

SEBI GRADE A GK DIGEST

October 2022



CONTENTS

RBI Circulars: September 2022	2
Guidelines on Digital Lending	2
Definitions	2
Enabling Bharat Bill Payment System (BBPS) to process cross-border inbound Bill Payments	3
List of Appointments: September 2022	3
Awards and Honours: September 2022	5
List of Summits and Conferences: September 2022	5
List of MoUs Signed by India: September 2022	6
Banking & Financial Awareness Digest September 2022	7
India Records Double Digit Growth In Q1 FY23.....	7
Moody's Cuts India's Growth Forecast	7
IMF Approves a Loan to Sri Lanka	7
SEBI Issues Guidelines for Stock Brokers.....	8
RBI Issued Guidelines on Digital Banking	8
India overtakes U.K. to become fifth largest economy in the world	8
RBI to Digitize KCC	8
IndusInd and ADB Join Hands.....	9
NITI-BMZ Dialogue on Development Cooperation.....	9
28th Edition of the Status Report on India's External Debt	9
HDFC and Precision Biometric India to Test Retail Payment Products under the RBI	9
ESAF SFB's "Rainbow Savings Account"	10
BOI: 1st PSB To Go Live On TIN 2.0	10
Agribazaar's Kisan Safalta Card	10
LIC's New Pension Plus	10
Max Life's "Smart Flexi Protect Solution".....	11
Indian Railways' Revenue Shoots Up	11
RBI Sells USD 13 Billion.....	11

Inflation on a Surge	11
IIP Growth on a Fall	12
HDFC Issues India's First e-BG	12
Canara HSBC Life Insurance's "iSelect"	12
SBI Crosses Rs. 5 Trillion Market Cap	13
Mastercard's Lighthouse MASSIV	13
MoF's Guidelines to RRBs	13
LIC Cuts Its Stake in GSK Pharma	14
Reliance General Insurance partners with Paytm.....	14
RBI Allows BBPS to Process Cross-Border Inbound Remittances	14
CBDT Issues Revised Guidelines for Income Tax Offences	15
Gross Direct Tax Collections for FY23	15
Partnership Between SBI & Remitly for Secure and Easy Remittance to India.....	15
IBBI Amends Regulation.....	16
Singapore Central Bank- IFSCA India Sign Cooperation Agreement	16
Board of Trustees of PM CARES Fund	16
UPI Payments Through RuPay Debit Cards	16
Bharat Vidya: e-Learning Platform.....	17
First Auto Index Fund.....	17
Government Signs MoU to Expand SPARSH Initiative	17
Collaboration Between TerraPay and NIPL.....	18
Special Assistance to States for Capital Investment .	18
WAPCOS Files DRHP at SEBI for IPO Launch	18
UBI's Ethical Hacking Lab	19
World Bank and SIDBI Join Hands to Launch Fund Against Loan Default	19
BSE Gets a Nod from SEBI to Introduce EGR.....	19
RBI Monetary Policy Committee	20
BoB Launches "Khushiyan Ka Tyohar"	20

Banking One-Liners News	20
Monthly One-Liner GK Digest: September 2022	22
International News	22
National News	23
Banking	28
Index and Ranking	32
Reports	32
Appointments	33
Awards and Honours	34
Important Days	34
Mous Signed	35
Government Schemes	36
Defence	37
Science and Technology	38
Sports	39
Summits and Conferences	39
Vojana Magazine Summary: September 2022	40
TOPIC: J&K AND LADAKH	40
Counter-Terrorism Scenario in J&K	40
Dogri Literature	41
Kashmir Poetry and Mysticism	42
Where Sky is not the Limit	42
Fostering MSMEs and Artisans	42
Blooming Business of Lavender	43
Universal Health Coverage in J&K	44
Tryst with Cinematic Paradise	44
Sustainable Tourism	44
Education and Skilling	45
Vojana Magazine Quiz: September 2022	45
Kurukshetra Magazine Summary: September 2022 ...	48
Topic: Tribal Life and Culture	48
Tribal Development Strategies	48

Welfare of Tribes	49
Tribal Art and Culture	50
Changing Lives of North-Eastern Tribes	50
Reconsidering Indigenous Knowledge System	52
Tourism Potential in Tribal Regions	52
Education for Tribals	53
Kurukshetra Magazine Quiz: September 2022	53
Current Affairs Question Bank: September 2022	55

SEBI GRADE A GK DIGEST: OCTOBER 2022

RBI CIRCULARS: SEPTEMBER 2022

GUIDELINES ON DIGITAL LENDING

- These guidelines are applicable to digital lending extended by:
 - All Commercial Banks,
 - Primary (Urban) Co-operative Banks, State Co-operative Banks, District Central Co-operative Banks; and
 - Non-Banking Financial Companies (including Housing Finance Companies)

DEFINITIONS

- Annual Percentage Rate (APR):** APR is the effective annualised rate charged to the borrower of a digital loan. APR shall be based on an all-inclusive cost and margin including cost of funds, credit cost and operating cost, processing fee, verification charges, maintenance charges, etc., and exclude contingent charges like penal charges, late payment charges, etc.
- Cooling off/look-up period:** A cooling off/ look-up period is the time window as determined by the Board of the RE which shall be given to borrowers for exiting digital loans, in case a borrower decides not to continue with the loan.

- **Digital Lending:** A remote and automated lending process, largely by use of seamless digital technologies for customer acquisition, credit assessment, loan approval, disbursement, recovery, and associated customer service.
- **Digital Lending Apps/Platforms (DLAs):** Mobile and web-based applications with user interface that facilitate digital lending services. DLAs will include apps of the Regulated Entities (REs) as well as those operated by Lending Service Providers (LSPs) engaged by REs for extending any credit facilitation services in conformity with extant outsourcing guidelines issued by the Reserve Bank.
- **Lending Service Provider (LSP):** An agent of a Regulated Entity who carries out one or more of lender's functions or part thereof in customer acquisition, underwriting support, pricing support, servicing, monitoring, recovery of specific loan or loan portfolio on behalf of REs in conformity with extant outsourcing guidelines issued by the Reserve Bank.
- According to the guidelines, all loan disbursements/repayments are to be executed only between the bank accounts of the borrower and the regulated entity (RE). REs need to ensure that the disbursement is not made to a third-party account, including the accounts of loan service providers (LSPs) and their digital lending apps (DLAs).
 - Any fees or charges payable to the LSPs are to be paid directly by REs and must not be charged by LSP to the borrower directly. Any penal interest/charges levied on borrowers must be based on the outstanding amount of the loan. Penal charges are to be disclosed upfront on an annualised basis to borrowers in the key fact statement (KFS).
 - The all-inclusive cost of digital loans for the borrower is to be disclosed upfront by REs and REs to provide a KFS to the borrower before contract execution for all digital lending products.
 - REs have to prominently publish the list of their DLAs, and LSPs engaged by them on their website and they must ensure that these LSPs/DLAs engaged by them do not

store the personal information of borrowers, except some basic minimal data.

