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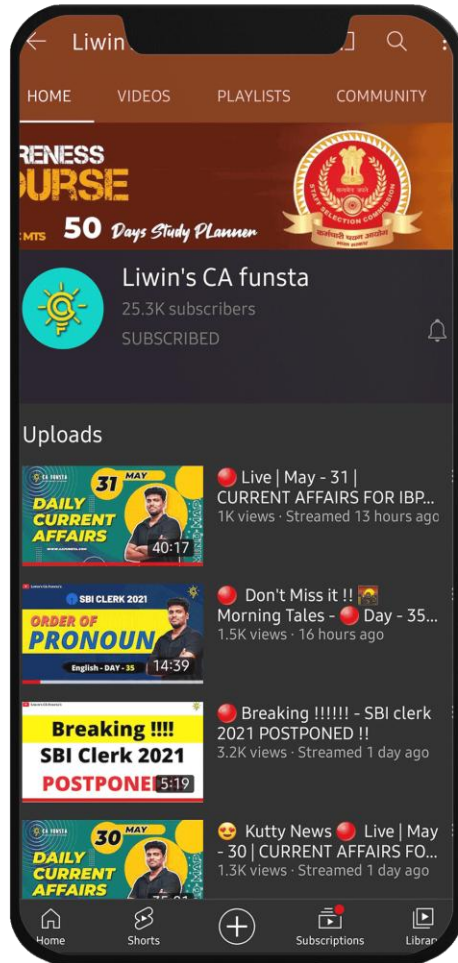
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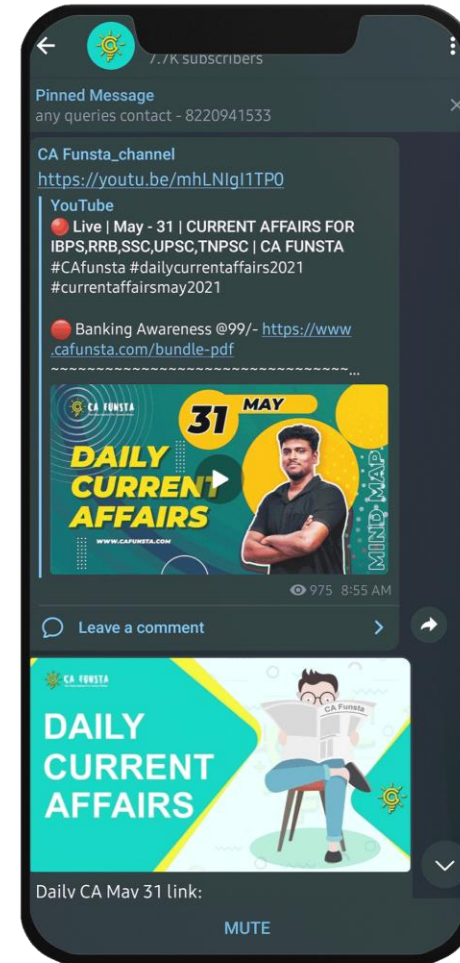
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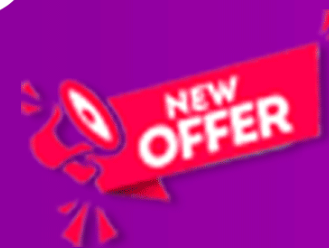
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Important Days



➤ International Zebra Day observed on _____?

- A) January 27th
- B) January 28th
- C) January 30th
- D) January 31st
- E) None of these



Answer

D) January 31st



Important Days



Explanation

- DAY : **International Zebra Day**
- DATE : **31 January**
- OTHERS : **The purpose of the day is to spread knowledge about how you can support the conservation of this animal.**



➤ **RBI partially relaxes remittance transaction restrictions on which bank Bank?**

- A) SBM Bank
- B) IDFC Bank
- C) UCO Bank
- D) HDFC Bank
- E) None of these



Answer

A) SBM Bank



Explanation

- The Reserve Bank of India (RBI) has partially relaxed the restrictions it had imposed on **SBM Bank (India) Ltd to stop all transactions under the Liberalised Remittance Scheme (LRS).**
- The RBI said the relaxation came after the bank initiated corrective actions and made a submission for relaxation of the restrictions.
- **"Based on the submission and also to provide relief to the affected customers of the bank, it has been decided to partially relax the restrictions by allowing ATM/POS transactions under LRS through KYC compliant internationally active debit cards issued by the bank,"** the RBI said in a release.
- The relaxation is up to March 15, 2023, or until further orders, whichever is earlier, the release further said.
- Initially, the action was taken based on certain material supervisory concerns observed in the bank.
- Under the **Liberalised Remittance Scheme, all resident individuals, including minors, are allowed to freely remit up to USD 2,50,000 every financial year,** according to RBI.



