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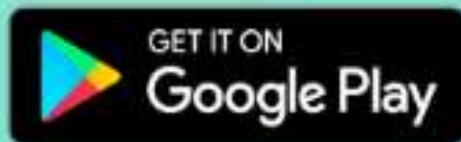
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# Important Days



➤ On which date is Global Family Day celebrated every year?

- A) December 25
- B) January 1
- C) February 14
- D) March 21
- E) April 22

**Answer**  
**B) January 1**



# Important Days



## Explanation

- Every year, **Global Family Day** is celebrated on **January 1**.
- In 1997, the United Nations General Assembly launched the International Decade for the Culture of Peace and Non-Violence for the Children of the World. In 1999, the members of the United Nations received a formal invitation to dedicate the first day of the year to developing strategies to bring peace to the world.
- Since then, Global Family Day has been celebrated every year on the same date.



➤ **How did Koneru Humpy perform in the World Rapid Chess Championship's women's event, and what was Vidit Gujarathi's placement in the same championship?**

- A) Koneru Humpy won gold, Vidit Gujarathi finished third.
- B) Koneru Humpy won silver, Vidit Gujarathi finished fourth.
- C) Koneru Humpy won bronze, Vidit Gujarathi finished second.
- D) Koneru Humpy finished fourth, Vidit Gujarathi won silver.
- E) Koneru Humpy finished third, Vidit Gujarathi won gold.



**Answer**

**B) Koneru Humpy won silver, Vidit Gujarathi finished fourth.**





## Explanation

- **India's Koneru Humpy** , won the women's individual **silver medal at the 2023 World Rapid Chess Championships in Samarkand, Uzbekistan.**
- The 36-year-old Indian Grandmaster lost to Anastasia Bodnaruk of Russia in a tie-break sudden death on time to concede the title. With the silver, Humpy has now completed a set of medals at the women's world rapid championships. She had previously won the bronze medal in 2012 at Moscow, Russia and was crowned the world champion in 2019 at Batumi, Georgia.



## Explanation

- Earlier, Humpy had won her last round match against Kateryna Lagno to be level with Bodnaruk with nine points in 11 matches to force a tie-break. The latter drew her final round match against the eventual bronze medallist Lie Tingjie.



- **What significant announcement did David Warner make regarding his cricket career, and which format did he retire from?**
- A) David Warner announced his retirement from T20 cricket, concluding his Test career.
  - B) David Warner declared retirement from all formats of international cricket.
  - C) David Warner retired from One-day International (ODI) cricket and concluded his Test career.
  - D) David Warner decided to take an indefinite break from cricket.
  - E) David Warner retired from Test cricket and will continue playing in ODI matches.



## Answer

- C) David Warner retired from One-day International (ODI) cricket and concluded his Test career**



## Explanation

- **Australia's David Warner** has announced his retirement from **One-day International (ODI) cricket** alongside the end of his Test career completing another chapter in his illustrious career.
- The veteran opener confirmed that the recent World Cup final against India marked his last 50-over appearance for Australia, where they clinched an upset victory in November.
- The 37-year-old will pad up in his 112th and final Test this week, having plundered 8,695 runs at an average of 44.58, with 26 centuries and 36 half-centuries



## Explanation

- The Champions Trophy has not been played since 2017, but is set to be brought back in 2025 in Pakistan. Traditionally 50 over cricket, reports have said there is a push underway to make Twenty20.
- Warner will leave one-day cricket after playing 161 matches, smashing 6,932 runs at average of 45.30.



# RANKING



➤ Which Indian state has ranked first in the Inter-operable criminal justice system for the third consecutive year, as reported recently?

