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# A Crucial Piece of Advice!

We find several students discussing the issue of lack of time and digging out content regarding how to use every second of your time efficiently. Some of you must be thinking, we have 86400 seconds each day, so why should we worry about just a single one? **Does a single second hold that much importance? YES!** When it comes to competition, each & every second is very crucial.

The first question that might come to your mind is “Is that even possible to use each second of your time effectively?” or “Do I even have that much spare time?” Let's help you by looking over the top time drainers of your daily routine:

- On an average, a person spends 67 minutes per day eating and drinking beverages while watching their favorite TV series.
- Travelling is one of the most overlooked time drainers. CNBC claims that the average commute is a little over 50 minutes per day.
- 44% of people waste tons of time just sitting in the traffic, while others keep scrolling through their feeds.
- Digital Information World suggests that people spend 2 hours and 22 minutes on social media.
- More often unproductive chats on WhatsApp are the major time drainers where you waste your time on without even knowing how much time is spent.

Adding up all these, you spend nearly **4 hours** daily or 1/6th of your day doing a whole lot of **NOTHING!** Over the course of a week that amounts to over **28 hours** of wasted time, and more than **1460 hours** or **52,560,000 seconds** annually!! Scary! Isn't it?

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Time and tide wait for none! Team Smartkeeda perceived the importance of time and practice in your test preparation journey. We understood how each second can make a huge difference to your career. Therefore, we were determined to build an application that has the competence to save each second of your preparation time making you 100% productive. We worked diligently for 3-4 years to build an application with the single aim of making each second of your test preparation time, efficient.

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# National & States Affairs

**601.** On December 20, Assam government approved the proposal by the Tourism department to grant industry status to the tourism sector in the state. The cabinet meeting chaired by chief minister, Himanta Biswa Sarma approved the proposal to boost fresh investments into the tourism infrastructure through public-private partnerships (PPP). With this, hotels, restaurants, cafeterias, health clubs, spas and wellness centres among others are eligible for incentives under the industrial policy. [{Read more}](#)

## **Key Points:**

- Assam – granted the ‘industry status’ to the tourism sector of the state
- This will boost fresh investments into the tourism infrastructure through PPP
- [Assam: Capital – Dispur](#) | [CM – Himanta Biswa Sarma](#) | [Governor – Jagdish Mukhi](#)

**602.** On December 26, the Animation, Visual Effects, Gaming and Comic (AVGC) Task Force has called for a ‘National AVGC-XR Mission’ with a budget outlay to be created for integrated promotion & growth of the AVGC sector. The Task Force, headed by Apurva Chandra (Secretary in MoI&B), has also recommended launching a ‘Create in India’ campaign with exclusive focus on content creation, In India, For India & For World. [{Read more}](#)

## **Key Points:**

- AVGC Task Force (chaired by Apurva Chandra) – has called for a ‘National AVGC-XR Mission’
- The Task Force also recommended launching a ‘Create in India’ campaign
- [Ministry of Information & Broadcasting: Anurag Singh Thakur](#) | [Constituency – Hamirpur, Himachal Pradesh](#)
- [Ministry of Education – Dharmendra Pradhan](#) ([Constituency – Deogarh, Madhya Pradesh](#))

**603.** On December 22, Minister of State for Environment, Forest and Climate Change, Ashwini Kumar Choubey, announced that the Project Lion document titled “Lion@47: Vision for Amrutkal” plan has been unveiled for the conservation of Asiatic lions in the Gir landscape of Gujarat. It has been prepared with the objectives to secure & restore lions’ habitats for managing its growing population; scale up livelihood generation and participation of local communities; become a global hub of knowledge on big cat disease diagnostics and treatment and create inclusive biodiversity conservation through project lion initiative. The Minister further informed that Project Tiger is being implemented in tiger landscapes spread across the country in 53 tiger reserves. Financial assistance of Rs 124.58 lakh have been provided to State of Gujarat for conservation of wildlife including Asiatic Lions under the Centrally Sponsored Scheme (CSS) - ‘Development of Wildlife Habitats’ during last 3 years. [{Read more}](#)

## **Key Points:**

- “Lion@47: Vision for Amrutkal” plan – unveiled for the conservation of Asiatic lions in the Gir landscape, Gujarat
- Financial Assistance of Rs 124.58 lakh is provided to Gujarat for conservation of wildlife including Asiatic Lions
- [Gujarat: Capital – Gandhinagar](#) | [CM – Bhupendra Patel](#) | [Governor – Acharya Dev Vrat](#)



# Banking, Finance, Insurance & Economic Affairs

**604.** On December 21, Ministry of Finance, in its “Mid-Year Expenditure and Revenue Statement”, announced that India’s economic growth, measured by growth in GDP at constant prices, has been estimated at 9.7% for the first half (April-September) of FY23, as compared to 13.7% in H1FY22 and 4.7% in H2 of FY22. [{Read more}](#)

## **Key Points:**

- India’s economic growth (GDP at constant prices) – estimated at 9.7% for H1 FY23 (compared to 13.7% in H1 FY22)

**605.** With 132.34 metric tonnes (MT) of gold purchase, RBI emerged as the largest buyer of this yellow metal among central banks between April 2020 and September 2022. Also, RBI was the top gold buyer among its peers in 2020 while it stood third in 2021. At the end of March 2022, RBI’s gold reserve stood at 760.42 MT that went upto 785.35 MT at the end of September 2022. [{Read more}](#)

## **Key Points:**

- RBI emerged as the largest buyer of Gold among all central banks between April 2020 & Sep 2022 (with 132.34 MT)
- HQs of RBI – Mumbai, Maharashtra | Governor – Shaktikanta Das (25th) | Established on – 1st April, 1935
- Total Deputy Governors (4) – Mahesh Kumar Jain | T. Rabi Sankar | Michael D. Patra | M. Rajeshwar Rao

