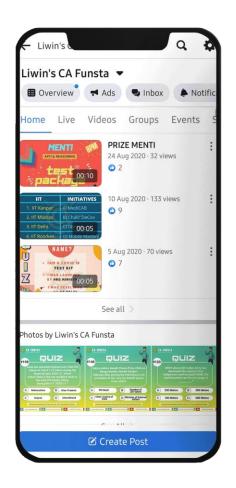
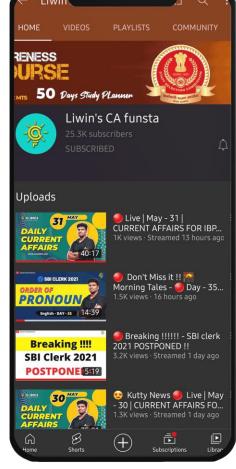
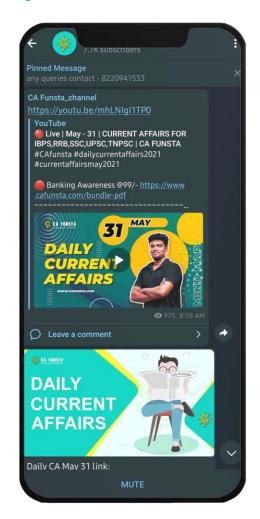


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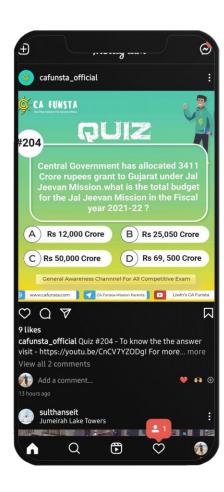






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BANKING AND FINANCE



Whose technology-oriented business models no longer their niche?

- A) public sector Banks
- B) Private Banks
- C) Co-operative Banks
- D) Payments Banks
- E) None of these

















Answer D) Payments Banks





BANKING AND FINANCE



- Technology-oriented business models of Payments Banks (PBs) are no longer their niche as almost all banks are leveraging technology to improve and expand delivery of financial services and products, as per a RBI report.
- "These efforts (leveraging technology) have received a boost with the establishment of digital banking units (DBUs).
- Against this backdrop, concerns are being raised in some quarters about the viability and sustainability of differentiated banking models," RBI said in its Report on Trend and Progress of Banking in India 2021-22.







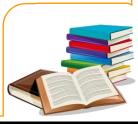


Which of the following ministry and DRDO signed MoU to implement Early Warning System for Vulnerable Hydro Projects?

- A) Ministry of Home Affairs
- B) Ministry of Power
- C) Ministry of Electronics and Information Technology
- D) Ministry of Sports and Youth Affairs
- E) None of these

Answer B) Ministry of Power











- Ministry of Power signed a Memorandum of Understanding with Defence Research and Development Organization (DRDO), Ministry of Defence here for Implementation of Early Warning System for Vulnerable Hydro Projects/Power Stations.
- The MoU was signed by Shi Alok Kumar, Secretary, Ministry of Power and Dr. Samir V Kamat, Secretary, Department of Defence (R&D) & Chairman, DRDO.
- Ministry of Power and DRDO will jointly work towards developing suitable mitigation measures against avalanches, landslides, glaciers, glacial lakes and other geo-hazards.
- The expertise of DRDO will also be utilized in developing comprehensive Early Warning System for vulnerable hydro projects/ power stations in hilly regions.
- Separate and specific tasks will be formulated between DRDO & respective project developer(s) in agreement with broad understanding developed through this MoU.









Titbits

Ministry of Power

UNION MINISTER: Shri Raj Kumar Singh (Arrah, Bihar)











Who and Tecnimont signed MOU to explore possibility to develop Green Methanol Production?