- A) Maharashtra
- B) Uttar Pradesh
- C) Gujarat
- D) Karnataka
- E) Tamil Nadu

**Answer**

**B) Uttar Pradesh**



# RANKING



## Explanation

- **Uttar Pradesh** has consistently **ranked first for the third consecutive year in recording** the highest entry rate on the **Inter-Operable Criminal Justice System (ICJS) platform**, conceptualized by the Supreme Court's e committee and implemented by the Ministry of Home Affairs.
- Notably, the ICJS platform facilitates the seamless transfer of data and information among various pillars of the criminal justice system nationwide.
- In these, data related to crimes and criminals is exchanged between courts, police, jails and forensic science laboratories through a single window system.



# RANKING



## Explanation

- ADG Prosecution Deepesh Juneja said that the Directorate of Prosecution **Uttar Pradesh** has recorded 1,56,22,514 entries on the ICJS platform so far. **Madhya Pradesh** is in second place with 35,04,828 entries, and **Bihar** is in third place with 16,65,107 entries.
- Through ICJS, records such as FIR, case numbers, jail ID, and records from filing FIRs against suspects to imprisonment of culprits are maintained.





# RANKING



## Explanation

- Additionally, details of court cases, trials, judgments, prosecution and forensic information can be accessed by courts, police, jails, and forensic science laboratories through a single platform. Information related to criminal justice related to the investigation, search, case history, case pendency, current status of the criminal, etc. required from time to time is also available on ICJS.



# RANKING



➤ What is the interest rate offered by Bank of India on its newly launched 175-day fixed deposit for high-value deposits?

- A) 6.0%
- B) 6.5%
- C) 7.0%
- D) 7.5%
- E) 8.0%

**Answer**  
**D) 7.5%**



## Explanation

- **Bank of India (BoI)** has introduced a **175-day tenor fixed deposit at an interest of 7.50 per cent per annum for deposits of ₹2 crore & above to less than Rs.50 crore**, amid liquidity tightness in the banking system and credit growth outstripping deposit growth.
- This comes on the heels of the State Bank of India (SBI) and Bank of Baroda (BoB) increasing their deposit rates.



## Explanation

- The public sector bank, in a statement, said the “Super Special Fixed Deposit”, which has been introduced with effect from January 1, 2024, is a high-yielding avenue for HNIs (high net worth individuals) and Corporates to deploy their surplus funds for the short term.
- On deposits below Rs 2 crore, BoI currently pays 4.50 per cent interest for a 175-day tenor. In the less than 2-year deposit category, the highest interest rate that the bank is currently paying is 7.25 per cent for a 2-year deposit.



## Titbits

### Bank of India

Hq: Mumbai, Maharashtra

MD and CEO : Rajneesh Karnatak

Tagline : Relationship Beyond Banking



➤ **What recent development has HDFC Bank participated in within the secondary market?**

- A) IPO listing
- B) Cryptocurrency trading
- C) Cash segment trading via block mechanism
- D) Real estate investment
- E) Mutual fund collaboration



**Answer**

**C) Cash segment trading via block mechanism**



## Explanation

- **HDFC Bank** said it acted as a sponsor and destination bank for **“Trading supported by Blocked Amount in Secondary Market,”** which kicked off on **the Indian Stock Exchanges.**
- SEBI and Stock Exchanges have permitted Trading in the Cash segment through a block mechanism, on an optional basis, for the Secondary Market from January 1, 2024.





## Explanation

- This is on the lines of ASBA (application supported by blocked amount) for primary markets where investor's funds continue to remain in their savings account with the required funds being blocked instead of the investor having to upfront transfer the amount to the broker's account for placing the trades.
- This system integration facilitates investor validation, block creation, release, revoke, execution and end of day reconciliation & reporting. The UPI backed technology solution of block / release of funds helps investors meet margin and settlement obligations seamlessly



## Titbits

### HDFC Bank

Headquarters: Mumbai, Maharashtra

Tagline: We Understand Your World

CEO: Sashidhar Jagdishan



- **What recent action did the Reserve Bank of India take regarding banks and the classification of accounts and deposits?**
- A) Issued guidelines on cryptocurrency transactions
  - B) Released comprehensive guidelines on inoperative accounts and unclaimed deposits
  - C) Imposed restrictions on foreign currency exchange
  - D) Introduced a new digital banking platform
  - E) Lowered interest rates on savings accounts



