owned Mazagon Dockyard Shipbuilders Ltd (MDL) for procurement of six Next Generation Offshore Patrol Vessels (NGOPVS) for the Indian Coast Guard (ICG) valued at '1614.89 crore. These multi-role state-of-the-art vessels will be indigenously designed, developed, and manufactured by the MDL.

181. (d)

Arunachal State Rural Livelihoods Mission (ArSLRM) has inked an MoU with State Bank of India (SBI) to expedite the SHG Bank Linkage on Savings, Credit, Insurance & Remittances for 12000 self help groups (SHGs) promoted under the Deendayal Antyodaya Yojana National Rural Livelihood Mission (DAY-NRLM) in Arunachal Pradesh.

182. (c)

The State Bank of India (SBI) said it has signed a \$165 million (over Rs 1,300 crore) Line of Credit (LoC) with the World Bank for promoting rooftop solar projects in the country. Earlier this week, SBI signed a 200 million euro (about Rs 1,800 crore) LoC with the European Investment Bank (EIB) for supporting climate action projects.

183. (b)

The National Bank for Agriculture and Rural Development (NABARD) has teamed up with the Asian Development Bank (ADB) to help the farming sector tackle the adverse impact of climate change. The two organisations, in association with the Bill and Melinda Gates Foundation, will tap climate capital to fund agricultural, natural resources and rural development (ANR) initiatives.

184. (b)

The Coca-Cola Company and International Cricket Council (ICC) have signed an agreement at the latter's headquarters extending the partnership till end of 2031, becoming a brand having the longest association with the cricket body. In 2019, the Atlanta-based beverage major had entered into a four-year partnership with ICC covering major events.

185. (b)

Public sector lender Central Bank of India entered into a strategic co-lending partnership with Kisetsu Saison Finance, India for MSME Loans. Bengaluru-based M/s. Kisetsu Saison Finance is an NBFC with AUM (Assets under management) of the Company as of September 30, 2023, was more than Rs. 8200 crore. Mr. Matam Venkata Rao, Managing Director & CEO of Central Bank of India.

• Co-lending or co-origination is a set-up where banks and non-banks enter into an arrangement for the joint contribution of credit for priority sector lending. To put it simply, under this arrangement, both banks and NBFCs share the risk in a ratio of 80:20 (80 percent of the loan with the bank and a minimum of 20 percent with the non-banks).

186. (d)

The Centre's free ration scheme 'Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)' will be extended for the next five years, Prime Minister Narendra Modi said on Saturday. Under PMGKAY, earlier known as National Food Security Act (NFS), the government's annual expenditure on account of the food subsidy is estimated at Rs 2 trillion.

187. (a)

STPI launches LEAP AHEAD initiative for startups to get access to investment, mentorship & global connect. In the bid to support and accelerate the success of tech startups across India, Ministry of Electronics & Information Technology (MeitY) launched the LEAP AHEAD initiative, a joint collaboration of Software Technology Parks of India (STPI) and The Indus Entrepreneurs (TiE) Delhi-NCR, here at the LEAP AHEAD summit. This initiative will be a game-changer for tech Startups that are in the scaling stage, growth stage, product diversification or planning expansion into new geographical locations. They can benefit through funding support of up to ' 1 Crore and a comprehensive three-month mentorship program that combines virtual and in-person sessions for a well-rounded learning experience. Furthermore, the initiative will provide start-ups with access to an extensive network and personalized guidance through one-on-one mentorship sessions with seasoned investors and industry experts.

188. (d)

Government has announced one per cent interest rate rebate to divyang borrowers under the National Divyangjan Finance and Development Corporation, NDFDC. The decision was taken to further enhance financial inclusion and foster economic empowerment among the persons with disabilities.

• **National Divyangjan Finance and Development Corporation (NDFDC)**'is a Central Public Sector Undertaking under the aegis of Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Government of India.

• The Corporation is registered under section 25 of the Companies Act, 1956 (Corresponding provisions of section 8 of the Companies Act, 2013) on 24.01.1997 as a company not for profit.

• National Divyangjan Finance and Development Corporation (NDFDC) is mandated to work for the Socio-economic empowerment of PwDs. There are two flagship schemes of NDFDC for channelizing concessional loan through its partner agencies i.e

- DivyangjanSwavalambanYojana(DSY), which is individual centric
- Vishesh Microfinance Yojana (VMY), which is for Self Help Groups / Joint liability' groups through various partner agencies for the welfare' and rehabilitation' of Persons with Disabilities in the country.

189. (d)

The finance ministry has provided Rs 10,000 crore as advance for the rural employment guarantee scheme from Contingency Fund of India, over and above the budgetary allocation of Rs 60,000 crore. Financial allocation of Rs 60,000 crore was made for the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) for the financial year 2023-24 at budget estimate stage. The MGNREGS is a flagship scheme aimed at enhancing livelihood security of households in rural areas of the country by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

190. (a)

Centre Introduced Certification Of Authenticity For Jute Products Under Jute Mark India Logo The Ministry of Textiles has introduced certification of authenticity for Jute Products with the unveiling of Jute Mark India Logo on 09th July 2022. Jute Mark India provides collective identity and assurance on origin and quality for traditional jute & jute diversified products. So far, 55 vendors have registered for availing Jute Mark India Logo. Union Minister of State for Textiles, Smt. Darshana Jardosh. The Government has approved an Umbrella scheme namely the National Jute Development Program (NJD) with a total outlay of Rs 485.58 crore for implementation during 2021-22 to 2025-26 for overall development and promotion of the Jute Sector. NJD covers following schemes: (i) Improved Cultivation and Advanced Retting Exercise (Jute ICARE) 'To introduce package of scientific methods of jute cultivation and retting exercises for improving fibre quality and productivity and reducing the cost of jute production and increasing farmers' income. (ii) Jute Resource cum Production Centre (JRCP)- To spread jute diversification programme by providing trainings to new artisans and WSHGs for sustained employment for production of Jute Diversified Products (JDPs). (iii) Jute Raw Material Bank (JRMB)- To supply jute raw material to jute artisans, MSMEs for production of JDPS at Mill Gate price. (iv) Jute Retail Outlets (JRO) Scheme ' To facilitate existing and new artisans / entrepreneurs for promotion and sale of JDPS through Retail

Outlets / Showrooms. (v) Jute Design Resource Centre (JDRC)- For designing and development of market worthy innovative jute diversified products and helping existing and new JDP manufacturers and exporters. (vi) Product Diversification (R&D) Studies- To explore Research & Development in Textile and Non Textile Applications. (vii) Production Linked Incentive (PLI) Scheme ' To support Jute Mills and MSME JDP units for manufacturing and exporting JDPS and making them cost competitive in the international markets. (viii) Capital Subsidy for Acquisition of Plant & Machinery (CSAPM)- For manufacturing (JDPS) and to facilitate modernization / upgradation of the existing Jute mills and MSME JDP Units. (ix) Market Development Promotion activities (Domestic & Exports)- To support the JDP units for promotion and sale of JDPS, in the Domestic market and to registered jute exporters to boost export of jute goods. Development of Jute Mark Logo for Certification of Quality Jute Diversified products and Launching publicity campaign to popularize jute. (x) Scholarship Scheme for the girl children of the workers of jute mills, JDP- MSMEs: To support girl children of the workers of Jute Mills/MSME-JDP Units in the form of incentives.

191. (d)

MSME Minister Narayan Rane launched three sub-schemes under the ministry's existing RAMP ((Raising and Accelerating MSME Productivity) programme to encourage the adoption of sustainable technology in business, boost the circular economy and address delayed payments issue. The 'MSME'Green Investment and Financing for Transformation Scheme (MSE GIFT Scheme) will help enterprises adopt 'green technology'with interest subvention and credit guarantee support while the MSE Scheme for Promotion and Investment in Circular'Economy'(MSE SPICE Scheme) is the first-ever scheme in the government to support circular economy projects which will be done through credit subsidy and support MSME sector towards zero emissions by 2070, the ministry said in a statement. The third scheme MSE Scheme on Online Dispute Resolution for 'Delayed Payments, said ministry, is a first-of-its-kind scheme to synergise legal support with modern IT tools and 'artificial intelligence'in order to address the issue of delayed payments for micro and small enterprises. The key objectives of RAMP are to accelerate centre-state collaboration in 'MSME'promotion and development, enhance the effectiveness of existing schemes of the MSME Ministry for 'technology'upgradation, strengthen the receivable financing'market'for'MSMEs, enhance

the effectiveness of CGTMSE, promote guarantee for greening initiatives of MSEs and women-owned MSEs, and reduce cases of delayed payments to MSEs.' Moreover, the ZED scheme of the ministry, which aims to promote manufacturing without any negative impact on the environment, has now been made completely free for women-led MSMEs. In addition, the government will guarantee payment of 100 per cent financial support for the certification cost under the scheme.

192. (a)

Information Commissioner Heeralal Samariya swears as Chief Information Commissioner. Information Commissioner Heeralal Samariya was sworn-in as the Chief Information Commissioner. President Droupadi Murmu administered the oath of office to him at Rashtrapati Bhavan. Mr. Samariya was currently serving as the Information Commissioner in the Central Information Commission.

193. (c)

NPCI appoints Pankaj Tripathi as 'UPI Safety Ambassador' National Payments Corporation of India (NPCI) announced the appointment of acclaimed Bollywood actor Pankaj Tripathi as its 'UPI Safety Ambassador' to strengthen safety awareness on digital payment platforms. According to NIC, at the end of the calendar year 2022, UPI's total transaction value stood at '125.95 trillion, up 1.75 X year-on-year (YoY), as per the NPCI.

194. (b)

P Vasudevan appointed head of RBI's fintech dept Recently, the Reserve Bank of India underwent a shuffle, appointing P Vasudevan, an executive director, as the new head of the fintech department. Ajay Kumar Choudhary, the former executive director in charge of the fintech department, has retired. Established in 2022, the RBI's fintech department aims to stimulate innovation.

195. (d)

According to an order issued from the Department of Personnel & Training, the Appointments Committee of the Cabinet has approved the appointment of Alok Sharma to the post of Director of Special Protection Group (SPG) from the date of assumption of charge of the post and until further orders. The vacancy was necessitated following the demise of SPG chief Arun Kumar Sinha.

The Special Protection Group (SPG) is a special operations force whose objective is providing proximate security to the Prime Minister of India

and members of their immediate families anywhere in the world. It was formed in 1988 by an Act of the Parliament of India. It provides security only to the Prime Minister of India and their immediate family members residing with them at the official residence. Earlier, it used to provide security to former prime ministers as well, but they are now given the Z security cover.

196. (a)

The Government of India has appointed Vinay M. Tonse as the Managing Director of the State Bank of India until November 30, 2025. The Financial Services Institutions Bureau (FSIB) is the nodal agency that recommends the appointment of the chairman and directors of state-owned banks and the final decision is taken by the Appointments Committee of the Cabinet. The Appointments Committee of the Cabinet is headed by the Prime Minister

197. (c)

State-owned insurer LIC has amended a framework to allow the induction of shareholders' directors on its board. The corporation would, upon notice of not less than one thousand shareholders or one-tenth of the total number of shareholders, whichever is lower, elect a shareholders' director through a general meeting of such shareholders. The person elected as a shareholders' director would be appointed by the board for a term of 4 years and eligible for re-election and re-appointment for another term of 4 years. At present, LIC has five executive directors, including Chairman Siddhartha Mohanty, nine independent directors and one government nominee Director MP Tangirala.

198. (a)

Retired Punjab cadre IAS officer of 1975 batch and WHO South-East Asia regional director Dr Poonam Khetrapal Singh has been awarded Bhutan's prestigious National Order of Merit Gold Medal for her distinguished services to the country. Dr Poonam Khetrapal Singh became the first Indian to be elected as the regional director of WHO South-East Asia.

199. (d)

The Securities and Exchange Board of India (SEBI) has approved the appointment of Pramod Agrawal as the new Chairman of the Bombay Stock Exchange (BSE). Agrawal's tenure will start on January 17, 2024, as per a regulatory filing by the stock exchange. Agrawal, a former IAS officer, previously held the position of Chairman at Coal India till June 2023. The decision to appoint

Agrawal was endorsed by the BSE Board, following the conclusion of SS Mundra's term as Chairman and Public Interest Director on January 16, 2024. Popularly known as BSE, the bourse was **established as 'The Native Share & Stock Brokers' Association' in 1875**. In 2017 BSE became the 1st listed stock exchange of India.

200. (a)

Intelligence Bureau officer Rahul Rasgotra got the charge of the Indo-Tibetan Border Police (ITBP), Nina Singh becomes the 1st woman to head the Central Industrial Security Force. Anish Dayal Singh has been made the Director General of the Central Reserve Police Force (CRPF). Vivek Srivastav has been appointed Director General, Fire Service, Civil Defence and Home Guards. Central Reserve Police Force (CRPF) is the world's largest paramilitary force.

201. (c)

India-born author Nandini Das is winner of 2023 British Academy Book Prize for Global Cultural Understanding, a leading international non-fiction prize, for her book 'Courting India: England, Mughal India and the Origins of Empire'. It has been described as the 'true origin story of Britain and India told through England's first diplomatic mission to the Mughal Court'.

202. (c)

Arunachal's 'Airgun Surrender Abhiyan' receives international recognition. The 'Airgun Surrender Abhiyan', a wildlife conservation initiative by the Arunachal Pradesh forest department, has received international recognition at the UNESCO's International Conference on Biosphere Reserves at Sabah in Malaysia. The accolade was accepted on behalf of the minister by Dehang-Debang Biosphere Reserve director Dr Damodhar.

203. (a)

Salman Rushdie receives first-ever 'Lifetime Disturbing the Peace Award'. World-renowned author Salman Rushdie has been awarded the first-ever 'Lifetime Disturbing the Peace Award' by the Vaclav Havel Center. This was Rushdie's surprise public appearance since he was stabbed during a literary festival in New York in August 2022.

204. (c)

Tamil writer Perumal Murugan has won the coveted JCB Prize for Literature for his novel, Fire Bird, an English translation of his Tamil novel Aalandha Patchi. The award carries a '25 lakh cash

prize. The book was translated by Janani Kannan and published by Penguin.

- The JCB Prize for Literature is a 'Rs 25-lakh award presented' each year to a distinguished work of fiction by an Indian author.
- The JCB Literature Foundation, a not-for-profit company registered under Section 8 of the Indian Companies Act, is single-handedly responsible for running the Prize.

205. (a)

Irish writer Paul Lynch has won the 2023 Booker Prize for his novel 'Prophet Song', beating London-based Indian-origin author Chetna Maroo's debut novel "Western Lane", at a ceremony in London last night. Paul Lynch won for his novel presenting a dystopian vision of Ireland in the grips of totalitarianism, something the author describes as an attempt at radical empathy. Booker Prize is a literary award conferred each year for the best novel written in the English language, which was published in the United Kingdom and Ireland.

206. (a)

Power Grid conferred SKOCH Gold Award 2023. Power Grid Corporation of India Limited (PGCIL), a Maharatna CPSU under Ministry of Power, has been conferred the prestigious SKOCH Gold Award 2023. The award was given for the Pugalur Thrissur 2000 MW Voltage Source Converter HVDC System.

207. (a)

Bihar receives global acclaim at COP-28 for afforestation initiatives. Bihar garnered global recognition for its afforestation efforts under the Jal-Jeevan-Hariyali Abhiyan at the COP28 Climate Summit in Dubai, where senior officials presented detailed insights on the state's green initiatives and its commitment to climate resilience. A Memorandum of Understanding (MoU) was signed between the Bihar State Pollution Control Board (BSPCB) and the United Nations Environment Programme (UNEP) in February 2021 to develop climate-resilient and low-carbon development pathways for the state, Tripathi pointed out.

208. (a)

Nine books of poetry, 6 novels, 5 short story collections, three essays and one literary study have won the Sahitya Akademi Awards this year. Tamil author Rajasekaran has been chosen for his novel Neervazhi Padooum, Telugu writer Patanjali Sastry for his short story collection and Malayalam litterateur EV Ramakrishnan for his literary study Malayala Novelinte Deshakalangal. The authors who will receive the honour for their poetry

collections include Vijay Verma in Dogri, Vinod Joshi in Gujarati, and Ashutosh Parida in Odia. The authors who have been chosen for their short stories include Pranavjyoti Deka in Assamese, Nandeswar Daimary in Bodo, and Taraceen Baskey in Santali. Sanjeev will get Sahitya Akademi Award for his Hindi novel Mujhe Pahachaano and Neelam Saran Gour will get the award for her English Novel Requiem in Raga Janki. The award, in the form of a casket containing an engraved copper-plaque, a shawl, and one lakh rupees will be presented at the award presentation function on 12th March next year. The awards relate to books first published during the five years immediately preceding the year of award, that is between January 2017 and 31st December, 2021.

209. (b)

HCL Technologies' Shiv Nadar retained the title of 'India's most generous' for the 3rd straight year as he donated '2,042 crore during the fiscal year 2022-23, as per EdelGive Hurun India Philanthropy List 2023. The list mentions Wipro's Azim Premji on the 2nd rank as he donated '1,774 crore during the year while Nikhil Kamath donated '110 crore during FY22-23.

- The list features 119 philanthropists who cumulatively donated Rs8,445 crore in FY23, up by 59 percent compared to last year, and 200 percent compared to three years ago.
- According to the EdelGive Hurun India Philanthropy List 2023, 119 Indians donated more than '5 crore during the year, which is 59% higher than the previous year and 200% higher than the 3-year-ago period.
- Moreover, 14 individuals from India donated more than '100 crore. 24 individuals donated more than '50 crore, up by 100%, and 47 individuals donated more than '20 crore, up by 100%. Rohini Nilekani is the most generous woman philanthropist as she donated '170 crore.

210. (d)

The Reserve Bank of India released the eighth edition of its statistical publication titled 'Handbook of Statistics on Indian States, 2022-23'. Through this publication, the Reserve Bank has been disseminating wide-ranging data on the regional economies of India. This publication covers sub-national statistics on socio-demographics, health, state domestic product, agriculture, environment, price and wages, industry, infrastructure, banking and fiscal indicators across Indian states over various time periods ranging from 1951 to 2022-23. In the current edition of the Handbook, in addition to the updation of the existing data series,

6 new tables have been included on the following indicators: (i) Social and Demographic Indicators

- State-wise Population Estimates ' Multi-dimensional Poverty Index; and
- State-wise Natural Population Growth Rate;
- (ii) Health
- State-wise Public Expenditure on Health;
- (iii) Environment
- State-wise Expenditure on Relief on Natural Calamities; and
- State-wise Sustainable Development Goals (SDGs) Score;
- (iv) Infrastructure
- State-wise Road constructed under Pradhan Mantri Gram Sadak Yojana.

211. (b)

Nandan Nilekani, co-founder of Infosys Ltd., KP Singh, chairman emeritus at DLF Ltd., and Nikhil Kamath, co-founder of Zerodha, have been named on the 17th edition of Forbes Asia's Heroes of Philanthropy list. 'The unranked list "highlights business leaders who are donating from their fortunes and giving personal time and attention to their select causes", Forbes said in a press release. ' The annual list, which spotlights 15 philanthropists, does not include corporate philanthropy except for privately held companies where the individual is a majority owner.

212. (c)

India ranked 49th in the world digital competitiveness ranking (WDCR), among the 64 economies marking its significance in cybersecurity knowledge, according to the International Institute for Management Development (IMD) report. The report said the ranking also underlined India's lack on the fronts like technology and future readiness. It stressed the leading economies in this year's ranking are akin to "digital nations," implying countries that actively promote the comprehensive integration of digital technologies, encompassing AI, across governmental, corporate and individual spheres. IMD found that in the Asia-Pacific region, India's position slipped to the 12th spot among the 14 countries, after being 11th for the last four consecutive years. On the other hand, among the 27 nations with a population of more than 20 million, India ranked 18th, falling two positions compared to last year, it added. Shedding light on India's knowledge in the cybersecurity space the report emphasised that the country has improved on parameters like talent, training and education, but retreated on a sub-factor of scientific concentration. Graduates in sciences and R&D productivity by publication emerged as the top strengths. Additionally, in terms of technology,

India stood at the 50th spot as enforcing contracts, wireless broadband, and internet users were the biggest weaknesses, while investment in telecommunications, along with IT and media stock market capitalisation proved as the biggest strengths for the company.

213. (c)

India has been placed 7th in this year's Climate Change Performance Index (CCPI). The country improved one rank from the previous one, and also remained among the highest performers. According to a report released during the global climate conference (COP-28) in Dubai, India maintained its top 10 position for the fifth year in a row. The Index evaluates the climate mitigation efforts of 63 countries and the European Union, covering over 90 percent of global greenhouse gas emissions. China, the largest polluter came in at number 51 while the US, the second biggest emitter came in at number 57. India's past performance in the CCPI ranking shows significant improvement from 31st rank in 2014 to seventh in 2023.

214. (c)

The list of 100 most powerful women in the world was released by Forbes where 4 Indian women bagged a spot. The Indian woman who takes the highest spot is Finance Minister and Minister of Corporate Affairs, Nirmala Sitharaman, who ranks 32. Her rankings improved as compared to last year when she occupied 36th place,. Indian billionaire and philanthropist, Roshni Nadar Malhotra occupied 60th rank who is the first Indian woman to lead a listed IT company in India. Daughter of HCL founder Shiv Nadar, she is recognised as the richest woman in India as per IIFL Wealth Hurun India Rich List (2019). Chairperson of the Steel Authority of India, Soma Mondal ranks 70. She was honoured with 'CEO of the Year' award at the ETPrime Women Leadership Awards that took place this year. Renowned Indian billionaire entrepreneur, Kiran Mazumdar-Shaw secured 76th rank in the list. Limited and Biocon Biologics Limited in Bangalore are founded and run by her. She has also served as former chairperson of the Indian Institute of Management, Bangalore.

215. (d)

With \$503 bn in reserves, LIC becomes world's fourth-largest insurer State-owned Life Insurance Corporation of India (LIC) has become the fourth largest insurer in the world, ahead of US-based MetLife and Prudential Financial Inc. The LIC is only behind Germany's Allianz SE, China's China

Life Insurance (CLI), and Japan's Nippon Life Insurance, according to a new ranking by capital market company S&P Global. The state-run insurer, which got listed in May 2022, has \$503.07 billion in reserves, while Allianz has \$750.20 billion, CLI has \$616.90 billion, and Nippon has \$536.80. Allianz SE, CLI, and Nippon Life Insurance Co are the three largest life insurance companies in the world, according to the ranking. S&P Global recently came out with a list of the world's 50 largest life insurers. In the list, Asia accounts for 17 spots on the list of top global life insurers, making it the region with the second-highest number. China and Japan share the top spot in Asia with five companies headquartered there. Mumbai-headquartered LIC ranked at the fourth position in the ranking

216. (b)

For the 6th time, Hyderabad emerges as the best city to live in India For the sixth time, Hyderabad has raced ahead of all its competitors to be crowned as the best Indian city to live in, according to the Mercer's Quality of Living (City Ranking) survey, 2023. The factors that pushed it to the top are political stability, healthcare, education, infrastructure, and socio-cultural environment. Prior to Covid-19 pandemic, Hyderabad had won this Mercer recognition five times in a row between 2015 and 2019. And while its global ranking slipped a few places this time - from 143 in 2019 to 153 in 2023 - it still stayed ahead of all other Indian cities like Pune (154), Bengaluru (156), Chennai (161), Mumbai (164), Kolkata (170), and Delhi (172).

217. (c)

Union Minister of Commerce & Industry, Consumer Affairs, Food & Public Distribution, and Textiles, Sh. Piyush Goyal released the 'Logistics Ease Across Different State (LEADS) 2023' report in New Delhi. The 5th edition of the LEADS annual exercise - LEADS 2023 report, provides insights into improvement of logistics performance at State/UT level. LEADS was conceived on the lines of **Logistics Performance Index** of World Bank in 2018 and has evolved over time. While the LPI relies entirely on perception-based surveys, LEADS incorporates both perception as well as **objectivity** thereby enhancing the robustness and comprehensiveness of this exercise. It highlights an enhanced overall stakeholder perception and impact of various reforms, across States and UTs. This report, signalling a **positive shift** in States' performance across the **key pillars** Logistics Infrastructure, Logistics Services and Operating and Regulatory

Environment, 'empowers' the State/UT Governments by providing 'region specific insights' for informed decision making and comprehensive growth. This report is based on a 'pan-India primary survey', conducted between May and July 2023, covering over **7,300 responses** across 36 States/UTs. Additionally, over 750 stakeholder consultations, facilitated by National, Regional, and State Associations, significantly contributed to this comprehensive evaluation. **Performance Highlights from LEADS 2023: Coastal Group**

- Achievers: Andhra Pradesh, Gujarat, Karnataka, Tamil Nadu
- Fast Movers: Kerala, Maharashtra
- Aspirers: Goa, Odisha, West Bengal

Landlocked Group

- Achievers: Haryana, Punjab, Telangana, Uttar Pradesh
- Fast Movers: Madhya Pradesh, Rajasthan, Uttarakhand
- Aspirers: Bihar, Chhattisgarh, Himachal Pradesh, Jharkhand

North-East Group

- Achievers: Assam, Sikkim, Tripura
- Fast Movers: Arunachal Pradesh, Nagaland
- Aspirers: Manipur, Meghalaya, Mizoram

Union Territories

- Achievers: Chandigarh, Delhi
- Fast Movers: Andaman & Nicobar, Lakshadweep, Puducherry
- Aspirers: Daman & Diu/ Dadra & Nagar Haveli, Jammu & Kashmir, Ladakh

218. (a)

Badminton star PV Sindhu has made it into the list of 2023's highest paid women athletes by Forbes where she finished at the 16th spot alongside gymnast Simone Biles with her \$7.1 million earnings. Last year Sindhu was placed 12th with her \$7.1 million earnings in a list which was led by Japanese tennis star Naomi Osaka.

- The list is being headed by Polish tennis star Iga Swiatek who is valued at \$23.9 million. She won the French Open and ended the year as the No.1 ranked player in the world.
- She is followed by freestyle skiing star Eileen Gu from China whose value is \$22.1 million. Tennis player Coco Gauff comes in at 3rd with \$21.7 million while the same sports' UK's Emma Raducanu (\$15.2 million) Japan's Naomi Osaka (\$15 million), Belarus's Aryna Sabalenka (\$14.7 million), US's Jessica Pegula (\$12.5 million), US's Venus Williams (\$12.2 million), Kazakhstan's Elena Rybakina (\$9.5 million) and Canada's Leylah Fernandez (\$8.8 million) close out the top 10.

219. (a)

The consolidated balance sheet of scheduled commercial banks (SCBs) expanded in 2022-23 by 12.2%, the Reserve Bank of India (RBI) said in its Report on Trend and Progress of Banking in India 2022-23, released on December 27. The expansion was driven by credit to retail and services sectors, the report said. Deposit growth also rose; this, however, trailed credit growth. According to the report, higher net interest income and lower provisioning drove net interest margin (NIM) and profitability higher in 2022-23. The improvement in asset quality of banks, which started in 2018-19, continued during 2022-23, the report showed. Number of frauds reported in April-September FY24 doubled on an annual basis to 14,483 from 5,396 seen in the same period last year, the report said. However, the amount involved in the frauds reduced from Rs 17,685 crore to Rs 2,642 crore, it added.

The key highlights of the report are:

- The capital to risk weighted assets ratio (CRAR) of SCBs was 16.8 per cent at end-September 2023, with all bank groups meeting the regulatory minimum requirement and the common equity tier 1 (CET1) ratio requirement.
- The improvement in asset quality of banks that began in 2018-19 continued during 2022-23 and H1:2023-24, with gross non-performing assets (GNPA) ratio at 3.2 per cent at end-September 2023.
- Higher net interest income and lower provisioning boosted net interest margin (NIM) and profitability in 2022-23.
- The combined balance sheet of urban co-operative banks (UCBs) expanded by 2.3 per cent in 2022-23, driven by loans and advances. Their capital buffers and profitability improved through 2022-23 and Q1:2023-24.
- The consolidated balance sheet of non-banking financial companies (NBFCs) expanded by 14.8 per cent in 2022-23, led by double digit credit growth. Profitability and asset quality of the sector also improved in 2022-23 and in H1: 2023-24, even as the sector remained well-capitalised with CRAR higher than the regulatory requirement.
- Number of complaints received under the RB-IOS by consumers increased by 68.2 per cent in 2022-23.
- This report is a statutory publication in compliance with Section 36 (2) of the Banking Regulation Act, 1949. It showcases the performance of the banking sector, including co-operative banks and NBFCs.

220. (c)

In December 2015, the UN General Assembly designated 5 November as World Tsunami Awareness Day, calling on countries, international bodies and civil society to raise tsunami awareness and share innovative approaches to risk reduction. This year's World Tsunami Awareness Day theme is "Fighting Inequality for a Resilient Future".

221. (a)

International Mountain Day 2023, which is observed on December 11, is an opportunity for us to increase awareness and call for nature-based solutions, best practices, and investments that can enhance the resilience and adaptability of mountain ecosystems. The theme of International Mountain Day 2023 is "Restoring Mountain Ecosystems, Mountains, the natural jewels that we should cherish, are facing numerous threats. They are not only home to 15% of the world's population but also host half of the world's biodiversity hotspots. These majestic landscapes provide freshwater for everyday life to half of humanity, while also supporting agriculture, clean energy, and medicine production.

222. (a)

Good Governance Day will be celebrated today on the birth anniversary of former Prime Minister Atal Bihari Vajpayee. The day is celebrated on the 25th of December every year to foster awareness among the people of the country about accountability in Governance and Government.

- To honour the late Atal Bihari Vajpayee, Prime Minister Narendra Modi declared December 25 as "Good Governance Day" in 2014.'

223. (c)

World Food India 2023: PM Modi inaugurates second edition of mega event, 80 nations to participate Prime Minister Narendra Modi inaugurated the second edition of the 'World Food India 2023' in New Delhi. According to an official release by the Prime Minister's Office (PMO), the mega event was inaugurated in Bharat Mandapam at Pragati Maidan. The event is poised to host participants from over 80 countries, including CEOs of prominent food processing companies.

- The Prime Minister provided Seed Capital Assistance to more than one lakh members of Self Help Groups in an effort to fortify these groups.
- Prime Minister also inaugurated 'Food Street' as part of World Food India 2023. It will feature regional cuisines and royal culinary heritage, wherein over 200 chefs will participate and present traditional Indian cuisine, making it a unique culinary experience.

- It will also feature a Reverse Buyer Seller Meet, with over 1200 overseas buyers from more than 80 countries. ***The Netherlands will serve as the partner country, while Japan will be the event's focus country.***

It has been scheduled to be organized from November 3 to 5, 2023.

224. (b)

Prime Minister Narendra Modi inaugurated a global centre for excellence for the Global South countries called DAKSHIN. The Prime Minister noted that he had proposed setting up the centre during the first Voice of Global South Summit in January this year. India will host the 2nd Voice of Global South Summit in a virtual format, in what will be the second time since January 2023.

- The Summit will focus on sharing with the countries of the Global South, the key outcomes achieved in various G20 meetings over the course of India's Presidency. The Summit will serve as a platform to discuss ways to sustain the momentum generated toward the common aspiration of a more inclusive, representative, and progressive world order.

- For the 2nd Global South Summit the theme of the inaugural Leaders' Session is "Together, for Everyone's Growth, with Everyone's Trust" and that of the Concluding Leaders' Session is "Global South: Together for One Future".

- The theme for the first Voice of Global South Summit in January 2023 was 'Unity of Voice, Unity of Purpose'

225. (d)

Global Fisheries Conference India 2023 starts at Science City in Ahmedabad The first ever Global Fisheries Conference India 2023 kicked off at Science City in Ahmedabad in the presence of Union Minister of Fisheries Parshottam Rupala. During the programme, the Inland Reservoir Leasing portal was launched at the hands of CM Bhupendra Patel. Also the Dhol fish was declared as State fish of Gujarat. Fisheries sector is one of the sun rise sectors in the country and India is third largest Fish producing country in the world.

226. (d)

COP28 Kicks Off in Dubai with Visionary Leadership and Urgent Climate Appeals The 28th Conference of the Parties (COP28) to the United Nations Framework Convention on Climate Change (UNFCCC) commenced today in Dubai, marking a pivotal moment in the global fight against the escalating climate crisis. World leaders, policymakers, and climate experts from 198

parties have gathered for the two-week conference.

227. (c)

SpaceX's gargantuan deep-space rocket system, Starship, safely lifted off but ended prematurely with an explosion and a loss of signal. The Starship spacecraft successfully separated after liftoff, as the Starship lit up its engines and pushed away. That process ended up destroying the Super Heavy booster, which erupted into a ball of flames over Gulf of Mexico.

228. (c)

OneWeb India, part of the Bharti Group and subsidiary of Eutelsat Group, has received approval from India's space regulator IN-SPACe to commence Eutelsat OneWeb's commercial satellite broadband services in the country. This means Eutelsat OneWeb can launch commercial connectivity services as soon as spectrum allocation has been granted by the government.

- OneWeb India is the first organisation to be granted this authorisation, and makes it the only satellite broadband services provider to get all required regulatory approvals prior to commercial launch.
- The business has also obtained in-principle approval to establish and operate two gateways in Gujarat and Tamil Nadu, which would secure the provision of vital high-speed, low-latency internet connectivity to customers across India, once services are rolled out.
- Eutelsat OneWeb, known for its low earth orbit satellite operations, will fortify its presence in the Indian market with these approvals.'

