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# Friends!

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बैंक परीक्षाओ के लिए निश्चित रूप से  
सर्वश्रेष्ठ मॉक टेस्ट सीरीज



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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?

But what if you could effectively utilize this time to validate the knowledge you just gained during your study sessions? How about competing with your friend in a live Current Affairs battle instead of just sitting and listening to the traffic horns? How about dominating the English language leaderboard instead of searching for a filter on Snapchat?

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.

Folks! We feel thrilled to present you the **Qudoo App**, India's first Education-Gaming-Social platform (EGS) for all major competitive Exams, which has the unique capability of making your breaks extremely productive and refilling.

If you use the **Qudoo App** for 11-21 days during your preparation, in between your breaks, like while travelling, having meals, or instead of using any other social media app, within a few days, you'll feel like you've developed a mechanism inside your head that has the capability to answer the questions within a fraction of seconds. Timer-based points in Qudoo quizzes will create a cognitive reserve inside your brain that will automatically let you develop strategies to solve the questions within seconds to beat the opponent.

We, team **Smartkeeda**, promise that with the effective use of the Qudoo app, you will be able to see a drastic change in your performance at exams including your **speed, accuracy, and percentile** within a couple of weeks with minimum effort. “KYUKI MAA-BAAP KI FIKRA KO FAKRA ME BADALNA HAI”, so every second counts!!

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(PDF in English)



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**Test Launch Date: 17<sup>th</sup> January, 2023**

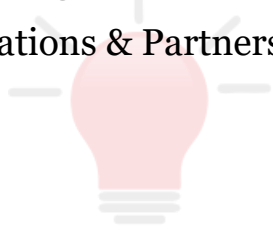
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# INDEX

National & States Affairs .....	6
International Affairs .....	9
Banking, Finance, Insurance & Economic Affairs .....	9
Sports & Games .....	12
Arts & Cultural Affairs .....	13
Science & Technology .....	13
Appointments & Resignations .....	14
Awards, Rewards, Recognition & Prizes .....	15
Obituaries .....	17
Meetings, Conferences and Summits .....	18
Ranks, Reports & Surveys .....	19
Amount & Agreements .....	19
Acquisitions & Mergers .....	20
MoUs, Collaborations & Partnership .....	20



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# National & States Affairs

1. Assam Chief Minister Himanta Biswa Sarma inaugurated the partial commissioning of JICA-Assisted Guwahati Water Supply Project at an event held on the premises of its water treatment plant at Kharghuli. The project, launched in 2009 with the aim to provide clean potable water to the residents of Guwahati, is scheduled to be ready for full commissioning by March 2024 and has the capacity to cater to 1.25 lakh households in parts of the city with 24-hours water supply. The India-Japan relationship completed 70 years recently. [{Read more}](#)



## Smart Points:

- Assam – inaugurated the partial commissioning of ‘Guwahati Water Supply Project’
- The Project is assisted by – JICA (launched in 2009)
- It is scheduled to be ready for full commissioning by March 2024 & has capacity to cater to 1.25 lakh households
- Assam: Capital – Dispur | CM – Himanta Biswa Sarma | Governor – Jagdish Mukhi
- Japan – Tokyo – Yen | PM – Fumio Kishida

2. Minister of State for Electronics and IT Rajeev Chandrasekhar announced that government will launch a Digital India Innovation Fund that will support deep tech startups. He was addressing over 1,000 college students as part of the ‘New India for Young India: Techade of Opportunities program’ at the Catholic Bishop House Campus, Thamarassery, Kerala.

[{Read more}](#)

## Smart Points:

- Government will launch a ‘Digital India Innovation Fund’ that will support deep tech startups
- Ministry of Electronics & Information Technology: Ashwini Vaishnaw | Constituency – Odisha
- MoS in Ministry of Electronics & Information Technology: Rajeev Chandrasekhar

3. On January 2, the National Commission for Indian System of Medicine (NCISM) and the Central Council for Research in Ayurvedic Sciences (CCRAS), the two prominent institutions under the Ministry of AYUSH for regulating medical education and conducting scientific research respectively, have launched ‘SMART’ (Scope for Mainstreaming Ayurveda Research in Teaching Professionals) program aimed to boost scientific research in priority healthcare research areas through Ayurveda colleges and hospitals. The ‘SMART’ program will motivate teachers for taking up projects in designated areas of healthcare research and create a large database. The program was launched by Vaidya Jayant Deopujari, Chairman, NCISM and Prof. Rabinarayan Acharya, Director General, CCRAS. [{Read more}](#)



## Smart Points:

- NCISM + CCRAS = launched ‘SMART’ program to boost scientific research in priority healthcare research areas
- SMART – Scope for Mainstreaming Ayurveda Research in Teaching Professionals
- HQs of NCISM – New Delhi | Chairman – Vaidya Jayant Deopujari
- HQs of CCRAS – New Delhi | DG – Prof. Rabinarayan Acharya

4. Union Minister Anurag Thakur inaugurated the Sports Science Centre at M.G. Stadium in Udupi, Karnataka. This Sports Science Centre will bring together sports scientists and athletes. He also assured to fulfill the demand of FM Station in the same financial year. [{Read more}](#)



### Smart Points:

- Anurag Thakur – inaugurated the ‘Sports Science Centre’ at M.G. Stadium in Udupi, Karnataka
- Karnataka: Capital – Bangalore | CM – Basavaraj Bommai | Governor – Thaawarchand Gehlot

