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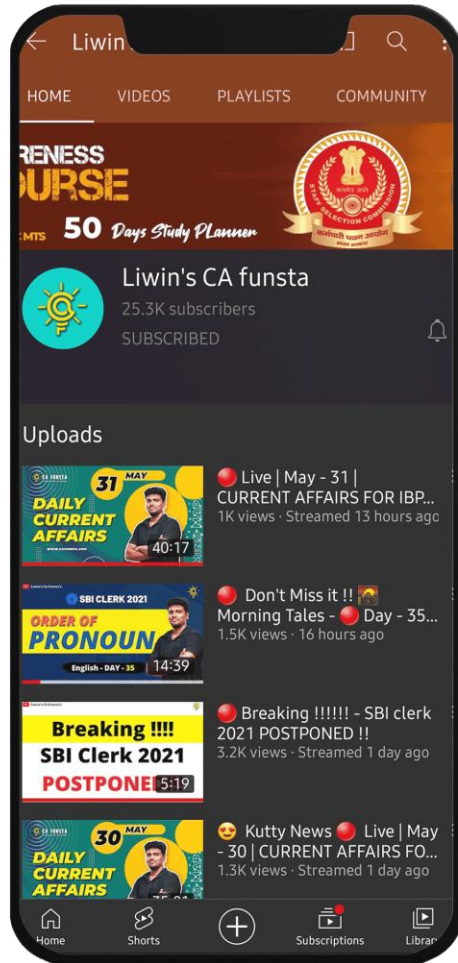




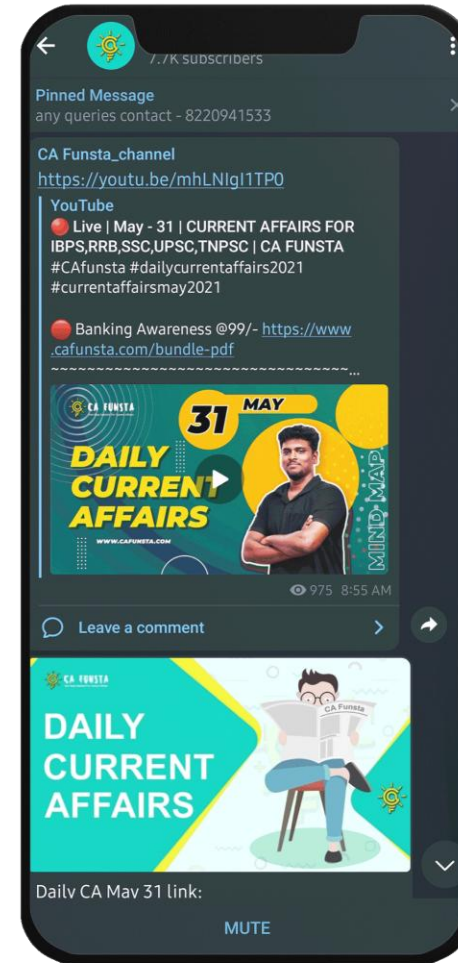
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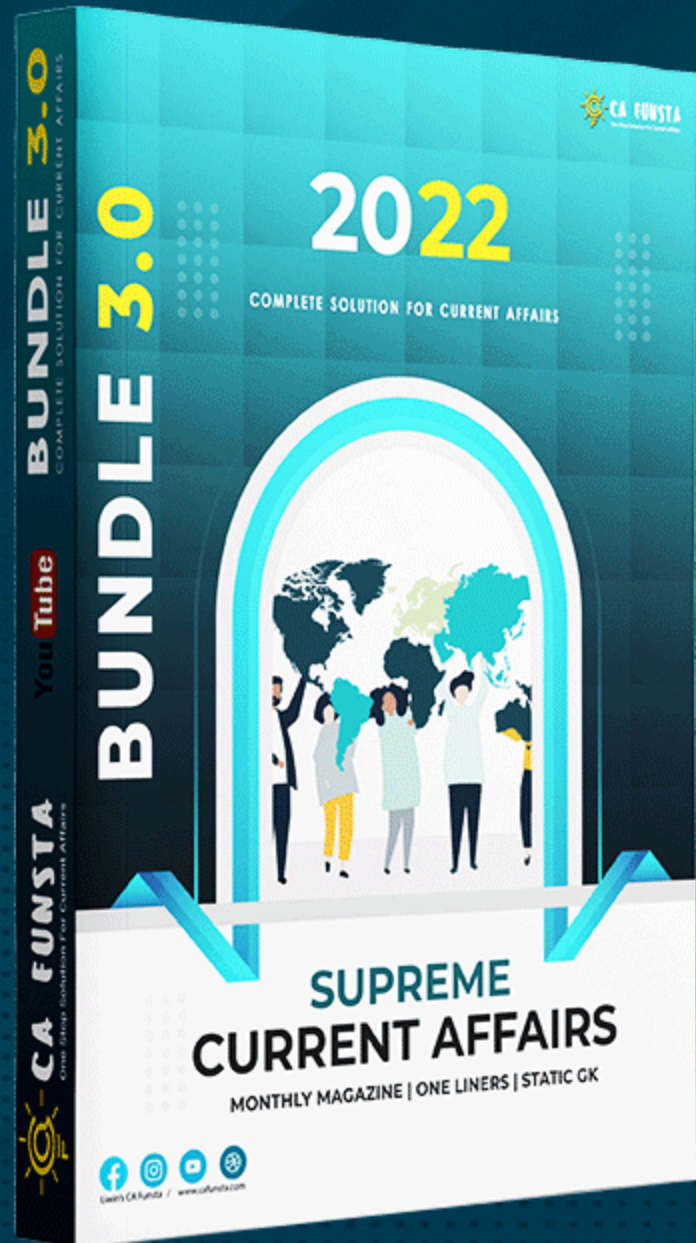