Titbits

SBM Bank India

- Founded : **1st December 2018**
- Headquarters : **Mumbai**
- MD and CEO : **Sidharth Rath**



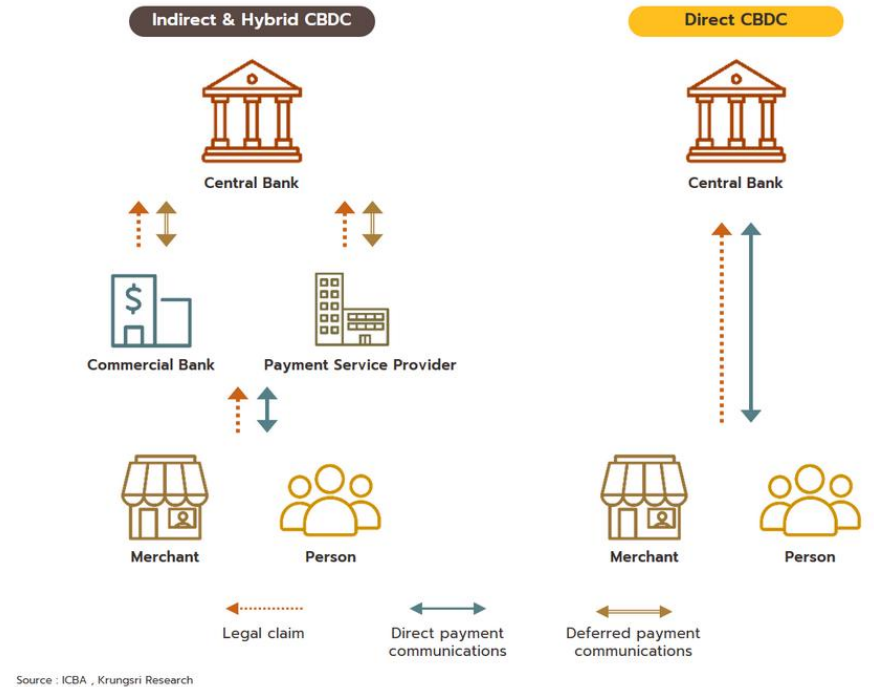
BANKING AND FINANCE



➤ IDFC First Bank, ToneTag partner to launch CBDC payments. Here 'D' denotes _____?

- A) Digital
- B) Demand
- C) Defence
- D) Developed
- E) None of these

Answer
A) Digital

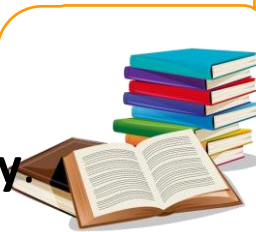


BANKING AND FINANCE



Explanation

- IDFC FIRST Bank has partnered with ToneTag, a global proximity and voice tech solution provider, **to enable acceptance of digital rupee at merchant outlets.**
- This follows a pilot launch of Central Bank Digital Currency (CBDC) for retail users by the Reserve Bank of India (RBI).
- **RBI launched on 1 December a pilot for retail digital rupee (e ₹ R) with four banks in four cities, including IDFC FIRST Bank, a month after testing the wholesale CBDC.**
- As part of the pilot, the digital currency is issued in the same denominations and distributed through financial intermediaries and users will be able to transact through a digital wallet offered by participating banks.
- The CBDC will be mainly used for retail payments just like “**cash**”. It will be a digital rupee (e ₹-R) signifying legal tender in the form of digital token and issued in the same denominations as paper currency and coins and will be distributed through intermediaries, i.e., banks.
- As per RBI, users will be able to transact with e ₹-R through a digital wallet offered by the participating banks and stored on mobile phones or hardware wallets **to facilitate person-to-person (P2P) and person-to-merchant (P2M) transactions.**
- **The e ₹-R will continue to offer features of physical cash of safety, trust, and settlement finality.**

