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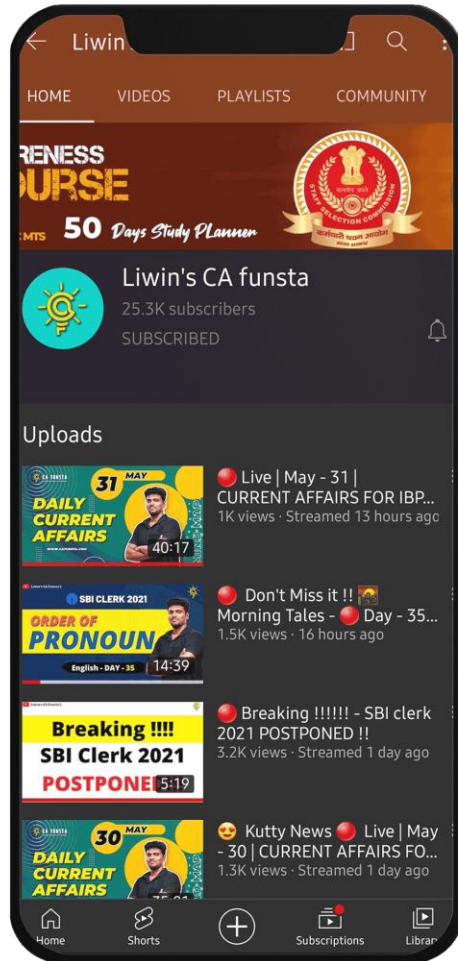
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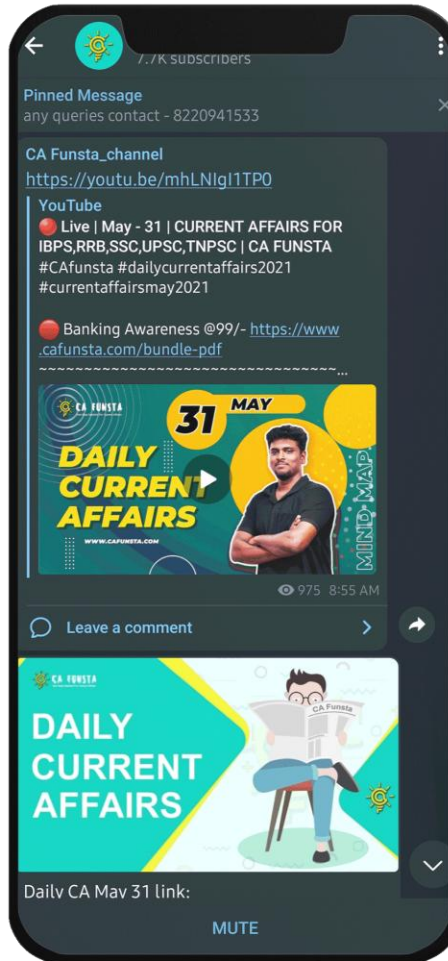
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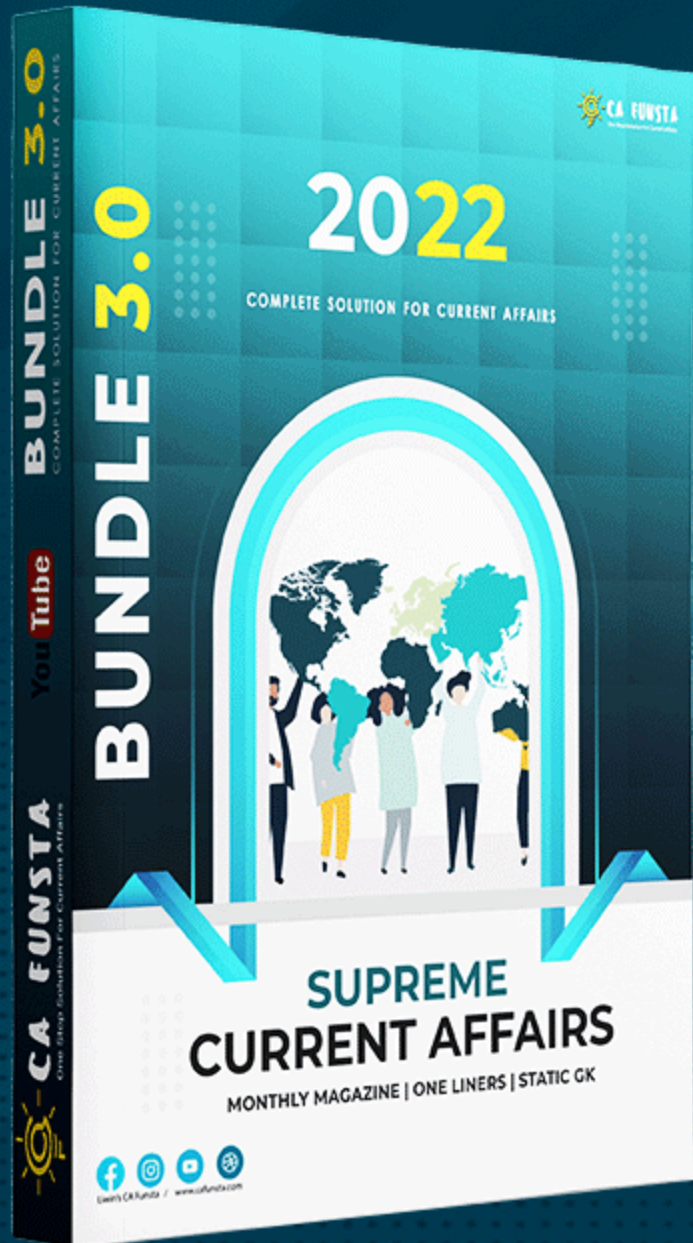
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Important Days



