



Bipin Nambiar
(SBI PO 2018)



Shiraz Khan
(SBI Clerk 2018)



Kuldeep Yadav
(SBI PO 2018)



Rajat Saxena
(IBPS Clerk 2018)



Anupam Tyagi
(IBPS PO 2018)

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Current Affairs Questions for CGL Tier 1, IBPS RRB, IBPS Clerk, IBPS PO, LIC AAO, LIC Assistant, RBI Assistant, RBI Grade-B, SBI Clerk and SBI PO Exams

December GA Quiz 13

Directions: Study the following questions carefully and answers the questions given below:

1. Which of the following Union Territory (UT) has recently become India's first 100% organic under the Centre's Paramparagat Krishi Vikas Yojana (organic farming improvement programme)?

- A. Chandigarh B. Ladakh C. Dadra and Nagar Haveli
D. Lakshadweep E. None of these

2. Which of the following organisations has recently collaborated with the India Energy Storage Alliance (IESA) to promote energy storage in India on December, 2020?

- A. International Atomic Energy Agency (IAEA)
B. Ministry of New and Renewable Energy (MNRE)
C. United Nations Industrial Development Organization (UNIDO)
D. Solar Energy Corporation of India
E. None of these

3. Which of the following Government agency has recently decided to work with the Ministry of AYUSH to set up an Export Promotion Council to boost AYUSH exports?

- A. Ministry of Commerce and Industry
B. Department for Promotion of Industry and Internal Trade
C. Securities and Exchange Board of India
D. Foreign Investment Promotion Board
E. None of these

4. Which of the following companies has recently partnered with Skylotech India to launch world's first satellite based Narrow Band-Internet of Things (NB-IoT) device to provide Pan-India Connectivity?

- A. Vodafone Idea B. Bharat Sanchar Nigam Limited
C. Jio D. Bharti Airtel E. None of these

5. Which of the following countries has recently topped the clean energy investment rankings among 104 emerging markets worldwide in a BloombergNEF survey?

- A. Sri Lanka B. India C. Bhutan
D. Pakistan E. None of these

6. The Government of India has set a target of installing of installing 175 GW of renewable energy capacity by the year _____ .

- A. 2025 B. 2030 C. 2028
D. 2022 E. None of these

7. Which of the following countries is going to host the 2023 Indian Ocean Island Games?



- A. Comoros B. Maldives C. Sri Lanka
D. Madagascar E. None of these

8. Which of the following Small Finance Banks has recently launched a 3-in-1 account (tripartite account), that comprises savings, trading and demat accounts for its customers in December, 2020?

- A. Equitas Small Finance Bank B. Fincare Small Finance Bank
C. Jana Lakshmi Small Finance Bank D. Ujjivan Small Finance Bank
E. None of these

9. Which of the following organisations has recently standardized all health policies for robotic and bariatric surgeries in December, 2020?

- A. Indian Council of Medical Research (ICMR)
B. Security and Exchange Board of India (SEBI)
C. Jawaharlal Institute of Postgraduate Medical Education and Research (JIPMER)
D. Insurance Regulatory and Development Authority of India (IRDAI)
E. None of these

10. Which of the following organisations has recently got draft guidelines for dividend payout from the Reserve Bank of India (RBI) in its 4th Bi-Monthly Monetary Policy Committee (MPC) 2020-21, on December, 2020?

- A. Non-Banking Financial Institutions (NBFC)
B. Small Industries Development Bank of India (SIDBI)
C. National Small Industries Corporation (NSIC)
D. State Bank of India (SBI)
E. None of these



11. Which of the following organisations has recently signed a Memorandum of Understanding (MoU) with the National Skill Development Corporation (NSDC) on December, 2020 to support skill development of Teachers?

- A. Khan Academy B. Coursera C. Unacademy
D. BYJU'S E. None of these

12. Which of the following schemes has been launched by Andhra Pradesh Chief Minister (CM) Jagan Mohan Reddy to distribute 2,49,151 sheeps, goats for improving the living standards of women?

- A. Jagananna Jeeva Kranthi scheme
B. YSR Aasara scheme
C. YSR Bima Scheme
D. Jagananna Vidya Kanuka Scheme
E. None of these

13. Which of the following State Governments has recently signed 1st of its kind Memorandum of Understanding (MoU) with Cornell University, to set up a world-class incubation centre?

