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BUDGET 2024-25**

**JANUARY
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SUCCESS: THE REWARD OF HARD WORK



Mauli Navale

(Working in State Bank of India)

Hello all, my name is Mauli Navale. My banking dream began after graduation, when I walked into Winner Institute. The journey wasn't easy, but with unwavering dedication and the invaluable guidance of Abhay Sir and Mrudul Ma'am, I steadily climbed the ladder of success.

My initial steps involved securing officer positions at Saraswat Bank and clerk roles at SBI. Each achievement fueled my ambition, and I set my sights on the coveted Probationary Officer (PO) position. With focused preparation at Winner Institute, I landed PO roles at IDBI, IBPS, RRB, and Canara Bank.

But my ultimate goal remained SBI PO. The institute continued to be my pillar of support, providing me with the tools and strategies I needed to excel in the competitive exams. Finally, the moment arrived – I was selected as an SBI PO!

This journey wouldn't have been possible without Winner Institute. Their commitment to excellence, combined with the personalized attention from Abhay Sir and Mrudul Ma'am, made all the difference.

Mauli Navale

(State Bank of India Probationary Officer)





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Union Budget 2024-25

With the 'mantra' of 'Sabka Saath, Sabka Vikas, and Sabka Vishwas' and the whole of nation approach of "Sabka Prayas", the Union Minister for Finance and Corporate Affairs **Smt. Nirmala Sitharaman** presented the **Interim Union Budget 2024-25** in Parliament. The key highlights of the Budget are as follows:

Part A

Social Justice

- Prime Minister to focus on upliftment of four major castes, that is, 'Garib' (Poor), 'Mahilayen' (Women), 'Yuva' (Youth) and Annadata'(Farmer).

'Garib Kalyan, Desh ka Kalyan'

- Government assisted 25 crore people out of multi-dimensional poverty in last 10 years.
- DBT of Rs. 34 lakh crore using PM-Jan Dhan accounts led to savings of Rs. 2.7 lakh crore for the Government.
- PM-SVANidhi provided credit assistance to 78 lakh street vendors. 2.3 lakh have received credit for the third time.
- PM-JANMAN Yojana to aid the development of particularly vulnerable tribal groups (PVTG).
- PM-Vishwakarma Yojana provides end-to-end support to artisans and crafts people engaged in 18 trades.

Welfare of 'Annadata'

- PM-KISAN SAMMAN Yojana provided financial assistance to 11.8 crore farmers.
- Under PM Fasal BimaYojana, crop insurance is given to 4 crore farmers
- Electronic National Agriculture Market (e-NAM) integrated 1361 mandis, providing services to 1.8 crore farmers with trading volume of Rs. 3 lakh crore.

Momentum for Nari Shakti

- 30 crore Mudra Yojana loans given to women entrepreneurs.
- Female enrolment in higher education gone up by 28%.
- In STEM courses, girls and women constitute 43% of enrolment, one of the highest in the world.
- Over 70% houses under PM Awas Yojana given to women from rural areas.

PM Awas Yojana (Grameen)

- Despite COVID challenges, the target of three crore houses under PM Awas Yojana (Grameen) will be achieved soon.
- Two crore more houses to be taken up in the next five years.

Rooftop solarization and muft bijli

- 1 crore households to obtain 300 units free electricity every month through rooftop solarization.
- Each household is expected to save Rs.15000 to Rs.18000 annually.

Ayushman Bharat

- Healthcare cover under Ayushman Bharat scheme to be extended to all ASHA workers, Anganwadi Workers and Helpers.

Agriculture and food processing

- Pradhan Mantri Kisan Sampada Yojana has benefitted 38 lakh farmers and generated 10 lakh employment.
- Pradhan Mantri Formalisation of Micro Food Processing Enterprises Yojana has assisted 2.4 lakh SHGs and 60000 individuals with credit linkages.

Research and Innovation for catalyzing growth, employment and development

- A corpus of Rs.1 lakh crore to be established with fifty-year interest free loan to provide long-term financing or refinancing with long tenors and low or nil interest rates.
- A new scheme to be launched for strengthening deep-tech technologies for defence purposes and expediting 'atmanirbharta'.

Infrastructure

- Capital expenditure outlay for Infrastructure development and employment generation to be increased by 11.1 per cent to Rs.11,11,111 crore, that will be 3.4 per cent of the GDP.

Railways

- 3 major economic railway corridor programmes identified under the PM Gati Shakti to be implemented to improve logistics efficiency and reduce cost





- Energy, mineral and cement corridors
- Port connectivity corridors
- High traffic density corridors
- Forty thousand normal rail bogies to be converted to Vande Bharat standards.

Aviation Sector

- Number of airports in the country doubled to 149.
- Five hundred and seventeen new routes are carrying 1.3 crore passengers.
- Indian carriers have placed orders for over 1000 new aircrafts.

Green Energy

- Coal gasification and liquefaction capacity of 100 MT to be set up by 2030.
- Phased mandatory blending of compressed biogas (CBG) in compressed natural gas (CNG) for transport and piped natural gas (PNG) for domestic purposes to be mandated.

Tourism sector

- States to be encouraged to take up comprehensive development of iconic tourist centres including their branding and marketing at global scale.
- Framework for rating of the tourist centres based on quality of facilities and services to be established.
- Long-term interest free loans to be provided to States for financing such development on matching basis.

Investments

- FDI inflow during 2014-23 of USD 596 billion was twice of the inflow during 2005-14.

Reforms in the States for 'Viksit Bharat'

- A provision of Rs.75,000 crore rupees as fifty-year interest free loan is proposed to support milestone-linked reforms by the State Governments.

Revised Estimates (RE) 2023-24

- RE of the total receipts other than borrowings is Rs.27.56 lakh crore, of which the tax receipts are Rs.23.24 lakh crore.
- RE of the total expenditure is Rs.44.90 lakh crore.
- Revenue receipts at Rs.30.03 lakh crore are expected to be higher than the Budget Estimate, reflecting strong growth momentum and formalization in the economy.

- RE of the fiscal deficit is 5.8 per cent of GDP for 2023-24.

Budget Estimates 2024-25

- Total receipts other than borrowings and the total expenditure are estimated at Rs.30.80 and Rs.47.66 lakh crore respectively.
- Tax receipts are estimated at Rs.26.02 lakh crore.
- Scheme of fifty-year interest free loan for capital expenditure to states to be continued this year with total outlay of Rs.1.3 lakh crore.
- Fiscal deficit in 2024-25 is estimated to be 5.1 per cent of GDP
- Gross and net market borrowings through dated securities during 2024-25 are estimated at Rs.14.13 and Rs.11.75 lakh crore respectively.

Part B

Direct taxes

- FM proposes to retain same tax rates for direct taxes
- Direct tax collection tripled, return filers increased to 2.4 times, in the last 10 years
- Government to improve tax payer services
 - Outstanding direct tax demands upto Rs 25000 pertaining to the period upto FY 2009-10 withdrawn
 - Outstanding direct tax demands upto Rs 10000 for financial years 2010-11 to 2014-15 withdrawn
 - This will benefit one crore tax payers
- Tax benefits to Start-Ups, investments made by Sovereign wealth funds or pension funds extended to 31.03.2025
- Tax exemption on certain income of IFSC units extended by a year to 31.03.2025 from 31.03.2024

Indirect taxes

- FM proposes to retain same tax rates for indirect taxes and import duties
- GST unified the highly fragmented indirect tax regime in India
 - Average monthly gross GST collection doubled to Rs 1.66 lakh crore this year
 - GST tax base has doubled
 - State SGST revenue buoyancy (including compensation released to states) increased to 1.22 in post-GST period(2017-18 to 2022-23) from 0.72 in the pre-GST period (2012-13 to 2015-16)
 - 94% of industry leaders view transition to GST as support to the much-needed reforms





- largely positive
- GST led to supply chain optimization
- GST reduced the compliance burden on trade and industry
- Lower logistics cost and taxes helped reduce prices of goods and services, benefiting the consumers

Tax rationalization efforts over the years

- No tax liability for income upto Rs 7 lakh, up from Rs 2.2 lakh in FY 2013-14
- Presumptive taxation threshold for retail businesses increased to Rs 3 crore from Rs 2 crore
- Presumptive taxation threshold for professionals increased to Rs 75 lakh from Rs 50 lakh
- Corporate income tax decreased to 22% from 30% for existing domestic companies
- Corporate income tax rate at 15% for new manufacturing companies

Achievements in tax-payer services

- Average processing time of tax returns has reduced to 10 days from 93 days in 2013-14
- Faceless Assessment and Appeal introduced for greater efficiency
- .

- Updated income tax returns, new form 26AS and pre-filled tax returns for simplified return filing
- Reforms in customs leading to reduced Import release time
 - Reduction by 47% to 71 hours at Inland Container Depots
 - Reduction by 28% to 44 hours at Air Cargo complexes
 - Reduction by 27% to 85 hours at Sea Ports

Economy-then and now

- In 2014 there was a responsibility to mend the economy and put governance systems in order. The need of the hour was to:
 - Attract investments
 - Build support to the much-needed reforms
 - Give hope to the people
- **The government succeeded with a strong belief of 'nation-first'**
- "It is now appropriate to look at where we were till 2014 and where we are now": FM
- **The Government will lay a White Paper on the table of the house**





Banking and Financial Awareness

1. RBI report finds debt fund AUM of '1.7- lakh crore in stress

- The study conducted by the SEBI has revealed that **'1.7-lakh crore** of asset under management of open-ended debt schemes of 17 mutual funds were under stress as of September quarter.
- The analysis revealed stress in the case of 17 mutual funds and in terms of schemes, however, only 24 out of a total of 299 schemes exhibited stress, as per the Financial Stability Report. The Financial Stability Report was recently published by the RBI.

2. RBI issues guidelines on bank classification of unclaimed deposits

- 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 **1st 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. **"In cases where there is no explicit mandate to renew the term deposit, the banks should review such accounts if the customers have not withdrawn the proceeds after maturity or transferred these to their savings/current account in order to prevent such deposits from becoming unclaimed,"** it said.
- RBI also said banks shall not classify zero balance accounts as **'inoperative'** if it remains non-operative for a period of more than two years. **"Central and State governments have been expressing difficulty in crediting cheques/Direct Benefit Transfer/ Electronic Benefit Transfer/ scholarship amount in these accounts as they are also classified as inoperative due to non-operation for two years,"** it said.
- 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.**

3. UPI transactions hit a new record with '18.23 lakh crore in Dec; 54% higher

- 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.

4. HDFC Bank goes live with NPCI developed UPI in secondary market platform

- HDFC Bank has executed transactions via the NPCI's UPI payments app as part of the **'UPI for secondary market'** facility, which which went live.
- The move follows markets regulator Sebi allowing the facility through the UPI app developed by the **National Payment Corporation of India (NPCI)**. Clearing corporations will directly process payouts to these clients on a T+1 basis.
- Effective January 1, Sebi and the stock exchanges permitted trading in the cash segment through block mechanism, on an optional basis, for the secondary market on the lines of **Application Supported by Blocked Amount (ASBA)** for primary markets where investors' funds will 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 trades.
- During this pilot stage, investors can block funds in their bank accounts, which will only be debited





by the clearing corporations after trade confirmation during the settlement period.

- Initially, HDFC Bank, and ICICI Bank customers will be able to avail of this facility and HDFC Bank, HSBC, ICICI Bank, and YES Bank are acting as sponsor banks for the clearing corporation and exchanges.

5. UPI transactions cross 100-billion mark in 2023

- Transactions through the **unified payments interface (UPI) platform crossed the 100 billion-mark in calendar year 2023 to close at around 118 billion**, as per the data shared by the National Payments Corporation of India (NPCI).
- This marks a 60 percent growth as compared to 74 billion UPI transactions recorded in 2022.
- Visa, the world's largest card network, processes an average of 750 mn. Transactions/day.**
- UPI is expected to surpass Mastercard's daily transaction volume of 440 million sometime this year going by the 60 percent growth rate.

6. RBI proposes banks with less than 6% net NPAs to declare dividends

- The Reserve Bank of India proposed allowing banks having net non-performing assets (NPAs) ratio of less than **6 per cent** to declare dividends.
- As per the prevailing norms last updated in 2005, banks need to have a NNPA ratio of up to **7 per cent** to become eligible for declaration of dividends.
- RBI has proposed that the new guidelines should come into effect from FY25 onwards.**
- The guidelines have been reviewed in the light of implementation of Basel III standards, the revision of the **prompt corrective action (PCA)** framework, and the introduction of differentiated banks, the RBI said.
- A commercial bank should have a minimum total capital adequacy of **11.5 per cent** to be eligible for declaring dividend, while the same for a small finance bank and payment banks has been set at **15 per cent, and 9 per cent** for local area banks and regional rural banks, the draft circular said.
- In what can be seen as a relaxation from the existing norms, the Reserve Bank has proposed increasing the upper ceiling on dividend payout ratio -- which is the ratio between the amount of the dividend payable in a year and the net profit - **to 50 per cent if the net NPA is zero from the earlier ceiling of 40 per cent.**

- The draft also made it clear that the Reserve Bank shall not entertain any request for **"ad-hoc dispensation on declaration of dividend"**.
- In the case of foreign banks, the RBI has proposed that they may remit net profit or surplus (net of tax) of a quarter or a year earned in from Indian operations without the central bank's prior approval.

7. Reserve Bank of India cancels the licence of The Faiz Mercantile Cooperative Bank Ltd., Nashik, Maharashtra

- The Reserve Bank of India (RBI), cancelled the licence of **"The Faiz Mercantile Cooperative Bank Ltd., Nashik, Maharashtra.**
- The bank does not have adequate capital and earning prospects. As such, it does not comply with the provisions of **Section 11(1) and Section 22 (3) (d) read with Section 56 of the Banking Regulation Act, 1949.**
- The Reserve Bank of India (RBI) also cancelled the licence of **"Musiri Urban Cooperative Bank Ltd., Musiri"** (Tamil Nadu).
- The bank does not have adequate capital and earning prospects. As such, it does not comply with the provisions of **Section 11(1) and Section 22 (3) (d) read with Section 56 of the Banking Regulation Act, 1949.**
- The bank has failed to comply with the requirements of **Sections 22(3) (a), 22(3) (b), 22(3)(c), 22(3) (d) and 22(3)(e) read with Section 56 of the Banking Regulation Act, 1949.**

8. RBI enhances bulk deposit limit for large UCBs 6.66 times to '1 cr and above

- The Reserve Bank of India (RBI) has decided to enhance the bulk deposit limit for large urban co-operative banks (UCBs) to **'1 crore and above from the current '15 lakh and above.**
- Specifically, **the new bulk deposit limit applies to UCBs in the Tier 3 (with deposits more than '1,000 crore and up to '10,000 crore) and Tier 4 (with deposits more than '10,000 crore) categories.**
- RBI said for all other UCBs (that is, other than scheduled UCBs in Tiers 3 and 4), the definition of bulk deposit will continue to be "single rupee term deposits of **'15 lakh and above."**

9. India Ratings revises PNB Housing Finance NCD ratings from AA to AA+





- PNB Housing Finance, a housing finance company, said that **India Ratings and Research (Ind-Ra) has upgraded the rating of the company's non-convertible debentures (NCDs) to 'IND AA+' from 'IND AA' with stable outlook.**
- Further, Ind-Ra said that NCDs limit has been split into bank loans and NCDs and **'IND AA+'** rating has been assigned to the bank loans.

10. RBI grants payment aggregator licence to Tata Pay

- The Reserve Bank of India (RBI) has granted a **payment aggregator (PA)** licence to Tata Payments, Tata group's digital payments app.
- This will help the firm facilitate ecommerce transactions through its platform. Tata Payments is held through Tata Digital, the group's subsidiary entity, which houses its digital businesses.
- Payment Aggregators are entities that enable ecommerce websites, mobile apps, and merchants to accept various payment instruments from customers for the completion of their payment obligations – without the need for merchants to create a separate payment integration system of their own.

11. RBI directs issuers to specify utilisation of funds raised via NCDs, CPs

- RBI has tweaked norms for the issuance of **commercial papers (CPs)** and nonconvertible debentures of up to one year to regulate short-term investments and ensure transparency in the market.
- One of the key changes, slated to take effect from **April 1** this year, was that the guidelines mandate issuers to mention the exact end use of the funds raised through the instruments.
- For better transparency, issuers are now required to disclose long-term and unaccepted credit ratings in the offer document. This information helps investors make informed decisions about the risks associated with the investment, said market participants.
- **The settlement period was capped at T+4, which means the transactions need to be settled within four days from the trade date. Individuals and Hindu Undivided Families (HUF) were restricted to investing a maximum of 25 per cent of their total income.**
- The guidelines specify that redemptions (repayment of the invested amount) need to be made before 3 pm on the maturity date.

12. Karnataka Bank, Satin Creditcare Network sign co-lending agreement

- Private sector **Karnataka Bank (KBL)** and **Satin Creditcare Network Ltd (SCNL)**, a NBFC-Micro Finance Institution (MFI), have entered into a co-lending arrangement to provide financial support to **Joint Liability Groups (JLG)** of economically active women in both rural and semi-urban areas and to give impetus to the microcredit facilities segment of the country.

13. Fino Payments Bank applies to RBI for small finance bank license

- **Fino Payments Bank has applied to the Reserve Bank of India (RBI), seeking a small finance bank license**, the regulator said in a release. RBI allows payments banks without corporate lineage to apply for a small finance bank license after completing five years of business.
- Fino has around Rs 600 crore of net worth while the minimum capital requirement for small finance banks is Rs 200 crore at present.
- **FINO Payments Bank Limited has commenced operations as a payments bank with effect from June 30, 2017.**
- The Reserve Bank has issued a licence to the bank under **Section 22 (1) of the Banking Regulation Act, 1949** to carry on the business of payments bank in India.

14. SBI raises \$600 million via 5-year senior unsecured fixed rate notes

- State Bank of India (SBI) said it has concluded the issue of **USD 600 million** senior unsecured fixed rate notes having **maturity of 5 years at a coupon of 5 per cent**, payable semi-annually, under Regulation-S.
- This fundraising comes on the heels of the bank concluding placement of USD 250 million senior unsecured Green floating rate notes, referred to as **'The Green Notes.'**
- Under Regulation-S, offers and sales of securities that happen outside the United States are exempt from SEC registration requirements.
- **This "Green Notes" issuance, maturing on December 29, 2028, is part of SBI's USD 10 Billion medium-term note program and was conducted through a private placement facilitated by its London branch.**
- The Green Notes rated BBB- by S&P, were issued on a floating rate basis of 1.20 per cent above SOFR (secured overnight financing rate) and have





been listed on the India International Exchange, India's largest bank said in a statement issued on January 4.

15. FIDC to prepare model code of conduct for NBFCs

- The **Finance Industry Development Council (FIDC)** said it will continue its endeavour to act as an industry watchdog to prevent, reduce, and correct instances of questionable business practices through persuasion and consensus-building among member NBFCs.
- The Council, which is a representative body of the RBI-registered NBFCs, underscored in its Vision document for the next two years, that it will play a significant role in ensuring a high degree of corporate governance, adherence to regulatory norms, and fair market practices among its members.
- FiDC will continue its endeavour to prepare a model code of conduct and encourage compliance among members, per the document.
- The Council observed that NBFCs have gained expertise in last-mile credit delivery.

16. Indian Bank launches 'Indian Bank One Co-Branded Credit Card'

- Indian Bank has announced its partnership with FPL Technologies to launch the '**Indian Bank one co-branded credit card**' powered by Visa and RuPay.
- The partnership signifies a strategic shift as the One co-branded credit card will now be extended not just to existing Indian Bank customers but also to new customers, allowing a reach to a broader audience.

17. SBI raises \$600 million via 5-year senior unsecured bonds

- State Bank of India (SBI), India's largest lender, on January 10 said it has concluded the issuance of \$600 million senior unsecured fixed rate notes with maturity of 5 years at a coupon of 5 percent, payable semi-annually, under Regulation-S. This issuance comes after the bank concluded the placement of \$250 million senior unsecured green floating rate notes.

18. IndusInd Bank introduces the 'Samman RuPay Credit Card' exclusively for government employees.

- IndusInd Bank recently introduced the '**IndusInd Bank Samman RuPay Credit Card**', equipped with UPI functionality, in partnership with the **National Payments Corporation of India (NPCI)**.
- Tailored for government sector employees, the card is designed to offer a variety of exclusive perks, aiming to elevate their banking experience.

19. RBI waives '5 crore penalty imposed on Bank of Baroda over shortfall in soiled note remittances

- **Bank of Baroda (BOB)** said the **Reserve Bank of India (RBI)** has decided to waive the '**5 crore penalty that was previously imposed on it due to a shortfall in soiled note remittances**.
- The penalty was attributed to a shortfall in soiled note remittances, indicating issues with the handling of notes that had undergone normal wear and tear.
- The penalties imposed by the RBI align with its Clean Note Policy, a stringent framework necessitating the immediate imposition of penalties upon identifying deficiencies in soiled note remittances or chest balances, irrespective of the quantity involved.

20. RBI imposes fine on Dhanlaxmi Bank, ESAF Small Finance Bank, Punjab and Sind Bank over non-compliances

- RBI has imposed monetary penalties against ESAF Small Finance Bank, Dhanlaxmi Bank, and Punjab and Sind Bank over various non-compliances.
- A penalty of '**1.20 crore has been slapped on Dhanlaxmi Bank** for non-compliance with certain directions on '**Loans and Advances ' Statutory and Other Restrictions'**, KYC, and certain norms related to the interest rate on deposits.
- This penalty has been imposed in exercise of powers vested in RBI conferred under the provisions of **Section 47A (1) (c) read with Section 46(4)(i) of the Banking Regulation Act, 1949**.
- Further, a fine of 1 crore has been imposed on Punjab and Sind Bank for non-compliance with certain directions on '**Loans and Advances ' Statutory and Other Restrictions'**.
- The central bank has also imposed a penalty of **29.55 lakh on ESAF Small Finance Bank for non-compliance with its directions on 'Customer Service in Banks'**.





- The RBI said that the actions against these banks were taken based on deficiencies in regulatory compliance and are not intended to pronounce upon the validity of any transaction or agreement entered into by the bank with its customers.
- Earlier on 11 January, RBI decided to waive the 5 crore penalty on state-owned lender Bank of Baroda (BOB) that was previously imposed on it due to a shortfall in soiled note remittances.

21. SBI launches Green Rupee Term Deposit.

- **State Bank of India (SBI), the country's largest Bank has launched a special fixed deposit (FD) scheme.**
- **SBI Green Rupee Term Deposit (SGRTD)** has been launched to mobilise funds to support environment-friendly initiatives and projects, thereby fostering the growth of a green finance ecosystem in India.

22. SpiceJet's Rs 2,242-crore fund infusion plan gets BSE nod

- **SpiceJet has received a BSE nod to issue equity shares and warrants convertible into equity shares on a preferential basis as part of the company's Rs 2,242-crore fund infusion plans.**
- The in-principle approval from BSE allows SpiceJet to proceed with the process of fund infusion, providing the airline with the necessary financial impetus for its growth initiatives. Ajay Singh, Chairman, and Managing Director of SpiceJet.

23. RBI releases draft norms for fintech self-regulatory organisations.

- The Reserve Bank of India's (RBI's) draft norms for **self-regulatory organisations for the fintech sector (SRO-FT)** have proposed that such entities should have a robust IT infrastructure and the ability to deploy technological solutions within a reasonable timeframe.
- The applicant for such an entity should have sufficient net worth and demonstrate the capability of establishing the necessary infrastructure to fulfil the responsibilities of an SRO-FT effectively, RBI said.
- The draft framework said that to maintain credibility, the SRO-FT should operate independently, free from the influence of any single member or group of members.

