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➤ **What is the Reserve Bank of India's (RBI) recent exemption related to Additional Factor of Authentication (AFA)?**

- A) Exemption for all transactions
- B) Exemption for transactions up to Rs 50,000
- C) Exemption for transactions up to Rs 1 lakh
- D) Exemption for online shopping transactions
- E) Exemption for international transactions

Answer

C) Exemption for transactions up to Rs 1 lakh



Explanation

- **The Reserve Bank of India has exempted the requirement of Additional Factor of Authentication (AFA) for transactions up to Rs 1 lakh for certain categories of payments.**
- **These include subscriptions to mutual funds, payment of insurance premiums, and payments of credit card bills.**
- **An additional factor of authentication (AFA) is currently required for recurring transactions exceeding Rs 15,000.**



Explanation

- It is now proposed to enhance this limit to Rs 1 lakh per transaction for recurring payments, which will further accelerate the usage of e-mandates.
- The framework for processing of e-mandates for recurring transactions was introduced in August 2019 to balance the safety and security of digital transactions with customer convenience.
- The number of e-mandates registered currently stands at 8.5 crore, processing transactions worth nearly Rs 2,800 crore per month.



➤ **What is the proposed new transaction limit for UPI transactions related to medical or healthcare and educational services, as per the RBI's proposal?**

- A) Rs 2 lakh
- B) Rs 3 lakh
- C) Rs 4 lakh
- D) Rs 5 lakh
- E) Rs 10 lakh



Answer
D) Rs 5 lakh



Explanation

- **The Reserve Bank of India (RBI) proposed enhancing the limit of UPI transactions undertaken for medical or healthcare and educational services from Rs 1 lakh to Rs 5 lakh per transaction.**
- Currently, the transaction limit for UPI is capped at Rs 1 lakh, except a few categories like capital markets (AMC, broking, mutual funds, etc.), collections (credit card payments, loan re-payments, EMI), Insurance etc. where the transaction limit is Rs 2 lakh.
- In December 2021, the transaction limit for UPI payments for Retail Direct Scheme and IPO subscriptions was increased to Rs 5 lakh.



➤ **Which urban co-operative bank in Uttar Pradesh had its license cancelled by the Reserve Bank of India (RBI)?**

- A) Sitapur Urban Co-operative Bank
- B) Uttar Pradesh Co-operative Bank
- C) Urban Co-operative Bank of Lucknow
- D) RBI Co-operative Bank
- E) State Bank of Uttar Pradesh

Answer

A) Sitapur Urban Co-operative Bank



Explanation

- **The Reserve Bank of India (RBI) has cancelled the licence of Urban Co-operative Bank (UCB), Sitapur, Uttar Pradesh.**
- **Urban Co-operative Bank Limited, Sitapur, Uttar Pradesh" is prohibited from conducting the business of 'banking' which includes, among other things, acceptance of deposits and repayment of deposits as defined in Section 5(b) read with Section 56 of the Banking Regulation Act, 1949 with immediate effect.**



Explanation

- The Commissioner and Registrar of Cooperative, Uttar Pradesh has also been requested to issue an order for winding up the bank and appoint a liquidator for the bank.
- **On liquidation, every depositor would be entitled to receive deposit insurance claim amount of his/her deposits up to a monetary ceiling of Rs 5 lakh from Deposit Insurance and Credit Guarantee Corporation (DICGC).**
- As per the data submitted by the bank, **98.32 per cent of the depositors are entitled to receive full amount of their deposits from DICGC.**



- Which state is associated with the Rajarshi Shahu Sahakari Bank, one of the co-operative banks penalized by the RBI?