**Answer**

**B) Released comprehensive guidelines on inoperative accounts and unclaimed deposits**



## Explanation

- The **Reserve Bank of India** released comprehensive guidelines on the measures to be put in place by banks while classifying accounts and deposits as inoperative accounts and unclaimed deposits.
- This includes periodic review of such accounts and deposits, measures to prevent fraud in such accounts/deposits, grievance redressal mechanism for expeditious resolution of complaints, steps to be taken for tracing the customers of inoperative accounts including nominees or legal heirs for account re-activation, claims settlement or closure.



## Explanation

- This move comes after RBI launched "100 Days 100 Pays" campaign in June last year, under which banks must trace and settle the top 100 unclaimed deposits of every bank in every district. The deadline for the scheme, which was to end on 8 September, has now been extended to 1 April 2024.
- Under the new guidelines, RBI said banks shall undertake at least an annual review in respect of accounts where there is no customer induced transactions for more than a year.



## Explanation

- Banks shall ensure that amounts lying in inoperative accounts or unclaimed deposits and reactivated will be put under concurrent audit, according to the new norms. All transactions in these accounts, which are reactivated, will be monitored regularly for at least six months, at higher levels without the knowledge of the customers and dealing staff.
- The balance in savings or current accounts not operated for 10 years and term deposits not claimed for 10 years from the date of maturity are classified by banks as unclaimed deposits. These amounts are transferred to the depositor education and awareness (DEA) fund maintained by RBI.



- What was the total monthly transaction amount of UPI (Unified Payments Interface) in December of the previous year, and how much percentage higher was it compared to the same period in 2022?

- A) ₹14.76 lakh crore, 46% higher
- B) ₹16.82 lakh crore, 50% higher
- C) ₹17.63 lakh crore, 52% higher
- D) ₹18.23 lakh crore, 54% higher
- E) ₹19.40 lakh crore, 58% higher



**Answer**

**D) ₹18.23 lakh crore, 54% higher**



## Explanation

- The volume of **UPI (Unified Payments Interface) transactions** continues to rise month after month as the total monthly transaction amount touched **₹18.23 lakh crore** in **Dec last year**, 54 percent higher than the corresponding data of 2022.
- In terms of the number of transactions, the figure reached 12.02 billion, witnessing 42 percent higher than the previous year figure.
- It is noteworthy that the transaction amount had hit ₹17.40 lakh crore in November and ₹17.16 lakh crore in October.
- Also, the number of UPI transactions hit 11.24 billion in November and 11.41 billion in October.





## Explanation

- It is vital to note that the popularity of UPI is the outcome of several steps taken by the government in the recent past, making these transactions seamless and convenient.
- For instance, PFRDA recently enabled consumers to deposit their NPS contributions through the UPI QR code directly under the Direct-Remittance (D-Remit) process.
- Additionally, RBI in September last year launched a slew of payment options on UPI including conversational transactions.
- One of the products is 'Hello! UPI' that will enable users to make voice-enabled UPI payments via apps, telecom calls, and IoT devices in Hindi and English.



## Explanation

- NPCI said the credit line on the UPI facility will enable customers to access pre-sanctioned credit from banks via UPI.
- Separately, users will be able to send and receive money offline using the other product, LITE X product.
- Also, UPI members will be able to go live with the UPI Tap and Pay functionality by January 31, 2024,



## Explanation

- It is also noteworthy to mention here that any UPI ID which is inactive for one year stands to get disabled from Jan 1, 2024 onwards. The move is a follow-up action of the NPCI (National Payments Corporation of India) which issued a circular on Nov 7, 2023.
- However, customers will be able to re-register their respective UPI apps and they can make payments, non-financial transactions using UPI PIN as needed.