- A. Uttarakhand B. Uttar Pradesh C. Maharashtra
D. Madhya Pradesh E. None of these



14. Who among the following have recently been appointed as the International Judo Federation (IJF) Climate Ambassadors?

- A. Marius Vizer and Sabrina Filzmoser
- B. Sabrina Filzmoser and Flavio Canto
- C. Flavio Canto and Marius Vizer
- D. Teddy Riner and Anton Geesink
- E. None of these

15. Who among the following was awarded Posthumously, 2020 TiE Lifetime Achievement Service award?

- A. Pritam Singh
- B. Dr S Padmavati
- C. F. C. Kohli
- D. Pranab Mukherjee
- E. None of these

16. Which of the following IITs was awarded 'The Most Innovative Research Institute of the Year' under Innovation Quotient in the CII Industrial Innovation Awards 2020?

- A. IIT Guwahati
- B. IIT Madras
- C. IIT Roorkee
- D. IIT Kanpur
- E. None of these

17. What is the theme of World's largest virtual entrepreneurial summit, the IndUS Entrepreneurs (TiE) Global Summit-2020 (TGS 2020) hosted by TiE Hyderabad?

- A. Entrepreneurship, Growth and Competitiveness
- B. Green Entrepreneurship
- C. Entrepreneurship 360
- D. Women's Entrepreneurial Leadership
- E. None of these

18. Who among the following has received a four-year ban for doping in December, 2020?

- A. Elvira Herman
- B. Hanna Huskova
- C. Marina Arzamasova
- D. Nadzeya Ostapchuk
- E. None of these

19. When was the annual United Nations International Children's Emergency Fund (UNICEF) day celebrated?

- A. 15th December
- B. 10th December
- C. 12th December
- D. 11th December
- E. None of these

20. Where did the researchers of Agharkar Research Institute (ARI) discovered, the tough novel new species of Indian Muraingrasses named Ischaemum janarthanamii?

- A. Tamil Nadu
- B. Karnataka
- C. Kerala
- D. Goa
- E. None of these



Correct answer:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
B	C	A	B	B	D	D	A	A	A	D	A	C	B	C	C	C	C	D	D

Explanation:

1. Hints to Remember

Who: Lakshadweep

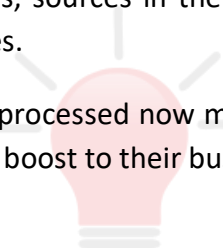
What: Declared an Organic Union Territory

When: published on 9th December 2020

With the entire Lakshadweep group of islands being declared an organic agricultural area, the island administration is eyeing an expansion of the traditional business in coconut and coconut products through value addition, better marketing, and round-the-year processing.

Around 10-crore coconuts are produced on the island in 12,000 small holdings with an average size of 0.25 hectares, sources in the island administration say. The total acreage under coconut is around 2,800 hectares.

The nuts are processed now mostly for oil and the islands being declared an organic agricultural area will give a big boost to their business, sources add. ([Read more](#))



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2. Hints to Remember

Who: IESA & UNIDO

What: Partner to Promote Innovations in Energy Storage in India

When: published on 11th December 2020

IESA has partnered with UNIDO for FLCTD Innovation Challenge for technology innovation in beta deployment of energy storage in India

India Energy Storage Alliance (IESA) has announced that it has partnered with the United Nations Industrial Development Organization (UNIDO) for “Facility of Low Carbon Deployment” (FLCTD) Innovation Challenge for technology innovation in the beta deployment of electrical energy storage in India. To support and encourage the new innovations in Indian energy storage and e-mobility space, FLCTD by UNIDO on November 1, 2020, launched the 4th round of innovation challenge.

Grant of upto USD 50,000 for winning technologies and recognition from Bureau of Energy Efficiency (BEE), UNIDO and IESA. ([Read more](#))



3. Hints to Remember

Who: Govt

What: to set up an AYUSH Export Promotion Council

When: published on 6th December 2020

The Ministry of Commerce and Industry and the Ministry of AYUSH have decided to work together to set up an Export Promotion Council to boost AYUSH exports, said government on Sunday. This decision was taken recently in a joint review of AYUSH trade and Industry by Piyush Goyal, Minister of Commerce and Industry and Shripad Naik, Minister of AYUSH. It was also decided in the review that the entire AYUSH sector will work together to achieve price and quality competitiveness to boost AYUSH exports. The review was held through video conference on 4 December 2020, which was attended by nearly 50 industry and trade leaders from the AYUSH Sector. More than 2,000 stakeholders of the AYUSH Sector also attended the e-event through live streaming on virtual platforms.