- LSP: Lending service provider
- DLA: Digital lending apps

ENABLING BHARAT BILL PAYMENT SYSTEM (BBPS) TO PROCESS CROSS-BORDER INBOUND BILL PAYMENTS

- The Reserve Bank of India (RBI) has allowed the Bharat Bill Payment System (BBPS) to process cross-border inbound payments to facilitate payment of utility bills by non-resident Indians (NRIs).

LIST OF APPOINTMENTS: SEPTEMBER 2022

Name of the Person	Designation
IFS Nagesh Singh	India's Ambassador to Thailand
Rajesh Kumar Srivastava	Interim Chairman of the ONGC
M.V. Iyer	Chairman and Managing Director of GAIL (India) Ltd.
Dr. Vasudha Gupta	Director General, News Service Division, All India Radio (AIR)
Utpal Kumar Singh	CEO of Sansad TV
Kalyan Chaubey	New All Indian Football Federation (AIFF) President
Laxman Narasimhan	New CEO of Starbucks
Brian Lara	Head Coach of the Sunrisers Hyderabad
Shaji Prabhakaran	AIFF Secretary General
Kiccha Sudeep	Brand ambassador for the Punyakoti Dattu Yojana of the Karnataka Government
Captain BK Tyagi	Chief Managing Director (CMD) of the Shipping Corporation of India
Suella Braverman	Home Secretary in the UK's Prime Minister Liz Truss' cabinet
Sanjay Kumar Verma	India's next High Commissioner to Canada
Ms. Tang Yu	World's first "Robot CEO" of the Chinese Company, Fujian NetDragon Websoft
H. E. William S Ruto	New President of Kenya
Mahesh Vishwanathan Iyer	Chairperson of Mahanagar Gas Limited (MGL)

Munishwar Nath Bhandari	Chairperson of the Smugglers and Foreign Exchange Manipulators Act (SAFEMA)
Volker Turk	Next United Nations High Commissioner for Human Rights (UNHCR)
Devika Bulchandani	Global Chief Executive Officer (CEO)
Gervais Ndirakobuca	New Prime Minister of Burundi
Ashish Kumar	Chief Financial Officer (CFO) of SpiceJet
Graham Potter	Chelsea's manager
Matthew Hayden	Mentor of Pakistan for the upcoming T-20 World Cup
Director Paramesh Sivamani	New Commander of Eastern Seaboard Headquarters
Neelima Kerketta	Chairperson of the Jharkhand Public Service Commission (JPSC)
Mehta Sampada Suresh	Private Secretary to the President of India, Droupadi Murmu
Sibi George	India's next ambassador to Japan
Sanjay Khanna	Chief Executive Officer (CEO) and Country Manager of the American Express Banking Corporation (AEBC)
Joao Manuel Goncalves Lourenco	President of Angola
Rajiv Khanna	CEO of the Abu Dhabi T-10 League
Prakash Chand	Next Ambassador of India to the State of Eritrea
Dr. Digambar Tukaram Shirke	In-charge Vice-Chancellor (VC) of Mumbai University
Rajdeepak Das	Chairperson of the "Creative Council for South Asia" of Publicis Groupe
Zaheer Khan	Global Head of Cricket Development for Mumbai Indians
Sunil Barthwal	Commerce Secretary
Vivek Bharadwaj	Mines Secretary
Vanessa Nakate	UNICEF Goodwill Ambassador
BVR Subrahmanyam	New Chairman & Managing Director of the India Trade Promotion Organization (ITPO)
Trevor Bayliss	Head Coach of the Punjab Kings for the 2023 season of the IPL
Mark Boucher	Head Coach of the Mumbai Indians for the 2023 season of the IPL
Pratap Pawar	Chairperson of the Audit Bureau of Circulations (ABC) for 2022-2023
Pralay Mondal	Managing Director and the Chief Executive Officer of CSB Bank Limited

Thomas M Devasia	Member of the Insurance Regulatory and Development Authority of India (IRDAI) by the Government of India
Shreepad Karmalkar	Director of IIT- Bhubaneswar
Seshadri Sekhar	Director of IIT- Palakkad
David Boon	Chairperson of Cricket Tasmania
Rama Subramaniam Gandhi	Non-Executive (Part-Time) Chairperson of the YES Bank
Ajay Ratra	Uttar Pradesh cricket team coach
Business Tycoon Ratan Tata, former SC judge KT Thomas and former Dy. Speaker Kariya Munda	Trustees of the PM CARES Fund
Rajiv Prakash	Director of IIT- Bhilai by the President of India, Droupadi Murmu
Bharat Lal	Director General, National Centre for Good Governance (NCGG)
Retd. Justice L Nageswara Rao	To take over the process of amending the constitution of the Indian Olympic Association (IOA)
Rohit Sharma and Ritika Sajdeh	Brand Ambassadors of Max Life Insurance
Dr. M Srinivas	New Director of the All Indian Institute of Medical Sciences (AIIMS)
Dr. Rajiv Bahl	Director General of the Indian Council of Medical Research (ICMR)
Atul Chaturvedi	First Chairperson of the Asian Palm Oil Alliance (APOA)
K Raja Prasad Reddy	President of the Indian Newspaper Society (INS)
Rajendra Kumar	Director General of the Employees' State Insurance Corporation (ESIC)
Dilip Tirkey	President of Hockey India
Sanjai Kumar	New Chairperson and MD of RailTel
K. Vasuki	Labour Commissioner
Bandaru Wilsonbabu	India's next ambassador to the Republic of Madagascar
Lt. Gen. Anil Chauhan (Retd.)	New Chief of Defense Staff (CDS)
R Venkataramani	New Attorney General of India
Mohammed bin Salman (MBS)	Prime Minister of Saudi Arabia

Ajay Kumar Srivastava	MD & CEO of the Indian Overseas Bank (IOB)
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Awards	Awardee
Miss Earth India 2022	Vanshika Parmar
Chevalier de la Legion d'Honneur or Knight of the Legion of Honour	Indian scientist and industrialist, Dr. Swati Piramal
IIFL Wealth Hurun India Rich List 2022	Gautam Adani
Hermann Kesten Prize 2022 by the PEN Centre in Germany's Darmstadt	Meena Kandasamy
First-ever Queen Elizabeth II Woman of the Year award in London	UK, Suella Braverman
"IIFL Wealth Hurun India 40 & Under Self-Made Rich List 2022"	Zerodha's Nikhil Kamath
Emmy award for his narration in Netflix documentary	Former US president Barack Obama
Nehru Trophy Boat Race	Mahadevikadu Kattil Thekkethil chundan
31st Vyas Samman	Hindi writer Dr. Asghar Wajahat
"Priyadarshni Academy's Smita Patil Memorial Award"	Alia Bhatt
Breakthrough Prize 2023 in Mathematics	Daniel Spielman
Bestowed with 52nd Dadasaheb Phalke award	Asha Parekh
National Lata Mangeshkar Award (2019-2021)	Kumar Sanu and Shailendra Singh and music-composer duo Anand-Milind