- A) NTPC
- B) ONGC
- C) BPCL
- D) CPCL
- E) None of these

Answer A) NTPC











- NTPC, India's largest power generation company, has signed a non-binding Memorandum of Understanding (MOU) with Tecnimont Private Limited, Indian Subsidiary of Maire Tecnimont Group, Italy.
- The objective of the MOU is to jointly evaluate and explore the possibility to develop commercial scale Green Methanol Production facility at NTPC project in India.
- The Green Methanol Project involves capturing carbon from NTPC power plants and converting it into a green fuel.
- Green Methanol has a wide range of applications, including serving as a base material for the chemical industry, storing renewable electricity, and even as a transportation fuel.
- It is also considered as a substitute fuel for maritime fuel applications.
- C.K Mondal, Director (Commercial), NTPC commented that this project along with NTPCs under execution Pilot scale Green Methanol project aligns with NTPC's commitment to sustainability and renewable energy, and will significantly contribute to India's energy transition.









Who cleared reappointment of Baskar Babu as Suryoday Small Finance Bank CEO?

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

Answer D) RBI





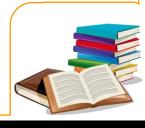




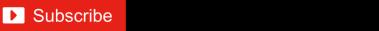


Explanation

- Suryoday Small Finance Bank said Reserve Bank of India has approved the reappointment of Baskar Babu Ramachandran as the Managing Director & Chief **Executive Officer of the lender for three years.**
- "We would like to inform that the Reserve Bank of India vide its letter dated December 26, 2022, has approved the re-appointment of Baskar Babu Ramachandran, as the MD & CEO of the Bank for a further period of three years, with effect from January 23, 2023," it said in a regulatory filing.
- Shares of the bank closed at Rs 106.60 apiece on BSE, up by 0.95 per cent from previous close.



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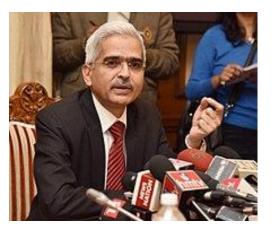


Titbits

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













Centre appointed which ministry as the nodal ministry for gaming, to set rules?

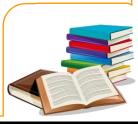
- A) Ministry of Home Affairs
- B) Ministry of Defence
- C) Ministry of Electronics and Information Technology
- D) Ministry of Sports and Youth Affairs
- E) None of these



C) Ministry of Electronics and Information Technology

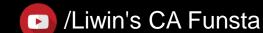


Ministry of Electronics and Information Technology Government of India











- The Ministry of Electronics and Information Technology (MeitY) would be the nodal ministry for matters relating to online gaming with monetary risks, said a gazette notification.
- This move clears the way for a policy on such online gaming, which is expected in two-three weeks.
- The official release also stated that the Ministry of Youth Affairs and Sports (MYAS) has been tasked with regulating esports (video games not involving money) as part of multiple sports events.
- "The Narendra Modiji's govt is committed to fully encouraging tech innovation, but also to ensure no illegal content/services possible.
- MeitY will soon publish Rules for online gaming intermediaries and start public consultation on the same," MoS for Electronics and IT Rajeev Chandrasekhar said in a tweet.







Titbits

Ministry of Electronics and Information Technology

UNION MINISTER : **Shri Ashwini Vaishnav**(Odisha)









Which country's Student Bagged Prestigious Ambassadors of Change Award?

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

Answer A) India









- New Delhi, Delhi, India (NewsVoir) Vishal Mittal, a student at the University of Canberra (UC), Australia, was recognised as an Ambassador of Change, for his outstanding work as a Student Mentor and contribution to the UC community.
- The award was presented at the official awards night hosted by the University's Equity and Participation team earlier this month, to coincide with World Access to Higher Education Day.
- Mittal, who just completed his final year of a Master of Data Science, received the accolade for his volunteer work with the University's Mentor Program through its student support initiative, UC Thrive.
- When Mittal began his studies, he signed up to have a mentor.
- After finding his feet and appreciating the support provided, he too signed up to be a mentor.







Who won FICCI's Made-in-Kerala award?