**606.** On December 23, the National Stock Exchange of India (NSE) received in-principle approval from the Securities Exchange Board of India (SEBI) to set up Social Stock Exchange (SSE) as a separate segment of the NSE. Through this exchange, such organisations can raise capital through equity or debt instruments. Peer BSE had received in-principle approval for setting up an SSE in October. To enable fundraising for not-for-profit organisations, the government had announced a new security called “Zero Coupon Zero Principal” under the Securities Contracts Regulations Act. In its circular of July, the SEBI had specified minimum requirements to be met by a Non-Profit Organisation (NPO) for registration with SSE. NPO needs to be registered as a Charitable Trust and should be registered for at least 3 years. It should have spent at least Rs 50 Lakh annually in the past financial year and should have received a funding of at least Rs 10 Lakh in the past financial year. [{Read more}](#)

## **Key Points:**

- NSE – received in-principle approval from the SEBI to set up Social Stock Exchange (SSE) as a separate segment
- Minimum requirements to be met by NPO for registration with SSE:
  - NPO needs to be registered as a Charitable Trust and should be registered for at least 3 years
  - NPO should have spent at least Rs 50 Lakh annually in the past financial year
  - NPO should have received a funding of at least Rs 10 Lakh in the past financial year
- HQs of SEBI – Mumbai, Maharashtra | Chairman – Madhabi Puri Buch | Established in – 1992
- HQs of NSE – Mumbai, Maharashtra | Chairman – Girish Chandra Chaturvedi

**607.** On December 24, Bajaj Allianz General Insurance announced the launch of its unique health insurance rider ‘Respect Senior Care Rider’. The intention is to minimize the worries of senior citizens and of their family members who might not be living in the same city. Anyone who is aged 50 years & above and has the company’s base health insurance policy can opt for this rider. [{Read more}](#)

## **Key Points:**

- Bajaj Allianz – launched its unique health insurance rider called ‘Respect Senior Care Rider’
- HQs of Bajaj Allianz Gen Ins – Pune, Maharashtra | MD & CEO – Tapan Singhel



**608.** Dollar-strapped Sri Lanka and sanctions-hit Russia will be the first countries to use the 'Indian Rupee Trade Settlement Mechanism'. India's rupee trade settlement mechanism was set up by the Reserve Bank of India in July 2022. The mechanism is a means of using rupees instead of dollars and other big currencies for international transactions in order to promote growth of global trade with emphasis on exports from India and to support the increasing interest of global trading community in the rupee. With the help of a Vostro account now, instead of paying and receiving US dollars, the invoice will be made in Indian rupees if the counterparty has a Rupee Vostro account. [{Read more}](#)

**Key Points:**

- Sri Lanka & Russia – will be the first countries to use the 'Indian Rupee Trade Settlement Mechanism'
- Russia – Moscow – Russian Ruble | PM – Mikhail Mishustin | President – Vladimir Putin
- Sri Lanka – Colombo/Sri Jayawardenepura Kotte – Sri Lankan Rupee
- PM – Dinesh Gunawardena | President – Ranil Wickremesinghe

## **Defence Affairs**

**609.** India and Japan are set to conduct their first-ever bilateral combat air exercise named 'Veer Guardian 23' from January 16 to January 26, 2023. The Japan Air Self-Defence Force (JASDF) will conduct a bilateral fighter training with the Indian Air Force (IAF). The exercise aims to promote mutual understanding and strengthen defence cooperation between the air forces. IAF will be fielding its Russian-origin Sukhoi-30MKI aircraft. The exercise will be at Hyakuri Air Base north-west of Tokyo. [{Read more}](#)

**Key Points:**

- India + Japan = to conduct their first-ever bilateral combat air exercise named 'Veer Guardian 23' in Tokyo (in Jan 2023)
- Sukhoi-30MKI aircraft will participate from India
- Japan – Tokyo – Yen | PM – Fumio Kishida

**610.** On December 24, Drone manufacturer Garuda Aerospace Private Ltd has received Type Certification and Remote Pilot Training Organisation (RPTO) approval from the Directorate General of Civil Aviation (DGCA) for its indigenously-designed 'Kisan Drones'. With this, it has become India's first drone start-up to get these approvals. The Made-in-India Kisan drones are developed for agricultural purposes such as reducing crop loss, crop health monitoring, yield measurement, and crop loss mitigation. [{Read more}](#)

**Key Points:**

- Garuda Aerospace – received Type Certification & Remote Pilot Training Organisation (RPTO) from the DGCA for its indigenously-designed 'Kisan Drones' (India's first drone start-up to get these approvals)
- HQs of Garuda Aerospace – Chennai, Tamil Nadu | CEO – Agnishwar Jayaprakash

## **Sports & Games**

**611.** On December 24, All-rounder Sam Curran became the costliest cricketer ever to be bought by any franchise of the Indian Premier League (IPL) in its 15-year history. The 24-year-old English cricketer was bought for ₹18.5 Crore by Punjab Kings in the IPL auctions held in Kerala for the 2023 season. [{Read more}](#)





**Key Points:**

- Sam Curran (UK) – became the costliest cricketer ever to be bought by any franchise of the IPL
- He was bought for ₹18.5 Crore by Punjab Kings

**612.** United World Wrestling (UWW) announced that the 36<sup>th</sup> edition of the “Asian Wrestling Championships 2023” will be held in New Delhi, India from March 28 to April 2, 2022. The continental championship will see competitions in men’s freestyle, women’s freestyle and men’s Greco-Roman divisions. The Indian capital will be hosting the annual event for the 7<sup>th</sup> time. The last edition of the Asian Championships was held in Mongolia. [{Read more}](#)