# ACQUISITIONS AND MERGERS



➤ **What percentage of stake is Bharti Airtel Services acquiring in Beetel Teletech, a Bharti Group company, according to the recent agreement?**

- A) 92.5%
- B) 94.2%
- C) 95.8%
- D) 97.1%
- E) 98.5%

**Answer**

**D) 97.1%**



# ACQUISITIONS AND MERGERS



## Explanation

- **Bharti Airtel Services**, a wholly-owned subsidiary of Bharti Airtel, has entered into an agreement for the acquisition of 49.45 lakh shares or **97.1 per cent stake in Beetel Teletech, another Bharti Group company, according to a filing.**
- Pegging the cost of acquisition at Rs 669 crore, the filing said this acquisition is a part of the company's strategy to enable indigenisation initiatives within its own ecosystem of telecom products in line with the Government's 'Make In India' policy and add distribution and service capabilities (including system integration) largely for the enterprise business.



# ACQUISITIONS AND MERGERS



## Titbits

### Bharti Airtel Limited

Headquarters: New Delhi

Managing Director and CEO: Gopal Vittal

Chairman: Sunil Bharti Mittal



# APPOINTMENTS



➤ Who has recently assumed the position of Chairman and Managing Director (CMD) at Power Grid Corporation?

- A) Rajesh Gupta
- B) Amit Singh
- C) Ravindra Kumar Tyagi
- D) Sunil Sharma
- E) Meera Patel

**Answer**

**C) Ravindra Kumar Tyagi**



# APPOINTMENTS



## Explanation

- State-owned **Power Grid Corporation** on January 1 said it has appointed **Ravindra Kumar Tyagi** as the new **Chairman and Managing Director (CMD)**. Tyagi will take over from Sreekant Kandikuppa, who retired after reaching the age of superannuation
- In pursuance of the Ministry of Power Office Order on December 19, 2023, Ravindra Kumar Tyagi, Director (Operations), Power Grid has assumed the charge of the post of CMD of Power Grid Corporation of India with effect from January 1, 2024, as per another filing.





# APPOINTMENTS



## Explanation

- Tyagi, 57, holds an electrical engineering degree from Punjab Engineering College (PEC), Chandigarh and completed M Tech in Energy Studies at IIT Delhi. He is a "fulbright scholar" from Carnegie Mellon University, USA and has over 33 years of industry experience in the power sector at various key positions in leading CPSUs



# APPOINTMENTS



## Titbits

### **Power Grid Corporation of India Limited**

Founded: 23 October 1989

Headquarters: Gurgaon, Haryana

Chairman & MD: Ravindra Kumar Tyagi



➤ **What is the name of the joint military exercise between India and the UAE that recently commenced in Rajasthan?**

- A) Operation Sandstorm
- B) Desert Storm
- C) Desert Cyclone
- D) Sand Dunes
- E) Joint Horizon

**Answer**  
**C) Desert Cyclone**



## Explanation

- **The UAE Land Forces contingent comprising 45 personnel arrived** in India to participate in the 1st edition of the **India - UAE Joint Military Exercise 'DESERT CYCLONE'**. The Exercise is scheduled to be conducted in Mahajan, Rajasthan from 2nd to 15th January 2024.
- The UAE contingent is being represented by troops from the Zayed First Brigade. The Indian Army contingent comprising 45 personnel is being represented mainly by a Battalion from the Mechanised Infantry Regiment.



## Explanation

- The aim of the Exercise is to enhance interoperability in Sub-conventional Operations including Fighting in Built-Up Area (FIBUA) in desert/ semi desert terrain under Chapter VII of the United Nations Charter on Peace Keeping Operations. The Exercise will enhance cooperation and interoperability between both the sides during Peace Keeping Operations.
- Drills planned to be rehearsed during Exercise 'DESERT CYCLONE' include Establishment of a Joint Surveillance Centre, Cordon and Search Operation, Domination of Built-Up Area and Heliborne Operations. The Exercise will also foster collaborative partnership and help in sharing best practices between the two sides.



