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## बैंक परीक्षाओं के लिए निश्चित रूप से सर्वश्रेष्ठ मॉक टेस्ट सीरीज



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RRB PO & Clerk 2022



Debasish Kumar Nayak RRB PO & Clerk 2022



Kalyan Singh RRB Clerk 2022



Sakshi Kumari RRB PO 2022



Shrastha Das RRB PO & Clerk 2022



Saurav Sikdar RRB PO & Clerk 2022



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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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#### **National & States Affairs**

**351.** On January 16, Viacom18 secured the Women's Indian Premier League (IPL) media rights value for the 2023-2027 cycle for a total of Rs 951 Crore. This means the per match value will be close to Rs 7.09 Crore for next 5 years. The five WIPL franchises were unveiled on January 25 by the BCCI. Viacom18 for secured both the TV and digital rights. {Read more}



#### **Smart Points:**

- Viacom18 secured the Women's IPL (WIPL) media rights value for the 2023-2027 cycle for a total of Rs 951 Cr
- HQs of Viacom18 Mumbai, Maharashtra | CEO Anil Jayaraj

**352.** On January 19, Carbon Markets Association of India (CMAI) and Association of Renewable Energy Agencies of States (AREAS) have signed an MOU to provide exchange of information in carbon trading and assist in the development of Indian carbon market. Under the MOU, both the entities have joined hands to ensure regular exchange of knowledge, guidance, information, innovation, policy and regulatory developments of renewable energy projects to offset emissions with a strong focus on community development. The government has announced achieving net-zero by 2070, which requires emission control and reduction, and carbon emission trading, facilitated through a robust carbon market, provides flexibility in achieving emission reduction targets. {Read more}

#### **Smart Points:**

- CMAI + AREAS = an MOU to provide exchange of information in carbon trading & assist in development of Indian carbon market
- HQs of CMAI Noida, Uttar Pradesh

**353.** On January 18, Jammu & Kashmir became the first union territory (UT) in India to have entirely shifted to digital mode of administration. All governance and administrative services in the state are now 'only' available digitally. The UT administration constituted a 'coordination cell' for monitoring the progress on implementation of online services in Jammu and Kashmir. {Read more}

#### **Smart Points:**

- J & K became the first UT in India to have entirely shifted to digital mode of administration
- J & K: Capital Srinagar | Lt. Governor Manoj Sinha

**354.** On January 18, Metta Media announced the launch of MyndStories, India's first platform for verified, accurate mental health content exclusively for Indians. MyndStories offers comprehensive mental health content tailored to an Indian audience. As per a recent report, almost 150 million Indians require mental health services, but stigma and lack of resources form big barriers to reaching out for



support, less than 30 million people seek help. MyndStories is led by Smitha Murthy and Swati Nair. They also founded India's first offbeat travel aggregator in Trippin Traveller, and run a content firm for startups in LifeWordsmith. MyndStories is based in Bangalore, India, and is owned by Metta Media Pvt. Ltd. {Read more}

- Metta Media announced the launch of 'MyndStories', India's first platform for verified, accurate mental health content
- A recent report: almost 150 million Indians require mental health services but less than 30 million people seek help



**355.** On January 18, Union Minister Sarbananda Sonowal launched an initiative called "Bharat Pravah - India along its Shores" to highlight the role of rivers-ports-shipping in the everyday life of a common man through literature, dialogue and communication. Under the Bharat Pravah initiative, events would be organised around various topics, such as 'Rivers and Sea-Centric Development in India: Through a Historical Lens' and 'Sea, Rivers, Ports and Ship in Folk Culture and Literature', among others. {Read more}

#### **Smart Points:**

- Sarbananda Sonowal launched an initiative called "Bharat Pravah India along its Shores"
- Ministry of Ports, Shipping & Waterways: Sarbananda Sonowal | Constituency Majuli, Asssam
- MoS in Ministry of Ports, Shipping & Waterways: Shripad Yesso Naik & Shantanu Thakur

**356.** The Indian Army under the aegis of HQ Army Training Command (ARTRAC) organised the 2<sup>nd</sup> edition of Hackathon aptly named "SAINYA RANAKSHETRAM 2.0" from October 2022 to January 2023 with an aim to seek solutions to operational cyber challenges and to jump start and telescope the development time for innovative solutions in the field of Cyber Security. The event was aimed at providing a platform to identify indigenous talent in niche domains and enhance the standard of training in domains of Cyber Deterrence, Security Software Coding, Electro Magnetic Spectrum



Operations (EMSO) and Artificial Intelligence / Machine Learning (AI/ ML). The prize winners of the event were felicitated by Gen Manoj Pande, Chief of the Army Staff during a virtual function on 17 January 2023. {Read more}

#### **Smart Points:**

- Indian Army organized 2<sup>nd</sup> edition of "SAINYA RANAKSHETRAM 2.0" a Cyber Threat Seminar Cum Workshop
- The Workshop was held under four sub-events Secure Software Coding, ESMO, AI / ML and Cyber Deterrence
- HQs of Indian Army New Delhi | Chief Lt. Gen. Manoj Pande | Vice Chief Lt. General Baggavalli Somashekar Raju



#### **International Affairs**

**357.** According to a release issued by the President's Media Division of Sri Lanka, as part of its 75<sup>th</sup> Independence Day celebrations, Sri Lanka has decided to release a commemorative stamp with the portrait of India's first Prime Minister Jawaharlal Nehru. It will celebrate its 75<sup>th</sup> Independence Day on February 4. The theme of this year's celebration is "Namo Namo Matha - A Step towards a Century". {Read more}