- A) Innspark Soultions
- B) Wipro
- C) InfoTech
- D) TCS
- E) None of these

Answer A) Innspark Soultions











- Innspark Soultions of Amrita Viswa Vidya Peetham has won FICCI's 'Made in Kerala Award 2022 in the emerging organisation category in IT sector.
- Vivek SP, VP, Sales & Strategy, Innspark received the award from the State Industries Minister P Rajeeve.
- Innspark is a deeptech solutions company that provides nextgeneration out-of-the-box cyber security solutions to detect and respond to sophisticated cyber incidents, threats, and attacks.
- The award is for the innovations and contributions of the company towards employee strength and unique revenue model.
- The solutions are powered by advanced threat intelligence, machine learning, and artificial intelligence to provide deep visibility of an enterprise's security.





SCIENCE AND TECHNOLOGY



DGCA approved certification to which agri-drones?

- A) AG 265
- B) AG 305
- C) AG 365
- D) AG 450
- E) None of these

Answer C) AG 365







SCIENCE AND TECHNOLOGY



- **Drone manufacturer Marut Drones has received the Type Certification approvals from Director General of Civil** Aviation for its extensively tested multiutility agricultural drone AG 365.
- A statement said that AG 365 is designed and developed for Indian conditions and can be used for multiple purposes giving a higher return on investment to the user.
- It is extensively tested for more than 1.5 lakh acres and optimised for performance to be used in agriculture.
- Further, extensive research is undergone with AG 365 for the development of crop-specific drone spraying SOPs in collaboration with prestigious agriculture universities and research institutes.







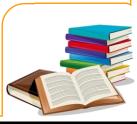


> India and ADB signed \$125m loan to improve urban WASH services in _

- A) Kerala
- B) Tamil Nadu
- C) Karnataka
- D) Maharastra
- E) None of these

Answer B) Tamil Nadu







- The Government of India and Asian Development Bank (ADB) signed a \$125 million loan to develop climateresilient sewage collection and treatment, and drainage and water supply systems in three cities in the state of Tamil Nadu.
- The signatories to the tranche 3 loan for Tamil Nadu Urban Flagship Investment Program were Rajat Kumar Mishra, Additional Secretary, Department of Economic Affairs in the Ministry of Finance who signed for the Government of India, and Hoe Yun Jeong, Officer-in-Charge of ADB's India Resident Mission who signed for ADB.







Titbits Tamil Nadu

•Capital: **Tamil**

•CM: MK Stalin

Governor: RN Ravi

•Language: **Tamil**

•National Park: **Guindy National Park**

•Wildlife Sanctuary: Kanyakumari Wildlife Sanctuary

•Tiger Reserve: Anaimalai Tiger Reserve

Power Station: Ennore Thermal Power Station

Dams: Amaravathi Dam

RRB: Tamil Nadu Grama Bank (Indian Bank)

•UNESCO Site: Western Ghats, Mountain Railways, Group of Monuments at Mahabalipuram, Great Living Chola Temples









> Which of the following state CM launched SBI Foundation and HESCO's Project Helping **Chamoli's Villages Fight Climate Change?**

- A) Uttarakhand
- B) Tamil Nadu
- C) Karnataka
- D) Maharastra
- E) None of these

Answer A) Uttarakhand











- Uttarakhand, an ecologically fragile and disaster-prone state, has been experiencing climate change impacts such as changing seasons, less snowfall, flash floods, and unpredictable rainfall over the last few years.
- Large-scale anthropogenic pressures have been rising as a result of development activities such as the construction of roads, bridges, mining, hydro power units, which have increased the vulnerability of the region to disasters and have endangered ecological sustainability.
- Nearly 70 per cent of the population in mountain districts are dependent on agriculture for its subsistence and face issues due to small and fragmented land holdings.
- They also rely on traditional crop varieties, lack market and technological linkages, and are prone to crop depredation by wild animals.
- Due to limited livelihood options, youth migrate out of the state in search of work. Additionally, since most of the secondary and tertiary sectors' economic activities are in plains, there is a strong regional imbalance leading to inequitable development in the state.







