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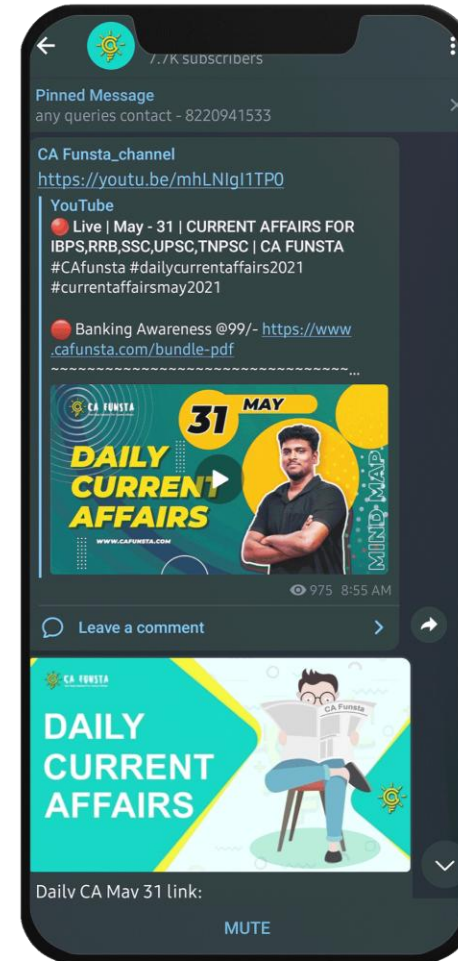
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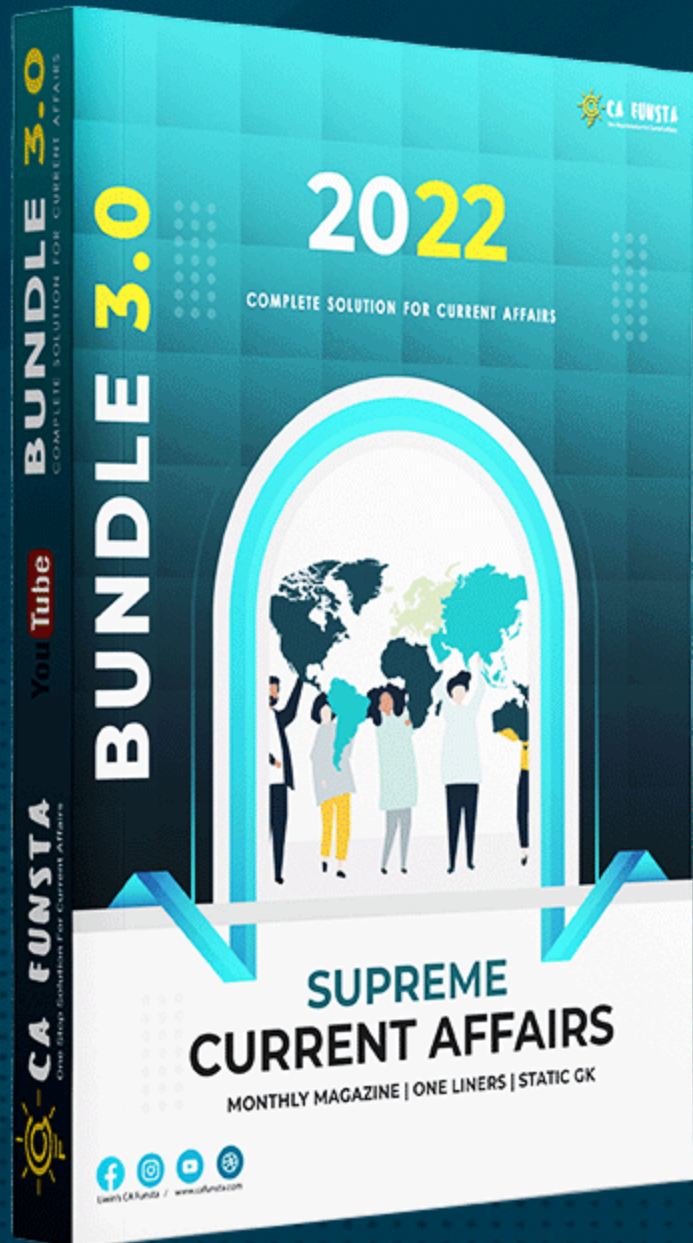
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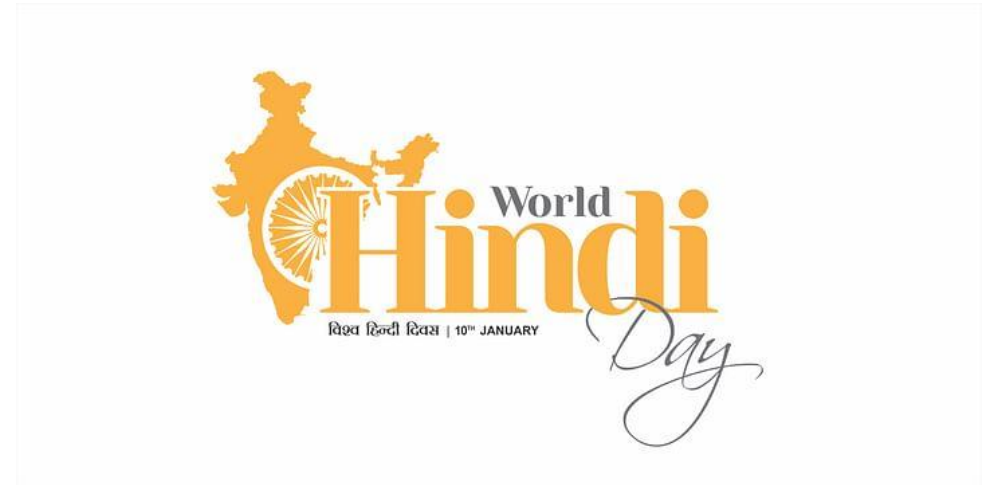
# Important Days