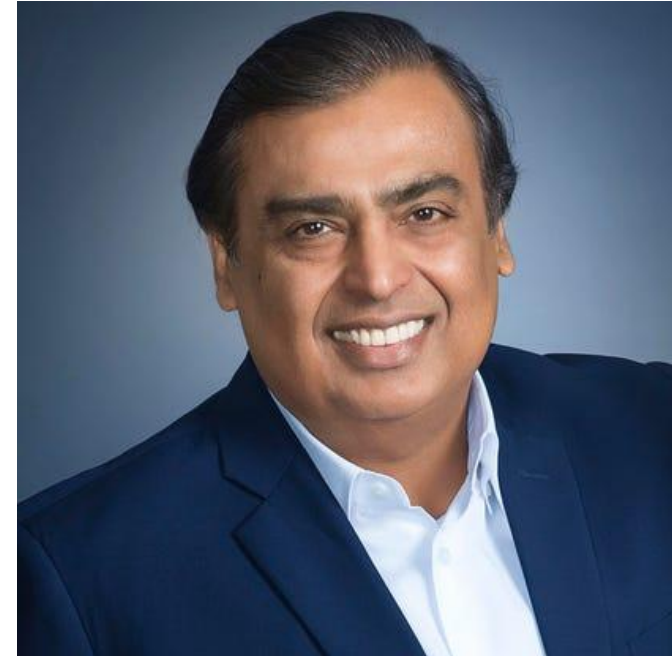


➤ **Who overtook Gautam Adani to become richest Indian in the world?**

- A) Mukesh Ambani
- B) Nita Ambani
- C) Radhakishan Damani
- D) Savitri Jindal
- E) None of these

Answer

A) Mukesh Ambani



Explanation

- Reliance Industries Chairman **Mukesh Ambani** has **overtaken Adani Group chairman Gautam Adani to become the richest Indian in the world with a net worth of USD 84.3 billion**, according to Forbes Real-time billionaire list for 2023.
- Ambani overtook Adani after the Reliance Industries Chairman's assets went up 0.19 per cent with an increase of wealth by USD 164 million while Gautam Adani's assets went down by 4.62 per cent with the industrialist's wealth pegged at USD 84.1 billion according to the real time tracker of Forbes



BUSINESS AND ECONOMY

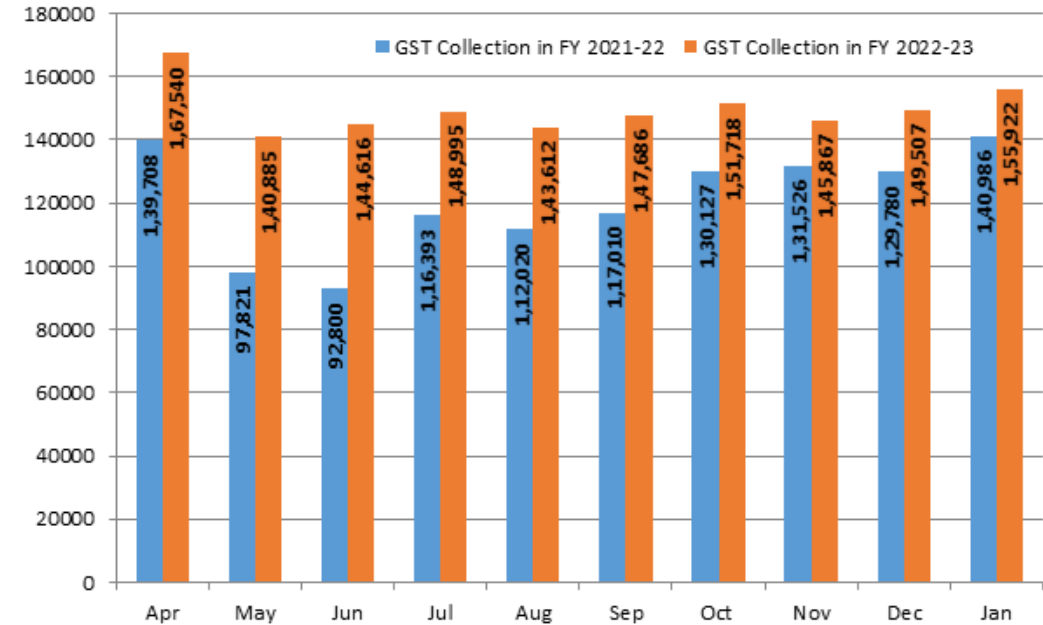


➤ How many crores gross GST revenue collected in the month of January 2023?