➤ Global Family Day is observed on_____?

- A) 1st January
- B) 2nd January
- C) 3rd January
- D) 4th January
- E) None of these



Answer

A) 1st January



Important Days



Explanation

- DAY : **Global Family Day**
- DATE : **1 January**
- OTHERS : **It is celebrated as a day of peace and sharing. Its aim is to unite and spread a message of peace by considering and promoting the idea that Earth is one Global Family so as to make the world a better place to live for everyone.**



OBITUARY



➤ **Who is the first pope to resign in 600 years, dies at 95?**

- A) Pope Emeritus Benedict XV
- B) Pope Emeritus Benedict XVI
- C) Pope Emeritus Benedict XVII
- D) Pope Emeritus Benedict XVIII
- E) None of these

Answer

B) Pope Emeritus Benedict XVI

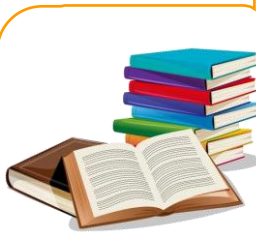
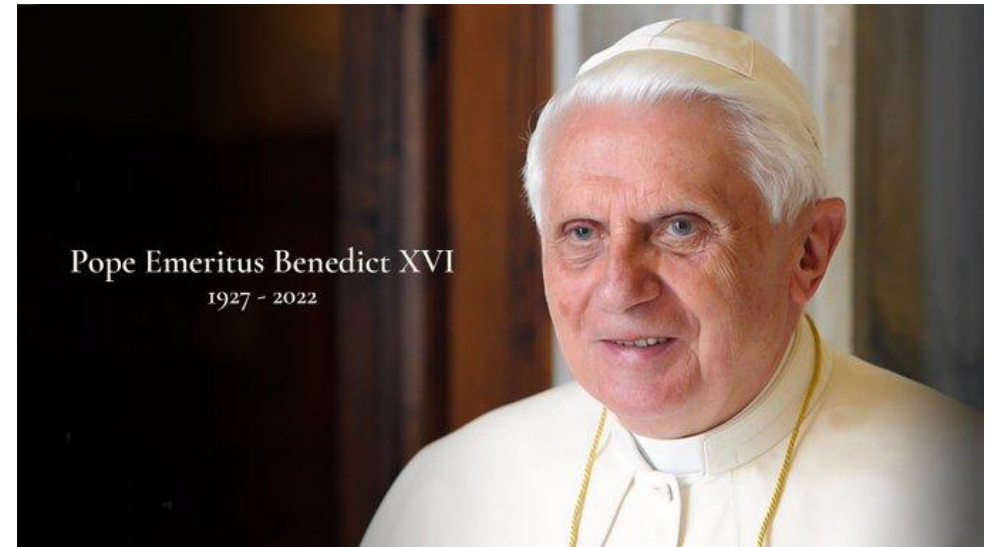


OBITUARY



Explanation

- **Pope Emeritus Benedict XVI, the German theologian who will be remembered as the first pope in 600 years to resign, has died, the Vatican announced.**
- He was 95.
- A statement from Vatican spokesman Matteo Bruni said: **“With pain I inform that Pope Emeritus Benedict XVI died on Dec 31st at 9:34 in the Mater Ecclesia Monastery in the Vatican.**
- Further information will be released as soon as possible.”