#### **Smart Points:**

- Sri Lanka decided to release a commemorative stamp with the portrait of India's first PM Jawaharlal Nehru
- Theme of this year's celebration "Namo Namo Matha A Step towards a Century"
- February 4 75<sup>th</sup> Independence Day of Sri Lanka
- Sri Lanka Colombo/Sri Jayawardenepura Kotte Sri Lankan Rupee
- PM Dinesh Gunawardena | President Ranil Wickremesinghe

**358.** On January 10, Janani Ramachandran, a 30-year-old Indian-American attorney, has emerged as the youngest and the first queer woman of colour to take oath as the Oakland City Council member in the U.S. state of California. Ms. Ramachandran took the ceremonial oath as the Oakland City Council member for District 4. {Read more}





- Janani Ramachandran became youngest & 1<sup>st</sup> queer woman of colour to take oath as Oakland City Council member in
   U.S. state of California
- US Washington, D.C. US Dollar | 46<sup>th</sup> President Joe Biden | 49<sup>th</sup> VP Kamala Harris

**359.** On January 17, the World Economic Forum launched the "Giving to Amplify Earth Action" (GAEA) to help unlock the USD 3 trillion of financing needed each year to reach net-zero, reverse nature loss and restore biodiversity by 2050. According to WEF, Current funding is slow and inadequate, and a new approach is needed to get capital flowing. Philanthropic giving can address this, with unique qualities not found in other financing. The global initiative to fund and grow new and existing public,



private and philanthropic partnerships (PPPPs) is supported by more than 45 partners, including HCL Technologies through its chairperson Roshni Nadar Malhotra. GAEA's growing body of philanthropic partners includes Active Philanthropy, the African Climate Foundation, Andre Hoffmann Family Office, the Arab Foundations Forum, Bezos Earth Fund, BMW Foundation and Children's Investment Fund Foundation. Philanthropic financing for climate mitigation has risen in recent years, but still represents less than 2% of total philanthropic giving, estimated at \$810 billion in 2021. {Read more}

#### **Smart Points:**

- WEF launched "GAEA" to help unlock the \$3 trillion of financing needed each year to reach net-zero, reverse nature loss and restore biodiversity by 2050
- GAEA Giving to Amplify Earth Action | PPPs Public, Private and Philanthropic Partnerships
- Philanthropic financing for climate mitigation represents less than 2% of total philanthropic giving, estimated at \$810
   billion in 2021
- HQs of WEF Cologny, Switzerland | Exe Chairman Klaus Schwab | President Borge Brende | Founded in 1971

**360.** On January 18, India-supported resolution 'Education for Democracy' was adopted by the United Nations General Assembly (UNGA). This resolution reaffirms the right of everyone to education & recognizes that 'Education For All' contributes to the strengthening of democracy. The Assembly adopted the resolution by unanimous consent and without a vote. The resolution strongly encouraged Member States and other stakeholders to integrate education for democracy into their education standards. Further, the resolution also highlighted that states should work with relevant stakeholders to close digital divides. In addition, the resolution also calls on member states to work on the challenges associated with access, affordability, digital literacy, and digital skills. {Read more}

#### **Smart Points:**

- UNGA adopted the India-supported resolution 'Education for Democracy'
- The resolution recognizes that 'Education For All' contributes to the strengthening of democracy
- HQs of UNGA New York, US | President Csaba Korosi (Hungary) | Member Countries 193

#### **Banking, Finance, Insurance & Economic Affairs**

**361.** On January 19, ESAF Small Finance Bank has bagged the prestigious "Inclusive Finance India Award 2022" for its contributions in advancing the goal of financial inclusion and supporting inclusive growth. K. Paul Thomas, MD and CEO, ESAF Bank, received the award from Anantha Nageshwaran, Chief Economic Advisor at the 19<sup>th</sup> Inclusive Finance India Summit held in New Delhi. The Inclusive Finance India Awards is an initiative of ACCESS Development Services constituted in 2009 in partnership with HSBC India. {Read more}



- 19<sup>th</sup> Inclusive Finance India Summit held in New Delhi
- ESAF SFB received the prestigious "Inclusive Finance India Award 2022"
- HQs of ESAF SFB Thrissur, Kerala | MD & CEO K. Paul Thomas | Chairman P. R. Ravi Mohan

**362.** On January 19, Punjab National Bank (PNB) announced to offer credit cards against Fixed Deposit to customers who don't meet the eligibility criteria for regular credit cards. PNB becomes the first public sector bank to launch credit card against fixed deposits digitally. It is offering RuPay or VISA credit card digitally against single or multiple FDs with 80% credit limit. {Read more}

#### **Smart Points:**

- PNB became the first public sector bank to launch credit card against fixed deposits digitally (limit 80%)
- HQs of PNB New Delhi | MD & CEO Atul Kumar Goel | Tagline "The Name You Can Bank Upon"

**363.** On January 19, Life Insurance Corporation of India (LIC) introduced "Jeevan Azad", a non-participating, individual, savings life insurance plan. It is a combination of protection and savings. Besides financial support for the family in the event of death of life assured during the policy term, the plan takes care of liquidity needs through loan facility. The minimum basic sum assured is ₹2 lakh and the maximum is ₹5 lakh. {Read more}

#### **Smart Points:**

- LIC introduced "Jeevan Azad", a non-participating, individual, savings life insurance plan
- HQs of LIC Mutual Fund Mumbai, Maharashtra | MD & CEO T S Ramakrishnan