**Key Points:**

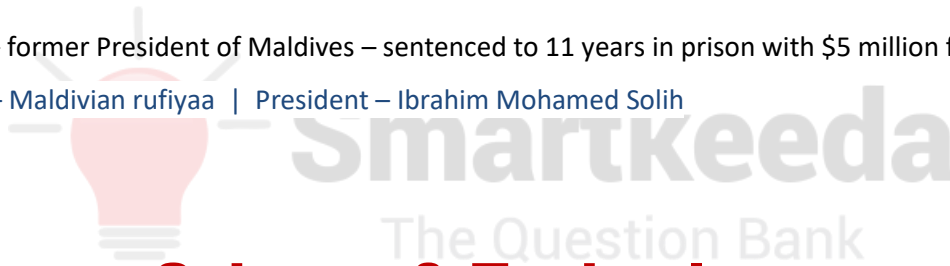
- 36<sup>th</sup> Asian Wrestling Championships 2023 – held in New Delhi, India (from March 28 to April 2, 2022)

## Persons in News

**613.** On December 25, Maldives criminal court sentenced former President Abdulla Yameen to 11 years in prison and fined him \$5 million after finding him guilty of corruption and money laundering charges. He lost power in 2018 but has been declared presidential candidate for the Progressive Party of the Maldives for an election due in 2023. [{Read more}](#)

**Key Points:**

- Abdulla Yameen – former President of Maldives – sentenced to 11 years in prison with \$5 million fine
- [Maldives – Male – Maldivian rufiyaa | President – Ibrahim Mohamed Solih](#)



## Science & Technology

**614.** On December 23, 15 Start-ups, selected in the first cohort of “NIRMAN Accelerator Program”, will start working towards solutions in healthcare and agriculture domains. NIRMAN Accelerator Program was launched by Start-ups Incubation and Innovation Centre (SIIC) of IIT Kanpur. The accelerator program is supported by the Department of Science and Technology (DST) through its NIDHI scheme. It will help solve challenges in the product development journey of indigenous innovations. [{Read more}](#)

**Key Points:**

- 15 Start-ups selected in the first cohort of “NIRMAN Accelerator Program” – launched by SIIC, IIT Kanpur
- [Director of IIT Kanpur – Abhay Karandikar](#)

**615.** Bengaluru-based ARTPARK (AI & Robotics Technology Park), set up by the Indian Institute of Science (IISc), has teamed up with Google to unveil an all-India inclusive language data initiative for open-sourcing datasets called “Project Vaani”. They have come together for an unusual digital project, mapping the language diversity of India by collecting speech sets of about a million people across 773 districts over 3 years. The project intends to record over 1,50,000 hours of speech, part of which will be transcribed in local scripts. The goal of the project is to boost the development of technologies such as automatic speech recognition, speech to speech translation and natural language understanding. With this launch, ‘Vaani’ joins the ‘Bhasha AI’ umbrella of ARTPARK and IISc’s pan-India language initiatives that include SYSPIN (Synthesizing Speech in Indian languages) and RESPIN (Recognizing Speech in Indian languages). [{Read more}](#)



**Key Points:**

- “Project Vaani” is being implemented by = ARTPARK (IISc, Bengaluru) + Google
- The project intends to record over 1,50,000 hours of speech, part of which will be transcribed in local scripts
- HQs of Google – California, US | CEO – Sundar Pichai | Founded in – 1998

**616.** On December 25, IIT Kanpur has developed an artificial heart under its ‘Hridayantra’ programme. It would be of great help to people with acute cardiac problems. It will reduce the sufferings of the patients. After the success of the trial on animals, heart transplantation in humans will begin within two years. [{Read more}](#)

**Key Points:**

- IIT Kanpur – developed an artificial heart under its ‘Hridayantra’ programme
- Director of IIT Kanpur – Abhay Karandikar

## Appointments & Resignations

**617.** On December 24, Former Military Commander Sitiveni Rabuka has become Fiji’s 12<sup>th</sup> Prime Minister. He has commanded two infantry battalions on peacekeeping duties in Lebanon and in the Sinai Desert, Egypt. He was awarded the French Legion D’Honneur for bravery in saving a French officer during an attack on the UN Headquarters in Lebanon in 1980. [{Read more}](#)

**Key Points:**

- Sitiveni Rabuka – appointed as 12<sup>th</sup> Prime Minister of Fiji
- Fiji – Suva – Fijian Dollar | President – Ratu Wiliame Maivalili Katonivere | PM – Sitiveni Rabuka

**618.** On December 22, the Air India management has appointed Air India Express CEO, Alope Singh, as the Chief of Air India’s low-cost airline business from January 1, 2023. The Low-Cost Carrier (LCC) business will consist of AirAsia India and Air India Express. [{Read more}](#)

**Key Points:**

- Alope Singh – appointed as the Chief of Air India’s Low-Cost Carrier (LCC) business
- HQs of Air India – New Delhi | MD & CEO – Campbell Wilson (subsidiary of Tata Group)

**619.** In December 2022, Former Vice-Chancellor of University of Mysore K. S. Rangappa has been elected as a fellow of The World Academy of Science (TWAS) for the advancement of science in developing countries. The fellowship comes into effect from January 1, 2023. TWAS is the programme unit of the United Nations Educational, Scientific, and Cultural Organisation (UNESCO) with its headquarters in Trieste, Italy. TWAS was founded in 1983 by a distinguished group of scientists from the developing world. TWAS has the objective of encouraging scientific research in solving major challenges facing developing countries. [{Read more}](#)

**Key Points:**

- K. S. Rangappa – elected as a fellow of TWAS for advancement of science in developing countries
- TWAS – a programme unit of the UNESCO & it was founded in 1983
- HQs of UNESCO – Paris, France | Director-General – Audrey Azoulay | Founded in – 1945 | Members – 193 Countries



**620.** On December 22, a 1997 batch IFS Officer, Dr. Suhel Ajaz Khan who is presently the Ambassador of India to Lebanon, has been appointed as the next Ambassador of India to the Kingdom of Saudi Arabia. He will replace Dr. Ausaf Sayeed. [{Read more}](#)