## Explanation

- Exercise 'DESERT CYCLONE' signifies further strengthening of bonds of friendship and trust between India and the UAE. The Exercise aims to achieve shared security objectives and foster bilateral relations between two friendly nations



## Titbits

### United Arab Emirates (UAE)

President- Sheikh Mohammed bin Zayed Al Nahyan

Prime Minister- Sheikh Mohammed bin Rashid Al  
Maktoum

Capital- Abu Dhabi

Currency- United Arab Emirates Dirham



➤ What is the name of the technology solution recently launched by Kerala to streamline local self-government services?

- A) K-Governance
- B) K-Smart
- C) KeralaConnect
- D) SmartLG
- E) LocalTech



**Answer**  
**B) K-Smart**





## Explanation

- Aimed at making available all services **of local self-government institutions over a uniform digital platform, Kerala has introduced K-Smart (Kerala Solutions for Managing Administrative Reformation and Transformation)**, the first of its kind project in the country.
- It is for the first time that a system that makes available the entire gamut of services of a department in a single click is being introduced in the country. K-Smart is the latest example of Kerala in utilising the development in technology for multi-faceted development of the State



## Explanation

- K-Smart ensures easy access of most vital services to the common public. This will be helpful to 40 lakh-odd expatriates to access services of local self-government institutions from any corner of the world without making personal visits to offices. K-Smart will facilitate people-friendly services by reaching out to them.



## Explanation

- Initially, K-Smart will be operational in corporations and municipalities and later will be rolled out in grama panchayats as well. It is embedded with an Integrated Messaging System that facilitates delivery of the acknowledgment receipt of complaints and applications in the portal that can be accessed through login of the applicant or complainant as also via Whatsapp and email.
- Industries Minister P Rajeev inaugurated the K-Smart mobile application.



# NATIONAL AFFAIRS



## Titbits

### Kerala

Capital: Thiruvananthapuram

CM: Pinarayi Vijayan

Governor: Arif Mohammed Khan



# NATIONAL AFFAIRS



- The Prime Minister recently inaugurated, dedicated to the nation, and laid the foundation stone for multiple development projects in Tiruchirappalli, Tamil Nadu.  
What is the estimated worth of these projects?

- A) Rs 15,000 crores
- B) Rs 18,000 crores
- C) Rs 20,000 crores
- D) Rs 22,000 crores
- E) Rs 25,000 crores

**Answer**

**C) Rs 20,000 crores**



## Explanation

- At the public programme in **Tiruchirappalli**, the **Prime Minister inaugurated** the New Terminal Building at **Tiruchirappalli International Airport**. Developed at a cost of more than **1100 crore**, the two-level new international terminal building can serve more than 44 lakh passengers annually and about 3500 passengers during peak hours. The new terminal hosts state-of-the-art amenities and features for passenger convenience.



## Explanation

- The Prime Minister dedicated to the nation multiple railway projects. These include the project for doubling of 41.4 Km Salem–Magnesite Junction–Omalur–Mettur Dam section; project for doubling of rail line section of 160 Km from Madurai - Tuticorin; and three projects for rail line electrification viz Tiruchchirappalli- Manamadurai- Virudhunagar; Virudhunagar – Tenkasi Junction; Sengottai – Tenkasi Junction - Tirunelveli- Tiruchendur. The rail projects will help improve the rail capacity to carry freight and passengers and contribute to economic development and employment generation in Tamil Nadu.



## Explanation

- The Prime Minister dedicated to the nation five road sector projects. The projects include 39 km four-lane road for Trichy – Kallagam section of NH-81; 60 km long 4/2-laning of Kallagam – Meensurutti section of NH-81; 29 km four-lane road of Chettikulam - Natham section of NH-785; 80 km long two lane with paved shoulder of Karaikudi – Ramanathapuram section of NH-536; and 44 km long four laning of section of NH-179A Salem – Tirupathur - Vaniyambadi Road.