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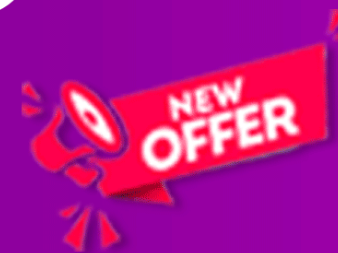


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# SPORTS



➤ Who among the following set national record in women's 50m breaststroke?

- A) Michael Jordan
- B) Jim Brown
- C) Chahat Arora
- D) Jim Thorpe
- E) None of these

**Answer**  
**C) Chahat Arora**



## Explanation

- In Swimming, **Indian swimmer Chahat Arora set a new national record in the women's 50m breaststroke at the FINA World Swimming Championships 2022 in Melbourne, Australia.**
- **Chahat Arora clocked 32.91 seconds to top heat 2 at the Melbourne Sports and Aquatic Centre's 25-metre short course pool and bettered her own previous record of 32.94 seconds set at the National Aquatic Championships 2022 in September.**
- **Chahat Arora failed to qualify for the semi-finals after finishing 31st overall in a field of 45. The top 16 made the semi-finals.**
- **Lithuania's Ruta Meilutyte topped the overall heats with a timing of 29.10 seconds.**
- Argentine swimmer Macarena Ceballos was the final competitor to make the semis cut with a 30.33-second timing.
- This was the **25-year-old Chahat Arora's second national record-setting performance at the Melbourne meeting.**



# SPORTS

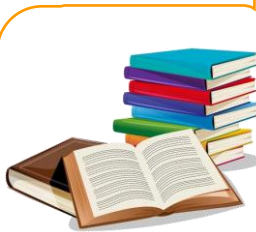


➤ Who replaced Bolt as world's most visible track and field athlete?

- A) Michael Jordan
- B) Jim Brown
- C) Neeraj Chopra
- D) Jim Thorpe
- E) None of these

**Answer**

**C) Neeraj Chopra**



## Explanation

- Olympic champion **Neeraj Chopra** has **dislodged the iconic Usain Bolt** as the **"most visible" athlete in the world after winning a historic gold medal in the Tokyo Games**, claimed a World Athletics study.
- The 24-year-old Indian further enhanced his superstar status by winning a silver at the world championships.
- **Chopra led a star-studded field in terms of media coverage with 812 articles published in his name**, followed by Jamaican sprint trio of Elaine Thompson-Herah (751), Shelley-Ann Fraser-Pryce (698) and Shericka Jackson (679).





# RANKING



➤ Who among the following ranked 'Namami Gange' among top 10 world restoration flagship programmes?

- A) UNEP
- B) UNDP
- C) UNESCO
- D) UNICEF
- E) None of these



**Answer**  
**A) UNEP**



# RANKING



## Explanation

- **Namami Gange has become a global programme like no other due to people-river connect**, said Union Minister for Jal Shakti Gajendra Singh Shekhawat while presiding over a workshop of the Ganga Vichar Manch, GVM in New Delhi.
- **The GVM is a platform for interactive dialogue among various stakeholders of River Ganga.**
- Mr Shekhawat cited the recognition given by the United Nations Environment Programme, **UNEP to Namami Gange as one of the world's top 10 flagship programmes to revive the natural world.**



➤ HDFC hiked lending rate by \_\_\_\_\_ bps to 8.65 pc?