➤ World Hindi Day is observed on \_\_\_\_\_?

- A) January 9th
- B) January 10th
- C) January 11th
- D) January 12th
- E) None of these

**Answer**

**C) January 11th**



# Important Days



## Explanation

- DAY : **World Hindi Day**
- DATE : **10 January**
- OTHERS : **To mark the occasion when Hindi was first spoken at the UNGA in 1949. With nearly 600 million speakers worldwide, Hindi is the third most widely spoken language in the world after Mandarin Chinese and English.**



# Important Days



➤ Startup India Innovation Week will be organized from from \_\_\_\_\_ to \_\_\_\_\_?

- A) 11<sup>th</sup> to 17<sup>th</sup> of January
- B) 10<sup>th</sup> to 16<sup>th</sup> of January
- C) 12<sup>th</sup> to 18<sup>th</sup> of January
- D) 13<sup>th</sup> to 20<sup>th</sup> of January
- E) None of these

Government of India  
Ministry of Commerce and Industry  
Department for Promotion of Industry and Internal Trade

75  
Azadi Ka  
Amrit Mahotsav

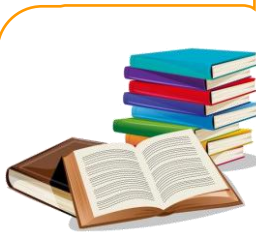
#startupindia  
INNOVATION  
WEEK

Dream • Create • Inspire

10th - 16th January 2022

**Answer**

**B) 10th to 16th of January**



# Important Days



## Explanation

- **Startup India Innovation Week will be organized from 10th to 16th of January to celebrate the Indian Startup Ecosystem and National Startup Day.**
- The innovation week is intended to foster a spirit of entrepreneurship and innovation in the country.
- The Commerce and Industry Ministry said, knowledge sharing sessions for entrepreneurs, aspiring entrepreneurs, officials, incubators, corporates and investors will be organized during the Startup India Innovation Week.
- The Ministry said, **as a part of Azadi Ka Amrit Mahotsav celebrations, various startup-related events are being organized in more than 75 places across the country.**





# Important Days



➤ Road Transport and Highways Ministry will observe Road Safety Week from \_\_\_\_\_ to \_\_\_\_\_?