5. The Department of Posts (DoP) under the Ministry of Communications launched an ‘Online request Transfer Portal’ for Gramin Dak Sevaks (GDS). The DoP has the largest network of post offices in the world consisting of more than 1,56,000 post offices across India, of which more than 1,31,000 branch post offices were in rural areas, where the postal facilities were rendered through GDS. The entire transfer process, from the stage of seeking applications from GDS to the stage of approval and issuing transfer orders, had now been made paperless and simple through the above portal. [{Read more}](#)



### Smart Points:

- DoP (under Ministry of Communications) – launched an ‘Online request Transfer Portal’ for GDS
- DoP has the largest network of post offices in the world (more than 1,56,000 post offices across India)
- Ministry of Communications: Ashwini Vaishnaw | Constituency – Odisha
- MoS in Ministry of Communications: Devusinh Chauhan
- Secretary in Department of Posts – Vineet Pandey (DoP works under the Ministry of Communications)

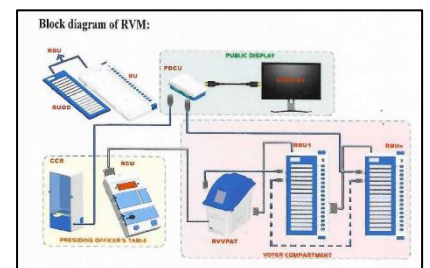
6. India’s first under water tunnel is being built as part of the East-West Metro Corridor’s project, and it will take about 45 seconds for trains to cover the 520-meter stretch. The tunnel that goes under the Hoogly river in West Bengal is being touted as the Indian version of Eurostar’s London-Paris corridor. An estimated cost of Rs 120 Crore is being spent on the project. The tunnel’s construction is completed and is likely to be commissioned in December 2023 after the completion of a 2.5 km stretch between Esplanade and Sealdah on the corridor. The tunnel’s internal diameter is 5.55 meters and its external diameter is 6.1 meters. The underground corridor of the East-West Metro is approximately 10.8 Km long. Of this 10.8 km, 502 metres is under the water. While the total length of the corridor is 16.6 Km. And it will be 33 metres below the riverbed of Hooghly. Kolkata’s metro will be the first underwater train in India to run under a river. [{Read more}](#)



### Smart Points:

- India’s first under water tunnel (East West Metro Tunnel) – being built under the Hoogly river in West Bengal
- Out of total length of 16.34 km, 10.8 km is underground & 520-metre is underwater | Cost – Rs 120 Cr
- It will take about 45 seconds for trains to cover the 520-meter stretch
- Kolkata’s metro will be the first underwater train in India to run under a river

7. The election Commission of India (ECI) has developed a prototype for the Remote Electronic Voting Machine (RVM) aimed to facilitate voting for domestic migrants across India. If the prototype satisfies the stakeholders, domestic migrant workers will not have to travel to their hometown to register their votes. RVMs will be developed as “a robust, failproof and efficient stand-alone system” based on existing electronic voting machines and will not be connected to the internet. The multi-constituency remote EVM, developed by a public sector undertaking, can handle up to 72 constituencies from a single remote polling booth. [{Read more}](#)



### Smart Points:

- ECI – has developed a prototype for ‘Remote Electronic Voting Machine (RVM)’
- HQs of ECI – New Delhi | Chief Election Commissioner – Rajiv Kumar (25<sup>th</sup>) | Formed on – 25<sup>th</sup> Jan, 1950
- Election Commissioners (2) – Anup Chandra Pandey & Arun Goel

**8.** On January 3, the Odisha government has initiated ‘separate registration of vintage vehicles’ in a bid to fulfil the ambition of owners intending to keep such vehicles and enjoy exemption from scrappage policy in the state. Odisha would be the first state in the country to implement it. According to the provision, two-wheelers and four-wheelers (personal use) that are more than 50 years old from the date of their first registration (including imported vehicle) shall be defined as the Vintage Motor Vehicles and the owners of such vehicles can apply for special number plates and enjoy exemption from scrappage in Odisha. The Ministry of Road Transport and Highways (MoRTH) has a provision under ‘CMV Rule, 1989’ for the registration process of Vintage Motor Vehicles. [{Read more}](#)



### Smart Points:

- Odisha Govt – initiated ‘separate registration of vintage vehicles’ (first state to do so)
- 50-year-old vehicles shall be defined as the ‘Vintage Motor Vehicles’
- MoRTH has a provision under ‘CMV Rule, 1989’ for the registration process of Vintage Motor Vehicles
- Odisha: Capital – Bhubaneswar | CM – Naveen Patnaik | Governor – Ganeshi Lal

**9.** Amit Shah laid the foundation stone of the Central Detective Training Institute (CDTI) at Devanahalli in Karnataka. He also inaugurated the residential and administrative complexes of the Indo-Tibetan Border Police (ITBP). BPR&D strengthens the police institutions of the country and is responsible for conducting this research for the police and Central Armed Forces. Modus Operandi Bureau is also running under the aegis of BPR&D. [{Read more}](#)



### Smart Points:

- Amit Shah – laid the foundation stone of the Central Detective Training Institute (CDTI) at Devanahalli in Karnataka
- Karnataka: Capital – Bangalore | CM – Basavaraj Bommai | Governor – Thaawarchand Gehlot

**10.** On January 3, IIT-Madras created a centre of excellence named as ‘DRDO Industry Academia-Ramanujan Centre of Excellence’ (DIA-RCoE) to develop advanced technologies for national defence and security. The centre has been established to conduct direct research in advanced technologies for defence and security and to create a world-class research centre. Initially established by Defence Research and Development Organisation (DRDO), the centre has now been taken over by IIT-M and converted into a ‘Centre of Excellence’. [{Read more}](#)