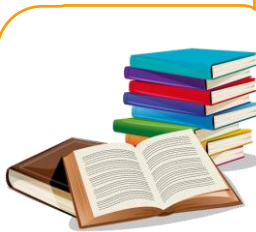
- A) 25 basis points
- B) 35 basis points
- C) 45 basis points
- D) 55 basis points
- E) None of these



We understand your world

**Answer**

**B) 35 basis points**





## Explanation

- Mortgage leader HDFC on Monday announced a **35 basis points increase in its retail prime lending rate and now the minimum rate will be 8.65 per cent.**
- The retail prime lending rate on housing loans, on which the adjustable rate home loans are benchmarked, has been increased by 35 basis points to 8.65 per cent onwards, effective December 20, the bank said in a regulatory filing.
- **HDFC has cumulatively increased its lending by 225 bps since May.**
- The repo rate currently stands at 6.25 per cent, the same as the pre-pandemic level.



# BANKING AND FINANCE



➤ Which of the bank targets issuing one million credit cards a month?

- A) Bank of Baroda
- B) Axix Bank
- C) ICICI Bank
- D) HDFC Bank
- E) None of these

**Answer**

**D) HDFC Bank**



## Explanation

- **India's largest private bank HDFC Bank Ltd. is seeking to issue a million credit cards a month**, a remarkable bounce-back for the lender after the country's regulator banned it from taking on new card clients two years ago.
- The bank wants **to double the current pace of half a million new credit card issuances every month**, according to Parag Rao, country head for payments business, consumer finance, digital banking and marketing.





## Titbits

### HDFC Bank Limited

- Formed : **August 1994**
- Headquarters : **Mumbai, Maharashtra**
- CEO : **Sashidhar Jagdishan**



# BANKING AND FINANCE



➤ RBI imposed how many crores penalty on Bank of Bahrain & Kuwait BSC?

- A) Rs 3.56 crore
- B) Rs 2.66 crore
- C) Rs 4.76 crore
- D) Rs 5.60 crore
- E) None of these

**Answer**

**B) Rs 2.66 crore**



## Explanation

- The Reserve Bank on Monday said it has imposed a **penalty of Rs 2.66 crore on Bank of Bahrain & Kuwait BSC**, India operations for non-compliance with directions on cyber security framework.
- In a statement, the Reserve Bank of India (RBI) said the bank failed **to implement systems to detect unusual and unauthorised, internal or external activities in its database.**
- It also failed **to implement security operations centre for obtaining real-time/ near-real time information and insight into the security posture of the bank, and enable audit logs for database and operating system of servers, among others, as per the statement.**





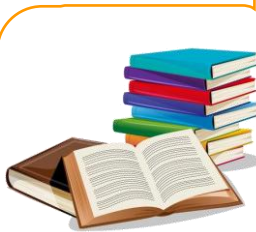
## Titbits

### Reserve Bank of India (RBI)

- Founded: **01/04/1935**
- **RBI Act, 1934**
- HQ: **Mumbai**
- Chairman: **Shaktikanta Das**
- 1926 - **Hilton Young Commission**
- 1937 – **Calcutta to Mumbai**
- 1949 – **Nationalisation**



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**



➤ Which of the following board approved phasing out shares buyback through stock exchanges?

- A) SEBI
- B) IRDAI
- C) SIDBI
- D) RBI
- E) None of these



**Answer**  
**A) SEBI**



## Explanation

- The Securities and Exchange Board of India (Sebi) board approved phasing out of buybacks through stock exchanges, along with chalking out of governance mechanisms for addressing lapses at market infrastructure institutions (MIIs) like stock exchanges, depositories, and clearing houses.
- **“We feel the tender route is a more equitable one for buybacks.**
- **The other route is vulnerable to favouritism. Except a few, no one knows when the company buyback is going to happen,”** Sebi Chairperson Madhabi Puri Buch said after the board meeting.
- The regulator has given its go-ahead **to increase the minimum utilisation of the amount earmarked for buyback through the stock exchange way, from the existing 50 per cent to 75 per cent, until the route is completely phased out by March 2025.**





## Titbits

### Securities and Exchange Board of India

- Formed : **April 12, 1988**
- Headquarters : **Mumbai, Maharashtra**
- Chairman : **Madhabi Puri Buch**
- Parent department : **Ministry of Finance**