- A) Rs 1,55,922 crore
- B) Rs 1,67,470 crore
- C) Rs 1,69,354 crore
- D) Rs 1,37,118 crore
- E) None of these

Answer

A) Rs 1,55,922 crore



Explanation

- The gross GST revenue collected in the month of January 2023 till 5:00 PM on 31.01.2023 is **Rs 1,55,922 crore** of which CGST is Rs 28,963 crore, SGST is Rs 36,730 crore, IGST is Rs 79,599 crore (including Rs 37,118 crore collected on import of goods) and cess is Rs 10,630 crore (including Rs 768 crore collected on import of goods).
- The Government has settled Rs 38,507 crore to CGST and Rs 32,624 crore to SGST from IGST as regular settlement.
- The total revenue of Centre and the States in the month of January 2023 after regular settlement is Rs 67,470 crore for CGST and Rs 69,354 crore for the SGST.
- The revenues in the current financial year upto the month of January 2023 are 24% higher than the GST revenues during the same period last year.
- The revenues for this period from import of goods are 29% higher and from domestic transaction (including import of services) are 22% higher than the revenues from these sources for the same period last year.



ACQUISITIONS AND MERGERS



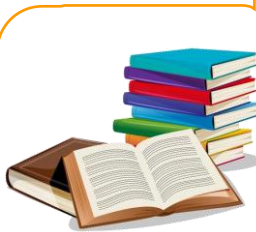
➤ Who partnered with Care Health Insurance?

- A) Paul Merchants
- B) TATA
- C) Apollo
- D) Medlife
- E) None of these



Answer

A) Paul Merchants



ACQUISITIONS AND MERGERS



Explanation

- **Paul Merchants**, a fast-growing NBFC based in Chandigarh, has partnered with **Care Health Insurance** to provide their customers with various health insurance products.
- PML Gold Plus Programme which provides group health cover to customers along with the gold loan was successfully launched a month ago.
- "At Paul Merchants, we serve customers from semi-urban to rural India by providing them with affordable Gold Loans to meet their basic financial needs.
- We are pleased to collaborate with Care Health Insurance, to offer our customers comprehensive healthcare and wellness solutions. Our Insurance products will help, **to alleviate the financial burden of unexpected hospitalisation or medical emergencies.**
- Care Health Insurance has done exceptionally well with customers and has gained good traction in the very first month of our partnership," said Rajneesh Bansal, Managing Director of Paul Merchants.



APPOINTMENTS



➤ **RBI appointed whom as member of Advisory Committee of SIFL, SEFL?**

- A) V Ramachandra
- B) Dinesh Kumar Khara
- C) S.S. Mallikarjuna Rao
- D) Hasmukh Adhia
- E) None of these

Answer

A) V Ramachandra



APPOINTMENTS



Explanation

- The Reserve Bank appointed **V Ramachandra, former chief general manager of Canara Bank, as a member of the Advisory Committee of Srei Infrastructure Finance Limited (SIFL) and Srei Equipment Finance Limited (SEFL).**
- After superseding the boards of SIFL and SEFL in October 2021, the RBI had appointed a three-member advisory committee to assist the administrator of the two crisis-ridden firms.
- **"Consequent upon the resignation of Shri Farokh N Subedar from the Advisory Committee with effect from January 31, 2023, it has been decided to appoint Shri V Ramachandra as a member of the Advisory Committee with immediate effect,"** the central bank said in a statement.
- The Advisory Committee shall advise the Administrator in the operations of SIFL and SEFL during the corporate insolvency resolution process, it added.



AWARDS



➤ Who among the following conferred Lifetime Achievement Honour in UK?

- A) Manmohan Singh
- B) Jawaharlal Nehru
- C) Indira Gandhi
- D) Atal Bihari Vajpayee
- E) None of these



Answer

A) Manmohan Singh



AWARDS



Explanation

- Former prime minister **Dr Manmohan Singh** was recently conferred a **Lifetime Achievement Honour by the India-UK Achievers Honours in London** for his contribution to economic and political life.
- The Honour, announced at an awards ceremony last week, will be handed over to Dr Singh in New Delhi by the National Indian Students and Alumni Union (NISAU) UK at a later date.
- **The India-UK Achievers Honours by NISAU UK, in partnership with the British Council in India and the UK's Department for International Trade (DIT)**, celebrate the achievements of Indian students who studied at British universities and the Lifetime Achievement Honour is a nod to Dr Singh's academic achievements at the Universities of Oxford and Cambridge.