- **The SRO should be set up as a not-for profit company registered under Section 8 of the Companies Act, 2013.**
- The norms said the applicant should represent the fintech sector with membership across entities of all sizes, stages and activities. If representation is inadequate at the time of application, the application should include a roadmap for achieving this within a reasonable timeline.
- The draft norms left it to the sector to decide whether there should be one SRO for fintechs, or multiple SROs.

24. IndusInd Bank ties up with EazyDiner to launch credit card

- **IndusInd Bank has launched the 'EazyDiner IndusInd Bank Platinum Credit Card'** in association with EazyDiner. The credit card offers an additional discount of '500 while paying through the EazyDiner App via PayEazy for both dining and take-away at select restaurants.

25. Working Group suggests tighter norms for States while giving guarantees

- A Working Group constituted during the 32nd Conference of the State Finance Secretaries held in July 2022, to prescribe a uniform guarantee ceiling for States among others, recommended that the word '**Guarantee**' should include all instruments, which create an obligation, contingent or otherwise, on part of the State Government.
- As per the recommendations, the State Governments must clearly define the purpose for which Government guarantees are issued.
- **State Governments may consider fixing a ceiling for incremental guarantees issued during a year at 5% of Revenue Receipts or 0.5% of Gross State Domestic Product, whichever is less.**
- The State Governments may consider charging a minimum guarantee fee for guarantees extended and additional risk premium may be charged based on the risk category and the tenor of the underlying loan," the Reserve Bank of India (RBI) said while making the recommendations public.
- As per the recommendations the State Governments should publish/disclose data relating to guarantees, as per the Indian Government Accounting Standard (IGAS).
- The RBI said that the implementation of the recommendations made by the Working Group





should facilitate better fiscal management by the State Governments.

- **The Working Group comprised members drawn from the Ministry of Finance, Government of India; Comptroller and Auditor General of India; and some State Governments.**
- The terms of reference of the Working Group included, inter alia, prescribing a uniform guarantee ceiling for the States; uniform reporting framework for the guarantees given by the State Governments and assessing the adequacy of States' contribution to the Guarantee Redemption Fund.

26. Karnataka Bank and NBFC Clix Capital enter co-lending partnership

- Karnataka Bank (KBL), a leading Private Sector Bank and Clix Capital, one of India's fastest-growing new-age NBFCs, have entered into a strategic digital co-lending partnership through Yubi Co.lend Platform.
- This partnership is focused on providing loans to the Indian MSME sector which is one of the biggest contributors to India's GDP and employment growth.

27. Yes Bank deploys VeeFin's SmartFin supply chain finance solution

- Yes Bank has unveiled SmartFin, an advanced digital **Supply Chain Finance (SCF)** platform developed in collaboration with VeeFin Solutions to support **Micro, Small, and Medium Enterprises (MSMEs)**.
- The move reflects Yes Bank's commitment to fostering innovation and amplifying its digital offerings, particularly in the realm of working capital efficiencies.
- SmartFin, powered by VeeFin Solutions, presents an end-to-end digital SCF platform, ushering in a new era of efficiency for businesses in the supply chain.

28. HDFC Bank seeks Singapore bank license to grow overseas

- HDFC Bank Ltd, India's biggest private sector lender, is seeking to open its first branch in Singapore, signaling its overseas ambitions after sewing up a landmark merger with mortgage financier Housing Development Finance Corp. last year.
- The bank has applied to the **Monetary Authority of Singapore** for a banking license and is awaiting

approval, according to sources familiar with the matter.

- It is not clear what kind of banking license HDFC Bank is seeking in Singapore, said one of the people, who declined to be identified as the information is confidential.
- **State Bank of India and ICICI Bank Ltd. hold qualifying full banking licenses, alongside eight other banks like Bank of China Ltd. and BNP Paribas SA.** Such licenses are open only to foreign banks and allow them to have additional branches and/or off-premise ATMs as well as to share ATMs among themselves, according to the Association of Banks in Singapore's website.
- **Besides Singapore, HDFC Bank also has presence in markets like London, Hong Kong and Bahrain.**

29. Indian Stock Market Surpasses Hong Kong To Become 4th Biggest Equity Market Globally

- **The Indian stock market has pipped Hong Kong to become the fourth-highest equity market globally.**
- The combined value of shares listed on Indian exchanges reached USD 4.33 trillion as of Monday's close, versus USD 4.29 trillion for Hong Kong, according to data compiled by Bloomberg.
- That makes India the fourth-biggest equity market globally. Its value crossed \$4 trillion for the first time on Dec. 5, with about half of that coming in the past four years.
- **The top three stock markets are the U.S., China, and Japan. Currently, the US is the world's biggest market with a mcap of \$50.86 trillion, followed by China with a mcap of \$8.44 trillion and Japan at \$6.36 trillion.**
- Indian stocks reached new highs in 2023 due to bullish investors and increased domestic participation.

30. Central Bank of India plans offer for sale to reduce govt's stake

- Public-sector lender Central Bank of India has approached the government with a proposal for an **offer for sale (OFS)** instead of a fresh issue of equity through routes like **qualified institutional placement (QIP)** or a rights issue.
- It has chosen to take the OFS route to avoid dilution of its equity capital base while increasing the public float of shares.
- The government has a little over 93 per cent in the Mumbai-based bank at the end of December 2023.





- In October 2017, the government outlined a recapitalisation package of Rs 2.11 trillion for public-sector banks over FY18 and FY19. Central Bank of India received Rs 5,158 crore in FY18 and Rs 6,592 crore in FY19, Rs 3,353 crore in FY20 and Rs 4,800 crore in FY21.
- Thus, over the past few fiscal years, the government has infused Rs 19,903 crore into Central Bank of India, helping improve its capital ratios, according to rating agency CRISIL.

31. Government allows direct listing of securities by Indian companies on GIFT IFSC

- The **Department of Economic Affairs (DEA)**, Ministry of Finance, has amended Foreign Exchange Management (**Non-debt Instruments**) Rules, 2019, and notified the 'Direct Listing of Equity Shares of Companies Incorporated in India on International Exchanges Scheme'.
- Simultaneously, the **Ministry of Corporate Affairs (MCA)** has issued Companies (**Listing of Equity Shares in Permissible Jurisdictions**) Rules, 2024.
- These, together, provide an overarching regulatory framework to enable public Indian companies to issue and list their shares in permitted international exchanges. As of now, the framework allows unlisted public Indian companies to list their shares on an international exchange.
- SEBI is in the process of issuing the operational guidelines for listed public Indian companies. The international stock exchanges at GIFT-IFSC under the regulatory supervision of IFSCA namely, India International Exchange and NSE International Exchange have been, currently, prescribed as permitted stock exchanges under the Rules and the Scheme.
- Earlier, through the Companies (Amendment) Act, 2020, enabling provisions were included in the **Companies Act, 2013**, to allow direct listing of prescribed class (es) of securities of prescribed class (es) of public companies incorporated in India on permitted stock exchanges in permissible foreign jurisdictions or other prescribed jurisdictions. The enabling provisions of the Companies (Amendment) Act, 2020 were, accordingly, brought into force with effect from 30th October, 2023.

32. HDFC becomes 1st bank to hit 2 crore credit cards milestone

- HDFC Bank, India's largest private sector bank, said it has become the first lender in the country to achieve the milestone of **20 million credit cards** in force.
- The lender forayed into the credit card business in 2001 and hit the 10-million mark in 2017.
- HDFC Bank is the largest issuer of card issuers in the country, which commands over a fourth of the overall card market.
- According to the Reserve Bank of India data for November 2023, HDFC Bank's cards in circulation stood at nearly 19.51 million as compared to 19.18 million cards in October 2023.
- HDFC Bank is followed by SBI Card, ICICI Bank, and Axis Bank, in terms of the number of credit cards issued.

33. Four companies get Sebi's nod to launch IPOs

- **Entero Healthcare Solutions, JNK India, Exicom Tele-Systems and Akme Fintrade (India) have received markets regulator Sebi's approval to raise funds through initial public offerings.**
- However, the Securities and Exchange Board of India has returned the IPO papers of Stallion India Fluorochemicals.
- As per the processing status of draft offer documents till January 19, the watchdog has approved the **initial public offering (IPO)** of the four companies.
- These four firms, which had filed their preliminary papers with the markets watchdog between June and October, obtained observation letters on January 16-19, an update with the Securities and Exchange Board of India (Sebi) showed on 26 January.
- In Sebi's parlance, obtaining observation letters means its go-ahead to launch an IPO.

34. Bank of Baroda's arm rebranded as 'BOBCARD Limited' with 'Credit Reimagined' tagline

- Bank of Baroda's wholly-owned subsidiary for cards, '**BOB Financial Solutions Limited**', has been rebranded as '**BOBCARD Limited**' with the tagline '**Credit Reimagined**'.
- Accordingly, the NBFC has also unveiled a new logo called '**Baroda Sun**', which comprises dual '**B**' letterforms that hold the rays of the rising sun.
- BOBCARD offers an array of consumer and commercial credit cards and caters to all segments of customers with varied needs, including shopping, travel and business cards for large corporates and MSMEs.





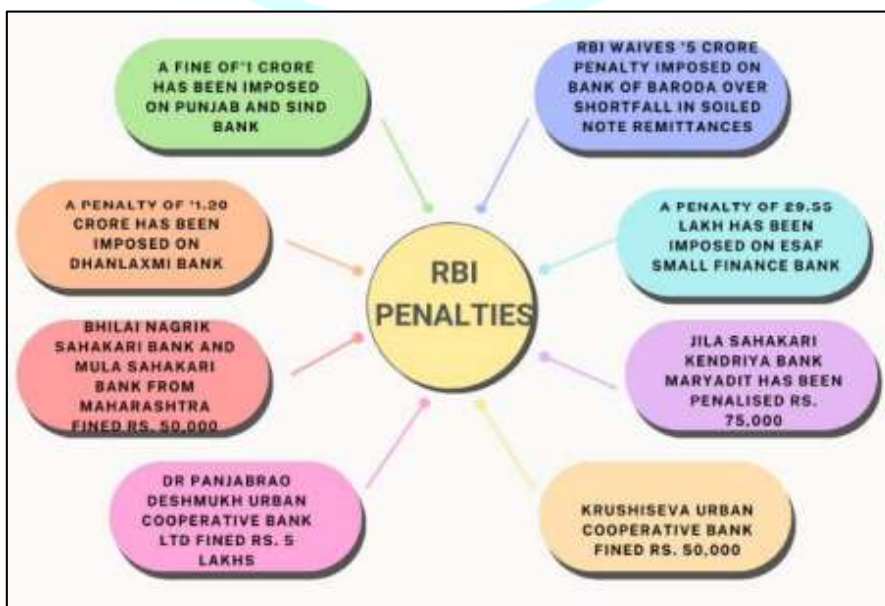
- The company also has exclusive credit cards for Defence Personnel including the Indian Army, Indian Navy, the Indian Coast Guard, Assam Rifles, professionals like ICAI, ICMAI & ICSI, cobranded cards with HPCL, Snapdeal, IRCTC, Premium Lifestyle cards like Eterna, Premier, among others.
- It is also the merchant payment processing partner of Bank of Baroda's merchant acquiring business.

35. Yes Bank becomes first Indian bank to conduct export finance transaction on RXIL's ITFS platform

- Yes Bank became the first Indian bank to execute an export finance transaction on the International Trade Financing Services Platform (ITFS) of RXIL Global IFSC Limited (RXIL), a leading cross-border fintech company registered under the International Financial Services Centres Authority (IFSCA).
- This strategic partnership facilitates arranging credit for exporters and importers from both Indian and Global Institutions through Factoring,

Forfeiting, and other trade financing services at competitive pricing with quick turnaround using a digital platform, the bank said in a press release.

- This is the first transaction on the ITFS platform in collaboration with any bank in India.
- RXIL, a joint venture between the **Small Industries Development Bank of India (SIDBI)** and the National Stock Exchange, is promoting the **International Trade Finance Service (ITFS)**, an initiative that **aims** to democratise the trade finance space by providing an electronic platform to connect exporters, importers and financiers across the world.
- RXIL Global aims to improve financing opportunities for Indian firms, particularly MSMEs that export.
- A subsidiary of **Receivables Exchange of India (RXIL)** — an RBI-regulated **trade receivable discounting system (TReDS)** platform that facilitates invoice discounting for MSMEs — RXIL Global says this facility will ease the cash crunch small businesses often face.





National Affairs

India celebrated 75th Republic Day on Kartavya Path

- India's military prowess infused with a spirit of Atmanirbharata and diverse and vibrant cultural heritage were showcased on the Kartavya Path as the nation celebrated its 75th Republic Day.
- Themes of '**Viksit Bharat**' and '**Bharat - Loktantra ki Matraka**'.
- French President **Macron** joins India's Republic Day celebrations as chief guest.
- The Constitution of India came into effect on **26th January, 1950**.

Winners Of The Republic Day Parade Awards 2024

The Republic Day Parade, a grand and patriotic event held annually in India on January 26, showcases the country's cultural diversity and military strength.

On January 30, 2024, **Raksha Rajya Mantri Shri Ajay Bhatt** honoured the best marching contingents and tableaux in a ceremony, celebrating their outstanding performances in the 2024 parade.

Among the Three Services: The Sikh Regiment Contingent was declared the best marching contingent, showcasing their discipline and precision.

Among CAPF/Other Auxiliary Forces: The Delhi Police Women Marching Contingent received the award, highlighting the increasing role of women in security forces

Punjab Govt Launches 'Sadak Surakhya Force' (SSF),

Under the visionary leadership of **Punjab Chief Minister Bhagwant Mann**, a groundbreaking initiative has been unveiled to **enhance road safety** across the state.

The inauguration of the **Sadak Surakhya Force (SSF)** marks a significant leap forward in safeguarding lives and **preventing accidents** on Punjab's extensive road network.

Emphasizing the urgency of timely assistance, CM Bhagwant Mann has championed the SSF's **commitment to reaching accident sites within the critical 15-minute window**.

SMART 2.0' launched for Ayurveda Teaching Professionals

- The **Central Council for Research in Ayurvedic Sciences (CCRAS)** along with National

Commission for Indian System of Medicine (NCISM) has launched '**SMART 2.0**' (Scope for Mainstreaming Ayurveda Research among Teaching professionals) program.

- The program aims to promote robust clinical studies in priority areas of Ayurveda with Ayurveda academic institutions and hospitals across the country through mutual collaboration.

Telangana Chief Minister Launches 'Abhaya Hastam'

- Telangana chief minister A Revanth Reddy kickstarted "**Abhaya Hastam**" and the government was committed to implementing all the promises within 100 days.
- Under this, a special campaign '**Praja Palana**' (People's governance) was launched across the state.
- The program, aimed at receiving applications from eligible beneficiaries of various schemes promised under Abhaya Hastam, will end on January 6, 2024.

Reliance Jio and IIT-Bombay Collaborate to Develop 'BharatGPT'

- Reliance Jio Infocomm is set to launch a groundbreaking initiative in collaboration with the **Indian Institute of Technology (IIT) Bombay**-the '**Bharat GPT**' program.
- The program **aims** to leverage the power of large language models and **generative artificial intelligence (GPT)** to transform various sectors in the country.
- The program's main aim is to explore the vast potential of artificial intelligence in driving innovation across products and services.

ISRO successfully enters Aditya L1 satellite into final orbit

- The **Indian Space Research Organisation (ISRO)** successfully entered Aditya L1 satellite into final orbit on 6th Jan 2024.
- In a social media post, ISRO informed that Aditya L1 has successfully entered the Halo orbit around the L1 point.
- Aditya L1 is India's maiden Solar mission to observe and study the Sun's Corona, understand its extreme heat and its influence on Earth.



Maharashtra Approves Establishment of Maharashtra Drone Mission

- The **Maharashtra government** has decided to set up the **Maharashtra Drone Mission (MDM)** for the use of drone technology.
- The **aim** of the mission is to utilize drone technology for various functions, including security surveillance, disaster rescue and relief, delivery of emergency medicines and vaccines to remote areas, monitoring infrastructure projects, and traffic management.

Odisha's red ant chutney gets GI tag

- In Odisha's Mayurbhanj district, **red weaver ants** are used to make a chutney or a watery semi-solid paste known as "**Kai Chutney.**"
- This **chutney is renowned in the region for its medicinal** and nutritional properties.
- This distinctive savoury chutney was awarded the geographical indication (GI) tag.

Gujarat Sets Guinness Record In Mass Surya Namaskar

Gujarat, known for its rich cultural heritage and commitment to health and wellness, achieved a remarkable feat on New Year's morning by making an indelible mark in the Guinness Book of World Records. The state hosted the largest simultaneous Surya Namaskar performance, involving over 4,000 participants from 108 locations across 51 categories. The chosen number of 108 holds special significance in Indian culture, and the venues for the mega event included the iconic Modhera Sun Temple. In Vedic culture, esteemed mathematicians regarded 108 as a symbol of complete existence, linking it to the Sun, Moon, and Earth

ISRO Launches XPoSat: India's First X-Ray Polarimeter Satellite

On January 1, ISRO successfully lifted off the XPoSat (X-ray Polarimeter Satellite) along with 10 other satellites from the Sriharikota spaceport, using the reliable PSLV-C58 rocket.

The primary objective of **XPoSat is to investigate the polarization of intense X-ray sources in space.** XPoSat is India's maiden X-Ray satellite designed for detecting X-rays emanating from exotic objects such as neutron stars and black holes.

The PSLV-C58 Mission is pivotal in propelling the XPoSat Satellite into an eastward low inclination orbit.

Jammu And Kashmir Becomes First UT To Implement PM Vishwakarma Yojana

Jammu and Kashmir has taken a significant step towards empowering its vibrant community of artisans and craftspeople by becoming the first **Union Territory (UT)** to implement the PM Vishwakarma Yojana (PMVY).

This initiative, launched by the Central government in September 2023, aims to uplift and recognize the crucial role these skilled individuals play in preserving and enriching India's cultural heritage.

PM Inaugurates Rs 400 Crore Fast Reactor Plant In Tamil Nadu

Prime Minister Narendra Modi dedicated the Rs 400 crore Demonstration Fast Reactor Fuel Reprocessing Plant (DFRP) at the Indira Gandhi Centre for Atomic Research (IGCAR), **Kalpakkam**, to the nation.

The DFRP boasts a unique design, crafted entirely by Indian scientists. This facility is capable of reprocessing both carbide and oxide fuels discharged from fast reactors, setting it apart as the only one of its kind globally.

This facility is a significant step towards advancing India's nuclear capabilities, designed to reprocess fuel from Prototype Fast Breeder Reactors (PFBR).

The fast reactor power generation company, Bharatiya Nabhikiya Vidyut Nigam Ltd (BHAVINI), based in Kalpakkam, is at the forefront of this initiative

Nitish Kumar Back as Bihar CM for Record 9th Term

Janata Dal (United) president Nitish Kumar was sworn in as the **Chief Minister of Bihar for the record ninth time** on August 10, 2022. He returns to power just 18 months after leaving the BJP-led NDA, in his fifth such switch since 2015. Six ministers and two Deputy CMs from BJP also took oath.

Since 2005, Nitish has continually changed political loyalties to remain CM barring 2014-15. He has partnered with BJP thrice earlier (2005-13, 2017-22, 2022 onwards) and with RJD twice (2015-17, 2022), displaying uncanny political dexterity.

At 17 years as CM over 9 terms, Nitish trails others who have had fewer but longer tenures, like **Pawan Chamling (24 years) and Naveen Patnaik (23 years)**

Uttarakhand's Uniform Civil Code (UCC) Bill

The Uttarakhand government is likely to table the Uniform Civil Code (UCC) bill in the upcoming



assembly session from February 5-8. This key bill was part of the BJP's election promises in 2022.

The bill aims to eliminate discrimination and arbitrariness in civil laws based on religion. It proposes to implement uniform regulations regarding marriage, divorce, inheritance, adoption etc.

What is Uniform Civil Code?

The concept of a **Uniform Civil Code (UCC)** aligns with the principle of one country, one rule applied equally to all religious communities. The Indian Constitution explicitly mentions the UCC in Article 44 under the **Directive Principles of State Policy**. This article states that "the State shall endeavor to secure a uniform civil code for the citizens throughout the territory of India.

ASI's Gyanvapi Mosque Survey Report

The **Archaeological Survey of India (ASI)** submitted its survey report of the **Gyanvapi mosque complex** in Varanasi to the district court in December 2022. The report concludes that remains of an old Hindu temple existed at the site before the construction of the current mosque structure during Aurangzeb's reign in the 17th century.

ASI used ground penetrating radar, differential global positioning systems and scientific dating methods for the survey. These advanced technologies provided evidence about underground structures without excavation, exact locations of artefacts and age of very old objects at the site.

Accounts state that the Gyanvapi mosque was constructed in the 1670s or 1680s, incorporating parts of the destroyed Vishwanath temple's wall. This reuse of materials may have been an assertion of Mughal power after Hindu rebels were assisted by local elements.

While the Gyanvapi mosque was built on the ruins of the old Vishwanath temple, the current **Kashi Vishwanath temple** near it was built in the 18th century.

Aadhaar Cards Now Clearly State Document's Limits

New Aadhaar cards and digital copies now prominently state they are "**proof of identity, not of citizenship or date of birth.**" The explicit disclaimers signal to government agencies not to use Aadhaar for confirming citizenship or age. Though foreign residents can obtain Aadhaar after 6 months in India, departments currently accept it for services reserved for citizens and adults.

Proof of Uniqueness and Residency Only

While Aadhaar serves as proof of unique identity and residence for Indian inhabitants, the 12-digit number cannot reliably confirm citizenship or date of birth on its own. Yet various government bodies currently accept stand-alone Aadhaar as sufficient identity documentation from citizens.

Election Commission Policy Impacts

For example, the Election Commission allows using Aadhaar as proof of date of birth for voter enrollment. The visible warning on Aadhaar cards challenges this and other allowances. The new cards also advise verifying Aadhaar offline only through the QR code or XML file from the Unique ID Authority.

Aadhaar Removed as DOB Proof

At least one major organization, the Employees Provident Fund Organisation, has stopped accepting Aadhaar as date of birth proof, per a January 2023 circular. The retirement fund administrator deleted Aadhaar from acceptable documents.

Integrated Industrial Township, Greater Noida

Prime Minister Narendra Modi recently inaugurated the **Integrated Industrial Township in Greater Noida (IITGN)**, a smart township spread over 750 acres. The Rs 1,700 crore project aims to compete with the world's best manufacturing hubs by providing all necessary industrial infrastructure and facilities.

Forum Launched to Boost Climate-resilient Indian Agriculture

The **National Institution for Transforming India (NITI Aayog)**, the Ministry of Agriculture and Farmers' Welfare, the **Food and Agriculture Organization of the United Nations (FAO)**, and other stakeholders launched the Investment Forum for Advancing Climate Resilient Agrifood Systems in India in New Delhi in January 2024. The two-day event brought together over 200 senior representatives from the government, financial institutions, UN agencies, and other key stakeholders

Forum Discussions

The forum facilitated discussions across six key areas: climate-resilient agriculture approaches, digital solutions, financing, value chains, production practices, and social inclusion

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Nagara Style Defines Ayodhya's Ram Temple Design

The Nagara temple building style emerged around the 5th century CE in northern India during the **late Gupta period**, as a counterpart to the Dravida style of southern India developing concurrently.