➤ Who signed agreement to transfer schemes to LIC MF?

- A) IDBI Mutual Fund
- B) HDFC Mutual Fund
- C) IDFC Mutual Fund
- D) Bajaj Mutual Fund
- E) None of these



Answer

A) IDBI Mutual Fund



Explanation

- **IDBI Mutual Fund has signed an agreement with LIC Mutual Fund to transfer its schemes to the latter, IDBI Bank informed exchanges.**
- **"A Scheme Transfer Agreement has been signed between IDBI MF and LIC MF for transfer of Schemes of IDBI MF to LIC MF to comply with Regulation 7B of SEBI Mutual Fund Regulations," IDBI Bank said.**
- **Mutual fund rules prohibit a single promoter from owning more than 10 per cent stake in multiple asset management companies.**
- **Since LIC took over IDBI Bank in 2019, the insurance major ended up holding a majority stake in both LIC MF and IDFC MF.**
- **Hence, the life insurer had only two options — either to sell one of the mutual funds or merge the two.**



BANKING AND FINANCE

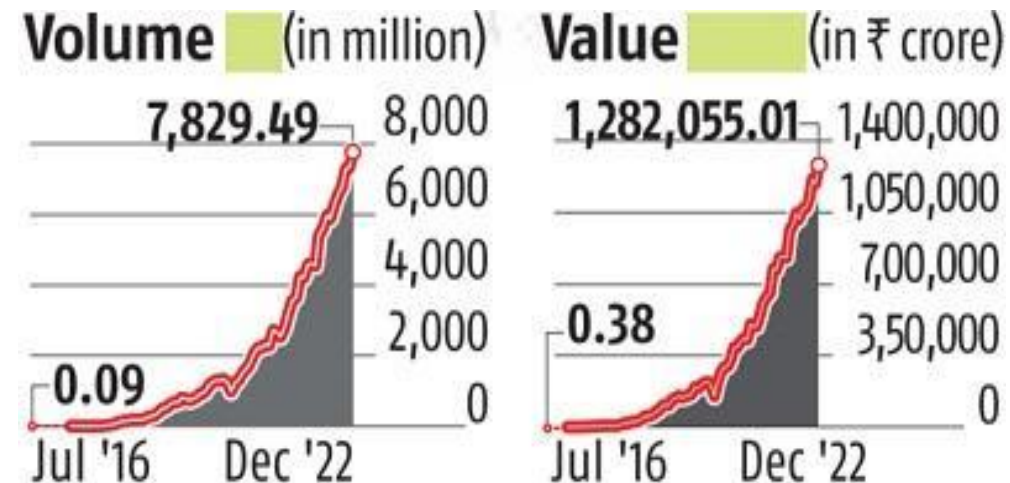


➤ UPI processed record how many transactions in December, ends 2022 on a high?

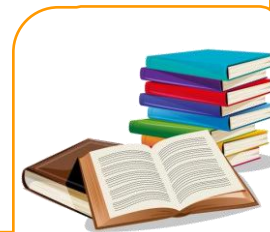
- A) 6.80 billion
- B) 7.82 billion
- C) 8.84 billion
- D) 9.86 billion
- E) None of these

Answer

B) 7.82 billion



Source: NPCI & RBI



Explanation

- India's flagship payment platform, the Unified Payments Interface (UPI), ended the 2022 calendar year on a high note as **the volume of transactions touched a record 7.82 billion in December, amounting to Rs 12.82 trillion, again a record high.**
- Data released by the National Payments Corporation of India (NPCI), the umbrella body for retail digital payments in the country, showed volume of transactions in December was up **7.12 per cent compared to November, while value of transactions was up 7.73 per cent during the same period.**
- On a year-on-year basis, in December, **volume of transactions was up 71 per cent and value of transactions was up 55 per cent.**



➤ Fincare small finance bank will offer _____% interest on savings account from 1st Jan?