- A) Maharashtra
- B) Gujarat
- C) Karnataka
- D) Rajasthan
- E) Punjab

Answer

A) Maharashtra



Explanation

- The RBI imposed monetary penalties on four co-operative banks for deficiencies in regulatory compliance
- These co-operative banks are: **Rajarshi Shahu Sahakari Bank, The Prathamik Shikshak Sahakari Bank, Patan Co-operative Bank, and The District Co-operative Central Bank**
- **The Reserve Bank imposed a monetary penalty of Rs1.00 lakh on Rajarshi Shahu Sahakari Bank Ltd., Pune, Maharashtra for non-compliance with the directions issued by RBI on 'Maintenance of Deposit Accounts - Primary (Urban) Co-operative Banks'**



Explanation

- RBI imposed a **monetary penalty of Rs 1.00 lakh on The Prathamik Shikshak Sahakari Bank Limited, Satara, Maharashtra** for non-compliance with the directions issued by RBI on 'Management of Advances-UCBs'.
- The **Prathamik Shikshak Sahakari Bank** had **sanctioned gold loans beyond prescribed regulatory limit under bullet repayment scheme.**
- **The Reserve Bank imposed a monetary penalty of Rs1.00 lakh on Patan Co-operative Bank Limited, Mumbai, Maharashtra** for non-compliance with directions issued by RBI on 'Reserve Bank of India – Know Your Customer (KYC) Direction, 2016'.



Explanation

- The Patan Co-operative Bank had failed to carry out periodic review of risk categorisation of accounts.
- **The RBI imposed a monetary penalty of Rs 10,000 on The District Co-operative Central Bank Ltd., Mahabubnagar, Telangana** for non-compliance with the directions issued by the National Bank for Agriculture and Rural Development (NABARD) on 'Review of Frauds – Guidelines on Monitoring and Reporting System' read with 'Frauds - Guidelines for Classification, Reporting and Monitoring of Frauds'.
- The District Co-operative Central Bank had not reported cases of fraud to NABARD within the stipulated timeline.



Penalties by RBI on Co Operative Banks:

- **Rajarshi Shahu Sahakari Bank, Pune – Rs 1 Lakh Penalty**
- **Prathamik Shikshak Sahakari Bank , Satara, Maharashtra – Rs 1 Lakh Penalty**
- **Patan Co-operative Bank, Mumbai – Rs 1 Lakh Penalty**
- **District Co-operative Central Bank, Mahabubnagar, Telengana – Rs 10,000 Penalty**



➤ **Who chaired the Working Group on Digital Lending, which recommended the introduction of a separate regulatory framework for loan aggregation services?**

- A) Raghuram Rajan
- B) Urjit Patel
- C) Shaktikanta Das
- D) Jayant Kumar Dash
- E) Arvind Subramanian

Answer

D) Jayant Kumar Dash



Explanation

- **The Reserve Bank of India is to introduce a regulatory framework for loan aggregation services offered by Lending Service Providers (LSPs).**
- **This separate regulatory framework is based on the recommendation of the Working Group on Digital Lending, chaired by Jayant Kumar Dash.**
- The recommendations were accepted by the central bank in August 2022.
- The digital lending ecosystem comprises services that aggregate loan offers from lenders (called web-aggregation of loan products) for the guidance of customers.



Explanation

- The proposed framework will focus on enhancing transparency in the operation of web aggregators of loan products (WALPs), increase customer centricity and enable borrowers to make informed choices.
- WALP entails aggregation of loan offers from multiple lenders on an electronic platform that enables borrowers to compare and choose the best available option to avail of a loan from one of the lenders.



➤ **Which organization, under the RBI, will set up and initially operate the proposed cloud facility for the financial sector?**

- A) Indian Financial Technology & Allied Services (IFTAS)
- B) National Payments Corporation of India (NPCI)
- C) Reserve Bank Innovation Hub (RBIH)
- D) Securities and Exchange Board of India (SEBI)
- E) Banking Codes and Standards Board of India (BCSBI)



Answer

A) Indian Financial Technology & Allied Services (IFTAS)



Explanation

- The Reserve Bank of India (RBI) is working on establishing a cloud facility for the financial sector in India.
- The proposed facility would enhance the security, integrity and privacy of financial sector data.
- **The cloud facility will be set up and initially operated by Indian Financial Technology & Allied Services (IFTAS), a wholly-owned subsidiary of RBI.**
- Eventually, the facility will be transferred to a separate entity owned by financial sector participants.