229. (c)

IBM has unveiled the first quantum computer with more than 1,000 qubits - the equivalent of the digital bits in an ordinary computer. But the company says that it will now shift gears and focus on making its machines more error-resistant rather than larger. For years, IBM has been following a quantum-computing road map that roughly doubled the number of qubits every year. The chip unveiled on 4 December, called Condor, has 1,121 superconducting qubits arranged in a honeycomb pattern. It follows on from IBM's other record-setting, bird-named machines, including a 127-qubit chip called Eagle, released in 2021 and a 433-qubit one called Osprey, announced last year. Quantum computers promise to perform certain computations that are beyond the reach of classical computers. They will do so by exploiting uniquely quantum phenomena, such as entanglement and superposition, which allow

multiple qubits to exist in multiple collective states at once. But these quantum states are also notoriously fickle, and prone to error. Physicists have tried to get around this by coaxing several physical qubits - each encoded in a superconducting circuit, say, or an individual ion - to work together to represent one qubit of information, or 'logical qubit'

230. (c)

Sweden's Saab bags India's first 100% FDI in defence project India has cleared the first 100% foreign direct investment (FDI) in the defence sector, with permissions granted to Sweden's Saab to set up a new facility that will manufacture rockets. The FDI proposal, valued at under '500 crore, was cleared last month. India currently allows up to 74% FDI in the defence sector under the automatic route. While clearance rules were relaxed in 2015, no foreign company had, until now, been able to get permission for 100% FDI in defence. A new company, Saab FFV India has been registered and will make the latest generation of the Carl-Gustaf M4 system. Likely to come up in Haryana, the facility will include advanced technologies, including the sighting tech and carbon fibre winding for the Carl-Gustaf system. The shoulder-fired rockets are already in extensive use by the Indian armed forces and can be exported as well once local production starts.

231. (d)

Flying Wedge Defense and Aerospace, has announced that the company has become the first-ever entity to secure DGCA (Directorate General of Civil Aviation) Type Certification for indigenous Unmanned Aircraft technology. Under the regulatory framework established by the DGCA, no drone, aircraft, or aeroplane can operate in India without DGCA-type certification.

- This stringent certification process is a vital step in ensuring the safety and reliability of unmanned aircraft within the country.
- The Indian firms that have successfully obtained DGCA-type certification within this sector have obtained technology from abroad, predominantly from China.
- Flying Wedge is now leading the way not only in defence but also in the agriculture sector with their autonomous agriculture drones. Its drones have transformed smart farming in India, offering cost-effective solutions that enhance crop yield and reduce water consumption.

232. (d)

Hindustan Shipyard Ltd (HSL), a Defence PSU has received five SODET Silver Awards at the National

Quality Circles Competition for defence PSUs. The event, themed around Innovation, indigenisation and quality, took place at GRSE, Kolkata. SODET (Society of Defence Technologists) a non-profit certification body is established by like-minded people from different organisations have come together to provide management system certification services as per the relevant national and international standards in an ethical and impartial manner in line with the requirements of society at large.

233. (d)

The Indian Navy commissioned its latest stealth-guided missile destroyer Imphal, at the Naval Dockyard, Mumbai. It is the first warship to have been named after a city from the Northeastern region, the approval for which was accorded by the President in April 2019. The ship was delivered by the Mazagon Dock Ltd to the Indian Navy on October 20, 2023.

- According to the Defence Ministry, the ship measures 163m in length and 17m in breadth, with a displacement of 7,400 tonnes and is among the most potent warships built in India. It is propelled by four powerful gas turbines, in a combined gas and gas configuration, and is capable of speeds in excess of 30 knots.
- INS Imphal is the third of the four 'Visakhapatnam-class destroyers developed and designed by the Indian Navy. Visakhapatnam-class destroyers are classified as P-15 Bravo or P-15B and are an upgraded version of P-15A Kolkata class destroyers.
- The other destroyers in the Visakhapatnam class are INS Visakhapatnam, INS Mormugao, Imphal and Surat, representing different regions of different states. The Destroyers just come next to the aircraft carriers in terms of capabilities and operational relevance.
- India's indigenous guided missile destroyer programme started in the 1990s with Project 15, the Delhi-class destroyer, followed by Project 15A, the Kolkata-class destroyer and now Project 15B.

234. (c)

Navy unveiled new epaulettes for Admirals. The new epaulettes have the new golden Navy button'carrying the new naval crest'which was unveiled last year, a red octagon as the backing to the national emblem, and a sword and a telescope. The new epaulettes are for the ranks of Admiral, Vice Admiral, Rear Admiral, Surgeon Vice Admiral and Surgeon Rear Admiral. Barring the medical officers, there would be around 100 officers of rank Rear Admiral and onwards, in the Navy. The new epaulettes have the new golden Navy

button'carrying the new naval crest'which was unveiled last year, a red octagon as the backing to the national emblem, and a sword and a telescope. The ones for the medical officers have a red border as well. The earlier epaulettes for the same ranks did have a red backing for the national emblem, but not an octagonal one. Moreover, the button at the top of the epaulette reflected the old crest of the Navy which had a fouled anchor'a colonial era vestige. The old epaulettes carried a baton and a sword, but new ones carry an Indian sword and a telescope. The stars on the new epaulettes are also designed differently than the older ones. The new Navy button reflects the new crest, sans the fouled anchor which was a colonial era vestige. As per the Navy, the red octagon reflects the eight cardinal directions indicative of an all-round long-term vision. It is inspired by the new naval ensign that was unveiled last year and inspired from the Rajmudra of Maratha ruler Chhatrapati Shivaji Maharaj who had built the massive Maratha Navy which has a rich maritime legacy. The Navy said that the Indian sword represents being the cutting edge of national power and winning wars through dominance, defeating adversaries and overcoming every challenge, while the telescope symbolises a long-term vision, foresight, and a weather-eye in the changing world. The change is in line with the Indian Armed Forces' increasing efforts in the last two years to discard their colonial-era vestiges, customs and traditions.

235. (d)

Huma Qureshi launches 1st novel 'Zeba', says 'would love to convert this into a film' Popular Bollywood actor Huma Qureshi has now turned author with her debut novel titled 'Zeba: An Accidental Superhero'. Set in a fantasy land with its own geo- and socio-political spin, she launched her book at the 12th edition of the Bangalore Literature Festival (BLF) The book is a fantasy fiction novel set very specifically between 1992 and 2019. It talks about a make believe kingdom and an evil king and how this girl, Zeba, who has these superpowers, manages to defeat him.

236. (c)

Former Reserve Bank of India (RBI) governor Raghuram Rajan's new book 'Breaking the Mould' was released recently. Rajan's latest book, written in collaboration with fellow economist Rohit Lamba, will discuss the future of India's economic development.

- The former central banker's latest book -his'third since he exited the RBI governor's office in September 2016 -'comes ahead of the national elections

237. (b)

Kozhikode in Kerala has been designated as the UNESCO 'City of Literature' and Gwalior as the 'City of Music' in the latest UNESCO List of Creative Cities Network. The cities get acknowledged and recognition for their strong commitment to harnessing culture and creativity. On World Cities Day, 55 cities in the world joined the UNESCO Creative Cities Network, following their designation by UNESCO Director-General Audrey Azoulay.

238. (d)

S Venkitaramanan, former Governor of RBI, passed away after a brief illness. Venkitaramanan was the 18th Governor of RBI. He served for a period of two years, from 1990 to 1992. Earlier, he served as Finance Secretary in the Ministry of Finance, from 1985 to 1989.

A member of the Indian Administrative Service, had served as Finance Secretary and Advisor to the Government of Karnataka prior to his appointment as Governor.

239. (a)

Renowned women's rights activist Dr V Mohini Giri died following a brief illness. Dr Giri was the former Chair of the National Commission for Women (NCW) (1995-1998) and of the Central Social Welfare Board. She was also the Chairperson of the Guild of Service, a New Delhi-based social service organisation. She founded the War Widows Association in 1972. She was awarded the Padma Bhushan in 2007.

240. (c)

Lionel Messi added another notch to his legend on, winning the Ballon d'Or as the world's best soccer player for a record eighth time. The women's award went to Spain's Aitana Bonmat'. Messi, 36, beat out Manchester City striker Erling Haaland and forward Kylian Mbapp' of Paris Saint-Germain, who finished second and third in the voting, respectively. 'Bonmat', 25, won her Ballon d'Or after excelling in every arena over the past 12 months. At the club level, she led FC Barcelona to national and European Champions League titles, before helping La Roja win Spain's first-ever World Cup. Along the way, she won the Golden Ball as the best player at the 2023 Women's World Cup.

241. (a)

Shital Mahajan Makes History: First Woman to Skydive from 21,500 ft Near Mt Everest Indian skydiver Shital Mahajan jumped off a helicopter from the height of 21,500 ft in front of the world's highest peak, Mt Everest. She became the first

woman to do so. 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.

242. (a)

Eight individuals of Indian origin, including World Bank President Ajay Banga and Ola Electric co-founder Bhavish Aggarwal, have been recognized in Time magazine's inaugural 'Time 100 Climate' list. This list highlights influential leaders driving real climate action in various fields.

The Time 100 Climate list features CEOs, founders, philanthropists, musicians, policymakers, and government officials globally, coinciding with the upcoming 2023 UN Climate Change Conference in the United Arab Emirates.

The list includes notable figures such as Rajiv J Shah, president of The Rockefeller Foundation; Geeta Aiyer, founder and president of Boston Common Asset Management; Jigar Shah, director of the US Department of Energy Loan Programmes Office; Manoj Sinha, CEO and co-founder of Husk Power Systems; Seema Wadhwa, executive director for environmental stewardship for Kaiser Permanente; and Amit Kumar Sinha, managing director and CEO of Mahindra Lifespaces.

243. (d)

Argentina superstar Lionel Messi named Time's Athlete of the Year for 2023 Argentina captain Lionel Messi has been named Time magazine's Athlete of the Year for 2023 after winning the Ballon d'Or for a record-extending eighth time and elevating the profile of the sport in the U.S. with his move to Inter Miami. Messi joins the likes of Simone Biles, Michael Phelps, LeBron James and the United States women's national team to win the award.

244. (a)

Taylor Swift was named TIME's 2023 Person of the Year making her the first woman to appear twice on a Person of the Year cover since the franchise began in 1927. Swift was also named Person of the Year in 2017, when she was recognized as one of the Silence Breakers who inspired women to speak out about sexual misconduct. She's the first person to be selected because of her achievement in the arts, and is only the fourth individual selection who was born in the last 50 years. As the first woman to be recognized more than once, Swift joins a small group of repeat designees, alongside several U.S. presidents and world leaders

245. (b)

LIC notifies hike in gratuity limit to Rs 5 lakh from Rs 3 lakh for agents Life Insurance Corporation (LIC) has notified an increase in gratuity limit to Rs 5 lakh from Rs 3 lakh for its agents. The increase was effected by amending the Life Insurance Corporation of India (Agents) Regulations, 2017. These regulations may be called the Life Insurance Corporation of India (Agents) Amendment Regulations, 2023, LIC said in a regulatory filing.

246. (d)

Life Insurance Corporation (LIC) has decided to open a branch office at GIFT City, the country's sole operational International Financial Services Centre. Already LIC has presence in 14 countries through branch offices, subsidiaries and joint ventures. IndiaFirst Life Insurance Company was the first life insurer to obtain registration for opening office in GIFT City.

- LIC directly operates through its branch offices in Fiji (Suva and Lautoka), Mauritius (Port Louis) and United Kingdom (Watford).
- Besides it has subsidiaries in Bahrain, Nepal, Sri Lanka and Bangladesh.
- LIC is now joining a select club of Indian life insurance companies who have established presence in GIFT City in Gujarat.

IndiaFirst Life Insurance Company was the first life insurer to obtain registration for opening office in GIFT City. In GIFT City, already 23 general insurance companies and intermediaries have presence.

247. (c)

India and the US held wide-ranging talks to expand their global strategic partnership by shoring up engagement in areas of defence production, critical minerals and high-technology. American delegation was led by Secretary of State Antony Blinken and Defence Secretary Lloyd Austin & Indian side by External Affairs Minister S Jaishankar and Defence Minister Rajnath Singh. The 22 Ministerial Dialogue is a diplomatic summit that has been held every year since 2018 initially between the Minister of External Affairs or Foreign Minister, and Defence Minister of India with the Secretary of State and Secretary of Defense of the United States to discuss and work on common issues of concern to improve and strengthen India-United States relations.

248. (c)

Russia has signed a contract to supply Igla-S hand-held anti-aircraft missiles to India and allow production of the Igla there under licence, the Russian state news agency TASS quoted a top arms export official as saying. The Igla-S is a man-

portable air defence system (MANPADS) that can be fired by an individual or crew to bring down an enemy aircraft. India is the world's largest arms importer and Russia remains its largest supplier despite the damage to the reputation of its army and weaponry from the war in Ukraine, where Russia has suffered numerous setbacks at the hands of a smaller but highly motivated and Western-equipped military. According to the Stockholm International Peace Research Institute (SIPRI), Russia accounted for 45% of India's arms imports between 2018 and 2022, with France providing 29% and the United States 11%.

249. (b)

India joins UN's 'Race to Resilience' initiative at COP28 India has joined the United Nations 'Race to Resilience', a global campaign to mainstream the idea of climate resilience in cities across India during the recently concluded COP28 event in Dubai. The Climate Centre for Cities (C-Cube) at the National Institute of Urban Affairs (NIUA), under the ministry of housing and urban affairs, will spearhead this initiative. 'Race to Resilience' is a global platform to bring together non-state actors, investors, businesses, cities, regions, and civil society to increase the resilience of the most vulnerable to the climate crisis by 2030. In existence since 2020, the C-Cube has developed and implemented the ClimateSmart Cities Assessment Framework (CSCAF), a first-of-its-kind city assessment framework on climate-relevant parameters for Indian cities. Currently, the third round of the assessment is in progress for 220 cities across India. Under the CSAF framework, C-Cube has developed and delivered 26 training modules to improve aspects of urban planning, green cover, and biodiversity; energy and green buildings; mobility and air quality; water management and waste management.

250. (b)

India, the Chair of the Global Partnership on Artificial Intelligence (GPAI), successfully hosted the GPAI Summit from December 12 - 14, 2023, at the Bharat Mandapam in New Delhi. All 29 member nations of the Global Partnership on Artificial Intelligence (GPAI) Summit, held in New Delhi, unanimously adopted the New Delhi Declaration. The New Delhi Declaration underscores the necessity of developing regulations, policies, and standards while addressing concerns surrounding misinformation, unemployment, transparency, fairness, protection of intellectual property, personal data, and upholding human rights and democratic values. 29 international partners have joined together to

guide the responsible development and use of artificial intelligence, grounded in human rights, inclusion, diversity, innovation and economic growth.'

- 'Argentina'
- 'Australia'
- 'Belgium'
- 'Brazil'
- 'Canada'
- 'Czech Republic'
- 'Denmark'
- 'France'
- 'Germany'
- 'India'
- 'Ireland'
- 'Israel'
- 'Italy'
- 'Japan'
- 'Republic of Korea'
- 'Mexico'
- 'Netherlands'
- 'New Zealand'
- 'Poland'
- 'Senegal'
- 'Serbia'
- 'Singapore'
- 'Slovenia'
- 'Spain'
- 'Sweden'
- 'T'rkije'
- 'United Kingdom'
- 'United States'
- 'European Union'

251. (c)

India tops global remittance flows at \$125 billion in 2023: World Bank India saw the highest amount of remittance inflows in the world in 2023 at \$125 billion, driven by several factors, including the country's agreement with the UAE, for promoting the use of dirhams and rupees for bilateral trade, the World Bank said. India was followed by Mexico (\$67 billion), China (\$50 billion), the Philippines (\$40 billion) and Egypt (\$24 billion). In a report, the World Bank further said growth in remittances in India is expected to halve to 12.4 per cent in 2023 from a historic peak of 24.4 per cent in 2022.

252. (b)

Cyclone Michaung Set To Make Landfall In Southeast India. Cyclone Michaung is set to make a landfall in southeast India. The storm is expected to cross the coast of Andhra Pradesh near Bapatla, with a maximum sustained wind speed of 90 to 100 kilometers (56-62 miles) an hour, gusting to 110 kilometers. The cyclone is the sixth to develop in the Indian Ocean this year and fourth to form in

the Bay of Bengal. Cyclone Michaung: The name was proposed by Myanmar, denoting resilience and fortitude

253. (d)

State-owned Indian Oil Corporation (IOC) has acquired Mercator Petroleum for about Rs 148 crore in an insolvency proceeding, according to regulatory filings by the company. Mercator Petroleum Ltd. (MPL) was a wholly-owned subsidiary of Mercator Ltd. MPL is engaged in the business of petroleum exploration, development and production in India and abroad.

254. (b)

ICICI Bank Ltd. has received approval from the Reserve Bank of India for making brokerage firm ICICI Securities Ltd. a wholly owned subsidiary. In June, the private lender had approved a proposal to delist ICICI Securities and become a wholly owned subsidiary of the bank after delisting. Vijay Chandok is the Managing Director and Chief Executive Officer of ICICI Securities. As of the quarter ending September, ICICI Bank held 74.79% stake in ICICI Securities.

255. (a)

The Reserve Bank of India approved the resolution plan for debt-ridden Reliance Capital. The move finally clears the path for Hinduja Group entity -- IndusInd International Holdings Ltd (IIHL) -- to acquire the company. The RBI appointed Nageswara Rao Y as the administrator in relation to the Corporate Insolvency Resolution Process (CIRP) of the company.

· The RBI on November 29, 2021, superseded the board of Reliance Capital in view of payment defaults and serious governance issues.

256. (d)

Gautam Adani increased his footprint in the media space when group flagship Adani Enterprises (AEL) announced the acquisition of a 50.50 per cent stake in news agency IANS India for an undisclosed sum. This is the conglomerate's third acquisition in this segment.

· This is the conglomerate's third acquisition in this segment. Adani had forayed into the media business in March last year when AMG Media Networks, a subsidiary of AEL, bought a 49 per cent stake in Raghav Bahl-curated digital business news platform Quintillion Business Media (QBML) for about Rs 48 crore.

· In November this year, the Adani group acquired the remaining 51 per cent to take full control of the entity. QBML operated the business and financial news digital media platform BQ Prime.

Later that year, it acquired around 65 per cent in broadcaster NDTV. BQ Prime has now been rebranded as NDTV Profit. Simultaneously, NDTV also announced that it has re-launched its business channel, NDTV Profit, after BQ Prime.

257. (b)

Cabinet approved Minimum Support Price for Copra for 2024 season. The MSP for Fair Average Quality of milling copra has been fixed at Rs.11,160/- per quintal and for ball copra at Rs.12,000/- per quintal for 2024 season. The MSP for 2024 season is an increase of Rs.300/- per quintal for milling copra and Rs.250/- per quintal for ball copra over the previous season. In order to provide remunerative prices to the cultivators, government had announced in the Union Budget of 2018-19, that MSPs of all the mandated crops will be fixed at a level of at least 1.5 times of all India weighted cost of production.' In the last 10 years, the Government has increased MSP for milling copra and ball copra from Rs.5,250 per quintal and Rs.5,500 per quintal in 2014-15 to Rs.11,160 per quintal and Rs.12,000 per quintal in 2024-25, registering a growth of 113 percent and 118 percent, respectively.

258. (c)

New Chief Minister of Chhattisgarh Vishnu Deo Sai takes oath along with Deputy Chief Ministers Arun Sao and Vijay Sharma In Chhattisgarh, senior tribal leader Vishnu Deo Sai took the oath as the Chief Minister of the State. Governor Biswabhusan Harichandan administered the oath of office and secrecy in a ceremony held at the Science College ground in Raipur. BJP State president Arun Sao and the Party's State General Secretary and young leader Vijay Sharma took the oath as Deputy ChiefMinister

259. (c)

Ghol' declared state fish of Gujarat at Global Fisheries Conference, Ahmedabad The expensive marine 'Ghol' fish was declared the state fish of Gujarat at the first Global Fisheries Conference India 2023 held in Ahmedabad. Also known as Black Spotted Croaker fish (*Protonibea diacanthus*) in many parts of the world, Ghol fish is not only considered a delicacy but is valued for its medicinal properties in many countries. Ghol fish bladder is among Gujarat

260. (a)

IISR develops high-yielding black pepper variety 'Chandra' The ICAR-Indian Institute of Spices Research , Kozhikode, has developed a high-yielding variety of black pepper named 'IISR

Chandra'. The institute has also completed the genome sequencing of the variety. The 'IISR Chandra' variety has a long spike, compact setting, and bold berries. It also showed optimal spike intensity greater than than of other existing varieties. Conventionally, new pepper varieties are created by crossing two existing varieties. However, IISR employed a different approach in the development of IISR Chandra. Initially, the varieties Cholamundi and Thommankodi were crossed to produce a hybrid variety. Subsequently, this hybrid was crossed with Thommankodi to retainall the desired parental traits.

261. (b)

Dr Mohan Yadav Appointed As Chief Minister Of Madhya Pradesh; Jagdish Devda, Rajendra Shukla As Deputy CMs Dr Mohan Yadav has been announced as the Chief Minister of Madhya Pradesh. Narendra Singh Tomar was appointed as assembly speaker. Malhargarh MLA Jagdish Devda and Rewa MLA Rajendra Shukla have been appointed as two deputy CMs of the state. The 58-year-old CM-designate replaces CM Shivraj Singh Chouhan.

262. (a)

Bhajan Lal Sharma to be the new CM of Rajasthan; Diya Kumari and Premchand Bairwa named as Deputy CMs Bhajanlal Sharma will be the new Chief Minister of Rajasthan. Mr. Sharma was unanimously elected the leader of the BJP Legislative Party in a meeting held at BJP headquarters in Jaipur. Diya Kumari and Prem Chand Bairwa have been named as Deputy Chief Ministers. MLA from Ajmer North Vasudev Devnani will be the Speaker of the Assembly.

263. (d)

List of National Sports Award winners Major Dhyan Chand Khel Ratna Award 2023: Chirag Shetty and Satwik Sairaj Rankireddy (badminton). Arjuna Awards 2023: Ojas Pravin Deotale (archery), Aditi Gopichand Swami (archery), Murali Sreeshankar (athletics), Parul Chaudhary (athletics), Mohameed Hussamuddin (boxing), R Vaishali (chess), Mohammed Shami (cricket), Anush Agarwalla (equestrian), Divyakriti Singh (equestrian dressage), Diksha Dagar (golf), Krishan Bahadur Pathak (hockey), Sushila Chanu (hockey), Pawan Kumar (kabaddi), Ritu Negi (kabaddi), Nasreen (kho-kho), Pinki (lawn bowls), Aishwary Pratap Singh Tomar (shooting), Esha Singh (shooting), Harinder Pal Singh Sandhu (squash), Ayhika Mukherjee (table tennis), Sunil Kumar (wrestling), Antim (wrestling), Naorem Roshibina Devi (wushu), Sheetal Devi (para archery), Illuri Ajay

Kumar Reddy (blind cricket), Prachi Yadav (para canoeing). Dronacharya Award (regular category) for outstanding coaches: Lalit Kumar (wrestling), RB Ramesh (chess), Mahaveer Prasad Saini (para athletics), Shivendra Singh (hockey), Ganesh Prabhakar Devrakhkar (mallakhamb). Dronacharya Award (life-time category) for outstanding coaches: Jaskirat Singh Grewal (golf), Bhaskaran E (kabaddi), Jayanta Kumar Pushilal (table tennis). Dhyan Chand Award for lifetime achievement: Manjusha Kanwar (badminton), Vineet Kumar Sharma (hockey), Kavitha Selvaraj (kabaddi).

264. (b)

The study conducted by the SEBI has revealed that '1.7-lakh crore of asset under management of open-ended debt schemes of 17 mutual funds were under stress as of September quarter. The analysis revealed stress in the case of 17 mutual funds and in terms of schemes, however, only 24 out of a total of 299 schemes exhibited stress, as per the Financial Stability Report. The Financial Stability Report was recently published by the RBI.

265. (c)

This move comes after RBI launched '100 Days 100 Pays" campaign in June last year, under which banks must trace and settle the top 100 unclaimed deposits of every bank in every district. The deadline for the scheme, which was to end on 8 September, has now been extended to 1 April 2024.

- Under the new guidelines, RBI said banks shall undertake at least an annual review in respect of accounts where there is no customer induced transactions for more than a year. 'In cases where there is no explicit mandate to renew the term deposit, the banks should review such accounts if the customers have not withdrawn the proceeds after maturity or transferred these to their savings/current account in order to prevent such deposits from becoming unclaimed," it said.
- RBI also said banks shall not classify zero balance accounts as 'inoperative' if it remains non-operative for a period of more than two years. 'Central and State governments have been expressing difficulty in crediting cheques/Direct Benefit Transfer/ Electronic Benefit Transfer/ scholarship amount in these accounts as they are also classified as inoperative due to non-operation for two years," it said.
- Banks shall ensure that amounts lying in inoperative accounts or unclaimed deposits and reactivated will be put under concurrent audit, according to the new norms. All transactions in these accounts, which are reactivated, will be monitored regularly for at least six months, at

higher levels without the knowledge of the customers and dealing staff.

- The balance in savings or current accounts not operated for 10 years and term deposits not claimed for 10 years from the date of maturity are classified by banks as unclaimed deposits. These amounts are transferred to the *depositor education and awareness (DEA) fund* maintained by RBI.

266. (d)

HDFC Bank has executed transactions via the NPCI's UPI payments app as part of the 'UPI for secondary market' facility, which went live. The move follows markets regulator Sebi allowing the facility through the UPI app developed by the National Payment Corporation of India (NPCI). Clearing corporations will directly process payouts to these clients on a T 1 basis.

- Effective January 1, Sebi and the stock exchanges permitted trading in the cash segment through block mechanism, on an optional basis, for the secondary market on the lines of Application Supported by Blocked Amount (ASBA) for primary markets where investors' funds will continue to remain in their savings account with the required funds being blocked instead of the investor having to upfront transfer the amount to the broker's account for placing trades.
- During this pilot stage, investors can block funds in their bank accounts, which will only be debited by the clearing corporations after trade confirmation during the settlement period.
- Initially, HDFC Bank, and ICICI Bank customers will be able to avail of this facility and HDFC Bank, HSBC, ICICI Bank, and YES Bank are acting as sponsor banks for the clearing corporation and exchanges.

267. (b)

The Reserve Bank of India (RBI) has decided to enhance the bulk deposit limit for large urban co-operative banks (UCBs) to '1 crore and above from the current '15 lakh and above. Specifically, the new bulk deposit limit applies to UCBs in the Tier 3 (with deposits more than '1,000 crore and up to '10,000 crore) and Tier 4 (with deposits more than '10,000 crore) categories.

- RBI said for all other UCBs (that is, other than scheduled UCBs in Tiers 3 and 4), the definition of bulk deposit will continue to be 'single rupee term deposits of '15 lakh and above.'

268. (d)

RBI has tweaked norms for the issuance of commercial papers (CPs) and non-convertible debentures of up to one year to regulate short-term investments and ensure transparency in the

market. One of the key changes, slated to take effect from April 1 this year, was that the guidelines mandate issuers to mention the exact end use of the funds raised through the instruments.

- For better transparency, issuers are now required to disclose long-term and unaccepted credit ratings in the offer document. This information helps investors make informed decisions about the risks associated with the investment, said market participants.

- The settlement period was capped at T 4, which means the transactions need to be settled within four days from the trade date. Individuals and Hindu Undivided Families (HUF) were restricted to investing a maximum of 25 per cent of their total income. The guidelines specify that redemptions (repayment of the invested amount) need to be made before 3 pm on the maturity date.

269. (c)

State Bank of India (SBI) said it has raised USD 250 million through issuance of the Green Notes to fund sustainable projects. The bank has concluded the successful placement of USD 250 million senior unsecured Green floating rate notes, referred to as 'The Green Notes'.

- This issuance, maturing on December 29, 2028, is part of SBI's USD 10 billion medium-term note programme and was conducted through a private placement facilitated by its London branch.
- Green Notes were issued on a floating rate basis of 1.20 per cent above the Secured Overnight Financing Rate (SOFR) and have been listed on the India International Exchange

270. (b)

Private sector Karnataka Bank (KBL) and Satin Creditcare Network Ltd (SCNL), a NBFC-Micro Finance Institution (MFI), have entered into a co-lending arrangement to provide financial support to Joint Liability Groups (JLG) of economically active women in both rural and semi-urban areas and to give impetus to the microcredit facilities segment of the country.

271. (c)

Fino Payments Bank has applied to the Reserve Bank of India (RBI), seeking a small finance bank license, the regulator said in a release. RBI allows payments banks without corporate lineage to apply for a small finance bank license after completing five years of business.

- Fino has around Rs 600 crore of net worth while the minimum capital requirement for small finance banks is Rs 200 crore at present.

- FINO Payments Bank Limited has commenced operations as a payments bank with effect from June 30, 2017. The Reserve Bank has issued a licence to the bank under Section 22 (1) of the Banking Regulation Act, 1949 to carry on the business of payments bank in India.

272. (d)

State Bank of India (SBI) said it has concluded the issue of USD 600 million senior unsecured fixed rate notes having maturity of 5 years at a coupon of 5 per cent, payable semi-annually, under Regulation-S. Under Regulation-S, offers and sales of securities that happen outside the United States are exempt from SEC registration requirements. This fundraising comes on the heels of the bank concluding placement of USD 250 million senior unsecured Green floating rate notes, referred to as 'The Green Notes.' This 'Green Notes' issuance, maturing on December 29, 2028, is part of SBI's USD 10 Billion medium-term note program and was conducted through a private placement facilitated by its London branch. The Green Notes rated BBB- by S&P, were issued on a floating rate basis of 1.20 per cent above SOFR (secured overnight financing rate) and have been listed on the India International Exchange, India's largest bank said in a statement issued on January 4.

273. (a)

State Bank of India (SBI), India's largest lender, on January 10 said it has concluded the issuance of \$600 million senior unsecured fixed rate notes with maturity of 5 years at a coupon of 5 percent, payable semi-annually, under Regulation-S. This issuance comes after the bank concluded the placement of \$250 million senior unsecured green floating rate notes.

274. (d)

IndusInd Bank recently introduced the 'IndusInd Bank Samman RuPay Credit Card', equipped with UPI functionality, in partnership with the National Payments Corporation of India (NPCI). Tailored for government sector employees, the card is designed to offer a variety of exclusive perks, aiming to elevate their banking experience.

275. (b)

State Bank of India (SBI), the country's largest Bank has launched a special fixed deposit (FD) scheme. SBI Green Rupee Term Deposit (SGRTD) has been launched to mobilise funds to support environment-friendly initiatives and projects, thereby fostering the growth of a green finance ecosystem in India

- SBI Green Rupee Term Deposit scheme is open to resident individuals, non-individuals, and NRI customers.
- SGRTD offers investors the flexibility to choose from three distinct tenors: 1111 days, 1777 days, and 2222 days.
- Currently, the scheme is available through the branch network, and it will soon be made available through other digital channels such as YONO and Internet Banking Services (INB).
- SBI Green Rupee Term Deposit (SGRTD): Interest rate
 - According to the SBI's website, SGRTD will offer 10 basis points (bps) interest rates below the card rate for retail and bulk Deposits for respective tenor.
 - 'Interest rate for retail deposits
 - 1111 Days- 6.65 %'
 - 1777 Days- 6.65 %
 - 2222 Days- 6.40 %
 - 'Interest rate for bulk deposits
 - 1111 Days- 6.15 %
 - 1777 Days- 6.15 %
 - 2222 Days- 5.90 %
- Senior Citizens/ Staff/ Staff Senior Citizens are eligible for an additional interest rate over the applicable rate for the public. (NRI Senior Citizens / NRI Staff not eligible).
- TDS is applicable as per income tax rules
- Green deposit' means an interest-bearing deposit, received by the regulated entities (RE) for a fixed period the proceeds of which are earmarked for being allocated towards green finance as per RBI's notification dated April 11, 2023.
- Recently, the RBI released a document giving detailed replies to a set of queries investors may have concerning green deposits.
- The deposits raised under the framework are covered by the Deposit Insurance and Credit Guarantee Corporation.

276. (c)

The RBI, in a draft circular, proposed all deposit taking HFCs raise their total liquid assets, along with unencumbered approved securities, to 15% of public deposits, from 13% currently, by the end of March 2025. RBI has proposed a phased transition towards tighter regulations for housing finance companies (HFCs) to ensure they are treated equally with NBFCs.

277. (c)

SpiceJet has received a BSE nod to issue equity shares and warrants convertible into equity shares on a preferential basis as part of the company's Rs 2,242-crore fund infusion plans. The in-principle approval from BSE allows SpiceJet to proceed with

the process of fund infusion, providing the airline with the necessary financial impetus for its growth initiatives.

278. (d)

The Reserve Bank of India's (RBI's) draft norms for self regulatory organisations for the fintech sector (SRO-FT) have proposed that such entities should have a robust IT infrastructure and the ability to deploy technological solutions within a reasonable timeframe.

