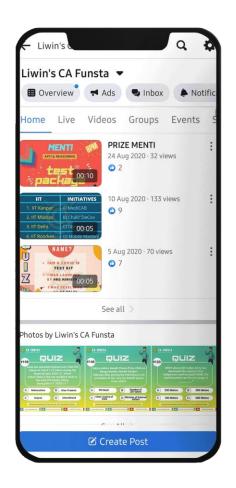
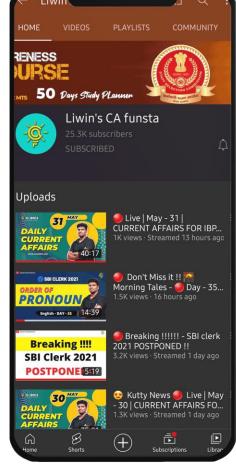
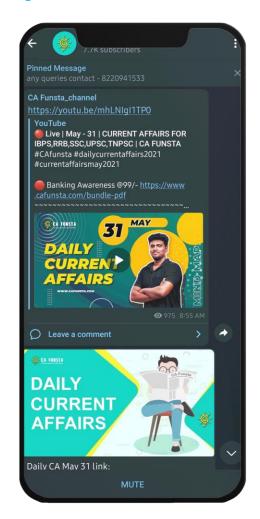


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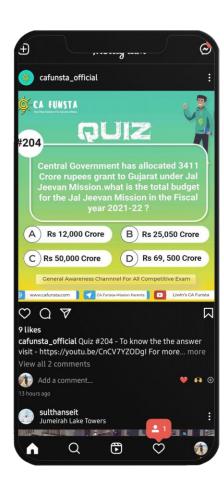






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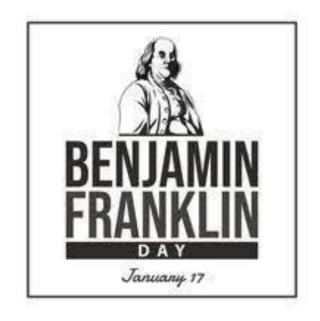
Important Days

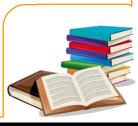


Benjamin Franklin Day observed on_

- A) January 15th
- B) January 16th
- C) January 17th
- D) January 18th
- E) None of these

Answer C) January 17th







Important Days



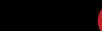
Explanation

DAY : Benjamin Franklin Day

• DATE : **17** January

• OTHERS : Benjamin Franklin Day is observed to honor one of the most important Founding Fathers of the United States. It is a time to recognize one of America's most illustrious and significant individuals and to think back on his many accomplishments and the influence he had on the world.





RANKING



> India ranked _____in market for Singapore tourism sector in 2022?

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

Answer B) 2nd







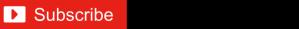


RANKING



- India has been ranked the second-largest tourist market for Singapore in 2022 behind Indonesia, with 686,000 Indian arrivals, according to data provided by the country's tourism authority.
- Tourists from Indonesia, India and Australia were among the top spenders in the first nine months of 2022 with a spending of **8.96 billion Singapore dollars (SGD),** Singapore Tourism Board (STB) said.
- India was the second-largest tourist market for Singapore in 2022 with 686,000 Indian visitors.
- Indonesia was the largest tourist market with 1.1 million arrivals from the country.
- Malaysia with 591,000 tourists was in third place.
- Singapore's tourism receipts are estimated to reach SGD 13.8 billion to SGD 14.3 billion for 2022 - about 50 to 52 per cent of 2019 levels, said the STB.





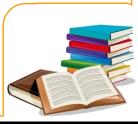


Google piloted 'Soundpod by _____' for UPI payments in India?

- A) Paytm
- B) PhonePe
- C) Google Pay
- D) All of these
- E) None of these

Answer C) Google Pay









- Google is actively working on a Soundbox for the India market -- similar to the Paytm or PhonePe ones that you see at your neighbourhood shop which gives a sound alert on the digital payment that has been made, media reports said.
- The search giant is piloting a soundbox of its own in the country to alert sellers of confirmations for Unified Payments Interface (UPI)-based payments, reports TechCrunch.
- The company has branded them as 'Soundpod by Google Pay' and is currently distributing it as a pilot with some shopkeepers in north India, including Delhi.
- The Soundpods are being built by Amazon-backed ToneTag, the report mentioned.
- A Google spokesperson told IANS in a statement that "We are experimenting with several different solutions to make digital payments more convenient and intuitive for users and merchants".
- The 'Soundpod by Google Pay' is accompanied by a QR code of a merchant linked with their Google Pay for business account.
- Users can use any UPI-based app to make a payment by scanning the code.