- A) 6.10%
- B) 7.11%
- C) 8.12%
- D) 9.13%
- E) None of these



Answer
B) 7.11%



Explanation

- **Fincare Small Finance Bank is all set to welcome 2023 by offering the highest possible interest rates on savings accounts.**
- The bank is providing **7.11% annual interest on account balances between 5 and 25 lakhs.**
- The interest on the savings account is calculated on a daily basis and is paid on a quarterly basis.
- The bank has said in an official announcement that the top interest rate among banks in the country is effective from the 1st of Jan 2023.
- Individuals can open a savings account with the bank instantly through Aadhaar-based authentication.
- **Fincare Small Finance Bank offers a range of savings account options to its customers such as Imperial Savings Account, Smart Saver Account, Priority Account, Prime Savings Account, Priority Plus Account, Pro-Priority Account, 101 First, 101 Priority, 101 Priority Plus, BSBDA Account, and Shakti Account.**



BANKING AND FINANCE



➤ Central Bank of India hiked FD rates by up to _____ bps, now get up to 7.60%?

- A) 85 basis points
- B) 75 basis points
- C) 65 basis points
- D) 55 basis points
- E) None of these



Answer

B) 75 basis points



Explanation

- The public sector lender Central Bank of India has **hiked interest rates on fixed deposits of less than ₹2 Cr.**
- The bank increased FD rates by **up to 75 bps** as a result of the most recent uptick.
- **The bank is now providing interest rates of between 3.00% and 6.00% on deposits with maturities ranging from 7 days to 10 years.**
- The bank is now giving a maximum interest rate on a **special tenure of 444 days, with an interest rate of 7.35% on callable deposits and 7.60% on non-callable deposits.**



Titbits

Central Bank of India

- Founded : **21/12/1911**
- HQ : **Mumbai**
- MD & CEO : **Matam Venkata Rao**
- Tagline : **Central to You Since 1911**



➤ PNB hiked interest rates on savings accounts and FDs upto _____ basis points?

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



Answer

A) 25 basis points



Explanation

- The nation's leading public sector lender, Punjab National Bank (PNB), **increased interest rates on savings accounts and fixed deposit accounts of less than ₹2 Cr. to celebrate the new year with its customers.**
- According to the bank's official website, the new rates are in effect as of January 1, 2023.
- **PNB increased the interest rate on savings accounts by 25 basis points, while customers of fixed deposits will see an increase of up to 50 basis points on a variety of tenors.**
- On a savings account balance below Rs.10 Lakh, the bank will continue to offer an interest rate of 2.70% p.a, whereas on a savings account balance of Rs.10 Lakh to less than Rs.100 Crore, PNB will continue to offer an interest rate of 2.75% p.a.. PNB has hiked the interest rate by 25 bps from 2.75 % p.a. to 3.00% p.a. on a savings account balance of Rs.100 Crore & above.



Titbits

Punjab National Bank (PNB)

- Founded : **19 May 1894**
- Headquarters : **Dwarka, Delhi**
- MD & CEO : **Atul Kumar Goel**



ACQUISITIONS AND MERGERS



- MoU signed for commercial production of indigenously developed vaccine "Lumpi-ProVac" in presence of whom and CM Maharashtra, Shri Eknath Shinde?

- A) Anurag Thakur
- B) Jitendra Singh
- C) Rajnath Singh
- D) Parshottam Rupala
- E) None of these



Answer

D) Parshottam Rupala



ACQUISITIONS AND MERGERS



Explanation

- An MoU for production of Goat Pox vaccine and "**Lumpi-ProVac**" vaccine was signed in Nagpur on 29th December, 2022 in the presence of Shri Parshottam Rupala, Union Minister of Fisheries, Animal Husbandry and Dairying, the Chief Minister and Deputy CM of Maharashtra.
- **Shri Rupala praised the commendable effort put forth by ICAR in developing indigenous vaccine Lumpi-ProVac for LSD.**
- He further said that this MoU will also ensure large-scale production of Goat Pox vaccine for future needs of India's livestock sector.
- **At present Goat Pox vaccine is used for controlling Lumpy Skin Disease in animals and this has been proven effective against Lumpy.**



ACQUISITIONS AND MERGERS



Titbits

Ministry of Fisheries, Animal Husbandry and Dairying

- Union minister : **Shri Parshottam Rupala** (Gujarat)



APPOINTMENTS

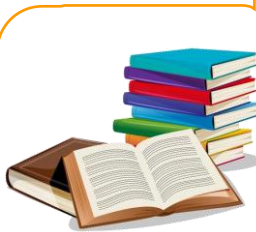


➤ Who among the following took charge as Chairman and CEO, Railway Board?