### Smart Points:

- IIT-Madras – created ‘DRDO Industry Academia-Ramanujan Centre of Excellence’ for Defence Research
- The centre, initially established by DRDO, has now been taken over by IIT-M & converted into a CoE
- Director of IIT Madras – V. Kamakoti
- HQs of DRDO – New Delhi | Chairman – Samir V. Kamat | Established in – 1958



**11.** On January 1, the 65<sup>th</sup> Foundation Day of DRDO was celebrated. The DRDO was formed in 1958 from the amalgamation of the then already functioning Technical Development Establishment (TDEs) of the Indian Army and the Directorate of Technical Development & Production (DTDP) with the Defence Science Organisation (DSO). DRDO was then a small organisation with 10 establishments or laboratories. A DRDO monograph 'Infrared Signatures, Sensors and Technologies' authored by Dr Kamal Nain Chopra, a former DRDO Scientist, was also released during the event. [{Read more}](#)



**Smart Points:**

- January 1 – 65<sup>th</sup> DRDO Day
- HQs of DRDO – New Delhi | Chairman – Samir V. Kamat | Established in – 1958

## International Affairs

**12.** Taiwan announced to extend its compulsory military service from four months to a year starting in 2024. The longer military service applies to men born after 2005, and will start Jan. 1, 2024. Those born before 2005 will continue to serve four months. Of Taiwan's 188,000-person military, 90% are volunteers and 10% are men doing their required four months of service. Taiwan, which split from the mainland in 1949 during a civil war, is claimed by China. [{Read more}](#)



**Smart Points:**

- Taiwan – to extend its compulsory military service from 4 months to 1 year starting in 2024
- Taiwan – Taipei – New Taiwan dollar | President – Tsai Ing-wen

**13.** On January 1, Croatia become the 20<sup>th</sup> member of the eurozone, making euro its official currency, and removed dozens of border checkpoints to join the world's largest passport-free travel area. Adopting the euro will likewise offer Croatia the benefits stemming from deeper financial ties with the currency's 19 other users and with the European Central Bank. It will also make traveling and doing business easier, removing the hassle of currency exchange for Croats. Croatia joined the EU in 2013, but to adopt the euro the country had to fulfil a set of strict economic conditions, including having a stable exchange rate, controlled inflation and sound public spending. Kuna is the official currency of Croatia. [{Read more}](#)



**Smart Points:**

- Croatia – switched to the shared European currency "Euro"
- Croatia – Zagreb – Euro | PM – Andrej Plenkovic | President – Zoran Milanovic

## Banking, Finance, Insurance & Economic Affairs

**14.** On January 1, Ajay Kumar Srivastava was appointed as the managing director (MD) and chief executive officer (CEO) of Indian Overseas Bank (IOB). Partha Pratim Sengupta has demitted office as MD & CEO of the bank on 31 December 2022 being the date of his superannuation. Government of India has appointed Sanjay Vinayak Mudaliyar, chief general manager at Bank of Baroda as executive director in IOB for a period of three years. [{Read more}](#)



### Smart Points:

- Ajay Kumar Srivastava – appointed as the MD & CEO of Indian Overseas Bank (replacing - Partha Pratim Sengupta)
- Sanjay Vinayak Mudaliyar – appointed as Executive Director in IOB for 3 years
- HQs of IOB – Chennai, TN | MD & CEO – Ajay Kumar Srivastava | Tagline – “Good people to grow with”

**15.** On January 3, India Accelerator, a seed-stage accelerator program, launched the ‘i3 Launchpad’, a program created to nurture and co-innovate with the startup ecosystem in India. This has been developed in collaboration with ICICI Bank and Infosys Finacle, part of EdgeVerve Systems. The objective of the i3 Launchpad is to support a community of entrepreneurs who are on a mission to create brands that can have a global impact. The program is open to startups across all industries and will onboard two cohorts a year, with a target of 12-18 startups in each cohort. Sectors in focus for the first cohort include fintech, enterprise tech & SaaS, proptech, wealthtech, sustainability & greentech, and insurtech. [{Read more}](#)

### Smart Points:

- India Accelerator + ICICI Bank + Infosys Finacle = launched ‘i3 Launchpad program’
- The program is launched to nurture and co-innovate with the startup ecosystem in India
- HQs of ICICI Bank – Mumbai | MD & CEO – Sandeep Bakhshi | Taglines – “Hum Hain Na!” & “Khayal Apka”

**16.** On January 1, Indian Bank unveiled QR code bill payment system for Chamundeshwari Electricity Supply Corporation Ltd (CESC) making it as the first power distribution company to offer such an initiative to customers in Mysuru. By using the dynamic QR code linked to the unified payments interface (UPI) on printed electricity bill, customers would be able to make their payments without visiting any online portal or physically going to any payment centre. [{Read more}](#)

### Smart Points:

- Indian Bank – unveiled QR code bill payment system for Chamundeshwari Electricity Supply Corporation Ltd
- CESC – became the first power distribution company to offer QR code bill payment system to customers
- HQs of Indian Bank – Chennai, Tamil Nadu | MD & CEO – Shanti Lal Jain | Tagline – “Your Own Bank”

**17.** On January 3, Niva Bupa Health Insurance Company Limited (formerly Max Bupa Health Insurance Company) signed a corporate agency agreement with Sundaram Finance Limited. Through this tie-up, Niva Bupa’s select range of indemnity plans would be offered to Sundaram Finance’s growing customers. Sundaram Finance will use its network of over 640 branches across the country to reach out to customers as part of this partnership. [{Read more}](#)

