

RBI GRADE B GK DIGEST

JANUARY 2021



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RBI CIRCULARS: DECEMBER 2020

24X7 AVAILABILITY OF REAL TIME GROSS SETTLEMENT (RTGS) SYSTEM

- It has been decided to make RTGS available round the clock on all days of the year with effect from 00:30 hours on December 14, 2020.

CARD TRANSACTIONS IN CONTACTLESS MODE - RELAXATION IN REQUIREMENT OF ADDITIONAL FACTOR OF AUTHENTICATION

- Additional Factor of Authentication (AFA) requirement was relaxed for values up to Rs.2,000/- per transaction for card transactions in contactless mode at Points of Sale (PoS) terminals.
- The present COVID-19 pandemic has underlined the benefits of contactless transactions. Keeping this in view and based on stakeholder feedback. Given the sufficient protection available to users, it has been decided to increase the per transaction limit to Rs.5,000/-. All other requirements, including the discretion of cardholder to use contactless or contact mode of transaction, shall continue to remain applicable, as hitherto.

PERPETUAL VALIDITY FOR CERTIFICATE OF AUTHORISATION (COA) ISSUED TO PAYMENT SYSTEM OPERATORS (PSOs) UNDER PAYMENT AND SETTLEMENT SYSTEMS ACT, 2007 (PSS ACT)

- Currently, RBI grants authorisation to new entities desirous of operating a payment system for specified periods up to five years. Similar approach is adopted for renewal of validity of authorisation to existing entities.
- To reduce licensing uncertainties and enable PSOs to focus on their business as also to optimize utilisation of regulatory resources, it has been decided to, hereafter, grant authorisation for all PSOs (both new and existing) on a perpetual basis, subject to the usual conditions.
- Existing PSOs who do not satisfy all conditions will be given one-year renewals to enable them to comply; if any entity fails to do so in a reasonable time, its authorisation may be withdrawn.

AUTHORISATION OF ENTITIES FOR OPERATING A PAYMENT SYSTEM UNDER THE PAYMENT AND SETTLEMENT SYSTEMS ACT, 2007 (PSS ACT) – INTRODUCTION OF COOLING PERIOD

- To inculcate discipline and encourage submission of applications by serious players as also for effective utilisation of regulatory resources, it has been decided to introduce the concept of Cooling Period in the following situations –
 - Authorised Payment System Operators (PSOs) whose Certificate of Authorisation (CoA) is revoked or not-renewed for any reason; or
 - CoA is voluntarily surrendered for any reason; or
 - Application for authorisation of a payment system has been rejected by RBI.
 - New entities that are set-up by promoters involved in any of the above categories; definition of promoters for the purpose, shall be as defined in the Companies Act, 2013.
- The Cooling Period shall be for one year from the date of revocation / non-renewal / acceptance of voluntary surrender / rejection of application, as the case may be.
- During the Cooling Period, entities shall be prohibited from submission of applications for operating any payment system under the PSS Act.

DECLARATION OF DIVIDENDS BY BANKS

- In view of the ongoing stress and heightened uncertainty on account of COVID-19, it is imperative that banks continue to conserve capital to support the economy and absorb losses.
- It has been decided that banks shall not make any dividend payment on equity shares from the profits pertaining to the financial year ended March 31, 2020.

PROCESSING OF E-MANDATES FOR RECURRING TRANSACTIONS

- Relaxation in Additional Factor of Authentication (AFA) was permitted while processing e-mandates / standing instructions on cards and Prepaid Payment Instruments (PPIs) for recurring transactions with values up to Rs.2,000/-, subject to conditions listed therein. These instructions were later extended to Unified Payments Interface (UPI) as well.
- It has been decided to increase the above limit for AFA relaxation to Rs.5,000/- per transaction, with effect from January 1, 2021.

INTRODUCTION OF LIQUIDITY ADJUSTMENT FACILITY (LAF) AND MARGINAL STANDING FACILITY (MSF) FOR REGIONAL RURAL BANKS (RRBS)

- In order to provide an additional avenue for liquidity management to Regional Rural Banks (RRBs), it has been decided that Liquidity Adjustment Facility (LAF) and Marginal Standing Facility (MSF) will be extended to Scheduled RRBs meeting the following criteria:
 - Implemented Core Banking Solution (CBS)
 - There is a minimum CRAR of nine per cent and
 - Fully compliant with the terms and conditions for availing LAF and MSF issued by Financial Markets Operations Department (FMOD), Reserve Bank of India.

EXTERNAL TRADE – FACILITATION EXPORT OF GOODS AND SERVICES

EXTERNAL TRADE – FACILITATION - EXPORT OF GOODS AND SERVICES

- A.P. (DIR Series) Circular No. 8 “External Trade-Facilitation-Export of Goods and Services” issued by the Reserve Bank of India (RBI) on 4 December 2020 and effective as from that date further liberalizes policies governing export transactions.
- The circular delegates additional powers to authorized dealer (AD) banks including the authority to write-off unrealized export bills, set-off export receivables against import payables, and refund export proceeds.
- This is the latest in a series of measures relating to external trade announced by the RBI to enhance export competitiveness and help Indian exporters and importers.

“WRITE-OFF” OF UNREALIZED EXPORT BILLS

- Previously, AD banks were authorized to allow the write-off of unrealized export bills up to specified limits, above which the banks were required to seek directions from the RBI.
- To simplify the procedure, lessen the time taken to obtain approvals, and hence reduce the regulatory cost, the RBI has delegated to the AD banks the power to write-off export receivables without any limit in specified circumstances, namely where the:
 - Overseas buyer has become insolvent;
 - Settlement of the export proceeds to be received has been made via the Indian embassy, Foreign Chamber of Commerce, or a similar organization; or
 - Goods have been destroyed by the port, customs, or health authorities in the importing country.

SET-OFF OF EXPORT RECEIVABLES AGAINST IMPORT PAYABLES

- Previously, AD banks were able to allow exporters/importers to set-off their outstanding export receivables against outstanding import payables from/to the same overseas buyer/supplier.
- The RBI has allowed AD banks to approve requests from Indian exporters/importers to set-off export receivables against import payables in respect of goods and services with overseas group or associated companies, either on a net or gross basis, via an in-house or outsourced centralized settlement arrangement.
- The arrangement must be established and overseen by a single AD bank. Set-off of export receivables for goods against import payables for services, and vice versa, is not permitted.

REFUND OF EXPORT PROCEEDS

- AD banks through whom the export proceeds were originally realized have been able to consider requests for refunds of export proceeds of goods exported from India and reimported on account of poor quality.
- The circular permits AD banks to consider refund requests without insisting on reimportation of goods that have been auctioned or destroyed by the port, customs, or health authorities, or another accredited agency in the importing country, subject to production of documentary evidence and compliance with the conditions specified in the circular.

REGIONAL RURAL BANKS - ACCESS TO CALL/NOTICE/TERM MONEY MARKET

- It has been announced that Regional Rural Banks (RRBs) shall be permitted to participate in the call/notice/term money market.
- Accordingly, RRBs shall be permitted to participate in the call/notice and term money markets both as borrowers and lenders.

OPENING OF CURRENT ACCOUNTS BY BANKS - NEED FOR DISCIPLINE

- On a review, it has been decided to permit banks to open specific accounts which are stipulated under various statutes and instructions of other regulators/ regulatory departments, without any restrictions placed in terms
 - Accounts for real estate projects mandated under Section 4 (2) I (D) of the Real Estate (Regulation and Development) Act, 2016 for the purpose of maintaining 70% of advance payments collected from the home buyers.
 - Nodal or escrow accounts of payment aggregators/prepaid payment instrument issuers for specific activities as permitted by Department of Payments and Settlement Systems (DPSS), Reserve Bank of India under Payment and Settlement Systems Act, 2007.
 - Accounts for settlement of dues related to debit card/ATM card/credit card issuers/acquirers.
 - Accounts permitted under FEMA, 1999.
 - Accounts for the purpose of IPO / NFO /FPO/ share buyback /dividend payment / issuance of commercial papers/allotment of debentures/gratuity, etc. which are mandated by respective statutes or regulators and are meant for specific/limited transactions only.
 - Accounts for payment of taxes, duties, statutory dues, etc. opened with banks authorized to collect the same, for borrowers of such banks which are not authorized to collect such taxes, duties, statutory dues, etc.
 - Accounts of White Label ATM Operators and their agents for sourcing of currency.

AMENDMENT TO MASTER DIRECTION (MD) ON KYC– ROLL OUT OF LEGAL ENTITY TEMPLATE & OTHER CHANGES

- The Reserve Bank of India (RBI) on Friday extended the applicability of centralized know your customer (KYC) registry to legal entities, from individual accounts, effective 1 April 2021.
- Banks, non-banks, and other entities regulated by RBI have been uploading the KYC data pertaining to all individual accounts opened on or after 1 January 2017 on to the centralized KYC registry (CKYCR).

RBI CIRCULARS QUESTIONS: DECEMBER 2020

Q.1 As per latest RBI circular, What are the timings for RTGS fund transfer facility?

- a) 24*7
- b) 6 am to 10 pm
- c) 6 am to 11 pm
- d) 8 am to 11 pm

Answer: (a)

Explanation: It has been decided to make RTGS available round the clock on all days of the year with effect from 00:30 hours on December 14, 2020.

Q.2 As per latest RBI circular, in case of contactless card payment, there is a relaxation from Additional Factor of Authentication (AFA) for transactions upto _____?

- a) **Rs.2000**
- b) Rs.3000
- c) Rs.5000
- d) Rs.10,000

Answer: (a)

Explanation: Additional Factor of Authentication (AFA) requirement was relaxed for values up to Rs.2,000/- per transaction for card transactions in contactless mode at Points of Sale (PoS) terminals.

Q.3 As per latest RBI circular, what is the transaction limit on Card transactions in Contactless mode?

- a) Rs.2000
- b) Rs.3000
- c) **Rs.5000**
- d) Rs.10,000

Answer: (c)

Explanation: The present COVID-19 pandemic has underlined the benefits of contactless transactions. Keeping this in view and based on stakeholder feedback. Given the sufficient protection available to users, it has been decided to increase the per transaction limit to Rs.5,000/-.

Q.4 As per latest RBI circular, What is the validity of Certificate of Authorisation (CoA) issued to Payment System Operators (PSOs) under Payment and Settlement Systems Act, 2007 (PSS Act)?

- a) **Perpetual**
- b) 5 years
- c) 3 years
- d) 4 years

Answer: (a)

Explanation: To reduce licensing uncertainties and enable PSOs to focus on their business as also to optimise utilisation of regulatory resources, it has been decided to, hereafter, grant authorisation for all PSOs (both new and existing) on a perpetual basis, subject to the usual conditions.

Q.5 As per latest RBI circular, It has been decided that banks shall not make any dividend payment on equity shares from the profits pertaining to the financial year ended _____?

- a) **March 31, 2020**
- b) March 31, 2021
- c) March 31, 2022
- d) March 31, 2023

Answer: (a)

Explanation: It has been decided that banks shall not make any dividend payment on equity shares from the profits pertaining to the financial year ended March 31, 2020.

Q.6 As per latest RBI circular, in case of Processing of e-mandates for recurring transactions, there is a relaxation from Additional Factor of Authentication (AFA) for transactions upto _____?

- a) Rs.2000
- b) Rs.3000
- c) Rs.5000
- d) Rs.10,000

Answer: (a)

Explanation: Relaxation in Additional Factor of Authentication (AFA) was permitted while processing e-mandates / standing instructions on cards and Prepaid Payment Instruments (PPIs) for recurring transactions with values up to Rs.2,000/-, subject to conditions listed therein. These instructions were later extended to Unified Payments Interface (UPI) as well.

Q.7 As per latest RBI circular, what is the transaction limit on Processing of e-mandates for recurring transactions?

- a) Rs.2000
- b) Rs.3000
- c) Rs.5000
- d) Rs.10,000



Answer: (c)

Explanation: It has been decided to increase the above limit for AFA relaxation to Rs.5,000/- per transaction, with effect from January 1, 2021.

Q.8 As per latest RBI circular, Liquidity Adjustment Facility (LAF) and Marginal Standing Facility (MSF) have been extended for Regional Rural Banks (RRBs) provided, the RRB fulfills the following criteria :-

- a) Implemented Core Banking Solution (CBS)
- b) There is a minimum CRAR of nine per cent and
- c) Fully compliant with the terms and conditions for availing LAF and MSF issued by Financial Markets Operations Department (FMOD), Reserve Bank of India.
- d) All of above

Answer: (d)

Explanation: In order to provide an additional avenue for liquidity management to Regional Rural Banks (RRBs), it has been decided that Liquidity Adjustment Facility (LAF) and Marginal Standing Facility (MSF) will be extended to Scheduled RRBs meeting the following criteria:

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- Implemented Core Banking Solution (CBS)
- There is a minimum CRAR of nine per cent and
- Fully compliant with the terms and conditions for availing LAF and MSF issued by Financial Markets Operations Department (FMOD), Reserve Bank of India.

Q.9 As per latest RBI circular, Authorized Dealer banks are not authorized to?

- a) "Write-off" of unrealized export bills without any limits
- b) Refund of export proceeds
- c) Set-off of export receivables against import payables
- d) **Renew import licenses**

Answer: (d)

Explanation: The circular delegates additional powers to authorized dealer (AD) banks including the authority to write-off unrealized export bills, set-off export receivables against import payables, and refund export proceeds.

Q.10 As per latest RBI circular, The Reserve Bank of India (RBI) on Friday extended the applicability of centralized know your customer (KYC) registry to legal entities effective from?

- a) **1 April 2021**
- b) 1 January 2021
- c) 1 June 2021
- d) 31 March 2022



Answer: (a)

Explanation: The Reserve Bank of India (RBI) on Friday extended the applicability of centralized know your customer (KYC) registry to legal entities, from individual accounts, effective 1 April 2021.

LIST OF APPOINTMENTS: DECEMBER 2020

Name of the Person	Designation
Utpal Kumar Singh	Secretary-General of Lok Sabha Secretariat
AR Rehman	Ambassador of the British Academy of Film and Television Arts
Varsha Joshi	Chairperson of National Dairy Development Board (NDDB)
Amitabh Jain	Chief Secretary of Chhattisgarh Government
Sandeep Kataria	Global CEO of Bata Show Organisation
Shrikant Madhav Vaidya	Vice President of World Liquefied Petroleum Gas Association (WLPGA)
Kuldeep Handoo	Brand Ambassador for 'Fit India Movement'

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Akshay Kumar	Brand Ambassador for Horlicks Protein Plus by HUL
Uday Shankar	President of Federation of Indian Chambers of Commerce and Industry (FICCI)
Anil Soni	Chief Executive Officer of the newly launched WHO Foundation
Sheikh Sabah Al-Khalid Al-Sabah	Prime Minister of Kuwait
Annika Sorenstam	President of International Golf Federation (IGF)
Zena Wooldridge	President of World Squash Federation
Justice Rajesh Bindal	Chief Justice of the common High Court of UT of Jammu and Kashmir and UT of Ladakh
Nagendraa Parakh	To head the newly formed Corporation Finance Investigation Department (CFID) of SEBI
Uday Kotak	MD and CEO of Kotak Mahindra Bank
Prakash Apte	Part-Time Chairman of Kotak Mahindra Bank
Dipak Gupta	Joint MD of Kotak Mahindra Bank
Nana Akufo Addo	Presidential Election of Ghana
Sukhbir Singh Sandhu	Chairman of National Highways Authority of India (NHAI)
Raja Chairi	Commander of SpaceX Crew-3 mission by NASA and European Space Agency
Shashi Shekhar Vempati	Vice President of Asia-Pacific Broadcasting Union (ABU)
Satyendra Garg	DGP of Andaman and Nicobar Island
Ranvir Singh Krishna	Police Chief of Puducherry
Vineet Agrawal	President of ASSOCHAM (Associated Chambers of Commerce and Industry of India)
Sumant Sinha	Vice-President of ASSOCHAM (Associated Chambers of Commerce and Industry of India)
Aditya Nath Das	Chief Secretary to Andhra Pradesh Government
Nilam Sawhney	Principal Advisor to the CM of Andhra Pradesh Government
Florin Citu	Prime Minister of Romania
Prasanth Prabhakaran	MD and CEO of Yes Securities (India) Limited
Vice Admiral Rajat Datta	DG of Armed Forces Medical Services
Suresh Chandra Mohapatra	Chief Secretary of Odisha
Neetal Narang	First Female President of Softball Federation of India (SFI)
Sourav Ganguly	Brand Ambassador for Class plus

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Dr Harsh Vardhan	Board Member of the Global Alliance for Vaccines and Immunisation (GAVI)
Prof. Santanu Chaudhury	Head the committee constituted by the Department of Science and Technology (DST)

LIST OF AWARDS AND HONOURS: DECEMBER 2020

Awardee	Award
Ranjitsinh Disale	2020 Global Teacher Prize
Adar Poonawalla	'The Straits Times Asian of the Year 2020'
Mondo Duplantis (Sweden, Pole Valuter)	Male World Athletes of the Year 2020
Yulimar Rojas (Venezuela, triple jumper)	Female World Athletes of the Year 2020
Indian Council of Agricultural Research (ICAR)	International King Bhumibol World Soil Day Award for 2020
Invest India	2020 UN Investment Promotion Award by UNCTAD
Dr Carolina Araujo	2020 Ramanujan Prize for Young Mathematics
Joe Biden and Kamala Harris	Time Magazine's Person of the Year
Ashraf Patel	Social Entrepreneur of the Year Award –India 2020
Paul Sein Twa	Goldman Environmental Prize 2020 by IUCN
Robert Lewandowski (Poland)	Best FIFA Men's Player 2020
Lucy Bronze (England)	Best FIFA Women's Player 2020
Ratan Tata	ASSOCHAM Enterprise of the Century Award
Ratan Tata	Global Visionary of Sustainable Business and Peace award
K. Veeramani	Dr Narendra Dabholkar Memorial Award
Hemant Kumar Pandey	DRDO's 'Scientist of the Year Award'

LIST OF MOUS SIGNED BY INDIA: DECEMBER 2020

Signed Between	Date Signed	Purpose	Venue
Government of Punjab with International Digital Health-Artificial Intelligence Research Collaborative (I-DAIR)	29 th November 2020	To develop digital technologies and infrastructures in the health sector	--
India and the United States of America	2 nd December 2020	To enhance cooperation in Intellectual Property (IP)	New Delhi

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Karnataka Regional Office of NABARD with SBI	2 nd December 2020	To provide finance facility for watershed development projects and tribal development projects	Bengaluru
Agricultural and Processed Food Products Export Development Authority (APEDA) with NABARD	3 rd December 2020	To work collaboratively to synergize the activities in the interest of agriculture and allied sectors to bring better value to the stakeholders	--
Indian Renewable Energy Development Agency Ltd. (IREDA) with SJVN Limited	7 th December 2020	To build renewable energy projects for the next five years	Delhi
NTPC Ltd (National Thermal Power Corporation) with Indian Institute of Forest Management (IIFM)	7 th December 2020	To implement the Narmada Landscape Restoration Project	Bhopal
National Backward Classes Finance & Development Corporation (NBCFDC) and National Scheduled Castes Finance and Development Corporation (NSFDC) with Central Bank of India	7 th December 2020	To provide the Interest subvention to the holders under VISVAS Yojana	New Delhi
India and Uzbekistan	11 th December 2020	Signed nine agreements in a virtual summit held to discuss bilateral relations of both nations.	New Delhi
MoRTH With Austria	9 th December 2020	To develop bilateral cooperation in areas like Road Transportation, Road/Highways infrastructure development, management and administration, Road safety and Intelligent Transport Systems.	New Delhi
Ola With Tamil Nadu Government	14 th December 2020	To set up Ola's first factory in the state. Ola will be setting up its largest electric scooter manufacturing unit in the world	Chennai
Norway Signs MoU With Clean Ganga Mission	14 th December 2020	To develop the sludge management framework in India	Delhi
India & Austria	19 th December	To have Technology Cooperation in Road Infrastructure Sector	New Delhi

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	2020		
India and ADB	18 th December 2020	For preparation of infrastructure development projects in order to develop urban amenities and for developing tourism infra in the state	Tripura
Indian Navy and INCOIS	18 th December 2020	To share ocean services, data and expertise in operational oceanography	Hyderabad
BOB Signed MoU with Indian Navy and Indian Coast Guard	21 st December 2020	To offer customized banking services along with a host of facilities to the account holders.	New Delhi
Telangana Government with SAP India	24 th December 2020	To promote entrepreneurship for the MSME sector by providing them access to the global marketplace, digital skill to the workforce, ERP solutions and access to affordable enterprise technology	Hyderabad
NMDC Ltd with MECL	21 st December 2020	To conduct exploration activities in mutually agreed projects of iron ore, gold, coal, diamonds and other minerals	New Delhi
ISRO with IIT Banaras Hindu University	23 rd December 2020	To build Regional Academic Centre for Space (RAC-S) at the campus of the institute.	Chennai
India and Japan	22 nd December 2020	To enhance cooperation in the steel sector	New Delhi
Facebook with Tips Music	28 th December 2020	Users of Facebook and Instagram will be able to add Tips' music catalogue for videos and other experiences to their posts.	--
India and Bhutan	31 st December 2020	To have cooperation in the peaceful uses of outer space	New Delhi

LIST OF SUMMITS AND CONFERENCES: DECEMBER 2020

Name of the Summit	Organized/Led by	Venue	Aim/Theme
4th NSA Level Meet on Trilateral Maritime Security Cooperation	Ajit Doval, National Security Adviser	Sri Lanka	To improve intelligence sharing to tackle issues like terrorism, money laundering, drug trafficking, human trafficking, the effect of

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			climate change on the marine environment.
19th SCO Council of Heads of Government Summit	Vice President M. Venkaiah Naidu	Virtual meeting	For the manufacturing of the vaccines for global immunization programs and also mentioned that over 30 indigenous COVID-19 vaccines are being developed in India.
20th Sri Lanka Economic Summit	Ceylon Chamber of Commerce (CCC)	Virtual meeting	Theme: 'Roadmap for Take-off: Driving a People-Centric Economic Revival'.
7th India-Suriname Joint Commission Meeting (JCM)	Minister of State for External Affairs, V. Muraleedharan and Minister of Foreign Affairs	Virtual meeting	To build cooperation in the sectors like Business and Investment and to establish industries in health, agriculture, mining, energy, defence and cultural & education.
7th IEF-IGU Ministerial Gas Forum	Union Minister of Petroleum and Natural Gas, Dharmendra Pradhan	Kuala Lumpur, Malaysia	Theme: 'Towards Recovery and Shared Prosperity: Natural Gas Opportunities for a Sustainable World'
7th Meet of India-Mongolia Joint Committee	Minister of External Affairs, S Jaishankar and Mongolia	Virtual meeting	To work collaboratively to tackle COVID-19, which included procurement of vaccines by Mongolia from India.
IIT 2020 Global Summit	PanIIT USA	Virtual meeting	Theme: 'The Future is Now'
India Mobile Congress 2020	Department of Telecommunications and Cellular Operators Association of India	Virtual meeting	To promote 'Digital Inclusivity', 'Aatmanirbhar Bharat', 'Sustainable development', entrepreneurship and innovation.
6th India-Japan ICT Joint Working Group Meet	Department of Telecom and Anshu Prakash from the Ministry of	Virtual meeting	To wireless planning, and standardization of technology as well as its

