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➤ **The National Payments Corporation of India (NPCI) has expanded the linkage of UPI (Unified Payments Interface) with which digital payment system in Singapore?**

- A) DBS PayLah!
- B) NETS
- C) GrabPay
- D) PayNow
- E) Liquid Pay

**Answer**  
**D) PayNow**



## Explanation

- The **National Payments Corporation of India (NPCI)** announced the launch of the **UPI-PayNow linkage** that will enable Indians to receive remittances directly into their bank accounts from Singapore and vice-versa.
- Currently, users of mobile-based applications such as Bharat Interface for Money (BHIM), PhonePe, and Paytm can access the service
- Banks including Axis Bank, DBS Bank India, ICICI Bank, Indian Bank, Indian Overseas Bank, and State Bank of India (SBI) provide this functionality through their respective apps.



## Explanation

- Meanwhile, other third-party applications (TPAP) and bank applications such as Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Federal Bank, HDFC Bank, IDFC First Bank, IndusInd Bank, KarurVysya Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, and UCO Bank are expected to be added to the linkage soon.
- The UPI-PayNow facility will be available to users throughout the year.
- An Indian Unified Payments Interface (UPI) user on the aforementioned linkage will be able to send money to a user of Singapore's PayNow member using the latter's mobile number or a virtual payment address, and vice-versa.





## Titbits

### **National Payments Corporation of India:**

HQ: Mumbai, Maharashtra

Non-Executive Chairman: Biswamohan Mahapatra

MD and CEO: Dilip Asbe



- **DLabs at ISB (Indian School of Business) has launched 'Build for Billions' in collaboration with which entities?**

- A) NITI Aayog and SBI
- B) Ministry of Finance and HDFC Bank
- C) RBI Innovation Hub and Union Bank of India
- D) SEBI and ICICI Bank
- E) Ministry of Commerce and Axis Bank

**Answer**

**C) RBI Innovation Hub and Union Bank of India**



## Explanation

- **HyderabadDLabs** at the **Indian School of Business (ISB)** launched '**Build for Billions**', a startup accelerator programme, themed around financial inclusion for the informal economy, in partnership with Reserve Bank Innovation Hub (RBIH) and Union Bank of India.
- Gig workers, migrant workers, domestic workers, street vendors, carpenters, plumbers, electricians, and construction labourers – representing the informal economy – face multifaceted challenges.



## Explanation

- These include low and volatile income; irregular income streams; limited access to credit and savings; and a lack of social security nets. Recognising these hurdles, Build for Billions is poised to support visionary fintechstartups dedicated to addressing these issues.
- The 50-day equity-free accelerator by the business incubator DLabs, offers comprehensive support, including mentorship, capacity building, resources, networking opportunities, the chance to pitch to banks and investors, and a unique piloting opportunity with Union Bank.



## Titbits

### **Union Bank of India:**

HQ: Mumbai, Maharashtra

Non-Executive Chairman: Srinivasan Varadharajan

MD and CEO: A Manimekhalai



# ACQUISITIONS AND MERGERS



➤ **Tata Consumer Products has acquired a complete 100% stake in which company, known for brands like Ching's Secret and Smith & Jones, in an all-cash deal valued at ₹5,100 crore?**

- A) Britannia Industries
- B) ITC Limited
- C) Nestle India
- D) Capital Foods
- E) Hindustan Unilever Limited (HUL)

**Answer**  
**D) Capital Foods**



# ACQUISITIONS AND MERGERS



## Explanation

- **Tata Consumer Products** announced that it has acquired a complete **100% stake in Capital Foods**, renowned for marketing products under the brands Ching's Secret and Smith & Jones. The transaction, valued at ₹5,100 crore, will be an all-cash deal.



# APPOINTMENTS



- **The government has extended the tenure of whom as Deputy Governor of the Reserve Bank of India by a year?**

- A) Shaktikanta Das
- B) Michael Patra
- C) Rajeshwar Rao
- D) M. Rajeshwar Rao
- E) T. Rabi Sankar

**Answer**

**B) Michael Patra**





# APPOINTMENTS



## Explanation

- **The government** has extended the tenure of **MD Patra as Deputy Governor of the Reserve Bank of India by a year.**
- This is the second time that the Government has extended his tenure by a year.
- Patra was appointed as the Deputy Governor of RBI for three years in January 2020. Prior to his elevation, he was Executive Director at RBI.
- Patra oversees the functioning of Departments such as Monetary Policy Department, Financial Stability, Statistics and Information Management, Economic and Policy Research, Financial Markets Regulation, Financial Markets Operations, among others



# APPOINTMENTS



## Titbits

### RBI:

Founded: 1935

Nationalised: 1949

Governor: Shakthikanta Das (25th)