## Explanation

- The road projects will facilitate safe and faster travel of people of the region and improve connectivity of industrial and commercial centres like Trichy, Srirangam, Chidambaram, Rameshwaram, Dhanushkodi, Uthirakosamangai, Devipattinam, Erwadi, Madurai, among others.
- The Prime Minister also laid the foundation stone for important road development projects during the programme. These include the construction of 31 km long stretch four-lane road from Mugaiyur to Marakkanam of NH 332A. The road will connect ports on the East Coast of Tamil Nadu, enhance road connectivity to the world heritage site – Mamallapuram and provide better connectivity to Kalpakkam Atomic Power Plant.



## Explanation

- The Prime Minister dedicated to the nation the General Cargo Berth-II (Automobile Export/Import Terminal-II & Capital Dredging Phase-V) of Kamarajar Port. The inauguration of General Cargo Berth-II will be a step towards strengthening the country's trade which will help boost economic growth and employment generation.



## Explanation

- During the programme, the Prime Minister also dedicated to the nation and laid the foundation stone of important Petroleum and Natural Gas projects worth more than Rs 9000 crore. The two projects dedicated to the Nation include Indian Oil Corporation Ltd (IOCL)'s 488 km long natural gas pipeline from IP101 (Chengalpet) to IP 105 (Sayalkudi) section of Ennore - Thiruvallur - Bengaluru - Puducherry - Nagapattinam - Madurai - Tuticorin Pipeline; and Hindustan Petroleum Corporation Limited (HPCL)'s 697 km long Vijayawada-Dharmapuri Multiproduct (POL) Petroleum Pipeline (VDPL).



## Explanation

- Further, the projects whose foundation stone were laid include the development of 323 Km of natural gas pipeline from Krishnagiri to Coimbatore section of Kochi-Koottanad-Bangalore-Mangalore Gas pipeline II (KKBMPL II) by Gas Authority of India Ltd (GAIL); and laying of POL pipelines in Common Corridor for proposed grass root terminal at Vallur, Chennai. These projects of the petroleum and natural gas sector will be a step towards fulfilling the industrial, domestic and commercial requirements of the energy in the region. These will also lead to employment generation in the region and contribute to employment generation.



## Explanation

- The Prime Minister also dedicated to the nation the Demonstration Fast Reactor Fuel Reprocessing Plant (DFRP) at Indira Gandhi Centre for Atomic Research (IGCAR), Kalpakkam. The DFRP, developed at a cost of Rs. 400 crore, is equipped with a unique design, which is the only of its kind in the world and is capable of reprocessing both carbide and oxide fuels discharged from the fast reactors. It is entirely designed by Indian scientists and signifies a crucial step towards building large commercial-scale fast reactor fuel reprocessing plants.
- Among other projects, the Prime Minister inaugurated the 500 bedded Boys' Hostel 'AMETHYST' of National Institute of Technology (NIT) – Tiruchirappalli.



# QUICK RECALL



- **Every year, Global Family Day is celebrated on January 1.**
- **India's Koneru Humpy, won the women's individual silver medal at the 2023 World Rapid Chess Championships in Samarkand, Uzbekistan.**
- **Australia's David Warner has announced his retirement from One-day International (ODI) cricket**
- **UP ranks first in Inter-Operable Criminal Justice System for third consecutive year**
- **Bank of India (BoI) has introduced a 175-day tenor fixed deposit at an interest of 7.50 per cent per annum for deposits of ₹2 crore & above to less than Rs.50 crore**
- **HDFC Bank said it acted as a sponsor and destination bank for "Trading supported by Blocked Amount in Secondary Market," which kicked off on the Indian Stock Exchanges.**