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	Communication		utilization.
14th ADMM Plus Meet 2020	Union Defence Minister Rajnath Singh	Virtual meeting	To develop cooperation in maritime security, humanitarian assistance and maintain peace in all nations.
IndUS Entrepreneurs (TiE) Global Summit 2020	Vice President of India Venkaiah Naidu	Virtual meeting	To address the issues faced by Entrepreneurs, fund providers and startups.
5th India Water Impact Summit (IWIS)	National Mission for Clean Ganga (NMCG) and the Centre for Ganga River Basin Management and Studies (cGanga)	Virtual meeting	To discuss water-related issues and steps taken to save it.
FICCI's 93rd Annual General Meeting	Federation of Indian Chambers of Commerce and Industry (FICCI)	Video conferencing	To provide an opportunity to exhibitors from all over the world to showcase their products and advance their business prospects.
9th Sustainable Mountain Development Summit	Indian Mountain Initiative	Dehradun, Uttarakhand	To discuss the post-COVID 19 scenario, Climate Change, water security and innovation.
23rd Meet Of The Financial Stability And Development Council	Union Finance Minister Nirmala Sitharaman	Virtual meeting	To review macroeconomic developments and to discuss the issues related to global and national financial stability.
India and Bangladesh Virtual Summit	PM Narendra Modi and PM of Bangladesh Sheikh Hasina	Virtual meeting	To discuss bilateral relations between both nations and to strengthen cooperation in post COVID era.
12th GRIHA Summit 2020	GRIHA Council, Hyderabad in partnership with TERI (The Energy and Resource Institute)	Virtual meeting	To discuss innovative technologies and solutions which will help to build a robust mechanism to develop sustainable and resilient solutions for the benefit

RBI Grade B GK Digest: January 2021

			of the Indian society.
5th Global Technology Summit 2020	Ministry of External Affairs and Carnegie India	Virtual meeting	To discuss technology usage informing and shaping geopolitics, to understand the future of data.
6th India-Japan Samvad Conference	PM Narendra Modi	Virtual meeting	To highlight shared values between both nations and to take forward the ancient tradition of spiritual and scholarly exchanges in both nations.
20th IORA Council of Ministers Meet	V. Muraleedharan, Minister of State, Ministry of External Affairs	Virtual meeting	To discuss the vision of IORA in order to achieve peace, stability and prosperity in the Indian Ocean region.
India-Vietnam Virtual Summit 2020	Prime Minister Narendra Modi and Prime Minister of Vietnam, Nguyen Xuan Phuc	Video conferencing	To discuss bilateral cooperation between both nations and to discuss post-COVID-19 era.
51st Director General Level Border Coordination Conference	DG Rakesh Asthana and Bangladesh	Virtual meeting	To strengthen cooperation by sharing real-time data and also signed Joint Record of Discussion (JRD) by concluding the conference.
Agriculture Scientists Meet at IISF 2020	Union Minister of State for Agriculture and Farmers' Welfare, Kailash Choudhary	Virtual meeting	To experts from the agricultural domain to discuss issues and advanced innovations in Agri sector.
India Meteorological Department (IMD) Centre	Union Minister of Health and Family Welfare, Science and Technology, Earth Sciences, Dr Harsh Vardhan	Virtual meeting	To forecast suitable weather conditions for mountaineering, trekking and farming.

BANKING AND FINANCIAL AWARENESS DIGEST: DECEMBER 2020

SINGAPORE AND USA- BIGGEST FDI SOURCES FOR INDIA

- As per the data, Singapore has become the top source of FDI by investing Rs 62,084 crores (USD 8.30 billion).
- The second source of FDI is marked by the USA which has invested Rs 53,266 crores (USD 7.12 billion) in India.
- The USA has overtaken Mauritius which hold the 2nd rank during the first half of the current fiscal year.

ASSET RESTRUCTURING WEB MODULE—BY SIDBI AND ISARC

- The Small Industries Development Bank of India (SIDBI) has partnered with India SME Asset Reconstruction Company (ISARC).
- They have entered into a partnership to launch the Asset Restructuring Web Module for MSMEs (ARM-MSMEs).
- The web portal will help MSMEs to get benefits of RBI's MSME restructuring guideline.

RBI ORDERED HDFC BANK TO HALT ITS DIGITAL BUSINESSES

- The Reserve Bank of India has issued an order to India's private sector bank, HDFC Bank in regards to incidents of outages in the internet and mobile banking and payment utilities of the lender over the last 2 years.
- Therefore, RBI has ordered HDFC Bank to temporarily stop the launch of all its digital businesses and other business under IT applications.
- RBI has also ordered to stop sourcing new credit cards to the customers and has asked the board members of HDFC Bank to examine the lapses and fix the accountability.

ADB AND INDIA SIGNS LOAN AGREEMENT FOR WEST BENGAL

- The Asian Development Bank (ADB) and the GOI has signed a loan agreement to improve financial management procedures and operational efficiencies in West Bengal.
- They have signed a loan agreement of \$50 million.
- The loan amount will be utilized under the project titled 'West Bengal Public Finance Management Investment Programme'.

RBI'S MONETARY POLICY COMMITTEE MEET

- RBI has decided to keep interest rates unchanged for the third time in a row and has maintained the policy stance at 'accommodative'.

RBI Grade B GK Digest: January 2021

- As per the decisions from MPC Committee members, the repo rate or the rate at which RBI lends to the banks is unchanged to 4%.
- The reverse repo rate under the LAF is also unchanged at 3.35%.

'AXIS BANK RUPIFI BUSINESS CREDIT CARD'

- The 'Axis Bank Rupifi Business Credit Card' is launched by Axis Bank in partnership with Rupifi and Visa.
- It is launched for the MSME sector and is termed as the contactless co-branded credit card.
- The card is applicable for those MSMEs who transact on the aggregator platform in association with Rupifi PAN India for their business purchases.

ADB APPROVED LOAN FOR UPGRADATION OF POWER DISTRIBUTION IN BENGALURU

- The Asian Development Bank has approved a loan to upgrade the existing power distribution system in Bengaluru, Karnataka.
- In this regard, ADB has approved the loan amount of \$190 million.
- This loan amount includes \$100 million public sector loan (sovereign loan) and \$90 million as a private-sector loan (non-sovereign loan).

'IMOBILE PAY' – ICICI BANK

- ICICI Bank has come up with an app called 'iMobile Pay'.
- This app is launched by transforming the ICICI Bank's state-of-the-art mobile banking app, iMobile.
- The 'iMobile Pay' is developed to offer payments and banking services to customers of any bank.

REIT FUNDS OF FUNDS SCHEME- KOTAK MAHINDRA AMC

- The Kotak Mahindra Asset Management Company (Kotak Mutual Fund) launched Kotak International REIT (Real Estate Investment Trust) Fund of Funds.
- It is termed as India's first REIT Mutual Fund.
- This Kotak's REIT Mutual Fund invests in real estate projects like residential, office, data centres and hospitality.

ADB APPROVES USD 2.5 MN TECHNICAL ASSISTANCE FOR BIOFUEL DEVELOPMENT

- The Asian Development Bank (ADB) has approved technical assistance for the advanced biofuel development in India.
- The ADB has approved a USD 2.5 million (about Rs 18 crore) in this regard.
- The financial grant will be funded from the Asia Clean Energy Fund.

INDIA'S GDP TO CONTRACT AT 8% IN FY21—ADB

- As per the data from this supplement, ADB has revised India's GDP contraction for the fiscal year 2021.
- As per ADB, India's GDP to contract by 8% in FY 2021.
- Earlier it has projected contraction at 9% for FY 2021.

INDIA'S GDP TO CONTRACT AT 9.4% IN FY21—FITCH RATINGS

- The Credit rating agency Fitch Ratings has revised India's GDP forecast for the fiscal year 2021.
- As per Fitch Ratings, India's GDP to contract 9.4% in FY 2020-21.
- Earlier it had projected India's GDP to contract 10.5%.

SBI GENERAL INSURANCE PARTNERED WITH MAHINDRA INSURANCE BROKERS

- The SBI General Insurance partnered with Mahindra Insurance Brokers Ltd (MIBL).
- They have collaborated under Sajhedaari programme.
- They have entered into a partnership to increase insurance penetration in tier 2 and tier 3 cities of India.

ASIA PACIFIC VACCINE ACCESS FACILITY (APVAX)—BY ADB

- The Asian Development Bank has launched the Asia Pacific Vaccine Access Facility (APVAX).
- It is launched for developing countries who are the members of ADB.
- The APVAX is basically \$9 billion initiative which will help developing member nations of ADB to procure and deliver coronavirus vaccines.

DBS BANK PARTNERED WITH HAQDARSHAK EMPOWERMENT SOLUTIONS PRIVATE LTD

- They partnered to help MSME in India to recover from COVID-19 crisis.
- They will help MSMEs through Haqdarshak MSME platform.
- This platform allows MSMEs to take benefit of various government welfare schemes.

'ACEMONEY MICRO ATM SERVICE'

- Aceware, a fintech company in partnership with ICICI Bank launched 'Ace Money Micro ATM service' in Kochi, Kerala.
- With the help of this facility, people will be able to withdraw the amount from their bank accounts from their home.
- The money withdrawn by this mechanism will be delivered within 30-40 minutes of placing the order at the doorstep of the customer.

'BSE E-AGRICULTURE MARKETS LTD' (BEAM)

- The Bombay Stock Exchange (BSE) launched 'BSE E-Agriculture Markets Ltd' (BEAM).
- BEAM is an electronic spot platform which is launched for agricultural commodities.
- BEAM will be a platform which will serve at the national level and will be an institutionalized, electronic and transparent commodity spot trading mode platform which will develop a 'single market' mechanism, the vision of Prime Minister.

INDIA'S GDP TO CONTRACT 7.7% IN FY 2021--- BY CRISIL

- As per CRISIL, India's GDP to contract 7.7% in FY 21.
- Earlier, in September 2020 it has projected the contraction to 9%.
- Also, for the fiscal year 2021-22, The rating agency CRISIL expects India's growth to bounce back to 10%.

'DAKPAY'--- BY IPPB

- The Department of Posts (DoP) and India Post Payments Bank (IPPB) together launched 'DakPay', which is a new digital payment app.
- It is launched with an aim to provide Digital Financial inclusion in India.
- 'DakPay' is the complete solution for digital financial and assisted banking services being provided by IPPB.

SBI GENERAL INSURANCE PARTNERED WITH INTRCITY RAILYATRI

- The SBI General Insurance has entered into a partnership with IntrCity RailYatri.
- They have partnered to offer domestic travel insurance to bus customers who travel through IntrCity RailYatri.
- Under this, every IntrCity RailYatri traveller can avail the travel cover of Rs 5 lakhs along with travel ticket.

INDIA'S GDP TO CONTRACT 7.4% IN FY 2021--- BY SBI ECOWRAP

- The SBI Ecowrap has forecasted that India's GDP to contract 7.4% in FY 2021.
- Earlier it had projected GDP of India to contract at 10.9%.
- Also, it has projected that India to observe GDP growth at 11% in FY 2022.

GOI SIGNS LOAN PACT WITH NDB

- The Indian Government has signed a loan agreement with the New Development Bank (NDB) for the purpose to support the Indian economy to recover from COVID-19 pandemic situation.

- Therefore, NDB will offer the loan of \$1,000 million to GOI.
- The loan is having a tenor of 30 years including 5 year grace period.

‘PIONEER HERITAGE CREDIT CARD’—INDUSIND BANK

- The IndusInd Bank partnered with Mastercard to launch its first metal credit card named ‘Pioneer Heritage Credit Card’.
- The card offers personal air accident cover of Rs 2.5 crore.
- It also provides lost baggage insurance of Rs 1 lakh along with insurance cover for loss of travel document of Rs 75,000.

WORLD BANK APPROVED SUPPORT TO 4 INDIAN PROJECTS

- The World Bank has given approval to 4 Indian Projects.
- For this purpose, World Bank to offer worth over the US \$800 million to support development initiatives.

ADB OFFER LOAN TO CONSTRUCT LOWER KOPILI HYDROELECTRIC POWER PLANT

- The Asian Development Bank (ADB) has sanctioned loan amount to construct Lower Kopili Hydroelectric Power (LKHEP) plant in Central Assam, India.
- The ADB to offer a loan amount of \$231 million for same to India.
- This will help to increase clean energy supply in India.

CENTRAL BANK OF INDIA PARTNERED WITH NPCI

- The Central Bank of India entered into a partnership with NPCI (National Payments Corporation of India) ‘RuPay Select’.
- The ‘RuPay Select’ is the contactless debit card which is the bank’s one-of-its-kind health and wellness-focused card.
- The card is launched to focus on the user’s lifestyle, fitness, rejuvenation, nutrition and personal care.

INDIA’S GDP TO CONTRACT 7.3% IN FY 2020-21—BY NCAER

- The National Council of Applied Economic Research (NCAER) has projected India’s GDP to contract 7.3% for the current fiscal year 2020-21.
- Earlier in September 2020, it had projected a contraction of 12.6%.
- Also, it has revised its growth forecast for the December 2020 quarter and March 2021 quarter to 0.1% and 2% respectively.

'INFINITE INDIA'---ICICI BANK

- The ICICI Bank has come up with an online platform which will support the foreign companies to launch and expand their businesses in India.
- The name of the online platform is 'Infinite India'.
- The platform offers a facility of single-point access to a host of services at an attractive price to the foreign entities who wish to do business in India.

ADB GRANTS LOAN TO NORTHERN ARC CAPITAL LTD

- The Asian Development Bank (ADB) has signed a loan agreement with Northern Arc Capital Ltd (NACL).
- The loan is offered by ADB to NACL for the purpose of lending to microfinance borrowers, MSMEs and affordable housing institutions who are facing trouble to attract debt funding from investors.
- Therefore, ADB has offered a loan of \$40 million to NARC.

INDIA'S GDP TO CONTRACT 7.8% IN FY21—BY IND-RA

- The India Rating and Research (Ind-Ra) has revised its estimation for India's GDP for the fiscal year 2020-21.
- As per Ind-Ra, India's GDP to contract 7.8% in the financial year of 2020-21.
- Earlier it had projected 11.8% contraction in India's GDP for FY 2020-21.

AU SMALL FINANCE PARTNERED WITH ICICI PRUDENTIAL LIFE INSURANCE

- The AU Small Finance Bank Ltd has entered into a partnership with ICICI Prudential Life Insurance.
- They have partnered to offer insurance solutions of ICICI Pru Life to the customers of AU SFB.
- This partnership will increase the AU SFB's customers experience by increasing their financial security.

'UNICAS'—WORLD'S FIRST CRYPTO BANK

- The 'Unicas' will help people to perform transactions in cryptocurrency and fiat from one account to the other.
- The bank will offer services for crypto as well as fiat assets.
- This will be the first time in India that a finance organisation is enabled for cryptocurrency.

HIGHLIGHTS OF RBI'S WORKING PAPER

- The Reserve Bank of India (RBI) working paper is authored by Harendra Kumar Behera and Michael Debabrata Patra.
- The working paper describes that Inflation rate of 4% is appropriate for India.
- The paper details that there is a steady decline in trend inflation to 4.1-4.3 % since 2014.

MONTHLY ONE-LINER GK DIGEST: DECEMBER 2020

INTERNATIONAL NEWS

9th International Sand Art Festival and 31st Konark Festival

- The **9th edition of International Sand Art Festival and 31st edition of Konark Festival** was held in Odisha.

India-Uzbekistan Sign 9 Pacts

- India and Uzbekistan has entered into nine agreements in a virtual summit** held to discuss bilateral relations of both nations.
- During the summit, various bilateral talks were held between Indian **Prime Minister Narendra Modi** and **President of Uzbekistan, Shavkat Mirziyoyev**.

International Bharati Festival 2020

- The festival was organised by **Vanavil Cultural Centre, Chennai**.
- PM Modi also conferred the **2020 Bharathi Award to the writer, Seeni Viswanathan**.

US Financial Body to Invest USD 54 Million in India

- The investment is done **to support the development of critical infrastructure projects in India**.
- The investment will be done in equity for the **National Investment and Infrastructure Fund (NIIF)** of India.

NATIONAL NEWS

Apex Committee for the Implementation of the Paris Agreement (AIPA)

- The Government of India has constituted the **Apex Committee for the Implementation of the Paris Agreement (AIPA)**.
- The committee will be responsible **to regularly update and report the NDCs** to the United Nations Framework Convention on Climate Change (UNFCCC).

Virtual Aadi Mahotsav

- The **Union Minister of Tribal Affairs, Arjun Munda** launched the first-ever virtual edition Aadi Mahotsav.
- It is jointly organized by the **Ministry of Tribal Affairs and Tribal Cooperative Marketing Development Federation of India (TRIFED)**.

Paytm partnered with Suryoday Small Finance Bank

- Paytm has entered into a partnership with Suryoday Small Finance Bank (SFB) Ltd with an aim **to empower MSMEs with instant digital loans.**
- Through this partnership, they will disburse loans to **over 1 lakh small businesses in the next 12 months to 18 months.**

'PayNearby Shopping Card'

- **PayNearby Technologies Pvt Ltd. In partnership with Yes Bank and NPCI** launched the 'PayNearby Shopping Card'.
- The 'PayNearby Shopping Card' is powered by RuPay and is launched **to offer benefits to the e-commerce industry.**

'iMobile Pay' – ICICI Bank

- This app is launched by transforming the ICICI Bank's **state-of-the-art mobile banking app, iMobile.**
- The 'iMobile Pay' is developed **to offer payments and banking services to customers of any bank.**

PM Modi inaugurated construction work of Agra Metro Project

- The **approximate financial outlay for this project is Rs 8379.62 crore** and is said to be completed within 5 years.
- This project will offer connectivity to major tourist spots like **Taj Mahal, Agra Fort, Sikandra with the railway station and bus stands.**

Digital Saksham—Mastercard, ni-msme and CII

- The **Mastercard, ni-msme (National Institute for MSME) and Confederation of Indian Industry (CII)** has collaborated to launch Digital Saksham.
- The **Digital Saksham is basically a capacity-building initiative which creates awareness** about the digitization of the MSME sector in India.

Forbes 2020 list of 100 Most Powerful Women

- The 17th Annual Forbes Power List of **100 Most Powerful Women was released.**
- As per this list, **Union Finance Minister, Nirmala Sitharaman** is among the 100 most powerful women. She is ranked at 41st position in the list.

'Max Life Critical Illness and Disability Rider' Health Insurance & 'Max Fit' App

- The Max Life Insurance Company Limited has launched **'Max Life Critical Illness and Disability Rider',** which is a health insurance rider and 'Max Fit' which is a comprehensive wellness app.

India and Qatar To Setup Energy Task Force

- The decision is taken **to strengthen cooperation in the energy sector.**

- The Energy Task Force will help to identify specific projects in India's energy sector for investments from Qatar.

'Vision 2035: Public Health Surveillance In India'

- This white paper is developed by NITI Aayog and the University of Manitoba, Winnipeg, Canada.
- This white paper defines India's vision of developing public health surveillance by 2035.

FADA, ASDC Partnered With Google India

- They have partnered to fill-up the digital skills gap in auto dealership sector of India.
- They will be conducting training sessions under 'Grow with Goggle' initiative of Google India.

RK Singh Launched India's 1st CoE for Skill Development in Power Sector

- It was launched at the campus of National Institute of Solar Energy (NIS), Gurugram, Haryana.
- It is developed by MSDE of GOI Ministry of National Education and Youth which comes under the French Republic and Schneider Electric.

ADB and GOI Signs Loan Agreement to Upgrade Power Sector in UP

- The Asian Development Bank (ADB) and Indian Government entered into a loan agreement with an aim to improve rural power distribution networks in Uttar Pradesh.
- For this purpose, a loan agreement of \$300 million was signed between India and ADB.

Green National Highway Corridors Project

- The Green National Highway Corridors Project of GOI is to be developed in Himachal Pradesh, Andhra Pradesh, Rajasthan and Uttar Pradesh.
- For this purpose, the GOI has signed a loan agreement of \$500 million with World Bank.

Kerala Government Partnered with UN Women

- The government of Kerala has collaborated with UN women to establish the country's first gender data hub.
- The Gender Data Hub will be based on the moto of the international conference on Gender Equality which was held in November 2015.

Merger of 4 Government Film Media Units With NFDC

- The Union Cabinet approved the merger of four of its media units with the National Film Development Corporation (NFDC).
- The film media units are merged under one platform in order to have proper systematic convergence of activities and resources.

Water Quality Testing and Innovation Challenge

- The **Department of Promotion of Industry and Internal Trade (DPIIT)** in partnership with National Jal Jeevan Mission launched the 'Water Quality Testing Innovation Challenge'.
- The '**Water Quality Testing Innovation Challenge**' is launched to develop portable devices for testing the quality of drinking water.

India's First Driver-Less Train on Delhi Metro's Magenta Line

- India's first driver-less train on Delhi Metro's Magenta Line was inaugurated by **PM Narendra Modi**.
- He also launched a fully operational **National Common Mobility Card service on Airport Express Line**.

New Bhaupur-New Khurja Section of EDFC

- The **New Khurja- New Bhaupur section of EDFC is 351 km long** and is situated in Uttar Pradesh.
- PM Modi also inaugurated Operation Control Centre of EDFC at Prayagraj. It will be command centre for the **Eastern Dedicated Freight Corridor's entire route length**.

President of India laid Foundation Stone for various projects in Diu Town

- He inaugurated the **INS Khukri Memorial and Jalandhar Circuit House** in the Diu Town.
- He also inaugurated the 1st academic session of **IIIT Vadodara, International Campus Diu and Kamleshwar School, Ghoghla**.

ICICI Bank partnered with Google Pay for Digital Registration of FASTag

- This partnership will help users to use **Google Pay to order, track and recharge ICICI Bank FASTag** digitally on the payment platform.
- Thus, ICICI Bank has become 1st Bank to partner **Google Pay to allow digital issuing of its FASTag**.

CSC Partnered with IIT Delhi

- The lab will be known as '**Design and Innovation in VLE's Indigenous Network Ecosystem (DIVINE) Lab**'.
- The lab will be developed **to conduct research into rural entrepreneurial ecosystem** and to design new products and services for the VLEs.