Titbits Uttar Pradesh

•Capital: Lucknow

•CM: Yogi Adityanath (21st)

Governor: Anandiben Patel (28th)

•Language: **Hindi**

•National Park: **Dudhwa National Park**

•Wildlife Sanctuary: National Chambal Sanctuary

Ramsar Site: Nawabganj Bird Sanctuary, Parvati Agra Bird Sanctuary

Bird Sanctuary, Samaspur Bird Sanctuary, Sandi Bird Sanctuary, Sarsai Nawar Jheel, Sur Sarovar, Upper Ganga River, Haiderpur Wetland, Bakhira Wildlife

Sanctuary

•Tiger Reserve: Pilibhit Tiger Reserve

Power Station: Panki Thermal Power Statio

•Dams: Adwa Dam

•RRB: Aryavart Bank (BOI), Baroda UP Bank (BOB), Prathama UP Gramin Bank

(PNB)

•UNESCO Site: Agra Fort, Taj Mahal, Fatehpur Sikri





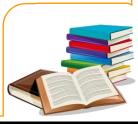




- ➤ Centre for Land Warfare Studies organised two-day seminar on theme 'Civil-Military Integration: The Way Forward' in _____?
 - A) Delhi
 - B) Tamil Nadu
 - C) Karnataka
 - D) Maharastra
 - E) None of these

Answer A) Delhi









- Centre for Land Warfare Studies (CLAWS), an independent New Delhi-based think tank, is conducting a two-day Seminar on the theme of "Civil-Military Integration: The Way Forward", at Manekshaw Centre, Delhi Cantt.
- The Seminar opened with discussions on the role of the Military and Bureaucracy in adopting the Whole of Nation approach to tackle security challenges.
- According to an official statement, General Anil Chauhan, Chief of the Defence Staff and General Manoj Pande, Chief of the Army Staff addressed the gathering at the commencement of the proceedings.
- During his address, the CDS highlighted the pivotal role played by the Armed Forces as part of the 'Whole of Government' approach towards National security.







- ➤ NESTS will organise two-day capacity-building programme from December 28 for Eklavya Model Residential Schools teachers in ______?
 - A) Delhi
 - B) Tamil Nadu
 - C) Karnataka
 - D) Maharastra
 - E) None of these

Answer A) Delhi







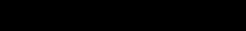


Explanation

- National Education Society for Tribal Students, **NESTS** under Tribal Affairs Ministry will organise a two-day capacity-building programme for Eklavya Model Residential Schools teachers in Delhi.
- The two-day face-to-face training workshop is being organised for teachers from 54 Eklavya Model **Residential Schools of six States for the Future Engineer Programme in collaboration with Amazon.**
- These States are Andhra Pradesh, Gujarat, Madhya Pradesh, Odisha, Rajasthan, and Telangana.
- Course modules shall include **Computer Science Fundamentals, Introduction to Coding, Logical** Sequencing, Learning Loops, and Block Programming.

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Government recognised e-sports as part of multisports events under which ministry?

- A) Ministry of Home Affairs
- B) Ministry of Defence
- C) Ministry of Finance
- D) Ministry of Sports and Youth Affairs
- E) None of these



युवा कार्यक्रम एवं खेल मंत्रालय MINISTRY OF **YOUTH AFFAIRS AND SPORTS**

Answer

D) Ministry of Sports and Youth Affairs







- The Government has officially recognised e-sports in the country.
- According to a gazette notification, E-Sports will now be a part of the "multisports event" category in India under the Ministry of Youth Affairs and Sports.
- E-Sports, short for electronic sports, is a form of competition using video games.
- Our correspondent reports that the decision is likely to have significant effects on India's E-sports sector and boost the growth of the country's E-Sports industry.







Titbits

Ministry of Youth Affairs and Sports

: Shri Anurag Singh Thakur (Hamirpur, Himachal Pradesh) UNION MINISTER







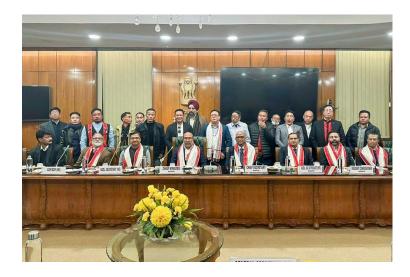




> Centre & Which state Govt signed 'Cessation of Operation Agreement' with insurgent group ZUF to promote peace in state?