**Key Points:**

- Suhel Ajaz Khan – appointed as India’s next Ambassador to Saudi Arabia
- Saudi Arabia – Riyadh – Saudi Riyal | PM – Mohammed bin Salman Al Saud | King – Salman bin Abdulaziz

## **Awards, Rewards, Recognition & Prizes**

**621.** On December 22, Ms Shalini Kumari from Bihar, India received first prize in the ‘Grassroots Innovation Competition’ at the 3<sup>rd</sup> ASEAN India Grassroots Innovation forum for her innovation ‘Modified walker with adjustable legs’. She has won the cash prize of USD 1,500. The technology was transferred to the industry, Vissco Rehabilitation Aids, a leading manufacturer of orthopaedic products in India. The forum was organized by the ASEAN Committee on Science, Technology and Innovation (COSTI) in partnership with the Department of Science and Technology (DST), Government of India and the National Innovation Foundation (NIF), India at Phnom Penh, Cambodia. The 2<sup>nd</sup> and 3<sup>rd</sup> prize has been won by grassroots innovators from Philippines and Myanmar, respectively. [{Read more}](#)

**Key Points:**

- 3<sup>rd</sup> ASEAN India Grassroots Innovation Forum – held in Phnom Penh, Cambodia
- Shalini Kumari (Bihar) – received first prize (\$1,500) in the ‘Grassroots Innovation Competition’
- She has won the prize for her innovation ‘Modified walker with adjustable legs’

**622.** On December 20, Sethrichem Sangtam was awarded the first ‘Rohini Nayyar Prize’ for his outstanding contribution to rural development. Mr. Sangtam works with 1,200 marginalised farmers in Eastern Nagaland through his organisation ‘Better Life Foundation’, which focusses on rural livelihood security, environment sustainability and education for change. The average income of the farmers tripled as a result of his interventions. The prize had been instituted by the family of the late Dr. Rohini Nayyar, an eminent scholar-administrator who spent much of her professional life working on issues related to rural development in India. Dr. Nayyar, a well-known economist and former principal adviser at the erstwhile Planning Commission, was one of India’s foremost authorities on rural development. She passed away in October 2021. [{Read more}](#)

**Key Points:**

- Sethrichem Sangtam – awarded the first ‘Rohini Nayyar Prize’ for his work for marginalised farmers in Nagaland
- He worked through his organisation – ‘Better Life Foundation’
- Nagaland: Capital – Kohima | CM – Neiphiu Rio | Governor – Jagdish Mukhi (addi. charge)

**623.** On December 21, the “Rabindranath Tagore Literary Prize 2021-22” was jointly won by Sudeep Sen for his genre and formbender “Anthropocene: Climate Change, Contagion, Consolation” and Shobhana Kumar for her haibun collection “A Sky Full of Bucket Lists”. The Rabindranath Tagore Literary Prize was started in 2018 to annually recognise literary and social accomplishments. In 2020, the award was won by Raj Kamal Jha, Chief Editor, The Indian Express, for The City and The Sea (2019, Penguin Books), and in 2019, it was awarded posthumously to Kabir for One Hundred Poems of Kabir, translated by Rabindranath Tagore. [{Read more}](#)

**Key Points:**

- Sudeep Sen + Shobhana Kumar = jointly won “Rabindranath Tagore Literary Prize 2021-22”
- Sudeep Sen won the prize for – ‘Anthropocene: Climate Change, Contagion, Consolation’ book
- Shobhana Kumar won the prize for – ‘A Sky Full of Bucket Lists’ book



**624.** On December 20, Thalappil Pradeep received “VinFuture special prize 2022” in Hanoi. He received the prize for innovation of a low-cost filtration system to remove arsenic and other heavy metals from groundwater. He is a Professor at Indian Institute of Technology, Madras. [{Read more}](#)

**Key Points:**

- Thalappil Pradeep (IIT Madras professor) – received “VinFuture special prize 2022”
- He received prize for innovation of low-cost filtration system to remove arsenic & other heavy metals from groundwater
- Director of IIT Madras – V. Kamakoti

**625.** On December 23, NHPC Limited has been awarded as winner of ‘Best Globally Competitive Power Company of India - Hydropower and Renewable Energy Sector’ at PRAKASHmay 15<sup>th</sup> Enertia Awards 2022. The Award has been conferred to NHPC in recognition of its leadership in the hydropower sector with a gross asset class renewable energy capacity of more than 7000 MW. The award also recognizes that NHPC has more than 5000 MW of projects under construction and an ambitious 7000 MW plus plan for Solar capacity addition. [{Read more}](#)

**Key Points:**

- NHPC Limited – awarded as winner of ‘Best Globally Competitive Power Company of India - Hydropower and Renewable Energy Sector’ at PRAKASHmay 15<sup>th</sup> Enertia Awards 2022
- NHPC has a gross asset class renewable energy capacity of more than 7000 MW
- HQs of NHPC – Faridabad, Haryana | MD & Chairman – Rajeev Kumar Vishnoi

**626.** On December 23, Unique Identification Authority of India (UIDAI) won “DSCI’s Excellence Award 2022” for best practices in the government sector. The award has been awarded for its significant role in securing national critical ‘Aadhaar’ infrastructure that provides digital identity-based welfare services to residents. Data Security Council of India (DSCI) is a not-for-profit, industry body on data protection in India, setup by NASSCOM. UIDAI is the first Government Organization to be Privacy Certified on leading industry standard (ISO27701). The award was given in the three day ‘Annual Information Security Summit (AISS)’ of DSCI in New Delhi. [{Read more}](#)