- A) 11<sup>th</sup> to 17<sup>th</sup> of January
- B) 10<sup>th</sup> to 16<sup>th</sup> of January
- C) 12<sup>th</sup> to 18<sup>th</sup> of January
- D) 13<sup>th</sup> to 20<sup>th</sup> of January
- E) None of these

**Answer**

**A) 11th to 17th of January**



# Important Days



## Explanation

- **Ministry of Road Transport and Highways will observe the Road Safety Week from 11th to 17th of January across the country to propagate the cause of safer roads for all under the Swachhata Pakhwada.**
- The Ministry said, during the Week, various activities will be organised throughout the Country **to create awareness among the general public and to give an opportunity to all stakeholders to contribute to the cause of road safety.**
- **This includes various awareness campaigns related to causes of road accidents and measures to prevent them.**



# SPORTS



➤ ICC announced whom as Women's Player of Month for Dec 2022?

- A) Ashleigh Gardner
- B) Devika Vaidya
- C) Harleen Deol
- D) Deepti Sharma
- E) None of these

**Answer**

**A) Ashleigh Gardner**



## Explanation

- **Ashleigh Gardner**, all-rounder and star Australian cricketer, has rounded off an outstanding year by winning **the Women's Player of the Month award for December 2022.**
- Following her outstanding individual performances in the series against India last month, Gardner left behind England's Charlie Dean and New Zealand's Suzie Bates for the prized title.
- During the five-match series against India, the 25-year-old took seven wickets, which tied for the highest. She also scored 115 runs at an above-average pace while taking seven wickets.
- **It came as little surprise when Gardner was chosen Player of the Series for her achievements in India, and she added to her joy by receiving the monthly ICC award.**



➤ Bank of Baroda increased MCLR to \_\_\_\_\_ basis points?

- A) 35 basis points
- B) 45 basis points
- C) 55 basis points
- D) 65 basis points
- E) None of these

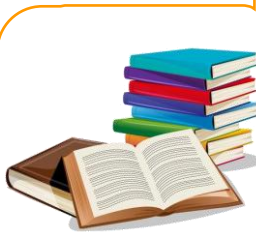


**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**



**Answer**

**A) 35 basis points**



## Explanation

- Public sector lender **Bank of Baroda (BoB)** announced an **increase in its marginal cost of funds-based lending rate (MCLR) by up to 35 basis points (bps) across tenors with effect from January 12.**
- MCLR is the minimum interest rate below which a bank cannot lend, except in certain cases.
- According to the announcement, the benchmark MCLR for one year has been updated by 20 basis points **from 8.3 per cent to 8.5 per cent.**
- The overnight **MCLR has been hiked by 35 bps from 7.5 per cent to 7.85 per cent.**
- The MCLR for a tenor of one month has been raised from 7.95 per cent to 8.15 per cent.
- For three months and six months, **the MCLR has been changed from 8.05 per cent and 8.15 per cent to 8.25 per cent and 8.35 per cent respectively.**



## Titbits

### Bank of Baroda

- Founded : **20/07/1908**
- HQ : **Vadodara, Gujarat**
- Chairman : **Hasmukh Adhia**
- MD & CEO : **Sanjiv Chadha**
- Tagline : **India's International Bank**




➤ Who amended rules for Alternative Investment Funds?