SCIENCE AND TECHNOLOGY



➤ Which country announced support to Bhutan for 3rd international internet gateway?

- A) India
- B) S.Africa
- C) USA
- D) UK
- E) None of these

Answer
A) India



Explanation

- **India announced its help for the development of Bhutan's third international internet gateway.**
- According to the Embassy of India in Bhutan, the government will facilitate a concessional rate to reduce the cost of the gateway's operations.
- "As part of the expanding **India-Bhutan digital partnership**, the Government of India is pleased to support the Royal Government of Bhutan for the establishment of the third international internet gateway for Bhutan.
- In this regard, the Government of India will be facilitating a concessional rate to bring down the cost of operations of the gateway.
- **The gateway is expected to enhance redundancy, connect remote pockets of Bhutan, increase internet bandwidth, and reduce the cost of internet connectivity for users,**" read a press release by the Indian Embassy in Thimphu.
- India is collaborating with Bhutan on a number of technology initiatives. Under Bhutan's Flagship Program '**Digital Drukyul**', an optical fibre backbone has been provided till the gewog (village) level across all 20 districts of Bhutan.



SCIENCE AND TECHNOLOGY



➤ **CAG of which country took over chairmanship of audit institutions of G20 nations?**

- A) India
- B) S.Africa
- C) USA
- D) UK
- E) None of these

Answer
A) India



Explanation

- **Comptroller and Auditor General of India (CAG) has taken over the chairmanship of SAI20**, with India assuming the G20 presidency on December 1, 2022.
- **The SAI 20 Engagement Group of G20 nations recognises the crucial role of Supreme Audit Institutions in fortifying governance**, office of CAG said in a statement.
- The SAI20 Engagement Group under CAG of India aims to bring together an ecosystem wherein SAs are active partners in governance, promoting transparency and accountability, it said.
- **"Girish Chandra Murmu, CAG of India**, firmly believes that the SAI20 collaboration initiative would continue to strengthen governance by fostering cooperation and coordination among member countries in supporting key global issues of economic growth and stability, trade, and sustainable development, thereby leading to effective policy-making and implementation in G20 countries," it said.



ENVIRONMENT AND ENERGY



➤ **Yaya Tso will be which state's first biodiversity heritage site?**

- A) Assam
- B) Arunachal Pradesh
- C) Mizoram
- D) Ladakh
- E) None of these

Answer

D) Ladakh



Explanation

- **Yaya Tso, known as birds' paradise for its beautiful lake located at an altitude of 4,820 metres, has been proposed as Ladakh's first biodiversity heritage site (BHS), officials said.**
- **The Biodiversity Management Committee, the panchayat of Chumathang village, along with SECURE Himalaya Project recently resolved to declare Yaya Tso as Ladakh's first BHS under the Biological Diversity Act, they said.**
- The resolution was signed after multiple rounds of consultations between the village stakeholders and SECURE Himalaya project **to declare the high-altitude lake and its catchment as a biodiversity heritage site**, the officials said.
- Further, the project will facilitate the official notification of the BHS after taking the application up with the Ladakh Biodiversity Council.



INTERNATIONAL AFFAIRS



➤ Which country hosted first BRICS meeting in Bela Bela?

- A) India
- B) S.Africa
- C) USA
- D) UK
- E) None of these

Answer
B) S.Africa



INTERNATIONAL AFFAIRS



Explanation

- As Chair of **BRICS** for the year **2023**, **South Africa** will host the **first meeting of its tenure - the BRICS Sherpas and Sous-Sherpas - in Bela Bela, Limpopo Province, from February 1-2**, stated a press release of the Department of International Relations and Cooperation, South Africa.
- Professor **Anil Sooklal, Ambassador-at-Large for Asia and BRICS and South Africa's BRICS Sherpa** will host his counterparts from the **Brazil, Russia, India and China**.
- **BRICS is a grouping of five major emerging economies - Brazil, Russia, India, China and South Africa** - which together represent about 41 per cent of the world's population, 26 per cent of the planet's landmass across four of the continents, 25 per cent of global GDP and 20 per cent of world trade.
- South Africa is Chairing BRICS under the theme: "**BRICS and Africa: Partnership for Mutually Accelerated Growth, Sustainable Development, and Inclusive Multilateralism**," added the release.