Secretary AYUSH initiated the discussions with a presentation on the action taken on the recommendations of the previous meeting by the Ministry of AYUSH. He also briefed about the various other initiatives taken by the Ministry of AYUSH to mitigate the Covid-19 situation and to promote AYUSH industry. He spoke about the emerging opportunities for promotion of AYUSH sector and listed a few hurdles that deserved attention. ([Read more](#))

4. Hints to Remember

Who: BSNL

What: partners with Skylotech India to provide NB-IoT

When: published on 11th December 2020

BSNL, in partnership with Skylotech India, announced today a breakthrough in satellite-based NB-IoT (Narrowband-Internet of Things), in pursuance of the Prime Minister, Narendra Modi's vision of a truly Digital India – starting with fishermen, farmers, construction, mining and logistics enterprises. With this solution, India will now have access to a ubiquitous fabric of connectivity for millions of yet unconnected machines, sensors and industrial IoT devices.

This new 'Made in India' Solution, which is indigenously developed by Skylo, will connect with BSNL's satellite ground infrastructure and provide PAN-India coverage, including Indian seas. The coverage will be so vast that it will not leave any dark patch within the boundary of India, from Kashmir & Ladakh to Kanyakumari, and from Gujarat to the North East, including the Indian seas.

P. K. Purwar, CMD, BSNL, said, "The solution is in line with BSNL's vision to leverage technology to provide affordable and innovative telecom services and products across customers segments." He further added, "Skylo would also help provide critical data for the logistics sector to enable effective distribution of COVID-19 vaccine in 2021 and will be a big contributor in service to the nation." ([Read more](#))



5. Hints to Remember

Who: India

What: tops clean energy investment rankings among emerging markets

When: published on 11th December 2020

According to Climatescope Survey 'Emerging Markets Outlook 2020 : Energy Transition in the World's Fastest Growing economies' released by Bloomberg New Energy Finance Limited (BNEF) India with a score of 2. 61 dropped to the 2nd position in the 2020 survey due to decline in Clean Energy Investment. India's investment declined from 32% in 2017 to 12% in 2018-2019. Chile topped the survey rankings with a score of 2. 85, Brazil came third with a score of 2. 44.

BNEF has surveyed more 108 emerging markets and for the first time 29 Developed nations for the Climatescope survey project.

This is the 9th year of the Climatescope project.

India topped the BNEF's Climatescope Emerging Markets Ranking in 2019.

6. Hints to Remember

Who: The Government of India

What: has set a target of installing of installing 175 GW of renewable energy capacity by the year 2022

When: published on 11th December 2020

The Government of India has set a target of installing of installing 175 GW of renewable energy capacity by the year 2022, which includes 100 GW from solar, 60 GW from wind, 10 GW from bio-power and 5 GW from small hydro-power.

The Ministry of Urban Development had requested all States & UTs, in 2014 to issue necessary directives to all State Government Departments for using rooftop of buildings under their control for solar power generation on mandatory basis and also to local bodies under their jurisdiction to incorporate the similar provision in their building bye-laws so that installation of Roof Top Systems (RTS) on rooftops of all types of buildings in their jurisdiction may become mandatory. Further, the Ministry of Urban Development also issued Model Building Bye-Laws, 2016, in which suitable provisions for installation of RTS on buildings have been incorporated. Four States/UTs viz. Haryana, Chandigarh, Uttar Pradesh and Chhattisgarh have already issued mandatory notifications for installation of RTS in different categories of buildings.

The Capacity Utilization Factor (CUF) of solar power projects is less than thermal, hydro, nuclear, wind and bio-mass power projects. The Government has launched several schemes for promotion and development of renewable energy including solar energy in the country from time to time. The Government is promoting development of solar energy in the country by providing various fiscal and promotional incentives such as accelerated depreciation, waiver of Inter State Transmission System



(ISTS) charges and losses, financing solar rooftop systems as part of home loan, and permitting Foreign Direct Investment up to 100 per cent under the automatic route. ([Read more](#))

7. Hints to Remember

Who: Madagascar

What: replaces Maldives as host of Indian Ocean Island Games 2023

When: published on 11th December 2020

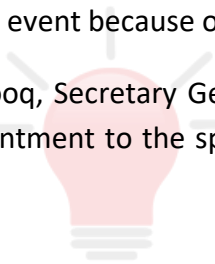
Maldives has been replaced by Madagascar to host Indian Ocean Island Games which will be held in the year 2023 because of the concerns over the ongoing pandemic.