**364.** On January 18, State Bank of India (SBI) raised Rs 9,718 Cr through the issuance of 15-year infrastructure debt with the bonds bearing a coupon of 7.70%. The coupon is the rate of interest that is periodically paid out to investors. The investors included mutual funds, provident and pension funds and insurance companies. The fund proceeds will be utilized in enhancing long-term resources for funding infrastructure and the affordable housing segment. Prior to the latest bond sale, SBI had issued 10-year infrastructure bonds worth Rs 10,000 Cr at a coupon of 7.51% on December 6, 2022. Infrastructure bonds are securities that are exempt from the computation of net demand and time liabilities (NDTL) - a proxy for deposits. Hence, they are not subject to cash reserve ratio (CRR) and statutory liquidity ratio (SLR) requirements. In December 2022, ICICI Bank also raised Rs 5,000 Cr through infrastructure bonds for 7 years for funding projects in segments like power and roads, etc. The coupon for ICICI Bank's bonds was set at 7.63%. The latest RBI data showed that as on December 30, 2022 bank credit growth was at 14.9% year-on-year. Deposit growth was at 9.2% over the same period. {Read more}

- SBI raised Rs 9,718 Cr through the issuance of 15-year infrastructure debt with the bonds bearing a coupon of 7.70%
- The fund proceeds will be utilized for funding infrastructure and the affordable housing segment
- Infrastructure bonds are securities that are exempt from the computation of NDTL
- Infrastructure bonds are not subject to cash reserve ratio (CRR) and statutory liquidity ratio (SLR) requirements
- HQs of SBI Mumbai, Maharashtra | Chairman Dinesh Kumar Khara
- MDs Challa Sreenivasulu Setty | Alok Kumar Choudhary | Ashwini Kumar Tewari | Swaminathan Janakiraman





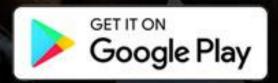
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इस खेल में कोई वित्तीय जोखिम नहीं है और इसकी आदत लग जाए तो अच्छा है।

#### **Defence Affairs**

**365.** On January 16, India and Egypt are set to hold the first-ever military exercises involving the special forces in Rajasthan's Udaipur, Jaipur and Jodhpur. Wael Hamed is Egypt's Ambassador to India. The security of the Indian Ocean starts from the security of the Red Sea in the West and for Egypt on the Suez Canal. {Read more}

#### **Smart Points:**

- India + Egypt = to hold 1<sup>st</sup> ever military exercises involving the special forces in Rajasthan's Udaipur, Jaipur & Jodhpur
- Rajasthan: Capital Jaipur | CM Ashok Gehlot | Governor Kalraj Mishra
- Egypt Cairo Egyptian Pound | President Abdel Fattah el-Sisi

**366.** In January 2023, the first ever joint exercise between the special forces of the Indian Army and the Egyptian Army named "Exercise Cyclone-I" was conducted at Jaisalmer in Rajasthan. The 14-day exercise aimed to bolster defence co-operation between the two nations and focused on sharing professional skills and interoperability of Special Forces in desert terrain while undertaking counter terrorism, reconnaissance, raids and other special operations. {Read more}



#### **Smart Points:**

- Indian Army + Egyptian Army = conducted the first ever joint exercise, "Exercise Cyclone-I", in Jaisalmer, Rajasthan
- Rajasthan: Capital Jaipur | CM Ashok Gehlot | Governor Kalraj Mishra
- HQs of Indian Army New Delhi | Chief Lt. Gen. Manoj Pande | Vice Chief Lt. General Baggavalli Somashekar Raju
- Egypt Cairo Egyptian Pound | President Abdel Fattah el-Sisi

**367.** On January 20, Tata Boeing Aerospace Limited (joint venture between Boeing & Tata Advanced Systems Limited) delivered the first fuselage for six AH-64 Apache attack helicopters ordered by the Indian Army from its facility in Hyderabad. Boeing had completed the deliveries of all 22 AH-64E Apache helicopters to the Indian Air Force in 2020. Salil Gupte is the President of Boeing India. {Read more}



#### **Smart Points:**

- Tata Boeing Aerospace Ltd (Hyderabad) delivered the first fuselage for six 'AH-64 Apache' attack helicopters to Army
- President of Boeing India Salil Gupte

#### **Sports & Games**

**368.** On January 10, Kerala kicked itself into the Guinness Book of World Records by taking 4,500 penalty kicks in 12 hours. The Department of Sports and Youth Affairs made it possible for the football-crazy State to set the Guinness record at a Dream Goal penalty shootout organised at Payyanad Football Stadium at Manjeri. Hundreds of footballers, students, teachers and football lovers queued up to take the penalty kicks. Former Indian player U. Sharafali took the inaugural kick and netted the ball. Minister for Sports and Youth Affairs V. Abdurahiman took the last penalty kick. {Read more}





- Kerala was named in Guinness Book of World Records by taking 4,500 penalty kicks in 12 hours
- Former Indian player U. Sharafali took the inaugural kick
- Minister for Sports and Youth Affairs V. Abdurahiman took the last penalty kick
- Kerala: Capital Thiruvananthapuram | CM Pinarayi Vijayan | Governor Arif Mohammad Khan

**369.** On January 15, Team India broke the record for largest victory (by runs) in ODIs as they defeated Sri Lanka by 317 runs in the third and final match of the series in Thiruvananthapuram. India broke New Zealand's record (by 290 runs) at the Greenfield Stadium. With the huge win over Sri Lanka, India clinched the three-match series 3-0. {Read more}

#### **Smart Points:**

- India defeated Sri Lanka by 317 runs and broke the record for largest victory (by runs) in ODIs
- India broke New Zealand's record of 290 runs
- Sri Lanka Colombo/Sri Jayawardenepura Kotte Sri Lankan Rupee
- PM Dinesh Gunawardena | President Ranil Wickremesinghe
- New Zealand Wellington Dollar (NZD) | PM Jacinda Ardern

#### **Persons in News**

**370.** Pakistan-based terrorist Abdul Rehman Makki has been listed as a global terrorist by the United Nations Security Council (UNSC) under its ISIL (Da'esh) and Al-Qaida Sanctions Committee. Abdul Rehman Makki has been alleged to be involved in several major attacks against India including the 2008 Mumbai attacks. He is brother-in-law of 26/11 attacks mastermind and Lashkar-e-Taiba (LeT) chief Hafiz Saeed. {Read more}