INTERNATIONAL AFFAIRS



➤ Which country will be theme country at 2025 Madrid International Book Fair: Envoy?

- A) India
- B) S.Africa
- C) USA
- D) UK
- E) None of these

Answer
A) India



INTERNATIONAL AFFAIRS



Explanation

- **India will be invited as the focal country at the Madrid International Book Fair in 2025**, the Ambassador of Spain to the country Jose Maria Ridao said.
- **Spain is the theme country at the 46th International Kolkata Book Fair.**
- **Ridao, who was present at the 'Spain Pavilion'**, said, "We want to have a direct relation with Indian authors, which will begin from this book fair in a bigger way."
- "We are inviting India as the theme country at the Madrid International Book Fair in 2025.
- It is usually for publishers only.
- But, we can expand the horizon, to include cinema and music as well," he told PTI.
- There are over 100 events lined up at the pavilion, the envoy said.
- He said as part of the cultural exchange between the two countries, **Spain has donated books to five universities in Bengal, where the Spanish language is taught.**



NATIONAL AFFAIRS



➤ Which state launched millet mission with Rs 200 crore allocation?

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

Answer
A) Maharashtra



NATIONAL AFFAIRS



Explanation

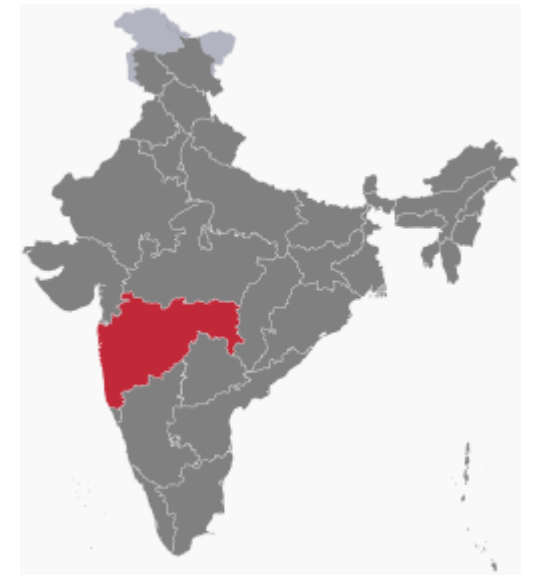
- Chief Minister **Eknath Shinde** launched the **Maharashtra millet mission** and said **Rs 200 crore has been earmarked for this purpose.**
- The launch comes after a major push for millet by Prime minister Narendra Modi.
- The year 2023 has been declared by the United Nations as the International Year of the Millet, following a proposal by India.
- Shinde said to ensure that the area of sowing of millets increases and farmers get the right price, **Rs 200 crore has been earmarked for assisting the businesses involved in the processing of millets.**
- **“This will lead to a rise in the production and also the sale (of millets), and create a value chain,”** the chief minister said.
- He hoped, through the millet mission, the younger generation will switch to foods made of eatables from junk food.
- Shinde also said the state government has hiked the Minimum Support Price for millets including for jowar by 73 per cent, bajra by 65 per cent, and ragi by 88 per cent.



Titbits

Maharashtra

- Capital: **Mumbai,Nagpur (Winter)**
- CM: **Ekanthe Shinde**
- Governor: **Bhagat Singh Koshyari**
- Language: **Hindi**
- National Park: **Gugamal National Park**
- Wildlife Sanctuary: **Koyna Wildlife Sanctuary**
- Ramsar Site: **Lonar Lake, Nandur Madhameshwar**
- Tiger Reserve: **Sahyadri Tiger Reserve**
- Power Station: **Amravati Thermal power Plant**
- Dams: **Koyna**
- RRB: **Maharashtra Gramin Bank (BOM), Vidharbha Konkan Gramin Bank (BOI)**
- UNESCO Site: **Ajanta Caves, Ellora Caves, Elephant Caves, Chhatrapati Shivajii Terminus, Western Ghats**



NATIONAL AFFAIRS



➤ AIM inaugurated ACIC-CBIT Research and Entrepreneurship Foundation in _____ ?