- The applicant for such an entity should have sufficient net worth and demonstrate the capability of establishing the necessary infrastructure to fulfil the responsibilities of an SRO-FT effectively, RBI said.
- The draft framework said that to maintain credibility, the SRO-FT should operate independently, free from the influence of any single member or group of members.
- The SRO should be set up as a not-for-profit company registered under Section 8 of the Companies Act, 2013.
- The norms said the applicant should represent the fintech sector with membership across entities of all sizes, stages and activities. If representation is inadequate at the time of application, the application should include a roadmap for achieving this within a reasonable timeline.
- The draft norms left it to the sector to decide whether there should be one SRO for fintechs, or multiple SROs.

279. (a)

Deposit-taking housing finance companies (HFCs) will have to maintain 15 per cent liquid assets against public deposits held by them, up from a stipulated 13 per cent. The Reserve Bank of India (RBI) has proposed enhanced requirements of liquid assets as part of steps to harmonise regulations for housing finance and non-banking financial companies (NBFCs).

- Deposits taking HFCs will get time till March 2025 to meet the enhanced liquid asset norms.
- RBI released a draft circular on 'Review of regulatory framework for HFCs and harmonisation of regulations applicable to HFCs and NBFCs'. Prominent deposit-taking HFCs include LIC Housing Finance, PNB Housing Finance and Can Fin Homes.
- Currently, HFCs accepting public deposits are subject to more relaxed prudential parameters on deposit acceptance as compared to NBFCs. The regulatory concerns associated with deposit acceptance are the same across all categories of NBFCs.
- Hence, it has been decided to move HFCs towards the regulatory regime on deposit

acceptance as applicable to deposit-taking NBFCs, RBI said in a communication to HFCs and NBFCs.

- RBI also tightened the leverage ratio for raising funds via deposits.

- Ceiling on the quantum of public deposits held by HFCs, subject to meeting prudential norms and minimum investment grade credit rating, will stand reduced from 3 times to 1.5 times of net-owned funds. This will come into effect from the date of this circular, RBI said.

- Deposit-taking HFCs holding deposits in excess of the revised limit will not accept fresh deposits or renew existing deposits till the time the quantum of public deposits is below the revised limit. However, the existing excess deposits will be allowed to run off till maturity, RBI added.

- Currently, HFCs are allowed to accept or renew deposits repayable after one year or more but not more than 10 years from the date of acceptance or renewal of such deposits.

- Henceforth, deposits accepted or renewed by HFCs shall be repayable after one year or more but not later than five years.

- Existing deposits with maturities above five years will be repaid according to their existing repayment profile.

- RBI has permitted HFCs to hedge the risks arising out of their operations like in case of NBFCs.

- Further, HFCs have been allowed to diversify their activities in certain fee-based functions without risk participation like in case of NBFCs, subject to compliance to regulatory norms.

280. (c)

IndusInd Bank has launched the 'EazyDiner IndusInd Bank Platinum Credit Card' in association with EazyDiner. The credit card offers an additional discount of '500 while paying through the EazyDiner App via PayEazy for both dining and take-away at select restaurants.

281. (a)

The Department of Economic Affairs (DEA), Ministry of Finance, has amended Foreign Exchange Management (Non-debt Instruments) Rules, 2019, and notified the 'Direct Listing of Equity Shares of Companies Incorporated in India on International Exchanges Scheme'.

- Simultaneously, the Ministry of Corporate Affairs (MCA) has issued Companies (Listing of Equity Shares in Permissible Jurisdictions) Rules, 2024.

- These, together, provide an overarching regulatory framework to enable public Indian companies to issue and list their shares in permitted international exchanges. As of now, the framework allows unlisted public Indian companies to list their shares on an international exchange.

- SEBI is in the process of issuing the operational guidelines for listed public Indian companies. The international stock exchanges at GIFT-IFSC under the regulatory supervision of IFSCA namely, India International Exchange and NSE International Exchange have been, currently, prescribed as permitted stock exchanges under the Rules and the Scheme.

- Earlier, through the Companies (Amendment) Act, 2020, enabling provisions were included in the Companies Act, 2013, to allow direct listing of prescribed class (es) of securities of prescribed class (es) of public companies incorporated in India on permitted stock exchanges in permissible foreign jurisdictions or other prescribed jurisdictions. The enabling provisions of the Companies (Amendment) Act, 2020 were, accordingly, brought into force with effect from 30th October, 2023.

282. (b)

HDFC Bank, India's largest private sector bank, said it has become the first lender in the country to achieve the milestone of 20 million credit cards in force. The lender forayed into the credit card business in 2001 and hit the 10-million mark in 2017. HDFC Bank is the largest issuer of card issuers in the country, which commands over a fourth of the overall card market.

- According to the Reserve Bank of India data for November 2023, HDFC Bank's cards in circulation stood at nearly 19.51 million as compared to 19.18 million cards in October 2023.

- HDFC Bank is followed by SBI Card, ICICI Bank, and Axis Bank, in terms of the number of credit cards issued.

283. (b)

The gap between credit and deposit growth as of the first fortnight of January 2024 has widened vis-a-vis the last fortnight of September 2023 even as the former continues to outpace the latter on year-on-year (y-o-y) basis, going by RBI data.

- As on January 12, 2024, credit and deposit growth stood at 19.93 per cent and 12.84 per cent y-o-y, respectively, resulting in a gap of 7.09 percentage points between the two, per RBI data on scheduled banks' statement of position in India.

- In the last fortnight of September (22nd), the gap between credit growth (19.42 per cent y-o-y) and deposit growth (12.94 per cent) was relatively lower at 6.48 percentage points.

284. (d)

Bank of Baroda's wholly-owned subsidiary for cards, 'BOB Financial Solutions Limited', has been rebranded as 'BOBCARD Limited' with the tagline

'Credit Reimagined'. Accordingly, the NBFC has also unveiled a new logo called 'Baroda Sun', which comprises dual 'B' letterforms that hold the rays of the rising sun.

- BOBCARD offers an array of consumer and commercial credit cards and caters to all segments of customers with varied needs, including shopping, travel and business cards for large corporates and MSMEs.
- The company also has exclusive credit cards for Defence Personnel including the Indian Army, Indian Navy, the Indian Coast Guard, Assam Rifles, professionals like ICAI, ICMAI & ICSI, co-branded cards with HPCL, Snapdeal, IRCTC, Premium Lifestyle cards like Eterna, Premier, among others.
- It is also the merchant payment processing partner of Bank of Baroda's merchant acquiring business.

285. (a)

Yes Bank became the first Indian bank to execute an export finance transaction on the International Trade Financing Services Platform (ITFS) of RXIL Global IFSC Limited (RXIL), a leading cross-border fintech company registered under the International Financial Services Centres Authority (IFSCA).

- This strategic partnership facilitates arranging credit for exporters and importers from both Indian and Global Institutions through Factoring, Forfaiting, and other trade financing services at competitive pricing with quick turnaround using a digital platform, the bank said in a press release.
- This is the first transaction on the ITFS platform in collaboration with any bank in India.
- RXIL, a joint venture between the 'Small Industries Development Bank of India' (SIDBI) and the National Stock Exchange, is promoting the International 'Trade Finance' Service (ITFS), an initiative that aims to democratise the trade finance space by providing an electronic platform to connect exporters, importers and financiers across the world.
- RXIL Global aims to improve financing opportunities for Indian firms, particularly 'MSMEs' that export. A subsidiary of 'Receivables Exchange of India' (RXIL) ' an RBI-regulated trade receivable discounting system (TReDS) platform that facilitates invoice discounting for MSMEs ' RXIL Global says this facility will ease the cash crunch small businesses often face.

286. (a)

RBI to make available additional '5,000 cr to Standalone Primary Dealers under Standing Liquidity Facility. In view of the liquidity deficit in

the banking system, the Reserve Bank of India (RBI) has decided to make available an additional aggregate amount of '5,000 crore to Standalone Primary Dealers (SPDs) under the Standing Liquidity Facility at the prevailing repo rate starting from January 31, 2024.

- The central bank took this decision based on an assessment of the prevailing and evolving liquidity conditions.
- The incremental limit for individual SPDs is being conveyed to them separately, RBI said. The repo rate (the interest rate at which banks draw liquidity from the RBI to overcome short-term liquidity mismatches) is at 6.50 per cent.
- The banking system has been facing a liquidity deficit since September 2024, with the deficit standing at about '2.68 lakh crore as of January 29, 2024.

287. (b)

Reserve Bank of India has directed Paytm Payments Bank Ltd to stop onboarding new customers with immediate effect and has barred it from accepting deposits after the 29th of February. RBI said in a press release that action is being taken against Paytm for persistent non-compliance and continued material supervisory concerns in the bank. In exercise of its powers under section 35A of the Banking Regulation Act, RBI has directed that no further deposits and credit transactions or top-ups shall be allowed in any customer accounts, prepaid instruments, wallets, and FASTags after the 29th of February, other than any interest, cashbacks, or refunds which may be credited anytime. Withdrawal or utilisation of balances by its customers from their accounts including savings bank accounts, current accounts, prepaid instruments, FASTags, and National Common Mobility Cards, are to be permitted without any restrictions, up to their available balance.

288. (d)

ESAF Small Finance Bank announced a bancassurance partnership with Edelweiss Tokio Life Insurance in a move to extend financial security to a broader section of the unbanked and underbanked population. The aim of the partnership is to widen the accessibility of innovative life insurance products.

- Bancassurance is an arrangement between a bank and an insurance company allowing the latter to sell its products to the bank's client base.

289. (a)

Max Financial Services announced that it has received approval from Insurance Regulatory and Development Authority of India (IRDAI) for capital

infusion of Rs 1,612 crore by Axis Bank into the company's material subsidiary, Max Life Insurance.

- As part of the deal, Max Life will issue nearly 14,25,79,161 equity shares to Axis Bank for an aggregate investment of above mentioned amount. The company, in an exchange filing has said that the capital infusion "will help Max Life to support its future growth ambitions, to augment its capital position and to improve solvency margins".
- While the financial services company has received green light from the Pension Fund Regulatory and Development Authority (PFRDA) already, it has also sought approval from the Competition Commission of India (CCI) for the deal.
- "Accordingly, the capital infusion of 1612 Crores by Axis Bank into Max Life will be consummated upon the approval from CCI," Max Financial Services said.

290. (c)

This month, two fintech startups Decentro and Juspay, and enterprise software-as-a-service (SaaS) firm, Zoho, have received final authorisation from the RBI for payment aggregator (PA) licences. Food delivery major Zomato, and fintech firms Stripe and Tata Pay were among the companies to have bagged the licence in January. They joined the likes of Razorpay, Cashfree Payments, and EnKash, among others, who got approval last year. Decentro allows neo-banks, marketplaces, and fintech companies to integrate and offer banking solutions through APIs, while Juspay operates as a full-stack payment gateway that offers card, wallet and UPI-based transactions.

291. (d)

The Reserve Bank of India plans to introduce additional functionalities of programmability in CBDC retail payments to facilitate transactions for specific/targeted purposes, and allow offline capability to enable these transactions in areas with poor or limited Internet connectivity. Currently, the CBDC Retail (CBDC-R) pilot also allows Person to Person (P2P). And also Person to Merchant transactions using Digital Rupee wallets by pilot banks. The Reserve Bank of India launched the first pilot of Digital Rupee- Retail segment (e'-R) on Dec 01, 2022. RBI has identified eight banks for phase-wise participation in the retail pilot project. These include the State Bank of India, the ICICI Bank, the Yes Bank and the IDFC First Bank, the Bank of Baroda, the Union Bank of India, the HDFC Bank and Kotak Mahindra bank.

292. (d)

The RBI has increased the ceiling on fees payable to non-executive directors of banks to 30 lakh rupees per year from the existing level of 20 Lakh rupees. The revision comes two years after RBI came out with new guidelines for directors as a part of corporate governance, where it capped the remuneration for non-executive directors, excluding the chair of the board. RBI said the banks are required to have suitable criteria for granting fixed remuneration to its NEDs, with the approval of their boards. The instructions on review of fixed remuneration granted to NEDs would be applicable to all the private sector banks including small finance banks (SFBs) and payment banks (PBs) as also the wholly owned subsidiaries of foreign banks.

293. (c)

India's Unified Payment Interface (UPI) services were rolled out in Sri Lanka and Mauritius on 12 February during a virtual ceremony attended by Prime Minister Narendra Modi and the top leadership of the two island nations. In Sri Lanka, the interface will be linked to LankaQR. RuPay cards were also introduced in Mauritius. The extension of RuPay services will also enable Mauritian banks to issue RuPay cards and use them for settlements in both India and Mauritius. The UPI is a mobile-based payment system in India that allows round-the-clock payments via a virtual payment address. It powers multiple bank accounts into a single app and brings several banking features under one hood.

294. (c)

The Reserve Bank of India (RBI) extended the deadline for Paytm Payments Bank services to March 15, from the previous February 29. In a press release issued, the apex bank said that the decision was taken keeping in a view of larger public interest including the merchants. It clarified that the customers can make deposits, credit transactions, prepaid services, wallets, FASTags, National Common Mobility Cards till March 15, 2024. The central bank added that it had put certain business restrictions on Paytm Payments Bank Ltd, operated by One97 Communications, in exercise of its powers under Section 35A of the Banking Regulation Act, 1949.

295. (d)

The Government of India, with the approval of the President of India, has constituted the Sixteenth Finance Commission, in pursuance to Article 280(1) of the Constitution. Dr Arvind Panagariya, former Vice-Chairman, NITI Aayog, and Professor,

Columbia University will be the Chairman.' Members of the Sixteenth Finance Commission would be notified separately. Shri Ritvik Ranjanam Pandey has been appointed as Secretary to the Commission! The Sixteenth Finance Commission shall make recommendations as to the following matters, namely: '(i) 'The distribution between the Union and the States of the net proceeds of taxes which are to be, or may be, divided between them under Chapter I, Part XII of the Constitution and the allocation between the States of the respective shares of such proceeds; (ii)' The principles which should govern the grants-in-aid of the revenues of the States out of the Consolidated Fund of India and the sums to be paid to the States by way of grants-in-aid of their revenues under article 275 of the Constitution for the purposes other than those specified in the provisos to clause (1) of that article; and (iii)' The measures needed to augment the Consolidated Fund of a State to supplement the resources of the Panchayats and Municipalities in the State on the basis of the recommendations made by the Finance Commission of the State. The Sixteenth Finance Commission may review the present arrangements on financing Disaster Management initiatives, with reference to the funds constituted under the Disaster Management Act, 2005 (53 of 2005), and make appropriate recommendations thereon. The Sixteenth Finance Commission has been requested to make its report available by 31st'day of October, 2025 covering a period of five years commencing on the 1st'day of April, 2026.

296. (a)

Central and state governments collected '1,64,882 crore ('1.65 trillion) in goods and services tax (GST) revenue in December, a notch below the average so far this year of '1.66 trillion per month, but still a 10.3% jump from a year ago. The Centre and states had collected around '1.5 trillion in December 2022.

297. (a)

Goldman Sachs has lowered its projection for India's current account deficit in 2024 to 1.3% of GDP from 1.9% earlier as the US bank expects services exports to continue surprising on the upside while crude oil prices are expected to decline, improving external balances.

298. (b)

Transactions through the unified payments interface (UPI) platform crossed the 100 billion-mark in calendar year 2023 to close at around 118 billion, as per the data shared by the National Payments Corporation of India (NPCI). This marks

a 60 percent growth as compared to 74 billion UPI transactions recorded in 2022. Visa, the world's largest card network, processes an average of 750 mn. transactions/day.

· UPI is expected to surpass Mastercard's daily transaction volume of 440 million sometime this year going by the 60 percent growth rate. The HSBC India Manufacturing Purchasing Managers' Index (PMI) slipped to an 18-month low of

299. (c)

India's manufacturing activities continued to expand in December 2023. As per data released by S&P Global on Wednesday, the HSBC India Manufacturing Purchasing Managers' Index (PMI) slipped to an 18-month low of 54.9 in December last year from 56.0 in the previous month. A PMI print below 50 means contraction, while one above it indicates expansion. The HSBC India Manufacturing PMI is compiled by S&P Global from responses to questionnaires sent to purchasing managers by a panel of around 400 manufacturers. The panel is stratified by detailed sector and company workforce size based on contributions to GDP.

India Ratings and Research upped GDP growth estimate for current fiscal to _____, from

300. (b)

India Ratings and Research upped GDP growth estimate for current fiscal to 6.7 per cent, from 6.2 per cent, citing resilient economy, sustained government capex and prospect of a new private corporate capex cycle. It flagged weak global growth and trade as risks which weighed down the growth estimates, besides volatile geopolitical situation. The RBI also expects a sequential slowdown in the GDP growth in the remaining two quarters and expects the overall FY24 GDP to come in at 7 per cent.

301. (b)

India's economy is projected to grow at 7.3% in the ongoing financial year, as per the initial advance estimate report released by the National Statistical Office (NSO). At that pace, India will retain its crown as the fastest-growing major economy, following its 7.2% GDP growth in FY2022-23. In nominal terms, though, the projected growth for FY24 is 8.9%.

· The government anticipates a year-on-year Gross Value Added (GVA) growth of 6.9% for fiscal year 2024, slightly lower than the 7% recorded in fiscal year 2023.

302. (a)

The United Nations World Economic Situation and Prospects Report 2024 revised India's gross domestic product (GDP) growth estimate for the 2024 calendar year to 6.2 per cent, compared to 6.7 per cent earlier. Despite revising the growth estimates for 2024 downward by 0.5 percentage points, the report projects a rebound in 2025, with a GDP growth projection of 6.6 per cent.

303. (b)

The World Bank kept its FY25 economic growth projection for India unchanged at 6.4 per cent, mainly on account of strong domestic demand, rising public infrastructure spending and strong private-sector credit growth. However, it projected that the private consumption growth might taper off due to high food inflation and diminishing pent-up demand.

- In its biannual 'Global Economic Prospects' report, the World Bank said India was anticipated to maintain the fastest growth rate among the world's largest economies, but its post-pandemic recovery was expected to slow, with estimated growth of 6.3 per cent in FY24, before recovering gradually to 6.5 per cent in FY26.
- The multilateral development bank's forecast did not take into account the National Statistical Office's (NSO's) the first advance estimates, released on Friday, which had projected 7.3 per cent growth for India in FY24 'higher than the Reserve Bank of India's estimate of 7 per cent assuming an investment-led recovery.'

304. (b)

India's outward foreign direct investment (FDI) commitments fell sharply to \$2.25 billion in December 2023, compared to over \$4.12 billion in December 2022. Sequentially, they were also down from \$4.0 billion in November 2023, according to Reserve Bank of India (RBI) data.

- Outbound FDI, expressed as a financial commitment, comprises three components: equity, loans, and guarantees.'
- The equity commitments declined to \$646.7 million in December 2023 from \$1.38 billion in December 2022. It was also significantly lower than the \$1.09 billion recorded in November 2023.
- Debt commitments decreased to \$625.91 million in December 2023, down from \$1.15 billion a year ago. However, it was higher than \$190.05 million in November 2023. Guarantees for overseas units declined to \$978.19 million in December 2023 from \$1.58 billion in December 2022. They were down substantially compared to \$2.72 billion in November, RBI data showed.

305. (b)

India's industrial production grew 2.4 per cent in November 2023. Factory output measured in terms of the Index of Industrial Production (IIP) had grown by 7.6 per cent in November 2022. The data released by the National Statistical Office (NSO) showed that the manufacturing sector's output grew by 1.2 per cent in November 2023.

- The mining production rose 6.8 per cent during the month under review while the Power output rose 5.8 per cent.
- Retail inflation, based on the Consumer Price Index (CPI), inched up marginally to 5.69 percent in December 2023 mainly on account of higher food prices but stayed within the Reserve Bank of India's target range for a fourth consecutive month.
- Retail Inflation was at 5.55 percent in November 2023 and 5.72 percent in December 2022.
- As per the data released by the National Statistical Office (NSO), retail inflation in the food basket was at 9.53 percent in December 2023, up from 8.7 per cent in the preceding month and 4.9 percent in the same month preceding year.'
- The Reserve Bank of India has been tasked by the government to ensure retail inflation remains at 4 percent with a margin of 2 percent on either side.

306. (d)

India's trade deficit in December narrowed to a three-month low of \$19.8 billion amid an import slowdown due to falling commodity prices.

Merchandise exports during the month grew 0.97 per cent over a year earlier to \$38.45 billion, contrary to the trend of a slowdown so far this financial year showed data by Commerce Ministry.

- Merchandise imports, meanwhile, grew 8.45 per cent to \$58.25 billion, boosted by gold imports.

307. (d)

Fitch Ratings has said that India is poised to remain one of fastest-growing economies in the world in next few years. The rating agency has also affirmed India's Long-Term Foreign-Currency Issuer Default Rating (IDR) at 'BBB (minus)' with a stable outlook.

- Fitch has made an upward revision to India's growth forecast for fiscal year ending March 2023, with the growth rate now seen at 6.9 percent, as compared to a forecast of 6 percent issued in May last year. The GDP growth rate will, however, ease to 6.5 percent in fiscal year 2024-25, it said.
- Fitch stated that investment is likely to remain a key growth driver, as the government's capex drive is likely to continue and private investment should accelerate gradually.

308. (b)

RBI Governor Shaktikanta Das stressed that according to the first advance estimate, released by the National Statistical Office (NSO), India's economy is expected to grow at 7.3 percent in FY2024. He said this at a chat as part of World Economic Forum (WEF) in Davos, Switzerland. Mr Das said that India's growth momentum will be maintained in the future years.

- He said that durable signs of India's growth momentum being maintained are visible. He said, it is not a one-off comment but is based on a lot of 'in-house' research and analysis. Mr Das informed that after a contraction of 5.8 percent in FY2021, the Indian economy grew by 9.1 percent in FY2022 and 7.2 percent in FY2023. Notably, global rating agency Fitch Ratings affirmed India's Long-Term Foreign-Currency Issuer Default Rating (IDR) at 'BBB-' with a stable outlook.

309. (a)

The Indian stock market has pipped Hong Kong to become the fourth-highest equity market globally. The combined value of shares listed on Indian exchanges reached USD 4.33 trillion as of Monday's close, versus USD 4.29 trillion for Hong Kong, according to data compiled by Bloomberg.

- That makes India the fourth-biggest equity market globally. Its value crossed \$4 trillion for the first time on Dec. 5, with about half of that coming in the past four years.
- The top three stock markets are the U.S., China, and Japan. Currently, the US is the world's biggest market with a mcap of \$50.86 trillion, followed by China with a mcap of \$8.44 trillion and Japan at \$6.36 trillion.
- Indian stocks reached new highs in 2023 due to bullish investors and increased domestic participation.

310. (b)

The government's direct tax-to-GDP ratio stood at a 23-year high of 6.11% in FY23, data released by the Central Board of Direct Taxes. The Centre's direct tax collections rose 17.8% year-on-year at Rs 16.6 trillion in FY23. 'Corporate tax collections during the year stood at Rs 8.26 trillion, up 16% on year, and income tax collections stood at Rs 8.33 trillion, 19.6% higher on year. 'Direct tax buoyancy' rate of growth of tax mop-up in comparison to nominal GDP growth', however, stood at 1.2 in FY23 as compared to 2.5 in FY22. Statistically, the buoyancy of a tax system gauges the overall responsiveness of tax revenue to variations in the GDP, and tax policies over time. 'In H1 of FY24, the direct tax buoyancy stood at 3.0, due to sharp growth in income tax collections.

Income tax buoyancy came in at 3.6 and corporate tax at 2.3. ' Further, the government's direct tax collections contribution to total tax mop-up stood at a four-year high of 54.62% in FY23 from 52.27% in FY22, the CBDT data showed. ' Also, the cost of collection with respect to direct tax mop-up reduced to the lowest in 23 years at 0.51%. In FY23, total number of income tax returns filed stood at 77.82 million as compared to 73.05 million in FY22.

311. (b)

India's business activity expanded at the fastest pace in four months in January on stronger demand, according to a private survey that also showed input costs rising at the quickest rate since August. The findings indicate Asia's third-largest economy would continue to hold onto its title as the fastest growing major economy in the near-term at least. ' India will grow 6.9% in the current fiscal year, as per Reuters poll. ' HSBC's flash India Composite Purchasing Managers' Index (PMI), compiled by S&P Global, rose to 61.0 this month, its highest since September, from December's final reading of 58.5.

312. (c)

Rating agency Icra on Wednesday revised upward its bank credit growth projection at 14.9-15.3 per cent this fiscal, but said the same will lose steam and grow at 12 per cent next fiscal. At 14.9-15.3 per cent, the system level credit expansion in absolute terms will be Rs 20.4-20.9 lakh crore, it said, adding this will be the highest ever incremental bank credit growth and would surpass the previous high of Rs 18.2 lakh crore recorded in FY23 at a growth rate of 15.4 per cent. The agency had earlier estimated a 12.8-13 per cent credit demand for this fiscal. However, citing the rising global headwinds and also the higher base coupled with the challenges in deposit mobilisation, the agency said it expects the rate of incremental credit expansion to slow down to Rs 19-20.5 lakh crore or 11.7-12.6 per cent in FY25.

313. (a)

Ratings agency ICRA has revised upwards its projection of bank credit growth in FY24 to 14.9-15.3 per cent, estimated at an incremental growth of '20.4-20.9 lakh crore, from the earlier projection of 12.8-13 per cent equating to a growth of '17.5-17.8 lakh crore.

- This will be the highest ever incremental bank credit growth and would surpass the previous high of '18.2 lakh crore (YoY growth of 15.4 per cent) in FY23.

- ICRA said, adding that corporate bond issuances are also expected to touch a record high of '9.6-9.9 lakh crore in FY24, higher than '8.7 lakh crore in FY23.
- Bond issuances are seen at '9.6-9.9 lakh crore in FY24 and '10.0-10.5 lakh crore in FY25 against '8.7 lakh crore in FY23. Corporate bond outstanding, estimated at '44.7 lakh crore as of December 2023, is seen growing 5-7 per cent on year to '45.2-45.5 lakh crore by March 2024 and '47.7-48.5 lakh crore by March 2025.
- However, challenges in deposit mobilisation could temper bank credit expansion to 11.7-12.6 per cent or '19-20.5 lakh crore in FY25, it said.
- Incremental bank credit growth touched nearly '16.9 lakh crore in the nine-month period ended December 2023, far outpacing the '14.1 lakh crore expansion in the previous year. The rise has been driven by 33 per cent growth in retail and 23 per cent in the NBFC segment as of November 18, 2023.
- AUM growth for NBFCs has also been revised to 14-16 per cent for FY24, against the earlier estimate of 13-15 per cent. This is expected to moderate to 13-15 per cent in FY25.

314. (b)

The Financial Year 2024 marks the third successive year of over seven percent growth of the Indian economy even as the global economy struggles to grow at more than 3 percent. Projecting the good health of India's financial sector, the review said that the public sector capital investment has surged in the last 10 years.

- According to the Indian Economy Review released by the Department of Economic Affairs, India's unwavering commitment to ensuring steady economic growth is generating resources for investment needed for climate change adaptation, building resilience, and mitigating emissions.
- The report further highlights that the structural reforms implemented since 2014 have strengthened the macroeconomic fundamentals of the economy.
- The report highlighted the positive transformation in the fields of employment, ease of doing business, agriculture sector, E-commerce, and climate action.
- Marking a significant improvement in women-led development, the report noted that under PM Jan Dhan Yojana, the proportion of women having a bank account has increased from 53 percent in 2015-16 to 78.6 percent in 2019-21. It further added, Female Labour Force Participation rose from 23.3 percent in 2017-18 to 37 percent in 2022-23. Highlighting the enhancement in the education levels of women, the review said that

the female gross enrolment ratio in senior secondary education rose from 24.5 percent in 2005 to 58.2 percent in 2022.

· Delineating the pivotal role of India's robust Digital Public Infrastructure, the report noted that the transformation in the authentication ecosystem has reduced the cost of conducting e-KYC from a thousand rupees to five rupees. It said that India is the third-largest fintech economy in the world after the United States of America and the United Kingdom. The review further added, India became the world's fourth-largest stock market in the world by market capitalisation due to the significant interest from domestic and global investors in the Indian stock market.'

315. (d)

Indian farmers can be encouraged to adopt technologies and practices through policy consistency and continuity, a finance ministry review of the Indian economy said. That will expand their market and production choices, keeping in view ecological considerations, natural resource availability, and demand, according to the review.

- The review, released before the government presents its Interim Budget, stressed the need for continuous innovation in crop varieties, technology adoption, and farming to meet the growing demand for a diversified and nutritious food basket.
- Meanwhile, the review said the agricultural sector, which is estimated to constitute 18 per cent of India's gross value added (GVA) in FY24 and is the bedrock of the economy, had demonstrated remarkable tenacity and resilience by contributing significantly to economic recovery and development despite the challenges posed by the global health crisis and variability in climate conditions.
- 'Agriculture grew at a higher average annual rate of 3.7 per cent from FY15 to FY23 compared to 3.4 per cent from FY05 to FY14. For the year FY23, the sector grew at 4.0 per cent as compared to the previous year,' the review said.
- In FY24, the first advanced estimate estimated GVA for agriculture and allied sector at a seven-year low of 1.8 per cent due to weak kharif output and initial weakness in rabi sowing.
- Planting has been affected due to the uneven monsoon in 2023.
- 'India's global dominance extends across agricultural commodities, making it the largest producer of milk, pulses, and spices worldwide. Given opportunities and an appropriate policy setting, India's farmers have demonstrated their

capability to meet food demand of the rest of the world. The potential is still huge,' the review said.

- The review talked of the various policy initiatives that the Narendra Modi government had initiated for farmers since 2014 and how effective they had been.
- 'The policy initiatives, such as Pradhan Mantri Kisan Maandhan Yojana (PM-KMY), Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), and Pradhan Mantri Fasal Bima Yojana (PMFBY), have played a pivotal role in providing financial and income support to farmers,' the review said.
- It added PM-KISAN, launched in 2019, supplemented the financial needs of landholding farmers by transferring Rs 6,000 per year in three equal four-monthly instalments.
- 'As of December 12, 2023, over Rs 2.8 lakh crore (Rs 2.8 trillion) have been transferred to more than 11 crore (1110 million) beneficiaries,' the review said.

316. (b)

Standard Chartered revised its FY25 forecast to 6.3% from 6%, projecting muted inflation and higher food spending to drive growth. The report expects a revival in consumption to offset the impact of lower commodity prices, slower global growth, and moderation in government capex.

317. (b)

The Department of Economic Affairs, in its January 2024 review of the economy, said there is ample scope to mainstream skilling into education curriculum and upskilling a large chunk of the existing workforce into future-relevant skills on the back of a transformative journey in skill development in India in the last decade.

- According to the report, the push to mass skilling since 2014 has begun to pay dividends. "The employable percentage of final-year and pre-final-year students increased from 33.9% in 2014 to 51.3% in 2024," it said citing the findings of the online Wheebox National Employability Test.
- Further, the across-the-board progress in skilling has manifested in India's rising position in WorldSkills Competitions, from 39 in 2011 to 11 in 2022, it said.
- 'Combined with the rising enrolment in higher education (from 3.2 crore in 2013-14 to 4.1 crore in 2020-21), rising employability implies that India's young workforce is both expanding and becoming increasingly employable,' it said.
- According to the report, India has 50.2% of men and 41% of women with ten or more years of schooling in the 15-49 age group.
- 'There is an opportunity to make the education-skill continuum the greatest weapon in the Indian

Miracle by reaching out to each of these youth who only need to attend finishing schools for employability,' it said.

· Under the National Education Policy, 2020, there is a special focus on vocational education and skill development. 'Integration of vocational education with general education and mainstreaming of vocational education have been identified as key reforms in the country's education system,' the report said.

· As per the Periodic Labour Force Survey 2022-23, 72.6% of workers aged 15-59 years did not receive any formal or informal vocational or technical training. The report further said that the recent launch of the Skill India Digital platform as the digital public infrastructure for the skilling, education, employment, and entrepreneurship ecosystem marks another step towards the 'ease of acquiring skill' in India.

318. (b)

IMF upgrades India's GDP growth rate to 6.7 percent for current financial year International Monetary Fund (IMF) has increased its GDP growth estimate for India to 6.7 percent for the current financial year. It is 40 basis points higher than its previous forecast of 6.3 percent. In its latest World Economic Outlook report, IMF also raised India's upward medium-term GDP growth to 6.5 percent, for 2025 and 2026. The IMF said results are reflecting a strong public investment, and positive labor market outcomes. The IMF said India will narrow its current account deficit projection for financial year 24 from 1.8 percent of GDP to 1.6 percent.

The agency said India continues to be the fastest-growing economy among the major economies of the world. In Financial Year 23, India's GDP had expanded by 7.2 percent over the previous year.

319. (b)

Retail inflation for industrial workers eased marginally to 4.91 per cent in December from 4.98 per cent in November 2023, mainly due to lower prices of certain food items. Food inflation stood at 8.18 per cent (in December 2023) against 7.95 per cent of the previous month (November 2023) and 4.10 per cent during the corresponding month (of December 2022) a year ago. According to the statement, the year-on-year inflation for the month (December 2023) stood at 4.91 per cent compared to 4.98 per cent in the previous month (November 2023) and 5.50 per cent (December 2022) in the year-ago period. The All-India Consumer Price Index for Industrial Workers (CPI-IW) for December 2023 decreased by 0.3 points

and stood at 138.8 points. It was 139.1 in November last year.

