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RANKING



➤ In which position was India placed in the report focusing on local threats in the year 2023?

- A) 70th
- B) 75th
- C) 80th
- D) 85th
- E) 90th

Answer
C) 80th



Explanation

- **India was placed on the 80th position in a report focusing on local threats in the year 2023.**
- The position is based on the malicious programmes found directly on users' computers or removable media connected to them (flash drives, camera memory cards, phones, external hard drives) or that initially made their way onto the computer in non-open form, including programmes in complex installers or encrypted files.

Note:

- **Nearly 34% of users in India were targeted by local threats, amounting to some 74,385,324 local incidents being blocked by Kaspersky products.**
- **India's cybersecurity market reached USD 6.06 billion in 2023.**



➤ **What is Mswipe Technologies' primary focus initially?**

- A) Food delivery
- B) Cloud-based solutions
- C) Online payments
- D) Offline payments with point of sale (PoS) devices
- E) E-commerce platform development



Answer

D) Offline payments with point of sale



Explanation

- **Mswipe Technologies has secured a payment aggregator (PA) license from the Reserve Bank of India (RBI), joining the ranks of Zomato, Decentro, Zoho, Juspay, and Razorpay.**
- **A payment aggregator license enables companies to provide payment services to merchants by accepting payment instruments from customers and transferring funds to merchants after a specified period.**
- Mswipe, initially focused on offline payments with point of sale (PoS) devices, aims to enter the online sector with its own gateway, with a particular focus on MSMEs.



- **What is the maximum FDI percentage allowed under the automatic route for sub-sector activities such as launch vehicles and associated systems or sub-systems, and the creation of spaceports?**

- A) 49%
- B) 74%
- C) 100%
- D) 125%
- E) 150%

Answer

A) 49%



Explanation

- **Satellite-related activities under the space sector can get Foreign Direct Investment between 49-100 per cent as the Union Cabinet approved an amendment in FDI policy for the space sector.**
- **Under the amended FDI policy, 100 per cent FDI is allowed in the space sector.**
- **Satellite manufacturing & operation, satellite data products and ground segment & user segment can get FDI up to 74% under the automatic route, beyond which government route will be applicable.**
- **Sub-sector comprising launch Vehicles and associated systems or sub-systems, the Creation of Spaceports for launching and receiving Spacecraft can get FDI through automatic routes up to 49%.**
- **Here, too, beyond 49%, these activities are under government route.**
- **100% FDI under automatic route has now been permitted to manufacture components and systems/sub-systems for satellites, ground segment and user segment.**



Titbits

FDI

- Foreign direct investment (FDI) is an ownership stake in a foreign company or project made by an investor, company, or government from another country.
- Foreign direct investments (FDIs) are substantial, lasting investments made by a company or government into a foreign concern.
- FDI investors typically take controlling positions in domestic firms or joint ventures and are actively involved in their management.
- The investment may involve acquiring a source of materials, expanding a company's footprint, or developing a multinational presence.
- The top recipients of FDI over the past several years have been the United States and China.



APPOINTMENTS



➤ **Who has been appointed as the Managing Director and Chief Executive Officer of SBM Bank India?**

- A) Ashish Vijayakar
- B) Sanjay Kumar
- C) Rajesh Sharma
- D) Ananya Singh
- E) Rohit Mehta

Answer
A) Ashish Vijayakar



APPOINTMENTS



Explanation

- **SBM Bank India announced the appointment of Ashish Vijayakar as its Managing Director and Chief Executive Officer for a period of three years from February 17.**



APPOINTMENTS



Titbits

SBM Bank India:

- **SBM Bank India is a subsidiary of the State Bank of Mauritius.**
- **It was the first bank to receive a banking license from the India's banking regulator Reserve Bank of India (RBI) to establish a universal banking business in the country as a wholly owned subsidiary.**
- **HQ: Mumbai, Maharashtra.**
- **MD and CEO: Sidharth Rath**



➤ Which company owns PhonePe, the payments company that launched the Indus Appstore?

- A) Amazon
- B) Google
- C) Walmart
- D) Apple
- E) Flipkart



Answer
C) Walmart



Explanation

- **Walmart-owned payments company PhonePe formally launched its mobile app marketplace, Indus Appstore, in an attempt to rival the Google Play store and Apple's App Store.**
- **The Indus Appstore looks to differentiate itself from the Google and Apple platforms by not charging developers any platform fee or commission for in-app payments.**
- **Developers will also be free to integrate any payment gateway of their choice inside their apps.**
- **Indus Appstore will allow developers to employ video-led app discovery and run custom-targeted ads in Indian languages to differentiate itself from the global competitors.**
- **Several Indian consumer-facing companies including Zomato, Myntra, Amazon, Paytm, Domino's Pizza, Flipkart, Dream11, Swiggy and Kotak Mahindra Bank have published their apps on Indus Appstore.**



Titbits

Note:

- **PhonePe acquired Indus Appstore's parent company in May 2022 for \$90 million.**
- The firm was originally founded in 2013 by Indian Institute of Technology-Bombay alumni Rakesh Deshmukh, Akash Dongre and Sudhir Bangarambandi.