➤ Who estimated India's FY23 fiscal deficit at Rs 17.5 trn, FY24 Rs 17.95 trn

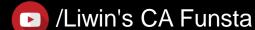
- A) RBI
- B) SBI
- C) SIDBI
- D) IRDAI
- E) None of these



Answer B) SBI









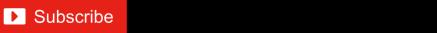
Explanation

- The upcoming Indian budget for 2023-24 will be a challenging one for the government to follow the roadmap for fiscal consolidation amidst a global **environment of declining inflation**, said a top economist of State Bank of India in a report.
- For India, this could make things difficult to set a nominal gross domestic product (GDP) number significantly higher than 10 per cent, with a deflator about 3.5 per cent.
- But this could also mean a higher GDP growth than anticipated at about 6.2 per cent, he said.
- He also said the fiscal deficit of the Indian government for FY23 will be about Rs.17.5 lakh crore.



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Titbits

State Bank of India

: 01/07/1955 Founded

• HQ : Mumbai

• Chairman : Dinesh Kumar Khara

 Tagline : With You all the way, Pure Banking

Nothing Else, The Nation Bank on Us, The Banker to Every

Indian, A Bank of the Common Man







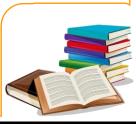


➤ Which card will be allowed a share of India's online payments?

- A) Visa
- B) Mastercard
- C) RuPay
- D) Only A & B
- E) Only A & C

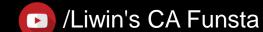
Answer
D) Only A & B













- India's dealings with American card networks has been frosty.
- Visa Inc. and Mastercard Inc. have grumbled to Washington about the lack of a level playing field as New Delhi has cajoled banks to shift to a home grown alternative.
- For their alleged failure to comply with local data-storage rules, Mastercard, Discover Financial Services and American Express Co. have run into regulatory trouble in the second-most-populous nation.
- Recurring payments from the country have been a disaster for failing too often.
- It may be time for a thaw in the relationship.
- According to news portal The Morning Context, the Reserve Bank of India is keen to grant Visa and Mastercard access to the country's popular online payments protocol.
- It's like dangling the key to a candy store before a kid: From large malls to roadside shacks, there are now 230 million QR codes set up to receive money.
- This is when the country of 1.4 billion people has only 7.3 million point-of-sales terminals that swipe cards.









Who mooted ASBA-like payment system for secondary market stock trade?

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

Answer B) SEBI









- The market regulator is aiming to leverage the new multiple debits facility for unified payments interface.
- The Securities and Exchange Board of India (Sebi) gave details of a proposed framework for shifting to a new payments system for secondary market trades.
- The move is primarily aimed at safeguarding investors from potential misuse of their funds by brokers.







Titbits

Securities and Exchange Board of India

Formed : April 12, 1988

: Mumbai, Maharashtra Headquarters

: Madhabi Puri Buch Chairman

Parent department : Ministry of Finance









> Bank of Maharashtra hiked FD rates up to ______% on 200 days of tenor?

- A) 6%
- B) 7%
- C) 8%
- D) 9%
- E) None of these

Answer B) 7%











- Bank of Maharashtra (BoM) announced a hike of interest rates on fixed deposits of less than ₹2 Cr.
- As per the official website of the bank, the new rates are effective as of 16th January 2023.
- Following the change, the bank is now providing interest rates on deposits maturing in the next 7 days to over 5 years that range from 2.75% to 5.75%.
- The bank is now giving a maximum interest rate of 7% on deposits with a 200-day term.







Titbits

Bank of Maharashtra (BoM)

• Founded : **16/09/1935**

• HQ : Pune

• MD & CEO : **AS Rajeev**

• Tagline : **One Family One Bank**









BUSINESS AND ECONOMY



> Lupin gets USFDA tentative nod for generic drugs to treat which infection?

- A) HIV
- B) Malaria
- C) AIDS
- D) COVID-19
- E) None of these

Answer A) HIV



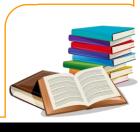




BUSINESS AND ECONOMY



- Pharmaceutical firm Lupin said it has received tentative approval from the US health regulator to market its generic version of **Dolutegravir and Rilpivirine** tablets used in treatment of HIV infection.
- The tentative approval granted by the US Food and Drug Administration (USFDA) is for the abbreviated new drug application (ANDA) of **Dolutegravir and Rilpivirine tablets** of strength 50 mg/25 mg, Lupin said in a regulatory filing.
- The Dolutegravir and Rilpivirine tablets, 50 mg/25 mg had estimated annual sales of USD 666 million in the US, the company said citing IQVIA MAT September 2022 data.