LIST OF SUMMITS AND CONFERENCES: SEPTEMBER 2022

Name of the Summit	Organized/Led by	Venue	Aim/Theme
30th Southern Zonal Council	Minister of Home and Cooperation, Amit Shah	Thiruvananthapuram, Kerala	Issues related to Fisheries and the importance of Pradhan Mantri Matsya Sampada Yojana.
NITI-BMZ Dialogue on	--	Video Conferencing	The German Federal Minister Schulze announced additional funding

AWARDS AND HONOURS: SEPTEMBER 2022

Development Cooperation			of EUR 3.5 million for the implementation of SDGs in the states of India.
7th Session of the Eastern Economic Forum	Prime Minister Narendra Modi	Vladivostok, Russia	Talking about the Russia-Ukraine conflict, PM Modi emphasized the fact that India supports a peaceful solution through diplomacy and dialogue.
'Centre-State Science Conclave'	--	Ahmedabad	It was the first-of-its-kind Conclave that will strengthen Centre-State coordination in the spirit of cooperative federalism - to build a strong Science, Technology, and Innovation (STI) ecosystem across India.
International Dairy Federation World Dairy Summit (IDF WDS) 2022	India Expo Centre & Mart	Greater Noida	Theme: "Dairy for Nutrition and Livelihood"
36th Tri-Services Commanders' Conference	--	Port Blair under the aegis of Andaman and Nicobar Command	To strengthen the Integrated-Service commands and to make their combat qualities efficient and robust.
National Conference of State	Minister of Tourism,	Dharamshala, Himachal Pradesh	To be a platform for sharing successful projects, best practices, and

Tourism Minister s	G Kishan Reddy		tourism product opportunities.
47th Annual Gathering of AIBD	Minister for Information and Broadcasting, Anurag Thakur	New Delhi	To mainstream media is from the media channel itself and not from the new age digital platforms.
India-Saudi Arabia Strategic Partnership Council	Minister Of Commerce and Industry, Piyush Goyal, and Saudi Minister for Energy Prince Abdulaziz bin Salman Al-Saud	Virtual Meeting	To realize investments worth USD 100 Billion which was announced by Mohammad Bin Salman, during his visit to India in February 2019.
International Conference on Consciousness	National Institute of Mental Health and Neuro-Sciences (NIMHANS)	Bengaluru	The main aim of the CoE will be to conduct clinical trials in neuropsychiatric disorders and to establish the safety, efficacy, and proposed mechanism of Integrated Yoga and Ayurveda (IYAM) treatment principles.
National Conference of Environment Minister s	Minister s of Environment, Forest, and Climate Change	Ekta Nagar, Gujarat	The two-day conference witnessed the participation of the Ministers of Environment, Forest, and Climate

			Change from all across the nation.
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LIST OF MOUS SIGNED BY INDIA: SEPTEMBER 2022

Signed Between	Date Signed	Purpose
IndusInd and ADB	5 th September 2022	To provide a partial guarantee to lenders as it will cover non-payment by the borrower on the guaranteed portion of the principal and interest due.
India With the GCC	12 th September 2022	India's economic ties with the GCC have gradually increased as a result of oil imports.
IOM-UN Migration with CII	19 th September 2022	To create an opportunity for these two organizations to collaborate on a series of initiatives related to the safe, orderly, and regular migration of Indian skilled professionals and youth around the world.
Gol's Defence Accounts Department (DAD with the Bank of Baroda (BoB) and HDFC Bank	23 rd September 2022	To provide last mile connectivity to pensioners, the MoU will onboard around 7,900 branches of Bank of Baroda and 6,300 branches of HDFC Bank as Service Centres.
NCC and UNEP	24 th September 2022	The three-year agreement aims at consolidating, detailing, and developing cooperation and effectiveness to achieve

		sustainability in the field of environment.
TerraPay with India's NPCI International Payments (NIPL)	24 th September 2022	The Indian Customers with an active UPI ID can transact at the Quick Response (QR) locations which will be enabled globally by TerraPay.
Tata Group's Airlines and CSIR-IIP	24 th September 2022	The primary objective of this agreement is to work together on research & development (R&D), and deployment of Sustainable Aviation Fuels (SAFs).
Bharat Petroleum Corporation Limited (BPCL) with Brazilian oil firm Petrobras	25 th September 2022	To procure equity oil overseas, Bharat Petro Resources Ltd. (BPRL) will invest USD 1.6 billion to develop the oil block in Brazil.
JMC Projects with Government of Maldives	28 th September 2022	This development project is the first infrastructure project that will be undertaken by India outside the capital of Maldives, Male.

BANKING & FINANCIAL AWARENESS DIGEST SEPTEMBER 2022

INDIA RECORDS DOUBLE DIGIT GROWTH IN Q1 FY23

- India's Gross Domestic Product (GDP) in the first quarter (April-June) of the fiscal year grew by **13.5%** as per the data released by the **National Statistical Office (NSO)**.
- The GDP grew at a rate of 20.1% during the same period last year.

- However, it is less than the estimation made by the RBI in the latest Monetary Policy Meeting where the RBI said that the GDP growth rate was likely to be around 16.2% in the first quarter of this fiscal year.
- India's fiscal deficit stood at Rs 3.41 lakh crore in April-July, accounting for 20.5% of the full-year target.
- A Fiscal Deficit indicates the total borrowing that is needed by the government.

MOODY'S CUTS INDIA'S GROWTH FORECAST

- Global rating agency Moody's on Thursday cut down India's economic growth for the current fiscal to **7.7%** for the year **2022**.
- Moody's earlier estimated India's GDP growth to be 8.8% in 2022.
- It cited the **rising interest rates, uneven distribution of monsoon, and slowing global growth** as reasons for the reduced projection.
- The global credit rating agency also lowered India's GDP forecast for **2023** to **5.2** percent from 5.4%.
- Credit rating is a numerical representation of the **creditworthiness of an individual or a business** in general terms or concerning a particular debt or financial obligation.
- Static part:** Moody's was founded in **1909** with its headquarters in **New York**.

IMF APPROVES A LOAN TO SRI LANKA

- The **International Monetary Fund (IMF)** and **Sri Lanka** reached a preliminary agreement on a **four-year, \$2.9bn bailout package**. The loan is **aimed** at restoring economic stability and debt sustainability for Sri Lanka.
- The 48-month program will introduce major tax reforms including broadening the tax base for corporate income tax and VAT and making the income tax more progressive.

- The announcement of the agreement comes at a time when the Headline Inflation rose to 64.3% in August 2022, while Food Inflation soared to 93.7%.
- Sri Lankan currency, the rupee, has also depreciated more than 44% against the USD since January 2022.
- **Static part:** The **International Monetary Fund (IMF)** is a United Nations agency with its headquarters in **Washington DC**. It primarily works to foster global monetary cooperation, secure financial stability, and facilitate international trade.