#### **Smart Points:**

- Abdul Rehman Makki (Pakistan) listed as global terrorist by UNSC under ISIL (Da'esh) & Al-Qaida Sanctions Committee
- HQs of UNSC New York, US | Presidency in January Japan (December India | February Malta)

#### **Science & Technology**

**371.** On January 17, Archaeologists in Norway have found the world's oldest runestone. The inscriptions are up to 2,000 years old and date back to the earliest days of the enigmatic history of runic writing. The flat, square block of brownish sandstone has carved scribbles, which may be the earliest example of words recorded in writing in Scandinavia. {Read more}



- Archaeologists in Norway found the world's oldest runestone
- Norway Oslo Krone | PM Jonas Gahr Store



**372.** A team of Indian scientists have found the first evidence of the presence of solitary waves around Mars. These solitary waves are distinct electric field fluctuations in the Martian magnetosphere that control particle energization, plasma loss, and transport through waveparticle interactions. Researchers from the Indian Institute of Geomagnetism (IIG) identified and reported the solitary waves in the Martian magnetosphere with the help of high-resolution electric field data recorded by Langmuir Probe and Waves instrument on NASA's Mars Atmosphere and Volatile Evolution (MAVEN) spacecraft. The findings have been published in The Astrophysical Journal. {Read more}



#### **Smart Points:**

- Researchers from IIG (India) discovered the first evidence of the presence of solitary waves around Mars
- The data was recorded by "Mars Atmosphere and Volatile Evolution (MAVEN)" spacecraft of NASA
- HQs of NASA Washington D.C., US | Administrator Bill Nelson | Founded in 1958

#### **Appointments & Resignations**

**373.** On January 19, the UN General Assembly (UNGA) elected Inger Andersen of Denmark to a second four-year term as Executive Director of the United Nations Environment Programme (UNEP) until June 14, 2027. The assembly defeated the Russian proposal by a vote of 13-77 with 62 abstentions. Before taking the helm of UNEP in June 2019, Andersen was director general of the International Union for Conservation of Nature for 4 years. {Read more}



#### **Smart Points:**

- Inger Andersen (Denmark) re-elected as Executive Director of UNEP (2<sup>nd</sup> term of 4 years)
- HQs of UNEP Nairobi, Kenya | Executive Director Inger Andersen | Founded in 1972

**374.** On January 19, Energy Efficiency Services Ltd's (EESL) CEO Vishal Kapoor has taken over the additional charge as the CEO of Convergence Energy Services Limited (CESL), a wholly-owned subsidiary of EESL. CESL MD & CEO Mahua Acharya resigned from the top post on 1 December 2022. National Electric Bus Program (NEBP) has a target to deploy 50,000 e-buses across the country. {Read more}



#### **Smart Points:**

- Vishal Kapoor took over the additional charge as the CEO of Convergence Energy Services Limited (CESL)
- HQs of CESL New Delhi | CEO Vishal Kapoor (addi. charge) | CESL a subsidiary of EESL

**375.** On January 18, Vietnam's President Nguyen Xuan Phuc announced his resignation amid the ongoing anti-corruption drive. Phuc, a former prime minister, held the post of president since 2021. The anti-corruption drive has led to several ministers being fired in Vietnam. Earlier, two deputy prime ministers who served under President Phuc had quit. {Read more}



- Nguyen Xuan Phuc announced his resignation from the post of President of Vietnam
- Vietnam Hanoi Vietnamese dong | PM Pham Minh Chinh



#### Awards, Rewards, Recognition & Prizes

376. On January 18, GMR Goa International Airport (GGIAL), a subsidiary of GMR Airports Infrastructure, has won "Best Sustainable Greenfield Airport" award under aviation sustainability and environment at ASSOCHAM's 14th "International Conference-cum-Awards for Civil Aviation 2023" in New Delhi. The award was presented for 'excellent initiatives' taken by GGIAL in implementing sustainability as one of core concepts. Union Minister of Civil Aviation Jyotiraditya Scindia presented the award. Moreover, GMR Hyderabad International Airport (Rajiv Gandhi International Airport) has been adjudged as the 'Best Airport in the use of Technology'. {Read more}



#### **Smart Points:**

- ASSOCHAM organised the 14th "International Conference-cum-Awards for Civil Aviation 2023" in New Delhi
- Goa International Airport won the "Best Sustainable Greenfield Airport" award
- Hyderabad International Airport won the "Best Airport in the use of Technology" award
- HQs of ASSOCHAM New Delhi | President Sumant Sinha

377. On January 18, Nepalese ophthalmologist & Himalayan Cataract Project Co-Founder Dr Sanduk Ruit has won the "ISA Award for Service to Humanity", a top civilian award of Bahrain. He is the 5<sup>th</sup> laureate of the ISA Award. He is fondly called as "God of Sight" to have saved 1,20,000 eyesight who would have otherwise gone blind in absence of treatment. The award carries a cash prize of USD 1 million, a certificate of merit and a gold medal. He is also the recipient of the Padma Shri Award by the Gol, The National Order of Merit of Bhutan as well as the Ramon Magsaysay Award. {Read more}

#### **Smart Points:**

- Dr Sanduk Ruit (Nepalese ophthalmologist) won "ISA Award for Service to Humanity", a top civilian award of Bahrain
- Bahrain Manama Dinar | PM Prince Salman bin Hamad Al Khalifa | King Hamad bin Isa Al Khalifa