ACQUISTIONS AND MERGERS



Who invested in Darwin Box to collaborate, integrate product ecosystem?



- B) Yahoo
- C) Google
- D) Brave
- E) None of these

Answer
A) Microsoft







ACQUISTIONS AND MERGERS



- Sequoia-backed HR tech unicorn DarwinBox has received investments from Microsoft as a strategic investor.
- The financial details of the investment were not disclosed.
- DarwinBox will be the first HR tech SaaS-based platform from Asia with whom Microsoft will also collaborate and see integration between Darwinbox and Microsoft's product ecosystem, and co-innovation on solutions to enhance employee experience.
- Darwinbox's mobile-first platform will have deep integrations with Microsoft's platforms such as Dynamics 365 and Microsoft 365 platforms like Microsoft Teams, Microsoft Viva; and Azure Active Directory.
- Darwinbox has leveraged Microsoft's Power BI to further augment its AI-based predictive analytics engine, to build visual analytics dashboards, helping employees across customer organisations use data more effectively and power faster business decisions.





AWARDS



> Six-year-old Army mule awarded commendation on which day?

- A) National youth day
- B) National Army day
- C) India Tourism Day
- D) National Voters Day
- E) None of these

Answer B) National Army day





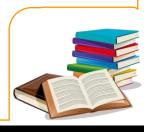




AWARDS



- A six-year old Army mule under the Tezpur-based 4 Corps area that played an important role in lifting vital engineering, ammunition and ration loads during advance winter stocking in 2021 was awarded the Chief of Army Staff (COAS)
 Commendation on the occasion of Army Day 2023 on January 15.
- "Mules of animal transport units have been a vital link in logistics chain in remote regions under most challenging conditions.
- Hoof No 122, one such Hero awarded COAS Commendation Card on Army Day, an apt recognition of selfless service by unsung warriors," the 4 Corps said on Twitter.
- "This six year old mule lifted load of around 6500 Kgs and covered a distance of 750 Kms," the citation issued said.





SCIENCE AND TECHNOLOGY



Gogoro, Belrise bet _____USD on battery-swapping infra in Maharashtra?



- A) \$1.5 billion
- B) \$2.5 billion
- C) \$3.5 billion
- D) \$4.5 billion
- E) None of these

Answer B) \$2.5 billion





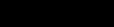


SCIENCE AND TECHNOLOGY



- Gogoro, a Taiwanese firm that is in the business of sustainable mobility technology and battery-swapping infrastructure, announced a 50-50 joint venture with Belrise Industries (earlier known as Badve Engineering) to invest \$2.5 billion (Rs 20,500 crore) over eight years to build battery-swapping and energy infrastructure in Maharashtra.
- A non-binding memorandum of understanding (MoU) was signed in Davos with the state government.
- In an interview from Davos, Gogoro founder Horace Luke said: "We will put up smart battery stations to begin with in top 10 densely populated cities in Maharashtra, including Pune and Mumbai.
- India is the holy grail where we need to put our solutions."





ENVIRONMENT AND ENERGY



➤ Which year is the fifth warmest year on record?

- A) 2020
- B) 2021
- C) 2022
- D) 2023
- E) None of these

Answer C) 2022





ENVIRONMENT AND ENERGY



Explanation

- Earth's average surface temperature in 2022 tied with 2015 as the fifth warmest on record, according to an analysis by (NASA).
- Continuing the planet's long-term warming trend, global temperatures in 2022 were 1.6 degrees Fahrenheit, or **0.89 degrees Celsius,** above the average for NASA's baseline period 1951-1980, scientists from NASA's Goddard Institute for Space Studies (GISS) in New York reported.

Subscribe

"This warming trend is alarming," said NASA Administrator Bill Nelson.





DEFENCE



> Army will get India-made which assault rifles?