- A) Hyderabad
- B) Chennai
- C) Vizag
- D) Bengaluru
- E) None of these

Answer

A) Hyderabad

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Explanation

- **Dr. Chintan Vaishanv, Mission Director, Atal Innovation Mission, NITI Aayog inaugurated ACIC-CBIT centre, January 31st 2023 in Hyderabad.**
- AIM team visited the centre to understand the different lab setups, technology and infrastructure for incubatees.
- Along with the inauguration of the centre, ACIC-CBIT hosted the first Startup 20X event in the form of talks from four startup founders working in different areas ranging from infrastructural development, millet manufacturing, mental health and upskilling rural innovators.
- These startups are working to bring about a change for the betterment of the community and nation at large.
- Speaking during the event Dr. Chintan said; **“Communities play a very important role in our lives and motivating innovators from the grassroots is an essential part of building an inclusive startup ecosystem across the country which is possible through the support of on ground institutions like ACICs working closely to transform this idea into action”.**



NATIONAL AFFAIRS

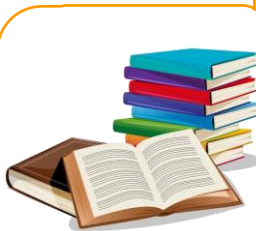


➤ Shri G Kishan Reddy launched the Visit India Year 2023 logo in _____?

- A) New Delhi
- B) Kerala
- C) Punjab
- D) Haryana
- E) None of these

Answer

A) New Delhi



Explanation

- **Shri G. Kishan Reddy, Minister of Tourism, Culture and Development of North Eastern Region (DONER) launched the Visit India Year 2023 initiative and unveiled its logo at New Delhi, kicking off the year of grand plans and activities for promoting tourism in India.**
- **On the occasion, Union Minister for Tourism said that the logo of Visit India Year 2023 is being launched and this is an important year as India is heading G20.**
- The Union Minister also said that more than one lakh foreign delegates will visit India this year and they will be showcased entire gamut of India's Culture, including monuments and festivals.
- **Shri G. Kishan Reddy added that each foreign delegate of G20 will be a brand ambassador of India's culture, heritage and tourist destinations.**
- Shri Kishan Reddy further stated that Ministry of Tourism is coordinating with Indian missions and other stakeholders to have a conducive environment for foreign visitors this year.



NATIONAL AFFAIRS



➤ Which place will become new Andhra Pradesh capital?

- A) Visakhapatnam
- B) Mangaluru
- C) Nellore
- D) Bengaluru
- E) None of these



Answer

A) Visakhapatnam



Explanation

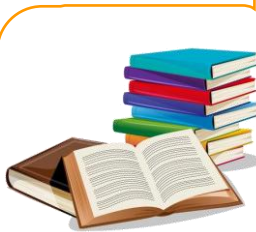
- Andhra Pradesh Chief Minister **YS Jagan Mohan Reddy** on **31 January** announced that **Visakhapatnam** will be the **new state capital**.
- Earlier in 2015, the then **CM N Chandrababu Naidu** had **declared that Amaravati would be the new capital**.
- However, in 2020, the state planned to have three capital cities — **Amaravati, Visakhapatnam and Kurnool**.
- In March last year, the Andhra Pradesh High Court ruled against three capitals and told the government to develop Amaravati, which has become the centre of a land scam.



QUICK RECALL



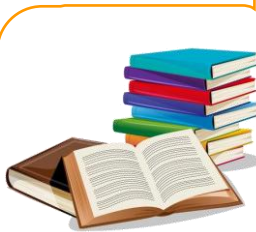
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- ❖ Rs 1,55,922 crore gross GST revenue collected in the month of January 2023
- ❖ Paul Merchants partners with Care Health Insurance
- ❖ RBI appoints V Ramachandra as member of Advisory Committee of SIFL, SEFL
- ❖ Former PM Manmohan Singh conferred Lifetime Achievement Honour in UK
- ❖ India announces support to Bhutan for 3rd international internet gateway



QUICK RECALL



- ❖ CAG India takes over chairmanship of audit institutions of G20 nations
- ❖ Yaya Tso to be Ladakh's first biodiversity heritage site
- ❖ South Africa hosts first BRICS meeting in Bela Bela
- ❖ India to be theme country at 2025 Madrid International Book Fair: Envoy
- ❖ Maha launches millet mission with Rs 200 crore allocation
- ❖ AIM inaugurates ACIC-CBIT Research and Entrepreneurship Foundation in Hyderabad
- ❖ Shri G Kishan Reddy launches the Visit India Year 2023 logo in New Delhi
- ❖ Vizag to become new Andhra Pradesh capital