#### **Schemes & Initiatives**

378. On January 15, Ministry of Minority Affairs (MOMA) discontinued the "Padho Pardesh scheme". Students belonging to minority communities can no longer avail of interest subsidies on education loans to study abroad. In December 2022, the Indian Banks' Association notified banks about the discontinuation of the scheme from 2022-23. The scheme was being implemented through Canara Bank, the designated nodal bank, from 2022-23. Under the Padho Pardesh Interest Subsidy Scheme, students who belong to minority communities - including Muslims, Christians, Sikhs, Buddhists, Jains, and Parsis and want to pursue higher studies such as a master's degree, MPhil and PhD abroad, are eligible to obtain interest subsidies on their entire loan amounts for course period, plus one year or six months after getting job, whichever is earlier. The move comes on the heels of the ministry discontinuing the Maulana Azad National Fellowship, which was for students from minority communities, saying it overlaps with other schemes under which minority students are also covered. {Read more}

- Ministry of Minority Affairs discontinued the 'Padho Pardesh scheme"
- Canara Bank was the nodal bank to implement the scheme
- HQs of Canara Bank Bengaluru, Karnataka | Non-Executive Chairman Vijay Srirangam
- Ministry of Minority Affairs: Smriti Irani | Constituency Amethi, UP
- MoS in Ministry of Minority Affairs: John Barla



#### **Obituaries**

**379.** On January 19, Social worker & Padma Shri awardee Prabhaben Shah of Union territory of Dadra & Nagar Haveli, Daman, & Diu passed away. She was 92. For her selfless services, Prabhaben was awarded India's fourth highest civilian Award, Padma Shri in January 2022 in social work category. Fondly known as "Daman ki Divya", Prabhaben Shah organised canteens for the poor. She also coordinated All India Women Council's 'Vatra Banks' to assist Gujarat flood victims. {Read more}



#### **Smart Points:**

- Prabhaben Shah ('Daman ki Divya') a Social worker passed away
- Awards: Padma Shri (2022) in Social Work category

**380.** On January 17, Sister Andre, French nun and the world's oldest person passed away at the age of 118. Her birth name was Lucile Randon. Sister Andre lived in the southern city of Toulon in France. She devoted the majority of her life to religious pursuits. As per Guinness, Sister André was the oldest nun to ever live. The French nun lived through two world wars and the 1918 flu pandemic and, more than a century later, survived Covid-19 too. Before becoming a Catholic nun, she used to look after children during World War II. Later on, she spent next 28 years caring for elderly people at a hospital and orphans. Jeanne Louise Calment, born on February 21, 1875, lived for an extraordinary period of 122 years and 164 days, as stated by Guinness World Records. {Read more}



#### **Smart Points:**

- Sister Andre (Lucile Randon) French nun and the world's oldest person passed away at the age of 118
- She was the oldest nun to ever live
- Oldest person ever France's Jeanne Louise Calment who lived for 122 years and 164 days
- France Paris Euro | President Emmanuel Macron | PM Elisabeth Borne

**381.** On January 19, Jnanpith awardee and eminent Assamese litterateur Nilmani Phookan passed away following prolonged old-age related problems. He was 90. He received the Sahitya Akademi award in 1981 for his book of poems 'Kobita', the Padma Shri in 1990 and the Sahitya Akademi fellowship in 2002. He is the third recipient of the Jnanpith award from Assam after Birendranath Bhattacharya and Mamoni (Indira) Raisom Goswami, and he received 56<sup>th</sup> Jnanpith Award for the year 2021 in April, 2022. Phookan was bestowed with the title of 'Kavya Rishi'. {Read more}



#### **Smart Points:**

- Nilmani Phookan ('Kavya Rishi') Assamese litterateur passed away
- Awards: 56<sup>th</sup> Jnanpith Award (2021), Sahitya Akademi Award (1981), Padma Shri (1990)

#### <u>Meetings, Conferences & Summits</u>

**382.** As part of the G20 presidency, a "Business 20 (B20) Inception Meeting" began in Gujarat's capital Gandhinagar with over 600 delegates participating in the event, to deliberate on issues ranging from climate change, innovation, global digital cooperation and resilient global value chains. The B20 India 2023 dialogue took place under the theme of 'RAISE' (Responsible, Accelerated, Innovative, Sustainable and Equitable Businesses). In Kutch, the first meeting of the Tourism Working Group of G20 countries will take place from February 7 to February 10, while a similar event of the Urban 20 Inception will be held in Ahmedabad from February 9 to February 10. {Read more}



- Business 20 (B20) Inception Meeting held in Gandhinagar, Gujarat
- Theme 'RAISE' (Responsible, Accelerated, Innovative, Sustainable and Equitable Businesses)
- First meeting of the Tourism Working Group of G20 countries to take place in Kutch, Gujarat
- Urban 20 Inception Meeting to take place in Ahmedabad, Gujarat
- Gujarat: Capital Gandhinagar | CM Bhupendra Patel | Governor Acharya Dev Vrat

**383.** The sixth edition of the 'International Spice Conference' was held from January 19 to 22 at ITC Grand Chola in Chennai. The theme of the conference was "Reboot; Rebound - Beyond the New Normal". The conference was hosted by the All-India Spices Exporters Forum (AISEF), which represents spice exporters from India, and the Cochin Chamber of Commerce and Industry. MM Murugappan, Chairman of Carborundum Universal Limited, delivered the keynote address at the inaugural function. The conference aims to address the problems faced by the spice industry in the post-Covid era, including a tight economy and limited crop supply. The meet also released the AISEF-YES Bank report 'Spices of India: Strides towards market-driven imperatives.' {Read more}



#### **Smart Points:**

- 6<sup>th</sup> International Spice Conference held in Chennai (hosted by All-India Spices Exporters Forum)
- Theme "Reboot; Rebound Beyond the New Normal"
- AISEF represents spice exporters from India
- AISEF-YES Bank report 'Spices of India: Strides towards market-driven imperatives' was also released
- Tamil Nadu: Capital Chennai | CM Muthuvel Karunanidhi Stalin | Governor Ravindra Narayan Ravi