➤ **Which infrastructure consultancy and engineering firm has entered into a memorandum of understanding (MoU) with Oil India Limited for the development of Duliajan Township in Assam?**

- A) Larsen & Toubro
- B) GMR Infrastructure
- C) RITES
- D) Hindustan Construction Company (HCC)
- E) Gammon India



Answer
C) RITES



Explanation

- **Infrastructure consultancy and engineering firm RITES has entered into a memorandum of understanding (MoU) with Oil India Limited, the national oil company, to develop Duliajan Township, Assam, as a mini smart city.**



Titbits

Rail India Technical and Economic Services Limited **(RITES):**

Founded: 1974

HQ: Gurgaon, Haryana

Chairman and MD: Rahul Mithal

Navaratna Status: 2023

Oil India Limited (OIL):

Founded: 18 February 1959

HQ: Duliajan, Assam

Chairman and MD: Ranjith Rath

Maharatna Status: 13th Maharatna – 2010



➤ Which fiscal year does the projection of 7.0% real GDP growth by the RBI apply to?

- A) FY21
- B) FY22
- C) FY23
- D) FY24
- E) FY25

Answer
D) FY24



Explanation

- **The Reserve Bank of India (RBI) has bumped up its real GDP growth projection for FY24 to 7 per cent from 6.5 per cent even as the CPI inflation projection has been retained at 5.4 per cent.**
- Real GDP growth for Q3 has been revised to 6.5 per cent (6.0 per cent); and Q4 to 6.0 per cent (5.7 per cent).
- Real GDP growth projection for Q1:2024- 25 has been nudged up to 6.7 per cent (6.6 per cent). The real GDP growth projection for Q2 and Q3 are at 6.5 per cent and 6.4 per cent, respectively, with risks evenly balanced.



Explanation

- RBI retained CPI inflation projection at 5.4 per cent for 2023-24, with Q3 at 5.6 per cent and Q4 at 5.2 per cent.
- CPI inflation for Q1:2024-25 is projected at 5.2 per cent; Q2 at 4.0 per cent; and Q3 at 4.7 per cent.



Gross Domestic Product (GDP):

- **GDP measures the monetary value of final goods and service, those that are bought by the final user—produced in a country in a given period of time (say a quarter or a year).**
- **It counts all of the output generated within the borders of a country.**
- **GDP is composed of goods and services produced for sale in the market and also includes some nonmarket production, such as defense or education services provided by the government.**



Gross Domestic Product (GDP):

- The international standard for measuring GDP is contained in the **System of National Accounts, 1993**, compiled by the International Monetary Fund, the European Commission, the Organization for Economic Cooperation and Development, the United Nations, and the World Bank.



Consumer Price Index (CPI):

- The consumer price index or CPI is a metric that is used to measure inflation.
- CPI measures retail inflation by collecting data on the prices of goods and services that are consumed by the retail population of the country.
- CPI meaning refers to an increase in the price level of a selected basket of goods and services over a select period of time.



➤ What is the primary purpose of adjusting the repo rate by the Monetary Policy Committee?

- A) Controlling inflation
- B) Stimulating economic growth
- C) Managing foreign exchange reserves
- D) Regulating the fiscal deficit
- E) Controlling unemployment



Answer

A) Controlling inflation



Explanation

- **The Monetary Policy Committee decided to continue its status quo on the policy repo rate at 6.5%.**
- The last time MPC raised the repo rate (the interest rate at which RBI provides liquidity to Banks and Primary Dealers to overcome short-term liquidity mismatches) was in February 2023, when it upped it from 6.25 per cent to 6.50 per cent.



Monetary Policy Committee:

- **The Reserve Bank of India Act, 1934, was amended by Finance Act (India), 2016, to constitute MPC which will bring more transparency and accountability in fixing India's monetary policy.**
- **MPC is recommended by the Urjit Patel Committee.**
- The Monetary Policy Committee is responsible for fixing the benchmark interest rate in India.
- **The meetings of the Monetary Policy Committee are held at least four times a year** (specifically, at least once a quarter) and it publishes its decisions after each such meeting.