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

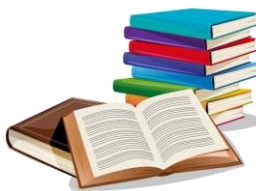
**Answer**  
**D) SEBI**



**ALTERNATIVE INVESTMENT FUNDS**

Category I	Category II	Category III
Investment in Startups, SMEs and projects which are socially and economically viable	Investment in Equity and Debt Securities	Investment aimed at short-term returns achieved by employing complex trading strategies
		
<ul style="list-style-type: none"><li>▶ Venture Capital Fund</li><li>▶ Infrastructure Fund</li><li>▶ Angel Fund</li><li>▶ Social Venture Fund</li></ul>	<ul style="list-style-type: none"><li>▶ Private Equity (PE) Fund</li><li>▶ Debt Fund</li><li>▶ Fund of Funds</li></ul>	<ul style="list-style-type: none"><li>▶ Hedge Fund</li><li>▶ Private Investment in Public Equity Fund (PIPE)</li></ul>

paisabazaar





## Explanation

- Capital markets regulator **Sebi has amended the rules governing Alternative Investment Funds (AIFs)**, Registrars to an Issue and Share Transfer Agents.
- Under the new rules, the Securities and Exchange Board of India (Sebi) said Category I AIFS may engage in hedging, including credit default swaps.
- Further, **Category II and Category III AIFs may buy or sell credit default instruments.**
- **The sponsor or manager of the Category I and Category I AIF transacting in credit default swaps will have to appoint a custodian registered with the Sebi,** according to a notification.
- AIFs, in market parlance, refers to a privately-pooled investment vehicle which collects funds from investors whether Indian or foreign for investing these funds in the country.
- Broadly, **AIF rules govern venture capital funds, private equity funds, SME funds, hedge funds among others.**



## Titbits

### Securities and Exchange Board of India

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



➤ Indian Overseas Bank revised interest rates up to \_\_\_\_\_ basis points?

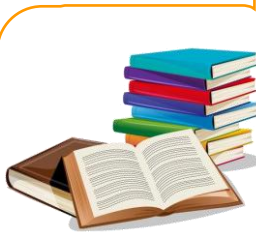
- A) 35 basis points
- B) 45 basis points
- C) 55 basis points
- D) 65 basis points
- E) None of these

**Answer**

**B) 45 basis points**



इण्डियन ओवरसीज़ बैंक  
**Indian Overseas Bank**



## Explanation

- Public sector **Indian Overseas Bank** has revised **interest rates on rupee retail term deposits up to 45 basis points** with immediate effect, the city-headquartered bank said.
- Accordingly, depositors of domestic, **NRO (non-resident ordinary)** and **NRE (non-resident external)** would receive **interest rate up to 7.75 per cent by opening term deposits for a period of 444 days**, Indian Overseas Bank said in a statement, here.
- Indian Overseas Bank said the interest rate on foreign currency deposits have also **increased by up to 100 basis points with effect**.
- **Foreign currency non-resident banking depositors would receive interest rate up to 5 per cent** by opening term deposits, the bank said.



## Titbits

### Indian Overseas Bank

- Founded : **10 February 1937**
- Headquarters : **Chennai, Tamil Nadu**
- MD & CEO : **Ajay Srivastava J**



# BANKING AND FINANCE



➤ RBI imposed how much penalty on Shirpur Peoples' Co-operative Bank in Maharashtra?

- A) Rs 3 lakh
- B) Rs 4 lakh
- C) Rs 5 lakh
- D) Rs 6 lakh
- E) None of these



**Answer**  
**A) Rs 3 lakh**



## Explanation

- The **Reserve Bank of India (RBI)** has imposed a monetary penalty of Rs 3 lakh on the **Shirpur Peoples' Co-operative Bank, Shirpur, in Maharashtra** for contravention of or non-compliance with certain directions issued by the central bank.
- This penalty has been imposed in **the exercise of powers vested in RBI under the provisions of the Banking Regulation Act, 1949**, taking into account the failure of the bank to adhere to the aforesaid directions issued by the central bank.



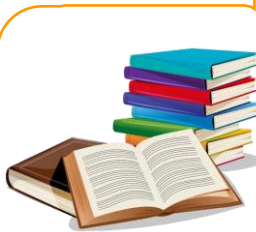
## Titbits

### 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**





# BANKING AND FINANCE



➤ NRE/NRO accounts with international mobile numbers can now use UPI which was developed by \_\_\_\_\_?