SEBI ISSUES GUIDELINES FOR STOCK BROKERS

- **Capital market regulator, the Securities and Exchange Board of India (SEBI) came out with guidelines for stock brokers providing algorithmic trading services.**
- As per the SEBI, **the objective** of the issued guidelines is to prevent instances of "**mis-selling**".
- SEBI has warned the stock brokers who indulged in providing algorithmic-based trading facilities offered by unregulated platforms to remove any such content referring to past or future performance of such an algorithm within a week, i.e. **by 9th September**.
- The market regulatory board also directed stock exchanges to amend their bylaws rules and regulations for the implementation of SEBI's provisions in this regard.
- **Algorithmic Trading** refers to the use of advanced mathematical models that contain automated execution of the trade to generate results at a superfast pace.

RBI ISSUED GUIDELINES ON DIGITAL BANKING

- **The Reserve Bank of India (RBI) announced the guidelines on digital lending.**
- The Non-Banking Financial Companies (NBFCs) were given a deadline of **November 30** to put in place a mechanism to ensure that existing digital loans

comply with the modified norms aimed at protecting the interest of customers.

- The RBI further said that the new norms will be applicable to both '**existing customers availing fresh loans**' and to '**new customers getting onboarded**'.
- As per the RBI, regulatory entities, like the banks and the NBFCs, have to ensure that **all loan servicing, repayment, etc.,** shall be executed by the borrower directly in the regulatory entities' bank account **without** any pass-through account/ pool account of any third party.
- The guideline also said that it will be the responsibility of the regulatory entities to ensure that in **no case, disbursement** is made to a third-party account, including the accounts of Lending Service Providers (LSPs) and their Digital Lending Apps/Platforms (DLAs).

INDIA OVERTAKES U.K. TO BECOME FIFTH LARGEST ECONOMY IN THE WORLD

- **India has become the world's fifth-largest economy after overtaking the UK.**
- According to the **Bloomberg** report, India surpassed the UK to become the **5th** largest economy in the world.
- The IMF database and historic exchange rates were taken by Bloomberg as the basis for calculation.
- India now remains just behind the **US, China, Japan, and Germany**.
- According to the report, the Indian economy in '**nominal**' cash terms in Q4 FY22 was **\$854.7 billion**. On the same basis, the U.K. was **\$816 billion**.

RBI TO DIGITIZE KCC

- **The Reserve Bank of India (RBI) announced taking up a pilot project for end-to-end digitization of the Kisan Credit Card (KCC).** The main objective of the project is the **digitalization** of KCC lending.
- With the automation of the processes involved, RBI aims to make lending, cost-effective and efficient for borrowers by reducing the **turnaround time**.

- The project will be launched as a pilot in the states of **Madhya Pradesh** and **Tamil Nadu** and it will gradually expand across the country.
- The concept of rural credit is closely linked to **inclusive economic growth**, as it caters to the requirements of agriculture and allied sector along with non-farm activities viz. ancillary industries, small businesses, etc.

INDUSIND AND ADB JOIN HANDS

- **IndusInd Bank has inked an agreement with the Asian Development Bank (ADB) to offer MSMEs with Supply Chain Financing.**
- The Bank said, it has entered into a partial guarantee program with the ADB with an initial outlay of **\$70 million (Rs 560 crore)**.
- ADB will provide a partial guarantee to lenders as it will cover non-payment by the borrower on the guaranteed portion of the principal and interest due.
- This collaboration will tend to improve the Bank's MSME portfolio along with strengthening its existing strategies for the sector.

NITI-BMZ DIALOGUE ON DEVELOPMENT COOPERATION

- **The inaugural NITI-BMZ Dialogue on Development Cooperation was held between the NITI Aayog and the German Federal Ministry for Economic Cooperation and Development (BMZ) via video conferencing.**
- The main objective of the NITI-BMZ Dialogue was focused on **five core areas** of cooperation:
 - Sustainable Development Goals (SDGs)
 - Climate Action
 - Energy Transition
 - Emerging Technologies
 - Agro-Ecology
- NITI Aayog **Vice-Chairperson, Suman Bery** drew attention to the **Lifestyle for Environment (LIFE)** initiative which was introduced by Prime

Minister Modi during the 26th United Nations Climate Change Conference of the Parties (**COP26**), Glasgow, in 2021.

- In the event, the **German Federal Minister Schulze** announced additional funding of EUR 3.5 million for the implementation of SDGs in the states of India.

28TH EDITION OF THE STATUS REPORT ON INDIA'S EXTERNAL DEBT

- **The 28th Edition of the Status Report on India's External Debt was released by the External Debt Management Unit (EDMU), Department of Economic Affairs (DEA), and Ministry of Finance.**
- India's external debt grew by **8.2%** year-on-year to reach **USD 620.7 billion** at the end of FY22.
- Out of the total external debt, **53.2%** was denominated in US dollar terms while **31.2%** was Indian rupee-denominated debt.
- The external debt to GDP ratio was **19.9%** while the forex reserves to external debt ratio stood at **97.8%**.
- **Over 80%** (USD 499.1 billion) of the external debt accounted for the long-term debt while the short-term debt remained **below 20%** (USD 121.7 billion).
- The NRI deposits declined by **2%** to USD 139 billion and Commercial Borrowings grew by **5.7%** to USD 209.71 billion.

HDFC AND PRECISION BIOMETRIC INDIA TO TEST RETAIL PAYMENT PRODUCTS UNDER THE RBI

- **The Reserve Bank of India has selected HDFC (in partnership with Crunchfish Aktiebolag) and Precision Biometric India Pvt. Ltd for the 'Test Phase' for their 'Offline Retail Payments' and 'InnaIT Key Solution for Banking' products, respectively.**
- These test phases will be conducted under the RBI's **Regulatory Sandbox**, which was launched in **2019** with the objective to promote efficiency and expand benefits to large consumers.

- The opening of the Application facility for the '**Retail Payments**' theme was announced by the RBI in **October 2021**.
- The HDFC's '**Offline Retail Payments**' allows users to pay and receive payments in offline mode.

ESAF SFB'S "RAINBOW SAVINGS ACCOUNT"

- To promote a trans-friendly and inclusive culture, the ESAF Small Finance Bank (SFB) has launched "**Rainbow Savings Account**", specifically for the transgender community.
- The inaugural event was launched by the bank in collaboration with **Navodaya Movement**.
- To achieve the goal of financial inclusion of the trans-community, the savings account will have a **high rate of interest**.
- It will also have advanced **debit card** capabilities along with default **credit of interest**.

BOI: 1ST PSB TO GO LIVE ON TIN 2.0

- The Bank of India (BOI) became the first Public Sector to go live with the newly launched Direct Tax Collection System, TIN 2.0.
- Tax Information System 2.0 (TIN 2.0) is the official portal of the **Income Tax Department** which is under the Ministry of Finance.
- It is developed by the IT Department under **National e-Governance Plan** to offer the taxpayers, **single window access** for tax payments and other related issues.
- With the technological integration of BOI with TIN 2.0, customers will enjoy single-window access to the **e-filing facility** for filing tax returns.
- Since the BOI accepts direct tax collection via **Over Counter (OTC) mode**, the taxpayers can make the payment at **any branch** of the bank.