Monetary Policy Committee:

- **The committee comprises six members – three officials of the Reserve Bank of India and three external members nominated by the government of India.**
- **The governor of the Reserve Bank of India is the chairperson ex officio of the committee.**
- **The current mandate of the committee is to maintain 4% annual inflation until 31 March 2026 with an upper tolerance of 6% and a lower tolerance of 2%.**



Composition:

1. **Ex officio Chairman – Governor – Shakthikanta Das**
2. **Deputy Governor of the Bank in charge of monetary policy – Michael Debrata Patra**
3. **Executive Director of the Bank in charge of monetary policy – Rajiv Ranjan**
4. **Prime Minister Narendra Modi's economic advisory council – Ashima Goyal (member)**
5. **Senior advisor at the National Council for Applied Economic Research, a New Delhi based think-tank – Shahshanka Bhide**
6. **Finance and accounting professor at the Indian Institute of Management, Ahmedabad – Jeyanth Varma**



Repo rate: (6.50%)

- Repo rate is the rate at which the central bank of a country (Reserve Bank of India in case of India) lends money to commercial banks in the event of any shortfall of funds.
- Repo rate is used by monetary authorities to control inflation.



➤ **Which two entities have collaborated to offer comprehensive car and bike insurance products on the PhonePe platform?**

- A) HDFC Ergo and Google Pay
- B) ACKO General Insurance and PhonePe
- C) ICICI Lombard and Paytm
- D) Bharti AXA and PhonePe
- E) SBI General Insurance and Amazon Pay



Answer

B) ACKO General Insurance and PhonePe



Explanation

- **ACKO General Insurance and PhonePe have joined forces to offer a variety of comprehensive car and bike insurance products directly to users on the PhonePe platform.**
- The integration of ACKO with PhonePe is facilitated through the cutting-edge partnership API stack, crafted for modularity and smooth integration.
- This API stack is geared to facilitate quick and efficient collaborations with online distributors, ensuring that ACKO's personalized pricing, innovative SKUs, and consistent user experience are seamlessly delivered to all partners, with PhonePe being the first in line.

Keypersons: Vishal Gupta, CEO, PhonePe Insurance, Sanjeev Srinivasan, CEO, ACKO General Insurance



Titbits

ACKO General Insurance:

Founded: 2016

HQ: Mumbai, Maharashtra

CEO: Sanjeev Srinivasan

PhonePe:

Founded: 2015

HQ: Bengaluru, Karnataka

Founders: Sameer Nigam, Rahul Chari, Burzin Engineer

Co Founder and CEO: Sameer Nigam



ACQUISITIONS AND MERGERS



➤ What type of entity is NARCL, which is acquiring the two insolvent Srei companies?

- A) Private equity firm
- B) Commercial bank
- C) State-backed bad bank
- D) Investment advisory company
- E) Mutual fund

The logo for Srei Infrastructure Finance Limited, consisting of the letters 'SREI' in a bold, red, sans-serif font.

Srei Infrastructure Finance Limited

Answer

C) State-backed bad bank



ACQUISITIONS AND MERGERS



Explanation

- **State-backed National Asset Reconstruction Company (NARCL) signed documents for acquisition of two insolvent Srei companies under the corporate insolvency resolution process (CIRP).**
- **The bad bank had emerged as the winning bidder to acquire Srei Infrastructure Finance and Srei Equipment Finance.**
- **As a part of the resolution process NARCL has paid 50% of the committed resolution amount to the lending consortium.**
- **The resolution plan has received approval from the National Company Law Tribunal (NCLT), the Reserve Bank of India, and the Competition Commission of India (CCI).**



ACQUISITIONS AND MERGERS



Explanation

- Three bidders, NARCL, the consortium of Varde Partners and Arena Investors, and Authum Investment had participated in the challenge mechanism process, adopted by the CoC, to acquire the two NBFCs under the CIRP.
- After the challenge mechanism process ended, NARCL's offer of Rs 5,555 crore in net present value (NPV) terms, which includes an upfront cash of Rs 3,180 crore, was found to be the highest.
- The bad bank's gross offer stands at over Rs 14,000 crore, including cash and a committed amount of more than Rs 6,500 crore.