**384.** On January 10, a 7-day long Startup-India Innovation Week to celebrate the National Startup Day started across the nation with several events to reach ecosystem stakeholders and enablers. Department for Promotion of Industry and Internal Trade (DPIIT) organized a workshop on Alternative Investment and their Central role, chaired by Anurag Jain, Secretary, DPIIT as part of the Startup India Innovation Week 2023 at Vanijya Bhawan, New Delhi. On this occasion, the DPIIT also organized the "ASCEND (Accelerating Startup Calibre & Entrepreneurial Drive) SAMAGAM" in Northeast. {Read more} Smart Points:

- January 10 to 16 Startup-India Innovation Week
- DPIIT organized a workshop on Alternative Investment and their Central role, chaired by Anurag Jain in New Delhi
- DPIIT also organized the "ASCEND (Accelerating Startup Calibre & Entrepreneurial Drive) SAMAGAM" in Northeast
- HQs of DPIIT New Delhi | DPIIT works under Ministry of Commerce & Industry

**385.** On January 19, Ministry of Agriculture & Farmers Welfare (MoAFW), along with PHD Chamber of Commerce & Industry (PHDCCI) in association with National Centre for Cold Chain Development (NCCD) as a knowledge partner, organised a one-day exhibition and conference as "India Cold Chain Conclave" in New Delhi. The Conclave and exhibition was inaugurated by Manoj Ahuja, Secretary, Department of Agriculture and Farmers Welfare. On this occasion, Shri Ahuja handed over the letter of acceptance to the five Cluster Development Agencies and Implementing Agencies for respective Clusters viz. Apple in Shopian (J&K), Banana in Ananthapur (Andhra Pradesh), Grape in Nasik (Maharashtra), Mango in Mahbubnagar (Telangana) and Turmeric in West Jaintia Hills (Meghalaya), out of 12 selected clusters for pilot phase. {Read more}



- MoAFW + PHDCCI + NCCD = organised the "India Cold Chain Conclave" in New Delhi
- On this occasion, Manoj Ahuja handed over the letter of acceptance to the 5 Cluster Development Agencies:
  - Apple in Shopian (J&K)
  - Banana in Ananthapur (Andhra Pradesh)
  - Grape in Nasik (Maharashtra)
  - Mango in Mahbubnagar (Telangana)
  - Turmeric in West Jaintia Hills (Meghalaya)
- HQs of PHDCCI New Delhi | President Pradeep Multani

#### Ranks, Reports & Surveys

**386.** Indian economy is likely to reach the \$26 trillion mark by 2047, the 100<sup>th</sup> year of India's independence, according to an EY (Ernst & Young) report, titled "India@100: Realizing the potential of a \$26 trillion Economy". It also said that the per capita income is also expected to increase to \$15,000. The report was launched by Union Railway Minister Ashwini Vaishnaw on the sidelines of the World Economic Forum at Davos, Switzerland. Under the most preferred scenario, India is likely to cross the critical thresholds of \$5 trillion, \$10 trillion and \$20 trillion in market exchange rate terms, in FY2028, FY2036 and FY2045, respectively. {Read more}

#### **Smart Points:**

- "India@100: Realizing the potential of a \$26 trillion Economy" report released by Ernst & Young
- The report was launched by Ashwini Vaishnaw
- Indian economy is likely to reach the \$26 trillion mark by 2047

**387.** On January 19, Brand Finance's rankings for 2023 were released. Accenture has succeeded in retaining its position as the most valuable IT services brand for the fifth consecutive year with a jump of 10% bringing its brand valuation to US\$39.9 billion. The company has also been ranked as the strongest IT services brand with a Brand Strength Index (BSI) score of 87.8 out of 100 and a corresponding AAA brand rating. At the second position is India's Tata Consultancy Services (TCS) with a brand value increase of 2%, taking its valuation to US \$17.2 billion. Infosys, too, made it to the top three most valuable IT services brands globally with a valuation of US\$13.0 billion, up by 2%. Infosys was founded by Narayana Murthy in 1981. HCLTech and Wipro have been ranked eighth and ninth, respectively, in the list. Another Indian brand that made it to the top 25 is LTIMindtree. After a successful merger between L&T Infotech and Mindtree in 2022, LTIMindtree has become the fastest-growing IT services brand globally. Anand Mahindra's Tech Mahindra improved its ranking by four positions from fifteenth to eleventh. {Read more}

- "Most valuable IT Services Brands 2023" by Brand Finance: Top Accenture | 2<sup>nd</sup> TCS | 3<sup>rd</sup> Infosys
- 8<sup>th</sup> HCLTech | 9<sup>th</sup> Wipro | 11<sup>th</sup> Tech Mahindra
- HQs of Accenture Dublin, Ireland | CEO Julie Sweet | MD (in India) Rekha Menon



**388.** According to the report conducted by Dealroom and London & Partners, India has ranked 4<sup>th</sup> globally with USD 24.1 billion worth of Venture Capital (VC) investments in 2022. Further analysis from the research showed that USD 10.7 billion of that investment went into companies based in Bengaluru. With this, Bengaluru joined London and New York in the top 5 hubs for tech VC investment last year. The leading sectors that contributed to India's strong VC funding performance were education, food, media, fin-tech and transportation. According to the data findings, total 2022 global VC funding (USD 485.2 Bn) experienced a 33% dip from the record levels seen in 2021 (USD 723 Bn). At a national level, the top three countries for tech investment in 2022 were - the US (\$233.3 Bn), followed by China (\$48 Bn) and the UK (\$29.9 Bn). {Read more}