### Smart Points:

- Niva Bupa Health Insurance + Sundaram Finance Ltd = signed a corporate agency agreement
- HQs of Niva Bupa Health Insurance – New Delhi | CEO – Krishnan Ramachandran

**18.** On January 3, HDFC Bank partnered with Microsoft in the next phase of its digital transformation journey and aims to unlock business value by transforming the application portfolio, modernising the data landscape, and securing the enterprise with Microsoft Cloud. The bank, as a part of its ‘future ready’ strategy, is developing in-house intellectual properties (IP) as well as partnering with several companies, including fintechs, to co-create technology IPs. The bank will leverage Microsoft Azure to consolidate and modernise its enterprise data landscape through a ‘Federated Data Lake’. [{Read more}](#)



### Smart Points:

- HDFC Bank + Microsoft = partnership for digital transformation through 'Microsoft Cloud' & Microsoft Azure'
- HQs of HDFC Bank – Mumbai, MH | MD & CEO – Sashidhar Jagdishan | Tagline – “We understand your World”
- HQs of Microsoft – Washington, US | Chairman & CEO – Satya Nadella | Founded in – 1975

**19.** On January 3, Bandhan Bank launched its 'Jahaan Bandhan, Wahaan Trust' campaign featuring cricketer Sourav Ganguly as its brand ambassador. According to the company, this is the first time that Bandhan Bank has appointed a pan-India brand ambassador. The campaign uses the analogy of Ganguly's career, who became the Bank's customer soon after the Bank was launched seven years ago. It attempts to draw a parallel between the growth of Ganguly as a cricketer and the NGO-turned-bank.

[{Read more}](#)



### Smart Points:

- Bandhan Bank – launched its 'Jahaan Bandhan, Wahaan Trust' campaign
- Sourav Ganguly – appointed as the brand ambassador of the campaign
- HQs of Bandhan Bank – Kolkata, WB | MD & CEO – Chandra Shekhar Ghosh | Tagline – “Aapka Bhala, Sabki Bhalai”

**20.** On January 3, Yes Bank announced its partnership with Microsoft to introduce a next generation mobile application with a view to provide customers with a personalised banking experience. Yes bank will leverage Microsoft's Azure platform to create the app which will offer customers a host of services such as online payments, shopping, rewards, offers, as well as customized dashboards. [{Read more}](#)



### Smart Points:

- Yes Bank + Microsoft = partnership to introduce a next generation mobile application
- HQs of Yes Bank – Mumbai, Maharashtra | MD & CEO – Prashant Kumar | Tagline – “Experience our Expertise”
- HQs of Microsoft – Washington, US | Chairman & CEO – Satya Nadella | Founded in – 1975

**21.** According to data released by Finance Ministry, at end September, India's external debt stood at \$610.5 billion in the second quarter of 2022-23, down by \$2.3 billion from end-June 2022. The external debt to GDP ratio stood at 19.2% as at end-September 2022 as compared to 19.3% at end-June. Excluding the valuation effect, the increase in external debt would have been \$8.3 billion instead of a decrease of \$2.3 billion at end-September 2022 over end- June 2022. US dollar denominated debt remained the largest component of India's external debt, with a share of 55.5% at end-September 2022, followed by the Indian rupee (30.2%), Special Drawing Rights (SDR) (6.1%), yen (4.9%), and the euro (2.6%). [{Read more}](#)

### Smart Points:

- India's external debt – stood at \$610.5 billion in Q2 of FY23 (by September's end)
- External debt to GDP ratio stood at 19.2%
- US dollar denominated debt is largest component of India's external debt (55.5% at end-September, 2022)
- Ministry of Finance: Nirmala Sitharaman | Constituency – Karnataka
- MoS in Ministry of Finance: Pankaj Chaudhary & Bhagwat Kishanrao Karad



**22.** On January 5, the Reserve Bank of India (RBI) launched its Medium-term Strategy Framework for 2023-2025 titled 'Utkarsh 2.0'. It was built in line with the central banks globally to strengthen the supervisory and regulatory mechanism. Utkarsh 2.0 would allow the central bank to both act and react proactively to confront socioeconomic challenges and take steps as soon as possible. The agenda is in line with the Prime Minister's 'minimum government, maximum governance'. In July 2015, the RBI launched a strategic management program to provide a framework for all its future policies and frameworks. Under this framework, the first strategy framework titled Utkarsh 2022 was launched, covering the period from 2019-2022. It was a three-year medium-term roadmap to improve regulation and supervision by the central bank. [{Read more}](#)

**Smart Points:**

- RBI – launched its Medium-term Strategy Framework for 2023-2025 titled 'Utkarsh 2.0'
- It is launched in line with the Prime Minister's 'Minimum Government, Maximum Governance'
- 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

**23.** On January 2, Lingam Venkat Prabhakar, the Managing Director and CEO of Canara Bank has retired from his services. Prior to joining Canara Bank, L V Prabhakar worked as the Executive Director of Punjab National Bank. [{Read more}](#)



**Smart Points:**

- Lingam Venkat Prabhakar – MD & CEO of Canara Bank – has retired
- HQs of Canara Bank – Bengaluru, Karnataka | Non-Executive Chairman – Vijay Srirangam

**24.** In January 2023, Suhail Sameer stepped down from his role as the CEO of BharatPe. BharatPe's chief financial officer (CFO) Nalin Negi has been made the interim CEO. Prior to joining BharatPe, he had served as CFO of SBI Cards for over 10 years, leading the credit card giant towards its IPO in March 2020. [{Read more}](#)



**Smart Points:**

- Suhail Sameer – stepped down from his role as the CEO of BharatPe
- Nalin Negi – has been appointed as the Interim CEO of BharatPe
- HQs of BharatPe – New Delhi | CEO – Nalin Negi (Interim)