ACQUISITIONS AND MERGERS



Explanation

- Putting together all the components, financial creditors would be able to recover over 40% of the amount admitted as claims.
- The total admitted claims of financial creditors are Rs 32,750.22 crore.
- State Bank of India, Punjab National Bank, Axis Bank, HDFC Bank, Union Bank of India, Canara Bank, IDBI Bank, UCO Bank and Indian Overseas Bank, among others, are the financial creditors to the two firms.



ACQUISITIONS AND MERGERS



Explanation

Note: The Hon'ble Finance Minister, in the Union Budget 2021 announced the formation of an ARC-AMC structure, comprising two entities viz. **National Asset Reconstruction Company Limited (NARCL)**, and **India Debt Resolution Company Limited (IDRCL)** for aggregation and resolution of **Non-Performing Assets (NPAs)** in the banking industry



ACQUISITIONS AND MERGERS



Titbits

National Asset Restructuring Company Limited (NARCL):

NARCL a government entity, has been incorporated on 7th July 2021 with majority stake held by Public Sector Banks and balance by Private Banks with Canara Bank being the Sponsor Bank

NARCL is registered with the Reserve Bank of India as an Asset Reconstruction Company under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

MD and CEO: Natarajan Sundar



➤ Which country has officially informed China about its decision to quit the Belt and Road Initiative?

- A) Germany
- B) France
- C) Italy
- D) United Kingdom
- E) United States

Answer
C) Italy



Explanation

- **Italy has officially informed China that it is quitting the Belt and Road Initiative.**
- **Italy is the first western nation joined in Belt and Road initiative in 2019.**
- As of August 2023, 155 countries were listed as having signed up to the BRI



Belt and Road Initiative:

- It was introduced in 2013 with the goal of creating a network of land and marine routes that would connect Southeast Asia, Central Asia, the Gulf area, Africa, and Europe.
- The Maritime Silk Road and the Silk Road Economic Belt are the two main parts of the plan.



The Maritime Silk Road:

- It starts in the South China Sea and travels through it to reach South East Asia and Indo-China. From there, it goes across the Indian Ocean to reach Europe and Africa.

Silk Road Economic Belt:

- By building a network of overland transport routes, this component aims to enhance connectivity, infrastructure, and commerce linkages throughout Eurasia.

Note: Italy will assume the presidency of the G7 in 2024.



INTERNATIONAL AFFAIRS



Titbits

Italy:

Capital: Rome

Currency: Euro

President: Sergio Mattarella

Prime Minister: Giorgia Meloni



NATIONAL AFFAIRS



- What is the total value of the contract signed between the Ministry of Defence and TCIL for the Indian Coast Guard's digital project?

- A) Rs 588.68 million
- B) Rs 588.68 thousand
- C) Rs 5.88 crore
- D) Rs 58.68 crore
- E) Rs 588.68 crore

Answer

e) Rs 588.68 crore



Explanation

- **The Ministry of Defence signed a contract worth Rs 588.68 crore with state-owned Telecommunications Consultants India Limited (TCIL) for a digital project of the Indian Coast Guard (ICG).**
- This project will enable centralized monitoring and management of deployed applications and assets.
- The “Digital Coast Guard (DCG)” project was inked under the Buy (Indian) category.
- This project encompassing the construction of an advanced data centre, the establishment of a robust Disaster Recovery Data Centre, amplification of connectivity across ICG sites, and the development of the ERP system.



Explanation

- The DCG project marks the establishment of a Tier-III standard Data Centre.
- It enables centralized monitoring and management of applications deployed by the ICG, ensuring vigilant oversight of critical IT assets of the ICG



Titbits

Telecommunications Consultants India Limited (TCIL):

It is under the ownership of the Department of Telecommunications, Ministry of Communications, Government of India.

Founded: 1978

HQ: New Delhi

Chairman and MD: Sanjeev Kumar



➤ How much is the total approved cost for the 'Integrated Urban Flood Management activities for Chennai Basin Project'?