**Key Points:**

- ‘Annual Information Security Summit (AISS) of DSCI’ – held in New Delhi
- UIDAI – won “DSCI’s Excellence Award 2022” for ‘Best Practices in the Government Sector’
- UIDAI – first Government Organization to be Privacy Certified on leading industry standard
- HQs of UIDAI – New Delhi | CEO – Saurabh Garg | Founded on – January 28, 2009
- HQs of DSCI – Noida, Uttar Pradesh | Chairman – Rajendra S. Pawar | CEO – Vinayak Godse (setup by NASSCOM)
- HQs of NASSCOM – New Delhi | President – Debjani Ghosh | Chairman – Krishnan Ramanujam

**627.** On December 22, the Academy of Motion Picture Arts and Sciences released its Oscar shortlists for the 95<sup>th</sup> edition in 10 categories. “Joyland” is the first film from Pakistan to get shortlisted for the Oscars (2023). The Pakistani film is among 15 films that made the cut for the best international feature film honour and will advance to the final stage of nominations. Joyland was also the first film from Pakistan to be selected for the ‘Cannes Film Festival’ and to win the Jury Prize in the Un Certain Regard section. [{Read more}](#)

**Key Points:**

- Academy of Motion Picture Arts and Sciences released its Oscar shortlists for the 95<sup>th</sup> edition in 10 categories
- “Joyland” is the first film from Pakistan to get shortlisted for the Oscars (2023)
- Pakistan – Islamabad – Pakistani Rupee | PM – Shehbaz Sharif | President – Arif Alvi



**628.** On December 24, 'Ekalabya Puraskar' for the year 2022 was presented to cyclist Swasti Singh. The award is given every year to encourage young sports talents. She presented with a citation, trophy and Rs 5 lakh cash in a programme organized by Indian Metals Public Charitable Trust (IMPACT), the charitable wing of IMFA. She was honoured for her performance from April 1, 2020 to March 31, 2022 at both national and international levels. Football player Pyari Xaxa and Hockey player Shilanda Lakra also were honoured with a citation and Rs 50,000 cash each. Ekalabya Puraskar was instituted by IMPACT in the year 1993. [{Read more}](#)

**Key Points:**

- Swasti Singh (cyclist) – awarded with 'Ekalabya Puraskar 2022'
- Ekalabya Puraskar – was instituted by IMPACT in the year 1993

**629.** On December 26, Tata Steel has been certified as 'Great Place to Work' by Mumbai-based Great Place to Work Institute for 2023. This is the 6<sup>th</sup> consecutive year that the Company has received the recognition for its efforts towards building an inclusive and sustainable organisation. Tata Steel is one of the world's most geographically diversified steel producers, with operations and commercial presence across the world. [{Read more}](#)

**Key Points:**

- Tata Steel – certified as 'Great Place to Work for 2023' (6<sup>th</sup> consecutive year) by Great Place to Work Institute (Mumbai)
- HQs of Tata Steel Ltd – Mumbai, Maharashtra | MD & CEO – T. V. Narendran

**630.** On December 26, Cricket Australia (CA) chief executive Nick Hockley and Australian Cricketers' Association CEO Todd Greenber, announced that Australia's Men's Test Player of the Year Award is renamed to honour legendary spinner Shane Warne. The Shane Warne Men's Test Player of the Year award will be presented annually at the Australian Cricket Awards. [{Read more}](#)

**Key Points:**

- 'Australia's Men's Test Player of the Year Award' – renamed after Shane Warne (Legendary Australian Cricketer)
- Australia – Canberra – Australian Dollar | PM – Anthony Albanese

## **Schemes & Initiatives**

**631.** On December 26, the Women and Child Development department of Maharashtra has started 'Balsnehi' (child-friendly) buses and vans under the vision of rehabilitating street children. For the initiative, teams including a teacher, a counsellor, a driver, and an assistant will roam around a district in the dedicated vehicle to accumulate the children into the mainstream and ensure they are a part of education under government schemes and other initiatives. [{Read more}](#)

**Key Points:**

- Maharashtra – started 'Balsnehi' (child-friendly) buses & vans under the vision of rehabilitating street children
- Maharashtra: CM – Eknath Shinde | Governor – Bhagat Singh Koshyari





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- SSC & RAILWAYS
- TEACHING EXAMS
- LAW EXAMS
- UPSC
- DEFENCE EXAMS
- STATE EXAMS
- CUET

इस खेल में कोई वित्तीय जोखिम नहीं है और इसकी आदत लग जाए तो अच्छा है।

## Important Days & Dates

**632.** December 24 is celebrated annually in India as “National Consumer Rights Day”, also called “National Consumer Day” to make consumers aware of their rights and responsibilities. The day commemorates December 24, 1986, when the Consumer Protection Act received assent of the President of India. It’s easy to confuse it with World Consumer Day which is celebrated on 15 March of every year. The Theme of National Consumer Rights Day, 2022 is “Alternate Consumer Grievance/Dispute Redressal”. [{Read more}](#)

### **Key Points:**

- December 24 – National Consumer Rights Day or National Consumer Day
- 2022’s Theme – “Alternate Consumer Grievance/Dispute Redressal”
- March 15 – World Consumer Day

**633.** Every year India observes “Good Governance Day” or “Sushasan Diwas” on December 25, in honour of former Indian Prime Minister Atal Vihari Vajpayee’s birthday. The day is celebrated to make sure that the country’s residents are treated fairly by the government and they receive the advantages of various government services. It was established with the slogan “Good Governance through e-Governance”. The government has been commemorating Good Governance Day every year since 2014. Atal Vihari Vajpayee was born on December 25, 1924, in Gwalior, Madhya Pradesh. He was elected three times as the nation’s prime minister. The “Bharat Ratna” award was given to him on March 27, 2015. Moreover, He was the first head of state to address the UN in Hindi. [{Read more}](#)

### **Key Points:**

- December 25 – Good Governance Day or Sushasan Diwas (since 2014) | Birth anniversary of Atal Vihari Vajpayee
- It was established with the slogan – “Good Governance through e-Governance”
- Atal Vihari Vajpayee received “Bharat Ratna” in 2015