# QUICK RECALL



- **The Reserve Bank of India released comprehensive guidelines on the measures to be put in place by banks while classifying accounts and deposits as inoperative accounts and unclaimed deposits.**
- **The volume of UPI (Unified Payments Interface) transactions continues to rise month after month as the total monthly transaction amount touched ₹18.23 lakh crore in Dec last year, 54 percent higher than the corresponding data of 2022.**
- **Bharti Airtel Services, a wholly-owned subsidiary of Bharti Airtel, has entered into an agreement for the acquisition of 49.45 lakh shares or 97.1 per cent stake in Beetel Teletch**
- **State-owned Power Grid Corporation on January 1 said it has appointed Ravindra Kumar Tyagi as the new Chairman and Managing Director (CMD).**



# QUICK RECALL

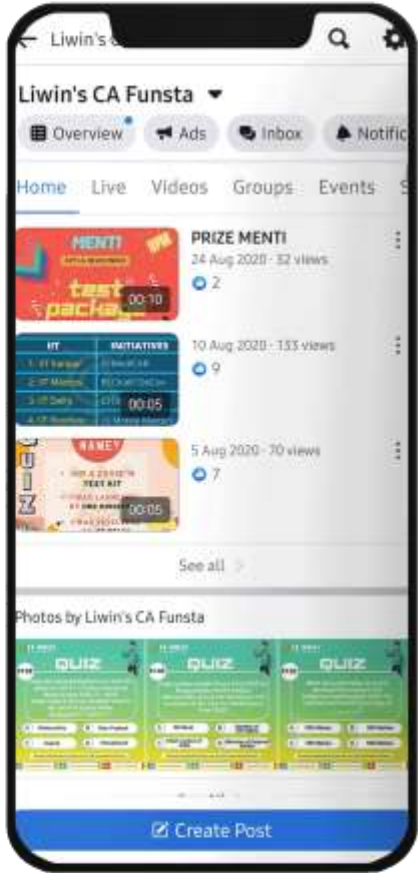


- **The UAE Land Forces contingent comprising 45 personnel arrived in India to participate in the 1st edition of the India - UAE Joint Military Exercise 'DESERT CYCLONE'**
- **Aimed at making available all services of local self-government institutions over a uniform digital platform, Kerala has introduced K-Smart (Kerala Solutions for Managing Administrative Reformation and Transformation), the first of its kind project in the country.**
- **At the public programme in Tiruchirappalli, the Prime Minister inaugurated the New Terminal Building at Tiruchirappalli International Airport.**

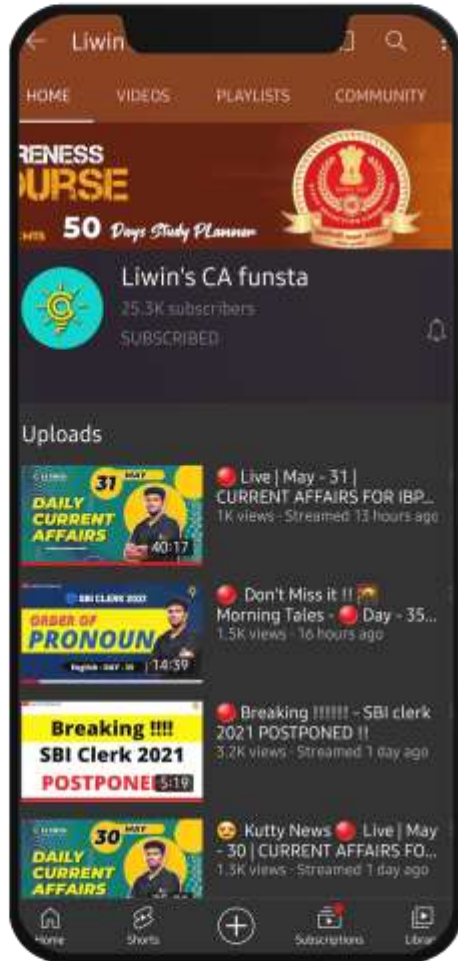




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