- On one-month percentage change, it decreased by 0.22 per cent with respect to the previous month compared to a contraction of 0.15 per cent a year ago. The maximum downward pressure in the current index came from the Food & Beverages group, contributing 0.45 percentage points to the total change. At the item level, Rice, Poultry/Chicken, Mustard Oil, Apple, Banana, Cauliflower, Cabbage, Capsicum, Carrot, French Beans, Green Coriander Leaves, Ginger, Onion, Potato, Tomato, Peas, Radish, Electricity Charges (Domestic), etc. are responsible for the fall in the index. However, this decrease was largely checked by Wheat, Buffalo Milk, Fish Fresh, Brinjal, Drumstick, Garlic, Lady's Finger, Sugar White, Cooked Meals, Leaf Tobacco, Pan Finished, Trouser Pant Readymade, Leather Sandal/Chappal/Slippers, Electric Batteries, Employees State Insurance (ESI) Contribution, Tooth Paste/Tooth Powder, Auto-rickshaw/Scooter fare, Bus Fare, etc, putting upward pressure on the index. At the centre level, Coimbatore recorded a maximum decrease of 4.7 points followed by Ludhiana with 3.2 points. Among others, 6 centres recorded a decrease between 2 to 2.9 points, 18 centres between 1 to 1.9 points and 33 centres between 0.1 to 0.9 points. On the contrary, Solapur recorded a maximum increase of 1.5 points. Among others, 6 centres recorded an increase between 1 to 1.4 points and 19 centres between 0.1 to 0.9 points. The rest of the 3 centres' indices remained stationary.

320. (b)

Finance Ministry slashes import duty on mobile phone components The government has slashed the import duty by 5 percent on some parts used for manufacturing of mobile phones. According to a Finance Ministry notification, duty has been lowered on components such as battery cover, front cover, middle cover, main lens, back cover, GSM Antenna, SIM socket, screw and other mechanical items of plastic and metal. All these items will now attract import duty at 10 per cent as against 15 per cent. However, the notification has not specified any date for implementing lower duty.

321. (c)

The Government proposes to create a corpus of Rupees One Lakh Crore to boost private investment in sunrise technologies. While presenting the Interim Budget 2024-25 in Parliament, the Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman said

that this will mark a golden era for our tech savvy youth. ' The corpus will be established with fifty-year interest free loan. It will provide long-term financing or refinancing with long tenors and low or nil interest rates. ' Smt. Sitharaman also proposed a new scheme to be launched for strengthening deep-tech technologies for defence purposes and expediting 'atmanirbharta'.

322. (c)

Union Finance Minister said that "Capital Expenditure outlay for 2024-25 is being increased by 11.1 % to 11 lakh, 11 thousand, 100 and 11 crore rupees (' 11,11,111 crore)". This amounts to 3.4 % of GDP. In addition, she mentioned that the massive tripling of the CapEx over the last 4 years is resulting in huge multiplier impact on economic growth and employment creation. Revised Estimates 2023-24: ' Union Finance Minister said, 'the Revised Estimate of the total receipts other than borrowings is ' 27.56 lakh crore, of which the tax receipts are ' 23.24 lakh crore. The Revised Estimate of the total expenditure is ' 44.90 lakh crore'.

323. (d)

Budget Estimates 2024-25: ' In 2024-25, the total receipts other than borrowings are estimated to be ' 30.80 lakh crore and the total expenditure is estimated at ' 47.66 lakh crore. The tax receipts are estimated at ' 26.02 lakh crore. ' Further, Union Finance Minister said, 'the scheme of fifty-year interest free loan for capital expenditure to states will be continued this year with total outlay of '1.3 lakh crore'. ' Smt. Sitharaman said, 'the fiscal deficit in 2024-25 is estimated to be 5.1 per cent of GDP'. Adhering to the path of fiscal consolidation as mentioned in her Union Budget speech for 2021-22, she mentioned to reduce it below 4.5 per cent by 2025-26.

324. (b)

In Union Budget 2024-25, Union Finance Minister said that "Capital Expenditure outlay for 2024-25 is being increased by 11.1 % to 11 lakh, 11 thousand, 100 and 11 crore rupees (' 11,11,111 crore)". This amounts to 3.4 % of GDP. In addition, she mentioned that the massive tripling of the CapEx over the last 4 years is resulting in huge multiplier impact on economic growth and employment creation.

325. (d)

Budget Estimates 2024-25: ' In 2024-25, the total receipts other than borrowings are estimated to be ' 30.80 lakh crore and the total expenditure is estimated at ' 47.66 lakh crore. The tax receipts

are estimated at ' 26.02 lakh crore. ' Further, Union Finance Minister said, 'the scheme of fifty-year interest free loan for capital expenditure to states will be continued this year with total outlay of '1.3 lakh crore'. ' Smt. Sitharaman said, 'the fiscal deficit in 2024-25 is estimated to be 5.1 per cent of GDP'. Adhering to the path of fiscal consolidation as mentioned in her Union Budget speech for 2021-22, she mentioned to reduce it below 4.5 per cent by 2025-26.

326. (d)

Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman laid down the strategy for 'Amrit Kaal'. In Parliament, the Minister said, 'It is an important policy priority for our government to ensure timely and adequate finances, relevant technologies and appropriate training for the Micro, Small and Medium Enterprise (MSME) to grow and also compete globally. ' The Minister said, 'Aligning with the 'Panchamrit' goals, our Government will facilitate sustaining high and more resource-efficient economic growth.' ' She highlighted that this will work towards energy security in terms of availability, accessibility and affordability. ' Smt. Sitharaman noted that guided by the principle 'Reform, Perform, and Transform', the Government will take up next generation reforms, and build consensus with the states and stakeholders for effective implementation. ' She said, 'Our Government will adopt economic policies that foster and sustain growth, facilitate inclusive and sustainable development, improve productivity, create opportunities for all, help them enhance their capabilities, and contribute to generation of resources to power investments and fulfil aspirations.' ' The Minister further stated that for meeting the investment needs, the Government will prepare the financial sector in terms of size, capacity, skills and regulatory framework.

327. (c)

Farmer's welfare and boosting rural demand is one of the main highlights of interim budget 2024-25 presented by Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman in Parliament. Terming Farmers as our 'Annadata', Smt. Sitharaman stated that Minimum support prices for the produce of 'Annadata' are periodically increased appropriately. ' The finance minister said that every year, under PM-KISAN SAMMAN Yojana, direct financial assistance is provided to 11.8 crore farmers, including marginal and small farmers, while crop insurance is given to 4 crore farmers under PM Fasal Bima Yojana. ' She stated that these, besides several other

programmes, are assisting 'Annadata' in producing food for the country and the world and added that the worries about food have been eliminated through free ration for 80 crore people. ' The interim budget 2024-25 has promised for stepping up value addition in agricultural sector and boosting of farmers' income.

328. (b)

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329. (e)

While presenting the Interim Budget 2024-25 in Parliament, Union Minister for Finance and Corporate Affairs, Smt. Nirmala Sitharaman announced that the Government will launch a scheme to help deserving sections of the middle class 'living in rented houses, or slums, or chawls and unauthorized colonies' to buy or build their own houses. ' Smt. Nirmala Sitharaman emphasised that the Government is working with an approach to development that is all-round, all-pervasive and all-inclusive (', ''') to make India a 'Viksit Bharat' by 2047.

330. (e)

While enunciating the approach of government towards an all-round, all-pervasive and all-inclusive (', ''') development, the Union Minister for Finance and Corporate Affairs, Smt. Nirmala Sitharaman, announced a slew of measures for the promotion of green growth and renewable energy, while tabling the Interim Budget 2024-2025. Rooftop solarization and muftbijli Finance Minister

said that through rooftop solarization, one crore households will be enabled to obtain up to 300 units free electricity every month. This scheme follows the resolve of Prime Minister on the historic day of consecration of Ram Mandir in Ayodhya. The benefits expected from this are as follows: ' Savings up to fifteen to eighteen thousand rupees annually for households from free solar electricity and selling the surplus to the distribution companies; ' Charging of electric vehicles; ' Entrepreneurship opportunities for a large number of vendors for supply and installation; ' Employment opportunities for the youth with technical skills in manufacturing, installation and maintenance;

331. (a)

With the aim of meeting the commitment of 'net-zero' by 2070, Smt. Sitharaman proposed the following measures in the Interim Budget 2024-25: ' Viability gap funding to be provided for harnessing offshore wind energy potential for initial capacity of one giga-watt. ' Coal gasification and liquefaction capacity of 100 MT to be set up by 2030. This will also help in reducing imports of natural gas, methanol, and ammonia. ' Phased mandatory blending of Compressed Bio Gas (CBG) in Compressed Natural Gas (CNG) for transport and Piped Natural Gas (PNG) for domestic purposes to be mandated. ' Financial assistance to be provided for procurement of biomass aggregation machinery to support collection.

332. (c)

While presenting the Interim Budget 2024-25 in Parliament, Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman announced that it has been decided to enhance the target for Lakhpati Didi from 2 crore to 3 crore. The Union Minister said that 83 lakh SHGs with 9 crore women are transforming rural socio-economic landscape with empowerment and self-reliance. ' The Finance Minister stated that our Prime Minister firmly believes, we need to focus on four major castes. They are, 'Garib' (Poor), 'Mahilayen' (Women), 'Yuva' (Youth) and 'Annadata' (Farmer).

333. (a)

In a bid to boost Fisheries sector, Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman has said that five integrated aquaparks will be setup. While presenting the Interim Budget 2024-25 in Parliament today, the Minister said, 'It was our Government which set up a separate Department for Fisheries realizing the importance of assisting fishermen. ' This has resulted in doubling of both inland and aquaculture

production.' The Minister highlighted that Seafood export since 2013-14 has also doubled.

334. (d)

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335. (b)

Finance Minister Nirmala Sitharaman set a target for raising Rs 50,000 crore through divestment receipts and monetisation of public assets in the financial year 2024-25. However, the government, for the first time, did not reveal the specific target for divestment for the next fiscal year. ' Budget documents showed that the revised estimate (RE) for such receipts during the current fiscal has been lowered to Rs 30,000 crore from the target set a year ago at Rs 61,000 crore, including Rs 51,000 crore for disinvestment. This is because some of the largest divestments, such as IDBI Bank, Shipping Corporation of India, NMDC Steel, BEML stake sale, planned for the current fiscal year have been delayed.

336. (a)

In terms of allocations, the Ministry of Defence received the highest amount at '6.2 lakh crore followed by the Ministry of Road Transport and Highways at '2.78 lakh crore. On the other hand, the Agriculture Ministry got the lowest amount at '1.27 lakh crore. List of allocations for different ministries: ' Ministry of Defence: '6.2 lakh crore ' Ministry of Road Transport and Highways: '2.78 lakh crore ' Ministry of Railways: '2.55 lakh crore ' Ministry of Consumer Affairs, Food and Public Distribution: '2.13 lakh crore ' Ministry of Home Affairs: '2.03 lakh crore ' Ministry of Rural Development: '1.77 lakh crore ' Ministry of Chemicals and Fertilizers: '1.68 lakh crore ' Ministry of Communications: '1.37 lakh crore '

Ministry of Agriculture and Farmer Welfare: '1.27 lakh crore

337. (c)

Allocations for major flagship schemes: ' Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS): '86,000 crore ('60,000 crore last year) ' Ayushman Bharat (PMJAY): '7,500 crore ('7,200 crore last year) ' Production Linked Incentive (PLI) Scheme: '6,200 crore ('4,645 last year) ' Modified Programme for Development of semi-conductors and display manufacturing ecosystem: '6,903 crore ('3,000 crore last year) ' Solar Power (Grid): '8,500 crore ('4,970 crore last year) ' National Green Hydrogen Mission: '600 crore ('297 crore last year)

338. (b)

The Organization for Economic Co-operation and Development (OECD), in its latest interim economic outlook, raised India's growth outlook for 2024-25 (FY25) to 6.2 per cent from the 6.1 per cent estimated earlier in its November outlook. For 2025-26, OECD has kept its growth forecast for India unchanged at 6.5 per cent.

- 'The outlook notes that high-frequency activity indicators generally suggest a continuation of recent moderate growth, with business surveys pointing to stronger activity developments in services than in manufacturing.
- Earlier last week, the economic division of the finance ministry in its review of the economy said that the Indian economy is expected to expand at around 7 per cent in FY25, marking the fourth consecutive post-pandemic year for the Indian economy to register growth at or over 7 per cent.

339. (a)

The liquidity deficit in the banking system shrank to about '1.40-lakh crore on February 4 from the recent peak of '3.46-lakh crore (on January 24th) in view of the government stepping up spending, per RBI data. However, the liquidity deficit could increase to '2-lakh crore-'2.5-lakh crore as there will be outflows from the banking system due to GST payments in mid-February.

- The declining liquidity deficit also had a salubrious effect on the overnight money market rates, with the weighted average rate easing to 6.33 per cent from around 6.50 per cent to 6.75 per cent last month.
- The Reserve Bank of India (RBI) has been keeping liquidity tight in the banking system in tune with the 'withdrawal of accommodation' monetary policy stance to ensure that inflation progressively aligns with the target while supporting growth.

- Accommodative monetary policy is an attempt at the expansion of the overall money supply by a central bank to boost an economy when growth slows.

- Withdrawal of accommodation will mean reducing the money supply in the system which will rein in inflation further.'

340. (d)

The fiscal deficit target of 4.5% of gross domestic product in FY26 would be a challenge for the government amidst a focus on capex to support growth, according to global ratings agency Fitch. Fitch projects the Indian economy to grow 6.5% in FY25, helped by 11% growth in government capex.

- The government expects fiscal deficit to be 5.1 per cent of the gross domestic product (GDP) for the financial year 2024-2025 (FY25), Finance Minister Nirmala Sitharaman said in her Budget 2024 speech on, February 1.
- To finance the fiscal deficit in FY25, the gross and net market borrowings through dated securities during 2024-25 are estimated at 14.13 and 11.75 lakh crore respectively- both less than that in FY24.

341. (c)

India will in seven years become the largest source of global oil demand growth as its domestic production shrinks 22 per cent, said the International Energy Agency (IEA). The two trends have major implications as India is already the world's second largest net importer, said the agency in a report released at the India Energy Week in Goa.

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- The two trends have major implications as India is already the world's second largest net importer, said the agency in a report released at the India Energy Week in Goa.
- India's crude imports reached 4.6 million b/d in 2023, increasing 36 per cent in a decade.
- India's domestic production meets just 13 per cent of its needs. In 2023, domestic oil production averaged around 700 thousand b/d.
- Electric vehicles and advances in energy efficiency will result in the country avoiding 480 thousand b/d of extra demand in 2023-2030.

342. (a)

Reserve Bank of India has kept repo rate unchanged at 6.5 percent in its bi-monthly monetary policy announced. The six-member

monetary policy committee (MPC) voted by 5:1 majority to keep the repo rate unchanged in its last meeting of the current financial year as retail inflation continues to be above its target of 4 percent. The repo rate is the interest rate at which banks draw funds from RBI to overcome short-term liquidity mismatches. RBI has projected the inflation based on Consumer Price Index at 5.4 percent in the current fiscal and 4.5 percent during the next financial year. RBI has pegged real GDP growth for the next financial year at 7 percent.

343. (b)

Central Board of Trustees (CBT) of Employees Provident Fund Organisation (EPFO) has recommended 8.25 per cent interest rate for fiscal year 2023-24. Once approved this will be highest in three years. As on date, there are over six crore members of EPFO. Interest rate for Fiscal Year 2022-23 was 8.15 per cent.

344. (b)

Reliance Industries Ltd (RIL) became the first Indian company to cross Rs 20 lakh market capitalisation during the trading session. The benchmark Sensex gained 0.68 per cent, or 483 points, at 71,555.19 and the NSE Nifty moved up by 127 points to 21,743.25. The RIL stock surged to its 52-week high of Rs 2,958 before closing at Rs 2,928.95. Market capitalisation is the total market value of all listed shares of a company. Reliance, TCS, HDFC Bank, ICICI Bank and Infosys are the top five companies in India, in terms of market capitalization.

345. (a)

India's wholesale price index-based inflation eased further to 0.27 per cent in January on an annual basis, as against 0.73 per cent in December, stated provisional data from the Commerce Ministry on Wednesday. A Reuters poll had estimated the index would rise 0.53 per cent. Inflation for food articles stood at 6.85 per cent in January. For the primary articles segment, the inflation rate in January declined by 1.04 per cent to 3.84 per cent. Wholesale inflation in crude petroleum and natural gas eased 0.20 per cent. The fuel and power inflation contracted to (-)0.51 per cent in January. Inflation for manufactured products came in at -1.13 per cent in January.

346. (e)

The National Coal Index (Provisional) has shown a significant decline of 4.75 % in December 2023 at 155.44 points compared to December 2022, where it was at 163.19 points. This notable decrease indicates sufficient availability of coal in market to

meet the growing demands. The National Coal Index (NCI) is a price index that combines coal prices from all sales channels. It considers prices of coking and non-coking coal of various grades transacted in the regulated (power and fertilizer) and non-regulated sectors. Established with the base year as FY 2017-18, NCI serves as a reliable indicator of market dynamics, providing valuable insights of price fluctuations.

347. (a)

Reliance Industries Limited (RIL), operator of the world's largest integrated refining and petrochemical complex, has become the first Indian company to chemically recycle plastic waste-based pyrolysis oil into International Sustainability & Carbon Certification (ISCC)-Plus certified Circular Polymers. RIL's Jamnagar refinery became the first refinery to get this. RIL shipped its first batch of ISCC-Plus certified Circular Polymers, named CircuRepol' (Polypropylene) and CircuRelene' (Polyethylene). CircuRepol' and CircuRelene' have been designed to lead the way in Circular Economy practices. RIL's Jamnagar refinery became the first refinery to get the important ISCC-Plus certification, proving that it can produce Circular Polymers through chemical recycling. The ISCC-Plus certification guarantees that traceability and rules are followed in making Circular Polymers.

348. (c)

MoEF&CC has submitted three nominations from India for Wetland City Accreditation of Indore (Madhya Pradesh), Bhopal (Madhya Pradesh) & Udaipur (Rajasthan) under the Ramsar Convention on Wetlands. The wetlands situated in and around these cities provide a plethora of benefits to its citizens in terms of flood regulation, livelihood opportunities, and recreational values.

- These are the first three Indian cities for which nominations have been submitted for WCA based on the proposals received from respective State Wetlands Authorities in collaboration with the Municipal Corporations.
- Sirpur Wetland (Ramsar site in Indore), Yashwant Sagar (Ramsar site closer to Indore), Bhoj Wetland (Ramsar Site in Bhopal), and several Wetlands (Lakes) in and around Udaipur are lifelines to these cities.

The three nominated cities include:

- Indore: Founded by Holkars, Indore is the cleanest city in India and the recipient of India's Smart City Award 2023 for its best sanitation, water and urban environment. Sirpur Lake, a Ramsar Site in the city, has been recognised as an important site for water bird congregation and is

being developed as a Bird Sanctuary. A strong network of more than 200 wetland mitras is engaged in bird conservation and sensitising local community to protect Sarus Crane.

· Bhopal: One of the cleanest cities in India that has proposed conservation zones around the wetlands in its draft City Development Plan 2031. Bhoj Wetland, Ramsar Site is the city's lifeline, equipped with the world-class wetlands interpretation centre, Jal Tarang. Additionally, the Bhopal Municipal Corporation has a dedicated Lake Conservation Cell. 'A network of more than 300 wetland mitras is engaged in wetland management and conservation of Sarus Crane.

· Udaipur: Located in Rajasthan, the city is surrounded by five major wetlands, namely, Pichola, Fateh Sagar, Rang Sagar, Swaroop Sagar, and Doodh Talai. These wetlands are an integral part of the city's culture and identity, help maintain the city's microclimate, and provide a buffer from extreme events.

Wetland City Accreditation (WCA): Recognizing the importance of wetlands in urban and peri-urban environments and to take appropriate measures to conserve and protect these wetlands, the Ramsar Convention during COP12 held in the year 2015 approved a voluntary Wetland City Accreditation system under Resolution XII.10 which recognizes cities which have taken exceptional steps to safeguard their urban wetlands. The Wetland City Accreditation scheme aims to further promote the conservation and wise use of urban and peri-urban wetlands, as well as sustainable socio-economic benefits for local populations. 'Additionally, the Accreditation seeks to encourage cities that are close to and dependent on wetlands, primarily Wetlands of International Importance, but also wetlands with other conservation category status, to develop and strengthen a positive relationship with these valuable ecosystems. To be formally accredited, a candidate for the Wetland City Accreditation should satisfy the standards used to implement each of the six international criteria mentioned Operational Guidance for WCA of the Ramsar Convention on Wetlands. This voluntary scheme provides an opportunity for cities that value their natural or human-made wetlands to gain international recognition and positive branding opportunities for their efforts in demonstrating strong positive relationships with wetlands.

349. (c)

Country's 1st Healthy & Hygienic Food Street, 'PRASADAM,' was inaugurated today at Neelkanth Van, Mahakal Lok, in Ujjain, Madhya Pradesh, by the Union Minister of Health & Family Welfare Dr.

Mansukh Mandaviya. The Union Health Minister launched the official website for the Healthy & Hygienic Food Street initiative. The Union Health Minister commended the development of infrastructure and facility near food streets including training and capacity building of street food vendors on food safety and hygiene. Dr. Mandaviya explored the vibrant stalls at the Eat Right Millets Melas and interacted with trained food handlers as well.'

350. (d)

Schedule M part of Drugs and Cosmetics Act 1940 deals with 'Good Manufacturing Practices' to be followed by pharmaceutical manufacturing units in the country. The Union Health Ministry notified revised rules under Schedule M of the Drugs and Cosmetics Rules, 1945. Schedule M prescribes the Good Manufacturing Practices (GMP) for pharmaceutical products and the revised Schedule M has been notified as rules to ensure GMP is adhered to, and requirements of premises, plant, and equipment for pharmaceutical products.

· GMP is mandatory standards which builds and brings quality into a product by way of control on materials, methods, machines, processes, personnel, and facility/environment, etc. GMP was first incorporated in Schedule M of the Drugs and Cosmetics Rules, 1945 in the year 1988 and the last amendment was done in June, 2005.

· The revised rules is to be implemented on the basis of company turnovers where the medium and small manufacturers include those with an annual turnover of less than '250 crore who will have to implement the revised rules within 12 months from its date of publication, whereas large manufacturers with an annual turnover of over '250 crore will be given six months to do so.

· The revised Schedule M has 13 parts which provide GMP guidelines for the specific requirements for manufacturing pharmaceutical drugs. The revised rules has five new categories of drugs including pharmaceutical products containing hazardous substances such as sex hormones, steroids (anabolic and androgenic), cytotoxic substances, biological products and radiopharmaceuticals.

351. (b)

The traditional Lanja Saura paintings, the exquisitely embroidered Dongaria Kondh shawl, the delicious Khajuri Guda from Odisha and the Handmade Carpets and Wancho Wooden Craft from Arunachal Pradesh were among the 17 products that bagged the Geographical Indications (GI) tag.

- The Lanja Saura paintings are a style of wall mural art. Those paintings also called 'ekons' or the 'idital,' and have a significant spiritual importance for the tribe. The Lanja Sauras are an indigent society today, and labour in preserving their culture ' the 'iditals' being an important part of it.
- The traditional knitted shawls of the hill tribe Dongaria Kondh are both unique and ancient. Their culture, tradition, faith, and beliefs, as well as the biodiversity of their forests are reflected in the shawls. Dharanipenu, the much adored goddess of the Dongaria, has a home in every village. The art and drawings made in the Dharanipenu residence are reflected in their shawls. Although the modern world has had significant impact on their traditional apparel, the Dongaria shawl continues to be popular with the tribe.
- Odisha's 'Khajuri Guda' (date palm jaggery) is a natural sweetener produced from the sweet juice of palm called 'neera'. The jaggery is prepared by the tribal populations, including the Lanja Saura, of Gajapati, Boudh, Angul, and Dhenkanal districts in Odisha.
- From Arunachal Pradesh, the Wancho Wooden Craft intimately weaves into the socio-cultural fabric of the skilful Wancho of Longding and Changlong districts. This rare ethnic art has been practiced by these Wancho tribes since many a generation. It is used both to decorate their own drawing rooms and also as a gift to beloved friends. In the past, the Wanchos would make wood carvings to decorate the posts and log drums in the 'paa' or 'paang' (boys' dormitory) or to decorate the village chief's house.
- Apart from that, GI tag has also given tags to three products from West Bengal ' the Tangail Saree of Bengal, Garad Saree and Korial saree. Odisha's Dhenkanal Magji, a milk product and Simlipal Kai Chutney also got a GI tag. The 'Kai' is indigenous to Mayurbhanj and Keonjhar which are found in abundance in the jungles of every block areas of the districts. The Kai Chutney prepared from these Kai is the main source of protection to the health and safety measures of the local tribes. The tribes in the Mayurbhanj and Keonjhar District commonly use the chutney as a delicious food and traditional medicine to treat different aliments in their daily life.
- The Nayagarh Kanteimundi Brinjal, a vegetable crop with lots of prickly thorns on the flesh as well as the whole plant grown in whole of Nayagarh district of Odisha also received a tag. The other products that were given a GI tag are West Bengal's Kalonuria Rice, West Bengal's Sundarban Honey, Gujarat's Kachchhi Kharek; Jammu

Kashmir's Ramban Anardana; Koraput Kalajeera Rice and the Arunachal Pradesh Adi Kekir (Ginger).

352. (b)

Department of Telecommunications (DoT), Ministry of Communications (MoC), has extended machine-to-machine (M2M) and Wireless Personal Area Network/Wireless Local Area Network (WPAN/WLAN) registration to all entities engaged in the businesses.

- All business entities including companies, government departments, organizations, partnership firms, LLPs, institutions, undertakings, proprietorship firms, societies and trusts engaged in M2M service provisioning and WPAN/WLAN connectivity provisioning are advised to register with DoT through a simple and transparent online process via SaralSanchar portal.

- WPAN: 'A small-scale wireless network that requires little or no infrastructure and operates within a short range. A WPAN is typically used by a few devices in a single room instead of connecting the devices with cables.'

- WLAN: 'A wireless local-area network (WLAN) is a group of colocated computers or other devices that form a network based on radio transmissions rather than wired connections. A Wi-Fi network is a type of WLAN; anyone connected to Wi-Fi while reading this webpage is using a WLAN.'

- 'SARALSANCHAR' (Simplified Application For Registration and Licenses)' a Web based Portal, for Issuing of various types of Licenses and Registration certificates is part of various Digital initiatives being taken by Department of Telecommunications. It is a unified portal to issue various types of Licenses and registrations in a digitized manner which will not only ensure transparency but also make the process more efficient. This will pave the way for a paperless, secure and hasslefree platform for various applicants.

- The Portal in its present form covers receipt of applications from applicants for issue of new 'Unified Licenses and WPC Licenses'.'

353. (a)

MeitY Secretary S Krishnan launched a Centre of Excellence (CoE) in Intelligent Internet of Things (IIoT) Sensors and India's first graphene centre - India Innovation Centre for Graphene (IICG) in Kerala. The India Innovation Centre for Graphene (IICG) has also been established at Makers Village Kochi by MeitY and Government of Kerala along with Tata Steel Limited.

- Digital University Kerala (DUK) (formerly IIITMK) and Centre for Materials for Electronics Technology

(CMET), Thrissur are the technical partners for setting up these centres.

354. (a)

Scindia inaugurates Asia's largest Aviation Expo 'Wings India 2024' Union Minister for Civil Aviation Jyotiraditya M Scindia inaugurated Asia's largest Aviation Expo "Wings India 2024". at Begumpet Airport in Hyderabad. Spanning across commercial, general, and business aviation, the theme for the show is 'Connecting India to the World in Amrit Kaal: Setting the Stage for India Civil Aviation @2047.' Seven major announcements were made at Wings India 2024:

- Release of the joint knowledge paper on civil aviation by FICCI and KPMG
- Launch of UDAN 5.3
- Launch of the Airbus-Air India Training Centre, with the purchase of more airplanes and the setting of a flight training center in Gurugram with 10 flight simulators and 10,000 pilots being trained in the coming years
- Airbus manufacturing contracts with TATA ASL and Mahindra Aerospace Structures Pvt. Ltd. to foster more pilots.
- GMR and IndiGo also signed a consortium to collaborate with multiple partners in developing sustainable training in the aerospace industry
- Inauguration of the GMR School of Aviation
- Deal announcement of Akasa Air with a triple order of 200 aircrafts in a period of 17 months

355. (d)

Ministry of Education has issued 'Regulation of Coaching Centers 2024', saying that no coaching center shall enroll students below 16 years of age. The Guidelines stressed that student enrolment should be done only after secondary school examination. Coaching Centres have been directed not to make misleading promises or guarantee of rank or good marks to parents & students

· Education Ministry said, these guidelines prioritize mental well-being, fair practices, and inclusivity. The guidelines stress the need for State and UT governments to regulate these centers and refer to legal actions, such as the PIL in the Supreme Court and letters sent to states and UTs. Fair and reasonable fee, a proper grievance redressal system and infrastructure requirements are some of the rules coaching centres must follow. The Guidelines also proposes a model framework for coaching centers and outlines the procedures for registration, renewal, and cancellation of coaching center certificates, along with an appeal process.

· Coaching centres can not engage tutors who do not have qualifications less than the graduation level.

· The Guidelines stated that the number of unregulated private coaching centers in the country continues to grow in the absence of any laid down policy or regulation. There are instances of such centers charging exorbitant fees from students, causing undue stress on students resulting in students committing suicides.

356. (d)

The first pilot technology project to make jet fuel from alcohol was inaugurated yesterday by Union Petroleum and Natural Gas Minister Hardeep Singh Puri in Pune. This project will produce sustainable biological aviation fuel or SAF. This pilot project has been set up in the research and development department of Praj Udyog Group in Pirangut Industrial Estate near Pune.

357. (a)

NITI Aayog, Ministry of Agriculture and Farmers' Welfare (MoA&FW), Government of India, and Food and Agriculture Organization (FAO) of the United Nations jointly launched the 'Investment Forum for Advancing Climate Resilient Agrifood Systems in India' in New Delhi.

· This initiative aims to develop an investment and partnership strategy to advance climate resilient agrifood systems among the government, private sectors, and farmers' organizations and financial institutions in India.

358. (c)

Oil and Natural Gas Corporation (ONGC) said it has received approval from the Petroleum and Natural Gas Ministry for the formation of a subsidiary company for green energy and gas business. The subsidiary will engage in businesses related to green hydrogen, hydrogen blending, renewable energy including solar, wind and hybrid, bio-fuels and bio-gas business and LNG.

· The proposed name of the company is 'ONGC Green Limited' subject to the approval of the Ministry of Corporate Affairs, Govt. of India.

· ONGC board also gave its in-principle nod for the formation of a joint venture with NTPC Green Energy Limited (NGEL).

· The Board has accorded its in-principle approval for the formation of a Joint Venture Company (JVC) either directly by ONGC or through its Affiliate/Subsidiary, with NGEL a wholly owned subsidiary of NTPC Limited, subject to necessary Government/ regulatory approval(s) including from NITI Aayog, DIPAM and Administrative Ministry

- On January 18, ONGC said its overseas investment unit ONGC Videsh received a five-year \$420 million loan from DBS Bank and Bank of Baroda.
- The new loan is the refinancing of a \$500 million loan ONGC Videsh had received in 2019 for a project in Mozambique.

359. (c)

THDC India Limited, a leading Power Sector PSU, has also established a benchmark in Green Hydrogen production, by successfully implementing India's one of the first pilot project aligned with the "National Green Hydrogen Mission" on the auspicious occasion of 75th Republic Day. The Project will be India's largest electrolyser end fuel cell based pilot project.

- THDC India Limited is under the ownership of National Thermal Power Corporation Limited, Ministry of Power, Government of India.
- It was incorporated in July 1988 to develop, operate and maintain the Tehri Hydro Power Complex and other Hydro Projects. THDC India Limited is a Mini Ratna Category-I Enterprise.

360. (c)

The 'Maratha Military Landscapes of India' will be India's nomination for recognition as UNESCO World Heritage List for the year 2024-25. The twelve component parts of this nomination are, Salher fort, Shivneri fort, Lohgad, Khanderi fort, Raigad, Rajgad, Pratapgad, Suvarnadurg, Panhala Fort, Vijay durg, Sindhudurg in Maharashtra and Gingee Fort in Tamil Nadu.