**634.** Veer Bal Diwas was commemorated in India on December 26 for the first time. Veer Bal Diwas is celebrated in honour of four Sahibzadas of Guru Gobind Sahib Ji, who was martyred in the 17<sup>th</sup> century. Guru Gobind Singh Ji was the Sikhs’ 10<sup>th</sup> Guru and the founder of the Khalsa community. His four sons are Shahibjada Jujhar Singh, Sahibzada Ajit Singh, Sahibzada Fateh Singh, Sahibjada Zorawar Singh. December 26 is the day on which Zorawar Singh and Fateh Singh were martyred. Prime Minister Narendra Modi attended the historic ‘Veer Bal Diwas’ programme at Major Dhyhan Chand National Stadium in New Delhi. [{Read more}](#)

### **Key Points:**

- December 26 – 1<sup>st</sup> Veer Bal Diwas (commemorates the martyrdom of 4 Sahibzadas of 10<sup>th</sup> Guru, Guru Gobind Sahib Ji)
- 4 Sahibzadas: Shahibjada Jujhar Singh, Sahibzada Ajit Singh, Sahibzada Fateh Singh, Sahibjada Zorawar Singh

## Books & Authors

**635.** On December 25, an Indian Economist, a former Member of Parliament, and the 19<sup>th</sup> Governor of the RBI, Dr. C. Rangarajan, has authored a new book titled “Forks In The Road - My Days At RBI And Beyond”. The book is divided into three parts. Part one ‘RBI and Planning Commission’. Part two is ‘Governor of RBI’ and part three is ‘Beyond RBI’. The book was published by Penguin Random House India. [{Read more}](#)

### **Key Points:**

- “Forks In The Road - My Days At RBI And Beyond” memoir – authored by C. Rangarajan (19<sup>th</sup> Governor of RBI)

# Obituaries

**636.** On December 23, George Cohen, a defender who played on England's World Cup-winning team in 1966, passed away. He was 83. Cohen played his entire club career for Fulham Football Club. Fulham recognized Cohen's contribution to the club by unveiling a statue of him at Craven Cottage in 2016. He was also inducted into the English Football Hall of Fame. [{Read more}](#)

## **Key Points:**

- George Cohen (England) – Footballer (used to play for Fulham FC) – passed away (World Cup-winning team in 1966)
- UK – London – Pound Sterling | PM – Rishi Sunak (57<sup>th</sup>) | New King – King Charles III

# Meetings, Conferences & Summits

**637.** A meeting of the Joint Task Force Committee of 'India-Indonesia Investment and Business Forum' was held in Port Blair, Andaman and Nicobar Islands, to identify new areas of cooperation, develop infrastructure, tourism, trade and connectivity to enhance business relations. This is the second meeting of the Task Force Committee. The first meeting was held in Jakarta on November 25, 2019. [{Read more}](#)

## **Key Points:**

- 2<sup>nd</sup> meeting of the Joint Task Force Committee of "India-Indonesia Investment and Business Forum" – held in Port Blair
- Andaman & Nicobar Islands: Capital – Port Blair | Lt. Governor – Admiral Devendra Kumar Joshi
- Indonesia – Jakarta – Rupiah | President – Joko Widodo

**638.** On December 20, India announced to host the next special negotiation round on three of the four pillars of the United States-led Indo-Pacific Economic Framework (IPEF) on February 8-11, 2023. The 3 pillars are Supply Chain & Fair Economy, Tax & Anti-Corruption, & Clean Economy. And the 4<sup>th</sup> Pillar (excluded) is Trade. During the first-ever in-person ministerial in September, India decided to join only three pillars, and opted out of the crucial trade pillar. 14 countries are members of the IPEF that was launched jointly by the US and other partner countries of the Indo-Pacific region on the sidelines of the Quad Summit in Tokyo on May 23. On December 20, commerce and industry minister Piyush Goyal took part in a virtual ministerial meeting on IPEF's economic benefits. IPEF is also seen as an economic initiative to counter China's influence in the South and Southeast Asian nations. Its partner countries represent over 40% of the global economy. [{Read more}](#)

## **Key Points:**

- India – to host next special negotiation round on 3 of the 4 pillars of IPEF in February 2023
- The 3 pillars are – Supply Chain & Fair Economy, Tax & Anti-Corruption, & Clean Economy | 4<sup>th</sup> Pillar (excluded) – Trade
- IPEF – a US-led economic grouping comprising 14 countries
- QUAD countries – 4: India, US, Japan & Australia
- US – Washington, D.C. – US Dollar | 46<sup>th</sup> President – Joe Biden | 49<sup>th</sup> VP – Kamala Harris





# Ranks, Reports & Surveys

**639.** On December 20, the World Bank released a report titled “2022 in Nine Charts”. The world is in its ‘steepest slowdown’ since 1970 and 685 million people could be living in extreme poverty by the end of 2022. As per the report, 7% of the world’s population (almost 574 million) will be in extreme poverty in 2030, shorter than the global goal of 3% set by the World Bank earlier. [{Read more}](#)

## Key Points:

- “2022 in Nine Charts” – released by World Bank
- 685 million people could be living in extreme poverty by the end of 2022 *{dynamic data}*
- 7% of the world’s population (almost 574 million) will be in extreme poverty in 2030 *{dynamic data}*
- HQs of World Bank – Washington D.C., US | Members – 189 | President – David Malpass | MD & CFO – Anshula Kant

**640.** On December 22, the ‘Annual Census of Dolphins’ began in Odisha’s Bhitarkanika National Park and Gahirmatha Marine Sanctuary. Over 100 wildlife experts conducted the headcount in a three-day exercise. The exercise was conducted using the ‘Transact Survey Method’, followed worldwide. The Odisha coast has emerged as an ideal habitat for dolphins with an impressive rise of 33% in their population. [{Read more}](#)