AGRIBAZAAR'S KISAN SAFALTA CARD

- **Star Agribazaar Technology Private Limited** launched the "**Agribazaar Kisan Safalta Card**" for agricultural financing.
- It is a farmer-centric card that would help farmers meet both, **pre-harvest** and **post-harvest** farm requirements.
- The Kisan Safalta Card has a **twelve-month** repayment period. However, during unforeseen circumstances like crop damage due to natural calamity and poor crop yield, the payment can be **rescheduled** and repaid after the harvest.
- Farmer's **crop yield** has been set as a parameter for fixing the **limit of the card**. In the case of **marginal farmers**, the limit can be adjusted from **Rs. 10000 to Rs. 50000**.
- In phase I, the card will be launched in **Delhi-National Capital Region (NCR), Maharashtra, Rajasthan, and Madhya Pradesh**.

LIC'S NEW PENSION PLUS

- The Life Insurance Corporation of India (LIC) launched an **Individual Pension Plan** called LIC's **New Pension Plus (NPP)**.
- It is a non-participating and Unit Linked Pension Plan with a **Unique Identification Number (UIN)**.
- The investment options include **Pension Bond Fund, Pension Balanced Fund, Pension Secured Fund, Pension Discontinued Fund, and Pension Growth Fund**.
- The **minimum entry age** is 25 and the **maximum entry age** is 75.
- The **minimum vesting age** is 35 and the **maximum vesting age** is 85.
- The **minimum policy term** is 10 years and the **maximum policy term** is 42 years.
- The minimum premium varies with the frequency of payment.
 - For monthly payments, the minimum premium is **Rs 3,000**

- For quarterly, it is **Rs 9,000**
- For half yearly, it is **Rs 16,000**
- For yearly payments, it is **Rs 30,000**.
- There is **no cap** on maximum premium.
- In case of the **death** of a policyholder during the policy term, an amount higher than the fund value and **105%** of the total premium paid, will be paid to the nominee.

MAX LIFE'S "SMART FLEXI PROTECT SOLUTION"

- **Max Life Insurance Company Ltd. launched, a three-in-one, "Smart Flexi Protect Solution".**
- It will provide **health** and **enhanced life cover**, in addition to **market-linked investment returns**.
- It is a combination of **Max Life Flexi Wealth Plus**, **Max Life Critical Illness**, and **Disability Secure Rider**.
- The three-in-one plan offers **wealth creation** together with comprehensive protection against **death, disability, and critical illness**.
- **Flexi Wealth Plus** assists in creating financial protection with life cover and savings with market-linked returns.
- The **Critical Illness and Disability Secure Rider** provides a financial net by offering coverage amount to the individual against **64 critical illnesses** and a **total permanent disability**.

INDIAN RAILWAYS' REVENUE SHOOTS UP

- Indian Railways' revenue grew by a healthy **38%** to **Rs. 95,487 crores** in the first **five months** of FY23.
- The revenue showed an increase of **Rs. 26,271.29 crores** with respect to the corresponding period of FY22.
- Over the corresponding period of last year, revenue from **passenger traffic** grew by **116%** or **Rs. 13,574.44 crores** to **Rs. 25,277 crores** in April-August of FY23.

- **Goods' revenue** clocked an increase of **20%** and was **Rs. 65,505 crores** by August in FY23.
- The growth in **other coaching revenue** was **50%** and was calculated to be **Rs. 2,437 crores** in April-August of FY23.
- There was an increase of **19%** in the **e-Way Bills** generated by businesses for the inter-state movement of goods and it touched an all-time high of **Rs. 78.21 million** in August.

RBI SELLS USD 13 BILLION

- The Reserve Bank of India (RBI) sold USD 13 billion in August 2022 to hold the Rupee at 80.
- The RBI sold about **USD 13 billion** from the forex reserves in the **spot market** to rescue the Rupee from falling further against the US dollar.
- With an aim to **stabilize** the exchange rates, this is the **highest** monthly currency market intervention by the RBI so far in **FY23**.
- Due to these interventions by the central bank, in the **last five months**, the forex reserves have plummeted by nearly **USD 21 billion** and currently stand at **USD 533.1 billion**.
- A **spot market** also referred to as a "liquid market" or "cash market", is a type of **financial market** where financial instruments such as commodities, currencies, and securities are exchanged for **instantaneous delivery**.

INFLATION ON A SURGE

- **In the data released by the MoSPI, retail inflation spiked to 7.0% in August 2022.**
- For the **eighth** consecutive month, it was above the upper limit (**6%**) **prescribed by the Reserve Bank of India (RBI)**.
- The retail inflation for August 2022 was higher compared to **6.71% for the previous month (July 2022)**.
- Inflation in the **food basket** was measured at **7.62% in August 2022**, which was higher in comparison to **6.69% in July**

2022 and 3.11% in August 2021. This is being seen as the main reason behind the spike in inflation.

- The rate of price rise was more than **10% in the case of vegetables (13.23%), spices (14.9%), footwear (9.91%),** and fuel & light on an annual basis.
- **Static Part:**
 - **CPI** is used to calculate retail inflation in India. It is measured by the **National Statistical Office (NSO), under MoSPI.**
 - **CPI evaluates** the changes in the price of a common basket of goods and services by comparing it with the prices in the corresponding period in the previous year.

IIP GROWTH ON A FALL

- **In the Index of Industrial Production (IIP), released by the Ministry of Statistics & Programme Implementation (MoSPI),** India's industrial growth was measured as **2.4% for July 2022.**
- The IIP had witnessed a growth of **11.2% in July 2021** but it slumped to a mere **2.4%** in the latest data by the Ministry. While it was **12.7%** in the previous month (April 2022).
- The industrial growth for **FY23 (April-July 2022)** has been **10%** compared to a growth of **33.9% in the corresponding period in FY22 (April-July 2021).**
- In **July 2022,** the **manufacturing sector** witnessed a growth of **3.2%. It was 10.5% for July 2021.**
- The growth for the **electricity sector** was recorded at **2.3% for July 2022. In July 2021, it was 11.1%.**
- In **July 2022,** the **mining sector** saw a **negative growth (contraction) of 3.3%.** During the corresponding period of **July 2021, it was 19.5%.**

HDFC ISSUES INDIA'S FIRST E-BG

- HDFC Bank, in partnership with National e-Governance Services Ltd. (NeSL), issued India's first Electronic Bank Guarantee (e-BG).
- The e-BG has been developed in consultation with NeSL, the Central Vigilance Commission-Central Bureau of Investigation (CVC-CBI) committee, and the Indian Banks' Association (IBA).

- The main objective behind the issuance of e-BG is to simplify the lengthy paper-based process and eliminate the possibility of fraud and manipulation.
- The paper-based process which took 3-5 days for completion has been done away with and the newly introduced electronic process does it instantly.
- **Static Part:**
 - **NeSL** was established in **Bangaluru in 2016** by leading banks and public institutions and is registered with the Insolvency and Bankruptcy Board of India (IBBI) under the Insolvency and Bankruptcy Code, 2016 (IBC). The current CEO of the company is Debajyoti Ray Chaudhuri.
 - **HDFC Bank Limited** is the country's largest private sector bank which was set up in 1994 with its headquarters in Mumbai. The current CEO of the bank is Sashidhar Jagdishan.