- A) AK-203
- B) Kar-98
- C) M-416
- D) UZI
- E) None of these

Answer A) AK-203







DEFENCE



Explanation

- The Army will soon be supplied the first batch of India-made AK-203 Kalashnikov assault rifles produced at an Amethi facility set up by Indo-Russian Rifles Private Ltd (IRRPL), a joint venture between the two countries.
- "Korwa Ordnance Factory in Amethi, Uttar Pradesh, has produced the first batch of **7.62** mm Kalashnikov AK-203 assault rifles.
- The beginning of deliveries to the Indian Army is expected soon," Alexander Mikheev, Director-General of Rosoboron export.

Taking 'AK' A Notch Higher





Generation

A fifth generation firearm of the Kalashnikov (or AK) family of rifles

The originating firearm of the AK family of rifles

Muzzle

Comes with an integrated recoil compensator and flash hider that helps conceal the gunner's location

No flash hider. Upgraded versions feature a slanted muzzle brake on the end of the barrel to compensate for muzzle rise under recoil

Handguard and stock

Material: Glass-filled polymer. Barrel is a free-floating type

Material: Wooden handguard and stock. Barrel attached to the handquard

Made with the cold hammer forging method, used in modern firearm

Made using the butt rifling process

Picatinny

Comes with a Picatinny rail on which any type of optics or attachments can be mounted

Makeshift arrangements had to be made in order to mount optics







DEFENCE



Titbits

INDIAN ARMY

Founded : 26 January 1950

Headquarters : New Delhi

:"Service Before Self" Motto

: Army Day (15 January) Anniversaries

Commander-in-Chief President : Droupadi Murmu

Chief of Defence Staff (CDS) : General Anil Chauhan

Chief of the Army Staff (COAS) : General Manoj Pande









INTERNATIONAL AFFAIRS



Which country became India's fourth-largest trading partner, imports jump 5-fold?

- A) USA
- B) Russia
- C) UAE
- D) Germany
- E) None of these

Answer

B) Russia



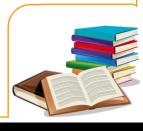




INTERNATIONAL AFFAIRS



- Russia has become India's fourth-largest trading partner with imports from the country spiking five-fold to \$32.9 billion during the April-**December period,** according to a report in The Times of India.
- There are two main contributors to India's higher imports from Russia -crude oil and fertilisers.
- After Russia-Ukraine war broke out, the West slapped sanctions on Moscow, limiting its trade opportunities.
- India bargained a deal with Russia for crude petroleum, seeing this as an opportunity to push the export of petrol and diesel to countries such as the Netherlands and Brazil.
- Riding on the crude trade, Russia became India's 20th largest source of imports in the last financial year.
- The TOI reported that if the current pace of increase persists, Russia's imports could hit \$50 billion, just shy of the value of goods shipped from the US, which is the third-largest source of imports for India.







INTERNATIONAL AFFAIRS



Titbits

<u>Russia</u>

 Capital : Moscow

Currency : Ruble

• President : Vladimir Putin

• Language : Russian











➢ Govt will organise first Global Tourism Summit in which month as part of G-20?

- A) February
- B) March
- C) April
- D) May
- E) None of these

Answer

C) April

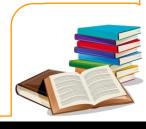






Explanation

- The Centre will organise the country's first Global Tourism Summit in April as part of India's G-20 presidency, wherein all the member countries will participate, officials said.
- CII is the industry partner for the event to be held on April 10-12, in New Delhi.
- Ahead of the roadshow, Tourism Ministry officials from various northern region states, at an event in CII Northern Region Headquarters, emphasised how G20 will be the Centre's main area to establish India as a key tourism destination, during its year-long leadership.
- Arun Srivastava, Deputy Director General, Publicity, Ministry of Tourism, said: "The summit is being organised to showcase various opportunities for investment and trade in the sector, especially in the hospitality sector.
- This will allow global visitors to explore Indian tourism products and services that will provide an opportunity to the local players to cater to the global demand and compete in this sector."







PM Modi will inaugurate which phase of 'Saansad Khel Mahakumbh'?

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

Answer B) 2nd







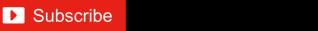


Explanation

- Prime Minister Narendra Modi will virtually inaugurate the second phase of the 'Saansad Khel Mahakumbh' being organised in Uttar Pradesh' Basti district, his office said.
- The 'Khel Mahakumbh' is a novel initiative that provides opportunity and platform to the youth of Basti and neighbouring areas to showcase their sporting talent and motivates them to take sport as a career option, a statement issued by the Prime Minister's Office said.
- Prime Minister Modi will inaugurate the second phase of 'Saansad Khel Mahakumbh 2022-23' being organised in Basti district, on January 18, 2023 at 1 PM via video conferencing, it said.
- The 'Saansad Khel Mahakumbh' is being organised in Basti District by Lok Sabha MP from Basti, Harish Dwivedi since 2021.