BANKING

Singapore and USA- Biggest FDI Sources for India

- The **DPIIT's (Department for Promotion of Industry and Internal Trade)** data for Foreign Direct Investment (FDI) has mentioned the names of top investing nations in India during April-September 2020.
- As per the data, Singapore has become the top source of FDI by investing **Rs 62,084 crores (USD 8.30 billion)**.

Asset Restructuring Web Module—By SIDBI and ISARC

- They have entered into a partnership to launch the **Asset Restructuring Web Module for MSMEs (ARM-MSMEs)**.
- The web portal will help MSMEs to get **benefits of RBI's MSME restructuring guideline**.

RBI ordered HDFC Bank to halt its Digital Businesses

- RBI has ordered **HDFC Bank to temporarily stop the launch of all its digital businesses** and other business under IT applications.
- RBI has also ordered **to stop sourcing new credit cards to the customers** and has asked the board members of HDFC Bank to examine the lapses and fix the accountability.

ADB and India signs loan agreement for West Bengal

- The Asian Development Bank (ADB) and the GOI has signed a loan agreement **to improve financial management procedures and operational efficiencies in West Bengal**.
- They have signed a **loan agreement of \$50 million**.

RBI's Monetary Policy Committee Meet

- RBI has decided to keep interest rates unchanged **for the third time in a row and has maintained the policy stance at 'accommodative'**.
- As per the decisions from MPC Committee members, the repo rate or the rate at which RBI lends to the **banks in unchanged to 4%**.

'Axis Bank Rupifi Business Credit Card'

- The **'Axis Bank Rupifi Business Credit Card'** is launched by Axis Bank in partnership with Rupifi and Visa.
- It is launched for the MSME sector and **is termed as the contactless co-branded credit card**.

ADB approved loan for upgradation of power Distribution in Bengaluru

- The Asian Development Bank has approved a loan **to upgrade the existing power distribution system in Bengaluru, Karnataka**.
- This loan amount includes **\$100 million public sector loan (sovereign loan) and \$90 million as a private-sector loan (non-sovereign loan)**.

REIT Funds of Funds Scheme- Kotak Mahindra AMC

- The **Kotak Mahindra Asset Management Company (Kotak Mutual Fund)** launched Kotak International REIT (Real Estate Investment Trust) Fund of Funds.
- This Kotak's REIT Mutual Fund invest in **real estate projects like residential, office, data centres and hospitality**.

ADB approves USD 2.5 mn Technical Assistance for Biofuel Development

- The **Asian Development Bank (ADB)** has approved technical assistance for the advanced biofuel development in India.
- The ADB has approved a **USD 2.5 million (about Rs 18 crore)** in this regard.

India's GDP To Contract At 8% in FY21—ADB

- The **Asian Development Bank's 'Asian Development Outlook 2020 Supplement: Paths Diverge in Recovery from the Pandemic'** for Dec 2020 was published.
- As per ADB, **India's GDP to contract by 8% in FY 2021.**

India's GDP to contract at 9.4% in FY21—Fitch Ratings

- The **Credit rating agency Fitch Ratings** has revised India's GDP forecast for the fiscal year 2021.
- As per Fitch Ratings, **India's GDP to contract 9.4% in FY 2020-21.**

SBI General Insurance Partnered With Mahindra Insurance Brokers

- They have entered into a partnership to **increase insurance penetration in tier 2 and tier 3 cities of India.**
- They will **promote health insurance awareness in the under-served** and under-penetrated rural areas of India.

Asia Pacific Vaccine Access Facility (APVAX)—By ADB

- It is launched **for developing countries** who are the members of ADB.
- The APVAX is basically **\$9 billion initiative which will help developing member nations of ADB** to procure and deliver coronavirus vaccines.

DBS Bank Partnered With Haqdarshak Empowerment Solutions Private Ltd

- They partnered to **help MSME in India to recover from COVID-19 crisis.**
- They will help **MSMEs through Haqdarshak MSME platform.**

'AceMoney Micro ATM Service'

- Aceware, a fintech company in partnership with ICICI Bank launched **'Ace Money Micro ATM service'** in Kochi, Kerala.
- With the help of this facility, **people will be able to withdraw the amount from their bank accounts from their home.**

'BSE E-Agriculture Markets Ltd' (BEAM)

- BEAM is an **electronic spot platform** which is launched for agricultural commodities.

- BEAM will be a platform which will serve at the **national level and will be an institutionalized, electronic and transparent commodity spot trading mode platform** which will develop a 'single market' mechanism, the vision of Prime Minister.

India's GDP To Contract 7.7% in FY 2021--- By CRISIL

- As per CRISIL, **India's GDP to contract 7.7% in FY 21.**
- Earlier, in September 2020 it has projected the **contraction to 9%.**

'DakPay'--- By IPPB

- The **Department of Posts (DoP) and India Post Payments Bank (IPPB)** together launched 'DakPay', which is a new digital payment app.
- 'DakPay' is the complete solution for **digital financial and assisted banking services being provided by IPPB.**

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- They have partnered to **offer domestic travel insurance to bus customers who travel through IntrCity RailYatri.**
- Under this, every IntrCity RailYatri traveller can avail the **travel cover of Rs 5 lakhs along with travel ticket.**

India's GDP To Contract 7.4% in FY 2021--- By SBI Ecowrap

- The SBI Ecowrap has forecasted that India's GDP to **contract 7.4% in FY 2021.**
- Also, it has projected that **India to observe GDP growth at 11% in FY 2022.**

'Pioneer Heritage Credit Card'—IndusInd Bank

- The **IndusInd Bank partnered with Mastercard** to launch its first metal credit card named 'Pioneer Heritage Credit Card'.
- The '**Pioneer Heritage Credit Card**' is the part of the 'World Elite' platform of Mastercard.

World Bank Approved Support to 4 Indian Projects

- The World Bank has given **approval to 4 Indian Projects.**
- For this purpose, **World Bank to offer worth over the US \$800 million to support development initiatives.**

ADB Offer Loan to Construct Lower Kopili Hydroelectric Power Plant

- The **Asian Development Bank (ADB)** has sanctioned loan amount to construct Lower Kopili Hydroelectric Power (LKHEP) plant in Central Assam, India.
- The ADB to offer a **loan amount of \$231 million for same to India.**

Central Bank of India Partnered with NPCI

- The **Central Bank of India** entered into a partnership with NPCI (National Payments Corporation of India) 'RuPay Select'.
- The 'RuPay Select' is the contactless debit card which is the bank's **one-of-its-kind health and wellness-focused card**.

India's GDP to Contract 7.3% in FY 2020-21—By NCAER

- The **National Council of Applied Economic Research (NCAER)** has projected India's GDP to contract 7.3% for the current fiscal year 2020-21.
- Earlier in September 2020, it had projected a **contraction of 12.6%**.

'Infinite India'---ICICI Bank

- The **ICICI Bank** has come up with an online platform which will support the foreign companies to launch and expand their businesses in India.
- The name of the online platform is '**Infinite India**'.

ADB Grants Loan to Northern Arc Capital Ltd

- The **Asian Development Bank (ADB)** has signed a loan agreement with Northern Arc Capital Ltd (NACL).
- Therefore, ADB has offered a loan of **\$40 million to NARC**.

India's GDP to Contract 7.8% in FY21—By Ind-Ra

- The **India Rating and Research (Ind-Ra)** has revised its estimation for India's GDP for the fiscal year 2020-21.
- As per Ind-Ra, India's GDP to contract **7.8% in the financial year of 2020-21**.

AU Small Finance partnered with ICICI Prudential Life Insurance

- The **AU Small Finance Bank Ltd** has entered into a partnership with **ICICI Prudential Life Insurance**.
- They have partnered to offer insurance solutions of **ICICI Pru Life to the customers of AU SFB**.

'Unicas'—World's First Crypto Bank

- The 'Unicas' will help people **to perform transactions in cryptocurrency and fiat from one account to the other**.
- The bank will offer services **for crypto as well as fiat assets**.

Highlights of RBI's Working Paper

- The **Reserve Bank of India (RBI) working paper** is authored by Harendra Kumar Behera and Michael Debabrata Patra.
- The working paper describes that Inflation rate of **4% is appropriate for India**.

REPORTS

Ease of Doing Business 2020

- As per the ranking, **India stood at 63rd rank position** with the score of 71.
- The report is topped by **New Zealand with a score of 86.8**.

12th World Economic League Table 2021 Report

- The Centre for **Economics and Business Research Ltd (CEBR)** has released the 12th World Economic League Table 2021.
- As per the report, India stood at the rank of **6th largest economy among 195 countries in 2020 from 5th rank position in 2019**.

INDEX AND RANKING

US Air Quality Index

- As per the **latest report of US Air Quality Index**, Lahore is marked at most polluted cities in the world.
- As per the report, particulate matter (PM) rating of **Lahore was 423**.

QS Asia University Rankings 2021

- Quacquarelli Symonds (QS), which is the **global higher education think-tank**, has released **QS Asia University Rankings 2021**.
- It is released in **partnership with King Abdulaziz University (KAU), Saudi Arabia**.

8th Global Terrorism Index 2020

- As per the index, India is ranked at **8th position with Most Affected Country in the world** due to terrorism in 2019. The score of India is 7.353.
- Afghanistan is the first most affected country in the world **due to terrorism in 2019 with a score of 9.592**.

Urban Governance Index

- The Urban Governance Index is released by **Praja Foundation**.
- The second and third position is marked by **Maharashtra (55.15%) and Chhattisgarh (49.68%) respectively**.

Climate Change Performance Index

- The **New Climate Institute, Germanwatch and CAN (Climate Action Network)** has released Global Climate Change Performance Index.
- India ranked **10th in this index with a score of 63.98**.

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Human Development Index 2020

- The report of Human Development Index 2020 was released by the **United Nations Development Programme (UNDP)**.
- As per the report, **India stood at the rank position of 131st among 189 countries**. India's score in this index is 0.640.

Human Freedom Index 2020

- The **American think tank Cato Institute and Fraser Institute in Canada** released Human Freedom Index 2020.
- As per the index, **India is ranked at 111th position among 162 countries**.

Nature Index 2020 Artificial Intelligence

- The report on '**Nature Index 2020 Artificial Intelligence**' was released by **Nature Research** which is an International Scientific Publishing Company.
- As per the report, **India stood at rank 3rd among 25 countries with most publications on AI technology from 2015-2019**. India has published 91,563 AI publications during 2015-2019.

APPOINTMENTS

Name of the Person	Designation
Utpal Kumar Singh	Secretary-General of Lok Sabha Secretariat
AR Rehman	Ambassador of the British Academy of Film and Television Arts
Varsha Joshi	Chairperson of National Dairy Development Board (NDDB)
Amitabh Jain	Chief Secretary of Chhattisgarh Government
Sandeep Kataria	Global CEO of Bata Show Organisation
Shrikant Madhav Vaidya	Vice President of World Liquefied Petroleum Gas Association (WLPGA)
Kuldeep Handoo	Brand Ambassador for 'Fit India Movement'
Akshay Kumar	Brand Ambassador for Horlicks Protein Plus by HUL
Uday Shankar	President of Federation of Indian Chambers of Commerce and Industry (FICCI)
Anil Soni	Chief Executive Officer of the newly launched WHO Foundation
Sheikh Sabah Al-Khalid Al-Sabah	Prime Minister of Kuwait
Annika Sorenstam	President of International Golf Federation (IGF)
Zena Wooldridge	President of World Squash Federation

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Justice Rajesh Bindal	Chief Justice of the common High Court of UT of Jammu and Kashmir and UT of Ladakh
Nagendraa Parakh	To head the newly formed Corporation Finance Investigation Department (CFID) of SEBI
Uday Kotak	MD and CEO of Kotak Mahindra Bank
Prakash Apte	Part-Time Chairman of Kotak Mahindra Bank
Dipak Gupta	Joint MD of Kotak Mahindra Bank
Nana Akufo Addo	Presidential Election of Ghana
Sukhbir Singh Sandhu	Chairman of National Highways Authority of India (NHAI)
Raja Chairi	Commander of SpaceX Crew-3 mission by NASA and European Space Agency
Shashi Shekhar Vempati	Vice President of Asia-Pacific Broadcasting Union (ABU)
Satyendra Garg	DGP of Andaman and Nicobar Island
Ranvir Singh Krishna	Police Chief of Puducherry
Vineet Agrawal	President of ASSOCHAM (Associated Chambers of Commerce and Industry of India)
Sumant Sinha	Vice-President of ASSOCHAM (Associated Chambers of Commerce and Industry of India)
Aditya Nath Das	Chief Secretary to Andhra Pradesh Government
Nilam Sawhney	Principal Advisor to the CM of Andhra Pradesh Government
Florin Citu	Prime Minister of Romania
Prasanth Prabhakaran	MD and CEO of Yes Securities (India) Limited
Vice Admiral Rajat Datta	DG of Armed Forces Medical Services
Suresh Chandra Mohapatra	Chief Secretary of Odisha
Neetal Narang	First Female President of Softball Federation of India (SFI)
Sourav Ganguly	Brand Ambassador for Class plus
Dr Harsh Vardhan	Board Member of the Global Alliance for Vaccines and Immunisation (GAVI)
Prof. Santanu Chaudhury	Head the committee constituted by the Department of Science and Technology (DST)

AWARDS AND HONOURS

Awardee	Award
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Ranjitsinh Disale	2020 Global Teacher Prize
Adar Poonawalla	'The Straits Times Asian of the Year 2020'
Mondo Duplantis (Sweden, Pole Valuter)	Male World Athletes of the Year 2020
Yulimar Rojas (Venezuela, triple jumper)	Female World Athletes of the Year 2020
Indian Council of Agricultural Research (ICAR)	International King Bhumibol World Soil Day Award for 2020
Invest India	2020 UN Investment Promotion Award by UNCTAD
Dr Carolina Araujo	2020 Ramanujan Prize for Young Mathematics
Joe Biden and Kamala Harris	Time Magazine's Person of the Year
Ashraf Patel	Social Entrepreneur of the Year Award –India 2020
Paul Sein Twa	Goldman Environmental Prize 2020 by IUCN
Robert Lewandowski (Poland)	Best FIFA Men's Player 2020
Lucy Bronze (England)	Best FIFA Women's Player 2020
Ratan Tata	ASSOCHAM Enterprise of the Century Award
Ratan Tata	Global Visionary of Sustainable Business and Peace award
K. Veeramani	Dr Narendra Dabholkar Memorial Award
Hemant Kumar Pandey	DRDO's 'Scientist of the Year Award'

IMPORTANT DAYS

Date	Day	Theme
1 st December 2020	World AIDS Day	Theme: Global solidarity, shared responsibility
1 st December 2020	56th raising day of BSF	--
2 nd December 2020	International Day for the Abolition of Slavery	--
2 nd December 2020	National Pollution Control Day	--
2 nd December 2020	World Computer Literacy Day	--
3 rd December 2020	International Day for Disabilities	Theme: 'Not all Disabilities are Visible'
4 th December 2020	International Day of Banks	--
4 th December 2020	Indian Navy Day	Theme: 'Indian Navy Combat Ready, Credible and Cohesive'
5 th December 2020	International Volunteer Day or International Volunteer Day for Economic and Social Development	Theme: 'Together We Can Through Volunteering'
5 th December 2020	World Soil Day	--

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6 th December 2020	Mahaparinirvana Divas	--
7 th December 2020	International Civil Aviation Day	Theme: 'Advancing Innovation for Global Aviation Development'
7 th December 2020	Armed Forces Flag Day	--
9 th December 2020	International Anti-Corruption Day	Theme: Recover with Integrity
9 th December 2020	International Day of Commemoration and Dignity of the Victims of the Crime of Genocide and of the Prevention of this Crime	--
10 th December 2020	World Human Rights Day	Theme: Recover Better-Stand Up for Human Rights
11 th December 2020	International Mountain Day Theme for 2020: Mountain Biodiversity	--
11 th December 2020	UNICEF Day	--
12 th December 2020	International Day of Neutrality	--
12 th December 2020	International Universal Health Coverage Day	Theme: Health for all: Protect everyone
14 th December 2020	National Energy Conservation Day	--
16 th December 2020	Victory day or Vijay Diwas	--
18 th December 2020	International Migrants Day	Theme: 'Reimagining Human Mobility'
18 th December 2020	UN Arabic Language Day	--
19 th December 2020	Goa Liberation Day	--
20 th December 2020	International Human Solidarity Day	--
22 nd December 2020	National Mathematics Day	--
23 rd December 2020	National Farmers Day or Kisan Diwas	--
24 th December 2020	National Consumer Rights Day	--
25 th December 2020	Good Governance Day	--

MOUS SIGNED

Punjab Gov. signs MoU with I-DAIR

- The **Government of Punjab** signed MoU with **International Digital Health-Artificial Intelligence Research Collaborative (I-DAIR)**.
- They have signed MoU to **develop digital technologies and infrastructures in the health sector.**

India and USA signs MoU in IP Cooperation

- **India and the United States of America** has entered into MoU to enhance cooperation in Intellectual Property (IP).
- Both the nations will collaborate **to conduct training and information exchange in order to have best practices in IP protection.**

NABARD signed MoU with SBI

- The **Karnataka Regional Office of NABARD** has signed MoU with SBI to take up intervention projects in Karnataka.
- The MoU will be beneficial **to around 45000 people from 260 FPOs in 28 districts of Karnataka and to 8500 beneficiaries from SHGs.**

APEDA signs MOU with NABARD

- They have signed MoU **to work collaboratively to synergize the activities in the interest of agriculture and allied sectors to bring better value to the stakeholders.**
- They will also work **to implement the Agriculture Export Policy (AEP).**

IREDA Ltd. signed MoU with SJVN Limited

- The **Indian Renewable Energy Development Agency Ltd. (IREDA)** has entered into an MoU with SJVN Limited for the purpose of green energy projects.
- As per the MoU, **IREDA will undertake techno-financial due diligence of renewable energy, energy efficiency, and conservation projects for SJVN.**

NTPC signed MoU with IIFM, Bhopal

- The **NTPC Ltd (National Thermal Power Corporation)** entered into MoU with Indian Institute of Forest Management (IIFM), Bhopal.
- They have signed MoU **for the implementation of Narmada Landscape Restoration Project.**

NBCFDC and NSFDC signs MoA with Central Bank of India

- The **MoA is signed for the implementation of Vanchit Ikai Samooah aur Vargon ki Aarthik Sahayta (VISVAS) Yojana.** The VISVAS is an Interest subvention Scheme of Ministry of Social Justice & Empowerment, GOI.
- Under this agreement, **Central Bank of India will be providing the Interest subvention to the holders under VISVAS Yojana.**

MoRTH Signed MoU With Austria

- The **Ministry of Road Transport and Highways** signed an MoU with the Federal Ministry of Climate Action, Environment, Energy, Mobility, Innovation and Technology of the Republic of Austria.
- They signed the MoU **to have Technology Cooperation in the Road Infrastructure Sector.**

Ola Signed MoU With Tamil Nadu Government

- Ola, the SoftBank backed mobility firm signed MoU with **Government of Tamil Nadu**.
- Ola will be setting up its **largest electric scooter manufacturing unit in the world**.

Norway Signs MoU With Clean Ganga Mission

- They have entered into MoU **to develop the sludge management framework in India**.
- Through this partnership, **Norway intends to boost cooperation with India in sectors** like climate change and environmental conservation.

GOI Signs Loan Pact With NDB

- The **Indian Government has signed a loan agreement with the New Development Bank (NDB)** for the purpose to support the Indian economy to recover from COVID-19 pandemic situation.
- Therefore, NDB will offer the **loan of \$1,000 million to GOI**.

India & Austria Signed MoU on Technology Cooperation in Road Infrastructure

- India and Austria has entered into MoU **to have Technology Cooperation in Road Infrastructure Sector**.
- This MoU will help **to increase trade and regional integration between both nations**.

India and ADB Signed 4.21 million Dollar PRF Facility for Tripura

- The **Indian Government and the Asian Development Bank (ADB)** have entered into a partnership of 4.21 million dollar Project Readiness Financing (PRF) facility in Tripura.
- The PRF facility is for preparation of infrastructure development projects in order **to develop urban amenities and for developing tourism infra in the state**.

MoU Signed Between Indian Navy and INCOIS

- The **Indian Navy signed MoU with Indian National Centre** for Ocean Information Services (INCOIS).
- They have entered into MoU **to share ocean services, data and expertise in operational oceanography**.

BOB Signed MoU with Indian Navy and Indian Coast Guard

- Through this MoU, BOB will be offering customized **banking services along with a host of facilities** to the account holders.
- The banking services will be offered through **'Baroda Military Salary Package'**.

Telangana Government Signed MoU with SAP India

- The **Telangana government** has signed MoU with SAP India.
- The MoU was signed digitise and empower MSMEs of the state by **empowering them with digital skills and cutting edge technologies**.

NMDC Ltd Signed MoU with MECL

- The **National Mineral Development Corporation (NMDC)** signed MoU with **Mineral Exploration Corporation Ltd (MECL)**.
- They entered into MoU to conduct exploration activities in mutually agreed projects of iron ore, gold, coal, diamonds and other minerals.

ISRO Signed MoU with IIT Banaras Hindu University

- The MoU is signed to build **Regional Academic Centre for Space (RAC-S)** at the campus of the institute.
- The institute will conduct R&D in science and technology in the states of UP, MP and Chhattisgarh.

India and Japan to Enhance Cooperation in Steel Sector

- The MoU was signed by the **Ministry of Steel of GOI** with **Ministry of Economy, Trade and Industry of Japan's Government**.
- The partnership will lead to **boost India's steel sector by increasing the manufacturing and quality of steel produced**.

Facebook Signed Agreement with Tips Music

- The **Tips Music** announced the signing of an agreement with social media giant Facebook.
- They have signed a **global music licensing deal**.

India and Bhutan Signed MoU

- India and Bhutan has signed MoU to have cooperation in the peaceful uses of outer space.
- Also, both nations decided to set up a **Joint Working Group** which will frame an action plan to enhance space cooperation and enhance this MoU's purpose.

GOVERNMENT SCHEMES

One-time Settlement Scheme launched in Goa

- The scheme is basically a **welfare scheme** from the **Electricity Department**.
- It aims to **provide waivers for the pending electricity bill payments**.

'Jagananna Jeeva Kranthi' Scheme—Andhra Pradesh

- The scheme aims to **distribute 2.49 lakh sheep and goats to SC, ST women belonging to the age group between 45-60 years** in order to improve their standard of living.
- The **2.49 lakh sheep and goat** will be distributed in three phases. **Each unit is comprised of 15 sheep or goat**.

YSR Free Crop Insurance Scheme

- The scheme is said to be beneficial to **around 9.48 lacs of farmers**.

- Under this scheme, Rs 1,252 crores will be credited directly into bank accounts of 9.48 lacs of farmers.