## Sports & Games

**25.** Geto Sora of Arunachal Pradesh won the Junior International Badminton Championship title in the below 9 years category, in Kuala Lumpur, Malaysia. He won the championship title after beating Malaysia's Jaryl Teh. In November, he had won the BTY-Yonex-Singha Championship, which was held at the Banthongyord Badminton School in Bangkok, Thailand. [{Read more}](#)



**Smart Points:**

- Geto Sora (Arunachal Pradesh) – won "Junior International Badminton Championship" in below 9 years category
- He defeated – Jaryl Teh (Malaysia) | The Championship was held in – Kuala Lumpur, Malaysia
- He had also won – "BTY-Yonex-Singha Championship" held in Bangkok, Thailand
- Arunachal Pradesh: Capital – Itanagar | CM – Pema Khandu | Governor – B. D. Mishra
- Malaysia – Kuala Lumpur – Ringgit | PM – Anwar Ibrahim | King – Al-Sultan Abdullah

**26.** The World Boxing Council (WBC) announced to introduce a transgender category from 2023. The WBC is going to create a league and a tournament but title belts may not be on the line. WBC wants to eliminate a scenario where a 'man fights a woman'. The WBC president said the process of identifying those who can compete in the transgender category will begin soon. A 'at birth rule' will be used, which means a transgender boxer who is registered as male at birth will be allowed to fight others who have also been registered as male. [{Read more}](#)

**Smart Points:**

- World Boxing Council – to introduce a 'transgender category' from 2023
- HQs of WBC – Mexico City | President –Mauricio Sulaiman

**27.** On January 1, Koustav Chatterjee became India's 78<sup>th</sup> Grandmaster in MPL 59<sup>th</sup> National Senior Chess Championship in New Delhi. He drew his game against GM Mitrabha Guha. Koustav hailing from Kolkata becomes West Bengal's tenth Grandmaster. [{Read more}](#)



**Smart Points:**

- Koustav Chatterjee (Kolkata) – became India's 78<sup>th</sup> Grandmaster (10<sup>th</sup> GM from West Bengal)
- He drew his game against GM Mitrabha Guha in MPL 59<sup>th</sup> National Senior Chess Championship in New Delhi
- West Bengal: Capital – Kolkata | CM – Mamta Banerjee | Governor – CV Ananda Bose

## Arts & Cultural Affairs

**28.** Ministry of Textiles organised the second phase of the Sari Festival, "VIRAASAT - Celebrating 75 handwoven Saris of India", from January 3 to 17, 2023 at Handloom Haat, Janpath, New Delhi. The first phase of the festival was organised from December 16-30, 2022. The event was inaugurated by Hon'ble Finance Minister Smt. Nirmala Sitharaman. A social media campaign was launched under a common hashtag #MySariMyPride to support our handloom weavers. The first phase had 75 participants. While the second phase has 90 participants from different parts of India. [{Read more}](#)



**Smart Points:**

- Ministry of Textiles – organised the 2<sup>nd</sup> phase of the Sari Festival, "VIRAASAT" in New Delhi
- The 2<sup>nd</sup> phase has 90 participants from different parts of India
- Ministry of Textiles: Piyush Goyal | Constituency – Maharashtra
- MoS in Ministry of Textiles: Darshana Vikram Jardosh

## Science & Technology

**29.** On January 2, the Supreme Court launched 'e-SCR' project which will provide free access to official law reports of its verdicts to law students, lawyers and the general public. The Electronic Supreme Court Reports (e-SCR) project is unveiled on the direction of Chief Justice of India D Y Chandrachud as an initiative to provide the digital version of the apex court's judgments in the manner as they are reported in the official law report. The project will be rolled out on the Supreme Court's website and will also be made available on the mobile application of the Supreme Court of India and also on the Judgment portal of the National Judicial Data Grid (NJDG). The meta data extracted by the machine learning tool has been developed by National Informatics Centre (NIC), Pune. [{Read more}](#)



### Smart Points:

- Supreme Court – launched e-SCR project to provide free access to official law reports of its verdicts
- NIC, Pune – developed the machine learning tool with which the data has been extracted for the project
- HQs of NIC (main) – New Delhi | Director General – Rajesh Gera | Works under – MeitY
- Present Chief of Justice of the Supreme Court of India – Justice Dhananjaya Y. Chandrachud (50<sup>th</sup>)
- Retirement age: Chief Justices & Judges of HC – 62 years | Chief Justice of India & judges of the SC – 65 years

**30.** On January 1, Indian Space Research Organisation (ISRO) is ready to launch India's first Atmanirbhar human flight 'Gaganyaan' by the year 2024. In 2024, there will be two preliminary launchings. When both the experiments assure that we are completely ready, then in the third one humans will be sent into space. [{Read more}](#)

### Smart Points:

- 'Gaganyaan', India's first Atmanirbhar human flight – to be launched by ISRO by 2024
- HQs of ISRO – Bengaluru, Karnataka | Director – S. Somanath | Formed on – August 15, 1969

## Appointments & Resignations

**31.** Mikey Hothi of Indian origin unanimously elected as the mayor of Lodi city in northern California, becoming the first Sikh to hold the top position in the city's history. He represents the council's fifth district and served as vice mayor this past year. He sworn in as the 117<sup>th</sup> Mayor of the City of Lodi. [{Read more}](#)



### Smart Points:

- Mikey Hothi (Indian Origin) – first Sikh elected as the mayor of Lodi city in northern California, US
- US – Washington, D.C. – US Dollar | 46<sup>th</sup> President – Joe Biden | 49<sup>th</sup> VP – Kamala Harris