- A) Anil Kumar Lahoti
- B) Dinesh Kumar Shukla
- C) Satya Nadella
- D) Andy Jassy
- E) None of these

Answer

A) Anil Kumar Lahoti



APPOINTMENTS



Explanation

- **Anil Kumar Lahoti has taken over the charge of the new Chairman and Chief Executive Officer (CEO), of the Railway Board.**
- The appointments committee of the Cabinet approved the appointment.
- Prior to this, Lahoti worked as a Member (Infrastructure) of the Railway Board.
- **Lahoti belongs to the Indian Railway Service of Engineers, 1984 batch, and has been empanelled in the first panel of Indian Railways Management Service for Level-17.**
- He graduated in Civil Engineering with a Gold Medal from Madhav Institute of Technology and Science, Gwalior, and did his Master of Engineering (Structures) from the University of Roorkee (IIT, Roorkee).



APPOINTMENTS



➤ Dinesh Kumar Shukla took over the reins of AERB. R stands for _____?

- A) Regulatory
- B) Regulation
- C) Reserve
- D) Reform
- E) None of these

Answer

A) Regulatory



APPOINTMENTS



Explanation

- **Dinesh Kumar Shukla, former Executive Director of Atomic Energy Regulatory Board (AERB) & Distinguished Scientist assumed the charge as Chairman, AERB on 31st December 2022.**
- **He has been appointed on this post for a period of three years.**
- **Dinesh Kumar Shukla is an internationally acclaimed expert in the field of Nuclear Safety.**
- **After graduating from Government Engineering College, Jabalpur, Madhya Pradesh (M.P.) in Mechanical Engineering in 1980, Mr. Shukla joined the Bhabha Atomic Energy research Centre (BARC) in the year 1981.**



DEFENCE



➤ Indian Army launched search op in Poonch sector against terrorists in _____?

- A) Jammu and Kashmir
- B) Maharashtra
- C) Ahmedabad
- D) Maharashtra
- E) None of these



Answer

A) Jammu and Kashmir



Explanation

- **The Indian Army launched a search operation along the Line of Control (LOC) in Jammu and Kashmir's Poonch sector** after they received inputs of terrorists hiding in the area, officials said.
- **"A search operation was launched at Ranghar Nallah along the LOC in the Poonch sector after inputs of the presence of terrorists was received,"** an official statement said.
- Indian Army officials noticed suspicious movement in the Poonch district.
- **The Army opened fire in the Poonch area of Jammu and Kashmir after noticing suspicious movements, along the Line of Control (LoC), army sources informed.**
- As per the sources, the incident happened in the Poonch district, after the Army noticed some suspicious movements.
- **Four terrorists were killed in an encounter with the security forces in the Sidhra area of Jammu.**



Titbits

Jammu and Kashmir

- Capital: **Srinagar, Jammu**
- Lieutenant Governor: **Manoj Sinha**
- Language: **Kashmiri, Dogri, Urdu, Hindi, English**
- National Park: **Dachigam National Park**
- Wildlife Sanctuary: **Gulmarg Wildlife Sanctuary.**
- Ramsar Site: **Hokera Wetland, Surinsar-Mansar Lakes, Wular Lake**
- Power Station: **Baglihar Stage- I Hydroelectric Project**
- Dams: **Baglihar Dam (River: Chenab)**
- RRB: **Ellaquai Dehati Bank (SBI), J&K Grameen Bank (J&K Bank)**



INTERNATIONAL AFFAIRS



➤ Which of the following country & India were bonded together by Buddhism?