- A) NFS
- B) NPCI
- C) IMPS
- D) AEPS
- E) None of these

**Answer**  
**B) NPCI**



## Explanation

- The **National Payments Corporation of India (NPCI)** has instructed members of the **Unified Payments Interface (UPI)** ecosystem to allow **non-resident account types such as non-resident external (NRE)/ non-resident ordinary (NRO) accounts** having international mobile numbers to get onboarded and transact through UPI.
- This is subject to the fact that the member banks have to **ensure such types of accounts are only allowed as per extant Foreign Exchange Management Act (FEMA) regulations** and adherence to the guidelines issued by the concerned regulatory departments of RBI from time to time.
- **The UPI ecosystem members have to comply with NPCI's directions by April 30, 2023.**



## Titbits

### National Payments Corporation of India

- Founded : **2008**
- Headquarters : **Mumbai, Maharashtra**
- MD & CEO : **Dilip Asbe**



➤ Who received in principle nod from RBI for online payment aggregator?

- A) BharatPe
- B) GooglePay
- C) Paytm
- D) All the above
- E) None of these

**Answer**  
**A) BharatPe**



## Explanation

- BharatPe Group has received in principle authorisation from the Reserve Bank of India (RBI) **to operate as an online payment aggregator.**
- The company shared that the in principle approval has been awarded to Resilient Payments Private Ltd , **a 100 per cent owned subsidiary of Resilient Innovations Private Ltd (BharatPe).**



# SCIENCE AND TECHNOLOGY



➤ Who among the following inaugurated Indo-UK Workshop on 'Earth Hazards'?

- A) Jitendra Singh
- B) Amit Shah
- C) Rajnath Singh
- D) Piyush Goyal
- E) None of these

**Answer**

**A) Jitendra Singh**



## Explanation

- While inaugurating the **2-day Indo-UK Workshop on "Earth Hazards"**, Union Minister of State (Independent Charge) Science & Technology; Minister of State (Independent Charge) Earth Sciences; MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, **Dr Jitendra Singh stressed the need to devise mitigation strategies to minimize human consequences of natural disasters.**
- Dr Jitendra Singh made these remarks at the Joint Indo-UK Academic Workshop in Delhi, where the UK Delegation was led by Ms Christina Scott, British Deputy High Commissioner to India at the British High Commission in New Delhi.



# DEFENCE



➤ India successfully carried out test launch of \_\_\_\_\_ missile?

- A) Prithvi-II
- B) Prithvi-III
- C) Prithvi-IV
- D) Prithvi-V
- E) None of these

**Answer**  
A) Prithvi-II

**Prithvi-II missile** **Test-fired**

- | Indigenously developed
- | Nuclear capable
- | Surface-to-surface

As part of a user trial by the Army

**Strike range: 350 km**  
**Payload: 500-1,000 kilogram of warheads**

Thrust by liquid propulsion twin engines

Uses advanced inertial guidance system with manoeuvring trajectory to hit its target

The entire launch activities were carried out by the specially formed Strategic Force Command of Army and monitored by scientists of DRDO as part of training exercise

**Chandipur**  
**ODISHA**

**Balasore**

**CHANDIPUR**

**GRAPHICS**





# DEFENCE



## Explanation

- **India successfully carried out a test launch of tactical ballistic missile Prithvi-II from a test range off the Odisha coast.**
- The defence ministry said the missile struck its target with "**high accuracy**".
- "**A successful training launch of a short-range ballistic missile, Prithvi-II, was carried out on January 10 from the Integrated Test Range, Chandipur off the coast of Odisha,**" it said.
- "A well-established system, Prithvi-II missile has been an integral part of India's nuclear deterrence.
- The missile struck its target with high accuracy," the ministry said in a statement.
- It said the "**user training launch**" successfully validated all operational and technical parameters of the missile.
- **The Prithvi-II missile has a range of around 350 kilometres.**



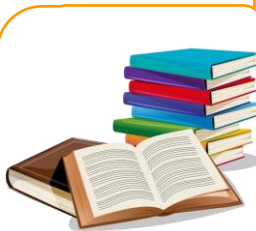
# INTERNATIONAL AFFAIRS



➤ Which country will participate as partner country in MP Global Investors Summit?