**32.** On January 1, CRPF Director General (DG) Sujoy Lal Thaoson has been given the additional charge as Border Security Force (BSF) Director General following the retirement of incumbent Pankaj Kumar Singh on December 31. Pankaj Kumar Singh's BSF appointment last year had created a history where a son and father held the top post of a paramilitary force in the country. His father, Prakash Singh, also headed the BSF as its DG from June, 1993 to January, 1994. Prakash Singh is considered an architect of police reforms in the country. [{Read more}](#)



### Smart Points:

- Sujoy Lal Thaoson (DG of CRPF) – is given the additional charge of DG of BSF (succeeding - Pankaj Kumar Singh)
- HQs of BSF – New Delhi | DG – Sujoy Lal Thaoson (addi.) | Established on – Dec 1, 1965 | Motto – "Duty Unto Death"

**33.** On January 2, Folk singer Maithili Thakur was appointed the state icon for Bihar by the Election Commission. She was recently selected for the Ustad Bismillah Khan Yuva Puraskar of the Sangeet Natak Akademi for her contribution to the folk music of Bihar for 2021. She has rendered traditional folk songs of Bihar in Maithili, Bhojpuri and Hindi. [{Read more}](#)



### Smart Points:

- Maithili Thakur – appointed as the state icon for Bihar by the Election Commission
- Bihar: Capital – Patna | CM – Nitish Kumar | Governor – Phagu Chauhan

**34.** On January 3, Mexico's Supreme Court elected Norma Pina Hernandez as the first female chief justice in its history. With 34 years of experience in the Federal Judiciary, Pina Hernandez was nominated to the Court at the end of 2015 by then President Enrique Pena Nieto. [{Read more}](#)



### Smart Points:

- Norma Pina Hernandez – elected as the first female chief justice of Mexico
- Mexico – Mexico City – Peso | President – Andres Manuel Lopez Obrador

**35.** On January 1, Luiz Inacio Lula da Silva took office for a third term as Brazil's President. He previously led Brazil from 2003 to 2010. He replaced Jair Bolsonaro. It was the first time since the end of Brazil's 1965-1985 military dictatorship that an incoming President does not receive the yellow-and-green sash from his predecessor. [{Read more}](#)



### Smart Points:

- Luiz Inacio Lula da Silva – elected as Brazil's President for the 3<sup>rd</sup> term (succeeding - Jair Bolsonaro)
- Brazil – Brasilia – Brazilian Real | President – Luiz Inacio Lula da Silva

## Awards, Rewards, Recognition & Prizes

**36.** The Board of Control for Cricket in India (BCCI) released the names of the players who have been Team India's best performers in all three formats of the game. In Tests, BCCI acknowledged Rishabh Pant as top batter and Jasprit Bumrah as top bowler. In the One Day International (ODI) format, Shreyas Iyer was adjudged the best batter while Mohammed Siraj was the best bowler. Suryakumar Yadav was adjudged the best batter in T20 format, and Bhuvneshwar Kumar was the best bowler. [{Read more}](#)



### Smart Points:

- 'Team India: 2022 Best Performers' in all 3 formats of Cricket:
  - Tests: Batter – Rishabh Pant | Bowler – Jasprit Bumrah
  - ODI: Batter – Shreyas Iyer | Bowler – Mohammed Siraj
  - T20: Batter – Suryakumar Yadav | Bowler – Bhuvneshwar Kumar
- HQs of BCCI – Mumbai, Maharashtra | President – Roger Binny | Secretary – Jay Shah | Founded in – 1928





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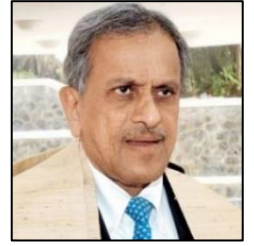
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इस खेल में कोई वित्तीय जोखिम नहीं है और इसकी आदत लग जाए तो अच्छा है।



# Obituaries

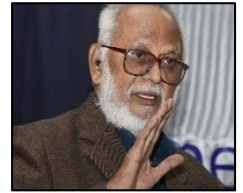
**37.** On January 1, Tata Group veteran and former Tata Sons director R K Krishna Kumar passed away. Krishna Kumar was involved in Tata's consultancy firm, RNT Associates, and the group's charitable trusts. He also received Padma Shri Award in 2009 in the field of Indian Trade & Industry. Krishna Kumar, well known as KK, was instrumental in the 271 million pounds buy-out of Tetley in 2000. He served as the managing director (MD) of Tata Global Beverages from May 1991 to January 1998. He was appointed the vice-chairman and managing director in 1997 of the company and retired in 2013. Krishna Kumar was also involved in Indian Hotels as vice chairman till 2013. [{Read more}](#)



## Smart Points:

- R K Krishna Kumar – former director of Tata Sons – passed away
- Awards: Padma Shri (2009) in Indian Trade & Industry
- He also served as MD of Tata Global Beverages from May 1991 to January 1998
- [HQs of Tata Sons – Mumbai, Maharashtra](#) | [Chairman – Natarajan Chandrasekaran](#)

**38.** M.S. Prabhakara, journalist, academic and author in English and Kannada, passed away. He was 87. He had served as correspondent for The Hindu for many decades in Assam and South Africa. Born in Kolar in Karnataka in 1936, he had lived for nearly three decades in Assam first as a teacher in Gauhati University and later as a correspondent of The Hindu. He lived for nearly a decade in South Africa, during its most turbulent years. [{Read more}](#)