Key Features of Nagara Temples

Nagara temples stand on raised platforms with towering spires called shikharas rising above the garbha griha sanctum housing the deity. Shikharas are symbolic representations of the sacred Mount Meru. Other features are circumambulation passageways around the sanctum and connected mandapa congregation halls

Ayodhya's Ram Mandir Features

The design for Ayodhya's new Ram Janmabhoomi temple combines Nagara and Dravida elements. While lacking towering gopurams, its perimeter wall references Dravida style. Prominent shikharas embody the Nagara emphasis on tiered spires symbolizing Mount Meru's sacred heights

Use of Stone and Marble

While built of stone, the shikharas incorporate marble along with carved sandstone and Rajasthani pink stone. As in classical Nagara style, elaborate carvings and murtis adorn the walls. The shikharas multiply the sanctum's height over sevenfold, scaling over 161 feet tall.

Odisha CM Unveils Shree Mandir Parikrama Prakalpa (SMPP)

Odisha Chief Minister Naveen Patnaik recently unveiled the **Shree Mandir Parikrama Prakalpa (SMPP)**, a large development project around Puri's 12th century Shree Jagannath Temple. The project aims to transform Puri into a world-class heritage destination for pilgrims.

ABADHA Initiative

The **Puri heritage corridor** is part of a broader **ABADHA initiative** encompassing 22 development projects for the temple town. For instance, the Shree Setu is a 1.5 km interchange linking the Grand Road to the national highway. Additionally, new link roads, multi-modal hubs, multi-level parking complexes, and

market areas are planned to ease congestion and enhance amenities.

9th Pakke Paga Hornbill Festival

The 9th **Pakke Paga Hornbill Festival (PPHF)** will be held from January 18-20, 2024 in **Arunachal Pradesh**. Declared a state festival, it centers around wildlife conservation, especially hornbills found in the Pakke Tiger Reserve.

Hornbill Species in Focus

The reserve harbors four hornbill species – Oriental Pied, Great Indian, Rufous-necked and the endangered Wreathed Hornbill. The week-long event generates awareness on preserving these iconic birds.

National Startup Awards 2023

On India's lively **National Startup Day**, the **Department for Promotion of Industry and Internal Trade (DPIIT)** revealed the winners of the prestigious National Startup Awards 2023. From 84 outstanding finalists spanning industries like agritech to insurtech, 20 groundbreaking startups took home top honors across 15 diverse categories.

Examples of Winning Startups

Some examples of awarded startups:

Defense Tech: Axial Aero – Provides advanced aerospace systems for defense needs.

Handicrafts: Country Clay – Offers luxury ceramic products showcasing different Indian states' art forms.

Healthtech : Blackfrog Technologies – Developed Emvólio, a portable medical cold chain device for medicines like insulin.

Climate Tech: Atsuya Technologies – Helps companies achieve sustainability goals with AI and IoT.

Key Stats and Trends

While 2,324 startups applied this year, submissions were 12% lower than the 2,604 received in 2022. Most applications came from Maharashtra, Karnataka, Tamil Nadu and Uttar Pradesh.

Notably, 20% of selected startups have **women founders**, double the percentage from last year.

11% of applicants strongly focus on sustainability – in climate tech, renewables, waste management etc. – underscoring increased attention on conscious innovation.

40% of winners hailed from Tier 2/3 cities, proving the diffusion of startup growth beyond traditional hubs.

One Vehicle One FASTag Initiative

The National Highways Authority of India (NHAI) has started a 'One Vehicle, One FASTag' initiative. This aims to enhance **Electronic Toll Collection (ETC)** efficiency and improve traffic movement at toll plazas. NHAI took this decision after increased cases of multiple tags per vehicle and KYC violations. Some vehicle owners also don't properly affix tags, causing toll plaza delays.

Seeks to Curb FASTag Misuse

The initiative looks to discourage practices like using one FASTag for multiple vehicles or linking multiple tags to one vehicle. These undermine the toll collection system.

With 98% penetration and over 8 crore users, FASTag has transformed Indian toll collection efficiency. The 'One Vehicle, One FASTag' move will boost operations and ensure smooth highway journeys.

NITI Aayog's Discussion Paper 'Multidimensional Poverty in India since 2005-06'

As per a new NITI Aayog report, 24.82 crore Indians have risen out of multidimensional poverty in the last 9 years. It states that multidimensional poverty in India reduced from 29.17% in 2013-14 to 11.28% in 2022-23.

The **Multidimensional Poverty Index (MPI)** measures acute poverty using health, living standards and other factors, unlike monetary measures. The current analysis uses globally recognized Alkire Foster method

Key Findings of the Report

- India's MPI poverty rate fell from 29.17% in 2013-14 to 11.28% in 2022-23 – a 17.89 percentage point reduction. Uttar Pradesh saw the most people escaping poverty at 5.94 crore.
- The paper found MPI poverty in India declined at a 10.66% annual rate between 2015-16 and 2019-21, faster than the 2005-2015 rate of 7.69%.

Kerala Launches 'Operation Amrith'

The Kerala Drug Control Department recently launched Operation Amrith (**Antimicrobial Resistance Intervention For Total Health**) to prevent the overuse of antibiotics in the state. The aim is to conduct surprise raids in pharmacies to detect **over-the-counter (OTC)** sales of antibiotics without a doctor's prescription.

What is AMR

AMR refers to the ability of bacteria and microbes to resist the drugs used to inhibit or kill them. Considered a "**silent pandemic**", AMR was associated with around 5 million deaths globally in 2019, with 1.3 million deaths directly attributed to it.

Role of Drug Controller

The Drugs Controller of Kerala said the Drugs Control Department has a significant role in optimizing antibiotic use by preventing OTC antibiotic sales. As part of this, pharmacies must maintain records of antibiotic sales. They must also display posters stating "antibiotics not sold without doctor's prescription". Strict action will be taken against those not complying.

Swachh Survekshan Awards 2023

On January 12th, Surat and Indore were jointly adjudged India's cleanest cities as per the Centre's annual Swachh Survekshan city cleanliness rankings for 2023. Navi Mumbai secured third place. The awards were conferred by President Droupadi Murmu in New Delhi.

Ranking Methodology

The Union Housing Ministry confers the **Swachh Sarvekshan** cleanliness awards, initiated under the Swachh Bharat Mission. Key ranking parameters include:

- Citizen feedback evaluations
- Field assessments of sanitation indicators

The yearly surveying initiative started with assessing 73 major cities in 2016. Currently over 4,400 towns participate. Around 12 crore citizen feedbacks were incorporated this round.

Indore won the prime award for the seventh straight year now, cementing its reputation as India's cleanest city.

Maharashtra topped the state ranks, followed by Madhya Pradesh and Chhattisgarh. Smaller cities **Sasvad**, Lonavala and Patan secured the top three cleanliness positions. Mhow Cantonment Board was rated the cleanest cantonment.

Varanasi and Prayagraj won top Ganga town awards. **Chandigarh** was honored as the safest city for sanitation staff. West Bengal municipalities ranked last across all zones.

Mumbai Trans Harbour Link (MTHL) Inaugurated

Recently, Prime Minister Narendra Modi inaugurated the **Mumbai Trans Harbour Link (MTHL)**, also known as **Atal Setu**, marking the opening of India's longest sea bridge to date. **The 21.8-kilometer link**



built at a cost of over Rs 17,840 crores aims to reduce travel time between **South Mumbai and Navi Mumbai** from 120 minutes to just 20 minutes.

The **6-lane Mumbai Trans Harbour Link (MTHL)**, spanning across Thane Creek, has been **under construction since 2018**.

As India's longest sea link, the MTHL lays the foundation for more such ambitious infrastructural visions harnessing domestic talent and technology leveraging scientific insights.

All India Survey on Higher Education (AISHE) 2021-2022

The Ministry of Education released the latest **All India Survey on Higher Education (AISHE)** for 2021-22, covering all higher education institutions in India. AISHE has been conducted annually since 2011.

Increase in Overall Enrolment

The total enrolment in higher education has grown to nearly 4.33 crore in 2021-22, increasing by over 91

lakh students since 2014-15. This highlights the rapid expansion of India's higher education system over the years.

Number of Institutions

The total number of universities, colleges and standalone institutions registered under AISHE now stands at 1168, 45473 and 12002 respectively. Over 340 new universities have been added since 2014-15 highlighting expansion.

Rise in Enrolment Across Categories

Enrolment has increased across categories like females, SCs, STs, OBCs and minorities since 2014-15. For instance, female enrolment rose by 50 lakh to 2.07 crore.

Jump in GER Ratio

Gross Enrolment Ratio (GER), or percentage of 18-23 age group enrolled in higher education, has gone up from 23.7% in 2014-15 to 28.4% in 2021-22. The rise has been higher for females and reserved categories like SCs and STs.



International Affairs

Discovery of Coltan Deposits

- **Kenya** has officially announced the discovery of coltan deposits within its borders for the **first time**. Coltan, short for columbite-tantalite, is a valuable mineral composed of niobium and tantalum that is integral to producing electronics like smartphones and electric car batteries.
- Experts project worldwide demand for coltan to steadily rise in tandem with production of **electronics and electric vehicle batteries**. Currently, prices average around **\$48 per kilogram** based on tantalum content. With tantalum being a rare earth metal, findings of easily-accessible, high-grade coltan could be highly lucrative.

SADA TANSEEQ'

- The inaugural India-Saudi Arabia joint military exercise '**SADA TANSEEQ'** commenced on **January 29th in Rajasthan**. The **aim** is to develop interoperability, camaraderie and friendship between the troops. The exercise will continue until February 10.
- The Saudi contingent comprises 45 personnel from the Royal Saudi Land Forces. The Indian contingent has 45 personnel from a Mechanised Infantry battalion.

Economic Community of West African States (ECOWAS).

- The military regimes ruling Burkina Faso, Mali and Niger have announced their immediate withdrawal from the **Economic Community of West African States (ECOWAS)**. The surprise exit is being called a "**sovereign decision**" taken without delay.
- The **Economic Community of West African States (ECOWAS)** is a regional political and economic union established on **28 May 1975** through the Treaty of Lagos. Currently comprising 15 countries across West Africa, ECOWAS covers a massive area of over 5 million square kilometers inhabited by an estimated 424 million people.

ICJ Jurisdiction Over Gaza Genocide Case

- The ICJ ruled 15-2 that it has prima facie jurisdiction to address South Africa's genocide application under the Genocide Convention. The court found that "**at least some of the acts and omissions committed by Israel in Gaza appear**

to be capable of falling within the provisions of the genocide convention." This means the case can proceed for further deliberation.

- The **International Court of Justice (ICJ)** recently issued a landmark ruling on Israel's actions in Gaza, following a case filed by South Africa alleging genocide against Palestinians. The court confirmed its jurisdiction and ordered Israel to take measures to prevent genocide, while stopping short of mandating an immediate ceasefire. The ruling was welcomed by South Africa and Hamas but criticized by Israeli leaders.

European Ports Alliance Launched

- The EU launched a "**European Ports Alliance**" on to harmonize methods to combat drug smuggling and infiltration by criminal groups at ports. The initiative was inaugurated at Belgium's Antwerp port, the main gateway for cocaine into Europe. It brought together EU interior ministers and representatives from 16 EU ports and sea transport organizations.

Bhutan's :- Prime Minister.

- Bhutan's former **Prime Minister (PM)** Tshering Tobgay, President of **People's Democratic Party (PDP)**, is set to become PM of Bhutan for the **2nd term**. He served as PM for the **1st time from 2013 to 2018**.
- Tshering Tobgay will succeed Lotay Tshering, who served as the PM of **Bhutan from 2018 to 2023**.

NATO Inks Mega Ammunition Deal to Aid Ukraine

- NATO has signed a **€1.1 billion contract** to procure hundreds of thousands of 155mm artillery rounds, part of which will go to Ukraine as it faces critical ammunition shortages. Ukrainian officials have warned shell supplies are a pressing challenge for its troops after nearly two years of war with Russia.
- The landmark contract was jointly awarded by **NATO Support and Procurement Agency (NSPA)** on behalf of Belgium, Lithuania and Spain. By consolidating demand, the buyers obtained favorable bulk pricing for **around 220,000 shells**. French and German defense contractors will supply the munitions.



World's First Malaria Vaccine Program

- Cameroon is set to kick off a landmark malaria vaccine program **on January 22nd** covering 2.5 lakh children over two years. Africa accounts for 95% of global malaria mortality, so curbing infections here is pivotal. Officials described the campaign as a major milestone in fighting the life-threatening disease after decades of efforts.
- Sub-Saharan Africa witnesses 250 million malaria cases annually, including a heartbreaking 600,000 child deaths. Vaccination will relieve this enormous burden on the continent's health systems and economies while saving families' lives. Cameroon aims to demonstrate the vaccine's benefits as proof of concept.

AI Ethics

- The World Health Organization published comprehensive recommendations on the ethical governance of emerging **large multi-modal AI models (LMM)** increasingly used in healthcare like symptom analysis chatbots. Their rapid uncontrolled adoption makes determining proper oversight urgent.
- **WHO** identified five broad **LMM application areas**: clinical diagnosis and care, patient self-diagnosis, clerical healthcare administration, medical education via simulations and scientific R&D.

Green Fuels Alliance

- The Danish government has announced the launch of the **Green Fuels Alliance India (GFAI)**, a strategic initiative **aimed** at advancing

collaboration between Denmark and India in the sustainable energy solutions sector. This new partnership seeks to promote growth in green fuels like clean hydrogen while helping both countries progress their shared goal of reaching carbon neutrality.

- The alliance also comes as India aggressively pursues its target of net-zero **emissions by 2070**. Denmark already leads the world in climate action and intends to achieve carbon neutrality even earlier **by 2050**.

Tropical Cyclone Alvaro

- Alvaro made landfall in southwest Madagascar on **January 1st 2024**, becoming the **first cyclone to impact the island nation in the ongoing 2023-2024 cyclone** season for the southwest Indian Ocean region spanning late October to May.

19th NAM Summit

- **India's External Affairs Minister S. Jaishankar** will be visiting Uganda from January 15-20, 2024, to attend the 19th edition of **Non-Aligned Movement (NAM)** Summit. Strengthening ties with African countries and other nations of the Global South will be a key focus during the visit.

The NAM is a forum of 120 developing countries that are not formally aligned with or against any major power bloc. It **aims to** represent the political, economic and cultural interests of the developing world. The grouping has 53 members from Africa, 40 from Asia, 26 from Latin America and the Caribbean, and Belarus from Europe.

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Books and Authors

Ek Samandar, Mere Andar

- **Ek Samandar, Mere Andar,** a collection of **75 poems penned by BrahMos Aerospace** Deputy CEO Sanjeev Joshi, was **launched** in a prestigious event graced by top Indian defence and literary figures. This book reflects the confluence of creative expression and defence expertise.

Political History of Assam (1947-1971)

- **Assam Chief Minister Himanta Biswa Sarma** released the first edition of **'Political History of Assam (1947-1971)'**- Volume 1, marking a significant step in documenting the state's political journey.
- The book, envisioned to be completed in **three volumes by 2025**, covers the political events in Assam **from 1947 to 2020**. Authored by Dr. Rajen Saikia, an eminent historian and former President of the Indian History Congress, Modern India Section, this work aims to provide an in-depth understanding of the region's political landscape during a crucial period in its history.

Assam's Braveheart Lachit Barphukan'

- Union Home Minister Amit Shah recently launched a **book titled 'Assam's Braveheart Lachit Barphukan' in Guwahati, Assam**. The event, graced by Assam Chief Minister Himanta Biswa Sarma and other dignitaries, took place at the Srimanta Sankardev Kalakshetra in Guwahati's Panjabari.
- The book, **authored by Arup Kumar Dutta**, delves into the life of the legendary 17th-century Ahom warrior Lachit Barphukan. It highlights his significant role in defending Assam against the Mughal army, chronicling historical events and the enduring influence of Barphukan's legacy.
- To make the heroic story accessible to a wider audience, the book has been translated into 23 Indian languages. This initiative was suggested by Amit Shah during the 400th birth anniversary celebration of Lachit Barphukan in New Delhi.

An Uncommon Love: The Early Life of Sudha and Narayana Murthy"

- The book **"An Uncommon Love: The Early Life of Sudha and Narayana Murthy,"** authored by **Chitra Banerjee Divakaruni**. The book offers an intimate view into the lives of one of India's most respected couples, Sudha and Narayana Murthy,

the cofounders of Infosys. The biography details their early life, love story, and the foundational years of Infosys.

Gandhi A Life in Three Campaigns"

- Renowned author M.J. Akbar, along with co-author K. Natwar Singh, launched a new book titled **"Gandhi: A Life in Three Campaigns."** This book was unveiled at a significant event hosted by Nripendra Misra, Chairman of the Executive Council of the Prime Minister's Museum and Library Society, at the Prime Minister's Museum and Library at the Pradhan Mantri Sangrahalaya.

Modi: Energising a Green Future'

- Union Minister Bhupender Yadav, heading the **Ministry of Environment, Forest and Climate Change (MoEF&CC)**, has recently unveiled an insightful **book titled "Modi: Energising A Green Future"**. This book, a significant addition to environmental literature, is published by Pentagon Press in collaboration with the Dr. Shyama Prasad Mookerjee Research Foundation.

Sanskriti ke Ayaam'

- General V.K. Singh (Retd.), Union Ministers of State (MoS), Ministry of Road Transport and Highways (MoRTH) and Ministry of Civil Aviation (MoCA) released the book **'Sanskriti ke Ayaam'** authored by Manorama Mishra. The book, authored in Hindi language, is published by the National Book Trust, India functioning under the Ministry of Education (MoE). The book speaks about Indian knowledge, tradition and culture.

Four Stars of Destiny"

- In a remarkable literary venture, General Manoj Mukund Naravane, the former Chief of Army Staff (CoAS) of the Indian Army, has penned his autobiography titled **"Four Stars of Destiny: An Autobiography."** Scheduled to be published in January 2024 by Penguin Veer, an imprint of Penguin Random House India, the book delves into the diverse experiences that have shaped Gen MM Naravane's character, spanning from his childhood to his illustrious years in the armed services.




Ram Mandir Rashtra Mandir Ak Sajhi Virast

- The Governor of Kerala, Arif Mohammad, unveiled a book titled **“Ram Mandir Rashtra Mandir Ak Sajhi Virast”** at the Rang Bhawan Auditorium in Delhi. The book launch ceremony was attended by prominent figures, including Vishwa Hindu Parishad (VHP) president Alok Kumar and Shri Ram Janmabhoomi Teerth Kshetra Treasurer Govind Giri Maharaj.

Breaking the Mould: Reimagining India's Economic Future,

- Former Reserve Bank of India (RBI) governor, Raghuram Rajan, in collaboration with economist Rohit Lamba, has released a groundbreaking book titled **‘Breaking the Mould: Reimagining India's Economic Future.’** This latest addition to Rajan's literary contributions marks a significant exploration into the potential and challenges of India's economic trajectory.
- Other notable works include **‘I Do What I Do: On Reform, Rhetoric and Resolve’** and **‘Saving Capitalism From the Capitalists,’** co-authored with Luigi Zingales.



The image shows a Padma Bhushan award certificate for Shri Kundan Vyas. The certificate features a portrait of Shri Kundan Vyas in a circular frame, surrounded by a decorative border. The text on the certificate includes the name 'PADMA BHUSHAN' in large yellow letters, the year '2024' in white, and the recipient's name 'Shri Kundan Vyas' in yellow, followed by 'Literature & Education - Journalism' in white. The logo of Winner Institute is visible in the top right corner, and the Winner Institute logo and name are at the bottom. The text 'Since 2010' is also present in a yellow box above the Winner Institute logo.

Summit and Conference

UNESCO's World Heritage Committee

- India, the nation is set to chair the UNESCO World Heritage Committee and host its **46th session** in **New Delhi from July 21 to 31, 2024**. This significant announcement was made by Vishal V Sharma, India's Permanent Representative to UNESCO, on January 9, underlining the nation's growing influence and commitment to global cultural and natural heritage conservation.
- The decision to hold the 46th session in India was confirmed during **the 19th extraordinary session of the World Heritage Committee in 2023**. This decision, stemming from a proposal by Indian authorities in consultation with the UNESCO Director-General, reflects the collaborative efforts **between India and UNESCO** in fostering global cooperation in education, arts, science, and culture to promote world peace.

International Purple Fest

- The **International Purple Fest - Goa 2024**, India's inaugural inclusive festival for persons with disabilities, kicked off today and is set to captivate audiences **until January 13**. The festival, organized by the Office of the State Commissioner of Persons with Disabilities, Government of Goa, and supported by the Ministry of Social Justice and Empowerment, showcases unity and diversity in a spectacular display.
- Global turnout of **over 8,000 delegates**, the **International Purple Fest promises to be a global celebration of diversity, inclusivity, and empowerment**. Stay tuned for updates on this extraordinary journey towards a more inclusive future.

58th DGsP/IGsP Conference

- **Union Home Minister Shri Amit Shah inaugurated** the 58th DGsP/IGsP Conference 2023 at the **Rajasthan International Centre in Jaipur**. The three-day conference, held in a hybrid mode, brought together top law enforcement officials physically from Jaipur and over 500 police officers from various ranks participating through video conferencing from across the country.
- The Union Home Minister shed light on two significant developments in 2023—the formulation of the New Education Policy and the enactment of three new Criminal Laws, replacing archaic British-era laws. He emphasized that these laws aim to focus on the delivery of justice rather

than mere punishment, anticipating a transformation in the country's criminal justice system.

Vibrant Gujarat Global Trade Show

- **Prime Minister Narendra Modi inaugurated the Vibrant Gujarat Global Trade Show in Gandhinagar**, alongside esteemed guests including President Filipe Nyusi of Mozambique, President José Ramos-Horta of Timor Leste, and Gujarat CM Bhupendra Patel. The grand affair, held at Mahatma Mandir, is a precursor to the upcoming Vibrant Gujarat Global Summit.
- **Prime Minister Modi and UAE President Mohamed bin Zayed Al Nahyan led a notable roadshow from Sardar Patel International Airport Ahmedabad to Gandhinagar**, symbolizing the robust ties between the two nations. This occasion witnessed the signing of several **Memorandum of Understanding (MoUs)**, marking a pivotal moment in India-UAE collaborations.
- Czech Republic's Prime Minister Petr Fiala to be the chief guest at the **10th edition of the Vibrant Gujarat Global Investors Summit** which is set to take place in Gandhinagar from **January 10 to 12**.

Commonwealth Attorneys and Solicitors General Conference

- Prime Minister Narendra Modi kickstarted the **Commonwealth Legal Education Association (CLEA) - Commonwealth Attorneys and Solicitors General Conference (CASGC) 2024** at Vigyan Bhawan, New Delhi, focusing on Cross-Border Challenges in Justice Delivery.
- Prime Minister Modi **highlighted India's special relationship with Africa and its significant role** in the G20 during India's presidency, setting the tone for international cooperation in addressing legal challenges.

Alliance for Global Good-Gender Equity and Equality"

- In a significant move on the sidelines of the World Economic Forum Annual Meeting, India has unveiled the **"Alliance for Global Good-Gender Equity and Equality."** The initiative has gained support from influential entities, with the **World Economic Forum (WEF)** and Invest India joining as crucial partners.



- India Launches “Alliance for Global Good-Gender Equity and Equality” at World Economic Forum.

The 54th annual meeting of the World Economic Forum (WEF)

- The 54th annual meeting of the **World Economic Forum (WEF)** kicked off on January 15, embracing a ‘back to basics’ ethos at the local Swiss Alpine School in Davos, lasting until January 19, 2024. Attended by over 100 governments, international organizations, forum partners, and diverse stakeholders, the focus is on fostering open dialogue among government, business, and civil society leaders.
- The 54th WEF Annual Meeting (2024) prioritizes a ‘Back to Basics’ approach. **Key focus** areas include addressing rising geopolitical tensions, fostering cooperation, creating a new economic framework for growth and jobs, harnessing AI’s potential, and formulating a long-term strategy for climate and energy.