- A) Canada
- B) Japan
- C) Germany
- D) UAE
- E) None of these

**Answer**  
**A) Canada**



# INTERNATIONAL AFFAIRS



## Explanation

- **Canada will be a partner country for the Global Investors Summit taking place in Madhya Pradesh on 11-12 January, said the Canadian High Commission.**
- Senior officials Cameron MacKay, High Commissioner for Canada in India and Diedrah Kelly, Consul General of Canada in Mumbai will attend the inaugural event.
- Canada's Minister Commercial Jennifer Daubeny will speak at a panel on '**Advancing Countries Engagements with Madhya Pradesh - Navigating from Potential to Delivery**' on January 12.
- In addition, members of Canada's Trade Commissioner Service will be present at the Canada booth in the international arena.
- **The team will provide assistance to Indian businesses interested in partnering with Canadian companies.**



# INTERNATIONAL AFFAIRS



## Titbits

### Canada

- Capital : **Ottawa**
- Currency : **Canadian dollar (CAD)**
- Monarch : **Elizabeth II**
- Prime Minister : **Justin Trudeau**
- Language: **English, French**



# NATIONAL AFFAIRS

➤ Who among the following inaugurated Mega Fruit Plant Nursery in Chak Roi, R S Pura?

- A) Manoj Sinha
- B) Amit Shah
- C) Rajnath Singh
- D) Piyush Goyal
- E) None of these

**Answer**

**A) Manoj Sinha**



## Explanation

- Jammu and Kashmir L-G **Manoj Sinha** said earlier there were **smells of bombs** in this area now there will be a **smell of flowers** after inaugurating **Mega Fruit Plant Nursery** in Jammu's **Chak Roi** area of **R S Pura**.
- "Earlier there were **smells of Bombs** in this area now **there will be a smell of flowers**," L-G **Manoj Sinha** said.
- After the inauguration, L-G **Manoj Sinha** said, "**The Nursery will provide the best technologies as well as true-to-type quality planting material that will reshape the horticulture sector in the area**".
- **Sinha** further said this decade in the agriculture and horticulture sector belongs to **J&K UT**.



## 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)**



# NATIONAL AFFAIRS

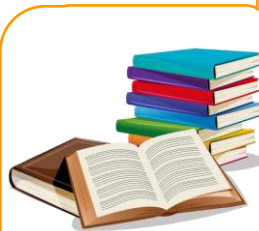


➤ Who issued guidelines for offline verification seeking entities?

- A) UIDAI
- B) ESIC
- C) RTO
- D) CPIS
- E) None of these

**Answer**  
**A) UIDAI**

The advertisement features the logos of G20 India 2023, Azadi Ka Amrit Mahotsav, and the Ministry of Electronics and Information Technology. It shows a hand holding a smartphone displaying the Aadhaar app interface, which includes a QR code and a verification screen with fields for UID, Name, Gender, D.O.B., Mobile, and Address. A text box states: 'Verify Aadhaar by scanning QR code available on all forms of Aadhaar'. Below this, icons represent different Aadhaar forms: mAadhaar, Aadhaar Letter, mAadhaar, and Aadhaar Card. At the bottom, there are instructions to download the 'mAadhaar App' and 'Aadhaar QR Scanner' from the Google Play Store and App Store, along with contact information: 'Call us at 1947' and 'Email at help@uidai.gov.in'. Social media handles for Aadhaar, aadhaar\_official, @UIDAI, and Aadhaar UIDAI are also listed.