Indus Appstore:

- **The Indus Appstore is India's largest Indian app store.**
- **It is available 12 Indian languages namely Hindi, Gujarati, Marathi, Tamil, Telugu, Urdu, Odia, Punjabi, Malayalam, Bengali, Assamese and Kannada & English.**
- **CEO: Rakesh Deshmukh**



- **What is the name of the jet developed by Turkish Aerospace Industries with help from the UK's BAE Systems?**

- A) Phantom
- B) Falcon
- C) Eagle
- D) Kaan
- E) Gryphon

Answer
D) Kaan



Explanation

- **The jet, known as Kaan and developed by Turkish Aerospace Industries with help from the UK's BAE Systems, took off from an airstrip in capital Ankara.**
- Kaan will eventually have stealth capabilities, advanced avionics and will be able to undertake command roles in battle.



INTERNATIONAL AFFAIRS



Titbits

Turkey:

Capital: Ankara

Currency: Turkish Lira

President: Recep Tayyip Erdogan



- **What is the purpose of the National Video Gateway of Bharat (NaViGate) portal launched by the Information & Broadcasting Ministry?**
- A) To host government press releases
 - B) To provide news updates
 - C) To facilitate video streaming of government schemes and initiatives
 - D) To regulate digital media content
 - E) To manage online advertisements



Answer

C) To facilitate video streaming of government schemes and initiatives



Explanation

- **The Information & Broadcasting Ministry launched various portals, including the National Video Gateway of Bharat (NaViGate) portal, a bilingual platform that hosts videos and information regarding various government schemes, initiatives and campaigns.**
- **The Ministry has also launched the Press Sewa portal and a digital media and ebilling system or Central Bureau of Communication.**
- **The NaViGate Bharat portal offers an interactive user interface to search, stream and download videos related to various government schemes, initiatives and campaigns.**
- **The Press Sewa Portal has been developed under the Press and Registration of Periodicals Act, 2023 (PRP Act, 2023) by the Press Registrar General of India, with an aim to simplify the registration procedures.**



➤ **Where is the turtle conservation reserve being established by the Forest department in Uttar Pradesh?**

- A) Ganga river
- B) Yamuna river
- C) Sarju river
- D) Ghaghra river
- E) Gonda district



Answer
C) Sarju river



Explanation

- **Forest department in Uttar Pradesh's Gonda in coordination with Turtle Survival Alliance Foundation India is set to establish a turtle conservation reserve in the Sarju river, a tributary of Ghaghra, at Gonda district, known for "rich turtle diversity".**
- **A management plan for an initial period of 10 years would be chalked out for conserving not only turtles but the entire biodiversity.**
- **It includes over 30 species of fishes, 50 species of birds, plants and two species of water snakes.**
- **The management plans to lay special emphasis on protecting the river stream from pollution and improving water quality."**



Note:

- Sarju is the only river in the country that has the presence of at least nine turtle species -- eight of which enlisted in Schedule I of the Wildlife Protection Act.
- 'Crowned river turtle' (*Hardella thurjii*), unlike other species, nests and lays eggs in river water.



Titbits

Uttar Pradesh:

Capital: Lucknow

Chief Minister: Yogi Adhityanath

Governor: Anandiben Patel



➤ How many PM SHRI schools were inaugurated in Raipur?

- A) 100
- B) 150
- C) 200
- D) 211
- E) 250

Answer
D) 211



Explanation

- **Union Minister of Education and Skill Development & Entrepreneurship, Dharmendra Pradhan, along with Chief Minister of Chhattisgarh, Vishnu Deo Sai, inaugurated 211 PM SHRI schools in Raipur.**
- **Union Education Minister Dharmendra Pradhan also inaugurated a Digital Library for Kendriya Vidyalaya and Virtual Reality labs for Navodaya Vidyalaya of the State.**
- **Three short films on the PM SHRI Yojana, Kendriya Vidyalaya and Navodaya Vidyalaya were also shown during the event.**



PM SHRI (School for Rising India):