- These components, distributed across diverse geographical and physiographic regions, showcase the strategic military powers of the Maratha rule.
- The Maratha Military Landscapes of India, which developed between 17th and 19th centuries, represent an extraordinary fortification and military system envisioned by the Maratha rulers. This extraordinary network of forts, varying in hierarchies, scales and typological features, is a result of integrating the landscape, terrain and physiographic characteristics distinctive to the Sahyadri mountain ranges, the Konkan Coast, Deccan Plateau and the Eastern Ghats in the Indian Peninsula.
- 'There are more than 390 forts in Maharashtra out of which only 12 forts are selected under the Maratha Military Landscapes of India, of these eight forts are protected by the Archaeological Survey of India. These are Shivneri fort, Lohgad, Raigad, Suvarnadurg, Panhala fort, Vijaydurg, Sindhudurg and Gingee fort whereas Salher fort, Rajgad, Khanderi fort and Pratapgad are protected by the Directorate of Archaeology and

Museums, Government of Maharashtra. In the Maratha Military Landscapes of India Salher fort, Shivneri fort, Lohgad, Raigad, Rajgad and Gingee fort are hill forts, Pratapgad is hill-forest fort, Panhala is hill-plateau fort, Vijaydurg is coastal fort whereas Khanderi fort, Suvarnadurg and Sindhudurg are island forts.

- 'The inception of the Maratha Military ideology dates back to 17th Century during the reign of the Maratha King Chhatrapati Shivaji Maharaj by the 1670 CE and continued through subsequent rules until Peshwa rule till 1818 CE.
- There are two categories of nomination- cultural and natural criteria, the Maratha Military landscapes is nominated in the category of cultural criteria. There are six criteria (i to vi) for cultural sites and four criteria (vii to x) for natural sites for inclusion in the World Heritage List.
- The Maratha Military Landscapes of India is nominated under criterion (iii): To bear a unique or at least exceptional testimony to a cultural tradition or to a civilization that in living or which has disappeared,' criterion (iv): to be an outstanding example of a type of building, architectural or technological ensemble, or landscape that illustrates significant stage(s) in human history and'Criterion (vi): To be directly or tangibly associated with events or living traditions, with ideas or with beliefs, with artistic and literary works of outstanding universal significance.
- At present in India there are 42 World Heritage sites, out of which 34 are cultural sites, seven are natural sites whereas one is mixed site.
- In Maharashtra there are six World Heritage Sites, five cultural and one natural these are, Ajanta Caves (1983), Ellora Caves (1983), Elephanta Caves (1987), Chhatrapati Shivaji Maharaj Terminus (formerly Victoria Terminus) (2004), Victorian Gothic and Art Deco Ensembles of Mumbai (2018) and western Ghats of Maharashtra, Karnataka, Tamil Nadu and Kerala is serial property in natural category (2012). The Maratha Military Landscapes of India included in the Tentative List of World Heritage sites in 2021 is the sixth cultural property nominated for inclusion in the World Heritage List from Maharashtra.

361. (b)

In a path-breaking decision with far-reaching socio-economic impact, the Centre has allowed woman employees to nominate her son or daughter for family pension, instead of her husband, according to an official statement issued.

- Previously, family pension was granted to the spouse of a deceased government servant or pensioner, while other family members became

eligible only after the spouse's ineligibility or demise.

- Union Minister of State for Personnel Jitendra Singh said that the Department of Pensions and Pensioners' Welfare (DoPPW) has introduced an amendment to the Central Civil Services (Pension) Rules, 2021, allowing female government employees or pensioners to grant family pension to their eligible child/children after their own demise, in place of of their spouse.
- If the female government servant or pensioner passes away during the proceedings, the family pension will be disbursed accordingly, the statement said.
- If a woman employee is survived by a widower with no eligible child, the family pension will be payable to the widower, it said.

362. (c)

Union Home Minister launches computerization scheme for offices of ARDBs, RCSs of states Union Home Minister and Minister of Cooperation Amit Shah launched the computerization scheme for the offices of the Registrar of Cooperative Societies (RCSs) and Agriculture and Rural Development Banks (ARDBs) of the states in New Delhi. It also aims to reduce transaction costs, facilitate loan distribution to farmers, and enable real-time data access for better monitoring. The Computerization Project of Agricultural and Rural Development Banks (ARDBs) aims to computerize 1851 units of ARDBs located in 13 States and UTs and link them with NABARD through Common National Software. This initiative of the Ministry of Cooperation will work to enhance the operations, efficiency, accountability, and transparency of ARDB by standardising business processes through the Common Accounting System and Management Information System.

363. (c)

The Insolvency and Bankruptcy Board of India (IBBI) has lifted the restriction to allow the same insolvency professional for the resolution process of a company as well as its personal guarantor for a better harmonisation and effective coordination of both processes.

- The Insolvency and Bankruptcy Board of India (IBBI) has lifted the restriction to allow the same insolvency professional for the resolution process of a company as well as its personal guarantor for a better harmonisation and effective coordination of both processes.'
- The changes made to IBBI - Bankruptcy Process for Personal Guarantors to Corporate Debtors, Regulations, 2019 -- came into effect on January 31.'

· IBBI has also amended the provision regarding the meetings of the Committee of Creditors to make them mandatory in insolvency matters about personal guarantors.'

- Earlier, after the repayment plan was submitted by the personal guarantor, the resolution professional would evaluate its viability and submit a report to the Adjudicating Authority with a recommendation on whether to call a meeting of the creditors.

· The Insolvency and Bankruptcy Board of India was established on 1st October, 2016 under the Insolvency and Bankruptcy Code, 2016 (Code).

- 'It has recently been tasked to promote the development of, and regulate, the working and practices of, insolvency professionals, insolvency professional agencies and information utilities and other institutions, in furtherance of the purposes of the Code. It has also been designated as the 'Authority' under the Companies (Registered Valuers and Valuation Rules), 2017 for regulation and development of the profession of valuers in the country.

364. (c)

The Food Safety and Standards Authority of India (FSSAI) in its 43rd meeting has approved various amendments to streamline food safety and standards regulations. Various amendments across different Food Safety and Standards Regulations were approved in the meeting to do away with Bureau of Indian Standards (BIS) or AGMARK certification for food products.

· Ministry of Health and Family Welfare in statement said after the amendments are finalised, food businesses would not have to go to different authorities for mandatory certification with only FSSAI certification being made mandatory for food products. It said other approvals include standards of Mead (Honey wine) and Alcoholic Ready-to-drink (RTD) beverages, revision of standards of milk fat products, standards for Haleem.

· The Food Authority also approved a first-of-its-kind and comprehensive manuals of methods of analysis for ensuring regulatory compliance of the food products.

· The amendments across different Food Safety and Standards Regulations were approved in the meeting for draft notification to invite stakeholder comments before finalisation.

· These regulations included the revision of standards of Milk Fat Products, as part of which the fatty acid requirements for Ghee will also be applicable for other milk fat products.

· The Food Authority is also going to set standards for 'Haleem' as part of standards for meat products. Haleem is a dish made of meat, pulses,

grains and other ingredients, which currently don't have any set standards.

- FSSAI's full form is the 'Food Safety and Standards' Authority of India. It is an autonomous statutory body that maintains 'food safety and standards' in India.
- The Food Safety and Standards' Act' (FSS), '2006' is the primary 'law' for the regulation of food products.'

365. (e)

The Lok Sabha has passed 'The Public Examinations (Prevention of Unfair Means) Bill, 2024' aimed at curbing leaks, malpractices as well as organised malpractices in recruitment examinations like UPSC, SSC etc and entrance tests such as NEET, JEE, and CUET. The Bill is aimed at preventing organised gangs and institutions that are involved in unfair means for monetary gains.

- The Bill proposes a punishment of a minimum of three to five years of imprisonment to curb cheating and for those involved in organised crimes of cheating will face five to 10 years of imprisonment and a minimum fine of Rs 1 crore.
- 'Prevention of Unfair Means Bill, 2024' will also cover entrance examinations held by the Union Public Service Commission, the Staff Selection Commission, the Railways, banking recruitment examinations and all computer-based examinations conducted by the National Testing Agency.

366. (a)

Microsoft announced an initiative to equip 2 million people in India with skills in artificial intelligence by 2025. Called ADVANTAGE INDIA, the program intends to push India's AI transformation and empower its workforce for jobs in the future. The goal is expanding AI fluency nationwide for inclusive growth. The program has three main components: ' Partnering with the national government and 10 states to train 500,000 students at rural vocational centers in basic and advanced AI skills. This expands an existing collaboration on digital and cybersecurity training. Providing in-depth AI training for 100,000 young women through higher education institutions in smaller cities. This involves distributing Microsoft's AI Trainer Toolkit and industry mentorships. ' Raising AI career awareness for 400,000 students in remote, tribal areas through Microsoft's TEALS, Farm Beats and AI Guidance for Schools initiatives.

367. (b)

Parliament has passed the Water (Prevention and Control of Pollution) Amendment Bill, 2024 with

the Lok Sabha approving it today. Rajya Sabha has already passed the legislation. The Bill seeks to amend the Water (Prevention and Control of Pollution) Act, 1974. The Act establishes the central and state pollution control boards to prevent and control water pollution. The Bill decriminalises several violations and imposes penalties. It will initially apply to Himachal Pradesh, Rajasthan, and the Union Territories. Under the act, the chairman of a State Pollution Control Board is nominated by the State government. According to the bill, the central government will prescribe the manner of nomination and the terms of chairman. The Bill imposes a penalty between ten thousand rupees to 15 lakh rupees for violation of provisions related to the discharge of polluting matter in water bodies. The guidelines that will be issued under the legislation will in no way encroach upon the rights of the State Pollution Control Boards.

368. (d)

France will become the first European country to issue digital Schengen visas to visitors for the upcoming Paris Olympics. France has announced plans to shift entirely to online procedures for 70,000 French Schengen Visas, in a move that aligns with the EU's digitalization plans. France began operations of the "Olympic Consulate" system from January 1, 2024. Last year, the European Union announced plans to turn the Schengen visa digital. In November, European Union foreign ministers adopted a change to shift the process of applying for visas to visit the Schengen area to an online platform. Once enforced, this will eliminate the need for visa applicants to obtain a sticker in their passport, streamlining the application process and doing away with consulate or service provider appointments. The Schengen area includes 23 of the 27 EU member countries, along with associated neighbors Switzerland, Norway, Iceland, and Liechtenstein. Upon approval following cross-verification with databases, applicants will be provided with a cryptographically signed barcode for either printing or storing on a device. However, individuals applying for the first time or those with new passports or modified biometric data may still necessitate an in-person appointment. Every individual entering the European Union, regardless of possessing visas or visa waivers, will go through processing via the automated EU Entry/Exit System (EES), expected to be in operation by the conclusion of 2024. The EES will record individuals' particulars, biometric data, entry and exit dates, facilitating the

monitoring of overstays and instances of refused entries.

369. (b)

Bhutanese voters have elected Tshering Tobgay to become Prime Minister for a second time after his party won nearly two-thirds of seats, the election commission said in results released on January 10. Mr. Tobgay, head of the liberal People's Democratic Party (PDP), who served as prime minister of the Himalayan kingdom from 2013 to 2018, won 30 of 47 seats.

370. (d)

Turkey's parliament ratifies Sweden's NATO membership bid, clearing the biggest remaining hurdle to expanding the Western military alliance after 20 months of delay. Turkey's general assembly, where President Tayyip Erdogan's ruling alliance holds a majority, voted 287-55 to approve the application that Sweden first made in 2022. All NATO members need to approve applications from countries seeking to join the alliance.

Member countries of NATO: - BELGIUM (1949), CANADA (1949), DENMARK (1949), FRANCE (1949), ICELAND (1949), ITALY (1949), LUXEMBOURG (1949), NETHERLANDS (1949), NORWAY (1949), PORTUGAL (1949), UNITED KINGDOM (1949), UNITED STATES (1949), GREECE (1952), TURKEY (1952), GERMANY (1955), SPAIN (1982), CZECHIA (1999), HUNGARY (1999), POLAND (1999), BULGARIA (2004), ESTONIA (2004), LATVIA (2004), LITHUANIA (2004), ROMANIA (2004), SLOVAKIA (2004), SLOVENIA (2004), ALBANIA (2009), CROATIA (2009), MONTENEGRO (2017), NORTH MACEDONIA (2020), FINLAND (2023).

371. (c)

The military regimes in Burkina Faso, Mali and Niger announced their immediate withdrawal from the West African bloc ECOWAS, saying it has a threat to member states. All three -- founding members of the bloc in 1975 -- were suspended from ECOWAS with Niger and Mali facing heavy sanctions as the bloc tried to push for the early return of civilian governments with election Economic Community of West African States (ECOWAS):

- Established on May 28 1975 via the treaty of Lagos, ECOWAS is a 15-member regional group with a mandate of promoting economic integration in all fields of activity of the constituting countries.
- Member countries making up ECOWAS are Benin, Burkina Faso, Cape Verde, Cote d'Ivoire, The Gambia, Ghana, Guinea, Guinea Bissau, Liberia,

Mali, Niger, Nigeria, Sierra Leone, Senegal and Togo

372. (b)

Talented Indian teenager Anahat Singh produced a dominant performance, bagging the girls' under-19 title at the 2023 Scottish Junior Open squash held in Edinburgh. Anahat claimed a 11-6, 11-1, 11-5 victory over home favourite Robyn McAlpine in the final. It capped off a spectacular year for Delhi's Anahat, who recorded the under-19 and senior National championship double and won the mixed doubles bronze along with Abhay Singh both at the Asian Games and in the inaugural Asian Mixed Doubles Championships.

373. (a)

India Chess Wizard Rameshbabu Praggnanandhaa defeated World Chess Champion Ding Liren in the Tata Steel Masters in Wijk aan Zee, in the Netherlands. As a result of this victory, Praggnanandhaa became only the second Indian after Vishwanathan Anand to defeat a reigning champion. He also overtook Anand to become India's new number one Chess player in terms of live ratings.

374. (b)

Prime Minister Narendra Modi inaugurated the 6th edition of Khelo India games at Chennai. The opening ceremony of the national sports event took place in a grand fashion with several cultural programmes exhibiting the traditional and cultural practices of Tamil Nadu.

- The Khelo India Youth Games (KIYG) is the flagship event under the government of India's 'Khelo India' initiative, which promotes sports at the grassroots levels in the country.'
- Squash is all set to make its KIYG debut in this edition while Silambam - a form of indigenous martial arts - will make an appearance as a demonstration sport.
- Maharashtra are the defending KIYG champions while Haryana are the only other team to have won the title.

375. (b)

India's Man Singh claimed the gold medal at the Asian Marathon Championships 2024 with a personal best timing of two hours 14 minutes and 19 seconds in Hong Kong. The 34-year-old Indian marathon runner comfortably beat runner-up Huang Yongzheng of China with a time difference of 65 seconds in the men's event. Kyrgyzstan's Tiapkin Ilya came third in 2:18:18.

376. (d)

Indian tennis veteran Rohan Bopanna, 43, has made history as the oldest player to reach the men's doubles tennis World No. 1 spot. Partnering with Australian Mathew Ebden, they secured a semi-final spot at the Australian Open. Starting with a career-high No. 3 ranking, their recent win against 6th-seeded Maximo Gonzalez and Andres Molteni highlighted their teamwork. Bopanna's consistent success, including winning the 2023 Indian Wells tournament, sets a new record, making him the oldest first-time World No. 1.

377. (d)

Indian boxer Mandeep Jangra won the U.S.-based National Boxing Association's intercontinental super featherweight title after defeating American Gerardo Esquivel at Toppenish City, Washington. Jangra had a decent run in the amateur circuit as well and won a Commonwealth Games silver medal in the 2014 Glasgow edition.

378. (a)

Sonam Maskar wins air rifle silver in Cairo World Cup. Sonam Maskar won the women's air rifle silver as she was beaten by 0.9 point by Anna Janssen of Germany in the shooting World Cup in Cairo, Egypt. Nancy Mandhotra also made the final with an impressive qualification score of 633.1 but missed the chance to win a medal by 0.2 point.

379. (b)

Khelo India Winter Games 2024 mascot, snow leopard 'Sheen-e She' (Shan) reveals The first part of the Winter Games, a mouth-watering event for winter sports athletes, will be held in Union Territory of Ladakh for the first time from February 2-6. In keeping with the tradition and biodiversity of the region, the mascot of the Khelo India Winter Games 2024 is a snow leopard. It has been named 'Sheen-e She' or Shan in Ladakh region. The second portion is scheduled in Gulmarg, Jammu & Kashmir from February 21-25. ABOUT KHELO INDIA WINTER GAMES 2024 The Khelo India Winter Games 2024 is the fourth edition of the annual event in the Khelo India calendar. The Union Territory of Ladakh is making its debut as hosts this year alongside the UT of Jammu & Kashmir, which has organized the Games from 2020. Leh will be the venue for the first part of the Games from February 2-6. The Games are scheduled to move to Gulmarg between February 21-25. While Ladakh will be conducting games -- ice Hockey and speed skating -- Jammu and Kashmir will conduct ski mountaineering, Alpine skiing, snowboarding, Nordic ski and gondola. The Khelo India Winter Games are part of the Khelo India Mission, a brainchild of Hon'ble Prime

Minister Shri Narendra Modi. It is the PM's endeavor to give importance to all types of Olympic sports and produce a feeder channel of talented sportspersons who can shine for India at the highest levels of sporting excellence

380. (d)

Shamar Joseph made history by becoming the first West Indian to win the Men's ICC Player of the Month award. Ireland's explosive young batter Amy Hunter claimed the honour in the women's category after her dominance against Zimbabwe. Joseph's debut Test match in Adelaide saw him claim five crucial wickets in the first innings.

381. (b)

REC Limited signed a memorandum of understanding (MoU) with Bank of Baroda. This agreement will facilitate joint sanctions of loans to fund power, infrastructure and logistics projects in the country over the next three years. The MoU was signed in presence of REC Limited CMD, Vivek Kumar Dewangan and Bank of Baroda MD & CEO, Debadatta Chand.

382. (b)

GAIL (India) Limited and Vitol Asia Pte Ltd on Friday announced the signing of a Long Term liquefied natural gas (LNG) deal into India for a supply of approximately one million metric tonnes of LNG per annum for a period of about 10 years, commencing 2026. Under this deal, Vitol will deliver LNG from its global LNG portfolio to GAIL in India on a pan-India basis.

383. (b)

India & Nepal formally inked the agreement for export of 10,000 megawatt of electricity from the Himalayan nation to the South Asian giant over a period of 10 years. Nepal's Energy secretary Gopal Sigdel & his Indian counterpart Pankaj Agrawal signed the bilateral agreement in the presence of Jaishankar & Nepal's Minister for Energy, Water Resources, & Irrigation. During Pushpa Kamal Dahal's first foreign visit in his third stint as Nepal's prime minister last June, Prime Minister Narendra Modi had announced that they had initiated an agreement for New Delhi to import 10,000 MW of electricity over a decade.

384. (a)

Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the signing of a MoU between the Ministry of Petroleum and Natural Gas, India & the Ministry of Natural Resources, Guyana, on cooperation in the hydrocarbon sector. Also, it will include cooperation in the area of clean energy,

including biofuels as well as the renewables sector, including solar energy. As per OPEC World Oil Outlook 2022, Guyana is projected to see a significant ramp-up in production, with liquids supply growing from 0.1 million barrel per day in 2021 to 0.9 mb/d in 2027.

385. (b)

The Rural Development Ministry and State Bank of India signed a memorandum of understanding (MoU) to facilitate enterprise financing for rural self-help groups (SHG). State Bank of India introduced a specialised financial product Svyam Siddha, exclusively tailored for SHG women entrepreneurs seeking loans up to Rs 5 lakhs. This initiative is designed to alleviate the challenges associated with extensive documentation requirements for bank loan applications and reduce the turnaround time (TAT). It does away with the requirement of burdensome documents like quotations and detailed project reports (DPRs), allowing an easy application process where a simple loan application with KYC details can be submitted at local SBI bank branches. DAY-NRML will facilitate the loan application process and oversee loan repayment through its dedicated field cadre. A training toolkit package was also launched at the event to promote access to formal finance by SHG women entrepreneurs. Developed in collaboration with the International Finance Corporation (IFC) under the World Bank-funded National Rural Economic Transformation Project (NRETP), this toolkit aims to enhance the capacities of State Rural Livelihoods Missions (SRLMs) to facilitate increased access to formal finance by SHG members for their economic enterprises.

386. (c)

India and Singapore last year linked their respective digital payments systems, Unified Payments Interface (UPI) and PayNow. The National Payments Corporation of India (NPCI) has now announced that this facility is live on BHIM (Bharat Interface for Money), PhonePe and Paytm. Banks and Non-Banks participating in UPI-PayNow SG linkage India Side:

- Axis Bank
 - DBS Bank Ind
 - ICICI Bank
 - Indian Bank
 - Indian Overseas Bank
 - State Bank of India
- Singapore Side:
- DBS Bank Singapore
 - Liquid Group

It added that more Third-Party Application Providers (TPAPs) and bank apps such as Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Federal Bank, HDFC Bank, IDFC First Bank, IndusInd Bank, Karur Vysya Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, and UCO Bank are expected to be added to the linkage soon.

387. (c)

HyderabadDLabs at the Indian School of Business (ISB) launched 'Build for Billions', a startup accelerator programme, themed around financial inclusion for the informal economy, in partnership with Reserve Bank Innovation Hub (RBIH) and Union Bank of India.

- Gig workers, migrant workers, domestic workers, street vendors, carpenters, plumbers, electricians, and construction labourers' representing the informal economy -- face multifaceted challenges. These include low and volatile income; irregular income streams; limited access to credit and savings; and a lack of social security nets. Recognising these hurdles, Build for Billions is poised to support visionary fintech startups dedicated to addressing these issues.
- The 50-day equity-free accelerator by the business incubator DLabs, offers comprehensive support, including mentorship, capacity building, resources, networking opportunities, the chance to pitch to banks and investors, and a unique piloting opportunity with Union Bank.
- Startups building towards enhancing access, usage and quality of financial services, including payments, credit and savings, for the informal economy are encouraged to apply for this programme by January 21, 2024.'After the submission period, applications will be evaluated; and tailored goals will be set for each selected startup.
- The Reserve Bank Innovation Hub (RBIH), a wholly-owned subsidiary of the Reserve Bank of India, focuses on promoting and facilitating an environment that accelerates innovation across the financial sector, while DLabs, a business incubator at the Indian School of Business (ISB), specialises in incubation, acceleration, and funding for startups.

388. (a)

The Ministry of Electronics and Information Technology signed an MoU with the Ministry of Communications of the Republic of Cuba on Cooperation in the field of Sharing Successful Digital Solutions Implemented at Population Scale for Digital Transformation in New Delhi.

- 'The MoU intends to promote digital transformation through capacity-building programs, exchange of best practices, and other collaborative activities to mutually benefit the digital ecosystems of both countries.
- The Ministry of Electronics and IT said that India will collaborate with Cuba by building upon development partnership on digital transformation leading to a smooth adoption of Digital Public Infrastructure in Cuba.

389. (a)

The Ministry of Agriculture & Farmers Welfare, Government of India, is leveraging cutting-edge Artificial Intelligence technologies for the benefit of farmers and to increase overall productivity. As a pioneering force in the integration of AI, the Ministry is setting a precedent for leveraging advanced technologies to address the challenges faced by the farmers in India.

- It is championing the India Digital Ecosystem Architecture (InDEA) 2.0's network approach, designed by the Ministry of Electronics & IT, Government of India.
- A significant milestone in this journey is the development of 'Kisan e-Mitra,' an AI-powered chatbot addressing farmers' queries about the PM Kisan Samman Nidhi scheme. This comprehensive solution, available in Hindi, Tamil, Odia, Bangla, and English, is evolving to support other government programs and has been accessed by more than 21 lakh farmers within 2 months.
- Additionally, the Ministry is developing a National Pest Surveillance System in collaboration with the private sector. AI and Machine Learning (ML) models detect crop issues, offering timely information to farmers for swift action. This initiative is expected to result in healthier crops, potentially boosting yields and improving farmers' livelihoods.
- On 17th January 2024, a Tripartite Memorandum of Understanding (MoU) was signed between the National Farmers' Welfare Programme Implementation Society, IndiaAI under Digital India Corporation, and Wadhwani Foundation.
- Per the MoU, Wadhwani Foundation will provide critical support in formulating and executing an AI strategy. The Foundation commits to assisting the Ministry in establishing India as a global leader in AI-driven digital agriculture transformation, aligning with the MeitY's National Plan for AI. This collaboration marks a pivotal moment in India's agricultural landscape, where Ministry has institutionalized the use of AI in transforming digital agriculture through the creation of an AI cell within the Ministry.

390. (c)

The Urban Youth Unit at NIUA and YuWaah - UNICEF have come into a partnership to solidify their commitment to empowering young people for urban governance. Over the next three years, the organizations will co-create and implement scalable youth-driven solutions to address the challenges faced by cities.

- The primary focus of this partnership is enhancing youth leadership, participation and action research towards strengthening civic behaviours and urban governance.
- The collaboration aims to ensure youth-centric development by utilizing interactive and gamified civic leadership modules.
- The goal is to enhance civic awareness and social responsibility of the youth and equipping them with 21st-century skills and progressive ideas. This will enable them to actively participate in co-creating innovative solutions for urban governance through engagement in innovation challenges.
- Additionally, UNICEF's U-Report chatbot will be used to capture real time data and insights from young people on 'cities for youth' to support NIUA's action research outcomes on youth participation and to further co-create innovative solutions that address the unique needs of young people in India.
- About NIUA: The National Institute of Urban Affairs (NIUA) is India's leading national think tank on urban planning and development. 'NIUA was established as an autonomous body in 1976 under the aegis of the Ministry of Housing and Urban Affairs (MoHUA). Then the institute was registered as a society under the Societies Registration Act XXI of 1860.'

391. (d)

The Tata group and European aerospace company Airbus have signed an agreement to manufacture H125 civilian helicopters together in India. This announcement came as India and France adopted a joint defence production road map and an agreement on defence space partnership, following talks between Prime Minister Narendra Modi and French President Emmanuel Macron. ' The partnership would include air and space tech, maritime tech, including underwater domain awareness, and equipment and systems related to land warfare. It also heavily focuses on cutting-edge technology, including robotics, artificial intelligence, cyber-defence, and autonomous vehicles and platforms. ' Also, in partnership with Tata Advanced Systems Limited (TASL), Airbus Helicopters will set up a final assembly line (FAL) for H125 civilian helicopters. ' This will be India's first private helicopter manufacturing facility. ' The

FAL will take 24 months to set up and deliveries of the first 'made-in-India' H125s are expected to commence in 2026. 'The location of the FAL will be jointly decided by Airbus and the Tata group,' Airbus said in a statement.

392. (a)

Indian Renewable Energy Development Agency has taken a significant step for fostering innovation and research in the renewable energy sector, by signing a MoU with IIT Bhubaneswar. Signed at '100 Cube Start-up Conclave' held at IIT Bhubaneswar, aims to support collaborative efforts in innovation & research initiatives, technology transfer & nurturing the start-up ecosystem.

393. (d)

AIIMS, New Delhi has signed a Collaboration Agreement with University of Liverpool for 'AIIMS Liverpool Collaborative Centre for Translational Research in Head and Neck Cancer - ALHNS'. The ALHNS will build upon the pre-existing collaboration and links between the Liverpool Head and Neck Centre (LNHC), University of Liverpool and the Head and Neck Cancer Unit at AIIMS.

394. (c)

The Ministry of Defence has signed a contract on February 14, 2024, with Advanced Weapon Equipment India Ltd. (AWEIL), Kanpur for manufacturing & supply of a total of 463 indigenously manufactured 12.7 mm Stabilised Remote Control Guns (SRCG) for the Indian Navy & Indian Coast Guard at a total cost of Rs. 1752.13 crores, with Indigenous Content (IC) of more than 85%. The SRCG will enhance the capability of Navy and Coast Guard to accurately engage small targets that pose a threat to ships in an asymmetric environment, both by day and night. This acquisition will provide further boost to the vision of "Aatmanirbharta in Defence". This contract will also open up a large avenue in defence manufacturing for over 125 Indian Vendors.

395. (c)

An MoU was signed between the NEC Shillong, IIM Shillong and the MDNER for continuing the operation of Dr. APJ Abdul Kalam Centre for Policy Research and Analysis deepening engagement with IIM Shillong on 13-02-2024 at the NEC Secretariat, Shillong and MDNER joining through weblink. Dr. APJ Abdul Kalam Centre for Policy Research and Analysis was created by a tripartite agreement between IIM Shillong and the Ministry of Development of Northeastern Region and Northeastern Council signed on 15th Oct 2016.

Centre will work under a number of key areas, including: - Training and Development, Research and Consultancy, Policy Advocacy, Civic engagement etc.

396. (c)

Union Minister for Fisheries, Animal Husbandry and Dairying Shri Parshottam Rupala along with Minister of State Dr. L Murugan will participate in the Sagar Parikrama (Phase X) event being organized from 1st January 2024 to 6th January 2024 at various locations of Andhra Pradesh and Puducherry. The journey of first phase of 'Sagar Parikrama' started from Mandvi, Gujarat on 5th March 2022 and so far, the total nine phases of Sagar Parikrama have been covered in the coastal States/UTs of Gujarat, Daman & Diu, Maharashtra, Goa, Karnataka, Andaman & Nicobar, Kerala, Tamil Nadu, Puducherry, and part of Nellore district of Andhra Pradesh during initiation of its tenth phase. Sagar Parikrama Phase-X will continue and cover the remaining coastal districts of Andhra Pradesh namely Nellore, Prakasam, Bapatla, Krishna, West Godavari, Konaseema, Kakinada, Visakhapatnam, Vizianagaram, Srikakulam and Yanam (Union Territory of Puducherry). In Andhra Pradesh, under Govt of India Flagship Scheme Pradhan Mantri Matsya Sampada Yojana (PMMSY), total investment envisaged in the fisheries sector for 5 years is Rs. 2300 Crore.

397. (b)

The Telecommunication Engineering Centre TEC of Department of Telecommunications DoT has brought 37 more products under Simplified Certification scheme SCS. These products include media gateway, IP security equipment, IP terminals, optical fibre or cable, transmission terminal equipment, etc. With this, the total products under SCS have now gone up to 49 from 12.

Presently, there are 60 telecom and networking products that have been notified under the Mandatory Testing and Certification of Telecommunication Equipment (MTCTE) regime.

398. (a)

Jammu and Kashmir has become the first Union Territory (UT) to implement the PM Vishwakarma Yojana (PMVY), an initiative that aims to empower and enhance the skills of the craftsman community, officials said. The inauguration of the training programme for the first batch of 30 trainees (Viswakarmas) in 'darzi craft' was virtually conducted. PM Vishwakarma, a Central Sector Scheme, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end

support to artisans and craftspeople who work with their hands and tools. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoesmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.

BENEFITS TO THE ARTISANS AND CRAFTS PERSONS

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

- Recognition: Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- Skill Upgradation: Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- Toolkit Incentive: A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- Credit Support: Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- Incentive for Digital Transaction: An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- Marketing Support: Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

399. (c)

The government has decided to implement the overarching scheme PRITHVI VIgyan (PRITHVI) for 4,797 crore rupees. The Prithvi Scheme is aimed at the augmentation and sustenance of long-term observations of the atmosphere, ocean,

geosphere, cryosphere, and solid earth to record the vital signs of the Earth System and change.

- The scheme encompasses five ongoing sub-schemes namely Atmosphere and 'Climate Research-Modelling Observing Systems and 'Services (ACROSS), Ocean Services, Modelling Application, Resources and Technology (O-SMART), Polar Science and Cryosphere Research (PACER), Seismology and Geosciences (SAGE) and Research, Education, Training and Outreach (REACHOUT).

400. (c)

Department of School Education & Literacy, Ministry of Education, Government of India has launched 'Prerana: An Experiential Learning program', aiming to offer a meaningful, unique, and inspiring experience to all participants, thereby empowering them with leadership qualities.

- Prerana is driven by a strong commitment to integrate principles of Indian education system and the philosophy of value-based education which is a corner stone of the National Education Policy (NEP) 2020.
- Prerana is a week-long residential program for selected students of class IX to XII. It is an experiential and inspirational learning program for students with the best-in-class technology where heritage meets innovation. A batch of 20 selected students (10 boys and 10 girls) will attend the program, every week from various parts of the country.
- The curriculum of Prerana School was prepared by IIT Gandhi Nagar. It is rooted in nine value-based themes - ' Swabhiman and Vinay, Shaurya and Sahas, Parishram and Samarpan, Karuna and Sewa, Vividhta and Ekta, Satyanishttha and Shuchita, Navachar and Jigyasa, Shraddha aur Vishwas, and Swatantrata and Kartavya.'
- The Ministry said a batch of 20 selected students (10 boys and 10 girls) will attend the programme, every week from various parts of the country. The programme will run from a Vernacular School, established in 1888, in Vadnagar, Gujarat.

401. (b)

The Union government has recently amended a tender for the procurement of 3,600 electric buses, first batch under the PM-eBus Sewa scheme launched in 2023, to include 100 low-floor buses that are more accessible to persons with disabilities compared to the ones with standard floor.

- Under this scheme of the Ministry of Housing and Urban Affairs (MoHUA), 10,000 e-buses are likely

to be procured for cities that lack adequate public transportation.

402. (b)

Raksha Mantri Rajnath Singh has approved a proposal to launch a Group (Term) Insurance Scheme for Casual Paid Labourers (CPLs) engaged by Border Roads Organisation or General Reserve Engineer Force for the ongoing project works. This scheme will provide the insured value of 10 lakh rupees as insurance in any kind of death to CPLs family or Next of Kin.