National Youth Festival

- Prime Minister Narendra Modi will inaugurate the **27th National Youth Festival in Nashik, Maharashtra, on January 12th, 2024**. This annual event honors the inspiring ideals of Swami Vivekananda and empowers young minds across the nation.
- This year’s theme, “**MYBharat-ViksitBharat@2047 - By the Youth, For the Youth,**” resonates deeply with youth aspirations for India’s future. The Department of Youth Affairs, in collaboration with various government departments, will spread the festivities across all districts, fostering a spirit of national unity and progress.

Indus Food 2024,

- **Union Minister of Commerce & Industry, Consumer Affairs, Food & Public Distribution, and Textiles, Shri Piyush Goyal** inaugurated ‘Indus Food 2024’ at **India Exposition Mart, Greater Noida**. Commending India’s diverse food industry, Goyal emphasized its global potential and underscored the need for technological innovation in the culinary landscape.

Youth for Unnati and Vikas with AI (YUVAi) at GPAI Summit

- YUVAi-Youth for **Unnati and Vikas with AI,** a collaborative initiative of the **National eGovernance Division (NeGD), Ministry of Electronics & Information Technology (MeitY), Government of India, and Intel India,** is poised to take center stage at the upcoming **Global Partnership on Artificial Intelligence (GPAI) Summit**. This groundbreaking program, designed to impart essential AI skills to the youth, is gaining recognition for its innovative approach and commitment to building a future-ready workforce.
- YUVAi is a transformative initiative aimed at fostering a deeper understanding of AI among school students **from class 8 to 12 nationwide**. The program’s primary goal is to equip these students with essential AI skills, empowering them to become human-centric designers and users of artificial intelligence. YUVAi stands as a beacon, guiding the next generation towards responsible and impactful AI usage to address societal challenges.

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LIC	LIC ADO LIC AAO	8,500 Vacancies
RRB	RRB NTPC	1,10,000 Vacancies
STAFF SELECTION COMMISSION	SSC CGL / CHSL / MTS	19,857 Vacancies
NATIONALISED BANKS	IBPS PO/SO/CLERK IBPS - RRB PO/CLERK	TOTAL 23,000 Vacancies

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Report and Ranking

Corruption Perception Index (CPI),

- The CPI ranks **180 countries and territories** by their perceived levels of public sector corruption on a **score of zero (highly corrupt) to 100 (very clean)**. In CPI-2023, Denmark (with a score of 90) topped the index for the sixth consecutive year. Finland and New Zealand occupied second and third rank with scores of 87 and 85 respectively. Somalia was ranked last, other countries occupying the bottom **spots included**: Venezuela, Syria, South Sudan and Yemen - all these countries have been impacted by protracted crises, mostly armed conflicts.
- **India's drop in score from 40 to 39 in the current index results.**
- The CPI global average score remains unchanged at **43** for the **twelfth year** in a row, with more than two-thirds of countries scoring below 50.
- **India Rank:- 93**
- **China Rank:- 76**
- **Pakistan Rank:- 133**

Largest economies countries in the world in 2024,:

- **#1 United States Of America (U.S.A):-** \$26 Trillion
- **#2 China:-** \$17 Trillion
- **#3 Germany:-** \$4.3 Trillion
- **#4 Japan:-** \$4.2 Trillion
- **#5 India:-** \$ 3.7 Trillion

The Multidimensional Poverty Index (MPI)

- 1) India has registered a significant decline in multidimensional poverty in **India from 29.17% in 2013-14 to 11.28% in 2022-23** i.e. a reduction of 17.89 percentage points
- 2) Uttar Pradesh registered the largest decline in the number of poor with 5.94 crore people escaping multidimensional poverty during the last nine years followed by Bihar at 3.77 crore, Madhya Pradesh at 2.30 crore and Rajasthan at 1.87 crore.
- **Oxford Policy and Human Development Initiative (OPHI)** and **United Nations Development Programme (UNDP)** have provided technical inputs For Niti Aayog Report.
- **Three dimensions and 10 indicators:** health (child mortality, nutrition), education (years of schooling, enrollment), and living standards

(water, sanitation, electricity, cooking fuel, floor, assets).

The Henley Passport Index 2024

- 1) **Indian passport ranked 80th spot** in the world's most powerful passport list for 2024, with citizens allowed to travel to **62 countries** without a visa. The country shares its rank with Uzbekistan, while the neighboring nation Pakistan is positioned at 101 spot.
- 2) Singapore and Japan have boasted the world's most powerful travel documents for the last five years, granting their citizens access to more countries without a prior visa than anyone else.
- 3) The United Arab Emirates was the fastest climber over the past decade, jumping to **11th place and offering access to 183 destinations without a visa.**
- 4) Afghanistan, which sits at the bottom of the ranking with access to just **28 countries** without a visa

Global Firepower Military Strength Ranking 2024

- Global Firepower a website and a leading authority on military might, has released its annual ranking report of the world's most powerful Armies. In the Military Strength Ranking Report 2024, America's military capability has been rated **the highest in the list of the most powerful armed forces in the world.**
- **Russia** is in second place, with China being in third.
- **India is ranked fourth in this list.**
- **145 countries** have been assessed in the Global Fire Power Rankings for the year 2024. This year's rankings took into account more than 60 factors. Some of the major ones are:
 - Number of Soldiers
 - Military Equipment
 - Financial Stability
 - Geographical Situation
- Ten least powerful countries in the world:
 - Bhutan
 - Moldova
 - Suriname
 - Somalia
 - Benin
 - Liberia



- Belize
- Sierra Leone
- Central African Republic

World Digital Competitiveness Ranking

- Ranking, produced by the **IMD World Competitiveness Center**, measures the capacity and readiness of **64 economies** to adopt and explore digital technologies as a **key driver for economic transformation in business, government, and wider society.**
- The **ranking is based on three main factors:** Knowledge, technology and future readiness.
- India has been ranked 49th in the 2023 World Digital Competitiveness Ranking.


THE ECONOMIC SURVEY (Important Ranking plus Data)

- INDIA'S REAL GDP PROJECTED TO **GROW AT 7.3 PER CENT** IN FY 2023-24
- FINANCE AND CORPORATE AFFAIRS MINISTER **SMT NIRMALA SITHARAMAN PRESENTS THE INTERIM UNION BUDGET FOR 2024-2025 IN PARLIAMENT**

- CAPITAL EXPENDITURE OUTLAY FOR THE NEXT YEAR IS BEING INCREASED BY **11.1 PER CENT TO RS 11,11,111 CRORE**, WHICH WOULD BE 3.4 PER CENT OF THE GDP.
- FISCAL DEFICIT IN 2024-25 IS ESTIMATED TO BE 5.1 PER CENT OF GDP
- FDI INFLOW DURING 2014-23 WAS USD 596 BILLION, WHICH IS TWICE THE INFLOW DURING 2005-14.
- UPLIFTMENT OF **'GARIB' (POOR), 'MAHILAYEN' (WOMEN), 'YUVA' (YOUTH) AND 'ANNADATA'(FARMER)** IS THE HIGHEST PRIORITY OF GOVERNMENT
- A CORPUS OF RUPEES ONE LAKH CRORE WILL BE ESTABLISHED WITH FIFTY-YEAR INTEREST FREE

LOAN FOR YOUTH

- THE BUDGET CONTAINS A NUMBER OF ANNOUNCEMENTS AND STRATEGIES INDICATING DIRECTIONS AND DEVELOPMENT APPROACH FOR MAKING INDIA VIKSIT BHARAT BY 2047





















































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Sports

Italy's Jannik Sinner wins Australian Open 2024

- Rising Italian tennis star **Jannik Skinner** has been crowned this year's Australian Open men's champion, after beating Russia's Daniil Medvedev in five sets (3-6, 3-6, 6-4, 6-4, 6-3).
- This is the first Grand Slam win for the 22-year-old Italian, who only dropped one set on his way to the final.
- Jannik was seeded fourth in the tournament and appeared in his first major final in Melbourne.

'Sheen-e She' (Shan): The Mascot of 2024 Khelo India Winter Games

The mascot and logo for the 2024 Khelo India Winter Games were unveiled recently. Keeping with the region's biodiversity, a snow leopard named 'Sheen-e She' or Shan has been declared the official mascot. The logo integrates the Indian tricolor and symbols of Ladakh.

Hosting of the Khelo India Winter Games

The Khelo India Games are an initiative of Prime Minister Narendra Modi to promote Olympic sports and cultivate grassroots sporting talent in India.

The Games will be held in two legs – first in **Ladakh from February 2-6**, followed by the second leg in **Gulmarg, Jammu & Kashmir from February 21-25**. This is the **first time the annual Khelo India Winter Games are being hosted in Ladakh**. Previous editions since 2020 took place only in J&K.

Puberty Athlete Of The Year'

Indian cricketer **Virat Kohli** just won the **Puberty Athlete of the Year award**, beating famous football player **Lionel Messi**. Even though Messi won another award recently, this time Kohli was the favorite.

Kohli won easily with 78% of the votes from 500,000 people. He had a great year in cricket, scoring lots of runs and breaking records. He became the first cricketer to score 50 centuries in one-day matches. In the World Cup, he scored 765 runs in 11 games, more than anyone else. By the end of the year, he scored 2048 runs in total, the second most in the world.

Girls' U-19 2023 Scottish Junior Open Title

In a dazzling display of skill and determination, **Anahat Singh**, a rising star in Indian squash, secured victory in the **girls' under-19 category at the 2023 Scottish Junior Open squash held in Edinburgh**. Her remarkable triumph added another feather to her

cap, concluding a stellar year that included a double win at the National championships and success in the Asian Games.

Under 19 World Cup 2024

Under 19 World Cup 2024 Schedule: The **ICC Under 19 Men's Cricket World Cup 2024** is set to begin on **January 19, 2024**, and will feature a total of 16 teams competing in 48 matches. The final match of the tournament is scheduled for **February 11, 2024**. The tournament will be held in South Africa, with various cities and stadiums hosting the matches. The venues are distributed across the country, providing a diverse range of playing conditions and atmospheres.

The Best FIFA Football Awards 2024

The Best FIFA Football Awards 2024 recognized the most exceptional talents in football. Lionel Messi and Aitana Bonmati emerged as the best players, with several others receiving prestigious honours. The ceremony, **held in London**, celebrated players, coaches, and teams for their achievements in the 2023 season.

Men's Player of the Year: Lionel Messi

- Messi is the first footballer to win this award three times.

Women's Player of the Year: Aitana Bonmati

- Aitana Bonmati, from Barcelona and the Spanish national team, claimed the Best FIFA Women's Player award.

Men's Coach of the Year: Pep Guardiola

- Pep Guardiola, the coach of Manchester City, was named the Best Men's Coach.

Women's Coach of the Year: Sarina Wiegman

- England coach Sarina Wiegman received the women's best coach award, tying the record for most wins in this category.

Men's and Women's Goalkeeper of the Year: Ederson and Mary Earps

Praggnanandhaa Surpasses Viswanathan Anand to Become India's No.1 Chess Player

Rameshbabu Praggnanandhaa, an 18-year-old chess prodigy from Chennai, achieved a historic milestone in his career by defeating World Champion **Ding Liren from China**. This significant victory occurred during the fourth round of the 2024 Tata Steel Chess Tournament held in Wijk aan Zee. Praggnanandhaa's triumph was notable as he played



with black pieces and displayed strategic superiority from the onset of the game.

With a FIDE live rating of 2748.3, Praggnanandhaa marginally edged past Anand's rating of 2748. This achievement places Praggnanandhaa as the second Indian, following Anand, to defeat a reigning world champion in classical chess. He had previously defeated Ding Liren at the Tata Steel tournament in 2023 as well.

Asian Shooting Championship 2024

The **Asia Olympic Qualifiers** witnessed a remarkable display of skill and precision from Indian shooters, with **Yogesh Singh** emerging as the star of the event. Singh not only **secured the individual gold medal** in the **men's 25m centre fire pistol** competition but also led the Indian trio to clinch the team gold. Additionally, other Indian shooters showcased their talent in different categories, contributing to the nation's successful campaign.

Tata Group Secures IPL Title Sponsorship for Next 5 Years

In a strategic move, **Tata Sons Private Limited** has successfully utilized its Right to Match card, retaining the prestigious title sponsorship of the **Indian Premier League (IPL)** for the upcoming five seasons, spanning **2024 to 2028**. This development follows the Board of Control for Cricket in India's (BCCI) release of an Invitation to Tender (ITT) for Title Sponsor Rights in late December 2023.

Asian Marathon Championships 2024

The **Asian Marathon Championships 2024** marked a historic moment for Indian athletics as **Man Singh**, a 34-year-old marathon runner from India, clinched the gold medal. This achievement is significant for Man Singh and Indian sports, showcasing the country's growing prowess in long-distance running.

Rohan Bopanna: A New Milestone at 43 as the Oldest World No. 1 in Men's Doubles

Indian tennis star **Rohan Bopanna** has etched his name in the history books by becoming the oldest player to claim the **No. 1 spot in the men's doubles rankings at the age of 43**. This remarkable achievement was secured following his quarter-final victory at the 2024 Australian Open, alongside Australia's Matthew Ebden.

Bopanna's accomplishment surpasses the previous record held by American tennis player Mike Bryan, who was 41 years and 76 days old when he was ranked World No. 1 in men's doubles in 2019. After the Australian Open, Bopanna, who will turn 43 years and 330 days old, has redefined the standards of longevity and excellence in the sport.

International Wushu Federation Female Athlete of the Year

Naorem Roshibina Devi, the pride of Manipur, has clinched the prestigious title of **International Wushu Federation Female Athlete of the Year**, solidifying her place as a powerhouse in the world of wushu.

Roshibina's journey to sporting excellence began with a bronze medal at the **World Junior Wushu Championships in 2016**. Since then, she has continued to rise through the ranks, culminating in the prestigious Arjuna Award, a testament to her dedication and success in wushu.

Indian Boxer Mandeep Jangra Secures U.S Intercontinental Title

Indian boxer **Mandeep Jangra** secured a remarkable triumph at the US-based **National Boxing Association's (NBA) intercontinental super featherweight championship**. His win came after a compelling bout against American Gerardo Esquivel in Toppenish City, Washington.

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Awards

Prof B R Kamboj honoured with M S Swaminathan Award

- Prof. B.R. Kamboj has been honoured with the prestigious **M.S. Swaminathan Award** in recognition of his contributions as a scientist and extension specialist in the field of agronomy.
- Prof Kamboj is the VC of the Chaudhary Charan Singh Haryana Agricultural University.
- Thawar Chand Gehlot (Governor of Karnataka) presented him this award.
- Prof Kamboj has published about 300 research papers and articles in national and international journals, books and technical magazines.

The Kuvempu Rashtriya Puraskar 2023 goes to Shirshendhu Mukhopadhyay

- Bengali writer **Shirshendhu Mukyopadhyaya** has been awarded the 2023 Kuvempu Rashtriya Puraskar.
- He has written more than **90 books**, including travelogues and fiction for children.
- The writer will receive a **cash prize of Rs 5 lakh**, a silver medal, and a citation.
- The award is named in honour of the late Kannada poet Kuvempu.

Hero MotoCorp's Facility Wins CII National Award For Water Management

Hero MotoCorp, the world's largest two-wheeler manufacturer, has made significant waves in water conservation, bagging the CII National Award for Excellence in Water Management and setting an ambitious goal to become 500% water positive by 2025.

Hero MotoCorp's Gurugram facility emerged victorious in the '**Within the Fence**' category of the CII award, highlighting its exceptional water management practices within its manufacturing operations. This recognition underscores the company's commitment to reducing water consumption and wastage within its own premises.

Golden Globes Awards 2024

The **81st Golden Globe Awards** are set to be presented in a lavish event at **The Beverly Hilton in Beverly Hills, California, USA**.

Best Film – Drama	Oppenheimer
Best Actress – Drama	Lily Gladstone, Killers of the Flower Moon
Best Film – Musical or Comedy	Poor Things
Best Actor – Musical or Comedy	Paul Giamatti, The Holdovers
Best Original Song	What Was I Made For? by Billie Eilish and Finneas (Barbie)
Best Actor – Drama	Cillian Murphy, Oppenheimer
Best Actress – Musical or Comedy	Emma Stone, Poor Things
Best Director	Christopher Nolan, Oppenheimer

Rashtriya Khel Protsahan Puruskar' 2023

The **Ministry of Youth Affairs & Sports** has recently unveiled the recipients of the prestigious '**Rashtriya Khel Protsahan Puruskar**' for the year 2023.

The distinguished awardees will be honored by the **President of India** in a grand ceremony scheduled to take place at **Rashtrapati Bhavan on 9th January 2024**.

Identification and Nurturing of Budding/Young Talent

Entity: Jain Deemed to be University, Bengaluru

2. Encouragement to Sports through Corporate Social Responsibility

Entity: Odisha Mining Corporate Limited

ANUBHAV Awards Scheme, 2024

The **ANUBHAV Awards Scheme**, initiated by the **Department of Pension and Pensioners Welfare (DoPPW)**, is an innovative platform for recognizing the contributions made by retired officials to nation-building during their tenure in government service. Launched in 2015 under the guidance of the Hon'ble Prime Minister of India

- **Objective:** To acknowledge and honour the valuable contributions and experiences of retired government employees.

Category

Winner



- **Eligibility:** Retiring Central Government employees/pensioners.

Tenzing Norgay Award

In a heart-touching ceremony, **President Draupadi Murmu** posthumously conferred the prestigious **Tenzing Norgay National Adventure Award** upon **Savita Kanswal**. The award, presented to her father **Radheshyam Kanswal**, is a testament to Savita's exceptional achievements in the field of mountaineering.

Savita Kanswal made history by becoming the **first Indian woman mountaineer to conquer both Mount Everest (8848 m) and Mount Makalu (8485 m) within an astonishing span of 16 days**. This remarkable feat showcased not only her physical prowess but also her unwavering determination to achieve greatness at the young age of 25.

Assam Baibhav' Award

Former Chief Justice of India and current Rajya Sabha MP, **Ranjan Gogoi**, is set to be honored with the prestigious '**Assam Baibhav'** award, the highest civilian award in Assam. This announcement was made by the Chief Minister of Assam, **Himanta Biswa Sarma**, who highlighted Gogoi's significant contributions to the **field of justice and jurisprudence**. The award ceremony is scheduled to take place on February 10.

Serial No	Name	Year	Field
1.	Ratan Tata	2021	Social Service
2.	Dr. Tapan Saikia	2022	Healthcare & Public
3.	Sri Ranjan Gogoi	2023	Law & Justice

Pradhan Mantri Rashtriya Bal Puraskar 2024

The **Pradhan Mantri Rashtriya Bal Puraskar 2024** was declared, with the awards set to be presented by President **Droupadi Murmu** at a formal event at **Vigyan Bhawan** in New Delhi on January 22.

This year, **19 children** from various parts of the country have been recognized for their outstanding accomplishments.

The **Pradhan Mantri Rashtriya Bal Puraskar** awardees include one child each in the fields of Bravery, Science & Technology, and Innovation; four in Social Service; five in Sports; and seven in Art and Culture. The group, as per the Ministry's press release, consists of 9 boys and 10 girls from 18 different States and Union Territories.

Best airport award at Wings India.

At the prestigious **Wings India Awards 2024**, both the **Kempegowda International Airport in Bengaluru** and the **Indira Gandhi International Airport in Delhi** were jointly awarded the '**Best Airport of the Year**'. This accolade celebrates world-class operators and individuals who have significantly contributed to the aviation industry, especially during challenging times.

Bengaluru's Kempegowda International Airport was specifically recognized with the '**25 MPPA Traffic Award**' in the Airports category for handling more than 25 million passengers annually.

BCCI Awards 2023,

The **Board of Control for Cricket in India (BCCI)** is set to honour the exemplary performances in Indian cricket at the **NAMAN Awards ceremony in Hyderabad**. This prestigious event, held for the first time since 2019, celebrates the achievements of Indian cricketers in the preceding year.

Shubman Gill: Cricketer of the Year 2023

Ravi Shastri: Lifetime Achievement Award

UP Gaurav Samman'

Yogi government of Uttar Pradesh has announced the prestigious '**UP Gaurav Samman'** award for two distinguished personalities – eminent scientist **Dr. Ritu** and renowned entrepreneur **Naveen**. This award highlights the government's commitment to acknowledging excellence and inspiring future generations.

Dr. Ritu: A Beacon of Scientific Excellence.

Naveen: An Icon of Entrepreneurial Success.

Former Bihar CM Karpoori Thakur Awarded Bharat Ratna Posthumously.

The Government of India has announced that former Bihar Chief Minister, **Karpoori Thakur**, will be posthumously awarded the **Bharat Ratna**, the nation's highest civilian award. This recognition is a significant acknowledgement of Thakur's contributions to Indian politics and social reform.

Bihar's Chief Minister twice, first from December 1970 to June 1971 and again from December 1977 to April 1979.

Oscars 2024 Nominations

The 96th annual Academy Awards nominations have been unveiled, with Christopher Nolan's "Oppenheimer" securing an impressive 13 major nominations. Not far behind, "Poor Things," "Barbie," and "Killers of the Flower Moon" also garnered significant recognition, promising a competitive and star-studded Oscars ceremony.

Padma Awards 2024

Padma Awards 2024: The Padma Awards, among India's highest civilian honours, are given in three categories: **Padma Vibhushan, Padma Bhushan, and Padma Shri**. These awards recognize outstanding service in various areas like arts, social work, public affairs, science, trade, medicine, education, sports, and civil service. The Padma Vibhushan is for exceptional service, the Padma Bhushan is for high-order service, and the Padma Shri is for distinguished service in any area. These awards are announced on Republic Day each year.

The President of India presents these awards in special ceremonies at Rashtrapati Bhawan, typically in March or April. For 2024, the President has approved 132 Padma Awards, including 2 joint awards (counted as one). The list includes 5 Padma Vibhushan, 17 Padma Bhushan, and 110 Padma Shri Awards. Among the awardees, 30 are women, and there are also 8 people from the Foreigners/NRI/PIO/OCI category and 9 posthumous awardees.

Padma Vibhushan Awards 2024 Winners List

1.	Ms. Vyjayantimala Bali	Art	Tamil Nadu
2.	Shri Konidela Chiranjeevi	Art	Andhra Pradesh
3.	Shri M Venkaiah Naidu	Public Affairs	Andhra Pradesh
4.	Shri Bindeshwar Pathak	Social Work	Bihar
5.	Ms. Padma Subrahmanyam	Art	Tamil Nadu

Award Presented on 75th Republic Day of India

In a solemn ceremony marking the 75th Republic Day of India, the nation pays tribute to the valor and commitment of its brave personnel across various services. The **Ministry of Home Affairs (MHA)** has announced the commendable **achievements of 1,132 individuals from the Police, Fire Service, Home Guard, Civil Defence, and Correctional Service**, who have been awarded Gallantry and Service Medals for their exemplary contributions.

The government has streamlined and transformed the award ecosystem, merging sixteen gallantry and service medals into four distinct categories: PMG (President's Medal for Gallantry), GM (Medal for Gallantry), PSM (President's Medal for Distinguished Service), and MSM (Medal for Meritorious Service).

Gallantry Award

President Droupadi Murmu announced **80 gallantry awards** for the Indian armed forces on Thursday, January 25. Among them are **six Kirti Chakra and 16 Shaurya Chakra recipients**. These awards recognize the exceptional bravery and valor displayed by members of the armed forces in the line of duty.