'Varasat' Campaign: Uttar Pradesh

- The **Uttar Pradesh Government** launched a 'Varasat' Campaign.
- It is launched to **tackle disputes related to property & land in rural areas of the state.**

SEHAT Health Insurance Scheme of J&K

- SEHAT signifies **Social Endeavour for Health and Telemedicine.**
- The scheme aims to **provide free cashless treatment to the residents of J&K** by providing them health cover of up to Rs 5 lakhs.

'PR Insight'—Mobile App and Web Portal by Punjab

- The **'PR Insight' mobile app and web portal** will look after and improve the delivery of citizen-centric services in order to observe responsive and transparent administration in the State.
- It will work coordinately in response **to the feedback from the people on government policies and schemes.**

'E-Sampada' Web Portal and Mobile App

- The **Minister of State (IC) for Housing and Urban Affairs, Hardeep Singh Puri** launched the 'E-Sampada' web portal and a mobile app.
- The E-Sampada is launched **to serve a single platform to manage estate services of GOI.**

'Digital Ocean' App and Web Platform—By INCOIS

- The Digital Ocean app and platform is basically a set of applications which helps **to organise and present heterogeneous oceanographic data by adopting geospatial technology.**
- It was launched by **Union Minister of Health and Family Welfare, Science and Technology, Earth Sciences, Dr Harsh Vardhan.**

Global Pravasi Rishta Portal and Mobile App

- The **Ministry of External Affairs, GOI** launched the Global Pravasi Rishta Portal and mobile app.
- This portal and app will help to connect **3.12 crore Indians across the world.**

DEFENCE

India test fires anti-ship version of BrahMos

- The Indian Navy successfully test-fired the **anti-ship version of the BrahMos supersonic cruise missile.**
- It was test-fired from **INS Ranvijay in the Andaman and Nicobar Islands territory.**

PASSEX Exercise 2020

- The PASSEX (Passage) Exercise 2020 was held between **the Indian Navy and Russian Federation Navy**.
- Aim of this exercise was **to increase interoperability, improve understanding and imbibe best practices in both nations**.

35th India-Indonesia CORPAT

- The 35th IND-INDO CORPAT will help the **Indian Navy to consolidate inter-operability and develop strong coordination across Indo Pacific**.
- India was represented by INS Kulish, which is an ingeniously built **missile corvette and P8I Maritime Patrol Aircraft (MPA)**.

India Successfully Test Fired MRSAM

- India successfully conducted the test-firing operation of **Medium-Range Surface-to-Air Missile (MRSAM)**.
- The MRSAM is jointly developed by **DRDO and Israel Aerospace Industries (IAI)**. It is manufactured by Bharat Dynamics Ltd.

DGNCC Digital Forum Launched by Defence Secretary

- The **Secretary to Defence, Dr Ajay Kumar** launched the DGNCC Digital Forum.
- The DGNCC Digital Forum will be **hosted by DGNCC website**.

PASSEX-2020

- The **Indian Navy and Vietnam People's Navy** held PASSEX-2020 (Passage Exercise).
- The PASSEX-2020 was held in the South China Sea with an aim **to improve maritime cooperation between both nations**.

SCIENCE AND TECHNOLOGY

Pixxel to launch Remote Sensing Satellite

- The Bengaluru based private satellite-imaging company, Pixxel has decided **to launch its first remote-sensing satellite on the Indian Space Research Organisation (ISRO) workhorse rocket Polar Satellite Launch Vehicle (PSLV) in early 2021**.
- For this purpose, it has signed a pact with **New Space India Limited (NSIL)**.

IESA and UNIDO Partnered For Energy Storage Innovations

- They have collaborated **to undertake innovations in Energy Storage sector in India**.
- They collaborated **for the launch of UNIDO's 'Facility of Low Carbon Deployment' (FLCTD)**.

Narrow Band Internet of Things Network (NB-IoT)—BSNL and Skylo

- The **Bharat Sanchar Nigam Limited (BSNL)** partnered with **Skylo** to launch satellite-based Narrow Band Internet of Things network (NB-IoT) in India.
- This is the **world's first NB-IoT by BSNL and Skylo**.

ISRO To Launch CMS-01

- The **Indian Space Research Organisation (ISRO)** will be launching CMS-01, which is the communication satellite.
- The launching will take place from the **Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh**.

SUMMITS AND CONFERENCES

4th NSA Level Meet on Trilateral Maritime Security Cooperation

- The **4th NSA Level Meet on Trilateral Maritime Security Cooperation** was held between India, Sri Lanka and the Maldives.
- The Indian side was represented by **Ajit Doval, National Security Adviser**.

19th SCO Council of Heads of Government Summit

- The **19th Shanghai Cooperation Organization (SCO) Council of Heads of Government** summit was chaired by Vice President M. Venkaiah Naidu.
- **Vice President M. Venkaiah Naidu** mentioned that how India is working to keep its COVID-19 death rate at one of the lowest levels in the world.

20th Sri Lanka Economic Summit

- The **20th edition of Sri Lanka Economic Summit (SLES)** was held and a keynote address at its inauguration ceremony was delivered by Union Minister for Finance & Corporate Affairs, Nirmala Sitharaman.
- The summit was organized by **Ceylon Chamber of Commerce (CCC)**.

7th India-Suriname Joint Commission Meeting (JCM)

- The **7th edition of India-Suriname Joint Commission Meeting (JCM)** was held virtually to review the bilateral ties between both nations.
- They held discussions about **regional and multilateral cooperation**.

7th IEF-IGU Ministerial Gas Forum

- The **7th edition of IEF-IGU (International Energy Forum- International Gas Union) Ministerial Gas Forum** was held in Kuala Lumpur, Malaysia.
- India was represented by **Union Minister of Petroleum and Natural Gas, Dharmendra Pradhan**.

7th Meet of India- Mongolia Joint Committee

- The **7th meeting of India-Mongolia of Joint Committee on Cooperation** was held virtually.
- India was represented by **Minister of External Affairs, S Jaishankar** and **Mongolia was represented by L Oyun-Erdene, Chief Cabinet Secretary of the nation.**

IIT 2020 Global Summit

- The summit was also attended by **Union Education Minister, Ramesh Pokhriyal Nishank.**
- The summit observed the discussions about the **global economy, technology, innovation, health and New Education Policy 2020.**

India Mobile Congress 2020

- The India Mobile Congress 2020 is organised by the **Department of Telecommunications and Cellular Operators Association of India.**
- Theme for India Mobile Congress 2020: '**Inclusive Innovation- Smart, Secure and Sustainable**'.

6th India-Japan ICT Joint Working Group Meet

- The 6th India-Japan ICT Joint **Working Group meeting** was held virtually.
- The meeting was held **under both nation's ICT (Information and Communication Technology) objective.**

14th ADMM Plus Meet 2020

- It was held to mark the 10th anniversary of ADMM Plus. ADMM Plus is basically a **group of Defence Ministers of 10 ASEAN Nations** and its 8 partner nations.
- While addressing the meet, **Union Minister Rajnath Singh** welcomed Brunei Darussalam as new Chair for ASEAN in 2021.

IndUS Entrepreneurs (TiE) Global Summit 2020

- The **IndUS Entrepreneurs (TiE) Global summit 2020 (TGS 2020)** was held virtual.
- It was inaugurated by **Vice President of India Venkaiah Naidu.**

5th India Water Impact Summit (IWIS)

- It was organised by the **National Mission for Clean Ganga (NMCG)** and the **Centre for Ganga River Basin Management and Studies (cGanga).**
- The 5th IWIS was organised **to discuss water-related issues and steps taken to save it.**

FICCI's 93rd Annual General Meeting

- The **FICCI's 93rd Annual General Meeting (AGM) and Annual Convention** were inaugurated and addressed by PM Narendra Modi via video-conference.

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- PM Modi also inaugurated **FICCI Annual Expo 2020**, which commenced from 11th Dec 2020 and will continue throughout a year.

9th Sustainable Mountain Development Summit

- The summit was hosted by **Sustainable Development Forum Uttarakhand** and was organised by Indian Mountain Initiative.
- The summit was held **to build pathways toward a resilient and sustainable mountain economy**.

23rd Meet Of The Financial Stability And Development Council

- The **23rd meeting of the Financial Stability and Development Council (FSDC)** was chaired by Union Finance Minister Nirmala Sitharaman.
- The meet was held **to review macroeconomic developments** and to discuss the issues related to global and national financial stability.

India and Bangladesh Virtual Summit

- The summit was held **to discuss bilateral relations between both nations and to strengthen cooperation in post COVID era**.
- Both dignitaries inaugurated **Haldibari-Chilahati rail link** which will connect borders of both nations.

12th GRIHA Summit 2020

- The 12th GRIHA Summit 2020 was inaugurated by **Vice President of India Venkaiah Naidu** in a virtual manner.
- The summit was organised by **GRIHA Council, Hyderabad in partnership with TERI** (The Energy and Resource Institute).

5th Global Technology Summit 2020

- The summit was held **to discuss technology usage informing and shaping geopolitics, to understand the future of data**.
- The dignitaries also held a discussion about **digital inclusion and innovation in various areas** and to use the technology in dealing with pandemics.

6th India-Japan Samvad Conference

- He appreciated the forum's efforts and Japan's contribution **to promoting the ideas and ideals of Lord Buddha**, especially among the youth through this conference.
- While addressing the conference, **PM Modi proposed to form a library of all Buddhist literature and scriptures in India**.

20th IORA Council of Ministers Meet

- The **20th Indian Ocean Rim Association (IORA) Council of Ministers (COM) Meeting** was held virtually under the Chairmanship of the United Arab Emirates (UAE).

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- India was represented by **V. Muraleedharan, Minister of State, Ministry of External Affairs.**

India-Vietnam Virtual Summit 2020

- **Prime Minister Narendra Modi and Prime Minister of Vietnam, Nguyen Xuan Phuc** jointly addressed the meet.
- It was held to discuss bilateral cooperation between both nations and **to discuss post-COVID-19 era.**

51st Director General Level Border Coordination Conference

- The **51st Director General (DG) Level Border Coordination Meet** took place from 22nd Dec to 26th Dec 2020.
- The meet was held between **India's Border Security Force (BSF) and Border Guard Bangladesh (BGB).**

Agriculture Scientists Meet at IISF 2020

- The meeting was inaugurated by **Union Minister of State for Agriculture and Farmers' Welfare, Kailash Choudhary.**
- This meet offers a platform **to experts from the agricultural domain to discuss issues and advanced innovations in Agri sector.**

Union Minister Dr. Harsh Vardhan Inaugurated IMD Centre at Leh in Ladakh

- The **Union Minister of Health and Family Welfare, Science and Technology, Earth Sciences, Dr Harsh Vardhan** inaugurated the India Meteorological Department (IMD) Centre at Leh in Ladakh.
- The centre will also help **to forecast suitable weather conditions for mountaineering, trekking and farming.**

KURUKSHETRA MAGAZINE SUMMARY: DECEMBER 2020

TOPIC: DIGITAL INDIA

"Digital India' is not an elite concept anymore. We have to use this idea to revolutionize health and education in India"- Narendra Modi



Source: <https://thumbs.dreamstime.com/>

The Government of India started the Digital India program in the year 2015 with the objective of transforming India into a digitally empowered society and knowledge-based economy. It is a comprehensive and comprehensive program, which is implemented by all the state governments and is coordinated by the Department of Electronic and Information Technology.

WHAT IS THE PURPOSE OF DIGITAL INDIA?

The core of Digital India has three main areas:

- I. Infrastructure as a facility for every citizen
- II. Governance and demand based services
- III. Digital empowerment of citizens

Digital India aims to provide this much-needed requirement through the following pillars of development areas:

1. Broadband highways
2. Universal access to mobile connectivity
3. Public Internet Connectivity Program
4. E-Governance - Government Reforms through Technology
5. E-revolution - electronic supply of services
6. Information for everyone
7. Electronics production - gross zero import target
8. Information technology for employment
9. Early harvest program

The fundamental basis of the goals of Digital India is the communication industry of the country which is not only connected to the people, but also creates jobs. It has not only become a tool for knowledge, but also contributes to the treasury and promotes economic development and financial inclusion.

ECONOMY AND DIGITAL INDIA



Source: <https://www.dnaindia.com/>

Various other policies are being introduced, including changes in electronics manufacturing and data protection policy, to make India a trillion dollar digital economy.

- The digital economy is being promoted by the government since demonetization. In this sequence, missions like Digital India, e-Governance are being implemented rapidly in the country. An action plan has been chalked out to achieve this target by 2025.
- It is estimated that the Indian economy is expected to become a \$ 1 trillion digital economy by 2025 with maximum contribution from the IT / ITeS sector (\$ 350 billion) and the electronics sector (\$ 300 billion) at present.

CHALLENGES:

LACK OF NECESSARY INFRASTRUCTURE

According to a report by Assocham and Daylight, there are many challenges in ensuring the successful implementation of the ambitious Digital India project due to ambiguity in policy and infrastructural difficulties. Apart from this, frequent network connectivity is broken or the server gets stalled.



Source: <https://techcrunch.com/>

Lack of Wi-Fi hotspots: The biggest challenge facing the Digital India program is the delay in infrastructure development. According to an estimate, India will need more than 8 million Wi-Fi hotspots for better internet connectivity, while their availability is very less at the moment.



Source: <https://www.wallpaperflare.com/>

- **Digital Gap:** Digital India needs to end the digital gap by providing adequate connectivity even in remote villages. There are still more than 50 thousand villages in the country where mobile connectivity is not available. There is a need to take initiative to strengthen the infrastructure of digital services in rural areas to remove the digital gap between villages and cities.
- **Policy Constraints:** Some issues related to taxation and other regulatory guidelines also become obstacles in the path of Digital India. One of the common policy hurdles is the lack of clarity in FDI policies that have affected the growth of the e-commerce sector. Due to ambiguity in the policy framework, transport service companies like Uber and Ola are frequently in dispute with local governments.

TOWARDS SARVE SANTU NIRAMAYA- INDIA'S EHEALTH REVOLUTION:

NEW NATIONAL DIGITAL HEALTH MISSION (NDHM):



Source: <https://www.healthcareexecutive.in/>

Three major projects related to 'Digital India' initiative by the Prime Minister on the occasion of 74th Independence Day; The 'National Digital Health Mission', the 'Cyber Security Policy' - 2020, and the addition of optical fiber to all six lakh villages in 1,000 days were announced.

- NDHM will be a complete digital health ecosystem, under which four major digital initiatives; Health ID, Personal Health Record, Digi Doctor and Health Suvidha Registry has been launched.
- The new NDHM strategic document outlined the 'digital personal health record keeping' digital clinical decision systems', creating digital registries by doctors, hospitals, pharmacies, and insurance companies.
- The 'National Health ID System' is also discussed by which patients can share their data digitally between hospitals and doctors.

OTHER EHEALTH INITIATIVES:

TB PATIENT MONITORING SYSTEM 'NIKSHAY'



Source: <https://www.birmingham.ac.uk/>

- A direct benefit transfer scheme, Nikshay Poshan Yojana , has been launched in April 2018 to provide nutritional support to TB patients . Under this scheme, TB patients get Rs 500 per month for the entire duration of treatment.
- The scheme is being implemented by the Ministry of Health and Family Welfare.

MCESSATION PROGRAMME:



Source: <https://indianexpress.com/>

- It is an initiative based on mobile technology to quit tobacco.
- India started the mCessation program using text messages in the year 2016 as part of the government's Digital India initiative.
- It uses two-way messaging between tobacco quit individuals and program specialists and provides them with dynamic support.
- This program gives importance to those who want to get rid of tobacco by giving a missed call to a dedicated national number.
- The progress of the program is monitored in real time through the online dashboard which provides details of the number of registrations.

STURDY PROGRESS IN RURAL EGOVERNANCE:



Source: <https://accountabilityindia.in/>

- Governance is the process of decision making and by which decisions are implemented. It can be used in many contexts such as corporate governance, international governance, national governance, and local governance.
- "In 1992, governance and development," the World Bank report titled (Governance and Development) to set good governance, namely the definition of 'good governance'. It defined good governance as 'a way of exercising power in the management of the country's economic and social resources for development'.

CHALLENGES IN THE WAY OF GOOD GOVERNANCE:

CRIMINALIZATION OF POLITICS:

- Criminalization of politics and alliances of politicians, civil servants and business houses have a bad effect on public policy making and governance.

CORRUPTION:

- Corruption is a major obstacle in improving the quality of governance. While clearly human greed is the driver of corruption. It is responsible for contributing to the increasing trend of corruption in India.

GENDER DISPARITY:

- Since women constitute about 50% of the total population, the representation of women in government institutions and other allied sectors should be increased substantially.
- That is, empowerment of women is necessary to ensure good governance.

Increasing incidents of violence:

DELAY IN JUSTICE:

- A citizen has the right to get justice on time, but there are many factors due to which a normal person cannot get justice on time.

E-LEARNING: ACCESS AND SCOPE OF DIGITAL EDUCATION:



Source: <https://media.mehrnews.com/>

- E-education refers to education in its place with the help of internet and other communication devices.

RBI Grade B GK Digest: January 2021

- When the concept of e-education came out many years ago , the world was not so comfortable towards it , but with the passage of time, e-education has made its place in the entire educational system.

STATUS OF E-EDUCATION IN INDIA

- E- education is one of the major areas identified by the Ministry of Electronics and Information Technology for imparting education using educational devices and communication mediums. In fact, e-education in India is still in its infancy.
- The government has supported various e-learning programs to promote e-education. The Ministry of Electronics and Information Technology is actively emphasizing on developing equipment and technology to promote it.

GOVERNMENT'S EFFORTS TO INCREASE E-EDUCATION

SWAYAM:

- Study Webs of Active Learning for Young Aspiring Minds (SWAYAM) is an integrated platform that offers online courses from school (9th - 12th) to postgraduate level.

SWAYAM PRABHA



Source: <https://intuh.ac.in/>

- It is an initiative to provide 32 high quality educational channels through Direct to Home- DTH all over the country on 24X7 basis.

NATIONAL DIGITAL LIBRARY



Source: <https://www.sundayguardianlive.com/>

- The National Digital Library of India-NDL is a project to develop a framework of virtual repositories of learning resources under a single-window search facility.

FREE AND OPEN SOURCE SOFTWARE FOR EDUCATION

- It is a project promoting the use of open source software in educational institutions.
- In this, teaching work, such as spoken tutorials, documentation, awareness programs, such as conferences, training workshops, etc. are done through internships.

VIRTUAL LAB



Source: <https://www.labster.com/>

- The use of this project is to develop a fully interactive simulation environment to assess the understanding of the knowledge gained, collect data and answer questions.

PRECISION AGRICULTURE FOR PRECISION FARMING



Source: <https://agfundernews.com/>

- It seeks to bring together the thinking, methodologies, research and development culture of foreign and Indian scientists / academics of the Government of India through systematic discussions and constructive dialogues and to formulate plans for research / academic culture related to transformation for concrete results and self-reliant India. It is an initiative to strengthen the base of science and technology.

PUBLIC PRIVATE PARTNERSHIP OR DIGITALISATION IN RURAL INDIA:



Source: <https://www.sweetsharing.com/>

- While the PPP model is the ideal solution, the path to making it work is not without obstacles and roadblocks.
- Factors such as technical feasibility, lack of physical infrastructure and standardisation combined with archaic laws and policies need to be addressed on priority.
- The central as well as state governments have realised this and have made a spate of announcements that aim to improve the functioning of PPP projects.

GOVERNMENT'S INITIATIVES:

BHARATNET

- The BharatNet project aimed to provide broadband connectivity at a speed of 100 Mbps to more than 2.5 lakh gram panchayats through a gigabyte passive optical network developed in the country by the end of 2018.
- It is the largest digital connectivity project in the world and is specialized in many dimensions, which will provide reliable and quality broadband connectivity in rural areas.

DIGITAL VILLAGE SCHEME

- This is a new scheme for villages and in its first phase, a target has been set to digitalize 5 thousand villages in a year. The following standards have been set for digital villages, on the basis of which a village can be declared digital.

TELE-MEDICINE SERVICE:

- Under this, the nearest primary health center of the village will be digitally connected to that village.
- Through this, health facilities will be made available to patients and their families digitally and online advice will also be provided.

TELE-EDUCATION SERVICE:

- All the schools in the village will be provided with the facility of online education in addition to the school, as well as online classes for children.

WI-FI HOTSPOT SERVICE:

- It will be necessary to have a mobile Wi-Fi hotspot. At least 5 hours of free Wi-Fi facility will be available every day.

SKILL DEVELOPMENT:

- A permanent skill development team will work in every village, which will help the villagers in digital work.

THE CONCLUSION:

- The nature of Digital India is transformative and this is ensuring that government services are available to citizens electronically. The Digital India program aims to transform India into a knowledge-based economy by taking advantage of information technology as a growth engine of a new India and a new India as a growth engine.

- With this, public accountability is also being ensured by making government and administrative services accessible to the common people. While India is considered a software superpower, availability of electronic government services to citizens is still relatively low. There needs to be more emphasis on ensuring effective progress in electronics manufacturing and e-governance in the country. Digital India Vision promotes inclusive growth by giving more momentum to this initiative and providing intensive incentives for its progress, including electronics services, products, appliances, manufacturing and employment opportunities.
- In the 21st century, India should fulfill the aspirations of its citizens, so that the government and its services reach the doorstep of the citizens and contribute towards a long-term positive impact.

KURUKSHETRA MAGAZINE QUIZ- DECEMBER 2020

Q.1 Which of the following statements is/ are correct with regards to the core purpose of Digital India?

- a) Governance and demand based services
- b) Infrastructure as a facility for every citizen
- c) Digital empowerment of citizens

Choose the correct option using given codes below

- (A) a and c only
- (B) a and b only
- (C) c only
- (D) All the above



Answer: (D) All the above

Explanation: All the above statements are correct with regards to the core purpose of Digital India.

Q.2 What are all the missions taken by the Government of India (GoI) to promote the digital economy?

- a) Digital India
- b) e-Governance
- c) Bharat India

Select the option using given codes below

- (A) a & b only
- (B) b & c only
- (C) All the above
- (D) None of the above

Answer: (A) a & b only

Explanation: Missions like Digital India & e-Governance are taken by the Government of India (GoI) to promote the digital economy.

Q.3 Name the challenges in ensuring the successful implementation of the ambitious Digital India project.

- a) Lack of necessary infrastructure & ambiguity in policy
- b) Lack of Wi-Fi hotspots
- c) Digital gap between villages and cities.

Select the option using given codes below

- (A) a & b only
- (B) b & c only
- (C) All the above
- (D) None of the above

Answer: (C) All the above

Explanation: All the above said challenges are correct in ensuring the successful implementation of the ambitious Digital India project.