# SCIENCE AND TECHNOLOGY



➤ **Google building AI model will support over how many Indian languages?**

- A) 50
- B) 100
- C) 150
- D) 200
- E) None of these

**Answer**  
**B) 100**



## Explanation

- **Google**, the worlds most popular search engine, is working **on making text and voice internet search available in over 100 Indian langugages**, its India-born CEO Sundar Pichai said.
- Pichai, who is visiting India, said the pace of technological change in the country has been extraordinary and Google is supporting small businesses and startups, investing in cybersecurity, **providing education and skills training, and applying AI Artificial Intelligence in sectors like agriculture and healthcare.**
- I'm here to see progress being made from our **USD 10 billion, 10-year India Digitization Fund IDF**, and share new ways.



## Titbits

### Google LLC

- Founded : **September 4, 1998**
- Founders : **Larry Page & Sergey Brin**
- Headquarters : **California, U.S.**
- CEO : **Sundar Pichai**





# DEFENCE



➤ **INSV Tarini will participate in which edition of Cape Town to Rio Race 2023?**

- A) 40th
- B) 50th
- C) 60th
- D) 70th
- E) None of these



**Answer**  
**B) 50th**



# DEFENCE



## Explanation

- **INSV Tarini has set sail for an expedition to Cape Town, South Africa for participating in the 50th edition of Cape to Rio Race 2023.**
- **This ocean sailing race will be flagged off from Cape Town on 2nd January, 2023** and will culminate at Rio de Janeiro, Brazil.
- The race is one of the most prestigious Trans-Atlantic ocean races.
- The expedition is being undertaken by an Indian Navy crew of five officers including two women officers.
- **During the expedition while transiting from Goa to Rio de Janeiro via Cape Town and back**, INSV Tarini would be covering a distance of almost 17000 nautical miles.



# INTERNATIONAL AFFAIRS

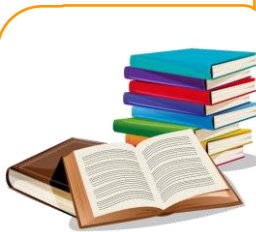


➤ Which of the following country's people will trace common roots in Himachal 'village of Alexander's soldiers'?

- A) Indians
- B) Americans
- C) Greeks
- D) Only A & B
- E) Only A & C

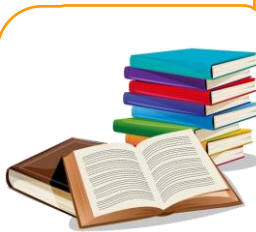
**Answer**

**E) Only A & C**



## Explanation

- After defeating the Achaemenids of Persia, **Alexander entered the northwestern frontiers of the Indian subcontinent in 327 BC.**
- By the following year, he had advanced into the Punjab, where he defeated Porus in the Battle of the Hydaspes.
- **Scholars from India and Greece will collaborate in a detailed examination of the history of Alexander of Macedon in India,** especially in Malana village of Himachal Pradesh, whose **residents claim to be direct descendants of soldiers in the ruler's army.**





# INTERNATIONAL AFFAIRS



➤ Which of the following country will host QUAD Foreign Minister's meet next year?

- A) India
- B) USA
- C) China
- D) UK
- E) None of these

**Answer**  
**A) India**



## Explanation

- **India is going to host the Quadrilateral Security Dialogue (QUAD) Foreign Minister's meeting next year** and Japan's Foreign Minister is looking forward to visiting India on the occasion, Japanese envoy to India Hiroshi Suzuki said on Sunday.
- While talking with ANI, **Japan's envoy said that he is happy that India is going to host the Foreign Minister's Meeting** which is a very important framework that India and Japan are working together.



# INTERNATIONAL AFFAIRS



➤ Which edition of India-Maldives Joint Staff Talks held in New Delhi?

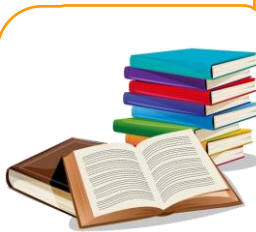
- A) 4th
- B) 5th
- C) 6th
- D) 7th
- E) None of these

**Answer**  
**C) 6th**



## Explanation

- The **6th Joint Staff Talks (JST) between India and the Maldives were held in New Delhi.**
- The meeting was conducted in a friendly, warm and extremely cordial atmosphere.
- Discussions focused on the ongoing and **new initiatives under the ambit of existing bilateral defence cooperation mechanism of all three services** and further strengthening the engagements.