Categories of Gallantry Awards

Gallantry Awards are categorized into two main groups:

1. Gallantry in the Face of Enemy:

- Param Vir Chakra (PVC)
- Mahavir Chakra (MVC)
- Vir Chakra

2. Gallantry Other than in the Face of Enemy:

- Ashok Chakra
- Kirti Chakra
- Shaurya Chakra

ICC Awards 2023

The **ICC Awards 2023**, organized by the **International Cricket Council**, represents the pinnacle of recognition for international cricket players.

Australia skipper **Pat Cummins** was announced as the winner of the **Sir Garfield Sobers Trophy for the ICC Men's Cricketer of the Year 2023**.

Veteran Indian batter **Virat Kohli** was crowned the **ICC Men's ODI Cricketer of the Year 2023**.

Usman Khawaja was named as the **ICC Men's Test Cricketer of the Year 2023**.



Rachael Heyhoe Flint Award for ICC Women's Cricketer of the Year 2023

England's all-rounder **Nat Sciver-Brunt** took home the Award for the second year in a row.

ICC Women's ODI Cricket of the Year 2023.

Chamari Athapaththu, already leading the Women's T20I and ODI sides of the year, added another feather to her cap by winning this feat.

Filmfare Awards 2024

The 69th Hyundai Filmfare Awards 2024 with Gujarat Tourism was held in **GIFT City, Gujarat**.

Filmfare Awards 2024 Winners.

Category	Winner
Best Film	12th Fail

Best Director	Vidhu Vinod Chopra (12th Fail)
Best Actor in a Leading Role (Male)	Ranbir Kapoor (Animal)
Best Actor in a Leading Role (Female)	Alia Bhatt (Rocky Aur Rani Kii Prem Kahaani)
Best Film (Critics')	Joram (Devashish Makhija)
Best Actor (Critics')	Vikrant Massey (12th Fail)
Best Actress (Critics')	Rani Mukerji (Mrs Chatterjee vs. Norway), Shefali Shah (Three of Us)

PADMA VIBHUSHAN 2024

Shri M Venkaiah Naidu
(Public Affairs)

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Appointments

1. Kia India names Gwanggu Lee as new MD, CEO

- **Kia India has appointed Gwanggu Lee as the new Managing Director and CEO** with immediate effect. Lee succeeds Tae Jin Park, who retires after a 36-year journey with Kia Corporation including a four year stint with Kia India.
- Kia currently sells five models, including Seltos, Sonet and Carens, in the Indian market.
- Ho-Sung Song, CEO at Kia Global.
- Kia and Kia Motors Corporation, is a South Korean multinational automobile manufacturer.

2. Chadian opposition leader Succes Masra appointed transitional PM

- **Chad's transitional President Gen. Mahamat Idriss Deby Itno appointed former opposition leader Succes Masra as prime minister.**
- Masra will replace Saleh Kebzabo, who along with his government resigned on Dec. 29 following the promulgation of the new constitution.
- Masra will serve through the transition to civilian rule. Chad: Capital- N'Djamena Currency Central African CFA franc.

3. Randhir Jaiswal takes over as MEA spokesperson from Arindam Bagchi

- **Randhir Jaiswal has officially assumed the position of the Official Spokesperson for the Ministry of External Affairs,** succeeding Arindam Bagchi, who has been appointed as India's Permanent Representative to the United Nations and other international organisations in Geneva.
- Arindam Bagchi took over as the spokesperson in March 2021.

4. All India Rubber Industries Association Elects Shashi Singh as the President of AIRIA

- **Mr. Shashi Singh will be succeeding Mr. Ramesh Kejriwal as the President of AIRIA.**
- Prior to assuming the role of President, Mr. Shashi Singh held the position of Senior Vice President within AIRIA.
- Mr. Zafar Ahmed, Managing Director of New India Rubber Works Pvt. Ltd. has been elected as the Senior Vice-President of AIRIA for the year 2023-24.

- Mr. Indra Parekh has been elected as the Vice President of the All India Rubber Industry Association.

5. NIIFL appoints Actis' Sanjiv Aggarwal as chief executive officer

- **Government-backed National Investment and Infrastructure Fund Limited has appointed Sanjiv Aggarwal as its chief executive officer and managing director.**
- The **National Infrastructure and Investment Fund (NIIF)** is India's first-ever **sovereign wealth fund (SWF)**. The state-owned fund was set up by the Indian Government in the year 2015. At NIIFL, Aggarwal succeeds Rajiv Dhar, who served as interim CEO and MD.
- NIIF, which is 49% owned by the government, manages over \$4.9 billion of equity capital commitments across its four funds—master fund, fund of funds, strategic opportunities fund, and India-Japan Fund.

6. Sebi appoints G Ram Mohan Rao as executive director for a period of 3 years

- **The Securities and Exchange Board of India (Sebi) has appointed G Ram Mohan Rao as Executive Director (ED) for a period of three years.**
- Rao will be handling the investigation department and the internal inspection department. Prior to the appointment, Rao was the regional director of the Eastern Regional Office of Sebi.

7. Canara Bank CGM P Santhosh appointed as MD of NARCL, Sundar resigns as MD

- P Santhosh, chief general manager at Canara Bank has been appointed as managing director and chief executive officer of **National Asset Reconstruction of India Ltd (NARCL)**.
- Natarajan Sundar, MD and CEO of NARCL resigned from the post.
- Canara Bank is the sponsor bank of NARCL with over a 10 per cent stake. Public sector banks are major shareholders of 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. It 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.**

8. Indian Olympic Association appoints Raghuram Iyer as Chief Executive Officer

- **The Indian Olympic Association announced the appointment of Raghuram Iyer as the Chief Executive Officer of the sports body.**
- Iyer comes with the experience of having served as CEO for Indian Premier League teams Rajasthan Royals, Lucknow Super Giants and Rising Pune Supergiant.
- **PT Usha is the first woman president of the Indian Olympic Association.**

9. Sh. Vikas Sheel appointed Executive Director Asian Development Bank

- **Senior bureaucrat Vikas Sheel has been appointed as Executive Director, Asian Development Bank in Manila, according to a Personnel Ministry order.**
- He has been appointed as ED, Asian Development Bank (ADB) for a period of three years.
- Smita Sarangi has been appointed to the post of Adviser to the Executive Director, ADB, Manila, Philippines for a period of three years.
- Tanu Singh has been named as First Secretary, Permanent Mission of India (PMI), World Trade Organization (WTO), Geneva for a period of three years.

10. Ashwani Gupta, former global COO of Nissan, appointed CEO of Adani Ports and Special Economic Zone

- **Ashwani Gupta has been appointed as CEO of Adani Ports and Special Economic Zone.**
- He was the former global Chief Operating Officer at Nissan Motors.
- This appointment is part of Adani Port's internal restructuring that also elevated Karan Adani to the role of Managing Director and Gautam Adani has been re-designated as 'Executive Chairman' of APSEZ.

11. Ambassador Indra Mani Pandey assumes the charge of 4th Secretary General of BIMSTEC

- **Ambassador Indra Mani Pandey, a senior diplomat of India, assumed today the position**

of Secretary General (SG) of the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC).

- He is the 4th SG of BIMSTEC and will remain its SG for a period of three years. He has succeeded H.E. Tenzin Lekphell of Bhutan. About Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC):
- Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) comprising Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand brings together 1.5 billion people – 21% of the world population, and a combined GDP of over US\$ 2.5 trillion.
- BIST-EC (Bangladesh, India, Sri Lanka, Thailand - Economic Cooperation) was formed at a meeting in Jun 1997 in Bangkok.
- Myanmar was admitted in Dec 1997 and the organization was renamed as BIMST-EC. The grouping expanded when Nepal and Bhutan were admitted in Feb 2004.
- The grouping's name was changed to BIMSTEC (Bay of Bengal Initiative for MultiSectoral Technical and Economic Cooperation) at 1st Summit Meeting held in Bangkok in Jul 2004.

12. Sheikh Hasina-led Awami League secures majority in national elections

- **In Bangladesh, Sheikh Hasina led Awami League secured majority in the national elections. With the resounding victory, Awami League President and the incumbent Prime Minister Sheikh Hasina will form the government for the fourth straight term.**
- According to media reports, Awami League won two-third majority in the parliament and fourth term in a row by winning 223 out of 299
- Bangladesh Cricket Team Captain Shakib Al Hasan Wins Parliament Seat

13. Gabriel Attal becomes France's youngest Prime Minister

- **Gabriel Attal has been named next Prime Minister of France, as Emmanuel Macron aims to revive his presidency with a new government.**
- Gabriel Attal is currently working as an education minister. At 34, he is the youngest Prime Minister in modern French history, outranking even Socialist Laurent Fabius who was 37 when he was appointed by Francois Mitterrand in 1984.



14. Senthil Pandian C to be India's next ambassador to WTO

- The government has appointed IAS officer Senthil Pandian C as ambassador to the World Trade Organisation (WTO) in Geneva after Brajendra Navnit's tenure as India's ambassador to the global trade watchdog ends on March 31, 2024.
- He will replace Brajendra Navnit after his tenure ends by March-end and will continue to lead India's negotiations until the ministerial meeting.
- The World Trade Organization (WTO) is the only global international organization dealing with the rules of trade between nations.
- The WTO has over 160 members representing 98 per cent of world trade.
- Ngozi Okonjo-Iweala is the seventh Director-General of the WTO. She took office on 1 March 2021, becoming the first woman and the first African to serve as Director-General. Her term of office will expire on 31 August 2025.
- India has been a WTO member since 1 January 1995 and a member of GATT since 8 July 1948.

15. Former CISF Chief Sheel Vardhan Singh Appointed As UPSC Member

- Sheel Vardhan Singh, the former Chief of the Central Industrial Security Force (CISF), has been appointed as a member of the Union Public Service Commission (UPSC).
- The UPSC, led by a chairperson, can have up to 10 members, each serving a term of six years or until reaching the age of 65.
- He served as Director General of the CISF from November 2021 to December 2023. Sh. Manoj Soni is the current Chairman of the Union Public Service Commission (UPSC).

16. Govt appoints Rajay Kumar Sinha as new member finance at IRDAI

- The government has appointed Rajay Kumar Sinha as member finance and investment at Insurance Regulatory and Development Authority of India, or IRDAI.
- The appointment is for a period of three years from the date of assumption of charge of the post. Sinha at present is the MD and CEO of SBI Capital Markets Limited (SBICAPS).
- This appointment comes as the term of the previous member, Rakesh Joshi, came to an end.

17. Govt approves reappointment of RBI Deputy Governor Michael Patra for 1 year

- The Appointments Committee of the Cabinet (ACC) has approved the reappointment of the Reserve Bank of India's (RBI) Deputy Governor Michael Patra for one year.
- Patra was appointed as RBI Deputy Governor in January 2020, and last year he got an extension of one year.
- The three other Deputy Governors of the bank are M Rajeshwar Rao, T Rabi Sankar and Swaminathan J.

18. Denmark's King Frederik X Takes Throne As Mother Abdicates

- Denmark's King Frederik X acceded to the throne, ushering in a new era after his mother Queen Margrethe abdicated, with more than 100,000 Danes turning out for the unprecedented event. Queen Margrethe, 83, is the first Danish monarch to voluntarily relinquish the throne in nearly 900 years. Mette Frederiksen is the Prime Minister of Denmark since 2019.

19. RBI approves Praveen Achuthan Kutty's appointment as DCB Bank MD & CEO

- The Reserve bank of India (RBI) approved the appointment of Praveen Achuthan Kutty as the managing director and chief executive officer of DCB bank.
- The appointment is for a period of three years with effect from April 29, 2024.
- Praveen Achuthan Kutty has over 32 years of experience in all aspects of Retail & SME banking

20. Senior IPS officer Daljit Singh Chaudhary appointed SSB chief

- Senior IPS officer Daljit Singh Chaudhary was on appointed as the director general of the Sashastra Seema Bal (SSB).
- Chaudhary, a 1990 batch Indian Police Service (IPS) officer of Uttar Pradesh cadre, is presently working as Special Director General of the Central Reserve Police Force (CRPF).
- The SSB guards India's frontiers with Nepal and Bhutan
- The Appointments Committee of the Cabinet has approved his appointment as the DG, SSB for a period up to November 30, 2025 i.e. the date of his superannuation, the order said



21. India elected as First Vice Chair of COFI Sub-Committee on Fisheries Management

- India has been elected as the First Vice Chair of the **Food and Agriculture Organization FAO COFI Sub-Committee on Fisheries Management**. India will serve as a member of the FAO Fisheries Bureau on Capture Fisheries for the first time in 57 years.

22. PepsiCo India appoints marketing chief Jagrut Kotecha as new CEO

- **PepsiCo India appointed Jagrut Kotecha as its chief executive officer (CEO), saying he will take over from Ahmed El Sheikh, who held the position for seven years.**
- Kotecha is the company's chief marketing officer in Africa, Middle East, and South Asia (**AMESA**).
- He will assume the CEO's role in March 2024. Sheikh will become the CEO for the Middle East business unit.

23. RBI clears appointment of Praveen A Kutty as MD of DCB Bank

- **Private sector DCB Bank said the Reserve Bank approved the appointment of Praveen Achuthan Kutty as its Managing Director and CEO.**
- The appointment for a period of three years is effective from April 29, 2024, DCB Bank said in a regulatory filing.
- DCB Bank Limited formerly Development Credit Bank is one of the new generation private sector banks in India.
- It is amongst the new generation banks that received the scheduled commercial bank license from the bank regulator, Reserve Bank of India. DCB Bank received the licence on **31 May 1995**.

24. Colliers' Sankey Prasad appointed Chairman and Managing Director for India and Colliers Project Leaders Middle East

- **Global diversified professional services and investment Management Company has appointed Sankey Prasad as Chairman and Managing Director (CMD) for India and Middle East Engineering and project management business, which is under the name of Colliers Project Leaders Middle East.**
- According to sources, Prasad has bought a 30% stake in Colliers Project Leaders in the Middle East.

25. Samina Hamied of Cipla steps down from her executive role

- **Samina Hamied, executive vice chairperson of Cipla, announced her decision to step down from her executive role due to personal and family commitments. She will continue to serve as a non-executive director of the company.**
- Hamied in a company's statement to stock exchanges said she will continue to serve as non-executive director of the company.
- The company said the transition will be effective from March 31, 2024.

26. Flipkart co-founder Binny Bansal exits board, launches new startup OppDoor

- **Flipkart Co-Founder Binny Bansal has officially exited the board of the Walmart owned e-commerce firm, which he founded along with Sachin Bansal 16 years ago. The move comes months after he sold his remaining stake in the firm.**
- Binny Bansal recently also floated his new startup, **OppDoor**, to provide end-to-end solutions to e-commerce firms. Sachin Bansal, the other co-founder, left the board in 2018. After leaving Flipkart, Sachin founded Navi, a financial services firm.

27. Nitish Kumar takes oath as Bihar chief minister for record ninth time

- **JD(U) president Nitish Kumar took oath as Chief Minister of Bihar for a record ninth time. Kumar was sworn in by Bihar Governor Rajendra Arlekar at Raj Bhavan.**
- BJP leaders -- Samrat Choudhary and former Speaker Vijay Kumar Sinha- were among those who took oath of office. The two are named as Deputy Chief Ministers.

28. ACC approves Sanjay Mudaliar as Bank of Baroda Executive Director

- **The Appointments Committee of the Cabinet (ACC) has approved the Department of Financial Services (DFS) proposal to post Sanjay Vinayak Mudaliar as Executive Director at Bank of Baroda.**
- Mudaliar is currently the Executive Director at Indian Overseas Bank.
- Mudaliar will serve his new post from the day he assumes charge for the remainder of his term, i.e. up to **Dec 31, 2025**.



Defence Related News

SARVATRA: Indian Army's Mobile Bridge System

The Indian Army, under the Ministry of Defence, stands vigilant against external threats, prioritizing cutting-edge equipment like **SARVATRA** - a **Multispan Mobile Bridging System**.

SARVATRA emerges as a beacon of innovation, designed to **bridge gaps swiftly, especially over water bodies, enhancing connectivity and logistical efficiency for the Indian Army**.

Developed in collaboration with Bharat Earth Movers Limited (BEML), SARVATRA epitomizes the synergy between government agencies and the private sector in bolstering national defense

Military Exercise Desert Cyclone-2024

- The **joint military exercise Desert Cyclone-2024** between the armies of India and UAE will be conducted in the Thar Desert of Rajasthan (2nd to 15th January 2024).
- Desert Cyclone aims to learn and share best practices in urban operations.

2024 Global Firepower Rankings

The US leads the military strength rankings, followed by Russia and China in 2nd and 3rd spots. **India placed 4th** for the second straight year. Pakistan ranked 9th and Italy rounded out the top 10 at 10th. Other countries in the top 10 include South Korea, the UK, Japan, and Turkey.

The Global Firepower rankings judge each country on factors like military resources, industry, geography, manpower, and technology level.

With over 1.4 million active personnel, India has the second largest military force globally. However, its defense budget of \$76.6 billion lags far behind the US (\$714 billion) and China (\$209 billion). India imports 70% of arms but is accelerating domestic production. Indigenous weapons like the Tejas fighter jet and BrahMos cruise missile demonstrate India's production abilities.

DRDO launches 'Ugram', indigenous assault rifle for armed forces

- The DRDO launched **Ugram** developed and manufactured in collaboration with a private industry partner.

- The assault rifle has been designed for the operational requirements of armed forces, paramilitary and state police entities.
- The rifle has an effective range of 500 m and weighs less than four kilograms and has been developed by DRDO's Pune-based facility Armament Research and Development Establishments (ARDE) in collaboration with Dvipa Armour India Private Limited.

India's first indigenously manufactured UAV 'Drishti 10 Starliner' flagged

- **Adani Defence and Aerospace introduced the Drishti 10 Starliner** Unmanned Aerial Vehicle (UAV) for the Indian Navy, manufactured within the country.
- The commencement ceremony, overseen by Admiral R Hari Kumar, the **Chief of the Naval Staff (CNS)** of the Indian Navy, took place in the presence of 75 Navy personnel.
- The UAV embarked on its journey from Hyderabad to Porbandar, marking its induction into naval maritime operations.

Year of Technology Absorption

In a significant step towards modernization and operational efficiency, the Indian Army has declared 2024 as the **"Year of Technology Absorption."** This move underscores the Army's commitment to leveraging technology as a catalyst for transformative change, enhancing operational and logistic capabilities through in-house expertise, and working in collaboration with the domestic defence industry.

The primary objective of this initiative is to use technology as a driving force for transformative change, focusing on operational and logistic requirements and collaborating with the domestic defence industry for project development.

Joint Exercise 'Sahyog Kaijin'

The Indian and Japanese Coast Guards have recently conducted a successful joint exercise named **'Sahyog Kaijin'** off the coast of Chennai. This exercise is a part of the ongoing collaboration between the two countries under the Memorandum of Cooperation (MoC) signed in 2006.

- **Participating Vessels:** The exercise involved the Indian Coast Guard Ship (ICGS) Shaurya and the Japan Coast Guard Ship (JCGS) Yashima, along with other support vessels and aircraft.



Akash-NG Missile

The **Defence Research and Development Organisation (DRDO)** achieved a significant milestone with the successful flight test of the **New Generation AKASH (AKASH-NG)** missile. The test, conducted at the Integrated Test Range (ITR), Chandipur off the coast of Odisha, showcased the system's capability to intercept high-speed unmanned aerial targets at very low altitudes.

The AKASH-NG system is a state-of-the-art missile system **designed to intercept high-speed and agile aerial threats.**

Astra Missile

The Astra missile, a beyond visual range (BVR) **air-to-air missile**, stands as a testament to India's technological prowess. Developed by the Defence Research and Development Organisation (DRDO) and manufactured by BDL for the IAF, the Astra Weapon System boasts unparalleled capabilities in its category, with a **remarkable range exceeding 100 kilometers.**

Ex-Ayutthaya

In a historic move, the **Indian Navy and Royal Thai Navy (RTN)** joined forces for the maiden bilateral

exercise named **'Ex-Ayutthaya'** in December 2023. This maritime collaboration, symbolizing the invincible spirit, holds profound significance as it connects the ancient cities of **Ayodhya in India and Ayutthaya in Thailand**, reflecting shared historical narratives and rich cultural ties dating back centuries.

Operation Sarvashakti

In response to escalating terrorist activities in **Jammu and Kashmir**, the **Indian Army** is launching **Operation Sarvashakti**, a strategic initiative aimed at curbing the influence of Pakistani proxy terrorist groups. Focused on the **Pir Panjal mountain ranges** in the Union Territory, this operation seeks to eliminate terrorists operating in the sensitive Rajouri Poonch sector.

Exercise KHANJAR

The **11th edition** of the **India-Kyrgyzstan Joint Special Forces Exercise KHANJAR** has kicked off at the Special Forces Training School in Bakloh, Himachal Pradesh. Scheduled to take place from 22nd January to 3rd February 2024, this annual event has become a crucial platform for fostering collaboration and enhancing the capabilities of both nations' special forces.



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Obituaries

1. Franz Beckenbauer football player passed away at 78 in Germany

- **Franz Beckenbauer**, widely regarded among the **greatest football player** of all time, has died at the age of 78 in Germany. Known in football-obsessed Germany as '**the Kaiser**' meaning '**the Emperor**'.
- He collected 103 caps for West Germany, winning the 1972 European championship and then the World Cup on home soil.
- Franz Beckenbauer's Bayern Munich team was the best club side in the world during the mid-1970s, winning three successive European Cups and three successive Bundesliga titles, and Beckenbauer himself was twice named European Footballer of the year.
- In 2016 he was fined by FIFA's ethics committee for failing to co-operate with an inquiry into corruption over the awarding of the 2018 and 2022 World Cups.

2. Music maestro Ustad Rashid Khan dies at 55 in Kolkata

- **Classical singer Ustad Rashid Khan**, aged 55, passed away in a city hospital after valiantly battling cancer for over four years.
- Possibly the last living legend of Rampur Sahaswan gayaki (style of singing), Rashid Khan (pictured) was recognised as the 31st generation of Sangeet Samrat Mian Tansen, as detailed on his official website.
- **Apart from Padma Shri in 2006 and Padma Bhushan awards in 2022, Rashid Khan was conferred with the West Bengal government's state honour, Bangabhusan, in 2012.**

3. Renowned classical singer Prabha Atre, doyen of Kirana Gharana, dies at 92

- **Renowned classical singer Dr Prabha Atre** passed away following a cardiac arrest at her residence in Pune at the age of 92 early on January 13. Atre, who represented the Kirana Gharana of the Hindustani classical music, had been honoured

with all three of Padma awards by the Indian government.

- Atre established the Swarmayee Gurukul to teach students all over the world in both traditions – '**guru-shishya parampara**' and institutional.
- She strongly felt that it was important to bridge the gap between these two systems.
- **She was awarded the Padma Vibhushan, the nation's second-highest civilian honour, in January 2022. She was earlier honoured with the Padma Shri award in 1990 and the Padma Bhushan in 2002. She was also awarded the Sangeet Natak Akademi Award in 1991.**

4. Dr Nitya Anand, man who discovered India's first oral contraceptive pill 'Saheli', dies at 99

- **Dr Nitya Anand, who discovered India's first oral contraceptive pill 'Saheli'**, passed away after a prolonged illness at SGPIMS Lucknow on Saturday. He was 99. Anand was also the former director of the Central Drug Research Institute (CDRI) from 1974 to 1984. He was with CDRI since its inception in 1951.
- He was the brain behind the discovery of 'Centchroman', popularly known as 'Saheli.' It was the world's first and only non-steroidal, non-hormonal, once-a-week oral contraceptive pill. It was launched by then Prime Minister Rajiv Gandhi in 1986.
- In 2016, Saheli was incorporated in the National Family Programme of India.
- **In 2012, he was awarded the Padma Shri by the Indian government.**

5. First hockey Olympian of Chandigarh dies at 48

- **Chandigarh's first hockey Olympian, Sukhbir Singh Gill passed away at the age of 48.**
- Sukhbir Singh Gill, who represented the Indian men's hockey team at the Sydney 2000 Olympics and the 2002 Hockey World Cup in Kuala Lumpur.
- He also helped the Indian team to a gold medal finish at the 2001 Men's Hockey Champions Challenge in Malaysia.