#### **Smart Points:**

- According to the report conducted Dealroom and London & Partners:
  - India ranked 4th globally with \$24.1 billion worth of Venture Capital (VC) investments in 2022
  - Top 3: US (\$233.3 Bn), China (\$48 Bn), UK (\$29.9 Bn)
  - Bengaluru topped in India with \$10.7 Bn worth of VC investments

**389.** On January 10, according to data provided in Tracxn annual report, Bengaluru topped the startup funding chart in India with \$10.8 billion in 2022, followed by Mumbai at \$3.9 billion, and Gurugram at \$2.6 billion. Startups based in Delhi and Chennai registered \$1.2 billion each in funding, followed by Pune at \$1 billion. There were 22 unicorns in 2022, compared to 46 in 2021, and



average funding before the unicorn round was around \$160 million. India started experiencing funding winter in Q4 of 2021 and it has been on a declining trend since. Because of rising interest rates and fear of a worldwide recession, investments across all industries have been impacted. The months of April, October and November in 2022 saw no new unicorns. Despite the impact on funding in edtech, Byju's has topped the list of highest funding raised in 2022. It raised over \$1.2 billion in 2022 from existing investors. This amounted to almost 50% of the total funding received in the edtech sector. {Read more}

#### **Smart Points:**

- Tracxn annual report:
  - Bengaluru topped the startup funding chart in India with \$10.8 billion in 2022
  - Bengaluru was followed by Mumbai at \$3.9 billion & Gurugram at \$2.6 billion
  - There were 22 unicorns in 2022, compared to 46 in 2021 & average funding before unicorn round was \$160 million
  - Byju's has topped the list of highest funding raised in 2022 in Edtech (\$1.2 billion)

**390.** Amazon has reclaimed the top spot as the world's most valuable brand despite its brand value falling 15% this year from \$350.3 billion to \$299.3 billion, according to brand valuation consultancy Brand Finance's report, "Global 500 2023". Amazon is back at No. 1 with its rating slipping from AAA+ to AAA. Apple (with brand value of \$297.5 billion) slipped to second position, followed by Google (\$281.4 billion). From India, Tata Group's brand value ranking went up to 69 from 78 last year. While Infosys jumped to the 150<sup>th</sup> slot from 158 last year. {Read more}



- "Global 500 2023" report released by Brand Finance
- Amazon (\$299.3 billion) the world's most valuable brand | 2<sup>nd</sup> Apple (\$297.5 billion), 3<sup>rd</sup> Google (\$281.4 billion)



**391.** Reliance Industries Chairman and Managing Director Mukesh Ambani has been ranked No. 2 globally and No. 1 among Indians in "Brand Guardianship Index 2023", compiled by Brand Finance. Brand Finance's survey gave Mukesh Ambani a BGI score of 81.7, just below 83 of Jensen Huang, CEO of US-based Nvidia, who topped the Index globally. Mukesh Ambani is followed by Satya Nadella, CEO of Microsoft, and Shantanu Narayen, CEO of Adobe, at the third & fourth place globally. The Brand Guardianship Index is a global recognition of CEOs, who are building business value in a sustainable manner, by balancing the needs of all stakeholders - employees, investors, and the wider society. {Read more}

#### **Smart Points:**

- "Brand Guardianship Index 2023" compiled by Brand Finance
- Mukesh Ambani (globally No. 2) topped among Indians with a BGI score of 81.7
- Globally: 1<sup>st</sup> Jensen Huang (CEO of Nvidia) | 3<sup>rd</sup> Satya Nadella (CEO of Microsoft)

**392.** On January 18, the UNICEF released a report titled "Transforming Education with Equitable Financing". The report looks at government spending from pre-primary through tertiary education in 102 countries. Only 16% of public education funding goes to the poorest 20% of learners, while 28% goes to the richest 20%. UNICEF called for equitable financing to combat 'learning poverty'. The gap is most pronounced among low-income countries, as children from the wealthiest households benefit from more than 6 times the amount of public education funding compared to the poorest learners. {Read more}

#### **Smart Points:**

- "Transforming Education with Equitable Financing" report released by UNICEF
- Only 16% of public education funding goes to the poorest 20% of learners, while 28% goes to the richest 20%
- HQs of UNICEF New York, US | Executive Director Catherine Russell | Established in 1946

393. Global employment will grow by just 1% in 2023 and the current global economic slowdown is likely to force more workers to accept lower quality, poorly paid jobs which lack job security and social protection, according to the "World Employment and Social Outlook: Trends 2023" report released by the International Labour Organization (ILO). This would lead to an addition of around 3 million jobs to 208 million. The global unemployment rate has been pegged at 5.8%. In Asia and the Pacific and Latin America and the Caribbean, annual employment growth is projected to be around 1%. {Read more} Smart Points:

- "World Employment and Social Outlook: Trends 2023" report released by the ILO
- Global employment will grow by just 1% in 2023 | Global unemployment rate is pegged at 5.8%
- HQs of ILO Geneva, Switzerland | DG Gilbert F. Houngbo | Founded in 1919

**394.** On January 19, the "Annual Status of Education Report (ASER)" was released by Pratham Foundation. The report revealed that almost all (98.4%) students in the age bracket of 6-14 years are now enrolled in schools. There was an increase of 7.3% points in government school enrollment in the period 2018 to 2022. This national survey sheds light on learning outcomes in schools. It was last conducted at this scale in 2018, so this marks the return of the survey after 4 years. {Read more}

- "Annual Status of Education Report (ASER)" released by Pratham Foundation
- 98.4% students aged 6-14 years are now enrolled in schools (an increase of 7.3% points between 2018 to 2022)



**395.** According to the World Bank's "Global Economic Prospects" report, Pakistan has South Asia's weakest economy. As per World Bank's forecast, Pakistan's economic growth to slow further to 2% during the current year FY23. The report also cited devastating floods in 2022 as a reason for the precarious economic situation in the country. {Read more}