# NATIONAL AFFAIRS

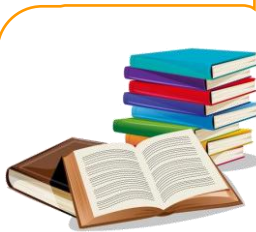


➤ Who among the following launched e-consultancy services under e-Sanjeevani initiative in Telangana?

- A) Jitendra Singh
- B) Jyotiraditya Scindia
- C) Mansukh Mandaviya
- D) Nitin Gadkari
- E) None of these

**Answer**

**C) Mansukh Mandaviya**





## Explanation

- Union Health and Family Welfare Minister **Dr Mansukh Mandaviya** launched the **e-consultancy services under the e-Sanjeevani initiative at the All India Institute of Medical Sciences (AIIMS) Bibinagar in Telangana.**
- Speaking on the occasion, the Minister said, the government has taken several initiatives **to improve medical infrastructure and services during the past few years.**
- He said, the world is looking towards India for easy and accessible medical services and the country is on its path **to becoming a pharmaceutical hub.**
- He stressed the need for improving digital services in the medical field so that the data relating to patients can be maintained for reference.



## Titbits

### Ministry of Health and Family Welfare

- UNION MINISTER : **Mansukh Mandaviya** (Gujarat)



# NATIONAL AFFAIRS

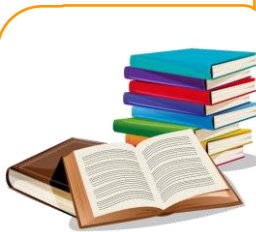


- Who among the following launched Good Governance Week 2022, “Prashasan Gaon Ki Ore” a Nationwide Campaign on 19th December, 2022?

- A) Jitendra Singh
- B) Jyotiraditya Scindia
- C) Mansukh Mandaviya
- D) Nitin Gadkari
- E) None of these

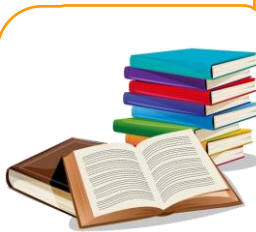
**Answer**

**A) Jitendra Singh**



## Explanation

- 3,120 New Services identified by District Collectors across the country will be added for Online Service Delivery during the **5-day “Prashasan Gaon ki Ore campaign” to be inaugurated by Union Minister for Personnel, Public Grievances and Pensions Dr Jitendra Singh at Vigyan Bhawan, New Delhi.**
- During the Preparatory Phase of the Good Governance Week 2022 held from December 10-18, 2022, District Collectors have also identified 81,27,944 applications for Service Delivery to be disposed, along with 19,48,122 Public Grievances to be redressed in State Grievance Portals.
- Secretary, DARPG, **Shri V.Srinivas informed that 373 Best Good Governance Practices identified for discussion in District Level Workshops on December 23, 2022.**
- He said, 43 Success Stories in Public Grievances will also be shared during the Good Governance Week-2022, **“Sushasan Saptah” from 19th to 25th December, 2022.**



# NATIONAL AFFAIRS

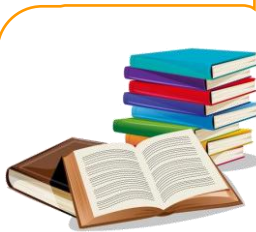


➤ Who among the following launched country's first Green Steel Brand?

- A) Jitendra Singh
- B) Jyotiraditya Scindia
- C) Mansukh Mandaviya
- D) Nitin Gadkari
- E) None of these

**Answer**

**B) Jyotiraditya Scindia**





## Explanation

- Steel Minister Jyotiraditya Scindia launched **India's first Green Steel Brand - KALYANI FERRESTA in New Delhi.**
- This first-of-its-kind steel has been manufactured by a Pune-based Steel company, **Kalyani group by using renewable energy resources, leaving zero carbon footprints in the environment.**
- Delivering the keynote address, **Mr. Scindia termed the launch as a paradigm shift in the Steel industry.**
- He said, with the green steel manufacturing going on, **India is leading the countries which have committed to achieving carbon neutrality.**



# NATIONAL AFFAIRS



➤ Governor inaugurated which edition of International Cultural Jamboree of Scouts and Guides in Moodbidri on December 21?