Days and Themes

January 1:- Global Family Day (Also known as World Peace Day)

- The theme for 2024, **“Embracing Diversity, Strengthening Families,”**
- The roots of Global Family Day lie in the United Nations General Assembly’s proclamation in 1997 of the International Decade for the Culture of Peace and Non-Violence for the Children of the World. By 1999, Global Family Day was established as a day dedicated to peace-building strategies, an initiative that has grown in significance with each passing year.

2 January- World Introvert Day

- January 2, is celebrated as **World Introvert Day**. This international celebration is **observed to recognize and celebrate introverts around the world**. In a world built for extroverts, World Introverts Day is a breath of fresh air, a reminder that our stillness is not shyness, but a wellspring of creativity, observation, and depth.
- Felicitas Heyne, a well-known German psychologist and the creator of the free e-book **“Happily Introverted Ever After,”**
- Heyne proposed that January 2 be designated as World Introvert Day,

3 January- International Mind Body Wellness Day

- This day marks the importance of a sound body and mind by raising awareness and taking action.
- The theme for International Mind-Body Wellness Day 2024 is **“Holistic Wellness: Mind, Body, and Soul”** which focuses on enhancing overall health and vitality by emphasising the importance of achieving a harmonious balance between the mind, body, and soul.

4 January - World Braille Day

- In remembrance of the birth of Louis Braille, the inventor of Braille, January 4 is marked as World Braille Day.
- The day also recognizes that people with visual impairments should have the same access to human rights as everyone else.
- The UN General Assembly proclaimed January 4 to be World Braille Day in November 2018. The following year, the first-ever World Braille Day

was commemorated and recognized as a global holiday.

- Braille is an alphabet that can be used to write almost any language and versions are **available in Arabic, Chinese, Hebrew, Spanish, and more**.
- Uncontracted Braille spells out every word, whereas contracted Braille is a shorthand version that abbreviates familiar words.

January 5, National Bird Day

- On January 5, National Bird Day is celebrated to **raise awareness of the value of tiny tweets in the ecosystem**. The Avian Welfare Coalition, which works hard to promote awareness for birds that are captured or produced in captivity for either financial gain or for human amusement, is behind this initiative.
- National Bird Day, which has American origins, has been celebrated annually on January 5 since its inaugural event in 2002.

6 January - World Day of War Orphans

- The purpose of the day is to spread awareness globally about the need to protect the human rights of children orphaned by wars and to generate efforts to secure a better tomorrow for them.
- World Day of the War Orphans 2024 is centered around is **“Orphan Lives Matter”**,
- This year’s theme is **“Standing Up for War-Affected Children”**

Pravasi Bharatiya Divas

- It is observed on 9 January to mark the contribution of the Overseas Indian community to the development of India. On this day in 1915, Mahatma Gandhi, the greatest Pravasi, returned to India from South Africa. He played an important role in the freedom struggle of India and also changed the lives of Indians forever.
- The theme of the PBD 2023 will be continued this year, **“Diaspora: Reliable Partners for India's Progress in Amrit Kaal”**.
- **first Pravasi Bharatiya Divas or Non-Resident Indian Day was celebrated on 9 January 2003**
- Its format has been revised **since 2015 to celebrate the PBD once every two years and to hold theme based PBD Conferences**. Since then it is celebrated every second year.



World Hindi Day:

- World Hindi Day, also known as **Vishwa Hindi Diwas**, is annually observed on **January 10**. Vishwa Hindi Diwas was founded to commemorate the date in **1949** when Hindi was first spoken in the UNGA. Hindi is the third most spoken language in the world after Mandarin Chinese and English, with almost 600 million speakers worldwide. There is no official announcement for World Hindi Day 2024 theme.
- In 2006, former Prime Minister Dr. Manmohan Singh announced that every year, January 10 will be observed as World Hindi Day. This was also the first year that the Ministry of External Affairs began hosting grand celebrations of the day abroad.

11 January - National Human Trafficking Awareness Day

- This day **aims** is to raise awareness about the plight of human trafficking victims, as well as to promote and protect their rights.
- Every year, approximately 2,25,000 people worldwide become victims of human trafficking.
- the goal of the day is to raise awareness about the crime of sex trafficking. Every year, organizations all over the world provide assistance to communities, volunteer training, and educational events to raise awareness.

12 January – National Youth Day

- It is celebrated on **12 January** and is also known as **Rashtriya Yuva Diwas**. The day is observed to commemorate the birth anniversary of Swami Vivekananda, one of the greatest philosophers and spiritual leaders
- In 1984, the Indian Government first declared to celebrate the **birthday of Swami Vivekananda i.e. 12 January** as **National Youth Day**. Since then the day has been celebrated as National Youth Day all over the country. The government's **main aim** is to make a better future for the country by motivating the youths through the way of their life and ideas of the Swami Vivekananda. It is a great way to wake up the eternal energy of the youth as well as to make the country develop.

15 January – Indian Army Day

- The Indian Army was officially established on **1 April 1895**. India got its first Army Chief in 1949. On **15 January 1949**, Field Marshal K. M. Cariappa took over the first Commander-in-Chief of the

Indian Army from General Francis Butcher, the last British Commander-in-Chief of India. This year, India is celebrating its 75th Army Day on 15 January.

- According to the Global Fire Power Index 2024, India's army is considered the world's fourth strongest army. According to this index, America, Russia, and China have better armies than India. India's neighbour Pakistan is ranked **9th** on this list.

National Startup Day 16 January

- Prime Minister Narendra Modi declared **January 16** as **National Startup Day** in the year 2021. Since then various programs and events have been organized by government and non-government organizations to applaud and promote the Indian startup ecosystem.
- The Startup India Innovation Week was organized by the Ministry of Commerce and Industry and the **Department for Promotion of Industry and Internal Trade (DPIIT)**. On January 11, 2024, Secretary of DPIIT Rajesh Kumar Singh gave the introductory speech for the week-long celebration, centred around the theme "**Startups Unlocking Infinite Potential.**" Entrepreneurs, venture capitalists, inventors, and startup enthusiasts are expected to gather for the weeklong festivities.
- The first National Startup Day was observed in India that 2022..

National Girl Child Day :- 24 Jan

- It is observed on 24 January to spread awareness about the inequalities faced by girls in Indian society, and also to promote awareness about the rights of the girl child and the importance of female education, health, and nutrition. The day is in line with various campaigns and programs of the Indian government including **Beti Bachao Beti Padhao and Save the Girl Child**.
- **Digital Generation, Our Generation, Our Time is Now—Our Rights, Our Future."**
- National Girl Child Day was first initiated in 2008 by the Ministry of Women and Child Development. The main objective behind this is to highlight the inequalities faced by girls and to promote awareness including the rights of a girl child, and the importance of education, health, and nutrition.



International Day of Education 24 Jan

- It is said that Education is a human right, a public good, and a public responsibility. International Day of Education is celebrated on 24 January to raise awareness about the importance, the role of education for peace and development. If a country wants to achieve gender equality, and break the cycle of poverty, it is possible with inclusive, equitable quality education, and lifelong opportunities for all.
- The fifth International Day of Education will be celebrated on 24 January 2024 under the theme **“to invest in people, prioritize education”**
- UNESCO is dedicating this year's International Day to girls and women in Afghanistan who have been deprived of their right to education.

25 January- National Voters Day

- National Voters Day is celebrated on 25 January to encourage the youth to participate in the vote in the electoral process. It not only encourages the youth to participate in the electoral process but also focuses on the fact that the right to vote is a basic right.
- The day has been celebrated since 2011 across the country to mark the foundation of the Election Commission of India, i.e. 25th January 1950.
- The theme for the year 2024 NVD, **‘Nothing Like Voting, I Vote for Sure’** is dedicated to voters and conveys individuals’ feelings and aspirations toward participation in the electoral process through the power of their vote.

National Tourism Day :- 25 Jan

- National Tourism Day is celebrated on 25 January to spread awareness about the importance of tourism and its impact on the economy.
- National Tourism Day is celebrated in India on January 25 to educate people about the importance of tourism. It was established by the Indian government to raise awareness regarding the importance of tourism for India's economy.
- The theme of National Tourism Day 2024 centers around the theme **“Sustainable Journeys, Timeless Memories,”**

26 January

- India celebrated its 75th **Republic Day (R-Day)** on 26th January 2024 to mark and celebrate the date on which the Constitution of India came into effect on January 26, 1950.

- Theme of R-Day 2024: **‘Viksit Bharat’** (Developed India) and **‘Bharat- Loktantra ki Matraka’ (Bharat – The Mother of Democracy)**
- President of France Emmanuel Macron was the chief guest for Republic Day 2024.
- The President of India, Droupadi Murmu approved Tatrakshak Medals to 6 outstanding **Indian Coast Guard (ICG)** personnel.
- President approved conferment of Jeevan Raksha Padak Series of Awards-2023 on 31 persons which includes 3 Sarvottam Jeevan Raksha Padak, 7 Uttam Jeevan Raksha Padak and 21 Jeevan Raksha Padak.
- During the event, a total of 1132 personnel of Police, Fire Service, Home Guard & Civil Defence and Correctional Service have been awarded Gallantry/Service Medals.
- ✓ PM Vishwakarma beneficiaries invited as **“special guests”** to witness the Republic Day Parade 2024
- ✓ The beneficiaries under the PM Vishwakarma Scheme have been invited by the Ministry of Defence as **“Special Guests”** to witness the Republic Day Parade, 2024 at Kartavya Path, New Delhi.
- ✓ The PM Vishwakarma Scheme was launched on 17.09.2023 by the Prime Minister of India.
- ✓ This is a holistic scheme that provides end-to-end support to the artisans & craftspeople belonging to 18 trades. As on date, a total of 2,85,420 applications have been registered successfully under the scheme.
- ✓ 256 beneficiaries of PM Vishwakarma scheme, along with their spouse, are attending the Republic Day Event on 26th January 2024. These beneficiaries belong to rural and urban areas of 20 States, including North Eastern States and 4 Union Territories. Few of them are from Aspirational districts.
- ✓ There are 108 female artisans and 148 male artisans, who represent the trades covered under the scheme.

30 January – Martyrs Day or Shaheed Diwas

- It is observed in India on several dates. March 23 is remembered as the day when three brave freedom fighters, namely Bhagat Singh, Shivaram Rajguru, and Sukhdev Thapar, were hanged by the British.

Also, January 30th is observed as **Martyr's Day** or **Shahid Diwas** in the memory of Mahatma Gandhi.



31- January

- **World Leprosy Day (WLD)** is annually observed across the globe on the last Sunday of January to celebrate people who have experienced leprosy, also known as **Hansen's disease**.
- i. The 71st observance of World Leprosy Day 2024 was observed on 28th January 2024 with the theme of "**Beat Leprosy.**"

- ii. The Global Appeal 2024 to End Stigma and Discrimination against Persons Affected by Leprosy will be launched at **WHO** headquarters in Geneva, Switzerland, on January 31, 2024.

8 Jan

Earths Rotation Day

Earth's Rotation Day is observed on January 8. This day marks the discovery that our planet rotates on its axis every 24 hours. Earth's Rotation Day 2023: Every year, January 8 is recognized as Earth Rotation Day

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Government Schemes

Centre hikes interest rate on Sukanya Samriddhi Yojana

- The Union government has announced a boost in interest rates for the Sukanya Samriddhi Yojana (SSY) for the January-March 2024 quarter, **increasing it from 8% to 8.2%**.
- The scheme aims to assist in covering the education and marriage expenses of the girl child, motivating parents to establish a dedicated fund for their daughters' future needs.
- As part of the Beti Bachao Beti Padhao campaign, Prime Minister Narendra Modi launched a scheme called '**Sukanya Samriddhi Yojana (SSY)**', the campaign literally translates to 'Girl Child Prosperity Scheme' in line with the above objectives. It was launched on 22 January 2015 in Panipat, Haryana.

Investment value	Minimum value - Rs.250 and Maximum value - Rs.1.5 lakh per annum
Current yearly interest rate	8.2 % per annum
Maturity value	Would vary depending on the value invested
Maturity duration	21 years from the date of investment

Govt. approves PRITHVI VIGYAN scheme worth nearly 4,800 crore rupees

- A decision in this regard was taken by the Union Cabinet today.
- The Prithvi Scheme is **aimed** at the augmentation and sustenance of long-term observations of the atmosphere, ocean, geosphere, cryosphere, and solid earth to record the vital signs of the Earth System and change.
- It is also intended for the development of modelling systems for understanding and predicting weather, ocean, and climate hazards and understanding the science of climate change.

Ministry Of Education Launches PRERANA Program

The Department of School Education & Literacy, Ministry of Education, proudly presents Prerana: An Experiential Learning program.

This unique initiative aims to empower students of classes IX to XII with leadership qualities and provide them with a meaningful, unique, and inspiring experience.

Prerana is driven by a strong commitment to the principles of the Indian education system and the philosophy of value-based education, a cornerstone of the **National Education Policy (NEP) 2020**. It fosters respect for India's rich cultural heritage and diverse traditions, embodying the spirit of "**Vasudhaiva Kutumbakam**" (the world is one family)

Ungalai Thedi, Ungal Ooril' Scheme

The government of Tamil Nadu has introduced guidelines for the "**Ungalai Thedi, Ungal Ooril**" (Come Look For You, In Your Village) outreach program, an initiative spearheaded by Chief Minister M.K. Stalin aimed at strengthening public services and scheme implementation across the state.

24-Hour Official Site Visits

As part of the program, Collectors and senior district officials will spend 24 hours in one taluk (sub-district) every month to inspect infrastructure, review project functioning, and collect public feedback. The **first visits will occur this Wednesday**. Teams will split up to cover as many sites as possible within the taluk.

Pradhan Mantri Suryodaya Yojana

Prime Minister Narendra Modi recently announced the '**Pradhan Mantri Suryodaya Yojana**', a new government scheme to promote rooftop solar power systems. This scheme aims to boost India's renewable energy goals and reduce electricity bills for households.

What is the scheme about?

The Pradhan **Mantri Suryodaya Yojana** aims to rapidly expand rooftop solar capacity by installing solar power systems on one crore houses. It will provide incentives and financial assistance to make it affordable for residential consumers to adopt rooftop solar.

Why is this scheme announced now?

This scheme comes after India missed its initial target of **40 gigawatts of rooftop solar capacity by 2022 under the existing Rooftop Solar Programme**. The new scheme signals renewed impetus to achieve the target of 40GW capacity by the extended deadline of

2026. With only around 11GW currently installed, the Pradhan Mantri Suryodaya Yojana intends to accelerate rooftop solar adoption.

What are the benefits?

Installing solar rooftops under this scheme will help reduce monthly electricity bills of households. **It will also support India's ambitious goal of reaching 500GW of renewable energy by 2030, with solar expected to contribute the major share.** Widespread rooftop solar adoption will boost energy security and self-reliance while also benefiting the environment.

eSakshi App Launched to Track Fund Flow Under MPLADS

The **Ministry of Statistics and Programme Implementation** launched a new app called **eSakshi** this week to track the fund flow under the **Member of Parliament Local Area Development Scheme (MPLADS)** for 2023. The app aims to capture the entire MPLADS fund allocation cycle and provide greater convenience and accessibility in monitoring the scheme.

Member of Parliament Local Area Development (MPLAD) scheme, introduced in **December 1993** is an important scheme of Government of India which empowers every Member of Parliament (MP) **to spend a certain sum of amount on the development of his/her constituency** on various social development areas such as health, education, drinking water, electricity, family welfare, sanitations and so on.

The central **idea is creation of durable community assets and for provision of basic facilities including community infrastructure**, based on local requirements.

The scheme essentially entitles every MP (Lok Sabha as well as Rajya Sabha Members) **to recommend**

spending Rs. 5 crore every year on works of development nature.

Uttar Pradesh's 'Paying Guest' Scheme to Promote Tourism in Ayodhya

The Uttar Pradesh government is transforming Ayodhya under its '**Navya Ayodhya**' project. Within this, the state tourism department's Paying Guest scheme aims to upgrade accommodation and cuisine experiences for visitors.

About the Scheme

The scheme focuses on enabling local residents to offer paying guest facilities and homestays for tourists, devotees and travelers. It taps into the rich Awadh culinary heritage to provide unique dining experiences featuring millet dishes.

1,000 Homestays Target

The state has set a target of registering 1,000 houses in Ayodhya under the scheme

Extends Auto PLI Scheme Tenure, Offers More Flexibility

The **Production Linked Incentive (PLI) program for the automobile** sector has been extended by one year through March 2028. Simultaneously, amended rules provide added clarity and concessions to approved applicants.

- Earlier government had approved the PLI Scheme for Automobile and Auto Component Industry on September 15, 2021.
- The PLI Scheme for the auto sector seeks to overcome the cost disabilities of the industry for manufacturing Advanced Automotive Technology products across India.
- This incentive structure will encourage industries in making fresh investments for indigenous global supply chain for Advanced Automotive Technology products



IBPS RRB PO Prelims (Memory Based Paper)

Directions (01-05): Study the following information carefully and answer the questions given below:

Eight persons sit around a square table and four of them face inside while four of them face outside. Four persons sit at the corner and rest four sit at the edges of the table.

O and N face each other. P sits 2nd to the right of N. L sits just left Q who sits at corner of table. Q faces outside. M and Q are immediate neighbours and face opposite direction to each other. P face opposite direction as R and S face. S does not sit just left of P.

Q1. Who sits 4th left of L?

- (a) P (b) S
(c) O (d) M (e) None of these

Q2. Who among the following persons face outside?

- (a) M, O (b) N, L
(c) R, L (d) O, P (e) None of these

Q3. Who among the following are immediate neighbour of R?

- (a) P (b) M
(c) S (d) Q (e) O

Q4. Which of the following statement is true?

I. P and Q sit diagonally opposite to each other

II. S does not face outside

III. N and R are immediate neighbours

- (a) Both I and II are true
(b) Only III is true
(c) Both II and III are true
(d) Both I and III are true
(e) None is true

Q5. What is the position of S with respect to M?

- (a) 2nd to the right (b) Immediate left
(c) 2nd to the left (d) 3rd to the right
(e) None of these

Directions (06-09): Study the following information carefully and answer the questions given below:

R has 2 children of different gender. A is the brother-in-law of T who is unmarried. D is the cousin of M who is granddaughter of R. B is the aunt of L who is the only daughter of K. Q is the mother of B. A is the spouse of K. T is the aunt of L and have only one sibling. C is the son in law of R.

Q6. Who is the grandson of Q?

- (a) M (b) T
(c) L (d) D (e) None of these

Q7. How many females are in the family?

- (a) Four (b) More than five
(c) Five (d) Three
(e) None of these

Q8. Who is the brother-in-law of A?

- (a) D (b) L
(c) M (d) C (e) None of these

Q9. Who is the mother-in-law of K?

- (a) Q (b) B
(c) M (d) T (e) None of these

Q10. How many pairs of letters are there in the word 'REFRIGERATOR', each of which have as many letters between them in the word as they have in English alphabetical series (both forward and backward direction)?

- (a) One (b) Three
(c) None (d) Two
(e) More than four

Directions (11-15): Study the following information carefully and answer the questions given below:

A certain number of persons sit in a linear row facing north.

R sits 4th from one of the extreme ends. S sits 3rd to the left of R. One person sits between D and S.



D sits 3rd to the left of T. Two persons sit between T and U who sits just left of B. More than one person sits between R and B. X sits 2nd to the left of L and is an immediate neighbour of B.

Q11. What is the possible minimum number of persons sit in the row?

- (a) 17 (b) 18
(c) 14 (d) 13 (e) 12

Q12. How many persons sit between R and X?

- (a) Six (b) Four
(c) More than seven (d) Three
(e) One

Q13. What is the position of D with respect to B?

- (a) 7th to the right (b) 2nd to the right
(c) Immediate left (d) 3rd to the left
(e) None of these

Q14. The number of persons sit between S and T is same as the number of persons sit to the right of ____ (in case of minimum number of persons).

- (a) X (b) B
(c) U (d) R (e) L

Q15. Who among the following sits near to D?

- (a) U (b) B
(c) R (d) X (e) S

Directions (16-20): In each of the questions below are given some statements followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q16. Statements:

Some Rocks are Marble.
No Marble is Concrete.

Conclusions:

- I. Some Rock are concrete.
II. No Rock is concrete.

- (a) If only conclusion I follows
(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

Q17. Statements:

Some City are not Town.
All Town are Metro.

Conclusions:

- I. Some City are Metro.
II. All City being Metro is a possibility.
(a) If only conclusion I follows
(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

Q18. Statements:

Only a few Fish are Turtle.
All Turtle are Rabbit.

Conclusions:

- I. Some Fish are not turtle
II. No Turtle is Fish.
(a) If only conclusion I follows
(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

Q19. Statements:

Some clouds are water.
Some waters are Star.

Conclusions:

- I. Some cloud can never be star.
II. All Cloud being water is a possibility.
(a) If only conclusion I follows
(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

Q20. Statements:

Some earbuds are phone.
All phone are charger.

Conclusions:

- I. All earbuds can be charger.
II. Some Phone are not charger.



- (a) If only conclusion I follows
- (b) If only conclusion II follows.
- (c) If either conclusion I or II follows.
- (d) If neither conclusion I nor II follows.
- (e) If both conclusions I and II follow.

Q21. If in the given number "3852364718" 1 is added to the odd digits and 1 is subtracted from the even digits then what will be the sum of the digits which are 3rd from the right end and 5th from the left end in the number thus formed after rearrangement?

- (a) 15
- (b) 13
- (c) 16
- (d) 12
- (e) 11

Directions (22-25): In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer.

Q22.

Statements:

$$A = B < P \leq Q \geq T > V = F < E$$

Conclusion:

I: $V < B$

II: $F \geq A$

- (a) If only conclusion I is true.
- (b) If only conclusion II is true.
- (c) If either conclusion I or II is true.
- (d) If neither conclusion I nor II is true.
- (e) If both conclusions I and II are true.

Q23.

Statements:

$$X \geq J < L \leq B = K; M \leq Z < L = R$$

Conclusion:

I: $J < Z$

II: $R < K$

- (a) If only conclusion I is true.
- (b) If only conclusion II is true.
- (c) If either conclusion I or II is true.
- (d) If neither conclusion I nor II is true.
- (e) If both conclusions I and II are true.

Q24.

Statements:

$$S > T \geq V < O = D \leq A < P$$

Conclusion:

I: $A \geq V$

II: $O \leq P$

- (a) If only conclusion I is true.
- (b) If only conclusion II is true.
- (c) If either conclusion I or II is true.
- (d) If neither conclusion I nor II is true.
- (e) If both conclusions I and II are true.

Q25.

Statements:

$$Q > W = T \leq K < G = H$$

Conclusion:

I: $W < H$

II: $K \geq Q$

- (a) If only conclusion I is true.
- (b) If only conclusion II is true.
- (c) If either conclusion I or II is true.
- (d) If neither conclusion I nor II is true.
- (e) If both conclusions I and II are true.

Directions (26-30): Study the following information carefully and answer the questions given below:

Eight persons were born on two dates- 15th and 22nd of four different months i.e., September, October, November and December in the same year.