Q.4 Consider the following statements with regards to New National Digital Health Mission (NDHM)

I	Under NDHM four major digital initiatives; Health ID, Personal Health Record, Digi Doctor and Health Suvidha Registry has been launched.
II	The new NDHM strategic document outlined the 'digital personal health record keeping' digital clinical decision systems', creating digital registries by doctors, hospitals, pharmacies.

Select the correct option using given codes below

- (A) I only
- (B) II only
- (C) Both I & II
- (D) None of the above

Answer: (C) Both I & II

Explanation: Both the above statements with regards to New National Digital Health Mission (NDHM) are correct.

Q.5 Name the yojana which is launched in April 2018 to provide nutritional support to TB patients.

- (A) Aasara Poshan Yojana (APY)
- (B) Nikshay Poshan Yojana (NPY)
- (C) Revised TB Control Yojana
- (D) Akshay Poshan Yojana (NPY)

Answer: (B) Nikshay Poshan Yojana (NPY)

Explanation: Nikshay Poshan Yojana , has been launched in April 2018 to provide nutritional support to TB patients.

RBI Grade B GK Digest: January 2021

Q.6 Which of the following statements is/ are correct with regards to mCessation program?

I	It is an initiative based on mobile technology to quit tobacco.
II	India started this program using text messages in the year 2016 as part of the government's Digital India initiative.
III	The progress of the program is monitored in real time through the online dashboard which provides details of the number of registrations.

Select the correct option using given codes below

- (A) I & II only
- (B) II & III only
- (C) All the above
- (D) None of the above

Answer: (C) All the above

Explanation: All the statements (I, II & III) are correct with regards to mCessation program.

Q.7 Which of the following statements is/ are correct with regards to the challenges in the way of good governance?

- a) Criminalization of politics and alliances of politicians
- b) Corruption
- c) Gender Disparity & Delay in Justice

Choose the correct option using given codes below

- (A) a and c only
- (B) a and b only
- (C) c only
- (D) All the above

Answer: (D) All the above

Explanation: All the statements are correct with regards to the challenges in the way of good governance.

Q.8 Which of the following statements is/ are correct with regards to E-education?

I	It is one of the major areas identified by the Ministry of Electronics and Information Technology for imparting education using educational devices and communication mediums.
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- | | |
|----|--|
| II | e-education in India is still in its infancy. The government has supported various e-learning programs to promote e-education. |
|----|--|

Select the correct option using given codes below

- (A) I only
- (B) II only
- (C) Both I & II
- (D) None of the above

Answer: (C) Both I & II

Explanation: Both the above statements with regards to E-education are correct.

Q.9 Expand SWAYAM, an integrated platform that offers online courses from school (9th - 12th) to postgraduate level.

- (A) Study Websites of Active Learning for Young Aspiring Minds
- (B) Study Webs of Advanced Learning for Young Aspiring Minds
- (C) Study Webs of Active Learning for Young analysis Minds
- (D) Study Webs of Active Learning for Young Aspiring Minds

Answer: (D) Study Webs of Active Learning for Young Aspiring Minds

Explanation: Study Webs of Active Learning for Young Aspiring Minds (SWAYAM) is an integrated platform that offers online courses from school (9th - 12th) to postgraduate level.

Q.10 Which of the following statements is/ are incorrect with regards to BharatNet project?

- a) It aimed to provide broadband connectivity at a speed of 100 Mbps to more than 2.5 lakh gram panchayats through a gigabyte passive optical network.
- b) It is the largest digital connectivity project in the world and is specialized in many dimensions, which will provide reliable and quality broadband connectivity in rural areas.

Select the correct option using given codes below

- (A) I only
- (B) II only
- (C) Both I & II
- (D) None of the above

Answer: (D) None of the above

Explanation: None of the above statements are incorrect with regards to BharatNet project.

YOJANA MAGAZINE SUMMARY: DECEMBER 2020

TOPIC: INDIAN SOCIETY

"Neither the life of an individual nor the history of a society can be understood without understanding both"- C. Wright Mills



Source: <https://viral.laughingcolours.com/>

- India is a country with a diverse culture, a fact that is also prominently reflected here in its people, culture and weather. From the inhospitable snow of the Himalayas to the fields in the far south, from the deserts of the west to the moist deltas of the east, from the dry heat to the coolness of the middle plateau of the foothills of the hills, Indian lifestyles clearly reflect the grandeur of its geography.
 - The costumes, plans and habits of an Indian vary according to its place of origin.
 - Indian society is moving towards modernism by taking along the ancient traditions and beliefs in its zenith. People of different religions, castes and languages live in mutual coordination, taking care of their different 'culture'. In spite of 'unity in diversity' in the society, when it comes to human relations, things like humanism, education and education become secondary and caste, religion and region become special primary. Due to the ancient traditions, 'caste-religion-field' still determines the relationship at such a level that if the base changes, then events like honor killing occur. There is a continuous development in the field of literacy, modernity, technology, but the roots of conservatism are still deeply rooted in Indian society.

WELFARE OF MARGINALISED COMMUNITIES:



RBI Grade B GK Digest: January 2021

Source: <https://1.bp.blogspot.com/>

The Department of Empowerment of Persons with Disabilities (DEPwD), under the Ministry of Social Justice and Empowerment (Ministry of Social Justice and Empowerment), has approved the states / UTs (Union Territories) for protection and protection of PwDs in view of coronavirus (COVID-19).

- The Government has declared the situation arising out of COVID-19 as a National Disaster and necessary guidelines have been issued under the National Disaster Management Act, 2005.
- Section 8 of the Rights of Persons with Disabilities Act, 2016 guarantees equal protection of persons with disabilities in such situations. It also mandates disaster management authorities at district / state / national levels to take measures to involve the PwDs in disaster management activities and to keep them fully aware of them.



Source: <https://clpr.org.in/>

- The Supreme Court in a recent judgment held that under the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, only on the basis of the fact that the victim is a member of the Scheduled Castes or Scheduled Tribes, no offense is established unless it should not be proved that the victim is insulted simply because he belongs to a particular caste.

SC / ST (PREVENTION OF ATROCITIES) ACT

- Scheduled Castes and Scheduled Tribes have been facing exploitation and atrocities for centuries and in present times too many such incidents can be seen where a person is harassed only because he belongs to a particular caste.
- Keeping this fact in mind, the Government of India passed the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act in the year 1989.

AMBEDKAR MEDICAL AID SCHEME:



Source: <https://www.samajsewakendra.in/>

- Dr. Ambedkar continued to fight for the rights of Dalits and the exploited throughout his life. He wanted to establish an egalitarian society in which there is no place for any kind of discrimination.
- The scheme is meant to provide medical treatment facility to the patients suffering from serious ailments requiring surgery of Kidney, Heart, Liver, Cancer and Brain or any other life threatening diseases including organ transplant and spinal surgery to Scheduled Caste and Scheduled Tribe persons.

EQUALITY IN WORKPLACE & HOME:



Source: <https://www.euractiv.com/>

- It is not possible to achieve the goal of sustainable development without equality between men and women. A change in mindset with a holistic and comprehensive approach to equality is one of the most important ways to maintain gender justice and gender equality. The world urgently needs to define various issues of social responsibility, so that key themes related to mankind can be shared. Equality between men and women or between boys and girls is as important as combating domestic violence or empowering low-income groups.

WHAT NEEDS TO BE DONE

- For many women, recognition and appreciation of their potential is part of their day to day lives. But it is sad that most women do not get credit for this so that they feel empowered. It is a serious and psychologically debilitating problem.
- Most women earn lower incomes than men in similar work conditions, are discriminated against, struggle between work and home, and are often victims of aggression and sexual harassment.
- We need to develop the necessary mechanisms to focus on this in a serious and responsible way with new ideas because there are many obstacles in the path of gender equality.

ROAD AHEAD

- Our goal of gender equality is to end all forms of discrimination against women and girls, to end all forms of violence against women and girls in the public and private sectors, including human trafficking, sexual and other forms of exploitation, child marriage, Eliminating harmful practices such as forced marriage and genital mutilation should be included.
- Other goals such as changes in public services, infrastructure and social security policies are needed.
- There is a need to take decisions at all levels in political, economic and public life, to ensure full and effective participation of women and opportunities for them as leaders.

CLEANER CITIES:



Source: <https://housing.com/>

- Taking a step towards encouraging better sanitation in cities, the Ministry of Housing and Urban Affairs conducted the 'Swachh Survekshan-2016' for the first time in January 2016. The third phase of the survey i.e 'Swachh Survekshan-2018' was conducted on a large scale. It has become the most comprehensive sanitation survey in the world so far, covering about 40 crore people.
- Cleanliness rankings are being conducted in league format for the first time. It is worth noting that the ranking has been divided into three categories based on three quarters (April to June, July to September and October to December, 2019) and the population of the city. It is noteworthy that this survey was started in June, 2019. Indore and Jamshedpur topped the cleanliness chart in the categories of cities with more than 10 lakh population and cities with population of 1 lakh to 10 lakh respectively in two consecutive quarters.

FOOD FOR ALL:



Source: <https://www.wallpapertip.com/>

- The pace of development worldwide has been severely affected by the COVID-19 epidemic. This can be better understood in terms of the pre-crisis of food insecurity and malnutrition as well as the combination of loss of employment, disruption in supply chain, decline in revenue through major exports and remittances. According to an estimate by the World Food Program, the number of people experiencing starvation globally will almost double to 270 million, including 121 million new food insecure due to COVID-19.

EXCESSIVE HUNGER



Source: <https://www.welthungerhilfe.org/>

- The impact of the COVID-19 epidemic is increasing the rate of hunger or undernourishment.
- According to the latest UN estimates, more than 83 to 132 million people may suffer from extreme hunger in the year 2020 as a result of the economic downturn resulting from the epidemic.
- At present, the number of starvation victims is over 690 million, so the UN statistics seems to be very scary.

MALNUTRITION



Source: <https://theconversation.com/>

- Apart from excessive hunger, people also suffer from undernutrition.
- This means that they are also unable to consume the food required to lead a normal, active life. If this situation persists for a long time, it will have a long-term and negative impact on their future.

ROAD AHEAD

FLOW OF MONEY FROM RICH TO POOR

- To deal with these new problems will require new ideas and more strong political will.
- The economic progress made in the past was sustained by the trickle-down effect of strong economies, ie the flow of wealth from the rich to the poor . Keeping this in mind, the government should bear the responsibility of those who are weak and marginalized.

INCREASED FLEXIBILITY

- We need to find ways to increase flexibility in our food systems by identifying new marketing channels such as e-commerce so that farmers can be given more routes to sell their produce even in the event of less demand in the local market.
- If possible, markets should be moved to larger campuses, ensuring proper infrastructure to maintain health, hygiene, quality and food security.

MULTIDIMENSIONAL POVERTY INDEX (MPI):



Source: <https://www.nytimes.com/>

According to the new version of the recently released Global Multidimensional Poverty Index- MPI, India's poverty rate has fallen from 55 % to 28 % between 2005-06 and 2015-16.

- The index has been developed by the United Nations Development Program (UNDP) and the Oxford Poverty and Human Development Initiative (Oxford Poverty and Human Development Initiative- OPHI).
- During 2005-06 to 2015-16, India's poorest sections such as Muslims and Scheduled Tribes contributed the most to reduce poverty.
- A total of 271 million (27.10 crore) people in India came out of the poverty index during these ten years.
- This index is based on a list prepared on 10 dimensions of deprivation. In which deprivation has been taken mainly for health facilities, education and standard of living.
- The MPI measures multidimensional poverty, which includes people who are facing a variety of shortages, for example those who are undernourished and who do not have safe drinking water, adequate sanitation and clean fuel.

STATUS OF INDIA

- The report said that Alirajpur district of Madhya Pradesh is the poorest among 640 districts in India, where 76.5 percent of people according to MPI are poor.
- The states have significantly improved MPI in Jharkhand along with Arunachal Pradesh, Bihar, Chhattisgarh, and Nagaland.

INVISIBLE DISABILITIES:



Source: <https://indianexpress.com/>

- It is very important for disabled people to remove barriers - not only barriers related to physical and medical health access but also social barriers such as stigma (etc.). So this year, the main focus and theme of this International Day for Persons with Disabilities in 2020 is - "Not all disabilities are visible"
- Invisible disability is equally harmful .
- Here are some invisible disabilities that have a tremendous impact on the lives of the people with whom those people live.

MENTAL HEALTH-RELATED ILLNESSES:



Source: <https://www.nature.com/>

- Even if you have not felt it, people who have mental illnesses are also considered disabled. The people who suffer from mental illnesses such as anxiety, depression, bipolar disorder, eating disorder, post-traumatic stress disorder, and obsessive compulsive disorder are in many situations less amenable than those who are experiencing physical or sensory impairments.

BRAIN INJURY:



Source: <https://guardian.ng/>

- The ineffective effect of a spinal cord injury or trauma is readily visible in the rest of the body, but the effect of a traumatic brain injury (TBI) - particularly mild traumatic brain injury. - Often remains invisible until they develop into serious neurological or cognitive problems.

INTELLIGENCE AND DEVELOPMENTAL DISABILITIES:



Source: <https://www.oxfordlearning.com/>

- According to the US National Institute of Health (NIH), intellectual and developmental disabilities are congenital, which means that they are present at birth and therefore persist throughout life and because of this Major problems start appearing in children from a very young age. These disability-related problems include autism spectrum disorder and Down syndrome.

THE CONCLUSION:

Indian society can be succeeded and is unique because of its various peculiarities:

- **A Cosmic Vision:** The framework of Indian culture places human beings in the centre of the universe, as a divine creation-which celebrates Individuality and differences of opinion in the society.

- **Sense of Harmony:** Indian philosophy and culture tries to achieve an innate harmony and order in the society.
- **Tolerance:** In India, tolerance and liberalism is found for all religions, castes, communities, etc. Indian society accepted and respected Shaka, Huna.
- **Continuity and Stability:** The light of ancient Indian culture life is yet glowing. Many invasions occurred, many rulers changed, many laws were passed but even today, the traditional institutions, religion, epics, literature, philosophy, traditions, etc. are alive.

YOJANA MAGAZINE QUIZ- DECEMBER 2020

Q.1 Consider the following statements with regards to Section 8 of the Rights of Persons with Disabilities Act, 2016.

- a) It guarantees equal protection of persons with disabilities (PwDs) in difficult situations.
- b) It also mandates disaster management authorities at district / state / national levels to take measures to involve the PwDs in disaster management activities and to keep them fully aware of them.

Select the option using given codes below

- (A) a only
- (B) b only
- (C) Both a & b
- (D) None of the above



Answer: (C) Both a & b

Explanation: Both the statements regarding Section 8 of the Rights of Persons with Disabilities Act, 2016 are correct.

Q.2 Which of the following statements is/ are correct with regards to Ambedkar Medical aid scheme?

I	This scheme is meant to provide medical treatment facility to the patients suffering from serious ailments requiring surgery
II	It was named after Dr. Ambedkar, who continued to fight for the rights of Dalits and the exploited throughout his life.

Select the correct option using given codes below

- (A) I only
- (B) II only
- (C) Both I & II
- (D) None of the above

Answer: (C) Both I & II

Explanation: Both the above two statements are correct with regards to Ambedkar Medical aid scheme.

Q.3 Which of the following can be the solution to be offered for Equality in workplace & Home?

- a) We need not to develop the necessary mechanisms to focus on this in a serious and responsible way with new ideas.
- b) There is a need to take decisions at all levels in political, economic and public life, to ensure full and effective participation of women and opportunities for them as leaders.

Select the option using given codes below

- (A) a only
- (B) b only
- (C) Both a & b
- (D) None of the above

Answer: (B) b only

Explanation: We need to develop mechanisms to focus on this in a serious and responsible way with new ideas. Hence option b is correct.

Q.4 Name the ministry which has conducted Swachh Survekshan survey?

- (A) Ministry of Jal Shakthi
- (B) Ministry of Home Affairs
- (C) Ministry of Rural Development
- (D) Ministry of Housing and Urban Affairs

Answer: (D) Ministry of Housing and Urban Affairs

Explanation: Swachh Survekshan, conducted by the Ministry of Housing and Urban Affairs (MoHUA) since 2016, is the world's largest urban sanitation and cleanliness survey.

Q.5 Which of the following statements is/ are correct with regards to crisis of food insecurity and malnutrition?

I	According to the World Health Organization (WHO) , the number of people experiencing starvation globally will almost double to 270 million due to COVID-19.
II	As per UN (United Nation), more than 83 to 132 million people may suffer from extreme hunger in the year 2020

Select the correct option using given codes below

- (A) I only
- (B) II only
- (C) Both I & II

(D) None of the above

Answer: (B) II only

Explanation: According to the World Food Program (WFP), the number of people experiencing starvation globally will almost double to 270 million is correct. Hence option b is correct.

Q.6 Which of the following steps can be taken to end excessive hunger and undernutrition?

- a) the government should bear the responsibility for the flow of wealth from the rich to the poor who are weak and marginalized.
- b) We need to find ways to increase flexibility in our food systems by identifying new marketing channels such as e-commerce.

Select the option using given codes below

- (A) a only
- (B) b only
- (C) Both a & b
- (D) None of the above

Answer: (C) Both a & b

Explanation: Both the above two steps to be taken by the Government to end excessive hunger and undernutrition.

Q.7 Name the organization which has released the Multidimensional Poverty Index- MPI.

- (A) United Nations Development Program (UNDP)
- (B) United Nations Environment Programme (UNEP)
- (C) United Nations Industrial Development Organization
- (D) United Nations Educational, Scientific and Cultural Organization

Answer: (A) United Nations Development Program (UNDP)

Explanation: MPI is an international measure of multidimensional poverty and was first developed by Oxford Poverty and Human Development Initiative (OPHI) and UNDP.

Q.8 What is the theme of International Day for Persons with Disabilities for the year 2020?

- (A) Empowering persons with disabilities and ensuring equality
- (B) Building strong: toward a disability-inclusive and sustainable post COVID-19 World
- (C) Transformation towards sustainable and resilient society for all
- (D) Not all disabilities are visible

Answer: (D) Not all disabilities are visible

Explanation: The theme of International Day for Persons with Disabilities for the year 2020 is “Not all disabilities are visible”.

Q.9 Name some of the invisible disabilities that have a tremendous impact on the lives of the people

- a) Mental illnesses
- b) Traumatic brain injury (TBI)
- c) Intelligence and developmental disabilities

Choose the correct option using given codes below

- (A) a and c only
- (B) a and b only
- (C) c only
- (D) All the above

Answer: (D) All the above

Explanation: All the above said disabilities are invisible disabilities that have a tremendous impact on the lives of the people.

Q.10 Indian society can be succeeded because of which of the following peculiarities?

- a) Continuity and Stability
- b) Sense of Harmony
- c) Lack of tolerance

Choose the correct option using given codes below

- (A) a and c only
- (B) a and b only
- (C) c only
- (D) All the above

Answer: (B) a and b only

Explanation: Tolerance is the right answer hence option c is incorrect.

CURRENT AFFAIRS QUESTION BANK: DECEMBER 2020

Q.1 Who among the following represented India in 4th NSA Level Meet on Trilateral Maritime Security Cooperation which is held between India, Sri Lanka and the Maldives?

- a) Giriraj Singh
- b) Rajnath Singh
- c) Ajit Doval
- d) Mansukh L. Mandaviya

e) None of these

Q.2 Which city topped and is marked as most polluted cities in the world as per the latest report of US Air Quality Index?

- a) Lahore
- b) Kathmandu
- c) New Delhi
- d) Karachi
- e) None of these

Q.3 Who among the following is appointed as an ambassador for 'BAFTA Breakthrough India 2020-21' initiative?

- a) Aishwarya Rai Bachchan
- b) Mani Ratnam
- c) AR Rehman
- d) Hema Malini
- e) None of these

Q.4 Which country is the biggest source of FDI in India as per DPIIT's data for April-September 2020?

- a) Singapore
- b) USA
- c) Mauritius
- d) Both a and b
- e) None of the above



Q.5 Who won the 2020 Bahrain Grand Prix?

- a) Max Verstappen
- b) Lewis Hamilton
- c) Alexander Albon
- d) Sebastian Vettel
- e) None of these

Q.6 Which state government signed MoU with International Digital Health-Artificial Intelligence Research Collaborative (I-DAIR) to develop the digital technologies in the health sector?

- a) Kerala
- b) Uttar Pradesh
- c) Maharashtra
- d) Punjab
- e) None of these

Q.7 Which country was invited as special guest for 19th Shanghai Cooperation Organization (SCO) Council of Heads of Government summit?

- a) Uzbekistan
- b) Afghanistan
- c) Turkmenistan
- d) Russia
- e) None of these

Q.8 Which university topped the QS Asia University Rankings 2021?

- a) Tsinghua University
- b) Zhejiang University
- c) Nanyang Technological University
- d) National University of Singapore
- e) None of these

Q.9 Who among the following is appointed as Chairperson of National Dairy Development Board (NDDB)?

- a) Sandeep Kataria
- b) Dilip Rath
- c) Varsh Joshi
- d) Amitabh Jain
- e) None of these

Q.10 Who among the following launched Asset Restructuring Web Module for MSMEs (ARM-MSMEs)?

- a) SIDBI
- b) India SME Asset Reconstruction Company (ISARC)
- c) SEBI
- d) Both (b) and (c)
- e) Both (a) and (b)

Q.11 When is National Pollution Control Day marked?

- a) 2nd Dec
- b) 25th Oct
- c) 10th Dec
- d) 12th Oct
- e) None of these

Q.12 The BrahMos supersonic cruise missile is developed by BrahMos Aerospace Pvt Ltd, which is the joint venture of India and ____?

- a) Russia
- b) United States
- c) Vietnam

- d) France
- e) None of these

Q.13 Recently which state launched One-time settlement scheme for power consumers which allows them to pay their bills in instalments?

- a) Jharkhand
- b) Haryana
- c) Goa
- d) Maharashtra
- e) None of these

Q.14 Which state/states were the focus of Aadi Mahotsav 2020?

- a) Gujarat
- b) West Bengal
- c) Madhya Pradesh
- d) All of the above
- e) None of these

Q.15 What is the rank of India in the 8th Global Terrorism Index (GTI) 2020?

- a) 7th
- b) 8th
- c) 9th
- d) 10th
- e) None of these



Q.16 To which of the following bank, RBI has issued an order to halt its digital businesses and sourcing new credit cards to the customers?

- a) ICICI Bank
- b) Yes Bank
- c) Bandhan Bank
- d) HDFC Bank
- e) None of these

Q.17 When is International Day for Disabilities marked?

- a) 3rd Dec
- b) 25th Oct
- c) 10th Dec
- d) 12th Oct
- e) None of these

Q.18 With which Small Finance Bank has Paytm entered into a partnership to empower MSMEs with instant loans?