- A) 24th
- B) 25th
- C) 26th
- D) 27th
- E) None of these



**INTERNATIONAL  
CULTURAL JAMBOREE**  
Moodbidri - 2022

**Answer**  
**B) 25th**



## Explanation

- With Moodbidri in **Dakshina Kannada** all set to host the **25th International Cultural Jamboree of the Scouts and Guides for a week from December 21**, 4,000 participants have landed in the town.
- According to Madhusudan A.S., **Additional International Commissioner, Bharat Scouts and Guides**, those who have landed included 2,500 children, who are Scouts, Guides, Rovers and Rangers, and 1,500 unit leaders (Scouts Masters and Guide Captains).
- **Of them 20 participants are from Malaysia.**



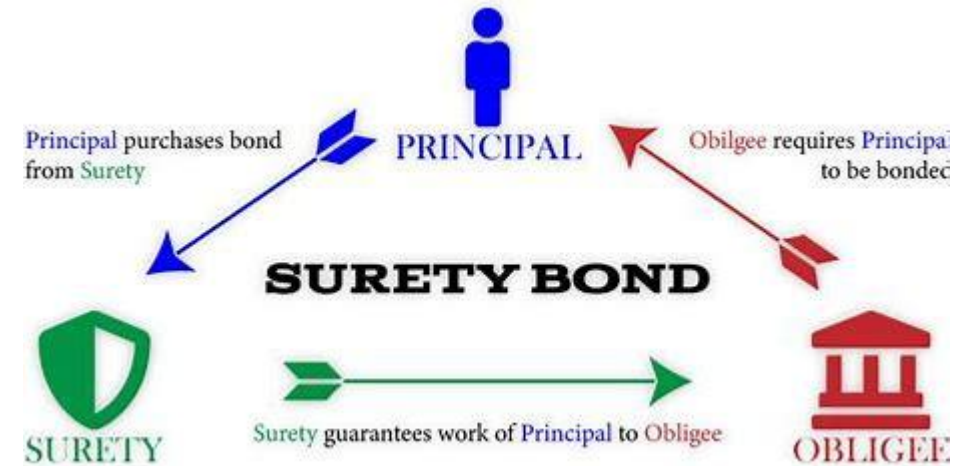
# NATIONAL AFFAIRS



➤ Who among the following launched first-ever 'Surety Bond Insurance' for infrastructure projects?

- A) Jitendra Singh
- B) Jyotiraditya Scindia
- C) Mansukh Mandaviya
- D) Nitin Gadkari
- E) None of these

**Answer**  
**D) Nitin Gadkari**



# NATIONAL AFFAIRS



## Explanation

- Union Minister for Road Transport and Highways **Shri Nitin Gadkari** launched one of **India's first-ever Surety Bond Insurance product from Bajaj Allianz.**
- Commenting on the product launch, Shri Gadkari said **"India is well on its path to becoming a \$ 5 Trillion economy and achieving the dream of our honourable Prime Minister, Shri Narendra Modi Ji;** insurance will play an important role in this growth.
- To realize Modi Ji's dream, it is important that infrastructure projects are executed at a faster speed; infrastructure, and notably roads, are vital to the economic and social growth of our country.
- With this new instrument of Surety Bonds, **the availability of both liquidity and capacity will definitely be boosted; such products stand to strengthen the sector.**
- We are confident that expanding our road network will lead to more prosperity, increased employment opportunities, and increased social connectivity.
- **Surety Bond Insurance is the right step in this direction, I am glad to see that Bajaj Allianz General Insurance has taken the great initiative by launching this important product."**





## Titbits

### Ministry of Rural Development

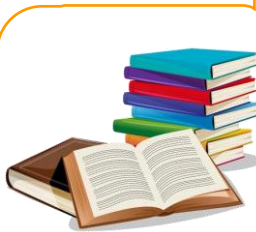
- UNION MINISTER : **Shri Nitin Jairam Gadkari** (Nagpur, Maharashtra)



# QUICK RECALL



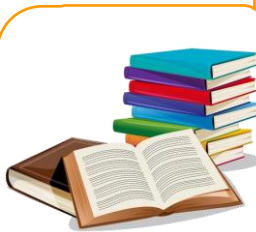
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- ❖ HDFC Bank targets issuing one million credit cards a month
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- ❖ Sebi board approves phasing out shares buyback through stock exchanges
- ❖ Google building AI model to support over 100 Indian languages
- ❖ INSV Tarini to participate in 50th edition of Cape Town to Rio Race 2023