## Key Points:

- ‘Annual Census of Dolphins’ began in Odisha’s Bhitarkanika National Park & Gahirmatha Marine Sanctuary
- The exercise was conducted using the ‘Transact Survey Method’
- Odisha: Capital – Bhubaneswar | CM – Naveen Patnaik | Governor – Ganeshi Lal

**641.** In December 2022, “World Malaria Report 2022” was released by the World Health Organization (WHO). There were an estimated 6,19,000 deaths due to malaria in 2021, which is 6,000 or 1% fewer than that of in 2020. There were an estimated 247 million cases of malaria in 2021, compared to 245 million in 2020. COVID-related disruptions led to an additional 63,000 malaria deaths and 13 million cases. In 2021, India accounted for about 79% of all malaria cases. [{Read more}](#)

## Key Points:

- “World Malaria Report 2022” – released by the WHO
- There were an estimated 247 million cases & 6,19,000 deaths due to malaria in 2021
- India accounted for about 79% of all malaria cases in 2021
- HQs of WHO – Geneva, Switzerland | DG – Tedros Adhanom | Member Countries – 194 | Founded in – 1948

**642.** Uttar Pradesh (75) has the largest number of Centrally Protected Monuments which have been encroached upon, closely followed by Tamil Nadu (74), the Minister for Tourism and Culture G. Kishan Reddy told in the Rajya Sabha on December 24. Karnataka is at third position with 48 such monuments. Uttar Pradesh also has the largest number of Centrally Protected monuments in the country at 743, while Tamil Nadu has 412. A total of 356 such heritage structures are intruded into, across India. India has a total of 3,695 Centrally Protected Monuments or Sites, under the protection of the Archaeological Survey of India (ASI). The ASI regulates construction around the protected monuments through the “Ancient Monuments and Archaeological Sites and Remains (Amendment) Act, 2010”. The Act prohibits the construction in 100 metres around a protected monument. [{Read more}](#)



### Key Points:

- UP (75) – has the largest number of Centrally Protected Monuments which have been encroached upon
- 2<sup>nd</sup> – Tamil Nadu (74), 3<sup>rd</sup> – Karnataka (48)
- UP – also has the largest number of Centrally Protected Monuments in India (out of 3,695 across India)
- The construction is prohibited in 100 metres around such protected monuments

**643.** In December 2022, the World Health Organization (WHO) released the report titled, “Global Antimicrobial Resistance and Use Surveillance System (GLASS)”. This 5<sup>th</sup> edition of the report is based on 2020 data from 87 countries. The report showed that over 50% of life-threatening bacterial infections are becoming resistant to treatment. The high levels of resistance to treatment were reported in bacteria. Within the context of national testing coverage, the report, for the first time, analyses antimicrobial resistance (AMR) rates. [{Read more}](#)

### Key Points:

- 5<sup>th</sup> edition of “Global Antimicrobial Resistance and Use Surveillance System (GLASS)” report – released by the WHO
- Over 50% of life-threatening bacterial infections are becoming resistant to treatment
- HQs of WHO – Geneva, Switzerland | DG – Tedros Adhanom | Member Countries – 194 | Founded in – 1948

**644.** Northern India has emerged as the most favoured spiritual travel destination followed by Southern, Western and Eastern regions in the country, as per the “OYO Cultural Travel 2022 Roundup Report” released by global hospitality chain, OYO. Regarded as the spiritual capital of India, Varanasi, emerged as the top religious destination across India. This was followed by Tirupati, Puri, Amritsar and Haridwar, as per the report. In the West zone, Shirdi received the maximum traction from travellers. Goa was the most favoured destinations in East India. An estimated 24% Indians took at least one vacation every month in the year 2022 alone, greater than the global average of 11%, revealed a ‘Travel Style Network Survey’. [{Read more}](#)

### Key Points:

- “Cultural Travel 2022 Roundup Report” – released by OYO
- Region-wise: Northern India emerged as the most favoured spiritual travel destination
- City-wise: Varanasi emerged as the top religious destination across India
- ‘Travel Style Network Survey’: 24% Indians took at least one vacation every month in 2022 (global average - 11%)

**645.** 20 Indian companies, up 8 from last year, are among the 500 most-valuable companies in the world, as per the “2022 Hurun Global 500” List released by Hurun Research in December 2022. With a valuation of \$202 billion, Reliance Industries Ltd (RIL) was the most valuable Indian company on the list. Globally, it was the 34<sup>th</sup> biggest company. Apple, worth \$2.4 trillion, was the most valuable company globally, followed by Microsoft with a value of \$1.8 trillion. While Alphabet was ranked at third place with a value of \$1.3 trillion. Tata Consultancy Services, valued at \$139 billion, was the second most valuable Indian company on the list, followed by HDFC Bank with the valuation of \$202 billion. RIL and TCS were the only Indian companies to feature in the top 100. Saudi Aramco was the world’s most valuable listed state-controlled company, with a total value of \$2.03 trillion. [{Read more}](#)

### Key Points:

- 20 Indian companies – featured in the “2022 Hurun Global 500” List
- In India: 1<sup>st</sup> – RIL (34<sup>th</sup> globally), 2<sup>nd</sup> – TCS, 3<sup>rd</sup> – HDFC Bank
- Globally: 1<sup>st</sup> – Apple (\$2.4 trillion), 2<sup>nd</sup> – Microsoft (\$1.8 trillion), 3<sup>rd</sup> – Alphabet (\$1.3 trillion)
- Saudi Aramco – the world’s most valuable listed ‘state-controlled company’ (with \$2.03 trillion)