Maldives, however, requested pushing back the 2023 games to 2025 but the organizers decided to avoid the six years gap between the editions of the sports event.

Maldives was given the responsibility of hosting the event in 2019 but the members of the Indian Ocean Island Games federation decided to move the games to Madagascar.

The decision by the organizers has been taken in the light of challenges faced by Maldives in organizing the event because of the pandemic.

Ahmed Marzooq, Secretary General of Maldives Olympic Committee, stated that the decision was a huge disappointment to the sport in the nation but we are facing the challenges due to the ongoing health crisis.



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8. Hints to Remember

Who: Equitas Small Finance Bank

What: launches 3-in-1 account for saving, trading & demat

When: published on 10th December 2020

Widening the product net offered to its customers, the Equitas Small Finance Bank has launched a tripartite account to help customers keep their saving, trading and demat investments under one umbrella entity.

To allow customers to invest across the products using a single platform, the bank has decided to provide broking and demat services through a referral arrangement with brokerage firms for trading and depository services.

"This product allows customers a secure, seamless and convenient way to invest in their choice of investment instruments, including equity, FDs, govt securities and mutual fund products. Customers can transfer money seamlessly between their bank account when they have a 3-in-1 account with us," said Mr. Murali Vaidyanathan, the president and country head of branch banking, liabilities, product and wealth at Equitas Small Finance Bank Limited. ([Read more](#))



9. Hints to Remember

Who: IRDAI

What: Standardises Health Policies For Robotic And Bariatric Surgeries

When: published on 9th December 2020

The Insurance Regulatory and Development Authority of India (IRDAI) has standardized all medical policies, including robotic surgery and bariatric surgery. Robotic surgery has broad prospects in the field of healthcare.

The introduction of this kind of surgery makes the execution of complex procedures easier. They enable doctors to perform different types of complex procedures with greater precision, flexibility and control.

Compared with developed countries, the cost of the benefit of this kind of program in India is lower, so that more people can easily obtain it.

Robotic surgery allows surgery through small holes or "small holes" instead of large incisions to reduce patient injury.

Compared with traditional open and laparoscopic surgery, this instrument can more easily enter hard-to-reach areas of the patient's body through a smaller incision.

This helps shorten recovery time, reduce complications and shorten hospital stays. They are minimally invasive, painless and have greater cosmetic advantages.

Lower surgical costs also mean lower insurance premiums. Bariatric surgery is an operation that helps reduce weight by changing the digestive system.

The Insurance Regulatory Development Authority of India (IRDAI) is a regulatory agency designed to protect the interests of insurance customers.

While monitoring activities related to insurance, it regulates and pays attention to the development of the insurance industry.

10. Hints to Remember

Who: RBI Released Draft

What: Guidelines for NBFCs' Dividend Payouts: December 2020

When: published on 11th December 2020

The Reserve Bank of India (RBI) in its recent 4th Bi-Monthly Monetary Policy Committee (MPC) 2020-21 announced to issue guidelines for Non-Banking Financial Companies (NBFCs) with regard to distribution of dividend. Therefore on December 9, 2020, the apex bank released the "Draft Circular on Declaration of Dividend by NBFCs" to ensure greater transparency and uniformity in practice. It is open for comments by December 24, 2020.



The guidelines will be applicable for dividends to be declared for the financial year beginning April 01, 2020 (FY 2020-21) onwards.

11. Hints to Remember

Who: National Skill Dev Corp

What: joins hands with BYJU's to train and upskill teachers

When: published on 10th December 2020

As part of the Skill India Mission, the National Skill Development Corporation (NSDC) has joined hands with major edtech company BYJU'S to support the teacher training and upskilling.

BYJU'S signed a Memorandum of Understanding (MoU) with NSDC on Thursday to empower teachers and trainers with the key skills and digital tools to make learning engaging, effective and personalised for children and youth.

BYJU'S will be supporting NSDC by providing free access to its educational content and tools to help the teachers. Additionally, BYJU'S will share its digital educational content (scholastic and non-scholastic) as free licences with the NSDC ecosystem to equip teachers and students for a quality learning experience.