- A) China
- B) Sri Lanka
- C) Bangladesh
- D) Nepal
- E) None of these

Answer
B) Sri Lanka



Explanation

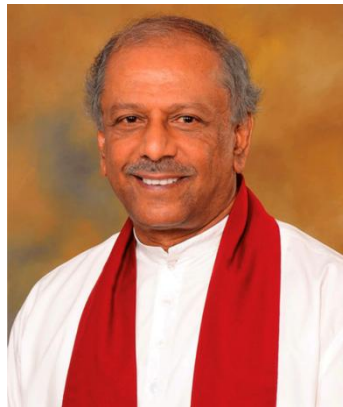
- **Adelegation of high-ranking Sri Lankan Buddhist monks, who were on a pilgrimage to Bodh Gaya to attend discourses of the holy city, have recalled the historical Buddhist connections between the two maritime neighbours.**
- Their five-day spiritual visit included discourses and Dharma talks.
- Venerable Muruddeniya Dhammarathana, Thero of the Asgiri Chapter said, **"We know that emperor Ashoka's son Arahat Mahinda introduced Buddhism to Sri Lanka. From that day up to now, Buddhism is the main religion in Sri Lanka'."**
- **"Not only Buddhism we got a lot of things through him, especially our religion and also our education and other techniques.**
- We got a lot from Buddhism so we greatly appreciate the situation, and we always respect India as a Buddhist motherland and also as our Elder brother of Sri Lanka because India always helped us even at present we have economic troubles going on," he added.



Titbits

Sri Lanka

- Capital : **Colombo, Sri Jayawarsenepura**
- Currency : **Sri Lankan Rupee**
- President : **Ranil Wickremesinghe**
- Prime Minister : **Dinesh Gunawardena**
- Language : **Sinhala,Tamil**



NATIONAL AFFAIRS



➤ **The new integrated food security scheme starting 1 January 2023 would provide free food grains how many beneficiaries under NFSA, for the year 2023?**

- A) 71.50 crore beneficiaries
- B) 81.35 crore beneficiaries
- C) 92.65 crore beneficiaries
- D) 63.95 crore beneficiaries
- E) None of these

Answer

B) 81.35 crore beneficiaries



Explanation

- **The roll out of center's new integrated food security Scheme is set to begin on 1 January 2023.**
- As per the decision made by cabinet, led by Prime Minister, Shri Narendra Modi, **the new Scheme would provide free food grains to 81.35 crore beneficiaries under NFSA, for the year 2023.**
- The Scheme would also ensure effective and uniform implementation of National Food Security Act (NFSA).
- Government of India has social & legal commitment to the people of the nation- a dignified life by ensuring them access to food and nutritional security through availability of adequate quantity of quality foodgrains.
- **For fulfilling this commitment to the most vulnerable 67% of population i.e. 81.35 crore persons covered under NFSA, the cabinet decided to launch a new Central Sector scheme to fulfill the vision of One Nation - One Price - One Ration.**



NATIONAL AFFAIRS



➤ **PM Modi to address 108th Indian Science Congress on January 3. what is the theme?**

- A) Future India: Science and Technology
- B) Science and Technology: Rural Development
- C) Science and Technology for Sustainable Development with Women Empowerment
- D) Science and Technology for Indigenous Development
- E) None of these



Answer

C) Science and Technology for Sustainable Development with Women Empowerment



NATIONAL AFFAIRS



Explanation

- **Prime Minister Narendra Modi will address the 108th Indian Science Congress (ISC) on January 3 at 10:30 am via video conferencing.**
- According to the Prime Minister's Office, the focal theme of this year's ISC is "**Science and Technology for Sustainable Development with Women Empowerment**".
- It will witness discussions on issues of sustainable development, women empowerment and the role of science and technology in achieving this.
- "**The participants will discuss and deliberate on ways to increase the number of women in higher echelons of teaching, research and industry, along with trying to find ways to provide women with equal access to STEM (Science, Technology, Engineering, Mathematics) education, research opportunities and economic participation,**" the PMO said in a statement.



NATIONAL AFFAIRS



➤ Who among the following inaugurated Incubation Centre at National Research Development Corporation?

- A) Anurag Thakur
- B) Jitendra Singh
- C) Rajnath Singh
- D) Jitendra Singh
- E) None of these

Answer

D) Jitendra Singh



Explanation

- **Union Minister for Science and Technology Dr Jitendra Singh has inaugurated the Incubation Centre at the National Research Development Corporation (NRDC) in New Delhi.**
- **The Centre will provide multi-pronged support to StartUps.**
- **Dr Singh noted that after Prime Minister Narendra Modi's announcement of 'StartUp India, NRDC had reoriented itself to become the only National level PSU, which is providing its services for taking the lab scale technologies developed by Public Funded Research Institutes to industry.**



Titbits

Ministry of Science and Technology

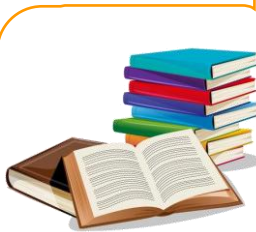
- Union minister : **Dr.Jitendra Singh** (Udhampur, J&K)