# QUICK RECALL



- ❖ Indians, Greeks to trace common roots in Himachal 'village of Alexander's soldiers'
- ❖ India to host QUAD Foreign Minister's meet next year
- ❖ 6th India-Maldives Joint Staff Talks held in New Delhi
- ❖ Dr Mansukh Mandaviya launches e-consultancy services under e-Sanjeevani initiative in Telangana
- ❖ Union Minister Dr. Jitendra Singh to inaugurate Good Governance Week 2022, "Prashasan Gaon Ki Ore" a Nationwide Campaign on 19th December, 2022
- ❖ Steel Minister Jyotiraditya Scindia launches country's first Green Steel Brand
- ❖ Governor to inaugurate 25th International Cultural Jamboree of Scouts and Guides in Moodbidri on December 21
- ❖ Shri Nitin Gadkari launches first-ever 'Surety Bond Insurance' for infrastructure projects



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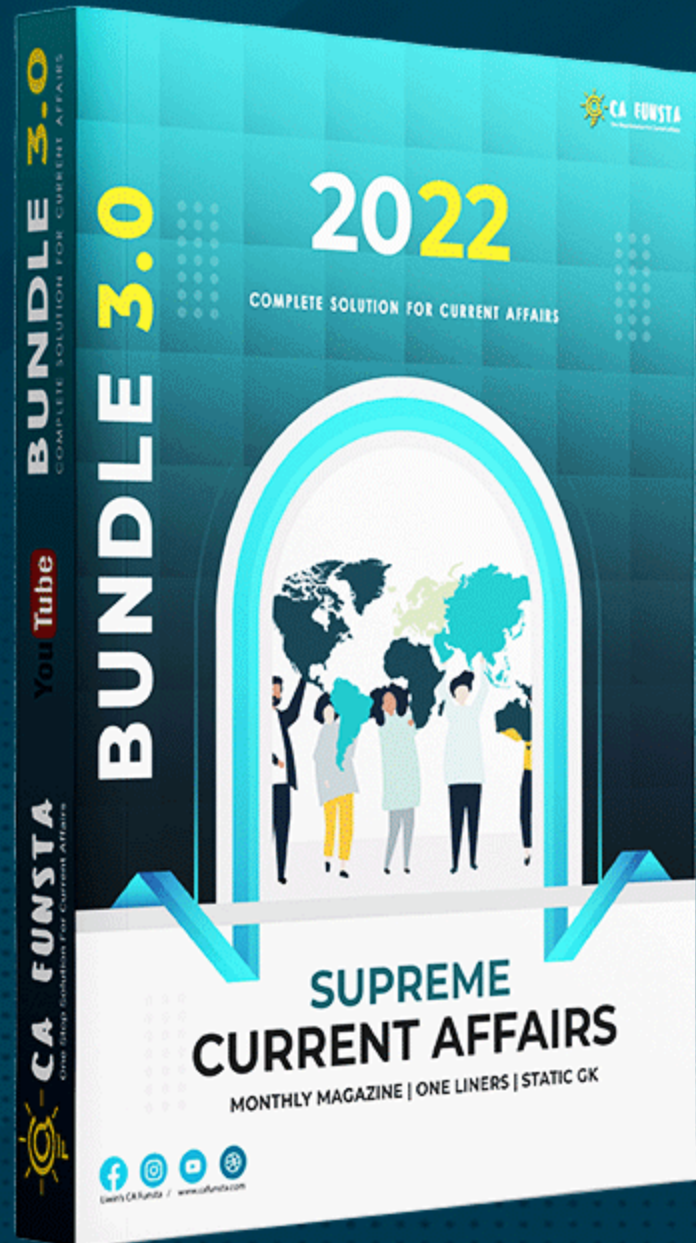