- a) Equitas Small Finance Bank
- b) Capital Small Finance Bank
- c) Utkarsh Small Finance Bank
- d) Suryoday Small Finance Bank
- e) None of these

Q.19 Who among the following from India delivered a keynote address for 20th edition of Sri Lanka Economic Summit (SLES)?

- a) Prakash Javadekar
- b) S Jaishankar
- c) Nirmala Sitharaman
- d) Piyush Goyal
- e) None of these

Q.20 Asian Development Bank (ADB) and the GOI has signed a loan agreement to improve financial management procedures and operational efficiencies in which the state of India?

- a) West Bengal
- b) Tamil Nadu
- c) Haryana
- d) Maharashtra
- e) None of these



Q.21 Who among the following represented India in 7th India-Suriname Joint Commission Meeting (JCM)?

- a) V. Muraleedharan
- b) Mahender Singh Kanyal
- c) S. Jaishankar
- d) Harsh Vardhan Shringla
- e) None of these

Q.22 What is the current reverse repo rate under the LAF decided in recent Reserve Bank of India's MPC meeting?

- a) 4.35%
- b) 3.35%
- c) 4.55%
- d) 3.55%
- e) None of these

Q.23 Which of the following company topped in 2020 Fortune 500 list of Indian Companies?

- a) Oil and Natural Gas Corporation

- b) Tata Consultancy Services
- c) State Bank of India
- d) Reliance Industries Ltd
- e) None of these

Q.24 With which country India signed MoU in the sector of Intellectual Property (IP) Cooperation?

- a) United States of America
- b) Germany
- c) France
- d) Sweden
- e) None of these

Q.25 Indian Navy held PASSEX (Passage) Exercise 2020 with which nation?

- a) Singapore
- b) USA
- c) Thailand
- d) Russia
- e) None of these

Q.26 In which state was 9th International Sand Art Festival held?

- a) Manipur
- b) Tamil Nadu
- c) Odisha
- d) Tripura
- e) None of these



Q.27 With whom Karnataka Regional Office of NABARD has signed MoU to take up intervention projects in Karnataka?

- a) Karnataka Bank
- b) SBI
- c) ICICI Bank
- d) Kotak Mahindra Bank
- e) None of these

Q.28 Who among the following topped in 2nd Kotak wealth Hurun-Leading Wealthy Women Report?

- a) Kiran Mazumdar Shaw
- b) Leena Gandhi tewari
- c) Ameera Shah
- d) Roshni Nadar
- e) None of these

Q.29 With whom Agricultural and Processed Food Products Export Development Authority (APEDA) has signed MoU to enhance cooperation in agriculture and allied activities with an aim to bring better value to the stakeholders?

- a) SBI
- b) NABARD
- c) SIDBI
- d) SEBI
- e) None of these

Q.30 In partnership with whom PayNearby Technologies Pvt Ltd. Launched 'PayNearby Shopping Card'?

- a) ICICI Bank and WhatsApp
- b) Yes Bank and NPCI
- c) Data Security Council of India and Bandhan Bank
- d) HDFC Bank and MasterCard
- e) None of these

Q.31 Which country hosted 7th IEF-IGU (International Energy Forum- International Gas Union) Ministerial Gas Forum?

- a) Saudi Arabia
- b) USA
- c) Malaysia
- d) Spain
- e) None of these



Q.32 Who among the following launched 'Axis Bank Rupifi Business Credit Card'?

- a) Axis Bank, Rupifi and Visa
- b) Axis Bank, Rupifi and PayPal
- c) Axis Bank, Rupifi and MasterCard
- d) Axis Bank, Rupifi and Capital One
- e) None of these

Q.33 Which of the following police station topped as the best police station in India?

- a) AWPS- Suramangalam Police Station, Tamil Nadu
- b) Nongpok Sekmai Police Station, Manipur
- c) Sanguem Police Station, Goa
- d) Jhilmili Police Station, Chhattisgarh
- e) None of these

Q.34 With whom Pixxel signed a pact to launch its first remote-sensing satellite on ISRO's PSLV?

- a) Indian Institute of Remote Sensing, Uttarakhand
- b) New Space India Limited (NSIL)

- c) Defence Space Agency
- d) IIT Roorkee
- e) None of these

Q.35 Who among the following offered a loan to upgrade the existing power distribution system in Bengaluru, Karnataka?

- a) World Bank
- b) ADB
- c) AIIB
- d) New Development Bank
- e) None of these

Q.36 Who among the following represented India in 7th meeting of India-Mongolia of Joint Committee on Cooperation?

- a) S Jaishankar
- b) Harsh Vardhan Shringla
- c) M P Singh
- d) Nirmala Sitharaman
- e) None of these

Q.37 Who among the following is appointed as Brand Ambassador for Horlicks Protein Plus?

- a) Virat Kohli
- b) Virendra Sehwag
- c) Akshay Kumar
- d) Ayushmann Khurrana
- e) None of these



Q.38 When is International Civil Aviation Day observed?

- a) 5th Dec
- b) 14th Dec
- c) 7th Dec
- d) 20th Dec
- e) None of these

Q.39 Which bank launched 'iMobile Pay' app?

- a) IDFC First Bank
- b) IDBI Bank
- c) Indian Overseas Bank
- d) ICICI Bank
- e) None of these

Q.40 What was the theme for IIT 2020 Global Summit?

- a) 'Build India's future'
- b) 'Let's make Future Bright'
- c) 'Make Present, Flourish Future'
- d) 'The Future is Now'
- e) None of these

Q.41 Who among the following launched India's first REIT Mutual Fund which is REIT Fund of Funds Scheme?

- a) Kotak Mahindra AMC
- b) UTI Mutual Funds
- c) SBI Mutual Funds
- d) Birla Sun Life AMC
- e) None of these

Q.42 Who among the following is appointed as President of FICCI?

- a) Uday Shankar
- b) Sangita Reddy
- c) Anil Soni
- d) Shrikant M Vaidya
- e) None of these

Q.43 Who among the following won 2020 Sakhir Grand Prix?

- a) Sergio Perez
- b) Lance Stroll
- c) Estban Ocon
- d) Both a and b
- e) None of the above

Q.44 Which state topped the Urban Governance Index which is released by Praja Foundation?

- a) Odisha
- b) Maharashtra
- c) Kerala
- d) Chhattisgarh
- e) None of these

Q.45 Who among the following inaugurated construction work of Agra Metro Project, Uttar Pradesh?

- a) Nitin Gadkari
- b) PM Narendra Modi
- c) Anandiben Patel
- d) Yogi Adityanath

e) None of these

Q.46 What is the rank of India in Global Climate Change Performance Index?

- a) 7th
- b) 10th
- c) 13th
- d) 16th
- e) None of these

Q.47 Who among the following signed MoU with SJVN Limited for the purpose of green energy projects?

- a) Power Finance Corp
- b) Indian Renewable Energy Development Agency Ltd.
- c) India Infrastructure Finance Company Limited
- d) National Small Industries Corporation
- e) None of these

Q.48 Who among the following signed MoU to implement Narmada Landscape Restoration Project in Khargone District of Madhya Pradesh?

- a) Power Finance Corp and IIM Indore
- b) Power Grid and IIT Indore
- c) NTPC Ltd and IIFM Bhopal
- d) NHPC Ltd and IIT Indore
- e) None of these



Q.49 When is International Anti-Corruption Day marked?

- a) 9th Nov
- b) 9th Dec
- c) 9th Jan
- d) 9th Feb
- e) None of these

Q.50 The National Backward Classes Finance & Development Corporation (NBCFDC) and National Scheduled Castes Finance and Development Corporation (NSFDC) signed MoA with which bank for the purpose of VISVAS Yojana?

- a) City Union Bank
- b) Central Bank of India
- c) Corporation Bank
- d) Dena Bank
- e) None of these

Q.51 Who among the following has approved technical assistance of USD 2.5 million for the advanced biofuel development in India?

- a) New Development Bank
- b) International Bank for Reconstruction and Development
- c) Asian Development Bank
- d) Asian Infrastructure Investment Bank
- e) None of these

Q.52 Who among the following rolled out Digital Saksham initiative for MSMEs?

- a) Confederation of Indian Industry (CII)
- b) MasterCard
- c) ni-msme (National Institute for MSME)
- d) All of the above
- e) None of these

Q.53 Which country to support India in a project at Asian Institute of Gastroenterology in Hyderabad which includes the usage of AI by software to assist doctors in Colonoscopy diagnosis?

- a) USA
- b) Japan
- c) Netherland
- d) Germany
- e) None of these



Q.54 Who among the following topped in Forbes 100 Most Powerful Women 2020?

- a) Angela Merkel
- b) Kamala Harris
- c) Christine Lagarde
- d) Melinda Gates
- e) None of these

Q.55 What rank position has Nirmala Sithraman and Kiran Mazumdar Shaw has featured in Forbes 100 Most Powerful Women 2020 respectively?

- a) 48th and 55th
- b) 33rd and 75th
- c) 67th and 21st
- d) 41st and 68th
- e) None of these

Q.56 What was the theme for World Human Rights Day 2020?

- a) Recover Better-Stand Up for Human Rights
- b) Human Rights are for Everyone

- c) Be the beneficiary of Human Rights
- d) Both a and b
- e) None of the above

Q.57 Who among the following hosted 14th ADMM (ASEAN Defence Ministers Meet)-Plus Meeting?

- a) Myanmar
- b) Thailand
- c) Cambodia
- d) Vietnam
- e) None of these

Q.58 What is the name of a comprehensive wellness app launched by Max Life Insurance Company Limited?

- a) Max Health
- b) Wellness Max
- c) Max Fit
- d) Healthy Max Life
- e) None of these

Q.59 Who among the following is appointed as President of International Golf Federation?

- a) Annika Sorenstam
- b) Zena Wooldridge
- c) Peter Dawson
- d) Jacques Fontaine
- e) None of these



Q.60 As per ADB, India's GDP to contract by ____% in FY 2021?

- a) 8%
- b) 9%
- c) 11%
- d) 10%
- e) None of these

Q.61 As per Fitch Ratings, India's GDP to contract ____% in FY 2020-21?

- a) 7.4%
- b) 9.4%
- c) 10.4%
- d) 8.4%
- e) None of these

Q.62 Who is the author of the book titled as 'Dharma: Decoding the Epics for a Meaningful Life'?

- a) Amrit Raj

- b) Amish Tripathi
- c) Rajendra Darda
- d) Meena Iyer
- e) None of these

Q.63 India approved \$448 million of Line of Credit for various development projects for which country?

- a) Myanmar
- b) Thailand
- c) Uzbekistan
- d) Kyrgyzstan
- e) None of these

Q.64 With which country Ministry of Road Transport and Highways signed an MoU to have Technology Cooperation in the Road Infrastructure Sector?

- a) Austria
- b) Switzerland
- c) Italy
- d) Sweden
- e) None of these

Q.65 What was the theme for IndUS Entrepreneurs (TiE) Global summit 2020?

- a) 'Uplift Entrepreneurship'
- b) 'Entrepreneurship 360'
- c) 'Entrepreneurs: Future of India'
- d) Both a and b
- e) None of the Above

Q.66 With whom Mahindra Insurance Brokers Ltd entered into a partnership to offer health insurance cover in tier 2 and tier 3 cities of India?

- a) IFFCO Tokio General Insurance
- b) Bajaj Allianz General Insurance
- c) SBI General Insurance
- d) ICICI Lombard
- e) None of these

Q.67 Who among the following was awarded Male Sportsperson of the Year by FICCI?

- a) Yogeshwar Dutt
- b) Bajrang Punia
- c) Divyansh Singh Panwar
- d) Saurabh Chaudhary
- e) None of these

Q.68 When is International Day of Neutrality observed?

- a) 12th Nov
- b) 12th March
- c) 12th July
- d) 12th Dec
- e) None of these

Q.69 With whom RBL Bank Ltd entered into bancassurance pact?

- a) HDFC Life Insurance
- b) ICICI Prudential Life Insurance
- c) SBI Life Insurance
- d) Max Life Insurance
- e) None of these

Q.70 Who among the following launched Asia Pacific Vaccine Access Facility (APVAX)?

- a) Asian Development Bank
- b) South Asian Association for Regional Cooperation
- c) Organisation for Economic Co-operation and Development
- d) BRICS
- e) None of these

Q.71 What is the amount for ADB's Asia Pacific Vaccine Access Facility (APVAX) initiative?

- a) \$8 billion
- b) \$10 billion
- c) \$7 billion
- d) \$9 billion
- e) None of these

Q.72 India Energy Storage Alliance (IESA) has entered into a partnership with whom to undertake innovations in Energy Storage sector in India?

- a) IAEA
- b) UNIDO
- c) UNCTAD
- d) OECD
- e) None of these

Q.73 Who among the following launched world's first Narrow Band Internet of Things network (NB-IoT) in partnership with Skylo?

- a) Bharti Airtel
- b) Vodafone Idea
- c) Reliance Jio

- d) BSNL
- e) None of these

Q.74 For which of the following purpose Andhra Pradesh launched 'Jagananna Jeeva Kranthi' scheme?

- a) Online School Education to Girls
- b) To offer funds for upcoming startups
- c) To distribute sheeps and goats to SC, ST women
- d) To offer free food facility in rural areas
- e) None of these

Q.75 Which is India's first Union Territory to become 100% organic?

- a) Puducherry
- b) Lakshadweep
- c) Chandigarh
- d) Jammu and Kashmir
- e) None of these

Q.76 Which edition of India Water Impact Summit was held?

- a) 4th
- b) 7th
- c) 8th
- d) 5th
- e) None of these



Q.77 India to set up a task force on energy with which nation?

- a) Saudi Arabia
- b) Morocco
- c) Qatar
- d) Yemen
- e) None of these

Q.78 Who among the following addressed the International Bharati Festival 2020?

- a) Prahlad Singh Patel
- b) Vice President Venkaiah Naidu
- c) Smriti Irani
- d) PM Narendra Modi
- e) None of these

Q.79 What was the theme for FICCI's 93rd Annual General Meeting (AGM)?

- a) 'Self-empowered India'
- b) 'Inspired India'

- c) 'India towards growing economy'
- d) Both a and b
- e) None of the above

Q.80 Who among the following won Abu Dhabi Grand Prix 2020?

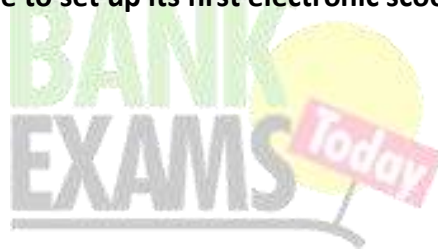
- a) Lewis Hamilton
- b) Valtteri Bottas
- c) Max Verstappen
- d) Sebastian Vettel
- e) None of these

Q.81 In partnership with whom, Aceware launched 'Ace Money Micro ATM service' in Kochi, Kerala?

- a) HDFC Bank
- b) IDFC First Bank
- c) ICICI Bank
- d) Yes Bank
- e) None of these

Q.82 Ola signed MoU with which state to set up its first electronic scooter factory?

- a) Kerala
- b) Maharashtra
- c) Punjab
- d) Tamil Nadu
- e) None of these



Q.83 India to launch which of the following communication satellite, which will be India's 42nd Communication Satellite?

- a) INSAT-3C
- b) GSAT-7A
- c) CMS-01
- d) INSAT-2DT
- e) None of these

Q.84 Where was 9th Sustainable Mountain Development Summit held?

- a) Kasauli, Himachal Pradesh
- b) Manali, Himachal Pradesh
- c) Naintal, Uttarakhand
- d) Dehradun, Uttarakhand
- e) None of these

Q.85 What does 'A' signifies in BEAM, which is an electronic spot platform launched by BSE?

- a) Across
- b) Aspirational
- c) Agriculture
- d) Automatic
- e) None of these

Q.86 Where has RBI decided to setup Automated Banknote Processing Centre (ABPC)?

- a) Jaipur, Rajasthan
- b) Lucknow, Uttar Pradesh
- c) Gandhinagar, Gujarat
- d) Kolkata, West Bengal
- e) None of these

Q.87 Which country signed MoU with Clean Ganga Mission to develop the sludge management framework in India?

- a) Iceland
- b) Denmark
- c) Switzerland
- d) Norway
- e) None of these

Q.88 Who among the following released 'Vision 2035: Public Health Surveillance in India'?

- a) Press Information Bureau
- b) NITI Aayog
- c) National Development Council
- d) National Disaster Management Authority
- e) None of these

Q.89 Who among the following is awarded Champion of the Earth Lifetime Achievement Award 2020?

- a) Prof. Robert D Bullard
- b) Frank Bainimarama
- c) Nemonte Nenquimo
- d) Mindy Lubber
- e) None of these

Q.90 As per CRISIL, India's GDP to contract ____% in FY 21?

- a) 10.7%
- b) 9.7%
- c) 7.7%
- d) 8.7%

- e) None of these

Q.91 Who among the following is appointed to head the newly formed Corporation Finance Investigation Department (CFID) of SEBI?

- a) G. Mahalingam
- b) Nagendraa Parakh
- c) SK Mohanty
- d) Ananta Barua
- e) None of these

Q.92 Who among the following launched '#GotYouCovered' Campaign?

- a) Exide Life Insurance
- b) TATA AIA Life Insurance
- c) SBI Life Insurance
- d) Bharti AXA Life Insurance Company
- e) None of these

Q.93 What is the rank of India in Human Development Index 2020?

- a) 84th
- b) 115th
- c) 131st
- d) 63rd
- e) None of these



Q.94 Which country topped in Human Development Index 2020?

- a) Norway
- b) Switzerland
- c) Ireland
- d) Hong Kong
- e) None of these

Q.95 Which state launched YSR free Crop Insurance Scheme?

- a) Tamil Nadu
- b) Telangana
- c) Andhra Pradesh
- d) Kerala
- e) None of these

Q.96 Who among the following chaired 23rd Financial Stability and Development Council (FSDC) meet?

- a) Amitabh Kant
- b) Nirmala Sitharaman

- c) PM Narendra Modi
- d) Ravi Shankar Prasad
- e) None of these

Q.97 Who among the following unveiled and launched the 'DakPay' mobile phone app by IPPB and Dept. of Posts?

- a) Ravi Shankar Prasad
- b) Ajay Prakash Sawhney
- c) Nirmala Sitharaman
- d) Piyush Goyal
- e) None of these

Q.98 Who among the following partnered with InCity RailYatri to offer the travel cover of Rs 5 lakhs along with travel ticket?

- a) HDFC Ergo
- b) Royal Sundaram General Insurance
- c) Oriental Insurance Company
- d) SBI General Insurance
- e) None of these

Q.99 The SBI Ecowrap has forecasted that India's GDP to contract ___% in FY 2021?

- a) 8.4%
- b) 9.4%
- c) 7.4%
- d) 10.4%
- e) None of these

Q.100 Who among the following released the book titled as 'The Shaurya Unbound-Tales of Valour of the Central Reserve Police Force'?

- a) Ravi Shankar Prasad
- b) Bhagat Singh Koshyari
- c) Om Birla
- d) Arvind Kejriwal
- e) None of these

Q.101 Who among the following topped the Forbes 2020 Highest-Paid Celebrity?

- a) Kanye West
- b) Kylie Jenner
- c) Lionel Messi
- d) Roger Federer
- e) None of these

Q.102 Who among the following signed \$1,000 million loan agreement to support India in the post-COVID-19 era?

- a) New Development Bank
- b) Asian Development Bank
- c) Organisation for Economic Co-operation and Development
- d) European Bank for Reconstruction and Development
- e) None of these

Q.103 Who among the following represented in the virtual summit between India and Bangladesh?

- a) PM Narendra Modi
- b) S Jaishankar
- c) Harsh Vardhan Shringla
- d) Vikram Kumar Doraiswam
- e) None of these

Q.104 Vidyut Mohan, awarded with Young Champions of the Earth Awards 2020 for his contribution to which of the following efforts?

- a) AI technology to recycle plastic waste
- b) Construction materials from recycled plastic waste and sand
- c) Roof Water Harvesting
- d) Harvesting value from agri waste
- e) None of these

Q.105 Who among the following partnered to offer training about digital tools to fill-up the digital skills gap in auto dealership sector of India?

- a) ASDC and TCS
- b) FADA, IIT Bombay and Infosys
- c) ASDC, FADA and Google
- d) TATA Motors and Google
- e) None of these

Q.106 Nana Akufo Addo, is appointed as President of which country?

- a) Nigeria
- b) Mali
- c) Kenya
- d) Ghana
- e) None of these

Q.107 When is International Migrants Day marked?

- a) 17th Dec
- b) 18th Dec

- c) 19th Dec
- d) 20th Dec
- e) None of these

Q.108 In which state/UT 'Losar' Festival celebrated?

- a) Ladakh
- b) Jammu and Kashmir
- c) Tamil Nadu
- d) Kerala
- e) None of these

Q.109 What is the rank of India in Human Freedom Index 2020?

- a) 95th
- b) 122nd
- c) 111th
- d) 77th
- e) None of these

Q.110 Which country topped in Human Freedom Index 2020?

- a) New Zealand
- b) Switzerland
- c) USA
- d) Hong Kong
- e) None of these



Q.111 India signed MoU with which country to have Technology Cooperation in Road Infrastructure Sector?

- a) Austria
- b) Sweden
- c) Japan
- d) France
- e) None of these

Q.112 Who among the following launched 'Pioneer Heritage Credit Card'?

- a) IDFC First Bank
- b) IndusInd Bank
- c) Kotak Mahindra Bank
- d) Yes Bank
- e) None of these

Q.113 Which edition of IND-INDO CORPAT naval exercise was held between the Indian Navy and Indonesian Navy?

- a) 30th
- b) 25th
- c) 20th
- d) 35th
- e) None of these

Q.114 Who among the following awarded as Best FIFA Men's Player 2020?

- a) Cristiano Ronaldo
- b) Lionel Messi
- c) Robert Lewandowski
- d) Neymar
- e) None of these

Q.115 Which state launched 'Pareshram' Portal?

- a) Bihar
- b) Uttar Pradesh
- c) Tamil Nadu
- d) Odisha
- e) None of these

Q.116 GOI and ADB signed 4.21 million dollar Project Readiness Financing (PRF) facility for which of the following northeastern state?

- a) Tripura
- b) Sikkim
- c) Assam
- d) Arunachal Pradesh
- e) None of these

Q.117 Where was India's first Centre of Excellence (CoE) for skill development in power sector inaugurated by Union Minister RK Singh?

- a) Madhya Pradesh
- b) Uttar Pradesh
- c) Haryana
- d) Punjab
- e) None of these

Q.118 Vice president virtually inaugurated 12th GRIHA Summit 2020, what does 'G' signifies in GRIHA?

- a) Global
- b) Green

- c) Gujarat
- d) Golden
- e) None of these

Q.119 What was the theme for 5th Global Technology Summit 2020?