CANARA HSBC LIFE INSURANCE'S "ISELECT"

- **Canara HSBC Life Insurance launched the iSelect Guaranteed Future Plan.**
- It is an **individual, non-participating, non-linked, savings and protection life insurance plan** which especially targets new-age customers.
- The iSelect Guaranteed Future Plan will cater to both, **short-term and long-term financial requirements.**
- **The iSelect consists of two plans:**
 - **iAchieve and Flexi iAchieve Plan:** In this plan, the customer will be required to pay a premium for a fixed amount of time (5, 7, or 10 years) and will get a guaranteed sum at maturity. The maximum age limit to avail of this plan is 65 years.
 - **iAssure and Flexi iAssure Plan:** In this plan, the customer will have to pay a premium for a limited period (5, 7, or 10 years) and will get a guaranteed lump sum on maturity

including the guaranteed sum after the premium paying term. The maximum age limit to avail of this plan is 65 years.

- **Easy iAchieve Plan:** This plan comes with a single premium payment term (10, 12, 14, 15, or 20 years), and the customers will get a guaranteed lump sum on maturity. The maximum age limit to avail of this plan is 45 years.
- **Canara HSBC Life Insurance** is a joint venture between **Canara Bank, HSBC Insurance Holdings Limited (HSBC IHL), and Punjab National Bank (PNB)**, which was established in 2008 with its headquarters in Gurugram, Haryana. **The current CEO of the company is Anuj Mathur.**

SBI CROSSES RS. 5 TRILLION MARKET CAP

- The State Bank of India (SBI) hit the Rs 5-trillion-mark in market capitalization for the first time.
- The **SBI** became the **third lender bank** to cross **Rs. 5 trillion market cap mark** after **HDFC Bank Ltd. (Rs. 8.4 trillion)** and **ICICI Bank Ltd. (Rs. 6.3 trillion)**.
- In the overall context, the SBI stands as the **seventh most valued Indian company with Reliance Industries** in the first position, followed by TCS, HDFC Bank, Infosys, ICICI Bank, and Hindustan Unilever.
- In the past three months, SBI has outperformed the market with its stock surging 26% and touching a record high of Rs 564.45.
- **Static part:**
 - The SBI is the public-sector bank in India which was founded in **1955** with its headquarters in **Mumbai, Maharashtra**. The current Chairperson of the **SBI is Dinesh Kumar Khara**.

MASTERCARD'S LIGHTHOUSE MASSIV

- Mastercard announced its partnership with the United Nations Development Program on its Lighthouse Make And Scale Social Impact Vision (MASSIV) program.

- It is a **free-of-charge startup** partnership program that is dedicated to helping **one billion (100 Cr.)** people and making their lives more prosperous and secure by **2025**.
- To achieve the goals set by **Agenda 30**, Mastercard and the UNDP will focus on **financial inclusion and sustainable growth**.
- The startup, through its **innovative and all-board approach**, will aim to solve some of the most complex global challenges, including **poverty, climate change, and social and economic exclusion**.
- **Static Part:**
 - **Mastercard is an American financial services company** that was established in **1966** with its headquarters in **Purchase, New York**. The current CEO of the company is **Michael Miebach**. **Mastercard's Lighthouse MASSIV was launched in 2019**.
 - **UNDP is a part of the United Nations Sustainable Development Group (UNSDG)** which was formed in **1965** with its headquarters in **New York**. The main objective of the UNDP is to assist developing and the least developed countries with poverty reduction and sustainable growth.

MOF'S GUIDELINES TO RRBS

- The Ministry of Finance issued guidelines to the **Regional Rural Banks (RRBs) to raise capital through Initial Public Offering (IPO)** and Rights Issue.
- These guidelines aim to direct the RRBs to acquire capital through **issuing rights, private placements** with chosen investors, viz. large banks and insurance firms, and through **IPOs**.
- The guidelines recommended that RRBs should first issue **bonus shares** which can be later followed by the issuance of IPOs.
- According to the guidelines, RRBs that are planning to make IPOs must have at least **Rs 300 crore of net worth for the previous three years**.

- It mentioned that the **Capital Adequacy Ratio (CAR)** for these banks must be above **9%, which is the minimum regulatory level**.
- It also said that "Rights Issue" must be done in consultation with **sponsor banks and merchant bankers**.
- **Static part:**
 - RRBs are scheduled commercial banks which are owned jointly by the Government of India, any Nationalized Bank (aka Sponsor Bank), and respective State Governments in the ratio of 50%:35%:15%. The objective of the RRBs is to enhance financial inclusion in rural areas. The RRB was founded in 1975 under the Ministry of Finance.
 - A rights issue is a dividend of subscription rights made to the existing shareholders to purchase additional new shares in the company.

LIC CUTS ITS STAKE IN GSK PHARMA

- The Life Insurance Corporation of India (LIC) diluted its stake in GlaxoSmithKline Pharmaceuticals (GSK Pharma) from **6.402% to 4.357%**.
- The LIC sold about **2.045% or 34.20 lakh** shares of its holding in GSK Pharma during the period of **September 2018-22**.
- As per the LIC, in the period of **4 years**, the stake sale happened at an average price of **Rs. 1,549.40**.
- Apart from the LIC, **the General Insurance Corporation of India (GIC), too, holds a 1.42% stake** in GSK Pharma.
- **Static Part:**
 - **LIC** is a Government of India-owned insurance and investment corporation which was founded in 1956 under the Life Insurance Corporation Act, 1956.
 - It has its **headquarters in Mumbai, Maharashtra** and its current Chairperson is **M R Kumar**.

RELIANCE GENERAL INSURANCE PARTNERS WITH PAYTM

- Reliance General Insurance partnered with Paytm to offer Reliance Health Gain Policy.
- Reliance General Insurance is a customizable health insurance product that will operate through the Paytm application.
- A total of 38 features and benefits are being offered by the Reliance Health Gain Policy.
- The policy also has a feature through which the beneficiaries can customize and personalize the policy as per their needs.
- **It offers 3 plans:**
- **Plus Plan-** A maximum of 2 adults and 6 children are covered.
- **Power Plan-** A maximum of 4 adults and 6 children are covered.
- **Prime Plan-** A maximum of 6 adults and 6 children are covered.
- Reliance Health Gain Policy was launched by Reliance General Insurance in May 2022 with an aim to enhance insurance penetration within the country. Ravi Vishwanath is the current CEO of Reliance Health Insurance.

RBI ALLOWS BBPS TO PROCESS CROSS-BORDER INBOUND REMITTANCES

- The Reserve Bank of India (RBI) decided to allow **the Bharat Bill Payment System (BBPS)** to process cross-border inbound remittances.
- The direction was issued under **Section 10(4) and Section 11(1) of the Foreign Exchange Management Act (FEMA), 1999**.
- From now on, foreign inward remittances received under the **Rupee Drawing Arrangement (RDA)**, will need to be transferred to the KYC-compliant bank account of the beneficiary through **Bharat Bill Payment System (BBPS)**.
- Before this approval by the RBI, foreign inward remittances received under RDA could be transferred to the KYC-compliant beneficiary's bank account through electronic mode, viz., **National Electronic Fund Transfer (NEFT), Immediate Payment Services (IMPS)**.
- RDA is a channel to receive cross-border remittances from foreign jurisdictions. Under this,

the **Authorized Category I** banks enter into tie-ups with the non-resident **Exchange Houses** in the FATF-compliant nations to open and maintain their **Vostro Account**.