- The Cabinet has been approved a newly central sponsored scheme **called PM SHRI on 7 September, 2022.**
- These schools will showcase the implementation of the National Education Policy 2020 and emerge as exemplar schools over a period of time, and also offer leadership to other schools in the neighborhood.
- Under the scheme there is provision of setting up of **More than 14500 PM SHRI Schools (PM Schools for Rising India) by strengthening the existing schools from amongst schools managed by Central government/State/UT Government/local bodies.**
- The **duration of scheme is 2022-23 to 2026-27;** after which it shall be the responsibility of the States/UTs to continue to maintain the benchmarks achieved by these schools.
- **More than 20 lakh students are expected to be direct beneficiaries of the scheme.**
- **The total cost of the project will be Rs 27360 crore spread over a period of 5 years which includes central share of Rs 18128 crore**



➤ Which district in Telangana hosts the "Samakka Saralamma Jatara" tribal fair?

- A) Hyderabad
- B) Warangal
- C) Medak
- D) Mulugu
- E) Karimnagar

Answer
D) Mulugu



Explanation

- Hundreds of thousands of Adivasis from across the country began thronging Medaram – a tiny hamlet in Tadwai forests of Telangana’s Mulugu district – for the three-day biennial tribal fair “Samakka Saralamma Jatara”
- “Samakka Saralamma Jatara” is expected to witness a record turnout of around 15 million tribals from across the country.
- This Jathara is a great fusion of devotion, tradition and community spirit.
- The tribal fair commenced in Medaram with the arrival of Saralamma to her “gadde” (sacred platform).



Samakka Saralamma Jatara:

- **The tribal fair is celebrated to worship two tribal women – Sammakka and her daughter Saralamma of the 13th century, in the form of deities, on “Magha Suddha Pournami” (the full-moon day of the month of Magha).**
- The tribals believe that Sammakka and Saralamma had laid down their lives fighting the mighty emperors of the Kakatiya dynasty who had attacked their little tribal hamlet demanding royalty and sought to destroy their life and culture.
- Samakka will be brought from the neighbouring hillock – Chilukalagutta. The other deities, including Pagididdaraju (husband of Sammakka deity), Govindarajulu (husband of Saralamma deity) and Nagulamma (sister of Sammakka) would also be brought to the platform for worship during these two days.
- The fair will come to an end with the return of the deities to their respective places deep in the forests



NATIONAL AFFAIRS



Titbits

Telengana:

Capital: Hyderabad

Chief Minister: Revanth Reddy

Governor: Tamilisai Soundararajan



➤ **What kind of care does the Ayush Holistic Wellness Centre provide?**

- A) Only physical care
- B) Only mental care
- C) Only emotional care
- D) Holistic care addressing physical, mental, and emotional well-being
- E) Only spiritual care



Answer

D) Holistic care addressing physical, mental, and emotional well-being



Explanation

- **The Chief Justice of India Justice DY Chandrachud inaugurated 'Ayush Holistic Wellness Centre' in the premises of Supreme Court of India.**
- **On this occasion, an MoU regarding establishing, operationalizing and providing expert services at the Ayush Holistic Wellness Centre was also signed between the Supreme Court and the All-India Institute of Ayurveda.**
- **The Ayush Holistic Wellness Centre in the Supreme Court premises is a state-of-the-art facility providing holistic care addressing physical, mental and emotional well-being, promoting overall health of the Judges and staff of the Supreme Court of India.**
- **The facility has been set up with the active participation of the All India Institute of Ayurveda under the aegis of the Ministry of Ayush.**
- **The AllA has extended its centres at many places like LABSNA, Safadarjung, IIT, etc.in the same way one more holistic and integrated wellness center is being opened for the Judiciary, Judges and other staff of the Supreme Court.**



Titbits

Supreme Court of India:

Chief Justice of India: Dhananjaya Y Chandrachud (50th)

Composition: 34 Juges (33 Juges + 1 CJI)

Authorised by: Article 124

Term of Judge: 65 years



➤ **What is the total investment for these 18 National Highway Projects inaugurated by Union Minister Nitin Gadkari in Belagavi, Karnataka?**

- A) Rs 5,290 crore
- B) Rs 6,290 crore
- C) Rs 7,290 crore
- D) Rs 8,290 crore
- E) Rs 9,290 crore

Answer

C) Rs 7,290 crore



Explanation

- **Union Minister for Road Transport and Highways Shri Nitin Gadkari inaugurated and laid the foundation stone for 18 National Highway Projects with a total investment of Rs 7,290 crore in Belagavi, Karnataka.**



NATIONAL AFFAIRS



Titbits

Karnataka:

Capital: Bengaluru

Chief Minister: Siddaramaiah

Governor: Thawar Chand Gehlot



➤ **What is the purpose of the Atal Vayo Abhyuday Yojana (AVYAY)?**

- A) To provide financial assistance to senior citizens
- B) To promote employment opportunities for senior citizens
- C) To take care of various needs of senior citizens including shelter, food, healthcare, and human interaction
- D) To provide educational opportunities for senior citizens
- E) To facilitate travel and tourism for senior citizens



Answer

C) To take care of various needs of senior citizens including shelter, food, healthcare, and human interaction



Explanation

- **Atal Vayo Abhyuday Yojana (AVYAY) is implemented by the Department to take care of various needs of Senior Citizens including shelter, food, healthcare and human interaction / life of dignity.**

The components of the AVYAY Scheme are as under:-

- Integrated Programme for Senior Citizens (IPSrC)
- State Action Plan for Senior Citizens (SAPSrC)
- Rashtriya Vayoshri Yojana (RVY)
- Elderline – National Helpline for Senior Citizens
- Senior-care Ageing Growth Engine (SAGE)
- Geriatric Caregivers Training



Integrated Programme for Senior Citizens (IPSrC):

- **It is a component of AVYAY under which grant in aid is provided to Non-Governmental/ Voluntary Organizations for running and maintenance of Senior Citizens' Homes (old age homes), continuous care homes, etc.**
- **As on date, 639 projects are provided Grants under IPSrC across the country**



State Action Plan for Senior Citizens (SAPSrC):

- A component of AVYAY, under which grant in aid is released to States/ UTs for creation of a pool of trained Geriatric Caregivers for senior citizens, for carrying a special drive for Cataract Surgeries for Senior Citizens and State Specific Activities for the welfare of senior citizens, especially who are indigent in the States/UTs.

Rashtriya Vayoshri Yojana (RVY):

- The scheme aims to provide senior citizens, suffering from any of the age-related disability/infirmary, with assisted living devices which can restore near normalcy in their bodily functions, overcoming the disability/infirmary manifested such as low vision, hearing impairment, loss of teeth and loco-motor disabilities.
- The eligible senior citizens under this component are those who are in the BPL Category or having monthly income upto Rs.15000/-.
- Generic and non- generic devices are distributed to the senior citizens through the camps and till date, 3,64,001 senior citizens have been benefitted in 354 camps.



NATIONAL AFFAIRS



Elderline: National Helpline for Senior Citizens (14567):

- The Ministry has set up the National Helpline for Senior Citizen to provide free information, Guidance, Emotional Support and field intervention in cases of abuse and rescues.
- It is toll-free helpline operational in 31 States/ UT, from 8 am to 8 pm, all 7 days of the week.

Senior-care Ageing Growth Engine (SAGE):

- To promote out-of-the-box and innovative solutions for the commonly faced problems, innovative start-ups are identified and encouraged for developing products, processes and services for the welfare of the elderly under this initiative.
- The selected start-ups/start-up ideas are provided equity support of up to Rs.1 Crore per project while ensuring that the total Government equity in the start-up does not exceed 49%.
- SAGE portal (<http://sage.dosje.gov.in>) was launched on 04/06/2021.
- The initiative is implemented through IFCI Venture Capital Funds Ltd. (Investment Manager).



Geriatric Caregivers Training:

- To bridge the gap in supply and increasing demand in the field of geriatric caregivers and also to create a cadre of professional care givers in the field of geriatrics, this component was introduced.
- The programme ensures availability of dedicated, professionally trained manpower of geriatric caregivers who can attend to diverse and dynamic needs of elderly population.



➤ **How much was the total worth of development projects dedicated by Prime Minister Narendra Modi for Navsari and Mehsana in Gujarat?**

- A) Rs 40,500 crore
- B) Rs 50,500 crore
- C) Rs 60,500 crore
- D) Rs 70,500 crore
- E) Rs 80,500 crore

Answer

C) Rs 60,500 crore



Explanation

- Prime Minister Narendra Modi dedicated a slew of development projects worth Rs 60,500 crore for Navsari and Mehsana in Gujarat.
- These projects are aimed at boosting infrastructure, connectivity, education, healthcare and tourism in the region.
- The PM dedicated and laid the foundation stone for development projects worth Rs 47,000 crore in Navsari and projects worth Rs 13,500 for Mehsana district.