Deputy Governor: M D Patra, M Rajeshwar, T Rabi  
Shankar, J Swaminathan



# AWARDS



- **NICMAR (National Institute of Construction Management and Research) Hyderabad has received platinum certification under which green campus rating?**
- A) LEED (Leadership in Energy and Environmental Design)
  - B) BREEAM (Building Research Establishment Environmental Assessment Method)
  - C) IGBC (Indian Green Building Council)
  - D) GRIHA (Green Rating for Integrated Habitat Assessment)
  - E) ISO 14001



**Answer**

**C) IGBC (Indian Green Building Council)**



# AWARDS



## Explanation

- National Institute of Construction Management and Research, (NICMAR) Hyderabad has been awarded the platinum certification under the Indian Green Building Council's Green Campus Rating.
- With over 25 trees per acre or 47% green cover and water-efficient irrigation systems among green initiatives, NICMAR is leading the way in promoting sustainability in higher education institutions in India and sensitising young architects at an early stage. Of the total landscape area of 21,619 square metres, a whopping 90.04% is covered by drought-tolerant or native species while 9.96% is covered by turf.



# AWARDS



## Explanation

- The institute has also set up a sewage treatment plant (STP) for treating 100% on-site waste water, which is used for landscaping on campus. It also has a dedicated bicycle and pedestrian network for sustainable transportation. IGBC, established by the Confederation of Indian Industry (CII) in 2001, recently introduced new green rating tools as part of its net zero mission to accelerate the uptake of green building projects in the country and hence decarbonisation in the building sector. It has so far facilitated more than 11,586 projects across the country with a green footprint of over 10.42 billion square feet.



# AWARDS



## Titbits

### **Indian Green Building Council:**

HQ: Hyderabad, Telengana

Executive Director: S Venkatagiri



# AWARDS



➤ **Who honored late Savita Kanswal posthumously with the Tenzing Norgay National Adventure Award 2022?**

- A) Narendra Modi
- B) DroupadiMurmu
- C) Ram NathKovind
- D) Rajnath Singh
- E) Amit Shah

**Answer**

**C) DroupadiMurmu**



# AWARDS



## Explanation

- **President Droupadi Murmu** honoured **late Savita Kanswal** posthumously with Tenzing Norgay National Adventure Award 2022 in Land Adventure. Savita made history by becoming the first Indian woman to climb both Mt. Everest and Mt. Makalu within a remarkable 16-day period.
- She received the prestigious award in recognition of her outstanding achievements in the field of adventure. Despite her untimely passing, Radhe Shyam Kanswal, Savita's father, graciously accepted the award on behalf of his daughter. This recognition not only celebrates Savita's extraordinary accomplishments but also serves as inspiration for aspiring adventurers.





- **Mitsubishi Heavy Industries launched an H-IIA rocket carrying which satellite for the Japanese government?**

- A) IGS Radar-6
- B) Optical-8
- C) QZS-2
- D) RAPIS
- E) TSUBAME

**Answer**  
**B) Optical-8**



## Explanation

- **Mitsubishi Heavy Industries (7011.T)** launched an H-IIA rocket carrying the **Japanese government's Information-Gathering Satellite "Optical-8"**
- It was the 48th launch of Japan's flagship launch vehicle since 2001, bringing the success rate of the rocket, developed by Japan Aerospace Exploration Agency (JAXA), to 97.92%.
- Japan plans to retire H-IIA after two more launches and replace it with H3, but has been struggling with the transition after JAXA's first test launch failed in March last year. The H3's second test launch is slated for Feb. 15.



➤ Chief Minister Siddaramaiah and Deputy CM D.K. Shivakumar launched which scheme, as the fifth poll guarantee of the Congress, for educated unemployed youth in Karnataka?

- A) Kaushalya Karnataka Yojana
- B) Vidyarthi Nidhi
- C) Unnati Scheme
- D) Yuva Nidhi Scheme
- E) Ganga Kalyana Scheme



**Answer**

**D) Yuva Nidhi Scheme**



## Explanation

- **Chief Minister Siddaramaiah and Deputy CM D.K. Shivakumar** launched the **Yuva Nidhi scheme**, the fifth poll guarantee of the Congress for educated unemployed youth of Karnataka, in Shivamogga on January 12. Apart from their Cabinet colleagues, thousands of people and youths from Shivamogga and neighbouring districts turned up for the launch.
- The scheme offers financial aid to graduates and diploma holders who are yet to get a job, but only for a maximum of two years. Training will be provided to the graduates and diploma holders who register themselves on the skill connect portal of the State Government.