403. (c)

PM Narendra Modi has released the 1st instalment of Rs 540 crore to one lakh beneficiaries of the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) rural housing scheme. PM-JANMAN, launched for the socio-economic welfare of Particularly Vulnerable Tribal Groups (PVTGs), aims to improve their conditions by providing basic facilities like safe housing among others. The budget of many welfare schemes for the Scheduled Tribes has risen by five times and the scholarship for tribal students has grown by two-and-a-half times in the last 10 years, he said, adding that the work is on to construct more than 500 Eklavya model school for them while only 90 existed earlier. PM-JANMAN was launched for the socio-economic welfare of Particularly Vulnerable Tribal Groups (PVTGs) on November 15 on the occasion of Janjatiya Gaurav Diwas. PM-JANMAN, with a budget of approximately Rs 24,000 crore, focuses on 11 critical interventions through nine ministries and is aimed at improving socio-economic conditions of PVTGs by saturating PVTG households and habitations with basic facilities such as safe housing, clean drinking water and sanitation, improved access to education, health and nutrition, electricity, road and telecom connectivity, and sustainable livelihood opportunities.

404. (d)

Prime Minister Narendra Modi released the first installment to one lakh beneficiaries of Pradhan Mantri Awas Yojana - Gramin (PMAY-G) under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN).

- As per the government, in the last two months, 7500 camps have been organised in over 100 districts in which essential documents such as Adhar cards, birth certificates, and bank accounts are being made so that people can benefit from the schemes of the central government.
- PM-JANMAN was launched for the socio-economic welfare of Particularly Vulnerable Tribal Groups

(PVTGs) on November 15, 2023, on the occasion of Janjatiya Gaurav Diwas.

· PM-JANMAN, with a budget of approximately Rs 24,000 crore, focuses on 11 critical interventions through nine ministries and is aimed at improving the socio-economic conditions of the PVTGs by saturating PVTG households and habitations with basic facilities such as safe housing, clean drinking water and sanitation, improved access to education, health and nutrition, electricity, road and telecom connectivity, and sustainable livelihood opportunities.

405. (c)

Ministry of Heavy Industries is organising an Auto PLI Conclave tomorrow i.e. 16th January, 2024 at Bharat Mandapam, Pragati Maidan, New Delhi, to discuss and highlight the salient features of the Production Linked Incentive (PLI) Scheme for Automobile and Auto Component Industry.

- PLI's providing financial incentives to boost domestic manufacturing of Advanced Automotive Technology products and attracting investments in the automotive manufacturing value chain.
- Ministry of Heavy Industries has also extended the scheme till the Financial Year 2027-28 and the disbursement of the incentives for the year 2023-24 will commence from April 2024 onwards. This extension would also benefit companies to apply for new models of EVs or new technologies that are planned for introducing in the Indian market.

406. (d)

Union Minister Dr. Jitendra Singh launched first batch of VAIBHAV fellowship bestowed upon 22 Indian origin scientists from across the globe. Union Minister for Science and Technology Dr. Jitendra Singh said that the scientific capabilities of the Indian diaspora has a pivotal role in making India developed by 2047.

- The Government has launched a new fellowship programme to connect the Indian STEMM diaspora with Indian academic and R&D institutions for collaborative research work leading to sharing of knowledge, wisdom, and best practices in the frontier areas of science & technology.
- The Vaishvik Bhartiya Vaigyanik'(VAIBHAV) fellowships programme to be implemented by the Department of Science and Technology (DST), Ministry of Science and Technology, would be awarded to outstanding scientist/technologists of Indian origin (NRI/OCI/PIO) who are engaged in research activities in their respective countries. The 75 selected fellows would be invited to work in 18 identified knowledge verticals including quantum technology, health, pharma, electronics,

agriculture, energy, computer sciences, and material sciences amongst others.

- The VAIBHAV Fellow would identify an Indian Institution for collaboration and may spend up to two months in a year for a maximum of 3 years. Fellowship would include fellowship grant (INR 4,00,000 per month), international and domestic travel, accommodation and contingencies. The VAIBHAV fellows are expected to collaborate with their Indian counterparts and help initiate research activities in the host institution in the cutting-edge areas of Science and Technology.

407. (c)

In a significant move towards enhancing renewable energy usage, Prime Minister Narendra Modi has announced the launch of the 'Pradhan Mantri Suryodaya Yojana'. This ambitious initiative aims to install rooftop solar systems in 1 crore households across the nation.

- Solar energy plays a crucial role in India's aspirations to generate 500 GW of renewable energy by 2030. It is a vital component in the country's efforts to reduce dependence on fossil fuels and combat climate change. Rooftop solar energy holds great promise for consumers, as it has the potential to contribute significantly to overall power cost reduction and enhance energy security.

408. (c)

REC Ltd, a Maharatna power finance company, on January 23 said it will lend up to Rs 1,20,000 crore for the installation of rooftop solar panels under the Pradhan Mantri Suryodaya Yojana. The MNRE has designated REC as the overall programme implementation agency for the rooftop solar scheme.

- REC's Board has authorised the management to issue a Line of Credit to eight central public sector undertakings which are going to act as renewable energy services companies to the tune of about Rs 15,000 crore each.

- REC will be able to give line of credit up to Rs 1.20 lakh crore for the rooftop solar mission

- For implementation of the scheme, states and union territories have been divided between eight central public sector enterprises (CPSEs) under the Ministry of Power. These include NTPC, NHPC, EESL, PowerGrid, SECI, THDC, SJVN and NEEPCO. These CPSEs will also be proactively doing rooftop solar installation under the RESCO model (renewable energy service company).

- Until 2026, REC has been given a target of getting 40 GW of rooftop solar installations sanctioned. With this latest rooftop solar scheme for households announced by PM Modi on January

22, the company expects upwards of 10 GW of this 40 GW target to be achieved within a year.

409. (c)

The financial outlay for PM Kisan Sampada Yojana for 14th Finance Commission was '6,000 crores and for 15th Finance commission it was '4,600 crores. The Ministry of Food Processing Industries (MoFPI) has been implementing a Central Sector Scheme- 'Operation Greens' (OG) under Pradhan Mantri Kisan SAMPADA Yojana since 2018-19. The scope of OG Scheme (Long Term Interventions) has been expanded from three crops namely Tomato, Onion and Potato (TOP) to 22 perishable crops namely Mango, Banana, Apple, Pineapple, Orange, Grapes, Aonla/Amla, Pomegranate, Guava, Litchi, Tomato, Onion, Potato, Green Peas, Carrot, Cauliflower, Beans, Gourd Family{Bottle Gourd (Loki), Bitter Gourd (Karela), Ridge/Sponge Gourd (Torai) Pointed Gourd (Parval) and Ash Gourd (Petha)}, Okra, Garlic, Ginger and Shrimp, during the 15th Financial Commission Cycle (2021-26). Government of India has approved the continuation of Pradhan Mantri Kisan Sampada Yojana (PMKSY) with an allocation of '4600 crore till 31.03.2026 or till further review, whichever is earlier Under the OG scheme, 47 projects have been approved across the country for eligible crops in identified production clusters with grants in aid of '503.72 crores for total project cost of '2094.20 crores during 15th Financial Commission Cycle.

410. (a)

Union Minister of Education and Skill Development & Entrepreneurship, Shri Dharmendra Pradhan, launched the EdCIL Vidyanjali Scholarship Programme on 6th February 2024 in New Delhi.

- The Vidyanjali Scholarship Program symbolises a whole-of-society approach to empowerment through access and opportunities of education, particularly to students belonging to economically disadvantaged sections.

- He commended the efforts of students of NVS and mentioned that nearly 14,000 students have succeeded in getting admission to reputed institutes including IITs, NITs, etc. without joining any coaching centres.

- Many students come from marginalised families. He also added that 70 students are being bestowed upon the scholarship amounting to Rs. 5 crore.

411. (b)

The Union Cabinet approved a Rs 6,000 crore sub-scheme under the flagship Pradhan Mantri Matsya Sampada Yojana (PMMSY) with the objective of formalising the largely unorganised fisheries sector

in the country. The formalisation will be done through the creation of a national fisheries digital platform, facilitating access to institutional finance for the sector. The scheme will run for four years starting from FY-24, incentivising fisheries and aquaculture microenterprises through performance grants for improving fisheries sector value-chain. The scheme proposed a one-time incentive to the willing farmers against purchase of insurance with a farm size of four hectares of water spread area and less.

412. (d)

Prime Minister Narendra Modi has said that in order to further sustainable development and people's well-being, the Government is launching the PM Surya Ghar: Muft Bijli Yojana. In a social media post, Mr Modi said, this project, with an investment of over 75,000 crore rupees aims to light up one crore households by providing up to 300 units of free electricity every month. The Prime Minister urged all residential consumers, especially youngsters, to strengthen the PM - Surya Ghar: Muft Bijli Yojana by applying at pmsuryaghar.gov.in

413. (a)

Union Minister of Fisheries, Animal Husbandry & Dairying, Shri Parshottam Rupala launched the realigned AHIDF Scheme and released the Radio Jingle on AHIDF at New Delhi. In his address, he informed that the scheme was started during COVID period which was the difficult time for the entire country. He said that the scheme has been realigned and will be implemented for 3 years. The industry, FPO, Dairy Cooperatives should take benefit of the scheme. The Cabinet in its meeting on 01.02.2024 approved the realignment of the AHIDF under Infrastructure Development Fund with an outlay of ₹ 29610 crore. Now the Total Fund will be of ₹. 29610 cr. Instead of ₹. 15000cr. The realigned scheme will be implemented for further period of 3 years till 2025-26.

414. (b)

The Securities and Exchange Board of India (Sebi) has appointed G Ram Mohan Rao as Executive Director (ED) for a period of three years. Rao will be handling the investigation department and the internal inspection department. Prior to the appointment, Rao was the regional director of the Eastern Regional Office of Sebi.

415. (a)

Senior bureaucrat Vikas Sheel has been appointed as Executive Director, Asian Development Bank in Manila, according to a Personnel Ministry order. He

has been appointed as ED, Asian Development Bank (ADB) for a period of three years. Smita Sarangi has been appointed to the post of Adviser to the Executive Director, ADB, Manila, Philippines for a period of three years. Tanu Singh has been named as First Secretary, Permanent Mission of India (PMI), World Trade Organization (WTO), Geneva for a period of three years.'

416. (a)

The government has appointed Rajay Kumar Sinha as member finance and investment at Insurance Regulatory and Development Authority of India, or IRDAI. The appointment is for a period of three years from the date of assumption of charge of the post. Sinha at present is the MD and CEO of SBI Capital Markets Limited (SBICAPS). This appointment comes as the term of the previous member, Rakesh Joshi, came to an end.

417. (a)

The Appointments Committee of the Cabinet (ACC) has approved the reappointment of the Reserve Bank of India's (RBI) Deputy Governor Michael Patra for one year. Patra was appointed as RBI Deputy Governor in January 2020, and last year he got an extension of one year. The three other Deputy Governors of the bank are M Rajeshwar Rao, T Rabi Sankar and Swaminathan J.

418. (a)

RBI approves Praveen Achuthan Kutty's appointment as DCB Bank MD & CEO. The Reserve bank of India (RBI) approved the appointment of Praveen Achuthan Kutty as the managing director and chief executive officer of DCB bank. The appointment is for a period of three years with effect from April 29, 2024. Praveen Achuthan Kutty has over 32 years of experience in all aspects of Retail & SME banking

419. (b)

Private sector DCB Bank said the Reserve Bank approved the appointment of Praveen Achuthan Kutty as its Managing Director and CEO. The appointment for a period of three years is effective from April 29, 2024, DCB Bank said in a regulatory filing.

- DCB Bank Limited formerly Development Credit Bank is one of the new generation private sector banks in India.'
- It is amongst the new generation banks that received the scheduled commercial bank license from the bank regulator, Reserve Bank of India. DCB Bank received the licence on 31 May 1995.

420. (a)

Anil Kumar Lahoti assumed charge as the TRAI Chairman and said his top priority will be to ensure quality of services, curb call drops and a level playing field to facilitate the telecom sector's overall growth. The appointment Committee of the Cabinet has approved the appointment of Anil Kumar Lahoti as Trai chairman for three years or until he attains the age of 65.

· Lahoti belongs to Indian Railway Service of Engineers, 1984 batch. He thus becomes the third non-IAS (Indian Administrative Services) officer to be appointed as chairman of the telecom regulator, since its inception in 1997.

· Justice RS Sodhi, the first chairman and MS Verma, former State Bank of India (SBI) chairman, have been the only two non-IAS chairmen of the regulatory body. Lahoti is the ninth chairman of the regulator.

421. (c)

AU SFB appoints former RBI deputy guv HR Khan as non-executive chairman Private sector lender AU Small Finance Bank informed exchanges that it has appointed Harun Rashid Khan, former deputy governor of the Reserve Bank of India (RBI), as non-executive chairman following approval from the shareholders. The lender added that Khan's tenure will begin from the date of taking charge, January 30, 2024, after approval from the Board of Directors and from the RBI and shareholders of the bank. Khan will take charge from Raj Verma, whose tenure as Part-time Chairman ended on Ja

422. (d)

Bandhan Bank has appointed Santosh Nair, chief executive of HDFC Sales Private Limited, as the head of its consumer lending and mortgages. Nair, a veteran with over three decades of experience in banks and financial services companies, will drive Bandhan Bank's housing finance portfolio and also the retail lending franchise and distribution.

423. (c)

Canadian investment giant Brookfield, which manages more than \$850 billion in assets under management has named Anuj Ranjan as the new CEO of its private equity business in a key global top deck reshuffle. Ranjan had established Brookfield's India and Middle East operations and takes over from Cyrus Madon who will join the board of directors as Executive Chairman.

424. (a)

The National Payments Corporation of India announced the appointment of Ajay Kumar Choudhary as non-executive chairman of the Board and independent director for a period of

three years starting February 8, 2024. Choudhary succeeds Biswamohan Mahapatra who was appointed non-executive chairman in 2018. Dilip Asbe is the managing director and chief executive officer of NPCI.

425. (a)

LIC Mutual Fund Asset Management announced the appointment of Ravi Kumar Jha as its Managing Director and Chief Executive Officer. Jha has worked for over 30 years with LIC and has handled diverse positions. He was serving as executive of corporate strategy till December 2023 at the company.

426. (d)

Narendra Kumar Yadav, IRS first civil servant Appointed as Brand Ambassador for Fit India Movement The Fit India movement, a flagship initiative of the Government of India envisioned by Prime Minister Narendra Modi, takes a significant leap forward with the appointment of Narendra Kumar Yadav, Additional Director GST as its newest brand ambassador. Narendra Yadav made history by becoming one of the youngest Indian Revenue Service (IRS) officer in 2009.

427. (c)

Sundaram Asset Management has appointed Anand Radhakrishnan as CEO. Anand was earlier a part of the company for eight years from 1996 to 2004. He previously served as Managing Director & CIO (Equity) at Franklin Templeton India. Incumbent MD Sunil Subramaniam will retire in June after leading the organisation for 19 years. Radhakrishnan will take over as MD in July.

428. (b)

Manju Sharma, who was an independent director at crisis-ridden Paytm Payments Bank Ltd. (PPBL), resigned from the Board of the bank on February 1, One97 Communications confirmed on 12 Feb. PPBL is an associate company of One97 Communications, which owns the brand Paytm. Fintech major One97 Communications holds 49 % stake in PPBL.

429. (d)

The exchange filing released by the company stated, according to Regulation 30 of the SEBI Regulations, 2015, based on the recommendations of the Nomination and Remuneration Committee, the Board of Directors has appointed Pranam Wahi as an additional independent director of the Bank for four years with effect from 15 Feb 2024 up to 14 Feb 2028.

430. (e)

SBI Capital Markets (SBICAPS), a wholly owned subsidiary and investment banking arm of State Bank of India, on 14 Feb announced the appointment of Virendra Bansal as its Managing Director and Chief Executive Officer. Prior to this appointment, Bansal was Country Head for the US Operations of SBI, which included its offices in New York, Chicago, Los Angeles, and Sao Paulo.

431. (d)

Chaudhary Charan Singh Haryana Agricultural University's Vice Chancellor Prof. B.R. Kamboj has been honoured with the prestigious M.S. Swaminathan Award in recognition of his contributions as a scientist and extension specialist in the field of agronomy. Thawar Chand Gehlot, the Governor of Karnataka, presented him this award.

- A special committee, constituted for the M.S. Swaminathan Award, selected Prof. B.R. Kamboj for his excellent achievements in the field of education, research, technology development and extension in agricultural science.

432. (b)

SVAMITVA Scheme wins Best Innovation Award for Innovation Sandbox presentation during Public Policy Dialogues'2024 at Indian School of Business, Hyderabad. SVAMITVA Scheme has been saturated with generation of property cards of all inhabited villages of Haryana, Uttarakhand, Puducherry, Andaman and Nicobar Islands and Goa.

433. (b)

Indore and Surat have been awarded with the prestigious 'cleanest cities' of the 2023 title. Indian President Draupadi Murmu presented the Swachh Survekshan Awards, declaring the two cities as the joint cleanest cities in the country. Varanasi and Prayagraj were recognized as the cleanest Ganga Towns.

- This also marks the seventh consecutive win for Indore in this category. Navi Mumbai, securing the third position last year, maintained its rank. Saswad in Maharashtra received the cleanest city award for urban centers with a population of less than 1 lakh, while Patan in Chhattisgarh and Lonavala in Maharashtra were on the second and third positions, respectively.

- MHOW Cantonment Board in Madhya Pradesh earned the award for the cleanest cantonment town.'

- Swachh Survekshan, organized by the Union Ministry of Housing and Urban Affairs (MoHUA) under the Swachh Bharat Urban Mission since 2016, stands as the world's largest survey on

urban sanitation and cleanliness. Acting as a competitive platform for towns and cities, the initiative aims to enhance cleanliness and waste management services.

- In its eighth year, the survey involved over 3000 assessors evaluating more than 4,500 cities based on 46 indicators. These indicators encompass various aspects, including segregated door-to-door waste collection, zero waste events, disabled-friendly toilets, and improved plastic waste management.

434. (c)

REC Limited, an eminent Non-Banking Financial Company (NBFC) under the Ministry of Power, India, has earned the 'ICAI Award for Excellence in Financial Reporting 2022-23'. This distinguished tribute was conferred by the Institute of Chartered Accountants of India (ICAI) at a ceremony in Raipur.

- REC Limited claimed the title of the 'Best Central PSU' in the Financial Services category at the Dun & Bradstreet PSU Awards 2023. This award underscores the company's exceptional performance and its substantial contributions to the financial services sector.

435. (c)

Padma Awards - one of the highest civilian Awards of the country, are conferred in three categories, namely, Padma Vibhushan, Padma Bhushan and Padma Shri. These Awards are conferred by the President of India at ceremonial functions which are held at Rashtrapati Bhawan usually around March / April every year. Padma Vibhushan: - 'Ms. Vyjayantimala Bali (Field) (Tamil Nadu)' Shri Konidela Chirnajeevi (Art) (Andhra Pradesh)' Shri M Venkaiah Naidu (Public Affairs) (Andhra Pradesh)' Shri Bindeshwar Pathak (Posthumous) (Art) (Tamil Nadu)' Ms. Padma Subrahmanyam (Art) (Tamil Nadu) Padma Bhushan: - 'Ms. M Fathima Beevi (Posthumous) (Public Affairs) (Kerala)' Shri Hormusji N Cama (Literature & Education - Journalism) (Maharashtra)' Shri Mithun Chakraborty (Art) (West Bengal)' Shri Sitaram Jindal (Trade & Industry) (Karnataka)' Shri Young Liu (Trade & Industry) (Taiwan)' Shri Ashwin Balachand Mehta (Medicine) (Maharashtra)' Shri Satyabrata Mookherjee (Posthumous) (Public Affairs) (West Bengal)' Shri Ram Naik (Public Affairs) (Maharashtra)' Shri Tejas Madhusudan Patel (Medicine) (Gujarat)' Shri Olanchery Rajagopal (Public Affairs) (Kerala)' Shri Dattatray Ambadas Mayaloo alias Rajdutt (Art) (Maharashtra)' Shri Togdan Rinpole (Others-Spiritualism) (Ladakh)' Shri Pyarelal Sharma (Art) (Maharashtra)' Shri Chandreshwar Prasad Thakur

(Medicine) (bihar) ' Ms. Usha Uthup (Art) (West Bengal) ' Shri Vijaykanth (Pothumous) (Art) (Tamil Nadu) ' Shri Kundan Vyas (Literature & Education-Jouranalism) (Maharashtra)

436. (a)

List of Padma Shri awardee with their respective field: - ' Shri Khalil Ahamad (Art) (Uttar Pradesh) ' Shri Badrappan M (Art) (Tamil Nadu) ' Shri Kaluram Bamaniya (Art) (Madhya Pradesh) ' Ms. Reswana Choudhary Bannya (Art) (Bangladesh) ' Ms. Naseem Bano (Art) (Uttar Pradesh) ' Shri Ramlal Bareth (Art) (Chhattisgarh) ' Ms. Gita Roy Barman (Art) (West Bengal) ' Ms. Parbati Baruah (Social Work) (Assam) ' Shri Sarbeshwar Basumatary (Others-Agriculture) (Assam) ' Shri Som Datt Battu (Art) (Himachal Pradesh) ' Ms. Takdira Begum (Art) (West Bengal) ' Shri Sathyanarayana Beleri (Others- Agriculture) (Kerala) ' Shri Drona Bhuyan (Art) (Assam) ' Shri Ashok Kumar Biswas (Art) (Bihar) ' Shri Rohan Machanda Bopanna (Sports) (Kerala) ' Shri Smriti Rekha Chakma (Art) (Tripura) ' Shri Ram Chet Chaudhary (Science & Engineering) (Uttar Pradesh) ' Ms. K Chellammal (Others- Agriculture) (Andaman & Nicobar Islands) ' Ms. Joshna Chinappa (Sports) (tamil Nadu) ' Ms. Charlotte Chopin (Others-Yoga) France ' ShriRaghuveer Choudhary (Literature & Education) (Gujarat) ' Shri Joe D Cruz (Literature & Education) (Tamil Nadu) ' Shri Ghulam Nabi Dar (Art) (Jammu & Kashmir) ' Shri Chitta Ranjan Debbarma (Others-Spritualism) (Tripura) ' Shri Uday Vishwanath Deshpande (Sports) (Maharasthra) ' Ms. Prema Dhanraj (Medicine) (Karnataka) ' Shri Radha Krishan Dhiman (Medicine) (Uttar Pradesh) ' Shri Manohar Krishana Dole (Medicine) (Maharashtra) ' Shri Pierre Sylvain Filliozat (Literature & Education) (France) ' Shri Mahabir Singh Giddu (Art) (Harayan) ' Ms. Anupama Hoskere (Art) (Karnataka) ' Shri Yazdi Maneksha Italia (Medicine) (Gujarat) ' Shri Rajaram Jain (Literature & Education) (Uttar Pradesh) ' Shri Jankilal (Art) (Rajasthan) ' Shri Ratan Kahar (Art) (West Bengal) ' Shri Yashwant Singh Kathoch (Literature & Education) (Uttarakhand) ' Shri Zahir I Kazi (Literature & Education) (Maharashtra) ' Shri Gaurav Khanna (Sports) (Uttar Pradesh) ' Shri Surendra Kishore (Literature & Education - Journalism) (Bihar) ' Shri Dasari Kondappa (Art) (Telangana) ' Shri Sridhar Makam Krishnamurthy (Literature & Education) (Karnataka) ' Ms. Yanung Jamoh Lego (Others - Agriculture) (Arunachal Pradesh) ' Shri Jordan Lepcha (Art) (Sikkim) ' Shri Satendra Singh Lohia (Sports) (Madhya Pradesh) ' Shri Binod Maharana (Art) (Odisha) ' Ms. Purnima Mahato (Sports) (Jharkhand) ' Ms. Uma

Maheshwari D (Art) (Andhra Pradesh) ' Shri Dukhu Majhi (Social Work) (West Bengal) ' Shri Ram Kumar Mallick (Art) (Bihar) ' Shri Hemchand Manjhi (Medicine) (Chhattisgarh) ' Shri Chandrashekhar Mahadeorao Meshram (Medicine) (Maharashtra) ' Shri Surendra Mohan Mishra (Art) (Uttar Pradesh) ' Shri Ali Mohammed & Shri Ghani Mohammed (Duo) (Art) (Rajasthan) ' Ms. Kalpana Morparia (Trade & Industry) (Maharashtra) ' Ms. Chami Murmu (Social Work) (Jharkhand) ' Shri Saindran Muthumvel (Public Affairs) (Papua New Guinea) ' Ms. G Nachiyar (Medicine) (Tamil Nadu) ' Ms. Kiran Nadar (Art) (Delhi) ' Shri Pakaravur Chithran Namboodiripad (Literature & Education) (Kerala) ' Shri Shilesh Nayak (Science & Engineering) (Delhi) ' Shri Harish Nayak (Posthumous) (Literature & Eductaion) (France) ' Shri Hari Om (Science & Engineering) (Haryana) ' Shri Bhagabat Padhan (Art) (Odisha) ' Shri Saatan Ridra Pal (Art) (West Bengal) ' Shri Shankar Baba Pundlikrao Papalkar (Social Work) (Maharashtra) ' Shri Radhe Shyam Pareek (Medicine) (Gujarat) ' Shri Binod Kumar Pasayat (Art) Odisha) ' Ms. Silbi Passah (Art) (Meghalaya) ' Ms. Shanti Devi Paswan & Shri Shivam Paswan (Du) (Art) (Bihar) ' Shri Sanjay Anant Patl (Others-Agriculture) (Goa) ' Shri Muni Narayana Prasad (Literature & Education) (Kerala) ' Shri K S Rajanna (Social Work) (Karnataka) ' Shri Chadrashekhar Channapatna Rajannachar (Medicine) (Karnataka) ' Shri Bhagwatilal Rajpurohit (Literature & Education) (Uttar Pradesh) ' Ms. Nirmal Rishi (Art) (Punjab) ' Shri Pran Sabharwal (Art) (Punjab) ' Shri Gaddam Sammaiah (Art) (Telangana) ' Shri Sangthakima (Social Work) (Mizoram) ' Shri Machihan Sasa (Art) (Manipur) ' Shri Omprakash Sharma (Art) (Madhya Pradesh) ' Shri Eklavya Sharma (Science & Engineering) (West Bengal) ' Shri Ram Chander Sihag (Science & Engineering) (West Bengal) ' Shri Harbinder Singh (Sports) (Delhi) ' Shri Gurvinder Singh (Social Work) (Harayan) ' Shri Godawari Singh) Art) (Uttar Pradesh) ' Shri Ravi Prakash Singh (Science & Engineering) (Mexico) ' Shri Seshmapatti T Sivalingam (Art) Tamil Nadu) ' Shri Somanna (Social Work) Karnataka) ' Shri Kethvath Somlal (Literature & Education) (Telangana) ' Ms. Shashi Soni (Trade & Industry) (Karnataka) ' Ms. Urmila Srivastava (Art) (Uttar Pradesh) ' Shri Nepal Chandra Sutradhar (Posthumous) (Art) (West Bengal) ' Shri Gopinath Swain (Art) (Odisha) ' Shri Laxman Bhatt Tailang (Art) (Rajashthan) ' Ms. Maya Tandon (Social Work) (Rajathshan) ' Ms. AswathI Thirunal Gauri Lakshmi Bayi Thampuratty (Literature & Education) (Kerala) ' Shri Jagdish Labhshanker Trivedi (Art) (Gujarat) ' Ms. Sano Vamuzo (Social Work) (Nagaland) ' Shri Balkrishna Sdanam Puthiya Veetil (Art) (Kerala) ' Shri Kurella

Vittalacharya (Literature & Education) (Telangana)
 ' Shri Kiran Vyas (Others-Yoga) (France) ' Shri Jageshwar Yadav (Social Work) Chhattisgarh)
 Shri Babu Ram Yadav (Art) (Uttar Pradesh)

437. (d)

The ICC Awards 2023 will encompass a total of 13 categories, recognising outstanding individuals who excelled in specific formats as well as across multiple formats. The coveted Sir Garfield Sobers Trophy will be awarded for the ICC Men's Cricketer of the Year and the Rachael Heyhoe Flint Trophy will be presented for the ICC Women's Cricketer of the Year. FULL LIST OF ICC 2023 AWARD

WINNERS:

- ICC Men's Associate Cricketer of the Year 2023: Bas De Leede (Netherlands)
- ICC Women's Associate Cricketer of the Year 2023: 'Queentor Abel (Kenya)
- ICC Men's T20I Cricketer of the Year 2023: Suryakumar Yadav'(India)
- ICC Women's T20I Cricketer of the Year 2023: 'Hayley Matthews (West Indies)
- ICC Men's Emerging Cricketer of the Year 2023: 'Rachin Ravindra'(New Zealand)
- ICC Women's Emerging Cricketer of the Year 2023: 'Phoebe Litchfield (Australia)
- ICC Men's ODI Cricketer of the Year 2023: Virat Kohli'(India)
- ICC Women's ODI Cricketer of the Year 2023: Chamari Athapaththu'(Sri Lanka)
- ICC Men's Test Cricketer of the Year 2023: 'Usman Khawaja (Australia)
- ICC Umpire of the Year 2023: 'Richard Illingworth (England)
- ICC Spirit of Cricket Award 2023: 'Zimbabwe Team (for consoling opposition WC Qualifier)
- Rachael Heyhoe Flint Trophy for ICC Women's Cricketer of the Year 2023: 'Nat Sciver-Brunt (England)
- Sir Garfield Sobers Trophy for ICC Men's Cricketer of the Year: Pat Cummins'(Australia)

438. (d)

Prime Minister Narendra Modi announced that senior BJP leader Lal Krishna Advani will be conferred with the Bharat Ratna. He will be the 50th recipient of the highest civilian award since its inception and 7th during the Modi Government regime.

- Born in Karachi, in present-day Pakistan, on November 8, 1927, Advani, through the years, had served as the President of the Bharatiya Janata Party for the longest period since its inception in 1980.
- Capping a parliamentary career of nearly three decades, he was, first, the Home Minister and,

later, the Deputy Prime Minister in the cabinet of Late Atal Bihari Vajpayee (1999-2004).

About Bharat Ratna:

- 'Bharat Ratna', the highest civilian Award of the country, was instituted in the year 1954.
- Any person without distinction of race, occupation, position or sex is eligible for these awards.
- It is awarded in recognition of exceptional service/performance of the highest order in any field of human endeavour.
- The recommendations for Bharat Ratna are made by the Prime Minister himself to the President.' No formal recommendations for this are necessary.
- The number of annual awards is restricted to a maximum of three in a particular year.
- On conferment of the award, the recipient receives a Sanad (certificate) signed by the President and a medallion.
- The Award does not carry any monetary grant.

439. (c)

REC Limited, a Maharatna Central Public Sector Enterprise under the Ministry of Power and a leading NBFC, has been bestowed with the prestigious Best Green Bond - Corporate Award at The Asset Triple A Awards for Sustainable Finance 2024. The award underscores REC Limited's unwavering commitment to sophisticated capital market instruments and customized financing solutions.

- REC has received the award for issuance of \$750 million USD Green Bonds in April 2023 which was also the first USD Green Bond issuance from India post India's assumption of G20 Presidency and the largest ever Senior Green Bond Tranche by a South or South-East Asian issuer.
- The bond issue was priced at a minimum new issue premium of 7.5 bps, which was tighter than the most recent high-rated issuances from the region. The issue was well received by the investors and demonstrates REC's significant contribution to financing projects aimed at mitigating climate change and promoting environmental sustainability.

About REC Limited:

- REC is a 'Maharatna' Central Public Sector Enterprise under the Ministry of Power, and is registered with RBI as Non-Banking Finance Company (NBFC), and Infrastructure Financing Company (IFC).'
- REC Ltd. continues to play a key strategic role in the flagship schemes of the Government for the power sector and has been a nodal agency for Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGAYA), Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY), National Electricity Fund (NEF)

Scheme which resulted in strengthening of last mile distribution system, 100% village electrification and household electrification in the country.

- REC has also been made the nodal agency for certain States and Union Territories for the Revamped Distribution Sector Scheme (RDSS).
- REC has also been given the responsibility of Pradhan Mantri Suryodaya Yojana.

440. (a)

The government has announced India's highest civilian award Bharat Ratna to Former Prime Ministers PV Narasimha Rao, Chaudhary Charan Singh, and Father of Green Revolution, Dr. M S Swaminathan. The announcement comes days after 96-year-old BJP stalwart LK Advani and two-time Bihar chief minister and socialist icon Karpoori Thakur (posthumously) were conferred with the award. Pamulaparti Venkata Narasimha Rao served as the 10th Prime Minister of India from June 21, 1991, to May 16, 1996, for a total of 1,791 days. Rao previously served as a minister in the Andhra Pradesh government and held a number of portfolios including law, education and health until 1971, when he took over as CM. He remained the CM till 1973. Chaudhary Charan Singh served as the sixth Prime Minister of India, albeit for a brief period of time. He was sworn in on July 28, 1979, and was compelled to step down just 170 due to no majority. He also went on to form the Bharatiya Kranti Dal (BKD), which later merged with the Samyukta (United) Socialist Party to form the Bharatiya Lok Dal (BLD). Known as the 'Father of the Green Revolution', Dr Swaminathan played a major role in the set of changes introduced in farming in the 1960s and '70s that helped India achieve food security. He was awarded the first World Food Prize in 1987, following which he set up the MS Swaminathan Research Foundation in Chennai.