- A) Rs 561.29 million
- B) Rs 561.29 crore
- C) Rs 1,000 crore
- D) Rs 750 crore
- E) Rs 300 crore

Answer

B) Rs 561.29 crore



Explanation

- **The Centre has approved the first urban flood mitigation project of Rs 561.29 crore for Integrated for 'Integrated Urban Flood Management activities for Chennai Basin Project.'**
- **This is under the National Disaster Mitigation Fund (NDMF), which also includes Central assistance of Rs 500 crore.**
- The Prime Minister has directed the Ministry of Home Affairs to release, in advance, the Central share of the 2nd instalment of SDRF of Rs 493.60 crore to Andhra Pradesh and Rs 450 crore to Tamil Nadu.



Explanation

- The Centre had already released the 1st instalment of the same amount to both States.
- Tamil Nadu government sought an interim relief of Rs 5,060 crore from the Centre to carry out various development works affected due to the incessant rain caused by cyclone Michaung.
- This is for carrying out relief in the affected districts of Chennai, Tiruvallurr, Kanchipuram, and Chengalpet



National Disaster Mitigation Fund:

- It is for the projects exclusively for the purpose of mitigation which is being served by the existing Centrally Sponsored Schemes / Central Sector (CS) Schemes such as Pradhan Mantri Krishi Sinchai Yojana, Krishonnati Yojana, National Mission on Sustainable Agriculture, MGNREGA, Major Irrigation projects, Namami Gange-National Ganga plan, River Basin Management, National River Conservation Plan and Water Resource Management.
- Additionally, the Ministry of Finance (MoF) has made a provision of 10% of total outlay for all CSS schemes (except for schemes which emanate from a legislation (eg.MGNREGA), as flexi fund.



- **How many districts in India have been identified as the most vulnerable under the National Innovations on Climate Resilient Agriculture (NICRA)?**

- A) 200
- B) 250
- C) 310
- D) 350
- E) 400

Answer
C) 310



Explanation

- **A total of 310 districts in the country have been identified as the most vulnerable ones under the National Innovations on Climate Resilient Agriculture (NICRA).**
- **Of the 310, 109 districts have been identified as "Very High" and 201 "Highly" vulnerable category.**
- The Indian Council of Agricultural Research has developed climate-resilient crop varieties for improving the food production.
- Since 2014, a total of 1,971 climate-resilient varieties have been developed and released.
- This includes 429 abiotic stress-tolerant varieties and 1,542 biotic stress-tolerant varieties.



Explanation

- The procurement of food- grains under MSP (minimum support price) scheme in- creased from 759.44 lakh tonnes (lt) in 2014-15 to 1062.69 lt in 2022-23.
- The expenditure incurred (at MSP values) on procurement of foodgrains increased from Rs 1.06-lakh crore to Rs 2.28-lakh crore, during the same period.
- Over 1.6 crore farmers have been benefited by MSP scheme



QUICK RECALL



- **Additional factor authentication exempted for e-mandates under Rs 1 lakh**
- **UPI transaction limit for medical, educational services to be hiked to Rs 5 lakh**
- **RBI cancels license of UP-based Urban Co-op Bank, Sitapur**
- **The RBI imposed monetary penalties on four co-operative banks for deficiencies in regulatory compliance**
- **RBI to introduce regulatory framework for loan aggregation services**
- **RBI to establish cloud facility for financial sector data**
- **RITES signs MoU with Oil India to develop Duliajan Township in Assam**
- **RBI revises FY24 real GDP growth projection to 7% from 6.5%**



QUICK RECALL



- **MPC maintains status quo on repo rate at 6.5%**
- **ACKO General Insurance and PhonePe have joined forces to offer a variety of comprehensive car and bike insurance products directly to users on the PhonePe platform**
- **NARCL signs documents for acquisition of two Srei firms, aims to revive equipment lending business**
- **Italy officially quits China's Belt and Road initiative**
- **MoD inks Rs 588 cr worth pact with TCIL for Indian Coast Guard's digital project**
- **Centre approves Rs 561 crore for Integrated Urban Flood Management activities for Chennai Basin Project**
- **310 districts most vulnerable to climate change, says Narendra Singh Tomar**



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