QUICK RECALL



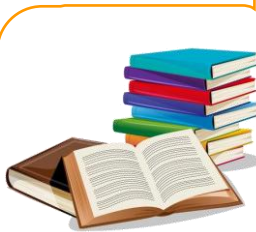
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- ❖ Benedict XVI, first pope to resign in 600 years, dies at 95
- ❖ IDBI Mutual Fund signs agreement to transfer schemes to LIC MF
- ❖ UPI processes record 7.82 bn transactions in December, ends 2022 on a high
- ❖ Fincare small finance bank to offer 7.11% interest on savings account from 1st Jan
- ❖ Central Bank of India hikes FD rates by up to 75 bps, now get up to 7.60%
- ❖ PNB hikes interest rates on savings accounts and FDs effective from Jan 1 2023-01-02
- ❖ MoU signed for commercial production of indigenously developed vaccine "Lumpi-ProVac" in presence of Union Minister FAHD Shri Parshottam Rupala and CM Maharashtra, Shri Eknath Shinde



QUICK RECALL



- ❖ Anil Kumar Lahoti takes charge as Chairman and CEO, Railway Board
- ❖ Dinesh Kumar Shukla takes over the reins of Atomic Energy Regulatory Board (AERB)
- ❖ India, Sri Lanka are bonded together by Buddhism
- ❖ Centre signs pact with Pune-based IVBP for commercial production of 'Lumpi-ProVac'
- ❖ Centre to roll out new integrated food security scheme starting 1 January 2023
- ❖ PM Modi to address 108th Indian Science Congress on January 3
- ❖ J-K: Indian Army launches search op in Poonch sector against terrorists
- ❖ Union Minister Jitendra Singh inaugurates Incubation Centre at National Research Development Corporation