#### **Smart Points:**

- "Global Economic Prospects" report released by World Bank
- Pakistan has South Asia's weakest economy
- Pakistan Islamabad Pakistani Rupee | PM Shehbaz Sharif | President Arif Alvi

#### **MoUs, Collaborations & Partnerships**

**396.** On January 16, NTPC Renewable Energy Ltd (NTPC REL) signed an MoU with Government of Tripura for development of Floating and Ground Mounted based Renewable Energy Projects in Tripura. This MoU embarks upon the journey towards development of large sized Renewable Energy Projects in the State of Tripura and shall help Govt of Tripura in meeting its Clean Energy Commitments and obligations. {Read more}

#### **Smart Points:**

- NTPC REL + Tripura = an MoU for development of Floating & Ground Mounted based Renewable Energy Projects
- HQs of NTPC REL Greater Noida, Uttar Pradesh | CEO Mohit Bhargava
- Tripura: Capital Agartala | CM Manik Saha | Governor Satyadev Narayan Arya

**397.** On January 16, Telangana government and WEF entered into a collaboration agreement at the Forum's annual meeting in Davos, Switzerland. The World Economic Forum (WEF) has chosen Hyderabad for establishing its Center for the Fourth Industrial Revolution (C4IR) focused on healthcare and life sciences. The C4IR Telangana will be an autonomous, non-profit organisation and the only such of World Economic Forum in India with a thematic focus on healthcare and life sciences. C4IR



Telangana will be the 18<sup>th</sup> centre to join WEF's Fourth Industrial Revolution (4IR) network that spans four continents. With the centre, Telangana is poised to become an important node in the global network of 4IR centres. {Read more}

#### **Smart Points:**

- Telangana + WEF = a collaboration for establishing its Center for the Fourth Industrial Revolution (C4IR) in Hyderabad
- C4IR Telangana will be 18<sup>th</sup> centre to join WEF's 4IR network
- Telangana: Capital Hyderabad | CM K. Chandrashekar Rao | Governor Tamilisai Soundararajan
- HQs of WEF Cologny, Switzerland | Exe Chairman Klaus Schwab | President Borge Brende | Founded in 1971

**398.** On January 19, Udupi Cochin Shipyard Limited (UCSL), the Kerala Department of Fisheries and five fishermen Self Help Group societies from Kerala have signed a tripartite agreement for construction of 10 deep-sea tuna long liner cum gill netter fishing vessels. The order value is about ₹14 Crore. UCSL at Malpe in Udupi is a fully owned subsidiary of Cochin Shipyard Limited. The vessels are designed as per the standard design for deep sea fishing vessel under Pradhan Mantri Matsya Sampada Yojana (PMMSY). {Read more}



- UCSL + Kerala Department of Fisheries + 5 fishermen SHGs = a tripartite agreement for construction of 10 deep-sea tuna long liner cum gill netter fishing vessels
- UCSL (Malpe, Karnataka) a fully owned subsidiary of Cochin Shipyard Limited
- HQs of Cochin Shipyard Kochi, Kerala | Chairman & MD Madhu S. Nair | Incorporated in 1972
- Kerala: Capital Thiruvananthapuram | CM Pinarayi Vijayan | Governor Arif Mohammad Khan

**399.** On January 19, in the presence of the Minister for Ports, Shipping & Waterways Sarbananda Sonowal, Indian Ports Association (IPA) and Research & Information System for Developing Countries (RIS) signed an MoU for setting up a Centre for Maritime Economy and Connectivity. The proposed project of Transhipment Port at Galathea bay at Greater Nicobar in Andaman & Nicobar Islands will be advantageous for the BIMSTEC Nations. {Read more}

#### **Smart Points:**

- Indian Ports Association + RIS = an MoU for setting up a 'Centre for Maritime Economy and Connectivity'
- HQs of IPA New Delhi | Chairman Rajiv Jalota
- HQs of RIS New Delhi | Director General Sachin Chaturvedi

**400.** On January 19, the Indian Renewable Energy Development Agency (IREDA) signed an MoU with the Ministry of New and Renewable Energy (MNRE) for setting the Annual Performance Target for the year 2022-23. The government has set a target of Rs 3,361 Crore for revenue from operations, up by 18% from the previous year's achievement, for 2022-23. The government has also set various performance-related key parameters such as return on net worth, return on capital employed, non-performing asset NPA to total loans, asset turnover ratio and earning per share, among others. {Read more} Smart Points:

- IREDA + MNRE = an MoU for setting the Annual Performance Target for the year 2022-23
- Government has set a target of Rs 3,361 Cr for revenue from operations, up by 18% from prevous year
- HQs of IREDA New Delhi | CMD Pradip Kumar Das
- Ministry of Power and Ministry New & Renewable Energy: Raj Kumar Singh | Constituency Arrah, Bihar
- MoS in Ministry of Power: Krishan Pal Gurjar

Important Books & Authors	
"Breaking Barriers: the Story of a Dalit Chief Secretary"	Kaki Madhava Rao
"Ambedkar: A Life"	Shashi Tharoor
"Human Anatomy" (co-writers - Dr Vaibhav Chaturvedi & Dr Kanak Dwivedi)	Dr Ashvini Kumar Dwivedi
"Mukhyamantrir Diary 1 (Chief Minister's Diary No.1)"	Himanta Biswa Sarma
"Revolutionaries: The Other Story of How India Won Its Freedom"	Sanjeev Sanyal
"Spare (memoir)"	Prince Harry
"More Than Just Surgery: Life lessons beyond the O.T."	Tehemton Erach Udwadia
"Braving A Viral Storm: India's Covid-19 Vaccine Story"	Aashish Chandorkar & Suraj Sudhir
"My land and My People"	Dalai Lama
"Come! Let's Run"	Ma. Subramanian





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