Under this partnership, eSkill India - NSDC's digital skilling initiative, will assist BYJU'S in enhancing the awareness and adoption of its digital tools as well as enable stakeholders in the NSDC ecosystem to utilize resources provided by BYJU'S digital interventions. ([Read more](#))

12. Hints to Remember

Who: Andhra Pradesh government

What: to distribute 37 lakh goats, sheep to women, offering them income avenues

When: published on 10th December 2020

Andhra Pradesh Chief Minister Jaganmohan Reddy has launched 'Jagananna Jeeva Kranthi' scheme, under which about 2.5 lakh units of 15 sheep or goats each will be distributed to women to provide them with an income-generating avenue.

The Rs 1869 crore programme, falling under the YSR Cheyutha plan to handhold women to become entrepreneurs, would be implemented in a three-phased manner to be completed by December next year.

Speaking at the virtual launch on Thursday from his camp office in Tadepalli, the Chief Minister said that the scheme aims to raise the financial standards of women in the state with less investment and labour.



Women from the Backward Class, Scheduled Caste, and the Scheduled Tribes, of 45 to 60 years age are eligible under the scheme. ([Read more](#))

13. Hints to Remember

Who: Maharashtra government

What: to set up an incubation centre with Cornell University

When: published on 10th December 2020

The state government of Maharashtra, on Wednesday, December 9, 2020, decided to set up a world-class incubation centre with an aim to provide the necessary infrastructure and supportive environment to the innovative startups. Following the orders, officials from the government have planned to sign a Memorandum of Understanding (MoU) USA-based Cornell University.

This collaboration will mark the first in the state to set up an incubation centre under an agreement with an international university.

As per plans, this incubation centre will be designed across 13,000 sqft. at the Reliance Corporate Park in MIDC Ghansoli located in the Navi Mumbai area. Officials have decided on the area for the building and more details about the centre and the set up will be decided soon. ([Read more](#))

14. Hints to Remember

Who: Filzmoser and Canto

What: appointed IJF climate ambassadors

When: published on 7th December 2020

Austria's Sabrina Filzmoser and Brazil's Flavio Canto have been appointed as International Judo Federation (IJF) climate ambassadors by IJF President Marius Vizer, in a bid to spread the message of environmentalism.

The pair are now expected to talk about global warming and use judo as a positive influence in delivering this message.

"We are happy to see Sabrina Filzmoser and Flavio Canto joining us to bring a message of hope, particularly to the youngest ones, to whom the world of tomorrow will belong," read an IJF statement.

"It is up to us to offer them a home that is in the best possible condition.

"The challenge is great and the obstacles are numerous. ([Read more](#))



15. Hints to Remember

Who: Bill Gates, FC Kohli

What: get TiE Lifetime Achievement Award

When: published on 11th December 2020

Microsoft founder and philanthropist Bill Gates and late FC Kohli (posthumously), regarded as the Father of the Indian IT industry, have been conferred with Lifetime Achievement Award by The Indus Entrepreneurs (TiE).

While Kohli was conferred with Lifetime Achievement Service Award, Bill Marriott of Marriott International received the Lifetime Achievement Family Business Transformation Award at the valedictory of the TiE's Global Summit 2020 late Thursday evening.

While thanking TiE for the award, Bill Gates said innovation was the key to solve the world's toughest challenges — whether it is stopping a pandemic, avoiding a climate disaster or just raising human productivity. ([Read more](#))

16. Hints to Remember

Who: IIT Roorkee

What: receives CII Industrial Innovation Awards 2020

When: published on 10th December 2020

IIT Roorkee has been adjudged as the 'The Most Innovative Institute of the Year' for its innovation quotient, in the Confederation of Indian Industry - CII Industrial Innovation Awards 2020. The award ceremony was held today during the 26th DST-CII Technology Summit. The award was presented by Prof. Ashutosh Sharma, Secretary, DST, Government of India, and Kris Gopalakrishnan, Past President, CII & Chairman, CII National Startup Council.

On this occasion, CII has also launched a compendium featuring three innovations of IIT Roorkee, along with the top 25 Innovative companies of 2020. The three innovations are:

Nano-coating mask - An anti-microbial nano-coating for masks, PPEs, and other protective gears.

Prana Vayu Ventilator - A low cost portable mechanical ventilator with feedback control and respiratory monitoring with a remote interface.