- A) Manipur
- B) J&K
- C) Assam
- D) Mizoram
- E) None of these

Answer A) Manipur











- The Centre and Manipur government have signed a Cessation of Operation Agreement with Zeliangrong United Front (ZUF), an insurgent group of Manipur, in New Delhi.
- ZUF had been active for more than a decade.
- The move, under the guidance of Home Minister Amit Shah, fulfills the vision of Prime Minister Narendra Modi of an 'Insurgency free and prosperous North East'.
- This will be a significant boost to the peace process in Manipur.
- This agreement was signed by senior officers of the Union Home Ministry, the Manipur government, and the representatives of ZUF in the presence of State Chief Minister N. Biren Singh.







Titbits

Manipur

Capital: Imphal

•CM: N Biren Singh

•Governor: La Ganesan

•Language: Meitei(Manipuri)

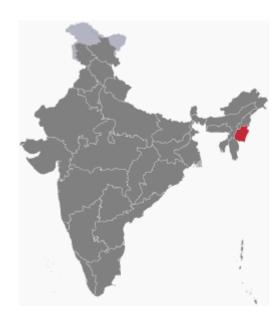
•National Park: **Keibul Lamjao National Park**

•Wildlife Sanctuary: **Bunning Wildlife Sanctuary**

•Ramsar Site: Loktak Lake

Dams: Singda Dam

•RRB: Manipur Rural Bank (UBI)









Who among the following felicitated sports personalities for year 2020 by Madhya Pradesh **Shikhar Khel Alankaran ceremony in Bhopal?**

- A) Ministry of Home Affairs
- B) Ministry of Defence
- C) Ministry of Finance
- D) Ministry of Sports and Youth Affairs
- E) None of these



युवा कार्यक्रम एवं खेल मंत्रालय MINISTRY OF **YOUTH AFFAIRS AND SPORTS**

Answer

D) Ministry of Sports and Youth Affairs







- Union Minister for Sports and Youth Affairs Anurag Thakur felicitated sports personalities for the year 2020 by the Madhya Pradesh Shikhar Khel Alankaran ceremony in Bhopal.
- The logo of the Khelo India Youth Games-2022 to be held in Madhya Pradesh was also unveiled by Mr Thakur and Chief Minister Shivraj Singh Chouhan on the occasion.
- Addressing the program, Mr Thakur said that the sports infrastructure in Madhya Pradesh is better and if the players come to the Khelo India Youth Games, they will get better memories of the beautiful city like Mahakal Lok and Bhopal, as well as the sports in Bhopal.
- He informed that by August 15 next year, one thousand Khelo India centers will be opened in the country.







Titbits

Ministry of Youth Affairs and Sports

: Shri Anurag Singh Thakur (Hamirpur, Himachal Pradesh) UNION MINISTER











Which state government keen on organising school Olympics?

- A) Kerala
- B) Tamil Nadu
- C) Karnataka
- D) Maharastra
- E) None of these

Answer A) Kerala





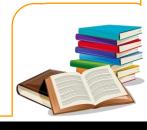








- Minister for General Education V. Sivankutty has said that all possibilities would be explored for organising the Kerala School Olympics on the lines of the Olympic games.
- Inaugurating the skill development project at the **Government Higher Secondary School at Vaduvanchal in** Wayanad, Mr. Sivankutty said districts such as Kannur, Thiruvananthapuram, Thrissur, and Malappuram had facilities to conduct school Olympics.
- The event can be organised if similar facilities are set up in other districts, he said.









Titbits

Kerala

- •Capital: **Thiruvananthapuram**
- •CM: Pinarayi Vijayan
- •Governor: Arif Mohammad Khan
- •Language: Malayalam
- •National Park: **Eravikulam National Park**
- Wildlife Sanctuary: Idukki Wildlife Sanctuary
- Ramsar Site: Asthamudi Wetland, Sasthamkotta Lake,

Vembanad Kol Wetland

- •Tiger Reserve: **Periyar Tiger Reserve**
- Power Station: Kakkad Hydroelectric Project
- Dams: Malampuzha Dam (River: Bharathapuzha River)
- RRB: Kerala Gramin Bank (Canara Bank)
- •UNESCO Site: Western Ghats









Who among the following inaugurated the project "Development of Srisailam Temple in the State of Andhra Pradesh"?