- a) 'Go for Advanced Technologies'
- b) 'Technology to combat pandemics'
- c) 'Geopolitics of Technology'
- d) 'Explore Technology in Economy'
- e) None of these

Q.120 India Grid Trust partnered with whom to digitally transform the critically powered infrastructure through AI?

- a) Infosys
- b) Wipro
- c) IBM
- d) Adobe
- e) None of these

Q.121 Who among the following addressed 6th India-Japan Samvad conference?

- a) Vice President Venkaiah Naidu
- b) Prime Minister Narendra Modi
- c) Smriti Irani
- d) Prahlaad Singh Patel
- e) None of these



Q.122 Who among the following signed loan agreement of \$300 million with GOI to improve rural power distribution networks in Uttar Pradesh?

- a) World Bank
- b) New Development Bank
- c) Asian Development Bank
- d) International Bank for Reconstruction and Development
- e) None of these

Q.123 Which state launched 'Varasat' Campaign?

- a) Rajasthan
- b) Maharashtra
- c) Bihar
- d) Uttar Pradesh
- e) None of these

Q.124 MG Vaidya, who passed away recently, belonged to which profession?

- a) Economist
- b) Physician
- c) Environmentalist
- d) Journalist
- e) None of these

Q.125 What is the rank of India in Ease of Doing Business 2020?

- a) 98th
- b) 52nd
- c) 63rd
- d) 79th
- e) None of these

Q.126 Who among the following to offer loan to construct Lower Kopili Hydroelectric Power (LKHEP) plant in Central Assam, India?

- a) World Bank
- b) New Development Bank
- c) Asian Development Bank
- d) International Bank for Reconstruction and Development
- e) None of these

Q.127 Who among the following signed MoU with Indian National Centre for Ocean Information Services (INCOIS)?

- a) Indian Coast Guard
- b) Indian Navy
- c) DRDO
- d) IORA
- e) None of these

Q.128 Which country held the chairmanship of 20th IORA Council of ministers meet?

- a) United Arab Emirates
- b) Yemen
- c) Malaysia
- d) France
- e) None of these

Q.129 Which of the following games are newly introduced in Khelo India Youth Games 2021 by Sports ministry?

- a) Kalaripayattu
- b) Gatka

- c) Mallakhamba
- d) Thang-Ta
- e) All of the above

Q.130 With which country India adopted 'Joint Vision for Peace, Prosperity and People'?

- a) Vietnam
- b) Thailand
- c) Singapore
- d) Indonesia
- e) None of these

Q.131 To which of the following union territory, SEHAT Scheme will be launched by PM Modi on 26th Dec 2020?

- a) Dadar and Nagar Haveli
- b) Jammu and Kashmir
- c) Puducherry
- d) Delhi
- e) None of these

Q.132 Who among the following in partnership with NPCI launched 'RuPay Select' contactless debit card?

- a) Union Bank of India
- b) Central Bank of India
- c) Bank of Baroda
- d) Indian Bank
- e) None of these



Q.133 As per NCAER, India's GDP to contract ____% for FY 2020-21?

- a) 9.3%
- b) 10.3%
- c) 8.3%
- d) 7.3%
- e) None of these

Q.134 What is the name of an online platform launched by ICICI Bank which offers facilities to foreign companies to do businesses in India?

- a) Direct India
- b) Business in India
- c) Infinite India
- d) Empower India
- e) None of these

Q.135 In which northeastern state was 8th North East Festival 2020 held?

- a) Arunachal Pradesh
- b) Assam
- c) Mizoram
- d) Manipur
- e) None of these

Q.136 Which bank signed MoU with Indian Navy and Indian Coast Guard?

- a) Federal Bank
- b) Bank of Baroda
- c) State Bank of India
- d) HDFC Bank
- e) None of these

Q.137 What amount of loan pact was signed between GOI and World Bank to develop Green National Highway Corridors Project?

- a) \$400 million
- b) \$500 million
- c) \$300 million
- d) \$600 million
- e) None of these

Q.138 Which state government to establish Gender Data Hub in collaboration with UN Women?

- a) Tamil Nadu
- b) Maharashtra
- c) Gujarat
- d) Kerala
- e) None of these

Q.139 Who among the following offered a loan amount of \$40 million to Northern Arc Capital Ltd (NACL)?

- a) New Development Bank
- b) Asian Development Bank
- c) World Bank
- d) Bank of America
- e) None of these

Q.140 Who among the following appointed as President of ASSOCHAM?

- a) Sumant Sinha
- b) Balaji Srivastav
- c) Ranvir Singh Krishna
- d) Vineet Agrawal

e) None of these

Q.141 When is National Consumer Rights Day marked?

- a) 18th Nov 2020
- b) 10th Dec 2020
- c) 24th Dec 2020
- d) 5th Nov 2020
- e) None of these

Q.142 Which of the following media units are merged under the National Film Development Corporation (NFDC) platform?

- a) Central Board of Film Certification and Directorate of Film Festivals
- b) Satyajit Ray Film and Television Institute and Films Division
- c) National Film Archives of India and Indian Institute of Mass Communication
- d) Children's Film Society and Films Division
- e) None of these

Q.143 With whom did Telangana government signed MoU to offer digitization skills and access to technology to MSMEs of the state?

- a) Cognizant
- b) HCL Technologies
- c) SAP India
- d) KPIT Technologies
- e) None of these



Q.144 With whom National Mineral Development Corporation signed MoU to conduct exploration activities in mutually agreed projects of iron ore, gold, coal, diamonds and other minerals?

- a) Mineral Exploration Corporation Ltd (MECL)
- b) Coal India
- c) SAIL
- d) NALCO
- e) None of these

Q.145 Who among the following launched the DGNCC Digital Forum?

- a) Rajnath Singh
- b) Dr G Satheesh Reddy
- c) Dr. Ajay Kumar
- d) Ajit Doval
- e) None of these

Q.146 Which state government launched FRUITS portal to display the land details of farmers and which bank will be managing the portal?

- a) Gujarat gov. and Bank of Baroda
- b) Maharashtra gov. and SBI
- c) West Bengal gov. and UCO Bank
- d) Karnataka gov. and Canara Bank
- e) None of these

Q.147 ISRO signed MoU with which institute to setup Regional Academic Centre for Space (RAC-S)?

- a) IIT Roorkee
- b) IIM Ahmedabad
- c) IIT Banaras Hindu University
- d) IIM Kozhikode
- e) None of these

Q.148 Which of the following organisation to invest USD 54 million in the equity of NIIF to conduct infrastructure projects in India?

- a) United States Agency for International Development (USAID)
- b) United States International Development Finance Corporation (DFC)
- c) Asian Infrastructure Investment Bank (AIIB)
- d) Asian Development Bank (ADB)
- e) None of these

Q.149 Recently India signed a pact with Japan to boost which of the following sector?

- a) Steel
- b) Space
- c) Logistics
- d) Education
- e) None of these

Q.150 Florin Citu, is appointed as PM of which country?

- a) Bulgaria
- b) Hungary
- c) Romania
- d) Slovakia
- e) None of these

Q.151 India's GDP to contract ____% in FY 2020-21, as per Ind-Ra?

- a) 10.8%
- b) 9.8%
- c) 8.8%

- d) 7.8%
- e) None of these

Q.152 Which organisation launched 'DigiBoxx' cloud storage platform?

- a) IIT Bombay
- b) NITI Aayog
- c) Ministry of Electronics and Information Technology
- d) TCS
- e) None of these

Q.153 Which financial organisation topped in BFSI Movers and Shakers 2020 report?

- a) HDFC Bank
- b) SBI
- c) ICICI Bank
- d) Bank of Baroda
- e) None of these

Q.154 Who among the following launched 'E-Sampada' web portal and a mobile app?

- a) Dr Jitendra Singh
- b) Hardeep Singh Puri
- c) Narendra Singh Tomar
- d) Ravi Shankar Prasad
- e) None of these



Q.155 Where was India's first driverless train inaugurated by PM Narendra Modi?

- a) Punjab
- b) New Delhi
- c) Madhya Pradesh
- d) Maharashtra
- e) None of these

Q.156 Who among the following inaugurated Agricultural Scientists Meet held at India International Science Festival (IISF) 2020?

- a) Kailash Choudhary
- b) Narendra Singh Tomar
- c) D V Sadananda Gowda
- d) Arjun Munda
- e) None of these

Q.157 Suresh Chandra Mohapatra is appointed as Chief Secretary of which Indian state?

- a) Maharashtra

- b) Odisha
- c) West Bengal
- d) Kerala
- e) None of these

Q.158 John Edrich, who passed away recently belonged to which sports?

- a) Tennis
- b) Cricket
- c) Football
- d) FI Race
- e) None of these

Q.159 Where was 51st Director General (DG) Level Border Coordination Meet between India's BSF and Border Guard Bangladesh (BGB) held?

- a) Nagpur, Maharashtra
- b) Ahmedabad, Gujarat
- c) Bengaluru, Karnataka
- d) Guwahati, Assam
- e) None of these

Q.160 Which of the following state launched 'PR Insight' mobile app and web portal?

- a) Punjab
- b) Haryana
- c) Rajasthan
- d) Madhya Pradesh
- e) None of these

Q.161 Who among the following launched the 'Water Quality Testing Innovation Challenge'?

- a) DPIIT and IIIT Lucknow
- b) National Jal Jeevan Mission and NITI Aayog
- c) DPIIT and National Jal Jeevan Mission
- d) National Mission for Clean Ganga and IIM Ahmedabad
- e) None of these

Q.162 What is the rank of India in 'Nature Index 2020 Artificial Intelligence' under the category of most number of publications in AI from 2015-2019?

- a) 10th
- b) 7th
- c) 5th
- d) 3rd
- e) None of these

Q.163 Which state to setup India's largest Hockey stadium?

- a) Assam
- b) Maharashtra
- c) Odisha
- d) Andhra Pradesh
- e) None of these

Q.164 Recently India held PASSEX 2020 Exercise in the South China Sea with which country?

- a) Vietnam
- b) Australia
- c) USA
- d) Malaysia
- e) None of these

Q.165 Which country topped in 12th World Economic League Table 2021 and has become the largest economy?

- a) China
- b) Japan
- c) USA
- d) United Kingdom
- e) None of these

Q.166 In which state PM Modi inaugurated the New Khurja- New Bhaupur section of Eastern Dedicated Freight Corridor?

- a) Gujarat
- b) Maharashtra
- c) Uttarakhand
- d) Uttar Pradesh
- e) None of these

Q.167 Who among the following won ICC Spirit of Cricket Award of the Decade in ICC Awards of the Decade 2011-2020?

- a) MS Dhoni
- b) Virat Kohli
- c) Kyle Coetzer
- d) Rashid Khan
- e) None of these

Q.168 With which organisation, Tips Music entered into an agreement?

- a) Netflix
- b) Twitter

- c) Facebook
- d) LinkedIn
- e) None of these

Q.169 Which country launched Yaogan 33R, remote sensing satellite?

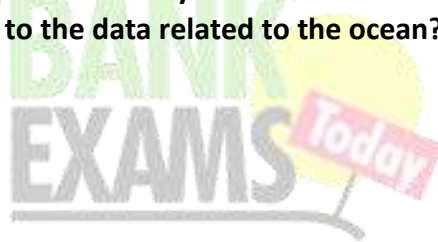
- a) Malaysia
- b) Japan
- c) China
- d) Russia
- e) None of these

Q.170 With whom AU Small Finance Bank Ltd partnered to offer insurance solutions to its customers?

- a) Star Health and Allied Insurance
- b) ICICI Prudential Life Insurance
- c) Aegon Life Insurance
- d) TATA AIA Life insurance
- e) None of these

Q.171 What is the name of the app launched by Indian National Centre for Ocean Information System (INCOIS) which is a one-stop solution to the data related to the ocean?

- a) Ocean Data
- b) Digital Ocean
- c) Access to Ocean
- d) Both a and b
- e) None of the above



Q.172 Who among the following laid the foundation stone for various developmental projects in Diu Town?

- a) President Ram Nath Kovind
- b) Prime Minister Narendra Modi
- c) Union Minister Nitin Gadkari
- d) Union Minister Narendra Singh Tomar
- e) None of these

Q.173 Which is the 1st Bank to partner Google Pay to allow digital issuing of FASTag?

- a) HDFC Bank
- b) Axis Bank
- c) ICICI Bank
- d) Yes Bank
- e) None of these

Q.174 Who among the following inaugurated India Meteorological Department (IMD) Centre at Leh in Ladakh?

- a) Rajnath Singh
- b) Radha Krishna Mathur
- c) Dr Harsh Vardhan
- d) Bipin Rawat
- e) None of these

Q.175 Which organisation to acquire 9.09% stake in Myclassboard Educational Solutions Pvt Ltd?

- a) Infosys
- b) Byju's
- c) Adobe
- d) ICICI Bank
- e) None of these

Q.176 In partnership with whom the UK based Cashaa launched the World's First Crypto Bank named as 'Unicas'?

- a) United Multistate Credit Co-operative Society Ltd
- b) Money Plant Credit Co-operative Society Ltd
- c) Citizen Credit Co-operative Bank
- d) Sahayog Co-operative Credit Society Ltd
- e) None of these

Q.177 As per the RBI's working paper authored by Harendra Kumar Behera and Michael Debabrata Patra, the Inflation rate of ____% is appropriate for India?

- a) 3.7%
- b) 4.2%
- c) 3%
- d) 4%
- e) None of these

Q.178 Who among the following is nominated as the board member of Global Alliance for Vaccines and Immunisation (GAVI)?

- a) Adar Poonawala
- b) Prime Minister Narendra Modi
- c) Dr Harsh Vardhan
- d) Rajesh Bhushan
- e) None of these

Q.179 With which country India signed MoU to have cooperation in the peaceful uses of outer space?

- a) Bhutan

- b) Brunei
- c) Liberia
- d) Sri Lanka
- e) None of these

Q.180 With which institute has Common Services Center (CSC) joined hands to improve the ability of design and innovation among the Village Level Entrepreneurs (VLEs)?

- a) IIT Guwahati
- b) IIT Kanpur
- c) IIT Delhi
- d) IIT Bombay
- e) None of these

Q.181 In which state was India's first Pollinator Park inaugurated?

- a) Uttar Pradesh
- b) Karnataka
- c) Uttarakhand
- d) Maharashtra
- e) None of these

ANSWERS: DECEMBER 2020

Ans.1 (C) The 4th NSA Level Meet on Trilateral Maritime Security Cooperation was held between India, Sri Lanka and the Maldives. The Indian side was represented by Ajit Doval, National Security Adviser.

Ans.2 (A) As per the latest report of US Air Quality Index, Lahore is marked at most polluted cities in the world. As per the report, particulate matter (PM) rating of Lahore was 423.

Ans.3 (C) He is appointed as the Ambassador of the British Academy of Film and Television Arts (BAFTA)'s initiative called 'BAFTA Breakthrough India 2020-21'.

Ans.4 (A) As per the data, Singapore has become the top source of FDI by investing Rs 62,084 crores (USD 8.30 billion). The second source of FDI is marked by the USA which has invested Rs 53,266 crores (USD 7.12 billion) in India.

Ans.5 (B) He won the 2020 Bahrain Grand Prix. The second and third position is secured by Max Verstappen and Alexander Albon respectively.

Ans.6 (D) The Government of Punjab signed MoU with International Digital Health-Artificial Intelligence Research Collaborative (I-DAIR). They have signed MoU to develop digital technologies and infrastructures in the health sector.

Ans.7 (C) The summit was participated by Prime Ministers of SCO member states and Ministers and representatives of Observer states and a special guest from Turkmenistan via video conference.

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Ans.8 (D) Quacquarelli Symonds (QS), which is the global higher education think-tank, has released QS Asia University Rankings 2021. The ranking list is topped by National University of Singapore (NUS) for the third consecutive year.

Ans.9 (C) She is appointed as Chairperson of National Dairy Development Board (NDDB). She has replaced Dilip Rath.

Ans.10 (E) The Small Industries Development Bank of India (SIDBI) has partnered with India SME Asset Reconstruction Company (ISARC).

Ans.11 (A) National Pollution Control Day is marked on 2nd December.

Ans.12 (A) The BrahMos supersonic cruise missile is developed by BrahMos Aerospace Pvt Ltd. It is the joint venture of India and Russia. The anti-ship version of the BrahMos supersonic cruise missile has a maximum speed of 3450 kmph.

Ans.13 (C) Chief Minister of Goa launched the One-time settlement scheme. The scheme is basically a welfare scheme from the Electricity Department.

Ans.14 (D) The Union Minister of Tribal Affairs, Arjun Munda launched the first-ever virtual edition Aadi Mahotsav. This year's festival will be conducted in three phases of states like Madhya Pradesh (1st to 10th Dec 2020), Gujarat (11th to 20th Dec 2020) and West Bengal (21st to 30th Dec 2020).

Ans.15 (B) As per the index, India is ranked at 8th position with Most Affected Country in the world due to terrorism in 2019. The score of India is 7.353.

Ans.16 (D) The Reserve Bank of India has issued an order to India's private sector bank, HDFC Bank in regards to incidents of outages in the internet and mobile banking and payment utilities of the lender over the last 2 years.

Ans.17 (A) International Day for Disabilities is marked on 3rd December.

Ans.18 (D) Paytm has entered into a partnership with Suryoday Small Finance Bank (SFB) Ltd with an aim to empower MSMEs with instant digital loans.

Ans.19 (C) The 20th edition of Sri Lanka Economic Summit (SLES) was held and a keynote address at its inauguration ceremony was delivered by Union Minister for Finance & Corporate Affairs, Nirmala Sitharaman.

Ans.20 (A) The Asian Development Bank (ADB) and the GOI has signed a loan agreement to improve financial management procedures and operational efficiencies in West Bengal.

Ans.21 (A) The meeting was co-chaired by Minister of State for External Affairs, V. Muraleedharan and Minister of Foreign Affairs, International Business and International Cooperation of Suriname, Albert R. Ramdin.

Ans.22 (B) The reverse repo rate under the LAF is also unchanged at 3.35%. The Marginal Standing Facility (MSF) rate and Bank Rate is also kept unchanged at 4.25%.

Ans.23 (D) It is topped by Reliance Industries Ltd. (RIL). The second, third position and fourth position are ranked by Indian Oil Corporation (IOL), Oil and Natural Gas Corporation (ONGC) and State Bank of India respectively.

Ans.24 (A) India and the United States of America has entered into MoU to enhance cooperation in Intellectual Property (IP). Under this MoU, both the nations will be drafting a work plan to deepen IP Cooperation.

Ans.25 (D) The PASSEX (Passage) Exercise 2020 was held between the Indian Navy and Russian Federation Navy. The PASSEX exercise was held in the Eastern Indian Ocean Region.

Ans.26 (C) The 9th edition of International Sand Art Festival and 31st edition of Konark Festival was held in Odisha.

Ans.27 (B) The Karnataka Regional Office of NABARD has signed MoU with SBI to take up intervention projects in Karnataka. Both NABARD and SBI will provide finance facility for watershed development projects and tribal development projects.

Ans.28 (D) It is topped by Roshni Nadar (Chairperson of HCL Technologies). The second and third rank is attained by Kiran Mazumdar Shaw (Biocon) and Leena Gandhi Tewari (USV) respectively.

Ans.29 (B) The Agricultural and Processed Food Products Export Development Authority (APEDA) has signed MoU with National Bank for Agriculture and Rural Development (NABARD).

Ans.30 (B) PayNearby Technologies Pvt Ltd. In partnership with Yes Bank and NPCI launched the 'PayNearby Shopping Card'. The 'PayNearby Shopping Card' is powered by RuPay and is launched to offer benefits to the e-commerce industry.

Ans.31 (C) The 7th edition of IEF-IGU (International Energy Forum- International Gas Union) Ministerial Gas Forum was held in Kuala Lumpur, Malaysia. The forum was hosted by Malaysia.

Ans.32 (A) The 'Axis Bank Rupifi Business Credit Card' is launched by Axis Bank in partnership with Rupifi and Visa. It is launched for the MSME sector and is termed as the contactless co-branded credit card.

Ans.33 (B) It topped the list of best police stations in India. It is in Manipur.

Ans.34 (B) For this purpose, it has signed a pact with New Space India Limited (NSIL). Both NSIL and Pixxel will work to enhance utilisation and maximise the benefits of space assets for India.

Ans.35 (B) The Asian Development Bank has approved a loan to upgrade the existing power distribution system in Bengaluru, Karnataka. In this regards, ADB has approved the loan amount of \$190 million.

Ans.36 (A) India was represented by Minister of External Affairs, S Jaishankar and Mongolia was represented by L Oyun-Erdene, Chief Cabinet Secretary of the nation. Both the dignitaries expressed their satisfaction for the arrangement of special flights between the two nations.

Ans.37 (C) He is appointed as the Brand Ambassador for Horlicks Protein Plus by HUL.

Ans.38 (C) International Civil Aviation Day is observed on 7th December.

Ans.39 (D) ICICI Bank has come up with an app called 'iMobile Pay'. The 'iMobile Pay' is developed to offer payments and banking services to customers of any bank.

Ans.40 (D) Prime Minister Narendra Modi virtually addressed the IIT 2020 Global Summit. The theme for IIT 2020 Global Summit was: 'The Future is Now'.

Ans.41 (A) The Kotak Mahindra Asset Management Company (Kotak Mutual Fund) launched Kotak International REIT (Real Estate Investment Trust) Fund of Funds. It is termed as India's first REIT Mutual Fund.

Ans.42 (A) He is appointed as President of Federation of Indian Chambers of Commerce and Industry (FICCI). He has replaced Sangita Reddy.

Ans.43 (A) He won the 2020 Sakhir Grand Prix. The second rank is marked by Estban Ocon (Renault-France) and the third rank is marked by Lance Stroll (Racing point BWT Mercedes-Canada).

Ans.44 (A) The Urban Governance Index is released by Praja Foundation. The index is topped by Odisha with a score of 56.86%.

Ans.45 (B) Prime Minister Narendra Modi virtually inaugurated the construction work of Agra Metro Project, Uttar Pradesh. This project is comprised of 2 corridors having a total length of 29.4km.

Ans.46 (B) The New Climate Institute, Germanwatch and CAN (Climate Action Network) has released Global Climate Change Performance Index. India ranked 10th in this index with a score of 63.98.

Ans.47 (B) The Indian Renewable Energy Development Agency Ltd. (IREDA) has entered into an MoU with SJVN Limited for the purpose of green energy projects. IREDA will offer technical knowledge, technology transfer, and provide consultancy and research services to SJVN.

Ans.48 (C) The NTPC Ltd (National Thermal Power Corporation) entered into MoU with Indian Institute of Forest Management (IIFM), Bhopal. They have signed MoU for the implementation of Narmada Landscape Restoration Project.

Ans.49 (B) International Anti-Corruption Day is marked on 9th December.