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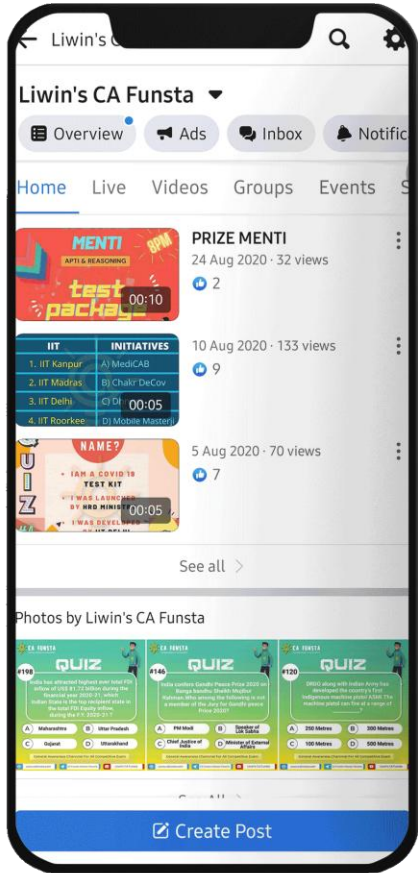
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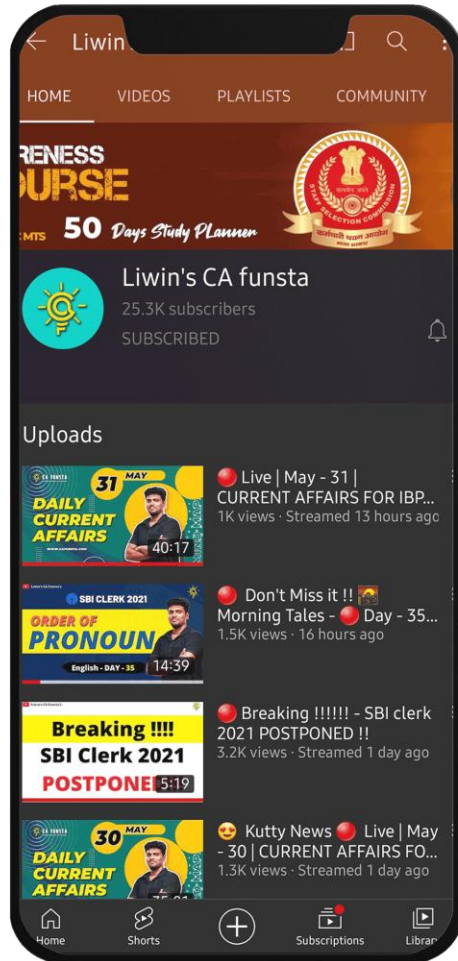
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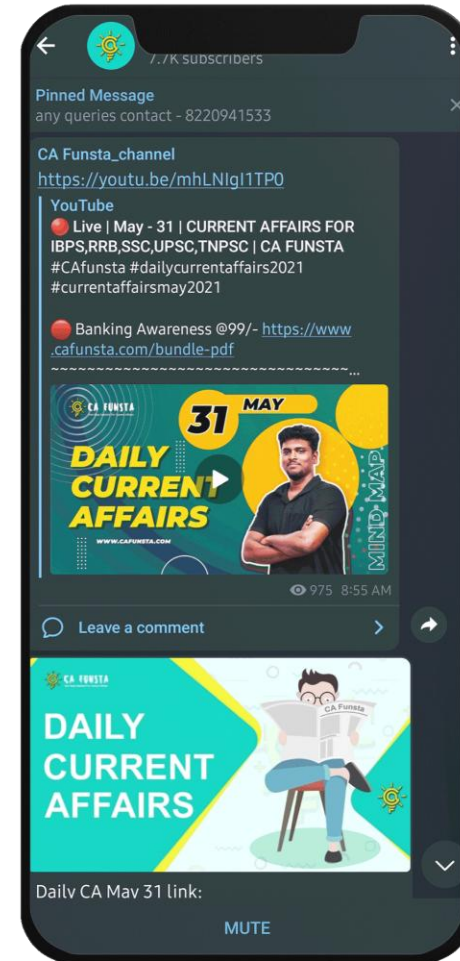
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