## Explanation

- **Aadhaar-issuing body UIDAI has issued a set of guidelines to Offline Verification Seeking Entities (OVSEs)** with several usage hygiene protocols, stronger safety mechanisms at user level and ways to enhance residents' trust while using Aadhaar voluntarily.
- Notably, entities have been told **to perform verification of Aadhaar after explicit consent of a Aadhaar holder.**
- Also, entities must maintain the log or record of the explicit consent received from residents for any future audit by Unique Identification Authority of India (UIDAI) or any other legal agency.
- **"These entities need to be courteous to residents and assure them about the security and confidentiality of their Aadhaar while conducting offline verification,"** UIDAI said in a statement.
- The authority has also **asked OVSEs to verify Aadhaar via the QR Code present on all four forms of Aadhaar** (Aadhaar letter, e-Aadhaar, m-Aadhaar and Aadhaar PVC card) instead of accepting Aadhaar in physical or electronic form as a proof of identity.



# NATIONAL AFFAIRS



➤ 'Jai Hind' – The New Light & Sound Show at Red Fort will be inaugurated by whom?

- A) Narendra Modi
- B) Amit Shah
- C) Rajnath Singh
- D) Piyush Goyal
- E) None of these



**Answer**  
**B) Amit Shah**



## Explanation

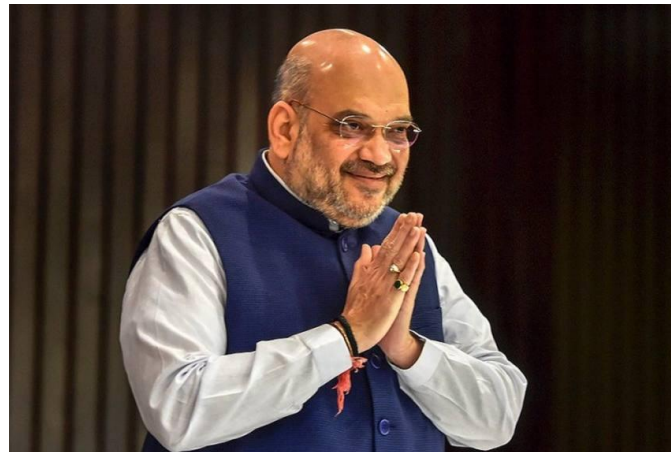
- The much awaited **Light and Sound Show at Red Fort will be inaugurated by the Home Minister Shri Amit Shah.**
- The new avatar of Light and Sound Show at Red Fort titled '**Jai Hind**' will be a dramatic presentation of the bravery and the history of India from the 17th century to the present day.
- The one-hour long Light and Sound Show '**Jai Hind**' divided into three parts will bring to life key episodes from India's history including the rise of the **Marathas**, the 1857 War of Independence, the rise of the Indian National Army and the INA trials, the fight for Independence and India's continuing progress over the past 75 years by using all forms of performance art - **projection mapping, live action films, light and immersive sound, actors, dancers and puppets.**
- The 3-part show will be showcased at different monuments inside Red Fort starting with Naubatkhana to Deewan-e- Aam to Deewan-e-Khas.



## Titbits

### Ministry of Home Affairs

- UNION MINISTER : **Shri Amit Shah** (Gandhinagar, Gujarat)



# QUICK RECALL



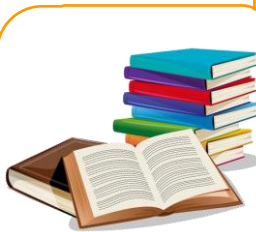
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- ❖ Startup India Innovation Week to be organized from January 10
- ❖ Road Transport and Highways Ministry to observe Road Safety Week from Wednesday
- ❖ ICC announces Ashleigh Gardner as Women's Player of Month for Dec 2022
- ❖ Bank of Baroda increases MCLR from 8.3% to 8.5% effective January 12
- ❖ Sebi amends rules for Alternative Investment Funds
- ❖ Indian Overseas Bank revises interest rates
- ❖ RBI imposes Rs 3-lakh penalty on Shirpur Peoples' Co-operative Bank in Maharashtra