## Explanation

- The government has promised ₹3,000 per month to degree holders and ₹1,500 per month to diploma holders who were unable to get a job in the past six months and are not pursuing higher studies. The aid will be paid for two years.
- The launch was held on the birth anniversary of youth icon Swami Vivekananda. Organisers had made arrangements for close to one lakh people to witness the launch



# NATIONAL AFFAIRS



## Titbits

### Karnataka:

Capital: Bengaluru

Chief Minister: Siddharamaiah

Governor: Thawar Chand Gehlot



# QUICK RECALL



- **The National Payments Corporation of India (NPCI) announced the launch of the UPI-PayNow linkage**
- **HyderabadDLabs at the Indian School of Business (ISB) launched 'Build for Billions', a startup accelerator programme, themed around financial inclusion for the informal economy, in partnership with Reserve Bank Innovation Hub (RBIH) and Union Bank of India**
- **Tata Consumer Products announced that it has acquired a complete 100% stake in Capital Foods**
- **The government has extended the tenure of MD Patra as Deputy Governor of the Reserve Bank of India by a year.**
- **National Institute of Construction Management and Research, (NICMAR) Hyderabad has been awarded the platinum certification under the Indian Green Building Council's Green Campus Rating**



# QUICK RECALL

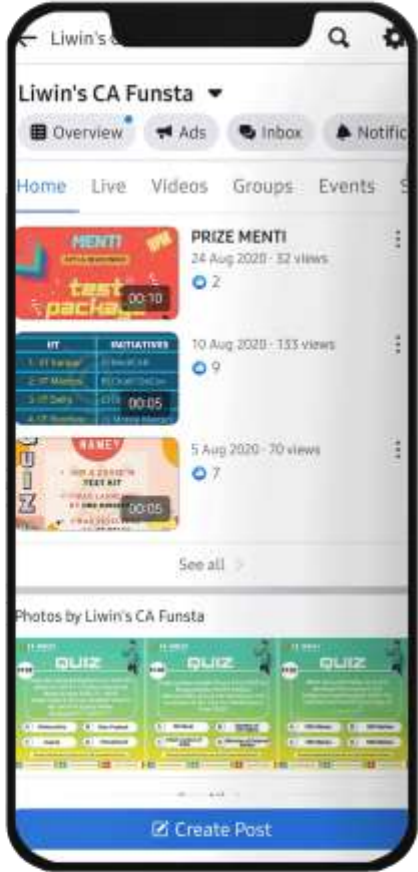


- **President Droupadi Murmu honoured late Savita Kanswal posthumously with Tenzing Norgay National Adventure Award 2022 in Land Adventure Savita**
- **Mitsubishi Heavy Industries (7011.T) launched an H-IIA rocket carrying the Japanese government's Information-Gathering Satellite "Optical-8"**
- **Chief Minister Siddaramaiah and Deputy CM D.K. Shivakumar launched the Yuva Nidhi scheme**

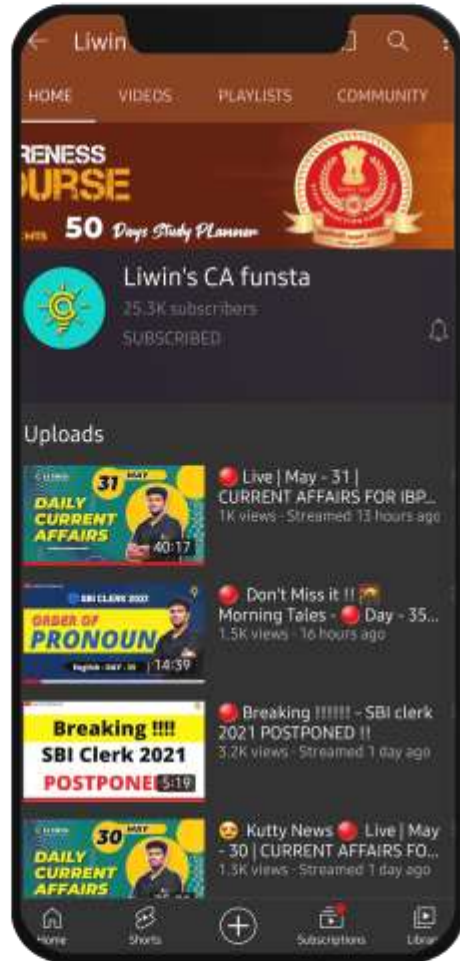




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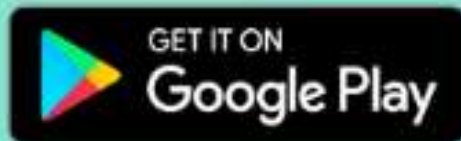
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