- **Vostro is a Latin word meaning “yours”.** A Vostro Account is an account that a correspondent bank holds on another bank’s behalf. This account acts as a way for domestic banks to access the financial services of a foreign bank.

CBDT ISSUES REVISED GUIDELINES FOR INCOME TAX OFFENCES

- Central Board of Direct Taxes (CBDT) issued revised Guidelines for compounding offences under the Income-Tax Act 1961.
- The guidelines were issued to conform to the Government of India’s policy of facilitating the Ease of Doing Business and decriminalization of offences.
- Some of the important changes made for the benefit of taxpayers include making offences punishable under Section 276 (Removal, concealment, transfer, or delivery of property to thwart tax recovery) of the Act compoundable.
- The scope of eligibility for compounding cases has been relaxed in which imprisonment for less than 2 years has now been made compoundable.
- The time limit for acceptance of compounding applications has been amended from the earlier limit of 2 years to 3 years.
- Penal interest of 2% per month up to 3 months and 3% per month beyond 3 months has been reduced to 1% and 2% respectively.
- **CBDT is a statutory body that was established as per the Central Board of Revenue Act, 1963. It is administered by the Department of Revenue under the Ministry of Finance.**

GROSS DIRECT TAX COLLECTIONS FOR FY23

- **Gross Direct Tax collections for FY23 registered a growth of 30%.**
- The **Gross collection** of Direct Taxes for **FY23 was Rs. 8,36,225 crores** compared to **Rs. 6,42,287 crores** in

the corresponding period of FY22, registering a growth of **30%.**

- The Gross collection of **Rs. 8,36,225 crores include, Personal Income Tax (PIT) including Securities Transaction Tax (STT), Rs. 3,98,440 crores, Corporation Tax (CIT), Rs. 4,36,020 crores.**
- **The net collection** of Direct Taxes for FY23 was **Rs. 7,00,669 crores**, compared to **Rs. 5,68,147 crores in the corresponding period of FY22, registering a growth of 23%.**
- The Net Direct Tax collection of **Rs. 7,00,669 crores include, PIT including STT, Rs. 3,30,490 crores and CIT, Rs. 3,68,484 crores.**
- The Cumulative Advance Tax collections for the FY23 were **Rs. 2,95,308 crores, against Advance Tax collections of Rs. 2,52,077 crores** for the corresponding period of FY22, registering a growth of **17%.**
- The Advance Tax collection of **Rs. 2,95,308 crores** includes, CIT at **Rs. 2,29,132 crores and PIT at Rs. 66,176 crores.**

PARTNERSHIP BETWEEN SBI & REMITLY FOR SECURE AND EASY REMITTANCE TO INDIA

- The State Bank of India (SBI) announced its collaboration with Remitly for secure and easy remittance to India.
- The objective of this partnership is to enable the NRIs across the globe to send money to their loved ones through the SBI via Remitly.
- Through this collaboration between the SBI and Remitly, NRIs will be able to transfer money to 17 Remitly countries like the USA, Canada, the UK, France, Germany, Australia, Netherlands, etc.
- Remitly is an online remittance service that was established in 2011 with its headquarters in Seattle, Washington. The current Chairperson of Remitly is Matthew Oppenheimer.
- It is a platform that receives the money from the sender and credits it to the receiver through multiple modes viz. Direct Credit, Real Time Gross Settlement

(RTGS), National Electronic Fund Transfer (NEFT), and Immediate Payment Service (IMPS).

- Depending upon the form and amount of transfers, Remitly provides immediate credits with superior exchange rates and no remittance charge.

IBBI AMENDS REGULATION

- With the objective to maximize value in resolution, the Insolvency and Bankruptcy Board of India (IBBI) amended the regulations.
- According to the IBBI, amendments in the regulation will provide a better market-linked solution for stressed companies.
- The changes will also help creditors fetch better value for the distressed assets.
- With the new amendments, the Committee of Creditors (CoC) will now have the power to examine whether or not a compromise or an arrangement can be explored for a corporate debtor during the liquidation period.
- One of the amendments by the IBBI will ensure that the splitting of bankrupt companies will attract more participants into the resolution process.
- IBBI, for the first time, set a minimum fixed fee for resolution professionals between Rs. 1 lakh and Rs. 5 lakh per month.
- IBBI is responsible for overseeing insolvency proceedings in India and was founded in 2016 under the Insolvency and Bankruptcy Code, 2016 (Code) with its headquarters in New Delhi. Its current Chairperson is Ravi Mittal.

SINGAPORE CENTRAL BANK- IFSCA INDIA SIGN COOPERATION AGREEMENT

- The Monetary Authority of Singapore (MAS) and the International Financial Services Centres Authority (IFSCA) signed a Co-operation Agreement (CA) to promote regulatory collaboration and partnership in Financial Technology (FinTech).
- Under the agreement, both parties will utilize their respective Regulatory Sandboxes to assist in the experimentation of technological innovations.

- The agreement will also permit both the organizations to evaluate the worthiness of use cases which could benefit from partnership across multiple jurisdictions and invite relevant jurisdictions to participate in a Global Regulatory Sandbox.
- MAS is the central bank of Singapore that was established in 1971 with its headquarters at 10 Shenton Way, MAS Building, Singapore.
- The current Managing Director of the MAS is Ravi Menon and the current Chief FinTech Officer is Sopendu Mohanty.
- IFSCA is responsible for the development and regulation of financial institutions, financial products, and financial services in the International Financial Services Centre (IFSC), India and was established in 2020 under the International Financial Services Centres Authority Act, 2019 with its headquarters in the GIFT City, Gandhinagar.
- The current Chairperson of the IFSCA is Injeti Srinivas.

BOARD OF TRUSTEES OF PM CARES FUND

- The **Prime Minister of India, Narendra Modi**, chaired a meeting of the **Board of Trustees of the PM CARES Fund**.
- Various initiatives undertaken under the **PM CARES Fund**, including the PM, CARES for Children scheme were presented at the meeting.
- At the event, PM Modi said that the PM CARES will assist in responding to emergency situations, through relief assistance, mitigation measures, and capacity building.
- The Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund) was created in 2020 with the objective to create a fund **for combating COVID-19 and similar pandemic outbreaks in the future**.

UPI PAYMENTS THROUGH RUPAY DEBIT CARDS

- The **National Payments Corporation of India (NPCI)** launched the **Unified Payments Interface**

(UPI) payments via credit cards on the RuPay network.