## Smart Points:

- M. S. Prabhakara – journalist, academic & author in English & Kannada – passed away

**39.** Padma Shri awardee Sribhashyam Vijayasarithi, who is known for his poetry, passed away at the age of 86. Vijayasarithi began composing poetry at the age of seven. Even though he studied in Urdu medium, he excelled in Sanskrit. He was also the founder of Sri Yagna Varaha Swamy Kshetram (temple complex). He has written 100 books in Sanskrit and Telugu. He was born on March 10, 1936, in Chegurthi village in Karimnagar district. Vijayasarithi introduced Seesam, a Telugu poetic form, in the Sanskrit language and he was the first man who introduced that epistolary form in Sanskrit. He was awarded the Padma Shri in the literature and education category in 2020. [{Read more}](#)



## Smart Points:

- Sribhashyam Vijayasarithi – Sanskrit & Telugu poet – passed away
- He was the founder of Sri Yagna Varaha Swamy Kshetram (temple complex)
- Awards: Padma Shri (2020) in Literature & Education

**40.** Grammy winner Anita Marie Pointer, one of four sibling singers who earned pop success and critical acclaim as The Pointer Sisters, passed away. She was 74. Anita, Ruth, Bonnie and June Pointer grew up singing in their father's church in Oakland, California. She had won 3 Grammy awards. The group's 1973 self-titled debut album included the breakout hit, "Yes We Can Can." Known for hit songs including "I'm So Excited," "Slow Hand," "Neutron Dance" and "Jump (For My Love)," [{Read more}](#)



## Smart Points:

- Anita Marie Pointer (US) – a Singer & Songwriter – passed away (3 Grammy awards)

**41.** On January 2, Gujarat's first woman Chief Secretary Dr. Manjula Subramaniam, a 1972 batch IAS officer of Gujarat cadre, passed away. She served as the first woman Chief Secretary of Gujarat in 2008-09 when Narendra Modi was the Chief Minister of Gujarat. In between, she also worked in the Centre in the Ministry of Commerce and the Prime Minister's Office. [{Read more}](#)



**Smart Points:**

- Dr. Manjula Subramaniam – Gujarat's first woman Chief Secretary – passed away
- [Gujarat: Capital – Gandhinagar](#) | [CM – Bhupendra Patel](#) | [Governor – Acharya Dev Vrat](#)

**42.** The ICAR-National Research Centre on Equines (ICAR-NRCE), Hisar (Haryana), in collaboration with ICAR-Indian Veterinary Research Institute (IVRI), Izatnagar (Uttar Pradesh) developed a homologous live-attenuated LSD vaccine, named "Lumpi-ProVac". Agrinnovate India Limited (Agn), the commercial arm of DARE, under Ministry of Agriculture and Farmers' Welfare, granted 'Non-Exclusive Rights' for commercial production of "Lumpi-ProVac", to Institute of Veterinary Biological Products (IVBP), Pune. The vaccine is used for the prophylactic immunization of animals against Lumpy Skin Disease, which illicit protection for about one year. [{Read more}](#)



**Smart Points:**

- Agrinnovate India – granted 'Non-Exclusive Rights' for commercial production of "Lumpi-ProVac" to IVBP, Pune
- The vaccine is developed by = ICAR-NRCE (Hisar, Haryana) + ICAR-IVRI (Izzatnagar, Bareilly, UP)
- [HQs of ICAR – New Delhi](#) | [DG – Himanshu Pathak](#) | [Established in – 1929](#)

**43.** Janaki Ballabh, a veteran Indian translator (Sinologist) and writer who was among few Indians who lived and worked in China during some of its most turbulent moments, passed away in Beijing at the age of 94. Mr. Ballabh spent years working for the Foreign Languages Press in Beijing, translating a range of Chinese works into Hindi. He was joined in Beijing by his wife Shyama Ballabh, who became Radio Beijing's first Hindi announcer. He was the first Indian to have granted long-term residency in China along with his wife. [{Read more}](#)



**Smart Points:**

- Janaki Ballabh – a veteran Indian translator (Sinologist) – passed away
- He spent years in translating a range of Chinese works into Hindi

## Meetings, Conferences & Summits

**44.** On January 3, PM Narendra Modi addressed the 108<sup>th</sup> Indian Science Congress (ISC) via video conferencing held at Rashtrasant Tukadoji Maharaj Nagpur University, which is also celebrating its centenary this year. The focal theme of this year's ISC is "Science and Technology for Sustainable Development with Women Empowerment". Several other programmes such as Children's Science Congress, Farmer's Science Congress, and Tribal Science Congress were also organised alongside ISC. The first session of the Congress was held in 1914. [{Read more}](#)



### Smart Points:

- PM Narendra Modi – addressed 108<sup>th</sup> ‘Indian Science Congress’ held at Rashtrasant Tukadoji Maharaj Nagpur University
- Focal Theme – “Science and Technology for Sustainable Development with Women Empowerment”
- The first session of the Congress was held in 1914
- Maharashtra: CM – Eknath Shinde | Governor – Bhagat Singh Koshyari

## Ranks, Reports & Surveys

**45.** Asian Development Bank (ADB) in its report released on Annual Procurement, ranked WAPCOS as Top amongst Consulting Services Firm in Water and other Infrastructure Sectors, with highest sanctioned financed amount. Water and Power Consultancy Services (India) Limited (WAPCOS), a Government of India (GoI) enterprise, is a leading technology driven Consultancy and Engineering, Procurement and Construction (EPC) organization in the fields of Water Resources, Power and Infrastructure Development and works under the Ministry of Jal Shakti.