Ans.50 (B) The National Backward Classes Finance & Development Corporation (NBCFDC) and National Scheduled Castes Finance and Development Corporation (NSFDC) has signed Memorandum of Agreements (MoAs) with Central Bank of India.

Ans.51 (C) The Asian Development Bank (ADB) has approved technical assistance for the advanced biofuel development in India. The ADB has approved a USD 2.5 million (about Rs 18 crore) in this regard.

Ans.52 (D) The Mastercard, ni-msme (National Institute for MSME) and Confederation of Indian Industry (CII) has collaborated to launch Digital Saksham. The Digital Saksham is basically a capacity-building initiative which creates awareness about the digitization of the MSME sector in India.

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Ans.53 (B) The 6th India-Japan ICT Joint Working Group meeting was held virtually. The meeting was held under both nation's ICT (Information and Communication Technology) objective.

Ans.54 (A) The top three holders of the Forbes 100 Most Powerful Women 2020 are: Angela Merkel (Chancellor, Germany) (First Rank), Christine Lagarde (President of European central Bank) (Second Rank) and Kamala Harris (Vice President, US) (Third Rank).

Ans.55 (D) Union Finance Minister, Nirmala Sitharaman is among the 100 most powerful women. She is ranked at 41st position in the list. Also, Kiran Mazumdar Shaw, Chairman of Biocon Limited is featured at 68th rank position in the list.

Ans.56 (A) The theme for World Human Rights Day 2020 was Recover Better-Stand Up for Human Rights.

Ans.57 (D) The 14th ADMM (ASEAN Defence Ministers Meet)-Plus Meeting was held virtually. The meet was hosted by Vietnam.

Ans.58 (C) 'Max Fit': It is having features like wellness assessment score, a reminder for medicine, daily health tips. It is also having wellness calculator for illnesses such as diabetes, heart diseases, stress, anxiety, etc.

Ans.59 (A) She is appointed as President of International Golf Federation (IGF). She has replaced Peter Dawson.

Ans.60 (A) As per ADB, India's GDP to contract by 8% in FY 2021. Earlier it has projected contraction at 9% for FY 2021.

Ans.61 (B) The Credit rating agency Fitch Ratings has revised India's GDP forecast for the fiscal year 2021. As per Fitch Ratings, India's GDP to contract 9.4% in FY 2020-21.

Ans.62 (B) The author of the book titled as 'Dharma: Decoding the Epics for a Meaningful Life' is Amish Tripathi.

Ans.63 (C) India and Uzbekistan has entered into nine agreements in a virtual summit held to discuss bilateral relations of both nations.

Ans.64 (A) The Ministry of Road Transport and Highways signed an MoU with the Federal Ministry of Climate Action, Environment, Energy, Mobility, Innovation and Technology of the Republic of Austria.

Ans.65 (B) The IndUS Entrepreneurs (TiE) Global summit 2020 (TGS 2020) was held virtual. Theme for TGS 2020: 'Entrepreneurship 360'.

Ans.66 (C) The SBI General Insurance partnered with Mahindra Insurance Brokers Ltd (MIBL). They have collaborated under Sajhedaari programme.

Ans.67 (B) The Federation of India Commerce and Industry (FICCI) declared the India Sport Awards, 2020.

Ans.68 (D) International Day of Neutrality is observed on 12th December.

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Ans.69 (B) RBL Bank Ltd and ICICI Prudential Life Insurance Ltd has signed bancassurance pact to offer the life insurance products of ICICI Prudential Life Insurance to the RBL Bank's customers.

Ans.70 (A) The Asian Development Bank has launched the Asia Pacific Vaccine Access Facility (APVAX). It is launched for developing countries who are the members of ADB.

Ans.71 (D) The APVAX is basically \$9 billion initiative which will help developing member nations of ADB to procure and deliver coronavirus vaccines.

Ans.72 (B) The India Energy Storage Alliance (IESA) has entered into a partnership with the United Nations Industrial Development Organization (UNIDO). They have collaborated to undertake innovations in Energy Storage sector in India.

Ans.73 (D) The Bharat Sanchar Nigam Limited (BSNL) partnered with Skylo to launch satellite-based Narrow Band Internet of Things network (NB-IoT) in India.

Ans.74 (C) The scheme aims to distribute 2.49 lakh sheep and goats to SC, ST women belonging to the age group between 45-60 years in order to improve their standard of living.

Ans.75 (B) It has become India's first Union Territory to become 100% organic. This is declared by the Ministry of Agriculture.

Ans.76 (D) The 5th edition of India Water Impact Summit was held virtually. The theme for the 5th IWIS was: Arth Ganga: River Conservation Synchronized Development.

Ans.77 (C) India and Qatar has decided to establish a task force on energy. The decision is taken to strengthen cooperation in the energy sector.

Ans.78 (D) The International Bharati Festival 2020 was virtually addressed by PM Narendra Modi. The festival was organised by Vanavil Cultural Centre, Chennai.

Ans.79 (B) PM Modi also inaugurated FICCI Annual Expo 2020, which commenced from 11th Dec 2020 and will continue throughout a year. Theme for FICCI's 93rd AGM: 'Inspired India'.

Ans.80 (C) It is won by Max Verstappen (Red Bull-Netherland). The second and third positions were won by Valtteri Bottas (Mercedes-Finland) and Lewis Hamilton (Mercedes-Great Britain) respectively.

Ans.81 (C) Aceware, a fintech company in partnership with ICICI Bank launched 'Ace Money Micro ATM service' in Kochi, Kerala. With the help of this facility, people will be able to withdraw the amount from their bank accounts from their home.

Ans.82 (D) Ola, the SoftBank backed mobility firm signed MoU with Government of Tamil Nadu. The MoU is signed to set up Ola's first factory in the state.

Ans.83 (C) The Indian Space Research Organisation (ISRO) will be launching CMS-01, which is the communication satellite. It will be launched on 17th Dec 2020 with the help of Polar Satellite Launch Vehicle (PSLV-C50).

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Ans.84 (D) The 9th edition of the Sustainable Mountain Development Summit was held in Dehradun, Uttarakhand. The summit was hosted by Sustainable Development Forum Uttaranchal and was organised by Indian Mountain Initiative.

Ans.85 (C) The Bombay Stock Exchange (BSE) launched 'BSE E-Agriculture Markets Ltd' (BEAM). BEAM is an electronic spot platform which is launched for agricultural commodities.

Ans.86 (A) Reserve Bank of India to set up an Automated Banknote Processing Centre (ABPC) in Jaipur, Rajasthan for the automated receipt, storage and dispatch of currency notes.

Ans.87 (D) The Norwegian Institute of Bioeconomy Research (NIBIO) has entered into MoU with Clean Ganga Mission (cGanga). The cGanga is a think-tank of the National Mission for Clean Ganga.

Ans.88 (B) The National Institution for Transforming India (NITI) Aayog has published 'Vision 2035: Public Health Surveillance in India'. This white paper is developed by NITI Aayog and the University of Manitoba, Winnipeg, Canada.

Ans.89 (A) The United Nations Environment Programme (UNEP) has announced the recipients of Champions of Earth Award 2020. Champion of the Earth Lifetime Achievement Award is Prof. Robert D Bullard.

Ans.90 (C) The Rating Agency, Credit Rating Information Services of India Limited (CRISIL) has projected a slower contraction in India's GDP. As per CRISIL, India's GDP to contract 7.7% in FY 21.

Ans.91 (B) He is appointed to head the newly formed department called as Corporation Finance Investigation Department (CFID) setup by SEBI (Securities and Exchange Board of India). The department is set up to check promoter frauds.

Ans.92 (D) It is launched by Bharti AXA Life Insurance Company in partnership with Primero Skills and Training Pvt Ltd. The campaign is launched to appreciate frontline health workers who are working to protect and take care of people in this COVID-19 pandemic situation.

Ans.93 (C) India stood at the rank position of 131st among 189 countries. India's score in this index is 0.640.

Ans.94 (A) The index is topped by Norway. The second and third ranks are secured by Ireland and Switzerland respectively.

Ans.95 (C) The Government of Andhra Pradesh launched YSR free Crop Insurance Scheme for farmers. The scheme is meant for those farmers who lost their crops during Kharif 2019.

Ans.96 (B) The 23rd meeting of the Financial Stability and Development Council (FSDC) was chaired by Union Finance Minister Nirmala Sitharaman. The meet was held to review macroeconomic developments and to discuss the issues related to global and national financial stability.

Ans.97 (A) The Department of Posts (DoP) and India Post Payments Bank (IPPB) together launched 'DakPay', which is a new digital payment app. 'DakPay' was launched by Union Minister for Communications, Electronics & IT and Law & Justice, Ravi Shankar Prasad.

Ans.98 (D) The SBI General Insurance has entered into a partnership with IntrCity RailYatri. They have partnered to offer domestic travel insurance to bus customers who travel through IntrCity RailYatri.

Ans.99 (C) The SBI Ecowrap has forecasted that India's GDP to contract 7.4% in FY 2021. Earlier it had projected GDP of India to contract at 10.9%.

Ans.100 (C) The book titled as 'The Shaurya Unbound-Tales of Valour of the Central Reserve Police Force' is Om Birla.

Ans.101 (B) The list is topped by Kylie Jenner. She has an earning of USD 590 million. The second and third position is marked by Kanye West and Roger Federer respectively.

Ans.102 (A) The Indian Government has signed a loan agreement with the New Development Bank (NDB) for the purpose to support the Indian economy to recover from COVID-19 pandemic situation.

Ans.103 (A) India and Bangladesh held a virtual summit which was led by PM Narendra Modi and PM of Bangladesh Sheikh Hasina. The summit was held to discuss bilateral relations between both nations and to strengthen cooperation in post COVID era.

Ans.104 (D) The United Nations Environment Programme (UNEP) announced the awards for Young Champions of the Earth Awards 2020. Vidyut Mohan, awarded with Young Champions of the Earth Awards 2020 for his contribution to Harvesting value from agri waste efforts.

Ans.105 (C) The Federation of Automobile Dealers Association (FADA) and Automotive Skills Development Council (ASDC) jointed hands with Google India.

Ans.106 (D) He has won the presidential election of Ghana for the second term.

Ans.107 (B) International Migrants Day is marked on 18th December.

Ans.108 (A) It was celebrated by Ladakh Buddhist Association to observe the beginning of Ladakhi New Year.

Ans.109 (C) The index is the worldwide ranking of civil, economic and personal freedom. As per the index, India is ranked at 111th position among 162 countries.

Ans.110 (A) The first rank is marked by New Zealand. The second and third position is marked by Switzerland and Hong Kong respectively.

Ans.111 (A) India and Austria has entered into MoU to have Technology Cooperation in Road Infrastructure Sector. This MoU will help to increase trade and regional integration between both nations.

Ans.112 (B) The IndusInd Bank partnered with Mastercard to launch its first metal credit card named 'Pioneer Heritage Credit Card'. The card offers best-in-class features and privileges like travel, wellness, lifestyle etc.

Ans.113 (D) The Indian Navy and Indonesian Navy held the 35th edition of India-Indonesia Coordinated Patrol (IND-INDO CORPAT) exercise. The 35th IND-INDO CORPAT will help the Indian Navy to consolidate interoperability and develop strong coordination across Indo Pacific.

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Ans.114 (C) He is awarded as the Best FIFA Men's Player 2020.

Ans.115 (D) It is launched by the Odisha Government with the aim to have 'Ease in Doing Business' in the state. The portal will offer 52 types of services.

Ans.116 (A) The Indian Government and the Asian Development Bank (ADB) have entered into a partnership of 4.21 million dollar Project Readiness Financing (PRF) facility in Tripura.

Ans.117 (C) The Union Minister of State for Skill Development and Entrepreneurship (MSDE), RK Singh launched India's first Centre of Excellence (CoE) in order to have the skill development in the power sector. It was launched at the campus of National Institute of Solar Energy (NIS), Gurugram, Haryana.

Ans.118 (B) The GRIHA signifies Green Rating for Integrated Habitat Assessment. The theme for 12th GRIHA Summit 2020: Rejuvenating Resilient Habitats.

Ans.119 (C) The summit was organised by Ministry of External Affairs and Carnegie India. The theme for 5th Global Technology Summit 2020: 'Geopolitics of Technology'.

Ans.120 (C) India Grid Trust partnered with IBM to form an asset management platform which will be enabled by Artificial Intelligence (AI) Technology. This partnership will help to digitally transform the critically powered infrastructure.

Ans.121 (B) The 6th India-Japan Samvad conference was virtually addressed by PM Narendra Modi. While addressing the conference, PM Modi proposed to form a library of all Buddhist literature and scriptures in India.

Ans.122 (C) The Asian Development Bank (ADB) and Indian Government entered into a loan agreement with an aim to improve rural power distribution networks in Uttar Pradesh.

Ans.123 (D) The Uttar Pradesh Government launched a 'Varasat' Campaign. Basically, the 'Varasat' Campaign signifies natural succession campaign.

Ans.124 (D) He was the first official RSS Spokesperson and a veteran journalist.

Ans.125 (C) The World Bank has released the Ease of Doing Business 2020 report. As per the ranking, India stood at 63rd rank position with the score of 71.

Ans.126 (C) The Asian Development Bank (ADB) has sanctioned loan amount to construct Lower Kopili Hydroelectric Power (LKHEP) plant in Central Assam, India.

Ans.127 (B) The Indian Navy signed MoU with Indian National Centre for Ocean Information Services (INCOIS). They have entered into MoU to share ocean services, data and expertise in operational oceanography.

Ans.128 (A) The 20th Indian Ocean Rim Association (IORA) Council of Ministers (COM) Meeting was held virtually under the Chairmanship of the United Arab Emirates (UAE).

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Ans.129 (E) The Sports Ministry, GOI has included 4 new games named as Gatka (Originates from Punjab), Kalaripayattu (Originates from Kerala), Thang-Ta (Originates from Manipur) and Mallakhamba (Originates from Maharashtra and Madhya Pradesh) into Khelo India Youth Games 2021 which are to held in Haryana.

Ans.130 (A) The India-Vietnam Virtual Summit 2020 was held via video conferencing. Prime Minister Narendra Modi and Prime Minister of Vietnam, Nguyen Xuan Phuc jointly addressed the meet.

Ans.131 (B) Prime Minister Narendra Modi will be launching SEHAT, a health insurance scheme for the Union Territory of Jammu and Kashmir on 26th Dec 2020.

Ans.132 (B) The Central Bank of India entered into a partnership with NPCI (National Payments Corporation of India) 'RuPay Select'. The 'RuPay Select' is the contactless debit card which is the bank's one-of-its-kind health and wellness-focused card.

Ans.133 (D) The National Council of Applied Economic Research (NCAER) has projected India's GDP to contract 7.3% for the current fiscal year 2020-21.

Ans.134 (C) The ICICI Bank has come up with an online platform which will support the foreign companies to launch and expand their businesses in India. The name of the online platform is 'Infinite India'.

Ans.135 (B) It was held at Radisson Blu Hotel of Guwahati, Assam. This year fest was based on 'Growth Agenda for North East Post COVID-19'.

Ans.136 (B) The Bank of Baroda (BOB) has signed MoU with the Indian Navy and Indian Coast Guard. Through this MoU, BOB will be offering customized banking services along with a host of facilities to the account holders.

Ans.137 (B) The Green National Highway Corridors Project of GOI is to be developed in Himachal Pradesh, Andhra Pradesh, Rajasthan and Uttar Pradesh. For this purpose, the GOI has signed a loan agreement of \$500 million with World Bank.

Ans.138 (D) The government of Kerala has collaborated with UN women to establish the country's first gender data hub. For this purpose, the State government has signed MoU with UN Women.

Ans.139 (B) The Asian Development Bank (ADB) has signed a loan agreement with Northern Arc Capital Ltd (NACL). Therefore, ADB has offered a loan of \$40 million to NARC.

Ans.140 (D) He is appointed as President of ASSOCHAM (Associated Chambers of Commerce and Industry of India). He has replaced Niranjana Hiranandani.

Ans.141 (C) National Consumer Rights Day is marked on 24th December 2020.

Ans.142 (D) The Union Cabinet approved the merger of four of its media units with the National Film Development Corporation (NFDC). The 4 government-run film and media units merged are: (a) Directorate of Film Festivals (b) Films Division (c) Children's Film Society (d) National Film Archives of India.

Ans.143 (C) The Telangana government has signed MoU with SAP India. The MoU was signed to digitise and empower MSMEs of the state by empowering them with digital skills and cutting edge technologies.

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Ans.144 (A) The National Mineral Development Corporation (NMDC) signed MoU with Mineral Exploration Corporation Ltd (MECL).

Ans.145 (C) The Secretary to Defence, Dr Ajay Kumar launched the DGNCC Digital Forum. The DGNCC Digital Forum will be hosted by DGNCC website.

Ans.146 (D) It is launched by Karnataka Government. The portal is a project related to e-governance and is linked with BHOOI package of the state government to display the details of the land.

Ans.147 (C) The ISRO has entered into MoU with IIT Banaras Hindu University. The MoU is signed to build Regional Academic Centre for Space (RAC-S) at the campus of the institute.

Ans.148 (B) The United States International Development Finance Corporation (DFC) will be investing USD 54 million in India. The investment is done to support the development of critical infrastructure projects in India.

Ans.149 (A) India and Japan entered into MoU to enhance cooperation in the steel sector. The MoU was signed by the Ministry of Steel of GOI with Ministry of Economy, Trade and Industry of Japan's Government.

Ans.150 (C) He is appointed as Prime Minister of Romania.

Ans.151 (D) The India Rating and Research (Ind-Ra) has revised its estimation for India's GDP for the fiscal year 2020-21. As per Ind-Ra, India's GDP to contract 7.8% in the financial year of 2020-21.

Ans.152 (B) It is India's first digital asset management and storage platform which is launched by NITI Aayog. The cloud storage platform will allow 20GB of storage space and 100GB space per month at Rs 30.

Ans.153 (A) The report describes the top 100 banking, financial services and insurance (BFSI) companies. The report is topped by HDFC Bank. The second and third rank is secured by ICICI Bank and SBI.

Ans.154 (B) The Minister of State (IC) for Housing and Urban Affairs, Hardeep Singh Puri launched the 'E-Sampada' web portal and a mobile app. The E-Sampada is launched to serve a single platform to manage estate services of GOI.

Ans.155 (B) India's first driver-less train on Delhi Metro's Magenta Line was inaugurated by PM Narendra Modi. He also launched a fully operational National Common Mobility Card service on Airport Express Line.

Ans.156 (A) The Agricultural Scientists Meet was held at India International Science Festival (IISF) 2020. The meeting was inaugurated by Union Minister of State for Agriculture and Farmers' Welfare, Kailash Choudhary.

Ans.157 (B) He is appointed as Chief Secretary of Odisha. He has replaced Asit Kumar Tripathy.

Ans.158 (B) He was England's cricket player.

Ans.159 (D) The meet was held between India's Border Security Force (BSF) and Border Guard Bangladesh (BGB). It was held in Guwahati, Assam.

Ans.160 (A) The Government of Punjab launched Mobile Application and web portal called 'PR Insight'. It will work coordinately in response to the feedback from the people on government policies and schemes.

Ans.161 (C) The Department of Promotion of Industry and Internal Trade (DPIIT) in partnership with National Jal Jeevan Mission launched the 'Water Quality Testing Innovation Challenge'.

Ans.162 (D) India stood at rank 3rd among 25 countries with most publications on AI technology from 2015-2019. India has published 91,563 AI publications during 2015-2019. The list is topped by China followed by the USA at 2nd position.

Ans.163 (C) India's largest Hockey Stadium to be built in Rourkela city of Odisha. The stadium will be having a seating capacity of 20,000 and will be the part of International Hockey Federation (FIH).

Ans.164 (A) The Indian Navy and Vietnam People's Navy held PASSEX-2020 (Passage Exercise). The PASSEX-2020 was held in the South China Sea with an aim to improve maritime cooperation between both nations.

Ans.165 (C) The Centre for Economics and Business Research Ltd (CEBR) has released the 12th World Economic League Table 2021. The ranking is topped by the United States.

Ans.166 (D) Prime Minister Narendra Modi inaugurated New Khurja- New Bhaupur section of Eastern Dedicated Freight Corridor (EDFC). The New Khurja- New Bhaupur section of EDFC is 351 km long and is situated in Uttar Pradesh.

Ans.167 (A) The International Cricket Council (ICC) Awards of the Decade 2011-2020 were announced. ICC Spirit of Cricket Award of the Decade: MS Dhoni.

Ans.168 (C) The Tips Music announced the signing of an agreement with social media giant Facebook. They have signed a global music licensing deal.

Ans.169 (C) It is the name of a remote sensing satellite launched by China.

Ans.170 (B) The AU Small Finance Bank Ltd has entered into a partnership with ICICI Prudential Life Insurance. They have partnered to offer insurance solutions of ICICI Pru Life to the customers of AU SFB.

Ans.171 (B) The Digital Ocean app and platform is basically a set of applications which helps to organise and present heterogeneous oceanographic data by adopting geospatial technology.

Ans.172 (A) President of India Ram Nath Kovind visited Diu Town of Dadra and Nagar Haveli and Daman and Diu where he laid the foundation stone for various development projects.

Ans.173 (C) The ICICI Bank has collaborated with a digital payment solution, Google Pay to issue FASTag in a digital manner through UPI on payments app.

Ans.174 (C) The Union Minister of Health and Family Welfare, Science and Technology, Earth Sciences, Dr Harsh Vardhan inaugurated the India Meteorological Department (IMD) Centre at Leh in Ladakh.

Ans.175 (D) ICICI Bank to acquire 9.09% stake in Myclassboard Educational Solutions Pvt Ltd.

Ans.176 (A) The World's First Crypto Bank named as 'Unicas' was launched by Cashaa of the United Kingdom in partnership with United Multistate Credit Co-operative Society Ltd of India.

Ans.177 (D) The Reserve Bank of India (RBI) working paper is authored by Harendra Kumar Behera and Michael Debabrata Patra. The working paper describes that Inflation rate of 4% is appropriate for India.

Ans.178 (C) He is nominated as the board member of the Global Alliance for Vaccines and Immunisation (GAVI). He will succeed Myint Htwe, who is the Union Minister of Health and Sports of Myanmar. Dr Harsh Vardhan is appointed from 1st Jan 2021 to 31st Dec 2023.

Ans.179 (A) India and Bhutan has signed MoU to have cooperation in the peaceful uses of outer space.

Ans.180 (C) The Common Services Center (CSC) has entered into a partnership with IIT Delhi to improve the ability of design and innovation among the Village Level Entrepreneurs (VLEs) which are managed by CSCs in India.

Ans.181 (C) India's first Pollinator Park was inaugurated at Haldwani, Nainital district of Uttarakhand by Peter Smetacek who is a butterfly expert. The park will consume various pollinator species like honeybees, birds, butterflies.