Two persons were born between S and A. S was born on an even date in the month having even number of days. The number of persons born before A is one less than the number of persons born after B. Q born just before B and two persons after R. C born after D and before P.

Q26. Who among the following was born on 15th September?

- (a) A
- (b) R
- (c) D
- (d) C
- (e) None of these

Q27. How many persons were born between R and P?

- (a) Six
- (b) Five
- (c) Four
- (d) Three
- (e) None

Q28. Four among the following five pairs are alike in a certain manner and related to a group, who among the following does not belong to the group?

- (a) S (b) R
(c) B (d) D (e) Q

Q29. Which among the following statement is not true?

- (a) R was born just before A
(b) C was born in December month
(c) A was born before P
(d) Q and B born in the same month
(e) All are true

Q30. The number of persons born before Q is same as the number of persons born after ____.

- (a) B (b) S
(c) C (d) P (e) None of these

Directions (31-34): Study the following information carefully and answer the questions given below:

Pont A is 6m to the north of point H which is 8m to the east of point B. Point B is 5m to the north of point F. Point E is 9m to the north of point D and 8m to the east of point F. Point G is 5m to the north of point J. Point D is 4m to the east of point G.

Q31. In which direction is point E with respect to point A?

- (a) South (b) North
(c) North west (d) South east (e) East

Q32. What is the shortest distance between point D and point J?

- (a) $\sqrt{33}$ m (b) $\sqrt{41}$ m
(c) 41m (d) 35m
(e) None of these

Q33. What is the total distance from point E to point J?

- (a) 23m (b) 20m
(c) 18m (d) 25m (e) 19m

Q34. Four among the following five pairs are alike in a certain manner and related to a

group, which among the following does not belong to the group?

- (a) A-F (b) E-G
(c) D-J (d) B-D (e) E-J

Directions (35-39): Study the following information carefully and answer the questions given below:

Seven persons from A to G sit in a row such that all of them face north. Each of them likes different colour – Black, Blue, Red, Pink, Green, Golden and White. All the information is not necessarily in the same order.

Two persons sit between E and the one who likes red. A is the only neighbour of the one who likes red. D sits second to the left of E. The one who likes golden sits adjacent to D and sits second to the right of C. More than three persons sit between C and F. B sits second to the left of the one who likes White. Three persons sit between G and the one who likes blue. The one who likes black sits left to the one who likes green and right to the one who likes pink.

Q35. Who among the following likes pink?

- (a) C (b) D
(c) B (d) A (e) None of these

Q36. Which among the following combination is correct?

- (a) C- Black (b) A- White
(c) E- Blue (d) A- Green
(e) None is correct

Q37. How many persons sit between F and B?

- (a) One (b) Two
(c) None (d) Three
(e) More than three

Q38. F likes which among the following colours?

- (a) White (b) Blue
(c) Red (d) Either red or blue
(e) None of these

Q39. Which among the following statement(s) is/are true?

- (a) C sits adjacent to D



- (b) E likes Black colour
 (c) One person sits between C and B
 (d) F sits at the extreme end
 (e) All are true

Q40. If we form a four-letter meaningful word by using the second, third, fifth and ninth letter from the left end of the word 'MICROPHONE', then which of the following will be the fourth letter of the meaningful word thus formed. If more than one word is formed mark Z as your answer. If no meaningful word is formed, mark X as your answer?

- (a) O (b) I
 (c) C (d) X (e) Z

Directions (41-45): Find the wrong number in following number series.

Q41. 118, 151, 217, 316, 445, 613, 811

- (a) 613 (b) 445
 (c) 151 (d) 811 (e) 316

Q42. 18, 21, 23, 28, 35, 46, 59

- (a) 18 (b) 23
 (c) 21 (d) 35 (e) 46

Q43. 2, 3, 8, 27, 112, 560, 3396

- (a) 3396 (b) 3
 (c) 560 (d) 27 (e) 112

Q44. 8, 72, 121, 157, 182, 196, 207

- (a) 182 (b) 72
 (c) 121 (d) 196 (e) 207

Q45. 451, 502, 550, 604, 655, 706, 757

- (a) 604 (b) 451
 (c) 550 (d) 655 (e) 706

Directions (46-50): What approximate value should come in place of question mark (?) in following questions?

Q46. 64.98% of $479.99 - ? + 175.01 = 350.01$

- (a) 125 (b) 129
 (c) 137 (d) 147 (e) 153

Q47. $(4.01)^? \times 2 \frac{(15.92)^2}{\sqrt[4]{16.01}} =$

- (a) 2 (b) 3 (c) 4
 (d) 1 (e) None of these

Q48. $3.99 \times (? + 119.94) = (7.99)^3$

- (a) 6 (b) 12
 (c) 8 (d) 4 (e) 16

Q49. $\frac{144.1}{?} + 40.01\% \text{ of } 249.99 = 108.09$

- (a) 12 (b) 8
 (c) 15 (d) 18 (e) 24

Q50. $? \% \text{ of } 1050.03 + 363.99 = (27.97)^2$

- (a) 60 (b) 35
 (c) 50 (d) 40 (e) 30

Directions (51-55): In each of these questions, two equation (I) and (II) are given. You have to solve both the equations and give answer.

Q51. I. $x^2 + 7x - 98 = 0$

II. $x^2 - x - 42 = 0$

- (a) If $x > y$ (b) If $x \geq y$
 (c) If $x < y$ (d) If $x \leq y$
 (e) If $x = y$ or no relation can be established between x and y

Q52. I. $12x^2 - 7x + 1 = 0$

II. $20x^2 - 9x + 1 = 0$

- (a) If $x > y$ (b) If $x \geq y$
 (c) If $x < y$ (d) If $x \leq y$
 (e) If $x = y$ or no relation can be established between x and y

Q53. I. $x^2 + 13x - 114 = 0$

II. $y^3 = 216$

- (a) If $x > y$ (b) If $x \geq y$
 (c) If $x < y$ (d) If $x \leq y$
 (e) If $x = y$ or no relation can be established between x and y

Q54. I. $x^2 - 6x + 8 = 0$

II. $y^2 + 2y - 8 = 0$

- (a) If $x > y$ (b) If $x \geq y$
 (c) If $x < y$ (d) If $x \leq y$



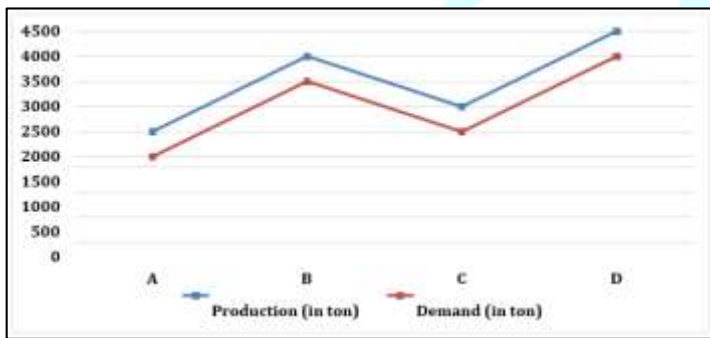
(e) If $x = y$ or no relation can be established between x and y

Q55. I. $x^2 - 11x + 30 = 0$

II. $x^2 - 13x + 42 = 0$

- (a) If $x > y$ (b) If $x \geq y$
 (c) If $x < y$ (d) If $x \leq y$
 (e) If $x = y$ or no relation can be established between x and y

Directions (56-60): The line graph given below shows the production and demand (in tons) of items of four different (A, B, C & D) manufacturing companies in 2019. Read the data carefully and answer the questions.



Q56. If 80% total demand of company A and 20% of total demand of company B did not deliver at the last moment, then find the difference between the items (in tons) did not deliver at the last time?
 (a) 1100 (b) 900
 (c) 700 (d) 800 (e) 1000

Q57. If non-demanded items of company C were handed to company D and it added these items them in its demanded items, then find the new demanded items (in tons) of company D?

- (a) 5500 (b) 5000
 (c) 6000 (d) 4500 (e) 3500

Q58. If production of items of company C increased by 30% in 2020 than previous year, then find the difference between production of items of company C in 2020 and that in 2019.

- (a) 750-ton (b) 1000 ton
 (c) 850 ton (d) 900 ton (e) 800 ton

Q59. What is the ratio of sum of demand of items of company C and company D to production of items of company B?

- (a) 37: 41 (b) 31: 23
 (c) 13: 8 (d) 9: 4 (e) 13: 9

Q60. Sum of production of company A and C is what percentage more/less than demand of items of company D?

- (a) 12.5% (b) 37.5%
 (c) 22.5% (d) 40% (e) 20%

Directions (61-63): There are three different hubs (IT, Food and Medical).

Total number of employees in IT hub are 800 and the ratio of male to female in IT hub is 2: 3. In Medical hub total number of employees are 1200. In Food hub total employees are 400 and the number of male and female employee working in food hub are equal.

Q61. The ratio of male to female in medical hub is 7: 5, then find total number of females in medical hub?

- (a) 720 (b) 500
 (c) 700 (d) 400 (e) 800

Q62. Total male in IT hub are what percent more or less than total female in Food hub?

- (a) 50% (b) 30%
 (c) 20% (d) 40% (e) 60%

Q63. If total males in medical hub is 50% more than total female in IT hub, then find the ratio of total male in IT hub to total female in medical hub?

- (a) 3: 5 (b) 3: 2
 (c) 1: 3 (d) 2: 3 (e) 2: 7

Q64. B alone can do a work in 15 days, while A, B & C together can do the same work in 5 days. If A alone takes 8 days less than C to complete the same work, then in how many days C can complete $\frac{3}{4}$ th of same work?

- (a) 15 days (b) 20 days
 (c) 24 days (d) 18 days (e) 16 days

Q65. A man invested Rs.12500 at 10% p.a. for two years on compound interest in a scheme. If total interest received from the first scheme he invested into second scheme at 20% p.a. for two years on simple interest, then find the total interest received by man from second scheme?

- (a) Rs. 3675 (b) Rs. 950
(c) Rs. 1020 (d) Rs. 1050 (e) Rs. 1080

Q66. A invested Rs.1600 and B invested Rs.2000 in a business. A invested for 't' months and B invested for (t + 3) months and A received Rs.400 out of total profit of Rs.1400, then find for how many months B invested?

- (a) 10 months (b) 5 months
(c) 8 months (d) 9 months (e) 6 months

Directions (67-71): The following table shows the total number of students in five different colleges and percentage of Masters students in college.

Note: Total students in any college = Students in Masters + Students in Bachelors

Colleges	Total Students	% of Masters students
A	1000	20%
B	1250	30%
C	1500	15%
D	850	14%
E	1400	37.5%

Q67. Find the difference between total bachelor students in A and D together to total bachelor students in B and E together?

- (a) 118 (b) 219
(c) 231 (d) 178 (e) 197

Q68. If the ratio of number of males to female bachelor students in college C is 7: 8, then find the number of female bachelor students of college C is what percentage of total students of college C?

- (a) $33\frac{1}{3}\%$ (b) $48\frac{2}{3}\%$

- (c) $45\frac{1}{3}\%$ (d) $53\frac{1}{3}\%$ (e) 60%

Q69. Find the average number of bachelor students in college A, B and E?

- (a) 850 (b) 860
(c) 840 (d) 890 (e) 865

Q70. If $42\frac{6}{7}\%$ of Masters students of college D got scholarship, then find the number of Masters students of college D who didn't got scholarship?

- (a) 63 (b) 71
(c) 56 (d) 78 (e) 68

Q71. Number of Masters students in college B and C together is what percentage more/less than that in college A?

- (a) 100% (b) 200%
(c) 150% (d) 50% (e) 75%

Q72. A train can cross a 100 meters long platform in 12 seconds. If train crosses a bridge, which is double of its length in 21 seconds, then find the speed (in m/s) of the train?

- (a) 12 (b) 15
(c) 18 (d) 20 (e) 24

Q73. A shopkeeper marked up the price of an article by 40% above cost price and he allows 25% discount on marked price. If shopkeeper earns Rs. 420 as profit, then find his profit (in Rs.) when he allows discount of 20% instead of 25%?

- (a) Rs 1204 (b) Rs1240
(c) Rs 1180 (d) Rs 1008 (e) Rs 1080

Q74. In an election only two candidates participate and candidate 'P' got 50% less votes than 'Q'. If Q got 200 votes less, then there would have been a tie. Find the total number of total votes polled?

- (a) 800 (b) 2000
(c) 1600 (d) 1200 (e) 1400

Q75. The ratio of P's age four years hence to Q's age two years ago is 4: 5 and the average of their age three years ago, was 23 years. Find the present age of P?

- (a) 25 years (b) 29 years
(c) 23 years (d) 33 years (e) 20 years

Q76. The sum of area of a circle and area of a rectangle is equal to 2136 sq. cm. If the diameter of the circle is 42 cm & the breath of the rectangle is 30 cm, then find the difference between the circumference of the circle and the perimeter of the rectangle?

- (a) 42 cm (b) 22 cm
(c) 30 cm (d) 11 cm (e) 18 cm

Q77. Average of marks scored by Deepak in English, Hindi and Math is 70 and average marks scored by Deepak in English and Math are 73. If marks of Deepak in Science are 25% more than his marks in Hindi, then find average marks scored by Deepak in these four subjects?

- (a) 76.5 (b) 72.5
(c) 71.5 (d) 75.5 (e) 78.5

Q78. A vessel contains 80 liters mixture of water and milk in the ratio 5: 3 respectively. If 20 liters mixture from the vessel is completely replaced with milk, then find ratio of milk to water in the final mixture in the vessel?

- (a) 17:15 (b) 5:4
(c) 3:2 (d) 11:7 (e) None of these.

Q79. The speed of car A and car B is x km/hr. & (x + 20) km/ hr. respectively. If car A moves from P to Q and car B moves from Q to P, then they meet in 5 hours. Car A takes 2 hr 15min more than car B to cover distance between P and Q. Find the distance between P and Q?

- (a) 800km (b) 720 km
(c) 900 km (d) 1080 km (e) 1260 km

Q80. Speed of a motor boat in still water is 18 kmph. If the motor boat travels 90 km along the stream in 3 hours, then find the time taken by the motor boat to cover the same distance against the stream?

- (a) 18 hours (b) 15 hours
(c) 16 hours (d) 17 hours (e) 19 hours



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IBPS RRB PO (Memory Based Paper) Solution

Q.1. B	Q.11. D	Q.21. D	Q.31. A	Q.41. B	Q.51. E	Q.61. B	Q.71. B
Q.2. C	Q.12. A	Q.22. C	Q.32. B	Q.42. C	Q.52. B	Q.62. E	Q.72. D
Q.3. A	Q.13. E	Q.23. D	Q.33. C	Q.43. C	Q.53. D	Q.63. D	Q.73. D
Q.4. D	Q.14. C	Q.24. D	Q.34. D	Q.44. D	Q.54. B	Q.64. A	Q.74. D
Q.5. C	Q.15. C	Q.25. A	Q.35. B	Q.45. C	Q.55. D	Q.65. D	Q.75. E
Q.6. D	Q.16. C	Q.26. C	Q.36. D	Q.46. C	Q.56. B	Q.66. E	Q.76. B
Q.7. B	Q.17. B	Q.27. B	Q.37. D	Q.47. B	Q.57. D	Q.67. B	Q.77. B
Q.8. D	Q.18. A	Q.28. E	Q.38. C	Q.48. C	Q.58. D	Q.68. C	Q.78. A
Q.9. A	Q.19. B	Q.29. D	Q.39. E	Q.49. D	Q.59. C	Q.69. A	Q.79. C
Q.10. E	Q.20. A	Q.30. A	Q.40. E	Q.50. D	Q.60. B	Q.70. E	Q.80. B



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NICL AO Prelims (Memory Based Paper)

Read the following passage carefully and answer the questions given below it. Certain words have been highlighted for your attention.

Most people spend (on average) half of their day tapping away at their hand-held devices. Either, surfing the net or checking notifications. Facebook ranks the highest in all social networking platforms, followed by Twitter, Instagram and so forth.

Social media is addictive- which is why so many people are 'hooked'. Often referred to as **Social networking addiction**, this phrase is often used to describe someone who spends too much time on Facebook, Twitter, Instagram and other channels. A blog post, Instagram post, tweet, or youtube video can be produced easily by anyone and shared, which can then be viewed by millions for free. Psychologists and scientists have now taken the time to study social media in terms of why they believe it interferes with aspects of our daily life. There is no official medical term that identifies addiction and social networking. It cannot be deemed as a disease or disorder as the cases are not severe and the habit can easily be maintained or prevented. Furthermore, instead of spending long periods of time on social media, we dip into and out of these sites all day long. We check for updates from friends and family as well as news and information. However, the behavior associated with the excessive use of these channels has become the subject of much public and sociological debate. We actively post, like, comment and share personal posts. Not only that, we tend to share and reshare expressions (of either negative or positive) **contagiously**. But, why?

Scientists believed some years ago that, dopamine was simply a pleasure chemical in the brain. Recent studies have shown that; dopamine actually produces the desire in people to 'want' by drawing out the need for us to - seek and search. Creating the ultimate drive to find what is that what we want.

Dopamine is spontaneous. It's stimulated by unpredictability and small bits of information as well as reward cues which are the same conditions that social media presents to all users. In addition, the pull of dopamine is so strong that recent studies have shown that tweeting, for example, can be harder to resist than cigarettes and alcohol!

Researchers at Chicago University studied the effects of social media. They concluded quite quickly that people presented higher levels of addiction to social

media than the need to smoke or drink. Media cravings ranked higher.

And, let's not forget oxytocin, many call it the cuddle chemical because the brain releases pleasure chemicals that transpire usually when you kiss and hug- or tweet. It is also known as the hormone that builds the strong yet unique bond between mothers and their babies. Oxytocin is now regarded as the human stimulant of empathy, generosity, trust, and more. These are factors which many advertisers and marketers play on when promoting a brand or business over social media.

Nevertheless, problems have arisen most commonly with school kids - whereby mobile phone devices have been **confiscated** because exam results have fallen severely due to lack of attention on homework or studies. Schools in many westernized countries have had to take drastic action - banning smartphones, iPad and most portable devices from school premises- as it is claimed to be a huge distraction. Whereas, other schools use it for educational purposes and as a rewards system for their pupils.

Research has also indicated unsurprisingly that Facebook is the most common activity that university students switch to, when studying. Worryingly, it has also found that those who most engage in this type of internet browsing tend to have lower levels of educational achievement.

Also, there have been many cases of students posting or sharing content that is unethical, which has caused parents and academic institutions to limit the use of these online networking channels.

Q1. Which of the following words is the most similar in meaning to the word 'contagiously' as given in the passage?

1. Assail
2. Ambivalent
3. Arboreal
4. Malignant
5. Cogent

Q2. What were the conclusions taken out by the researchers at Chicago University on studying the effects of social media?

1. People presented higher levels of addiction to social media than the need to smoke or drink.
2. Levels of addiction of smoking and drinking were higher than that of media craving.
3. There was a higher rate of media cravings.
4. 1 and 2



5. 1 and 3

Q3. Why is Oxytocin regarded as the cuddle chemical?

1. The brain releases pleasure chemicals that transpire usually when you kiss and hug- or tweet.
 2. It builds the strong yet unique bond between mothers and their babies.
 3. It produces the desire in people to “want” by drawing out the need for us to -seek and search.
4. 1 and 2
5. 2 and 3

Q4. Which of the following words is the most opposite in meaning to the word ‘confiscated’ as given in the passage?

1. Cognizant
2. Covet
3. Expiate
4. Pithy
5. Relinquish

Q5. What actions are taken by schools for students regarding mobile phone devices as mentioned in the passage?

1. Punish students who bring mobile phones to schools.
 2. Use it for educational purposes and as a rewards system for their pupils.
 3. Banning smartphones, iPad and most portable devices from school premises.
4. 1 and 2
5. 2 and 3

Q6. What stands true about Dopamine in the present scenario?

1. It creates the ultimate drive to find what is that what we want.
 2. It’s stimulated by unpredictability and small bits of information as well as reward cues.
 3. Dopamine was simply a pleasure chemical in the brain
4. 1 and 2
5. 2 and 3

Q7. Why is there no real medical term that identifies addiction and social networking?

1. Research is not yet done on the subject
 2. It cannot be deemed as a disease or disorder as cases are not severe
 3. The habit can easily be maintained or prevented
4. 1 and 2
5. 2 and 3

Q8. Which is the most common activity that university students switch to when studying?

1. Youtube
2. Facebook
3. Twitter
4. Whatsapp
5. All of the above

Q9. Which of the below sentences summarizes the key idea of the passage?

1. The Psychology of Social Addiction
2. The Addiction in Students
3. The Science behind Addiction
4. Beliefs of Scientists for Social Life
5. None of the above

Q10. What does the phrase 'Social Networking Addiction' mean?

1. Stalking People Socially
2. Creating Fake profiles for fun
3. Finding your Friend Circle Online
4. Someone who spends too much time on social websites
5. Someone who is an introvert socially

In the following passage, some of the words have been left out. Read the passage carefully and select the correct answer for the given blank out of the given alternatives. Some words have been emboldened and bracketed to help you figure out the answer.

Behind the **__(1)__(commotion)**, nastiness and never ending-ness of Brexit, the European Union is wrapping up a five-year legislative term that **__(2)__(contain)** a number of initiatives sure to have a big impact on the lives of ordinary citizens. Bigger even than Brexit.

So, as the European Parliament this week holds its last **__(3)__(full attendance)** session before the May 23-26 elections, here’s a look at some EU actions during the current term **__(4)__(planned)** to be felt far beyond the Brussels bubble and long after any actual U.K. withdrawal from the bloc.

Everyday plastic goods like plates, cutlery and straws will be banned in the EU as of 2021 in a **__(5)__(attempt)** to clean up oceans. With plastics accounting for about 80 percent of marine pollution, the bloc took less than a year to agree to **__(6)__(ban)** such throwaway items. Drivers can get ready for a **__(7)__(collection)** of new safety features in cars. New EU legislation requires autos to have automatic speed limiters, accident data recorders, driver drowsiness alerts and other such technologies as of 2022—part of



an **_(8)_** (effort) to cut road fatalities that number around 25,000 a year in the bloc.

Q11. Which of the following words fits the blank labeled as (3)?

- | | |
|---------------|-------------|
| 1. contrived | 2. plenary |
| 3. conclusive | 4. punitive |
| 5. approbate | |

Q12. Which of the following words fits the blank labeled as (5)?

- | | |
|------------|-----------|
| 1. bud | 2. strive |
| 3. bid | 4. aim |
| 5. venture | |

Q13. Which of the following words fits the blank labeled as (7)?

- | | |
|---------|----------|
| 1. rack | 2. rent |
| 3. plan | 4. group |
| 5. roof | |

Q14. Which of the following words fits the blank labeled as (6)?

- | | |
|-------------|------------|
| 1. prohibit | 2. protest |
| 3. proclaim | 4. promote |
| 5. abstain | |

Q15. Which of the following words fits the blank labelled (2)?

- | | |
|-------------|------------|
| 1. featured | 2. have |
| 3. comprise | 4. cropped |
| 5. features | |

Q16. Which of the following words fits the blank labeled as (8)?

- | | |
|------------|--------------|
| 1. toil | 2. endeavour |
| 3. vantage | 4. foil |
| 5. travail | |

Q17. Which of the following words fits the blank labeled (1)?

- | | |
|------------|------------|
| 1. rackets | 2. gaggle |
| 3. noise | 4. chortle |
| 5. hurtle | |

Q18. Which of the following words fits the blank labeled as (4)?