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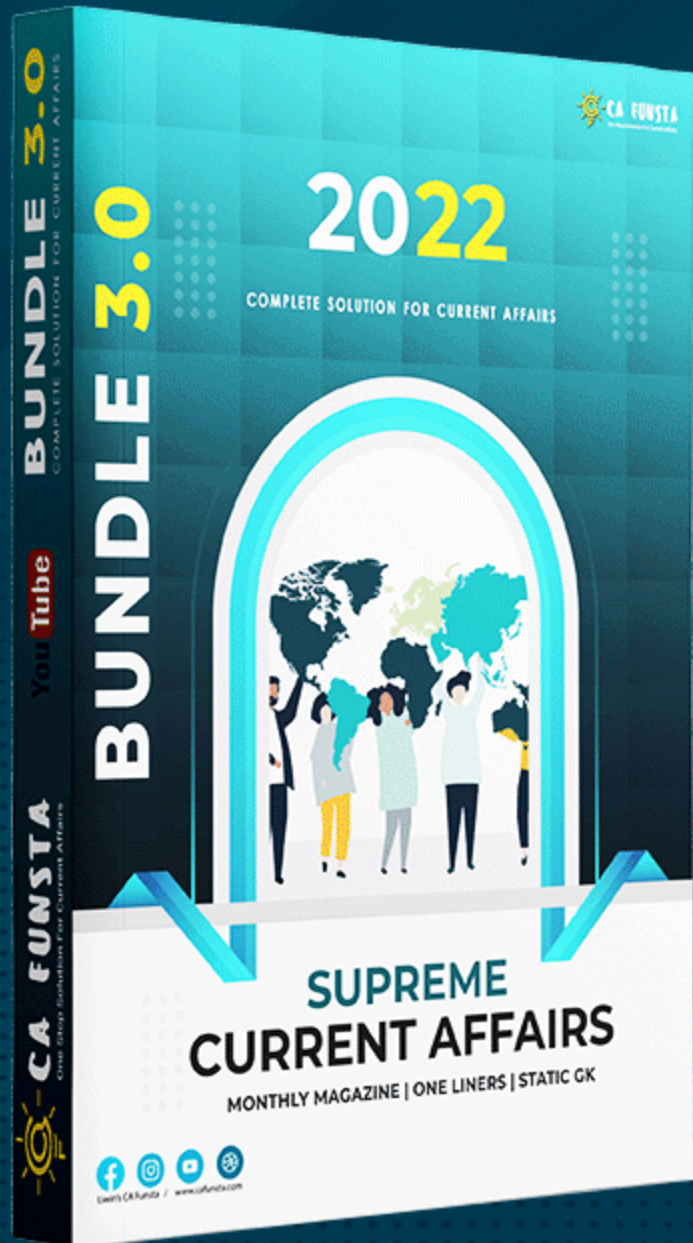
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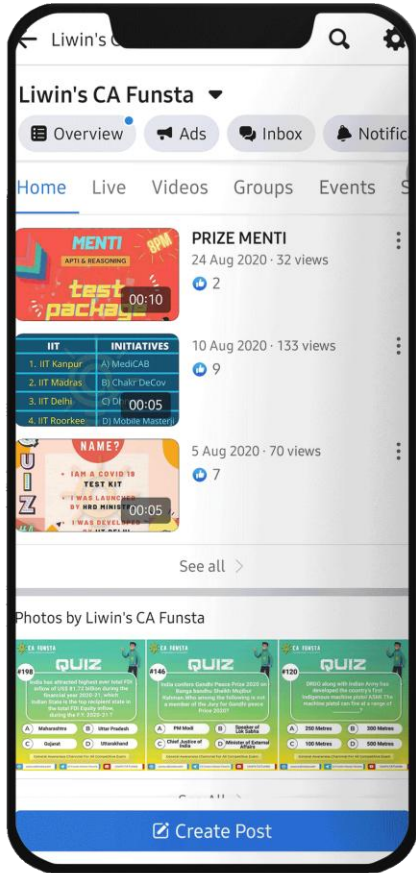
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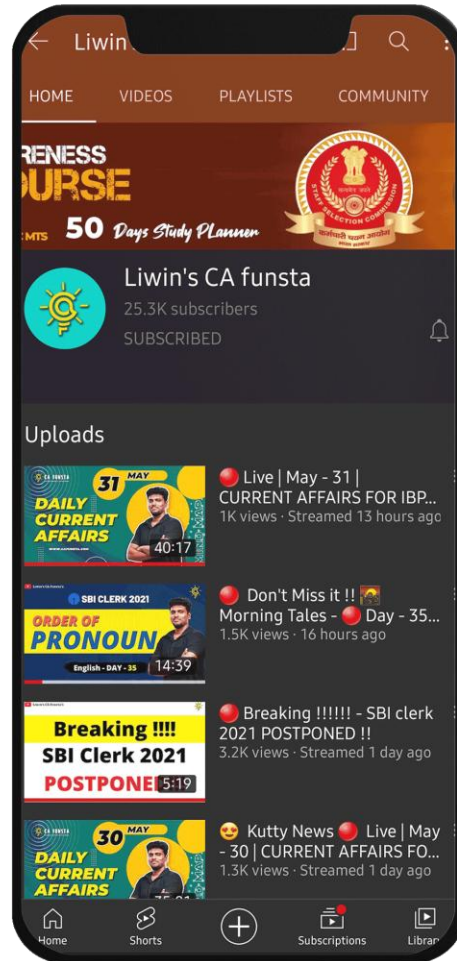
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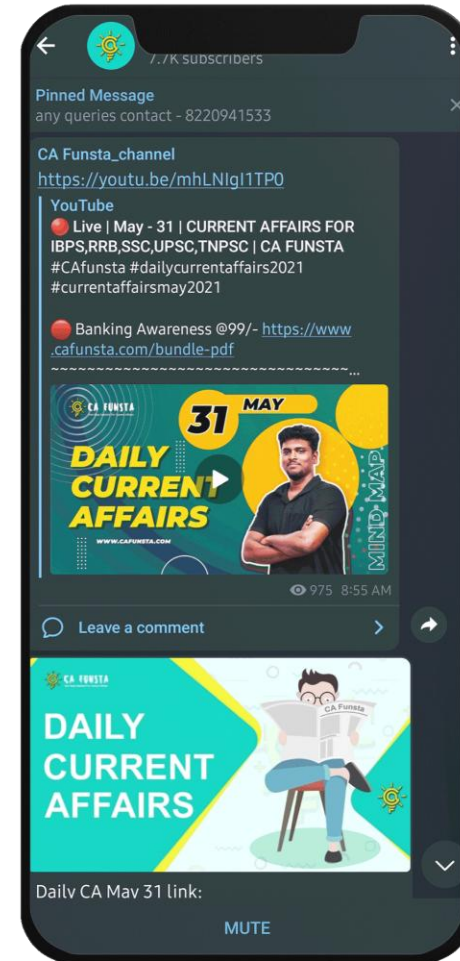
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