**646.** In December 2022, Ministry of Housing and Urban Affairs (MoHUA) kickstarted the ground survey of Pey Jal Survekshan. Pey Jal Survekshan was launched by Minister of Housing and Urban Affairs, Shri Hardeep Singh Puri, on 09th September, 2022, under Atal Mission for Rejuvenation and Urban Transformation (AMRUT) 2.0. The Survey will serve as a monitoring tool and an accelerator for the AMRUT Mission while also fostering healthy competition among cities. Water utility services, used water utility services, water bodies, Non-Revenue Water (NRW) estimation, best practices and innovation are the key focus areas. The outcome of the Survekshan will reflect the status of water security in the ULBs and will help in achieving Sustainable Development Goals (SDG)- 6. [{Read more}](#)

**Key Points:**

- MoHUA – kickstarted the ground survey of ‘Pey Jal Survekshan’
- Pey Jal Survekshan – launched by Hardeep Singh Puri in Sep, 2022 under ‘AMRUT 2.0’
- AMRUT – Atal Mission for Rejuvenation and Urban Transformation
- Ministry of Housing & Urban Affairs: Hardeep Singh Puri | Constituency – Uttar Pradesh
- MoS in Ministry of Housing & Urban Affairs: Kaushal Kishore

**647.** The two-time Olympic medallist P. V. Sindhu, with \$7.1 million (Rs 59 Cr approx.), was named the world’s 12<sup>th</sup> highest-paid female athlete in 2022 by Forbes in its “List of World’s Highest-Paid Female Athletes 2022”. The list was led by Japanese tennis sensation and four-time Major winner Naomi Osaka for the third year in a row, who accumulated a total wealth of \$51.1 million. 23-time Grand Slam champion Serena Williams, an American inactive professional tennis player, stood second with \$41.3 million, followed by China’s 19-year-old freestyle skier Eileen Gu at third spot on the list with \$20.1 million. [{Read more}](#)

**Key Points:**

- “List of World’s Highest-Paid Female Athletes 2022” – released by Forbes (in Dec’22)
- P. V. Sindhu – named the world’s 12<sup>th</sup> highest-paid female athlete in 2022 by Forbes
- Globally: 1<sup>st</sup> – Naomi Osaka (Japan), 2<sup>nd</sup> – Serena Williams (US), 3<sup>rd</sup> – Eileen Gu (China)

**648.** On December 20, Jammu & Kashmir generated the greatest number of jobs among all the states and Union territories under the Prime Minister’s Employment Generation Programme (PMEGP) in the current fiscal year. The credit-linked subsidy scheme facilitates employment generation opportunities by assisting in setting up of new self-employment projects and microenterprises in the non-farm sector. Under the central sector scheme notified in 2008, 62,808 jobs were created by 7,851 assisted projects in Jammu & Kashmir till November 30, 2022, followed by Uttar Pradesh, Karnataka and Tamil Nadu. However, in terms of the amount of subsidy disbursed under the scheme, Uttar Pradesh got the highest amount disbursed, followed by Jammu & Kashmir and Karnataka. The scheme by the Ministry of Micro, Small and Medium Enterprises (MSME) is implemented by Khadi and Village Industries Commission (KVIC), functioning as the nodal agency at the national level. The Centre spent Rs 1900 Cr and Rs 3,000 Cr in 2020-21 and 2021-22, respectively, under the scheme. It has budgeted Rs 2,500 Cr for the current financial year (FY23). [{Read more}](#)

**Key Points:**

- J & K – generated the greatest number of jobs among all the states & UTS under ‘PMEGP’ in FY23
- J & K was followed by – Uttar Pradesh, Karnataka & Tamil Nadu
- Uttar Pradesh – received the highest amount of subsidy disbursed under the ‘PMEGP’ in FY23
- UP was followed by – J & K and Karnataka
- PMEGP scheme belongs to Ministry of MSME & it is implemented by KVIC | PMEGP Budget for FY23 – Rs 2500 Cr



## Amount & Agreements

**649.** On December 23, World Bank's investment arm, International Finance Corporation (IFC) has proposed to make a \$400 million (around ₹3,400 Cr) loan to mortgage lender HDFC Ltd, with an aim to drive India's green housing growth. The capital will help HDFC boost its green affordable housing portfolio, with 75% (around \$300 million) of the proceeds earmarked for this sector. [{Read more}](#)

### **Key Points:**

- IFC (World Bank) – proposed \$400 million loan to HDFC Ltd for India's green housing growth
- HQs of World Bank – Washington D.C., US | Members – 189 | President – David Malpass | MD & CFO – Anshula Kant
- HQs of IFC – Washington, D.C., U.S. | MD – Makhtar Diop | IFC India's Head – Wendy Werner
- HQs of HDFC Ltd – Mumbai, Maharashtra | Chairman – Deepak Parekh | VC & CEO – Keki Mistry

## MoUs, Collaborations & Partnerships

**650.** On December 21, the International Financial Services Centres Authority (IFSCA) and the Council on Energy, Environment and Water (CEEW) have signed an MoU for mutual assistance and cooperation in the area of sustainable finance. India recently launched 'Mission LiFE' (Lifestyle for the Environment) as an India-led global movement to protect and preserve the environment. This was closely followed by the commencement of India's G20 Presidency, with the theme "One Earth, One Family, One Future". CEEW research estimates that India's net zero by 2070 target would require USD 10 trillion in investments. The IFSCA is a statutory authority established under the "International Financial Services Centres Authority Act, 2019" (IFSCA Act) with a mandate to develop and regulate the financial products, financial services, and financial institutions in the International Financial Services Centres (IFSC). GIFT-IFSC is the maiden IFSC in India. [{Read more}](#)

### **Key Points:**

- IFSCA + CEEW = an MoU for mutual assistance and cooperation in the area of sustainable finance
- India – recently launched 'Mission LiFE' (Lifestyle for the Environment) to protect & preserve the environment
- IFSCA – a statutory authority established under 'IFSCA Act, 2019' | GIFT-IFSC – is the maiden IFSC in India
- HQs of IFSCA – Gandhinagar, Gujarat | Chairman – Injeti Srinivas
- HQs of CEEW – New Delhi | CEO – Arunabha Ghosh





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