441. (a)

Veteran music composer Pyarelal Sharma awarded Lakshminarayana International Award Pyarelal Sharma, one half of the iconic composer duo Laxmikant-Pyarelal, has been felicitated with the Lakshminarayana International Award. The award was presented to the My Name Is Lakan composer by musicians L Subramaniam and Kavita Krishnamurthy Subramaniam as part of the Lakshminarayana Global Music Festival.

442. (a)

A study conducted by the Insurance Regulatory and Development Authority of India (IRDAI) revealed a slight decline in the share of life

insurance policies sold to women in India. The per cent dropped from 34.7 per cent in 2021-22 to 34.2 per cent in 2022-23. During the fiscal year 2022-23, the total number of life insurance policies issued to women reached 97.38 lakh out of a total of 2.84 crore policies sold. The study focused on individual new business data, considering the number of policies and first-year premium for the year 2022-23. The Life Insurance Corporation of India (LIC) had a higher share of policies sold to women at 35.81 per cent compared to private life insurers, which stood at 30.13 per cent. Despite IRDAI's goal of 'Insurance for All' by 2047, life insurance penetration dropped marginally to 3 per cent in 2022-23 from 3.2 per cent in the previous year. Non-life insurance penetration remained stagnant at 1 per cent. India's overall insurance penetration reduced to 4 per cent in 2022-23 from 4.2 per cent in 2021-22, indicating a developmental slowdown in the sector.

443. (c)

In terms of weightage, India now ranks second behind China in the MSCI Emerging Markets index, solidifying its reputation as one of the most promising emerging markets in the world to invest in. India's weightage has now surpassed that of Taiwan. India's MSCI Emerging Markets index surged from 7% to 17.1% in eight years.

- A report by Nuvama suggests India could exceed a 20% weight in the MSCI EM Index by early 2024 due to ongoing institutional investments and steady FII participation.'
- China's weight in the MSCI EM index has decreased to 26.6% from 33.5% in the year-ago period. On the other hand, Taiwan, South Korea and Brazil have seen marginal increases over the last one year.
- In 2023, 17 new Indian stocks were inducted in the MSCI Standard Index increasing the stock count to 131. In 2022 nine new Indian stocks were inducted.
- In October 2020, India's MSCI EM pack share was at 8%. It had now nearly doubled fuelled by factors like the introduction of a standardised Foreign Ownership Limit (FOL) in 2020, robust performance in Indian equities (especially in the Midcap segment), and weaker performance in other emerging market packs, especially China.

444. (a)

Individual income inequality has significantly declined during FY14-FY22 because of a 'great migration' at the bottom of the pyramid, even as individual's weighted mean income has risen from '3.1 lakh to '11.6 lakh during FY14-FY21, according to SBI's economic research department

(ERD). Soumya Kanti Ghosh, Group Chief Economic Adviser, SBI

- Gini coefficient estimated using ITR (Income Tax Return) data of taxable income of individuals show that individual income inequality has significantly declined from 0.472 to 0.402 during FY14-FY22, per a ERD report.
- This co-efficient measures inequality on a scale from 0 to 1, with 'higher values indicating' higher inequality.'
- Based on trends in ITR filing, the ERD assessed that 36.3'per cent' of individual ITR filers belonging to lowest income in FY14 have left the lowest income group and shifted upwards, resulting in 21.1'per cent'more income for such individuals during FY14-FY21.
- Further, the income disparity of people earning less than '3.5 lakh have declined from 31.8'per cent'to 15.8'per cent'during FY14-FY21, signifying share of this income group in total income in comparison to their population has increased by 16'per cent.
- The ERD said top 2.5'per cent' of taxpayer's contribution in income has declined from 2.81'per cent'to 2.28'per cent'during FY14-FY21
- Based on the trends, SBI's ERD has projected the weighted mean income for FY22 to come in the range of '12.5 lakh to '13 lakh.
- The report emphasised that the oft repeated conundrum debating a K-shaped recovery post-pandemic seems at best flawed, prejudiced, ill-concocted and fanning interests of select quarters to whom India's remarkable ascendance, signaling more the renaissance of the new global south, is quite unpalatable.
- A K-shaped recovery is one in which the performance of different parts of the economy diverges like the arms of the letter "K." "In a K-shaped recovery, some parts of the economy may experience strong growth while others continue to decline.
- Peter Atwater, a lecturer at Virginia-based William and Mary University, coined the term 'K-shaped recovery'. It implied stacked inequity on one side and stacked privilege on the other.

445. (b)

The International Labour Organization (ILO) has projected a modest rise in the global unemployment rate to 5.2% in 2024, citing an increase in joblessness across advanced economies. According to ILO's 2024 World Employment and Social Outlook report released on January 10, anticipated rise would result in the global unemployment rate inching up from 5.1% recorded in 2023.

446. (b)

The World Bank in its Global Economic Prospects report retained India's economic growth forecast at 6.3% for the current financial year, and 6.4% for the next, citing slow post-pandemic recovery. Global GDP is likely to grow 2.4% in 2024, it said. That compares to 2.6% in 2023, 3% in 2022 and 6.2% in 2021 when there was a rebound as the pandemic ended.

447. (d)

France, Germany, Italy, Japan, Singapore, and Spain start 2024 with the world's most powerful passport, allowing visa-free entry to 194 global destinations, according to the latest Henley Passport Index. The ranking is based on data from the International Air Transport Association (IATA).

- For the past five years, Japan and Singapore have consistently dominated the No. 1 spot. However, this quarter's ranking showcases European nations jumping up the tanks. Finland and Sweden tied with South Korea in second place, offering visa-free access to 193 destinations. Austria, Denmark, Ireland, and the Netherlands secure the third position, providing passport holders access to 192 destinations.

- India's passport ranked 80th spot in the list, with citizens allowed to travel to 62 countries without a visa, including popular tourist destinations like Indonesia, Malaysia, and Thailand. India shares its current rank with Uzbekistan while neighboring Pakistan is positioned at 101st.

- South Korea, Sweden, and Finland all climbed one spot to take joint second place, with access to 193 locations. Austria, Denmark, Ireland, and the Netherlands shared third place, allowing travel to 192 places.

- The United Arab Emirates was the fastest climber over the past decade, jumping to 11th place and offering access to 183 destinations without a visa. And China, up two spots this year to land in 62nd place, has visa-free access to 85 destinations ' almost twice as many as 10 years ago.

List of top 10 most powerful passports 2024 1) France, Germany, Italy, Japan, Singapore, Spain (194 destinations) 2) Finland, South Korea, Sweden (193 destinations) 3) Austria, Denmark, Ireland, Netherlands (192 destinations) 4) Belgium, Luxembourg, Norway, Portugal, United Kingdom (193 destinations) 5) Greece, Malta, Switzerland (190 destinations) 6) Czech Republic, New Zealand, Poland (189 destinations) 7) Canada, Hungary, United States (188 destinations) 8) Estonia, Lithuania (187 destinations) 9) Latvia, Slovakia, Slovenia (186 destinations) 10) Iceland (185 destinations) '

448. (b)

The World Economic Forum's 'Global Risks Report 2024,' released, ranked AI-derived misinformation and disinformation ' and its implications for societal polarization ' ahead of climate change, war and economic weakness in its top 10 risks over the next two years.

- As around half of the world's adult population heads to the polls in a bumper year of elections, concern over the role of artificial intelligence in disrupting outcomes has topped the list of the biggest risks for 2024, according to a new report.
- The WEF report, which was also produced in collaboration with Zurich Insurance Group, surveyed over 1,400 global risk experts, policymakers and industry leaders in September 2023 about their biggest global concerns.
- The report's authors said the combined risks are 'stretching the world's adaptive capacity to its limit,' and called on leaders to focus on global cooperation and building guardrails for the most disruptive emerging risks.
- Top 10 global risks- The most cited risks for the next two years were, in order: misinformation and disinformation, extreme weather events, societal polarization, cyber insecurity and interstate armed conflict. Also in the top 10 were lack of economic opportunity, inflation, involuntary migration, economic downturn and pollution.
- Extreme weather events, critical change to earth systems, biodiversity loss and ecosystem collapse, natural resource shortages and misinformation and disinformation were named as the most likely risks over the next 10 years. Adverse outcomes from AI technologies was also named as a longer-term concern.
- The '*Global Risks Report*' is an annual study published by the World Economic Forum ahead of the Forum's Annual Meeting in Davos, Switzerland.

449. (b)

India has secured the 80th position in the latest edition of the Henley Passport Index, allowing its citizens visa-free access to 62 countries. This includes popular destinations such as Indonesia, Malaysia, and Thailand. India's position is a slight improvement from the previous year when it was ranked 84. Finland and Sweden tied with South Korea in second place, offering visa-free access to 193 destinations. Austria, Denmark, Ireland, and the Netherlands secure the third position, providing passport holders access to 192 destinations. According to data from the International Air Transport Association (IATA), France, Germany, Italy, Spain, Japan, and Singapore now boast the most powerful passports globally, enabling their citizens to visit an

impressive 194 destinations out of 227 worldwide without the need for a visa.

450. (d)

India has been ranked 35th on a global index of countries best placed for leveraging future possibilities while the UK topped the list. The Future Possibilities Index (FPI), a flagship global future trends study released by Newsweek Vantage and Horizon Group on sidelines of the World Economic Forum Annual Meeting, has Denmark, US, the Netherlands & Germany in in the top 5. ' Among large emerging markets, China is placed highest at 19th this year, followed by Brazil at 30th, India (35th) and South Africa (50th). ' These six global transformational trends are Exabyte Economy (advanced digital technologies), Wellbeing Economy (health prevention and wellness), Net Zero Economy (reduction of carbon emissions), Circular Economy (recycling and reuse), BioGrowth Economy (food and agriculture innovations), and Experience Economy (consumption of experiences instead of physical goods).

451. (c)

As many as 248.2 million Indians are projected to have come out of multidimensional poverty between 2013-14 and 2022-23, according to the latest NITI Aayog discussion paper titled 'Multidimensional Poverty in India since 2005-06'.

- The paper estimated that the share of the multidimensional poor in India's population declined sharply to 11.28 per cent in 2022-23 from 29.17 per cent in 2013-14. In 2019-21, it stood at 14.96 per cent.'
- The paper also showed that the pace of decline in poverty headcount ratio using the exponential method was much faster between 2015-16 and 2019-21 (10.66 per cent annual rate of decline) compared with the 2005-06 to 2015-16 period (7.69 per cent annual rate of decline). 'All 12 indicators of MPI have recorded significant improvement during the entire study period,' the NITI Aayog said.
- The discussion paper by the central government think-tank interpolated and projected the poverty headcount ratio for the year 2013-14 using the National Family Health Survey-3 (NFHS-3) data. Similarly, the headcount ratio for the year 2022-23 was interpolated on the basis of the rate of decline seen between NFHS-4 (2015-16) and NFHS- 5 (2019-21).
- The multidimensional poverty index (MPI) identifies and captures overlapping deprivations in health, education, and living standards that are represented by 12 SDG-aligned indicators, such as

nutrition, child and adolescent mortality, maternal health, years of schooling, school attendance, cooking fuel, sanitation, drinking water, electricity, and housing. Earlier, poverty estimates predominantly relied on income as the sole indicator.

- Among states, Uttar Pradesh registered the biggest decline in the number of poor, with 59.4 million people coming out of multidimensional poverty in the past nine years. It was followed by Bihar (37.7 million), Madhya Pradesh (23 million), and Rajasthan (18.7 million).
- The report also noted that initiatives like 'Poshan Abhiyan' and 'Anaemia-mukt Bharat' significantly enhanced access to healthcare facilities, leading to a substantial decrease in deprivation, whereas the targeted public distribution system under the National Food Security Act covered 813.5 million beneficiaries, providing food grains to rural and urban populations.

452. (b)

Apple overtakes Samsung as world's top smartphone seller Apple has overtaken Samsung as the world's top smartphone seller, ending the Korean tech firm's 12-year run as industry leader. The iPhone took the top spot in 2023 with 234.6m units sold, according to figures from the International Data Corporation (IDC), overtaking Samsung's 226.6m units.

453. (d)

India has ranked at 127 out of 146 countries in terms of gender parity -- an improvement of eight places from last year -- according to the World Economic Forum's annual Gender Gap Report, 2023. The World Economic Forum (WEF) ranked India at 135 out of 146 countries in the Global Gender Gap Index in the report's 2022 edition.

- India has improved by 1.4 percentage points and eight positions since the last edition, marking a partial recovery towards its 2020 parity level, the report stated.
- The country has attained parity in enrolment across all levels of education, it said.
- India has closed 64.3 per cent of the overall gender gap, the report said. However, it underlined that India has reached only 36.7 per cent parity on economic participation and opportunity.
- The index ranked India's neighbours Pakistan at 142, Bangladesh at 59, China at 107, Nepal at 116, Sri Lanka at 115 and Bhutan at 103.
- Iceland is the most gender-equal country in the world for the 14th consecutive year and the only one to have closed more than 90 per cent of its gender gap, according to the report.

· In India, while there has been uptick in parity in wages and income, the share of women in senior positions and technical roles have dropped slightly since the last edition, the report pointed out.

- On political empowerment, India has registered 25.3 per cent parity, with women representing 15.1 per cent of parliamentarians -- the highest for the country since the inaugural report in 2006.
- Out of the 117 countries with available data since 2017, 18 countries -- including Bolivia (50.4 per cent), India (44.4 per cent) and France (42.3 per cent) -- have achieved women's representation of over 40 per cent in local governance.
- For India, the 1.9 percentage point improvement in sex ratio at birth has driven up parity after more than a decade of slow progress, the report said.
- However, it also said that for Vietnam, Azerbaijan, India and China, the relatively low overall rankings on the Health and Survival sub-index is explained by skewed sex ratios at birth.
- Overall, the Southern Asian region has achieved 63.4 per cent gender parity, the second-lowest of the eight regions.
- The score in South Asia has risen by 1.1 percentage points since the last edition on the basis of the constant sample of countries covered since 2006. The improvement is partially attributable to the rise in scores of populous countries such as India, Pakistan and Bangladesh.
- In terms of the share of women in ministerial positions, 75 countries have 20 per cent or less female ministers.
- Populous countries such as India, Turkey and China have less than seven per cent women ministers while those like Azerbaijan, Saudi Arabia and Lebanon have none.
- Overall, the report said gender parity globally has recovered to pre-Covid levels but the pace of change has stagnated as converging crises slow progress.
- While no country has yet achieved full gender parity, the top nine countries have closed at least 80 per cent of their gap.
- The report found that the overall gender gap has closed by 0.3 percentage point from last year.
- The overall progress in 2023 is partly due to the improvement in closing the educational attainment gap, with 117 out of the 146 indexed countries now having closed at least 95 per cent of the gap.
- The Global Gender Gap Report, now in its 17th edition, benchmarks the evolution of gender-based gaps in four areas: economic participation and opportunity; educational attainment; health and survival; and political empowerment. It is the longest-standing index which tracks progress on closing these gaps since its inception in 2006. It

also explores the impact of recent global shocks on the gender gap crisis in the labour market.

454. (c)

The US maintains its position as the world's most powerful military force, as per the Global Firepower rankings for 2024. This comprehensive assessment evaluates the military strength of 145 countries, providing insights into their capabilities. In a global context, Russia and China follow closely behind, securing the second and third positions. India claimed 4th spot.

· Global Firepower utilizes a meticulous approach, considering around 60 factors, to determine the military strength of nations. The factors include the number of troops, military equipment, financial stability, geographic location, and available resources. The Power Index score, with 0.0000 considered 'perfect,' serves as a benchmark.

According to the rankings, the United States leads with a score of 0.0699, trailed by Russia (0.0702) and China (0.0706). India, with a Power Index score of 0.1023, secures its position as the fourth most powerful military globally.

· Top 10 Powerful Militaries

· The top 10 countries with the most powerful militaries include the United States, Russia, China, India, South Korea, United Kingdom, Japan, Turkiye, Pakistan, and Italy. Each of these nations has undergone scrutiny based on Global Firepower's comprehensive evaluation.

· Bottom 10 Least Powerful Militaries

· Conversely, the countries with the least powerful militaries, as per the rankings, are Bhutan, Moldova, Suriname, Somalia, Benin, Liberia, Belize, Sierra Leone, Central African Republic, and Iceland. These rankings highlight the diverse spectrum of military capabilities across the globe.

455. (d)

The Ministry of Education has released the All India Survey on Higher Education (AISHE) 2021-2022 which said that female enrolment in Higher Education increased to 2.07 crore in 2021-22 from 1.57 crore in 2014-15 (an increase of 50 lakh students, 32 per cent increase). As per the All India Survey on Higher Education (AISHE), the enrolment of SC students is 66.23 lakh in 2021-22 as compared to 46.07 lakh in 2014-15 (an increase of 44 per cent). The survey also showed that the total enrolment in higher education has increased to nearly 4.33 crore in 2021-22 from 4.14 crore in 2020-21. There has been an increase of around 91 lakh in the enrolment from 3.42 crore (26.5 per cent) in 2014-15. "The enrolment of SC Female students has increased to 31.71 lakh in 2021-22 from 29.01 lakh in 2020-21 and 21.02

lakh in 2014-15. There has been an increase of 51 per cent since 2014-15. The enrolment of ST students has increased to 27.1 lakh in 2021-22 from 16.41 lakh in 2014-15 (an increase of 65.2 per cent). The enrolment of OBC students has also increased to 1.63 crore in 2021-22 from 1.13 crore in 2014-15. There is a notable increase in OBC student enrolment since 2014-15 of around 50.8 lakh," the Ministry said quoting the survey. As per the Survey, the Minority Student enrolment has increased to 30.1 lakh in 2021-22 from 21.8 lakhs in 2014-15 (an increase of 38 per cent). Female Minority Student enrolment has increased to 15.2 lakh in 2021-22 from 10.7 lakh in 2014-15. Notably, the total Student Enrolment in North East States is 12.02 lakh in 2021-22 as compared to 9.36 lakh in 2014-15. The female enrolment in North East States is 6.07 lakh in 2021-22, higher than the male enrolment of 5.95 lakh.

456. (d)

"As per response in AISHE 2021-22, about 78.9 per cent of the total students are enrolled in undergraduate level courses and 12.1 per cent are enrolled in postgraduate level courses. Among Disciplines at the undergraduate level in AISHE 2021-22, enrolment is highest in Arts (34.2 per cent), followed by science (14.8), Commerce (13.3) and Engineering and Technology (11.8). Among streams at postgraduate level in AISHE 2021-22, maximum students are enrolled in Social Science (21.1 per cent) followed by science (14.7)," the survey stated.

457. (c)

India home to 718 snow leopards; Ladakh highest with 477: SPAI report Environment minister, Bhupender Yadav released the report, Status of Snow Leopards in India during the National Board for Wildlife meet held in Delhi. There are around 718 snow leopards in the country, the first ever population estimation exercise of the vulnerable species by the Snow Leopard Population Assessment in India (SPAI) Program has found. The snow leopard is designated in the 'vulnerable' category by the IUCN During the assessment conducted from 2019 to 2023, a total of 241 unique snow leopards were photographed. Based on the analysis, Ladakh has the highest estimated population of the animal (477) followed by Uttarakhand (124), Himachal Pradesh (51), Arunachal Pradesh (36), Sikkim (21), and Jammu and Kashmir (9). The study covered approximately 120,000 sq km of snow leopard habitat across the trans-Himalayan region, including Ladakh, J & K, Himachal Pradesh, Uttarakhand, Sikkim, and Arunachal Pradesh; surveyed 13,450 km of trails.

The estimation of snow leopard population is important because of the species' role as an apex predator in the Himalayan ecosystem. As an apex predator, it exerts top down regulation of prey populations, thereby influencing the ecological equilibrium of its habitat. The species is found in 12 countries, Afghanistan, Bhutan, China, India, Kazakhstan, Kyrgyzstan, Mongolia, Nepal, Pakistan, Russia, Tajikistan, and Uzbekistan, and its global population is estimated at 3020 to 5390 , according to the Global Snow Leopard and Ecosystem Protection Program.

458. (d)

India ranks 93 in Global Corruption Index. Transparency International unveiled the 2023 Corruption Perceptions Index (CPI), disclosing a list of the world's most corrupt countries. In the CPI, India secured the 93rd position with a score of 39, according to the Transparency International report. India's overall score remained relatively stable, as it was 40 in 2022, securing the 85th position. Meanwhile, Pakistan, with a score of 29, and Sri Lanka (34) grappled with their respective debt burdens and ensuing political instability, the report said.

459. (a)

RBI's digital payments index jumps to 418.77 in Sept from 395.57 in March. The Reserve Bank of India's (RBI) Digital Payments Index, a measure of the extent of digitisation of payments across the country, increased to 418.77 in September 2023 from 395.57 in March 2023. The RBI-DPI has been constructed with March 2018 as the base period, that is, the DPI score for March 2018 is set at 100. The RBI-DPI index has increased across all parameters and was driven particularly by growth in payment enablers, payment performance, and consumer centricity across the country over the period. In September 2019, the index stood at 173.49, which rose to 217.74 in September 2020, and to 304.06 in September 2021. The RBI-DPI comprises five broad parameters that measure the penetration of digital payments in the country over different time periods. These parameters include Payment Enablers (weight 25 per cent), Payment Infrastructure ' Demand-side factors (10 per cent), Payment Infrastructure ' Supply-side factors (15 per cent), Payment Performance (45 per cent), and Consumer Centricity (5 per cent). The central bank publishes the RBI-DPI on a semi-annual basis with a lag of four months.

460. (a)

The 22nd Law Commission of India has submitted its Report No. 284 titled 'Revisiting The Law On

Prevention of Damage to Public Property' to the Government of India. The destruction of public property has continued undiminished causing gargantuan losses to the public exchequer and inconvenience to the general public. Bearing in mind the gravity of the issue and the loss being borne by the state exchequer, the 22nd Law Commission'suo motu undertook'to prepare this Report. In pursuance of the same, the Commission undertook an extensive study of the subject, analyzing the various relevant constitutional and statutory provisions, the numerous judicial pronouncements by the courts across the country, and the incidents involving large scale destruction of public property. Having had in-depth deliberations on the same, the Commission has recommended amendments in the Prevention of Damage to Public Property Act, 1984.

461. (d)

The Indian economy is expected to grow at an average rate of 6.7 per cent per annum until the end of the decade, CRISIL said in its latest report. The economy will grow at this rate between the financial years 2024 to 2031, a notch above the pre-pandemic average of 6.6 per cent. According to CRISIL, the key contributor to this trend will be capital. This is a result of the investment-driven strategy of the government when the private sector was shy of making investments. The government increased capital expenditure significantly to support building expenditure and providing interest-free loans to states to bolster their own investment efforts, the report said.

462. (d)

The 'India Ageing Report 2023' has been prepared by the United Nations Population Fund (UNFPA) and International Institute of Population Sciences (IIPS), on welfare of senior citizens in India. The Government of India has been addressing the challenges and opportunities related to elderly care through various constitutional provisions. Salient findings of the report are as under:-

- 1) Convincing senior citizens to use digital platforms and providing the training and necessary gadgets for their daily use is a challenge.
- 2) Mental health issues like Dementia and Alzheimer's disease are still considered a stigma in society.
- 3) With Indian population ageing, the disability becomes a major concern which in turn increases the caregiving burden.
- 4) Poverty, lack of social security in old age, poor public health facilities, illiteracy and digital ignorance created additional challenges and

general disaster relief work till recently did not often include older persons as a separate group.

5) Corporate and NGOs have made efforts for joyful aging, social assistance, old age homes

- The Government of India has been addressing the challenges and opportunities related to elderly care through various constitutional provisions, like, Article 41 of the Constitution of India; through laws, like the, Maintenance and Welfare of Parents and Senior Citizens Act, 2007; policies, like the, National Policy on Older Persons, 1999; Schemes and Programmes, like, Atal Vayo Abhyuday Yojana, Indira Gandhi National Old Age Pension Scheme, Atal Pension Yojana, Senior Citizens Savings Scheme, among others.

463. (b)

NITI Aayog and the Embassy of the Kingdom of the Netherlands released report titled 'LNG as a Transportation Fuel in Medium and Heavy Commercial Vehicle' on Feb 6, 2024, at India Energy Week. NITI Aayog and the Embassy of the Kingdom of the Netherlands have been actively collaborating in the field of energy transition under the Statement of Intent partnership since 2020.

- The report was jointly launched by Shri. Suman Bery, Vice Chairperson, NITI Aayog, Government of India, and H.E. Frederik Wisselink, Energy Envoy, Ministry of Economic Affairs and Climate Policy, Government of the Kingdom of the Netherlands, in the presence of Shri Praveen Mal Khanooja, Additional Secretary, Ministry of Petroleum and Natural Gas H.E. Mrs. Marisa Gerards, Ambassador, Embassy of the Kingdom of the Netherlands in India, Nepal, and Bhutan; and Ms. Mansi Tripathy, Chairman, SHELL Group of companies, India & VP, Lubricants, Asia Pacific and Shri Kamal Kishore Chatiwal, Managing Director, Indraprastha Gas Limited.'

- The report explores different challenges and barriers for LNG adoption in India and recommends a roadmap of actionable solutions. The report further highlights the need for the development of a transparent implementation framework for these recommendations, driven by near-term goals of demand creation and market seeding.'

- Going forward, NITI Aayog and the Embassy of the Kingdom of the Netherlands plan to work together to further intensify their collaborations on sustainability, with a focus on the circular economy in addition to energy transition.'

- The report highlights strategies which will help in achieving 15% gas share in primary energy supply and also the goal of Net Zero by 2070. The ministry is taking a multipronged approach

towards LNG as a fuel and would be keen on working with stakeholders with respect to it'

464. (c)

India's unemployment rate in urban areas for persons aged 15 years and above decreased during October-December 2023 to 6.5 percent from 7.2 percent in the year-ago period, as per government data. Considering the importance of the availability of labour force data at more frequent time intervals, the NSSO launched the Periodic Labour Force Survey (PLFS) in April 2017. "For male, UR (Unemployment Rate) decreased from 6.5 % in October-December 2022 to 5.8 % in Oct-Dec 2023, while for female UR decreased from 9.6 % in October-December 2022 to 8.6 % in October-December 2023," the Periodic Labour Force Survey (PLFS) quarterly bulletin stated. For male, it increased from 68.6 % to 69.8 %, for female, it increased from 20.2 %, and 22.9 %.

465. (c)

Greening and Restoration of Wasteland with Agroforestry (GROW) report and portal was launched by NITI Aayog. This multi-institutional effort led by NITI Aayog utilized remote sensing and GIS to assess agroforestry suitability across all districts in India. Using thematic datasets, an Agroforestry Suitability Index (ASI) was developed for national level prioritization. The report provides state-wise and district-wise analysis, supporting government departments and industries for greening and restoration projects. The "Greening and Restoration of Wasteland with Agroforestry (GROW)-Suitability Mapping" portal Bhuvan https://bhuvan-app1.nrsc.gov.in/asi_portal/ allows universal access to state and district-level data.

466. (b)

Challenges in mobilising deposits to meet loan demand may hit bank credit growth in India in the next financial year (FY25). Credit growth may slip to 14 per cent year-on-year (YoY) in FY25 compared to 16 per cent till December 2023, said S&P Global Ratings. Private banks' LDR could cross 97 per cent by March 2026 in our alternate scenario of 18 per cent credit growth.

467. (c)

India is the third largest digitalised country in the world, only behind the United States of America and China, according to a recent study released by State of India's Digital Economy Report, 2024, by Indian Council for Research on International Economic Relations. However, at the level of individual users, India is ranked 12th in terms of digitalisation among the G20. The state of

digitalisation in India is better than some developed countries including the United Kingdom, Germany and Japan, compared by their aggregate level of digitalisation. The study is based on 'CHIPS' framework wherein it has scored countries on five pillars - connect, harness, innovate, protect and sustain. Using a new approach called the CHIPS (connect-harness-innovate-protect-sustain) framework, the report benchmarked the scale and depth of India's digital transformation with respect to G20 countries as well as for Indian states and UTs. India has the world's second largest internet network with more than 700 million users.

468. (b)

Pravasi Bharatiya Divas, also known as Non-Resident Indian Day, is celebrated on January 9 to mark the contribution and achievements of the overseas Indian community to the development of India. The day also commemorates the return of Mahatma Gandhi, the greatest Pravasi, from South Africa to India in 1915, who led India's freedom struggle and changed the lives of Indians.

- Pravasi Bharatiya Divas was first celebrated in 2003. Its format was later revised in 2015 to celebrate the event once every two years and to hold theme-based conferences during the intervening period with participation from overseas diaspora experts, policy-makers, and stakeholders.
- The theme of Pravasi Bharatiya Divas is chosen to reflect the current priorities and concerns of the Indian diaspora. The theme of Pravasi Bharatiya Divas 2021 was 'Contributing to Atmanirbhar Bharat' and 2023 was "Diaspora: Reliable Partners for India's Progress in Amrit Kaal"

469. (a)

National Youth Day is observed in India every year on January 12 to honour the teachings and ideals of Swami Vivekananda who was born on January 12, 1863, in Kolkata. The decision to celebrate Vivekananda's birthday as National Youth Day was taken in 1984, and it was first marked on January 12, 1985.

- Swami Vivekananda was the chief disciple of 19th century mystic and yogi Ramakrishna Paramhansa who founded the Ramakrishna Math, a monastic order based on his guru's teachings in Kolkata and a worldwide spiritual movement known as the Ramakrishna Mission based on the ancient Hindu philosophy of Vedanta. His birth anniversary is celebrated across India as National Youth Day, to honour one of the greatest philosophers and spiritual leaders and marks his ideas on how the young should participate in the modern world while upholding their values.

- The theme for National Youth Day 2024 is 'Arise, Awake, and Realise the Power You Hold.'

470. (d)

On January 15, 2022, Prime Minister Narendra Modi announced January 16, the foundation day of Startup India, as National Startup Day. The aim of National Startup Day is to champion entrepreneurs, cultivate a robust startup ecosystem, and pivot India into a nation of job creators rather than job seekers. With an aim to bring together the country's startups, entrepreneurs, investors, policymakers, and other stakeholders, the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, is organising the Startup India Innovation Week 2024 from 10th January 2024 to 18th January 2024 to celebrate the Indian Startup Ecosystem and the National Startup Day (16th January 2024).

471. (b)

The International Day of Clean Energy on 26 January was declared by the General Assembly (resolution A/77/327) as a call to raise awareness and mobilize action for a just and inclusive transition to clean energy for the benefit of people and the planet. ' Adopting clean energy is integral to the fight against climate change. A large chunk of the greenhouse gases that blanket the Earth and trap the Sun's heat are generated through energy production, by burning fossil fuels (oil, coal, and gas) to generate electricity and heat. ' The science is clear: to limit climate change, we need to end our reliance on fossil fuels and invest in alternative sources of energy that are clean, accessible, affordable, sustainable, and reliable. 26 January is also the founding date of the International Renewable Energy Agency (IRENA)

472. (d)

United Nations General Assembly Resolution 60/7 that established the Holocaust and the United Nations Outreach Programme, also designated 27 January as an annual International Day of Commemoration in memory of the victims of the Holocaust ' observed with ceremonies and activities at United Nations Headquarters in New York and at United Nations offices around the world. ' Every year around 27 January, UNESCO pays tribute to the memory of the victims of the Holocaust and reaffirms its unwavering commitment to counter antisemitism, racism, and other forms of intolerance that may lead to group-targeted violence. ' The date marks the anniversary of the liberation of the Nazi Concentration and Extermination Camp of

Auschwitz-Birkenau by Soviet troops on 27 January 1945.¹ It was officially proclaimed, in November 2005, International Day of Commemoration in Memory of the Victims of the Holocaust by the United Nations General Assembly.

473. (d)

On February 4, 2019, the historic document - 'Human Fraternity for World Peace and Living Together' was signed by the Grand Imam of Al-Azhar, Ahmad Al-Tayyeb, and Pope Francis. On December 21, 2020, International Day of Human Fraternity was established by the United Nations General Assembly. Since, International Day of Human Fraternity is observed on February 4 every year.

474. (a)

World Cancer Day was first celebrated on February 4, 2000 at the World Summit Against Cancer for the New Millennium in Paris. The Paris Charter's mission is to promote research, prevent cancer, improve patient services, raise awareness and mobilise the global community to make progress against cancer, and includes the adoption of World Cancer Day.

- As per WHO Regional Director for Africa, Dr Matshidiso Moeti, between 2022 and 2024, the focus of World Cancer Day is to help 'Close the cancer gap.'

- World Cancer Day is celebrated on February 4 every year. It has been predicted that cancer cases in India would increase to a staggering 2 million by 2040.

475. (a)

The United Nations General Assembly has proclaimed 10 February as the International Day of the Arabian Leopard. Co-organized by the United Nations Environment Programme and the Permanent Mission of the Kingdom of Saudi Arabia to the United Nations, the event will raise awareness about the critically endangered status of the Arabian Leopard. The observance will be celebrated for the first time at UN Headquarters, New York in 2024

476. (a)

The second International AYUSH Conference and Exhibition was inaugurated at the Dubai World Trade Centre, orchestrated by the Science India Forum and the Ministry of AYUSH. Running from January 13 to 15, the three-day event is dedicated to showcasing AYUSH (Ayurveda, Yoga, Unani, Siddha, Homeopathy) as a reliable healthcare system.