Projects in Navsari:

- Vadodara-Mumbai Expressway
- Two new pressurized heavy water reactors at Kakrapar Atomic Power Station
- Construction work of PM MITRA Park and Dream City



Projects in Mehsana:

- PM inaugurated Bharat Net Phase-II - Gujarat Fibre Grid Network Ltd, which is expected to provide high-speed internet to over/ 8,000 village panchayats.
- Prime Minister laid the foundation stone for the development of a district-level hospital and an Ayurvedic hospital in Anand, and the construction of the Rinchhadiya Mahadev Temple and lake in Ambaji.
- PM Modi also opened the main academic building of the Gujarat Biotechnology University in Gandhinagar



NATIONAL AFFAIRS



Titbits

Gujarat:

Capital: Ahmedabad

Chief Minister: Bhupendrabhai Patel

Governor: Acharya Devvrat



QUICK RECALL



- **India is the 80th most targeted country worldwide in cybercrime: Report**
- **Mswipe Technologies has been granted a Payment Aggregator license by the RBI**
- **India opens space sector to 100% foreign investment with new FDI policy**
- **SBM Bank India appoints Ashish Vijayakar as MD & CEO**
- **PhonePe launches made-in-India Indus Appstore to take on Google, Apple**
- **Turkey's 5th-Generation Fighter Jet Kaan Makes Maiden Flight**
- **I&B Ministry launches NaViGate, Press Sewa portals**
- **UP To Establish Its 'First Turtle Conservation Reserve'**
- **Union Education Minister inaugurates 211 PM SHRI schools in Chhattisgarh**



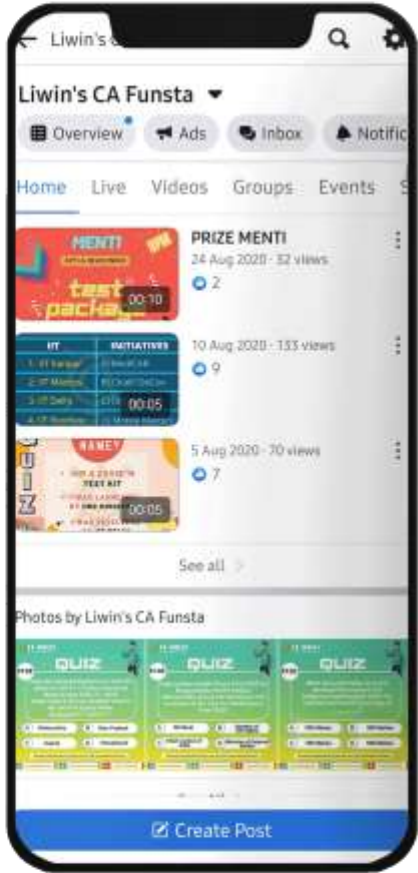
QUICK RECALL



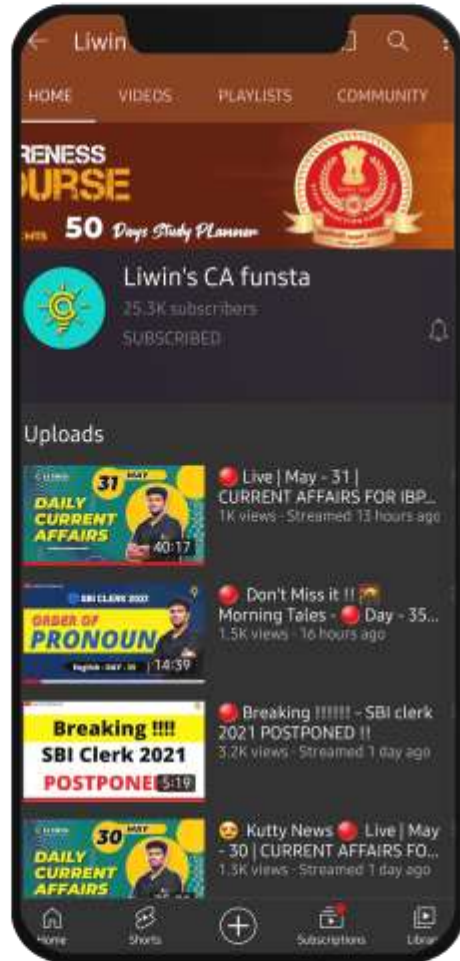
- **Huge crowd throngs Telangana's Medaram for India's biggest tribal festival**
- **Chief Justice of India inaugurates Ayush Holistic Wellness Centre at premises of Supreme Court of India**
- **Shri Nitin Gadkari inaugurates and lays foundation stone for 18 National Highway Projects worth Rs 7,290 crore in Belagavi, Karnataka**
- **Ministry of Social Justice & Empowerment provides grants to 639 projects under Integrated Programme for Senior Citizens scheme**
- **PM inaugurated projects worth Rs 60,500 crore for Navsari, Mehsana in Gujarat**



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