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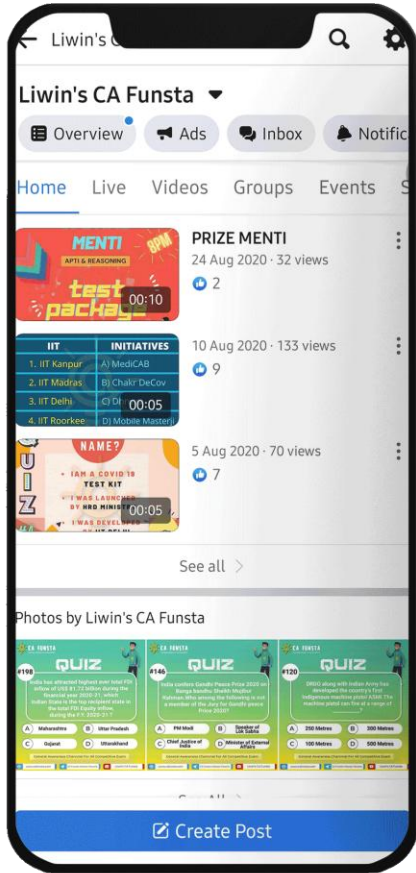
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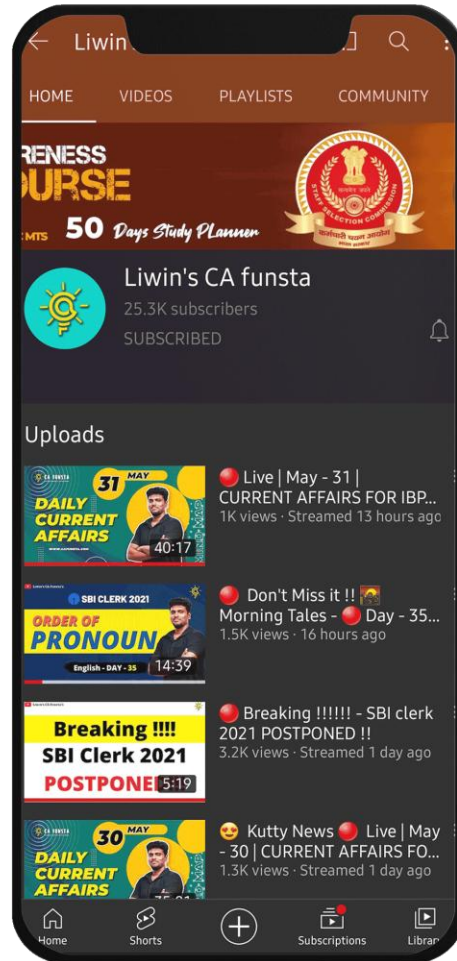
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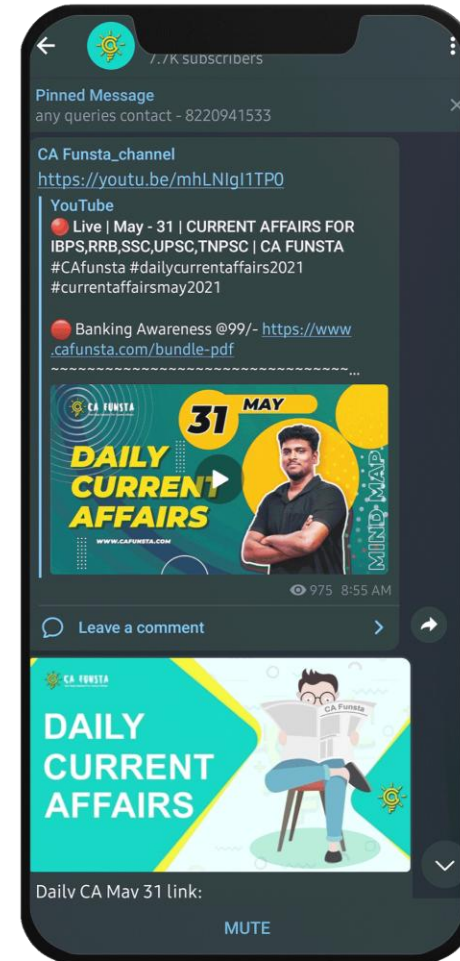
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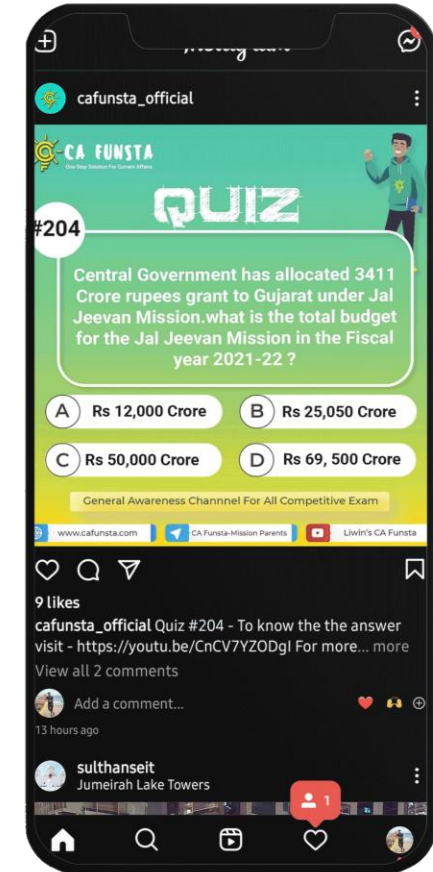
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