[{Read more}](#)



### Smart Points:

- ADB – ranked WAPCOS as Top amongst Consulting Services Firm in ‘Water and other Infrastructure Sectors’
- WAPCOS (Water & Power Consultancy Services) – is an EPC organization under Ministry of Jal Shakti)
- Ministry of Jal Shakti: Gajendra Singh Sekhawat | Constituency – Jodhpur, Rajasthan
- MoS for Jal Shakti & Food Processing Industries – Prahlad Singh Patel
- HQs of ADB – Mandaluyong, Philippines | President – Masatsugu Asakawa | Members – 68 | Established in – 1966

## Amount & Agreements

**46.** On January 1, Tripura government signed Rs 2,275 Cr agreement with Asian Development Bank (ADB) to strengthen and improve power distribution efficiency in the north-eastern state. Of the Rs 2,275 Cr fund, the central government will repay Rs 1,820 Cr while the state is supposed to provide Rs 455 Cr. Currently, the northeastern state generates 84 MW power out of the state’s per day demand of 450/460 MW. It receives around 500 MW power from OTPC, NEEPCO and other central PSUs. The states export 160 MW power to Bangladesh. Apart from the ADB funding, an additional amount of Rs 800 Cr will be spent to improve the power distribution which includes underground transmission line in Agartala city and the installation of smart electric meters. [{Read more}](#)

### Smart Points:

- Tripura – signed Rs 2,275 Cr agreement with ADB to strengthen and improve power distribution efficiency
- 2,275 Cr = Rs 1,820 Cr (to be repaid by central govt) + Rs 455 Cr (by state govt)
- Tripura: Capital – Agartala | CM – Manik Saha | Governor – Satyadev Narayan Arya



## Acquisitions & Mergers

**47.** Reliance Projects and Property Management Services, a subsidiary of Reliance Jio, deposited Rs 3,720 Cr in an SBI escrow account to acquire mobile tower and fibre assets of Reliance Infratel. The National Company Law Tribunal (NCLT) has already given an approval to Jio for the acquisition of Reliance Infratel (RITL). [{Read more}](#)

### Smart Points:

- Reliance Jio – deposited Rs 3,720 Cr in an SBI escrow account for the acquisition some assets of Reliance Infratel
- NCLT has given an approval to Jio for the acquisition of Reliance Infratel
- HQs of Reliance Jio Infocomm Ltd – Navi Mumbai, Maharashtra | Chairman – Akash Ambani

## MoUs, Collaborations & Partnerships

**48.** NTPC Ltd signed a non-binding MoU with Italy-based Maire Tecnimont Group's Indian arm Tecnimont Pvt Ltd to jointly evaluate and explore the possibility to develop a commercial-scale green methanol production facility at the NTPC project in India. The two organisations aim to jointly evaluate and explore the possibility of developing a commercial-scale green methanol production facility at the NTPC project in India. This green methanol project includes capturing carbon from NTPC power plants and converting it into green fuel. NTPC, under the ministry of power, is the country's largest power-producing company and supplies one-fourth of the total electricity in the country. At present, NTPC has a commissioned renewable energy capacity of 2,332 MW. [{Read more}](#)

### Smart Points:

- NTPC + Tecnimont Pvt Ltd = an MoU to develop a 'Commercial-scale Green Methanol Production Facility'
- The project includes capturing carbon from NTPC power plants & converting it into green fuel
- Tecnimont Pvt Ltd – is an Indian arm of Italy-based Maire Tecnimont Group
- NTPC – is India's largest power-producing company | Commissioned Renewable Energy capacity – 2,332 MW
- HQs of NTPC – New Delhi | CMD – Gurdeep Singh | Founded in – 1975

**49.** On January 3, Uttar Pradesh government signed MoUs with six UAE-based companies worth Rs 18,590 Cr with 6 companies of the United Arab Emirates (UAE) ahead of the Global Investors Summit (GIS) to be held in Lucknow in February. This agreement will help in the creation of over 20,000 new employment opportunities. Ahead of the GIS, eight teams of the Uttar Pradesh government visited 16 countries, receiving investment proposals totaling more than Rs 7.12 lakh Cr. The largest share of investment proposals worth Rs 4 lakh Cr has been received from the United Kingdom (UK) and the United States of America (USA). [{Read more}](#)

### Smart Points:

- UP – signed MoUs with 6 UAE-based companies ahead of 'Global Investors Summit' to be held in Lucknow (in February)
- UP: Capital – Lucknow | CM – Yogi Adityanath | Governor – Anandiben Patel



**50.** National Education Society for Tribal Students (NESTS) announced to organize two-days' face-to-face capacity building programme at YMCA Auditorium, New Delhi for EMRS teachers to implement 'Amazon Future Engineer Program' (CSR Programme) in collaboration with the Learning Links Foundation (LLF). Learning Links Foundation (LLF) is a philanthropic organization working for 'Amazon Future Engineer Program' that is unique in the area of computational skills training for students and teachers of EMRSs. One of the objectives was to launch Amazon Future Engineer (AFE) Program in around 54 EMRSs across 6 States namely, Andhra Pradesh, Gujarat, Madhya Pradesh, Odisha, Rajasthan, and Telangana. [{Read more}](#)



**Smart Points:**

- NESTS – organized capacity building programme for EMRS teachers in New Delhi
- NESTS + LLF = will implement 'Amazon Future Engineer Program' (NESTS works under Ministry of Tribal Affairs)
- Ministry of Tribal Affairs: Arjun Munda | Constituency – Khunti, Jharkhand
- MoS in Ministry of Tribal Affairs: Renuka Singh Saruta & Bishweswar Tudu





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