- | | |
|----------------|--------------|
| 1. reproached | 2. opportune |
| 3. apportioned | 4. slated |
| 5. fated | |

Directions: Read the sentence to find out whether there is any error in it. The error, if any, will

be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). Ignore errors of punctuation, if any.

Q19. The mathematical symbols used in the / (A) manuscript made it somewhat easy for the researchers / (B) to figure out the date and the period in which / (C) all these coins and artworks existed. / (D)

- | | |
|-------------|------|
| 1. A | 2. B |
| 3. C | 4. D |
| 5. No error | |

Q20. Find out whether there is an error in the highlighted parts. The error, if any, will be in one part. If there is no error, the answer is (5). Ignore errors of punctuation, if any.

The teacher had planned to conduct an interactive session but was **disappointed by the lack of enthusiasm** in the class. **The students were underprepared**, poorly behaved, and **disrupting**.

1. The teacher had planned to conduct
2. disappointed by the lack of enthusiasm
3. The students were underprepared
4. disrupting
5. No error

Q21. In the sentence given below, one/more parts have errors and others are correct. Find out which part has an error and mark it as your answer. If there is no error, mark 'No error' as your answer.

Mr. Subramanian complaint(A)/ about the noise pollution but(B)/ did not receive a positive response(C) from the concern authority.(D)

- | | |
|-------------|------------|
| 1. Only A | 2. A and C |
| 3. B and D | 4. A and D |
| 5. No error | |

Q22. In the following sentence, some parts have errors and some are correct. Find out which part has an error and mark it as your answer. if there is no error mark 'option E'

If my nephew had gotten the job,(A)/ he would had been stable for life.(B)/ The prospects seemed good at the time,(C)/ however things did not pan out.(D)/ No error (E).

- | | |
|------|------|
| 1. A | 2. B |
| 3. C | 4. D |
| 5. E | |

Q23. Directions: In the following sentence, one part of the sentence has an error, and the other



parts are correct. Find out which part has an error and mark it as your answer. If there is no error, mark 'No error' as your answer. Ignore the error of punctuation, if any.

At the conference, / (A) the participant who is known / (B) for his trivial questions stood up again / (C) and interrupted the discussion. / (D) No error. / (E)

1. A
2. B
3. C
4. D
5. E

Q24. In this question, a sentence has been divided into four parts (A), (B), (C) and (D). Read the sentence to find out whether there is any grammatical error in it. The error if any, will be in one part of the sentence. Mark that part as your answer. If there is no error, the answer is 'No error'. Ignore the error of punctuation if any.

Sentence structure is incredibly important (A)/ to the way we communicate (B)/ and this ability come naturally to (C)/ native English speakers with time and experience. (D)

1. (A)
2. (B)
3. (C)
4. (D)
5. No error

Q25. In the following sentence, a part of the sentence is underlined. Below are given alternatives to the underlined part, which may improve the sentence. Choose the correct alternative. In case no improvement is needed, choose the option that indicates 'No improvement'.

On account of your instructions, we have remitted the amount to your bankers.

- A. By means of
- B. On behalf of
- C. In accordance with
- D. Conducive to

1. A, B and C
2. B, C and D
3. A, B and D
4. Only C
5. No improvement

Q26. In the following sentence, a part of the sentence is underlined. Below are given alternatives to the underlined part, which may improve the sentence. Choose the correct alternative. In case no improvement is needed, choose the alternative that indicates 'No improvement'.

The entire town was set on the ears when it was announced that a giant megastore would be closing itself.

1. Set by the eyes
2. Set by the ears
3. Set at the ears
4. Set on the eyes
5. No Improvement

Q27. Phrases in the sentences given below are underlined. Choose the option which you feel can replace all the underlined phrases. If there is no improvement needed, please click on 'No improvement required'.

1. Make sure that the lights are worked up before you leave.
 2. In less than ten minutes an idling car will produce double the pollution of a car that is wired and then restarted.
 3. Bogdan shuffled some papers on his desk, run over his computer, and got up.
1. turned off
 2. thought out
 3. run over
 4. wired
 5. No improvement required

Q28. Which of the phrases given below the sentence should replace the word/phrase given below in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark 'No correction required' as the answer.

The professor emphasized that **rich should help poor**.

1. rich should help the poor
2. the rich should help the poor
3. the rich should help poor
4. the rich people should help poor
5. no correction required

Q29. Which of the phrases given below the sentence should replace the word/phrase given below in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark 'No correction required' as the answer.

When I had asked him how to cut the paper, he told me that the **scissor was** kept on the table.

1. a pair of scissor were
2. scissors were
3. pair of scissors was



4. scissors is
5. both 2 and 3

Q30. Which of the phrases given below the sentence should replace the word/phrase given below in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark 'No correction required' as the answer.

His enthusiasm to prepare for government exams gradually **died down with time**.

1. died out in time
2. died down on time.
3. died off with time
4. died down off time
5. no correction required

Direction (31-33): Read the following information carefully and answer the questions which follow:

An author has to launch his book in 6 different cities which are Mumbai, Delhi, Chennai, Bangalore, Kolkata and Hyderabad on 6 different dates of a month April which are 5th, 12th, 15th, 18th, 21st and 30th. The book has been launched in Delhi on 12th April. On 5th April it has been neither launched in Chennai nor in Mumbai. It has been launched in Kolkata after 15th April but not on the last day of the month. This book has been launched in Chennai immediately after launching in Hyderabad. The author doesn't go to Mumbai immediately after or before Delhi.

Q31. On which date the book launched in Mumbai?

1. 5th
2. 30th
3. 15th
4. 18th
5. 21st

Q32. Which among the following is the correct pair?

1. 15th - Chennai
2. 5th - Mumbai
3. 21st - Kolkata
4. 18th - Bangalore
5. 30th - Hyderabad

Q33. In which city the book launched for the first time?

1. Delhi
2. Chennai
3. Mumbai
4. Hyderabad
5. Bangalore

Directions(34-35): Study the following information carefully to answer the given questions:

R # M 3 D \$ J 6 M * A % Y 2 F @ U 9 & K N 5

Q34. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?

1. A Y @
2. U & N
3. J M %
4. 2 @ &
5. 3 \$ M

Q35. How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter and immediately followed by a symbol?

1. Three
2. More than three
3. None
4. One
5. Two

Direction (36-40): Study the following information carefully and answer the given questions.

In a certain code language

'da mi ge he' means 'David is going school'

'da ta ri' means 'David stays there'

'he mi ri' means 'school is there'

'ra ta li he' means 'Roshni stays in school'

Q36. How will 'Roshni is going there' be written in that code language?

1. ra mi ge ri
2. li mi ge ri
3. Either 1 or 2
4. da mi ge ri
5. None of the above

Q37. How will 'David is Roshni' be written in that language?

1. da mi ra
2. da mi li
3. da mi ri
4. Either 1 or 2
5. Either 1 or 3

Q38. What is the meaning of 'li' in that language?

1. Roshni
2. David
3. in
4. stays
5. Either 1 or 3

Q39. What does 'ta' mean in that language?

1. there
2. David
3. is
4. stays
5. school

Q40. What does 'ri mi da ge he' mean In that language?

1. there is Roshni going school
2. Roshni is going to school



3. there is David going school
4. David stays there in school
5. David and Roshni are going

Q41. Directions: In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is/are definitely true and then give your answers accordingly.

Statements: $T > H = A, X \geq G < H, Z < T < L, G > O > K$

Conclusions:

- I. $L > X$ II. $G < L$ III. $Z < H$
1. Only conclusion I True
 2. Only conclusion II True
 3. Only conclusion III True
 4. All conclusions are True
 5. None is True

Q42. Directions: In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is/are definitely true and then give your answers accordingly.

Statements: $N \geq T > J, S = M \geq T, Q \leq L < J$

Conclusions:

- I. $S > J$ II. $N > S$ III. $N < S$
1. Only conclusion II is True
 2. Only conclusion I is True
 3. Only conclusion III is True
 4. All are True
 5. None is True

Directions: Study the following information carefully and answer the question that follows

Adi, the only son of Amita was celebrating his seventh birthday. A total of 6 members attended the party. All except Maya who was a teacher of Adi, were his close relatives. Amita was the daughter-in-law of Arvind who was the husband of Urmila. Abha was the daughter of Kapil and sister of Adi.

Q43. Who is the grandmother of Adi?

1. Arvind
2. Kapil
3. Maya
4. Urmila
5. None of these

Q44. How is Maya related to Abha?

1. Friend
2. Brother
3. Father
4. Brother-in-law
5. Not related

Q45. How is Arvind related to Kapil?

1. Father-in-law
2. Father
3. Uncle
4. Grand-father
5. Not related

Directions (46-50): Read the following information carefully and answer the following questions given below.

Eight friends Shalini, Rajat, Chiku, Muskaan, Mohit, Vishal, Shweta and Arnav live in an eight floor building but not necessarily in the same order. The topmost floor is numbered 8 and the lowermost floor is numbered 1.

One person lives between Shweta and Shalini. Muskaan lives above Rajat's floor. Two persons live between Chiku and Arnav. Chiku lives on the 5th floor. Mohit lives one of the floors above Vishal. Arnav lives above Chiku's floor. Two persons live between Rajat and Muskaan. Shweta lives one of the odd numbers floor below Chiku's floor. Vishal's floor is above Shweta's floor.

Q46. Who lives on the lowermost floor?

1. Shalini
2. Vishal
3. Shweta
4. Muskaan
5. Rajat

Q47. How many live between Arnav and Rajat?

1. Four
2. None
3. Five
4. one
5. Three

Q48. As many floor above Chiku's floor as below _____ floor's.

1. Mohit
2. Shalini
3. Muskaan
4. Rajat
5. Vishal

Q49. Four of the following five are alike in a certain way. Find the one which does not belong to that group?

1. Shalini
2. Vishal
3. Arnav
4. Mohit
5. Rajat

Q50 If Shweta and Chiku interchange their position, how many people live between Shweta and Vishal?

1. None
2. One
3. Two
4. Three
5. Four



Directions (51-52): Read the following information carefully and answer the questions asked below.

There are seven persons A, B, C, D, E, F and H. Each of them has different heights. H is the tallest. The number of persons taller than B is equal to a number of persons shorter than E. D is taller than two persons. A is taller than C, who is not the shortest.

Q51. Who among the following is 2nd tallest?

1. B
2. E
3. A
4. F
5. Cannot be determined

Q52. Who among the following is not shorter than A?

1. C
2. D
3. H
4. F
5. None of the above

Direction (53-57): Study the following information carefully and answer the questions which follows:

P, Q, R, S, T, U, and V are sitting around a circular table facing the center such that the seats are in the form of a clock ranging from 1 to 12 O'Clock. Seat 1 is 1 O'clock, seat 2 is 2' O'Clock and so on. R is to the immediate left of U, who is sitting at 5 O' clock seat. There is a three hours' difference between R and T's seat. T is sitting diagonally opposite to Q. Q is to the right of R. There is a 6 hours gap between the seats of P and R. V is sitting to the immediate right of P. S is sitting on the seat which is 4 hours less than P.

Q53. Who is sitting to the immediate right of R?

1. T
2. P
3. Q
4. R
5. U

Q54. How much is the hour-difference between T and U?

1. 4 hours
2. 5 hours
3. 6 hours
4. 8 hours
5. 2 hours

Q55. What is the seat number of S?

1. 1
2. 2
3. 6
4. 7
5. 8

Q56. Who is sitting exactly opposite to R?

1. P
2. U

3. Q
4. T
5. S

Q57. What is the seat number of T?

1. 8
2. 9
3. 3
4. 5
5. 2

Direction (58-60): Study the following information carefully and answer the question based on it.

Anju is 20 meters away from Chiru in East direction. Baby is standing in South of Anju and is facing South direction and distance between Anju and Baby is 20 meters. Now to the right of Baby, covering 30 meters, Dolly is standing. Dolly is eating chocolate standing on her position and facing North. After eating Chocolate Dolly started moving towards South – East direction covering 10 meters and reaches to the position of Emma.

Q58. Chiru is in which direction with respect to Baby?

1. South – West
2. West
3. North – East
4. North – West
5. East

Q59 Chiru is in which direction with respect to Dolly?

1. North – East
2. North – West
3. South – East
4. South – West
5. North

Q60 What is the distance between Dolly and Chiru?

1. 22 meters
2. 20.15 meters
3. 21.36 meters
4. 22.36 meters
5. 20.30 meters

Directions (61-65): Study the information given below carefully and answer the questions that follow.

10 people seats in the two rows consist of five seats in each. One row is facing north and the other is facing south such that both rows face each other. A, B, C, D, and E are sitting in the south-facing row and P, Q, R, S, and T are facing in the north-facing row. D is sitting second to the left of the person who is facing R. A is sitting to the immediate right of the person who is facing Q. B is sitting third to the right of the person who is facing S. E is not sitting next to D. P is facing the



person who is sitting to the immediate right of B. T is sitting second to the left of S.

Q61. Who is sitting opposite S?

- | | |
|------|------|
| 1. C | 2. D |
| 3. A | 4. E |
| 5. B | |

Q62. Who is sitting second to the right of the person who is facing B?

- | | |
|------|------|
| 1. D | 2. E |
| 3. S | 4. Q |
| 5. T | |

Q63. Four of the following five are alike based on the seating position and thus form a group. Which of the following does not belong to the group?

- | | |
|------|------|
| 1. P | 2. C |
| 3. S | 4. E |
| 5. D | |

Q64. Who is sitting opposite A?

- | | |
|------|------|
| 1. S | 2. P |
| 3. T | 4. Q |
| 5. R | |

Q65. Who are the immediate neighbors of Q?

- | | |
|-------|-------|
| 1. PR | 2. PS |
| 3. TS | 4. TP |
| 5. RT | |

Q66. In the given question, two equations numbered I and II are given. Solve both the equations and marked the appropriate answer.

I. $x^2 - 11x = 0$

II. $y^3 = 1728$

1. $x > y$
2. $x < y$
3. $x \geq y$
4. $x \leq y$
5. $x = y$ or the relation between x and y cannot be established

Q67. In the given question, two equations numbered I and II are given. Solve both the equations and marked the appropriate answer.

I. $x^2 - 20x + 91 = 0$

II. $y^2 + 6y - 91 = 0$

1. $x > y$
2. $x < y$
3. $x \geq y$
4. $x \leq y$

5. $x = y$ or the relation between x and y cannot be established

Q68. In the given question, two equations numbered I and II are given. Solve both the questions and marked the appropriate answer.

I. $x^2 - 8x + 16 = 0$

II. $y^2 - 7y + 12 = 0$

1. $x > y$
2. $x < y$
3. $x \geq y$
4. $x \leq y$
5. $x = y$ or the relation between x and y cannot be established

Q69. In the given question, two equations numbered I and II are given. Solve both the equations and mark the appropriate answer.

I. $x^2 - 13x + 42 = 0$

II. $y^2 - 16y + 63 = 0$

1. $x > y$
2. $x < y$
3. $x \geq y$
4. $x \leq y$
5. $x = y$ or relationship between x and y cannot be established

Q70. In the given question, two equations numbered I and II are given. Solve both the equations and mark the appropriate answer.

I. $2x^2 - 11x + 15 = 0$

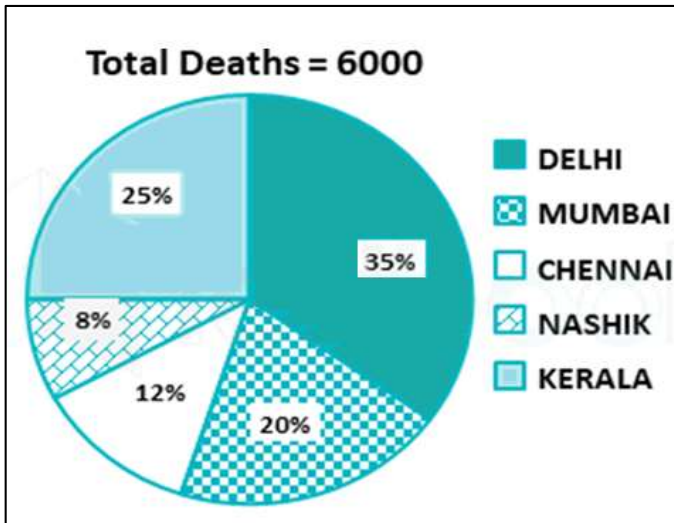
II. $9y^2 - 12y + 4 = 0$

1. $x > y$
2. $x < y$
3. $x \geq y$
4. $x \leq y$
5. $x = y$ or relation between x and y can not be established.

Directions (71-75): Observe the following pie chart and answer the given questions.

It shows the percentage of deaths took place on one particular day of April due to Covid-19 in 5 cities





Q71. What is the respective ratio of the number of deaths took place in Kerala and Chennai to the number of deaths took place in Nashik and Mumbai?

1. 36 : 29
2. 37 : 28
3. 35 : 29
4. 41 : 29
5. 37 : 27

Q72. The number of deaths took place in Nashik and Kerala is approximately what percent of the number of deaths took place in Delhi?

1. 94%
2. 87%
3. 94.28%
4. 93.72%
5. 95.56%

Q73. What is the difference between the number of deaths took place in Chennai, Nashik and Kerala together and that of in Delhi?

1. 623
2. 590
3. 500
4. 670
5. 600

Q74. What is the average number of deaths took place in Delhi, Mumbai and Kerala?

1. 1596
2. 1625
3. 1550
4. 1600
5. 1630

Q75. The total number of deaths took place in Chennai and Mumbai together is approximately what percent less than the number of deaths took place in Delhi and Kerala together?

1. 53.33%
2. 46.67%
3. 56.67%
4. 49.11%
5. 52%

Q76. What will come in the place of the question mark (?) in the following number series?

10, 14, 23, 48, 97, 218, ?

1. 387
2. 115
3. 287
4. 687
5. None of these

Q77. What should come in place of question mark (?) in the following number series?

80, 160, 320, 640, 1280, ?, 5120

1. 2560
2. 2500
3. 2400
4. 1840
5. None of these

Q78. What should come in place of the question mark '?' in the following number series?

12, 13, 28, 87, 352, ?

1. 1568
2. 1765
3. 1159
4. 1059
5. None of these

Q79. What should come in place of the question mark '?' in the following number series?

7, 12, 22, 37, 57, 82, ?

1. 92
2. 102
3. 112
4. 122
5. None of these

Q80. What should come in place of the question mark '?' in the following number series?

22, 30, 41, 56, ?, 102

1. 66
2. 74
3. 76
4. 68
5. 69

Q81. In a group of three friends Gopal, Manav and Adi, the age of Gopal is 20% more than Adi and the ratio of ages of Gopal and Manav is 6 : 7. What is the age of Manav, if the average age of the group is 30 years.

1. 25 years
2. 35 years
3. 21 years
4. 18 years
5. 28 years

Q82. The cube of a number when reduced by 75% is equal to the square of that number. What will be the result when the number is increased by 150%?

1. 8
2. 10
3. 25
4. 30
5. 50

Q83. The ratio of age of Ronny and Sam of is 5 : 6. After three years the ratio will be 8 : 9. What is the ratio of ages after 10 years.

1. 13 : 14
2. 15 : 16
3. 15 : 7
4. 13 : 16
5. 15 : 11

Q84. A mixture having rate ₹ 70/kg is formed by mixing two types of floor, one costing ₹ 40/kg while other ₹ 90/kg. In what proportion must they have been mixed?

1. 2 : 3
2. 3 : 2
3. 4 : 3
4. 3 : 4
5. 5 : 2

Q85. Cost price of 12 articles is equal Selling price of 9 articles. Find the Profit%.

1. 20%
2. 25%
3. 33.33%
4. 12.5%
5. 40%

Direction (86-90): Read the following table carefully and answer the following questions.

The following table shows the number of copies sold by five types of Newspapers in urban and rural areas.

	Urban area	Rural area
Indian Express	1000	500
Times of India	2000	1000
Business Standard	2500	1500
Patrika	3000	4000
Dainik Bhaskar	4000	4500

Q86. The number of copies of Times of India sold in Urban areas is approximately what percent less than the number of copies of Patrika sold in Rural areas?

1. 25%
2. 15%
3. 20%
4. 50%
5. 10%

Q87. Find the ratio between the total copies sold in Urban areas to the total copies sold in Rural areas.

1. 25 : 23
2. 9 : 14
3. 15 : 8
4. 20 : 9
5. 14 : 9

Q88. If the ratio of male and female in every Urban area is 2 : 3, Find the number of females who

purchased the Times of India and Patrika from urban areas.

1. 1000
2. 2000
3. 3000
4. 2500
5. 1500

Q89. If the ratio of male and female in every Rural area is 3 : 2, Find the number of male who purchased Business Standard and Dainik Bhaskar from Rural areas.

1. 4900
2. 900
3. 1600
4. 2500
5. 3600

Q90. The number of copies of Indian Express sold in Urban area is approximately what percent more than the number of copies of Indian Express sold in rural area?

1. 25%
2. 15%
3. 20%
4. 100%
5. 10%

Q91. A laptop is sold for Rs. 1680 cash or for Rs. 1400 cash down payment together with Rs. 287 to be paid after one month. Find the rate of simple interest charged per annum.

1. 2.5%
2. 3.5%
3. 15%
4. 30%
5. None of these.

Q92. P and Q can complete a work in 36 and 12 days respectively. If they work alternate days starting with P, in how many days P and Q can complete the work alternatively?

1. 12 days
2. 16 days
3. 18 days
4. 20 days
5. 26 days

Q93. A train leaves at 10 am from Delhi at the speed of 60km/hr to Agra, another train which is an express train leaves from Delhi at 120 km/hr at 2 pm to Agra following the same route, at what time does two trains meet each other?

1. 4 pm
2. 5 pm
3. 7 pm
4. 6 pm
5. 10 pm

Q94. C invested 20% more than B, B invested 10% less than A. If the total profit of their investments is Rs. 14,900. Find the profit share of C if the duration of investment is 7 years.

1. Rs. 4950
2. Rs. 4900
3. Rs. 5050
4. Rs. 5400



NICL AO Prelims (Memory Based Paper) Answer key

Q1. 4	Q11. 2	Q21. 4	Q31. 2	Q41. 2	Q51. 5	Q61. 1	Q71. 2	Q81. 2	Q91. 4
Q2. 5	Q12. 3	Q22. 2	Q32. 3	Q42. 2	Q52. 3	Q62. 4	Q72. 3	Q82. 2	Q92. 3
Q3. 1	Q13. 4	Q23. 5	Q33. 5	Q43. 4	Q53. 5	Q63. 5	Q73. 5	Q83. 2	Q93. 4
Q4. 5	Q14. 1	Q24. 3	Q34. 2	Q44. 5	Q54. 1	Q64. 3	Q74. 4	Q84. 1	Q94. 4
Q5. 5	Q15. 5	Q25. 4	Q35. 4	Q45. 2	Q55. 5	Q65. 3	Q75. 2	Q85. 3	Q95. 4
Q6. 4	Q16. 2	Q26. 2	Q36. 3	Q46. 3	Q56. 1	Q66. 2	Q76. 1	Q86. 4	Q96. 2
Q7. 5	Q17. 3	Q27. 1	Q37. 4	Q47. 5	Q57. 2	Q67. 3	Q77. 1	Q87. 1	Q97. 3
Q8. 2	Q18. 4	Q28. 2	Q38. 5	Q48. 4	Q58. 4	Q68. 3	Q78. 2	Q88. 3	Q98. 4
Q9. 1	Q19. 1	Q29. 5	Q39. 4	Q49. 1	Q59. 1	Q69. 4	Q79. 3	Q89. 5	Q99. 2
Q10. 4	Q20. 4	Q30. 5	Q40. 3	Q50. 3	Q60. 4	Q70. 1	Q80. 3	Q90. 4	Q100. 5

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