Heal-agnostic - Breast Lung Oral Cancer Detector: Screening device for detecting breast or lung or oral cancer using exhaled breath. ([Read more](#))



17. Hints to Remember

Who: TiE's Hyderabad chapter

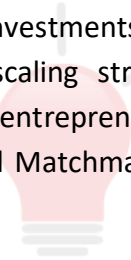
What: to host its largest global summit for entrepreneurs from December 8

When: published on 7th December 2020

The Hyderabad chapter of TiE will be hosting its largest ever and first virtual global summit from December 8. The summit will be inaugurated by M Venkaiah Naidu, Vice President of India, and will be attended by Nitin Gadkari, Union Minister for Road Transport and MSME, Arvind Kejriwal, Chief Minister of Delhi, KT Rama Rao, Minister of MA & UD, Industries and IT&C, Telangana, and N Chandrababu Naidu, Leader of Opposition, Andhra Pradesh, among others.

The summit will attract a total of 20,000 entrepreneurs, 200+ investors who have the potential ability to invest about \$250 to \$500 million to fund the most suitable entrepreneurs, 300+ global speakers, 10+ world leaders, 50+ star speakers, successful celebrities, sportspersons and spiritual and wellness gurus. A total of 25 TiE chapters from the Americas, Europe, Africa, India and APAC will be represented at the summit.

The summit based on the theme 'Entrepreneurship 360' will focus on issues faced by entrepreneurs, provide a platform for funding, insights into strategies to grow and scale business with a focus on new start-up ideas, investments in start-ups, pitching tactics to help start-ups attract b2b and b2c businesses and scaling strategies to grow their business by 10x. The summit will provide an opportunity for entrepreneurs to network and access global customers through an Artificial Intelligence-based Matchmaking Platform to help sellers find buyers from among 20,000 attendees. [\(Read more\)](#)



The Question Bank

18. Hints to Remember

Who: Former 800m world champion Marina Arzamasova

What: handed four-year doping ban

When: published on 6th December 2020

Former world champion Marina Arzamasova of Belarus received a four-year ban for doping after her defense that she had taken contaminated over-the-counter supplements was rejected.

The 32-year-old Arzamasova, who won the 800 meters at the 2015 worlds in Beijing, had been provisionally suspended after testing positive in 2019.

The four-year ban dates to the initial suspension and ends on July 28, 2023, track and field's Athletics Integrity Unit said in its decision released Friday.

Arzamasova was the 2014 European champion and placed seventh at the 2016 Rio de Janeiro Olympics. [\(Read more\)](#)



19. Hints to Remember

Who: United Nations International Children's Emergency Fund (UNICEF) day

What: was observed on 11th December 2020

UNICEF Day is observed every year on December 11. The United Nations General Assembly created UNICEF on December 11, 1946, as the United Nations International Children's Emergency Fund. The programme was initiated to provide supplies, assistance and to improve the health, nutrition, education, and general welfare of children after World War II.

The organisation was originally named United Nations International Children's Emergency Fund. However, in 1953, it became a permanent agency of the UN, and the words 'International' and 'Emergency' were dropped from the official name but the acronym continued.

UNICEF works in 190 countries and territories aiming to save children's lives, to defend their rights, and to help them fulfill their potential, from early childhood through adolescence. ([Read more](#))

20. Hints to Remember

Who: A tough species of Muraingrass

What: identified in the plateaus of Western Ghats of Goa named after Goa University Professor

When: published on 11th December 2020

A new species of Indian Muraingrasses known for their ecological and economic importance, such as fodder, have been spotted by scientists in Goa in the Western Ghats, one of the four global biodiversity hotspots of India. The species has adapted to survive harsh conditions, low nutrient availability, and blossoms every monsoon.

Globally 85 species are known from *Ischaemum*, of which 61 species are exclusively found in India. The Western Ghats have 40 species with the highest concentration of the genus.

Agharkar Research Institute (ARI), Pune, an autonomous institute of the Department of Science & Technology, has been exploring the biodiversity of the Western Ghats for last few decades.

A team led by Dr. Mandar Datar and Dr. Ritesh Kumar Choudhary from ARI has been working on relationships among different groups of plants and their evolutionary development (plant taxonomy and phylogeny) of Indian Muraingrasses (Genus *Ischaemum*) to document the diversity and report novel species. The team discovered a novel species named *Ischaemum janarthanamii* from plateaus of Western Ghats of Goa, and a research paper describing this species was published recently in *Annales Botanici Fennici*, a Finland based journal. ([Read more](#))





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