- A) Narendra Modi
- B) Jitendra Singh
- C) Rajnath Singh
- D) Droupadi Murmu
- E) None of these

Answer D) Droupadi Murmu











- President of India Smt. Droupadi Murmu inaugurated the project "Development of Srisailam Temple in the State of Andhra Pradesh" at Srisailam Temple Complex, Kurnool, Andhra Pradesh.
- The project has been sanctioned and executed under PRASHAD scheme viz. National Mission on Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation Drive of the Ministry of Tourism.



QUICK RECALL



- ❖ Payments Banks' technology-oriented business models no longer their niche
- Ministry of Power and DRDO sign MoU to implement Early Warning System for Vulnerable Hydro Projects
- ❖NTPC and Tecnimont sign MOU to explore possibility to develop Green Methanol Production
- ❖RBI clears reappointment of Baskar Babu as Suryoday Small Finance Bank CEO
- Centre appoints MeitY as the nodal ministry for gaming, to set rules
- ❖ Indian Student Bags Prestigious Ambassadors of Change Award
- Innspark Soultions wins FICCI's Made-in-Kerala award
- ❖ DGCA approves certification to AG 364 agri-drones
- ❖India and ADB sign \$125m loan to improve urban WASH services in Tamil Nadu

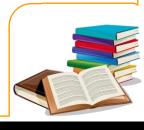




QUICK RECALL



- ❖ Uttarakhand CM launches SBI Foundation and HESCO's Project Helping Chamoli's Villages Fight Climate Change
- ❖ Centre for Land Warfare Studies organises two-day seminar on theme 'Civil-Military Integration: The Way Forward' in Delhi
- ❖ Government recognises e-sports as part of multisports events
- NESTS to organise two-day capacity-building programme from December 28 for Eklavya Model Residential Schools teachers in Delhi
- Centre & Manipur Govt sign 'Cessation of Operation Agreement' with insurgent group ZUF to promote peace in state
- ❖ Union Minister Anurag Thakur felicitates sports personalities for year 2020 by Madhya Pradesh Shikhar Khel Alankaran ceremony in Bhopal
- *Kerala government keen on organising school Olympics
- ❖ President of India Smt. Droupadi Murmu inaugurates the project "Development of Srisailam Temple in the State of Andhra Pradesh"







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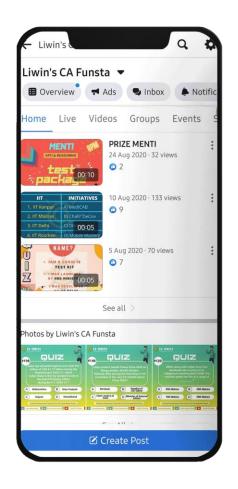
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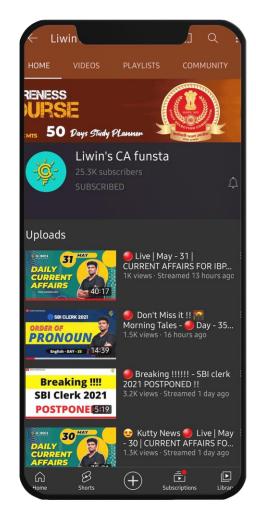
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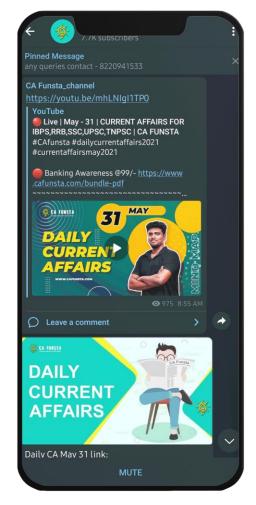
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