# QUICK RECALL



- ❖ NRE/NRO accounts with international mobile numbers can now use UPI
- ❖ BharatPe receives in principle nod from RBI for online payment aggregator
- ❖ Dr Jitendra Singh inaugurates Indo-UK Workshop on 'Earth Hazards'
- ❖ India successfully carries out test launch of Prithvi-II missile
- ❖ Canada to participate as partner country in MP Global Investors Summit
- ❖ L-G Manoj Sinha inaugurates Mega Fruit Plant Nursery in Chak Roi, R S Pura
- ❖ UIDAI issues guidelines for offline verification seeking entities
- ❖ 'Jai Hind' – The New Light & Sound Show at Red Fort to be inaugurated by Home Minister Shri Amit Shah

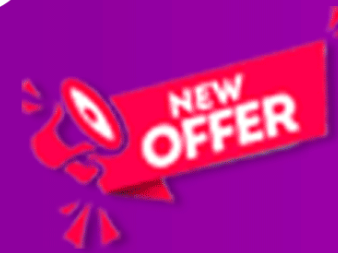


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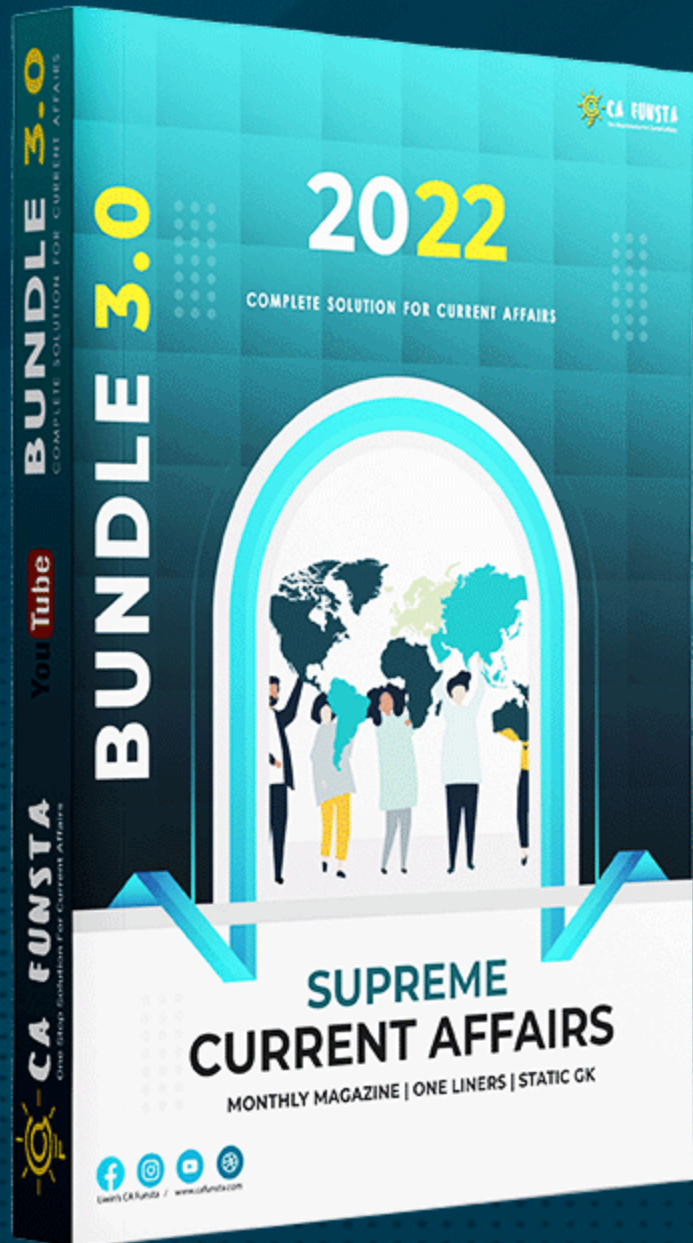
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