- The focal theme of the conference, "Non-Communicable Chronic Diseases ' Prevention & Management through AYUSH," aims to highlight AYUSH as a prevention-oriented and cost-effective approach to creating a disease-free society.

- With over 1500 experts expected from India, the Middle East, Far East, Africa, Europe, Australia, and America, the conference is set to become a global platform for discussions and collaborations in the field of traditional medicine.

477. (b)

PM GatiShakti Summit: 'Towards Logistics Efficiency and Integrated Infrastructure Planning' organized by FICCI and DPIIT The 'PM GatiShakti Summit: Towards Logistics Efficiency and Integrated Infrastructure Planning', organized by the Federation of Indian Chamber of Commerce & Industry (FICCI), in collaboration with the Department for Promotion of Industry and Internal Trade (DPIIT) took place in New Delhi. Through launch of PM GatiShakti National Master Plan and National Logistics Policy, government has prioritized large-scale infrastructure projects and improved logistics service efficiency respectively. Some of the key reforms to improve logistics efficiency includes, 23 States/UTs notified State Logistics policies, Land Port Management System (LPMS), digitization at Ports; NLP Marine, and FASTAG. She stated that one of the achievement from these reforms have been improvement in the World Bank's Logistics Performance Index Ranking from 44 in 2018 to 38 in 2023. Further, three indigenously developed data-driven support mechanism systems have been developed (ULIP, LDB, and PM GatiShakti National Master Plan). Hon'ble Prime Minister launched the PM Gati Shakti National Master Plan (NMP) on 13th October 2021 for providing multimodal connectivity infrastructure to various economic zones.

478. (b)

The 7th session of the Codex Committee on Spices and Culinary Herbs (CCSCH) was held from 29th January 2024 to 2nd February 2024 at Kochi. After the Covid-19 pandemic, CCSCH7 was the 1st session of this committee to be conducted physically. 109 delegates from 31 countries attended the session. CCSCH7 achieved excellent results. In this session, quality standards for 5 spices, namely small cardamom, turmeric, juniper berry, allspice and star anise were finalised. CCSCH has forwarded these five standards to the Codex Alimentarius Commission (CAC) recommending for adoption at final Step 8 as full-fledged Codex standards. For the first time ever in this committee, the strategy of grouping of spices was

successfully implemented. In this manner the committee finalised the first group standard for 'spices derived from fruits and berries' (covering 3 spices, viz, juniper berry, allspice and star anise)' in the present session.' The draft standard for vanilla progressed to step 5 and would be subjected to one more round of scrutiny by member countries before being taken up for discussion in the next session of the committee. Proposals for development of Codex standards for Dried Coriander Seeds, Large Cardamom, Sweet Marjoram and Cinnamon were put before the committee and were accepted. The committee will work on draft standards for these four spices in its forthcoming editions.' The 7 th session of CCSCH witnessed participation of a large number of Latin American countries for the first time.' The next meeting of the Committee will be conducted after a period of 18 months.' During the interim, electronic working groups (EWGs) chaired by various countries will continue the process of 'multinational consultation,' aimed at developing the' standards, relying on science based evidence. The Codex Alimentarius Commission (CAC),' jointly established by FAO and WHO, is an international, intergovernmental body with membership of over 194 countries, which is based in Rome and is tasked with formulating internationally accepted standards pertaining to human food.' The CAC conducts its work through various Codex committees, including the CCSCH, hosted by different member countries.' The Codex Committee on Spices and Culinary Herbs (CCSCH) was established as one of the Commodity Committees under the' Codex Alimentarius Commission (CAC) in 2013.' India' hosts this prestigious Committee since the beginning and Spices Board India serves as the Secretariat organization which organizes the Committee's sessions.'

479. (b)

Stanford University has introduced Mobile ALOHA, a robotic system that advances the capabilities of bimanual mobile manipulation through low-cost whole-body teleoperation. This innovation, which builds upon Google DeepMind's existing ALOHA system, brings mobility and dexterity to the forefront of robotic learning.

- This robotics technology addresses the limitations of traditional imitation learning from human demonstrations, which often focus on tabletop manipulation without the necessary mobility and dexterity for real-world applications.
- DeepMind Technologies Limited, doing business as'Google DeepMind, is a British-American'artificial intelligence'research laboratory which serves as

a'subsidiary'of Google. Founded in the UK in 2010, it was'acquired'by Google in 2014

480. (c)

Researchers at the Indian Institutes of Technology Madras and Kanpur have developed a process to convert waste produced from iron ore mining into an environment-friendly material that can be reused by industry. This project is of importance to India as while processing iron ore, particles smaller than 0.15 mm generated and are discarded as waste known as slime.

- The researchers collaborated with NMDC and JSW Steel to transform slime into iron-rich materials suitable for blast furnace charging through a microwave-assisted beneficiation process.'
- The process is economical as the microwave selectively interacts with iron oxides or carbon mix, leaving out other impurities (like silica, alumina, phosphorus oxides) while also rapidly heating the material compared to conventional routes, saving a significant amount of energy and emissions.
- IITs Madras and Kanpur undertook a project under IMPRINT INDIA (Impacting Research Innovation and Technology), an initiative of the union education ministry.'

481. (d)

Google DeepMind and Stanford University have leveraged cutting-edge technology to revolutionise household tasks. Together, they have unveiled Mobile ALOHA, an innovative and affordable open-source hardware system designed for bimanual teleoperation, specifically aimed at enhancing capabilities in cooking and cleaning.

482. (a)

The Indian Space Research Organisation (Isro) on Saturday successfully placed Aditya L1, the country's first space-based solar observatory, into a halo orbit around its intended destination: the Sun-Earth Lagrangian Point L1. India's maiden solar mission Aditya-L1 reached the L1 point on January 6, 127 days after it was launched on September 2, 2023.

- After a 1.5-million km journey the spacecraft was placed in a halo orbit around L1 following a firing manoeuvre which was carried out by ISRO scientists and engineers at the ISRO Telemetry Tracking and Command Network (ISTRAC) in Bengaluru.
- "The orbit of Aditya-L1 spacecraft is a periodic halo orbit which is located roughly 1.5 million km from earth on the continuously moving Sun'Earth line with an orbital period of about 177.86 earth days. This halo orbit is a periodic, three-

dimensional orbit at L1 involving Sun, Earth and a spacecraft. This specific halo orbit is selected to ensure a mission lifetime of 5 years, minimising station-keeping manoeuvres and thus fuel consumption and ensuring a continuous, unobstructed view of the Sun.",

483. (c)

NewSpace India Ltd (NSIL), the ISRO's commercial arm, announced its plan to launch communication satellite GSAT-20 onboard Elon Musk-owned SpaceX's Falcon-9 rocket. GSAT-20 (renamed as GSAT-N2) is a high throughput Ka-band satellite. Ka-band satellites deliver high-speed broadband internet connectivity and digital video and audio transmission.

484. (a)

Microsoft has launched an initiative, AI Odyssey, that aims to skill one lakh developers in India in the latest AI technologies and tools. The month-long program is open to all AI enthusiasts in India, regardless of experience level or background. The program has two levels that participants need to complete by January 31, 2024.

485. (d)

China launched new satellite 'Einstein Probe' shaped like a lotus to observe violent cosmic phenomena. Einstein Probe (EP), uses new X-ray detection technology inspired by the functioning of a lobster eye & was launched by a Long March-2C carrier rocket from the Xichang Satellite Launch Centre in China's Sichuan Province. It a new astronomical satellite shaped like a lotus launched to observe mysterious transient phenomena in the universe that flicker like fireworks. Weighing about 1.45 tonnes and as large as a full-size SUV, the satellite is shaped like a lotus in full bloom and features 12 petals and two stamens, state-run Xinhua news agency reported. The 12 'petals' are 12 modules consisting of wide-field X-ray telescopes (WXT), while the two 'stamens' consist of two modules of follow-up X-ray telescopes (FXT). These telescopes form a space observatory which is aimed at helping scientists capture the first light stemming from supernova explosions, search for and pinpoint X-ray signals accompanying gravitational wave events, and discover dormant black holes and other faint transient and variable celestial objects at the far reaches of the universe.

486. (d)

Japan's "Moon Sniper" craft made a pin-point lunar landing despite last-minute engine problems, the space agency said as it released the first images

from the mission. The touchdown made Japan only the fifth nation to achieve a soft lunar landing, after the United States, the Soviet Union, China and India.

- The unmanned Smart Lander for Investigating Moon (SLIM) -- dubbed the "Moon Sniper" for its precision technology -- had the goal of touching down within 100 metres (330 feet) of a specific landing spot on a crater.
- Two previous Japanese lunar missions -- one public and one private -- have also failed. In 2022, the country unsuccessfully sent a lunar probe named Omotenashi as part of the United States's Artemis 1 mission. In April, Japanese startup ispace tried in vain to become the first private company to land on the Moon, losing communication with its craft after what it described as a "hard landing".

487. (b)

Krutrim, an artificial intelligence (AI) venture co-founded by Bhavish Aggarwal of Ola, on Friday announced that it has achieved unicorn status 'a term used to describe startups valued at \$1 billion or above' following its inaugural funding round. 'The round, which saw participation from notable investors, such as Matrix Partners India, garnered investments worth \$50 million in equity at a valuation of \$1 billion. ' With this, Krutrim claimed the distinction of being India's first AI company to reach unicorn status and also the title of the country's fastest unicorn. Krutrim, which translates to 'artificial' in Sanskrit, was launched in April 2023 by Aggarwal and Krishnamurthy Venugopala Tenneti, a board member of ANI Technologies that owns Ola and Ola Electric. ' The AI startup is the third venture helmed by Aggarwal to achieve a \$1 billion valuation, after mobility firm Ola and electric vehicle manufacturer Ola Electric. ' The funds raised will be used to expedite the company's 'mission to transform the AI landscape, foster innovation, and extend its global footprint'.

488. (e)

ISRO said on Saturday its space platform, POEM-3, has successfully achieved all its payload objectives. POEM-3 (the PSLV Orbital Experimental Module-3) uses the spent PS4 stage of the PSLV-C58 rocket that launched XPoSat on January 1 this year. ' ISRO said POEM-3 flew with nine payloads from Vikram Sarabhai Space Centre, Physical Research Laboratory, academia, and space startups. ' By the 25th day in orbit, POEM-3, which the space agency described as a unique and inexpensive platform, completed 400 orbits. ' Over this period, each payload was put into operation, as planned and performance was demonstrated.'

POEM-3 is a three-axis-attitude controlled platform with power generation and telecommand and telemetry capabilities, for supporting payloads, it was noted. It is predicted that POEM-3 will continue orbiting for approximately 73 more days before re-entering the Earth's atmosphere.

489. (b)

CoRover.ai, a Human-Centric conversational AI platform unveils India's first indigenous Generative AI LLM, BharatGPT. The platform, which aims to cater to over 130 crore users, was showcased at the 2023 Global Partner Artificial Intelligence Summit in New Delhi.

- BharatGPT integrates voice modality in more than 12 Indian languages and text modality in 22 languages, in collaboration with the National Hub of Language Technology (NHLT).
- The NHLT is a key component of Digital India's efforts, tasked with executing the National Language Translation Mission (NLTM) under the ministry of electronics and information technology (MeitY).

490. (c)

Google renamed its Bard chatbot after the new artificial intelligence that is powering it, called Gemini, and said consumers can pay for better reasoning capabilities as it vies with Microsoft. The rebranded Gemini is now available in over 40 languages with a mobile app for Android and iOS devices

491. (c)

In a first, an Indian Air Force C-130 J aircraft recently carried out a night landing at the Kargil airstrip. Indian Air Force said, employing terrain masking enroute, the exercise also dovetailed a training mission of the Garud Commandos.

492. (b)

Admiral R Hari Kumar unveiled the indigenous Drishti 10 Starliner drone for the Indian Navy at Adani Defence's drone unveiling ceremony. The Drishti 10 Starliner is an advanced Intelligence, Surveillance and Reconnaissance (ISR) platform boasting a 36-hour endurance, 450kg payload capacity and clearance to fly in both segregated and unsegregated airspace.

- Adani Defence has built India's first unmanned aerial vehicles manufacturing facility, and the first private sector small arms manufacturing facility. It is currently setting up the country's first comprehensive aircraft MRO or maintenance, repair and overhaul facility to ensure safety and airworthiness as per international standards.

493. (d)

The Indian Navy took delivery of its first India-made Medium Altitude Long Endurance (MALE) drone, acquired under emergency procurement mechanism. Manufactured by Adani Defence and Aerospace in partnership with the Israeli firm Elbit, in Hyderabad, the Drishti 10 StarLiner, has an endurance of 36 hours, satellite connectivity and the ability to carry a payload of 450 kg. It is the Indian version of the original Hermes StarLiner.

494. (b)

Ugram, a state-of-the-art assault rifle of the 7.62 x 51 mm calibre, was launched by the Defence Research and Development Organisation (DRDO). Ugram, which means ferocious, has been developed and manufactured DRDO's Pune-based facility Armament Research and Development Establishments (ARDE) along with Hyderabad-based Dvipa Armour India Private Limited. Ugram, which means ferocious, has been developed and manufactured in collaboration with a private firm. It is designed for the operational requirements of armed forces, paramilitary and state police forces. Ugram weighs less than four kilograms and has an effective range of 500 metres. It has been designed based on the General Staff Qualitative Requirements (GSQRs) of the Indian Army, according to ARDE scientists. Having a 20-round magazine, the rifle has a rivet-free design and is capable of firing in both single as well as full auto mode.

495. (c)

Indian Army will observe 2024 as the 'Year of Technology Absorption' as it's trying to gradually mature into a modern force that will have a new operational philosophy for induction of drones & counter-drones systems right across infantry, artillery and armoured battalions, and establish Command Cyber Operations Support Wings, besides bridging other conventional asymmetries

496. (d)

The New Generation Akash (Akash-NG) missile, being developed by the Defence Research and Development Organisation (DRDO), was successfully flight-tested from the Integrated Test Range (ITR), Chandipur, off the Odisha coast. The flight test was conducted against a high-speed unmanned aerial target at a very low altitude.

497. (b)

Indian-Thai Navy first bilateral exercise "Ex-Ayutthaya" connects to Ayodhya. The Indian Navy and Royal Thai Navy conducted a maiden bilateral exercise, named 'Ex-Ayutthaya', which symbolizes

the significance of 'Ayodhya' in India and Ayutthaya in Thailand, which holds historic legacies and has rich cultural ties. The 36th edition of the India-Thailand Coordinated Patrol (Indo-Thai CORPAT) was also conducted along with the maiden bilateral exercise. The Indo-Thai Bilateral Exercise 'Ex-Ayutthaya' translates to 'The Invincible One' or 'Undefeatable', and "symbolizes the significance of two of the oldest cities, Ayodhya in India and Ayutthaya in Thailand, the historic legacies, rich cultural ties and shared historical narratives dating back to several centuries.

498. (e)

The 11th edition of India-Kyrgyzstan Joint Special Forces Exercise KHANJAR has commenced at the Special Forces Training School in Bakloh, Himachal Pradesh. The exercise is scheduled to be conducted from 22nd January to 3rd February 2024. It is an annual event conducted alternatively in both the countries.

- o The Indian Army contingent comprising 20 personnel is being represented by troops from The Parachute Regiment (Special Forces) and the Kyrgyzstan contingent comprising 20 personnel is represented by Scorpion Brigade.
- o Aim of the exercise is to exchange experiences and best practices in Counter Terrorism and Special Forces Operations in Built-up Area and Mountainous Terrain under Chapter VII of United Nations Charter. The exercise will emphasise on developing Special Forces skills, advanced techniques of insertion and extraction.
- o The exercise will provide an opportunity for both the sides of fortify defence ties while addressing common concerns of international terrorism and extremism. The exercise will also accord opportunity to showcase capabilities of cutting edge indigenous defence equipment besides achieving shared security objectives and foster bilateral relations.

499. (c)

In a major step towards thwarting Pakistan's attempts to increase terrorist activities in Jammu and Kashmir, the Indian Army is launching Operation Sarvashakti, where the security forces will be targeting the terrorists operating on both sides of the Pir Panjal mountain ranges in the Union Territory.

- o The operations are expected to be on the lines of Operation Sarvinash, which was launched in 2003 to eliminate terrorists from the same areas in the South of Pir Panjal range.

500. (a)

On 23 Jan 2024, the Indian Air Force (IAF) conducted Exercise Desert Knight along with French Air and Space Force (FASF) and United Arab Emirates (UAE) Air Force. While the French participation included the Rafale fighter aircraft and a Multi Role Tanker Transport, the UAE Air Force fielded the F-16. These aircraft operated from the Al Dhafra air base in the UAE. The IAF contingent comprised of Su-30 MKI, MiG-29, Jaguar, AWACS, C-130-J and Air to Air Refueller aircraft. The exercise in Indian FIR was conducted over the Arabian Sea, with IAF aircraft operating from bases within India. The main focus of Exercise Desert Knight was on enhancing synergy and interoperability between the three Air Forces.

501. (a)

Ministry of Defence (MoD) signed a contract with Mazagon Dock Shipbuilders Ltd (MDL), Mumbai for acquiring 14 Fast Patrol Vessels (FPVs) for the Indian Coast Guard (ICG). The value of the contract is Rs 1,070 crore. These multi-role FPVs will be indigenously designed, developed and manufactured by MDL under the 'Buy (Indian-IDDM)' acquisition category and will be delivered. Ammunition cum torpedo cum missile (ACTCM) barges

- o The launch of the fifth 'Ammunition Cum Torpedo Cum Missile Barge' was carried out at the MSME shipyard Suryadipta Projects Pvt Ltd, Thane.'
- o The contract for building 11 ACTCM barges was signed between the MoD and Suryadipta Projects on March 5, 2021. These barges are essential for carrying out the navy's logistical and operational commitments by facilitating transportation, embarkation and disembarkation of articles/ammunition to the navy's warships, while they are in harbour.'

502. (a)

India's most populous state Uttar Pradesh has emerged among the top three states as a significant contributor to the MSME sector, with a 9 per cent share in total registered MSMEs in the country, according to a report by realty consulting firm CBRE South Asia and real estate developers association CREDAI.

Rajasthan with 16 lakh and 'Gujarat' with 15.96 lakh 'MSMEs' were the other top destinations for registered units in the country.

According to the official data from the MSME Ministry, 2.21 crore MSMEs are registered (excluding registrations via the Udyam Assist Portal) under the ministry, as of January 8, of which 38.09 lakh with a 17.2 per cent share were from Maharashtra followed by 22.32 lakh with a 10

per cent share from Tamil Nadu and 20.95 lakh with a 9.4 per cent share from Uttar Pradesh.

503. (d)

The inaugural edition of India-Saudi Arabia Joint Military Exercise 'SADA TANSEEQ' commenced at Mahajan, Rajasthan. The Exercise is scheduled to be conducted from 29th January to 10th February 2024. The Saudi Arabian contingent comprising 45 personnel is being represented by Royal Saudi Land Forces.

o Aim of the Exercise is to train troops of both sides for Joint Operations in Semi Desert terrain under Chapter VII of the United Nations Charter. The Exercise will enable both the sides to share their best practices in the tactics, techniques and procedures of conducting operations in sub-conventional domain. It will facilitate developing interoperability, 'bonhomie and camaraderie between troops from both the sides.

o The Exercise will involve Establishment of Mobile Vehicle Check Post, Cordon & Search Operation, House Intervention Drill, Reflex Shooting, Slithering and Sniper Firing. The Exercise will provide an opportunity to both the contingents to strengthen their bond. It will act as a platform to achieve shared security objectives, enhance the level of defence cooperation and foster bilateral relations between the two friendly nations.

504. (a)

The Indian Coast Guard was established on February 1, 1977, to prevent the sea-borne smuggling of goods that hampered the economy. The responsibilities of the Coast Guard include offshore security, marine safety, and coastal security as well as safeguarding India's Exclusive Economic Zone (EEZ). On August 18, 1978, the Parliament announced that the Indian Coast Guard (ICG) Day would be celebrated on February 1. · This year, the Indian Coast Guard Day will be commemorating its 48th Raising Day.

505. (d)

The Indian Air Force will be conducting Exercise Vayu Shakti-24 on 17 February 2024 at the Pokhran Air to Ground Range, near Jaisalmer. The last edition of exercise Vayu Shakti was held on 16 February 2019. As always, Ex Vayu Shakti will be a riveting demonstration of the offensive and defensive capabilities of the IAF, spanning across day and night. The exercise will also showcase joint operations with the Indian Army. This year, the exercise will see participation by 121 aircraft, including the indigenous Tejas, Prachand and Dhruv. Other participating aircraft would include the Rafale, Mirage-2000, Sukhoi-30 MKI, Jaguar,

Hawk, C-130J, Chinook, Apache and Mi-17. Indigenous Surface to Air Weapon systems Akash and Samar will demonstrate their capability to track and shoot down an intruding aircraft.

506. (d)

INS Sandhayak (Yard 3025), the first Survey Vessel Large (SVL) ship, was commissioned into the Indian Navy in the presence of Raksha Mantri Shri Rajnath Singh at an impressive ceremony held at the Naval Dockyard, Visakhapatnam on February 03, 2024. The primary role of the ship is to carry out full scale hydrographic surveys of ports, harbours, navigational channels/routes, coastal areas and deep seas, towards enabling safe marine navigation. In its secondary role, the ship will be capable of undertaking a range of naval operations. The Raksha Mantri, in his address, termed the commissioning as historic, exuding confidence that INS Sandhayak will further strengthen India's role as a superpower in the Indo-Pacific region and help the Indian Navy in maintaining peace & security.'

507. (d)

The Indian Army is reviewing the memoir of its former chief General M M Naravane. In a remarkable literary venture, General Manoj Mukund Naravane, the former Chief of Army Staff (CoAS) of the Indian Army, has penned his autobiography titled 'Four Stars of Destiny: An Autobiography.' Scheduled to be published in January 2024 by Penguin Veer, an imprint of Penguin Random

508. (a)

Sudha Kulkarni was forging a career as TELCO's first woman engineer when she met the serious, idealistic and brilliant Narayana Murthy, and they fell in love. From their courtship to parenthood ' told by Chitra Banerjee Divakaruni in the book An Uncommon Love: The Early Life of Sudha and Narayana Murthy.

· Chitra Banerjee Divakaruni is an awardwinning writer, activist, professor and speaker, and the author of twentyone books such as 'The Palace of Illusions, The Forest of Enchantments, The Last Queen and Independence. Her work has been published in over a hundred magazines and anthologies, translated into thirty languages, made into films, plays and dance dramas, and performed as operas. Her awards include an American Book Award, a PEN Josephine Miles Award, a Premio Scanno and a Light of India Award. In 2015 the 'Economic Times' included her in their list of the 20 Most Influential Global Indian Women.

509. (a)

Indian Renewable Energy Development Agency (IREDA), Government of India enterprise under the administrative control of Ministry of New and Renewable Energy, has unveiled released 'Pahal'- the insightful house journal of its Vigilance Department. The journal has been unveiled by Chairman & Managing Director of IREDA, Shri Pradip Kumar Das on January 25, 2024. The ceremony took place at the registered office of IREDA in New Delhi, where Chief Vigilance Officer Shri Ajay Kumar Sahani and other senior officials graced the occasion. The initiative marks a significant step towards transparency, accountability, and the promotion of renewable energy initiatives by IREDA.

510. (c)

Renowned classical singer Dr Prabha Atre passed away following a cardiac arrest at her residence in Pune at the age of 92 early on January 13. Atre, who represented the Kirana Gharana of the Hindustani classical music, had been honoured with all three of Padma awards by the Indian government.

- Atre established the Swarmayee Gurukul to teach students all over the world in both traditions 'guru-shishya parampara' and institutional. She strongly felt that it was important to bridge the gap between these two systems.
- She was awarded the Padma Vibhushan, the nation's second-highest civilian honour, in January 2022. She was earlier honoured with the Padma Shri award in 1990 and the Padma Bhushan in 2002. She was also awarded the 'Sangeet Natak Akademi Award in 1991.

511. (a)

Dr Nitya Anand, who discovered India's first oral contraceptive pill 'Saheli', passed away after a prolonged illness at SGPGIMS Lucknow on Saturday. He was 99. Anand was also the former director of the Central Drug Research Institute (CDRI) from 1974 to 1984. He was with CDRI since its inception in 1951.

- He was the brain behind the discovery of 'Centchroman', popularly known as 'Saheli.' It was the world's first and only non-steroidal, non-hormonal, once-a-week oral contraceptive pill. It was launched by then Prime Minister Rajiv Gandhi in 1986.
- In 2016, Saheli was incorporated in the National Family Programme of India.'
- In 2012, he was awarded the Padma Shri by the Indian government.

512. (b)

Mir Mohammad Farooq Nazki, veteran broadcaster, poet and Sahitya Akademi winner, passed away. Nazki held several important positions in All India Radio Kashmir and Doordarshan and in 1995, Nazki was awarded the Sahitya Academi award in Kashmiri for his poetry book Naar Hyutun Kanzal Wanans (Fire in the eyelashes).

513. (d)

The men's marathon world record holder, Kenya's Kelvin Kiptum, 24, has died in a road accident in his home country. He was killed alongside his coach, Rwanda's Gervais Hakizimana, in a car on a road in western Kenya. Kiptum broke the men's marathon record in Chicago on 8 October 2023, with a time of two hours and 35 seconds. The Kenyan slashed 34 seconds off two-time Olympic champion Eliud Kipchoge's previous world record from Berlin in 2022 to become the first man to run the marathon under two hours and one minute.

514. (b)

Australian batter David Warner has announced his retirement from One Day Internationals (ODIs). The 2 time ODI World Cup Winner had previously announced that he would be ending his Test career after Australia's upcoming Test against Pakistan in Sydney. Warner is Australia's sixth-highest run scorer in the ODI format and is only second to former captain Ricky Ponting's tally for most Centuries for Australia in ODIs.

515. (a)

Russian cosmonaut Oleg Kononenko set a world record for total time spent in space, surpassing his compatriot Gennady Padalka who logged more than 878 days in orbit, Russia's space corporation said. At 0830 GMT Kononenko broke the record, Roscosmos said. Mr Kononenko, who is the commander of the Russian space agency Roscosmos cosmonaut corps, is on his fifth space mission.

· He will complete 1000 days in space on June 5, this year, making him the first person to achieve this feat. Further, he will have spent 1,110 days in space when his current expedition trip, which is planned to end on September 23, is completed.

516. (c)

State-owned Life Insurance Corporation of India (LIC) on Friday announced the launch of the non-participating product Jeevan Dhara-II. According to the exchange filing, the product, which will be available from 22 January 2023, is a non-linked, non-participating, individual savings deferred annuity plan.

- In November, LIC had launched a new non-linked, non-participating individual savings whole life insurance product - Jeevan Utsav.
- The minimum entry age for the product is 20 years. The annuity is guaranteed from inception, offering 11 annuity options to the policyholders, and they have the flexibility to choose between regular and single premiums.
- It offers a higher annuity rate at higher ages and life cover is available during the deferment period. The available deferment period is from 5 years to 15 years in the case of regular premium and from 1 year to 15 years for single premium.

517. (c)

Life Insurance Corporation of India announced the launch of unit-linked, regular premium, individual life insurance plan Index Plus. The plan offers life insurance cover-cum-savings throughout the term of the policy. LIC Index Plus policy: Key features Minimum age at entry: 90 days (completed). Maximum age at entry: 50 or 60 years depending on the basic sum assured. Minimum age at maturity: 18 years (completed) Maximum age at maturity: 75 or 85 years (nearer birthday) depending on the basic sum assured. Minimum policy term: 10 or 15 years depending on Annualized premium and Maximum Term is 25 years. The premium paying term is the same as the policy term. Minimum premium: Range from '30000/- (Yearly), '15000/- (Half-yearly),

518. (d)

Universal Sompo General Insurance Company introduced a new eyeglasses Insurance cover to meet the growing demand for eyeglasses protection in today's digital age. With rising disposable incomes and an increased reliance on digital devices, the necessity to protect eyeglasses has become critical. This insurance covers both people and groups, with specific options for both employer-employee and non-employer-employee situations and a policy period of up to a year. Customers can customise coverage based on their preferences or invoice value, resulting in a cost-effective plan with unique features like differential excess and claim settlement types.

519. (b)

The Insurance Regulatory and Development Authority of India said Bima Sugam 'Insurance Electronic Marketplace formed under the Companies Act, 2013' will be a not-for-profit entity. As per IRDAI (Bima Sugam ' Insurance Electronic Marketplace) Regulations, 2024, consumers shall not be charged for availing services of Bima Sugam. The company will be operative and

accessible at all times and will not store or hold any data, with the board of the company also having a policy on a revenue model which is self-sustainable. The company will also have two nominees from the Irdai on its Board, apart from having the company's own chairman and CEO, who will be appointed with the consultation of the Irdai. The shareholding of the company will be widely held amongst Life insurers, General Insurers, and Health insurers, with no single entity having a controlling stake. The shareholders, as and when required, will contribute to the capital requirement. According to the regulator, Bima Sugam will be a one-stop solution to achieve the vision of 'Insurance for all by 2047.'

520. (b)

The Life Insurance Corporation of India (LIC) announced the launch of a non-participating product 'Amritbaal'. The product, designed for children, will be available from February 17, 2024. It is a Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan. The plan is designed to meet the higher education and other needs of the child. The minimum entry age is 30 days, with the maximum being 13 years. The age of maturity has to be between 18 years to 25 years at the last age of birthday. The Minimum Policy Term for Limited Premium Payment is 10 years, and for Single Premium Payment, it is 5 years, whereas the Maximum Policy Term for Limited/Single Premium Payment is 25 years. The Minimum Sum Assured is Rs. 2,00,000, with no limit for the Maximum Basic Sum Assured.

521. (d)

India announced a new alliance for Global Good, Gender Equity and Equality, at the World Economic Forum (WEF) Annual Meeting in Davos, Switzerland. The primary and stated objective of this new Alliance is to bring together global best practices, knowledge sharing and investments in the identified areas of women's health, education, and enterprise.

- The Alliance has garnered support from industry leaders, including Mastercard, Uber, Tata, TVS, Bayer, Godrej, Serum Institute of India, IMD Lausanne, and over 10,000 partners from industry.
- Supported by the Bill and Melinda Gates Foundation, the alliance will be housed and anchored by the CII Centre for Women Leadership. The World Economic Forum has come on board as a 'Network Partner' and Invest India as an 'Institutional Partner'.

522. (c)

In a significant move to deepen cultural ties, External Affairs Minister S Jaishankar announced that the Government of India has decided to include Farsi (Persian) as one of the nine classical languages in India under the New Education Policy. This recognition reflects a commitment to fostering greater understanding and appreciation of Farsi's rich heritage within the India

- Tamil was the first language in India to be accorded classical language status in 2004.
- Sanskrit, Kannada, Malayalam, and Odia are the other languages that have been declared classical languages in India by the central government.
- "In addition to these classical languages Pali, Persian, and Prakrit; and their works of literature too must be preserved for their richness and for the pleasure and enrichment of posterity," according to India's National Education Policy-2020.

Currently there are six languages that enjoy the 'Classical' status in India: Tamil (declared in 2004), Sanskrit (2005), Kannada (2008), Telugu (2008), Malayalam (2013), and Odia (2014). All the Classical Languages are listed in the Eighth Schedule of the Constitution. Currently there are six languages that enjoy the 'Classical' status in India: Tamil (declared in 2004), Sanskrit (2005), Kannada (2008), Telugu (2008), Malayalam (2013), and Odia (2014). All the Classical Languages are listed in the Eighth Schedule of the Constitution. The Eighth Schedule to the Constitution consists of the following 22 languages:- (1) Assamese, (2) Bengali, (3) Gujarati, (4) Hindi, (5) Kannada, (6) Kashmiri, (7) Konkani, (8) Malayalam, (9) Manipuri, (10)

Marathi, (11) Nepali, (12) Oriya, (13) Punjabi, (14) Sanskrit, (15) Sindhi, (16) Tamil, (17) Telugu, (18) Urdu (19) Bodo, (20) Santhali, (21) Maithili and (22) Dogri. Of these languages, 14 were initially included in the Constitution. Sindhi language was added in 1967. Thereafter three more languages viz., Konkani, Manipuri and Nepali were included in 1992. Subsequently Bodo, Dogri, Maithili and Santhali were added in 2004.

523. (c)

Switzerland and India have reached consensus on a free-trade agreement after 16 years of negotiations, Swiss Economy Minister Guy Parmelin said. The agreement will create jobs for the young population of India, and secure employment in Switzerland,

524. (a)

IRDAI announced the reconstitution of the Expert Committee on the implementation of the Indian Accounting Standards. According to agency press release, the 13-member committee, which will be headed by the Member F&I of IRDAI, will also include the Chairman of the Accounting Standards Board of ICAI, the President of the Institute of Actuaries of India amongst others. It said that the committee will work on steps that may be taken towards the effective implementation of the Indian Accounting Standards, along with giving phase-wise time-lines. It added that the panel members will also give recommendations on proforma financial statements, suggestions on financial disclosures in compliance with the Indian Accounting Standards.

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