/Liwin's CA Funsta





> First G20 Infrastructure Working Group meeting under India's G20 Presidency concluded in

- A) Chennai
- B) Pune
- C) Mumbai
- D) Bengaluru
- E) None of these

Answer B) Pune









Explanation

- The first G20 Infrastructure Working Group meeting under India's G20 Presidency concluded in Pune.
- The meeting was attended by 64 delegates from 18 countries, 8 guest countries, and 8 international organizations.
- The G20 IWG discussed the 2023 Infrastructure Agenda under the Indian G20 Presidency.
- Solomon Arokiaraj, Joint Secretary, Department of economic affairs, Ministry of finance; briefed the media after the meeting.



/Liwin's CA Funsta







National Museum of Natural History held Pariksha Pe Charcha-Mission LiFE session with School Principals of Which state?

- A) Tamil Nadu
- B) Kerala
- C) Punjab
- D) Haryana
- E) None of these

Answer D) Haryana











Explanation

- National Museum of Natural History, a subordinate office of Ministry of Environment, Forest and Climate Change organized an Online Interactive Session on Pariksha Pe Charcha in line of Mission LiFE (Lifestyle For Environment) for the School Principals of Haryana State.
- The programme was attended by **55 participants**.
- In her address to the School Principals, Smt. Indu Boken, D.E.O., asked the Principals to help children to cope up with the exam pressure.
- Rajiv Gandhi Regional Museum of Natural History (RGRMNH), Sawai Madhopur, Rajasthan a western regional centre of National Museum of Natural History (NMNH) organized Mission LiFE awareness programmes.
- As a part of this a Green Talk, Green Pledge, Rangoli and Film Shows on #SaveEnergy, #MissonLiFE were conducted on 13th January 2023 in which more than 2,643 students, teachers and general visitors actively participated.

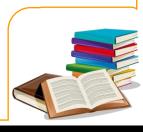




QUICK RECALL



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- ❖Google pilots 'Soundpod by Google Pay' for UPI payments in India
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- Lupin gets USFDA tentative nod for generic drugs to treat HIV infection
- ❖ Microsoft invests in DarwinBox; to collaborate, integrate product ecosystem
- Six-year-old Army mule awarded commendation on Army Day





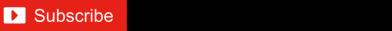
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- ❖2022 the fifth warmest year on record
- ❖ Army to get India-made AK-203 assault rifles
- Russia becomes India's fourth-largest trading partner, imports jump 5-fold
- ❖Govt to ogranise first Global Tourism Summit in April as part of G-20
- ❖ PM Modi to inaugurate 2nd phase of 'Saansad Khel Mahakumbh'
- ❖ First G20 Infrastructure Working Group meeting under India's G20 Presidency concludes in Pune
- ❖ National Museum of Natural History holds Pariksha Pe Charcha-Mission LiFE session with School Principals of Haryana state









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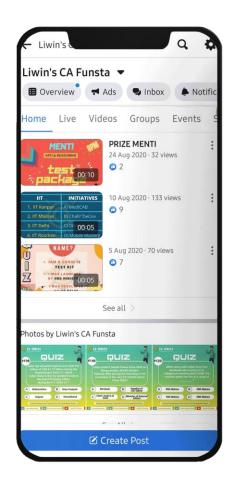


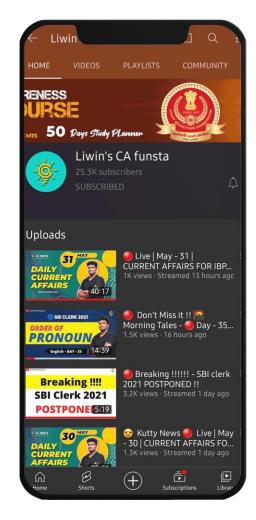
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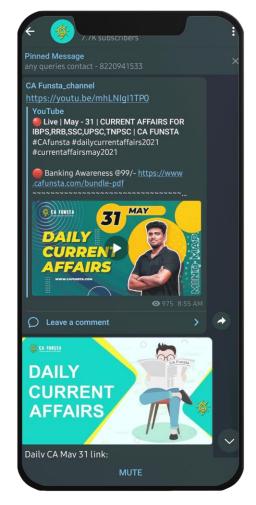


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