- The step came after the **Reserve Bank of India (RBI) permitted the linking of UPI** to credit cards in June 2022.
- In this facility, the RuPay credit cards will be linked **to a UPI ID or a Virtual Payment Address (VPA) to facilitate payments in an offline mode.**
- The bank accounts and debit cards have already been linked to the UPI, this step will link the RuPay debit cards as well.
- **Following banks were given the opportunity to go live with UPI on RuPay credit cards via the BHIM App:**
 1. Punjab National Bank,
 2. Union Bank of India, and
 3. Indian Bank
- **Federal Bank (India) and Lulu Exchange (UAE)** were given the permit to go live with **Bharat Bill Payment System (BBPS)** cross-border bill payments.
- UPI is a real-time payment system in India that was developed and launched by the **NPCI in 2016 under the Digital India campaign.**
- RuPay is a multinational card payment network that **provides financial services and payment service systems. It was developed and launched by the NPCI in 2012.**

BHARAT VIDYA: E-LEARNING PLATFORM

- **Finance Minister, Nirmala Sitharaman, launched an e-learning platform, Bharat Vidya.**
- **Bharat Vidya** is a first-of-its-kind online learning platform that is dedicated to **Indology, South Asian, and Oriental studies, related to art, architecture, language, philosophy, etc.**
- **It is designed and developed by the Bhandarkar Oriental Research Institute (BORI) and will offer six courses:**
 1. Veda Vidya
 2. Bharatiya Darshanshastra
 3. Fundamentals of Archaeology
 4. Sanskrit Learning
 5. 18 Parvas of Mahabharata
 6. Works of Kalidasa and Bhasha

- BORI will collaborate **with Indian and foreign universities** for awarding credits for its courses.
- At the inaugural event, Sitharaman said that the courses offered complied with **the New Education Policy (NEP) 2020.**
- **BORI was established in 1917 in Pune, Maharashtra,** and is known as one of the largest collectors of manuscripts in Sanskrit and Prakrit languages, and rare books.

FIRST AUTO INDEX FUND

- ICICI Prudential Mutual Fund launched India's first auto index fund, the ICICI Prudential Nifty Auto Index Fund.
- The objective behind the launch of the **ICICI Prudential Nifty Auto Index Fund** is to give investors an opportunity to earn from the expected growth in the automobile, and e-Vehicle sectors.
- The NIFTY Auto Fund Offer (AFO) opened on **22nd September 2022 and will close on 6th October 2022.**
- The index is devised using the **free float market capitalization method** and comprises **fifteen listed companies and auto-related sectors.**
- **Free float market capitalization** is a method by which the market capitalization is calculated by multiplying the **equity's price** by the number of **shares available, excluding shares held by the promoters.**
- **ICICI Prudential Mutual Fund** is India's asset management company that was established in **1993 with its headquarters in Mumbai, Maharashtra.** The current MD & CEO of the company is **Nimesh Shah.**

GOVERNMENT SIGNS MOU TO EXPAND SPARSH INITIATIVE

- The GoI's Defence Accounts Department (DAD) inked a Memorandum of Understanding (MoU) with the Bank of Baroda (BoB) and HDFC Bank, to expand the System for Pension Administration (Raksha) (SPARSH) Initiative.

- In order to provide last mile connectivity to pensioners, the MoU will onboard around **7,900 branches of Bank of Baroda and 6,300 branches of HDFC Bank as Service Centres**.
- According to the Ministry, the Service Centres will act as an **interface** for SPARSH and provide an effective medium for pensioners to **register grievances and seek redressal, perform profile update requests, pensioner data verification, digital annual identification, etc.** regarding their monthly pension.
- The Ministry mentioned that the centers would further expand the existing network of **161 DAD offices and around 800 Service Centres** provided by the SBI and the PNB branches, and **14 branches of the Kotak Mahindra Bank**.
- The Ministry also said that, as part of the **Common Service Centres (CSC) network**, around **4.5 lakh Village Level Entrepreneurs (VLEs)** will assist Defence Pensioners.
- **SPARSH** is a web-based system for **crediting the pension** directly into the bank accounts and **processing the pension claims** of defence pensioners without any external intermediary and was launched by the **Ministry of Defence in 2021**.

COLLABORATION BETWEEN TERRAPAY AND NIPL

- **The Netherlands payment infrastructure company, TerraPay joined hands with India's NPCI International Payments (NIPL) to facilitate cross-border transactions for Indian consumers and merchants.**
- The making and acceptance of these cross-border payments will be facilitated **by an active Unified Payments Interface (UPI) ID**.
- The Indian Customers with an active UPI ID can transact at the **Quick Response (QR) locations which will be enabled globally by TerraPay**.
- The collaboration between the NIPL and TerraPay is aimed at **boosting the usage of UPI Applications across the world and further pushing for a cashless digital drive in India**.

- **Terra Payment Services (TerraPay)** is a cross-border payments company that was founded in **2015** with its headquarters in **Amsterdam, Netherlands**. The current CEO of the company is **Ambar Sur**.
- **NIPL** is an international arm of the **NPCI** that was established in **2020** with its headquarters in **Mumbai, Maharashtra**. The current CEO of the NIPL is **Ritesh Shukla**.

SPECIAL ASSISTANCE TO STATES FOR CAPITAL INVESTMENT

- **The Government of India (GoI)** launched a scheme for **Special Assistance to States for Capital Investment for 2022-23**.
- Under this scheme of the Central Govt., states will receive a **50-year interest-free loan for capital investment projects**.
- The scheme was announced by Finance Minister **Nirmala Sitharaman** during her **2022-23 Budget speech**.
- The **Department of Expenditure (DoE)** approved **granting of loans to 4 states, namely Karnataka (Rs. 156 cr.); Jharkhand (Rs. 84 cr.); Haryana (Rs. 65 cr.); and Uttarakhand (Rs. 50 cr.)**.
- The **total outlay of the scheme is Rs. 1 lakh crore, in which Rs. 3000 crores are earmarked for capital projects on Optical Fiber Cable (OFC) network**.
- The assistance provided to the states by the GoI under this scheme will be **over and above** the normal permissible borrowing ceiling allowed to the states.
- **DoE comes under the Ministry of Finance** and is the nodal Department for looking after the public financial management system in the Central Government and matters connected with state finances.

WAPCOS FILES DRHP AT SEBI FOR IPO LAUNCH

- **WAPCOS Limited** filed initial papers with the Securities and Exchange Board of India (SEBI), for its proposed Initial Public Offering (IPO).

- According to the **Draft Red Herring Prospectus (DRHP)**, the public issue with a face value of Rs 10 per equity share.
- It will be a **complete offer-for-sale (OFS) of up to 3.25 crore shares by the President of India**, acting through the Jal Shakti Ministry.
- The IPO is being made through the **Book Building Process, in which:**
 1. **not more than 50%** of the Offer will be available for allocation to **Qualified Institutional Buyers**.
 2. **not less than 15%** of the Offer will be available for allocation to **Non-Institutional Bidders**.
 3. **not more than 35%** of the Offer will be available for allocation to **Retail Individual Bidders**.
- **WAPCOS Limited** is a Government of India-owned consultancy service provider under the Ministry of Jal Shakti and was established in **1969 with its headquarters in New Delhi**. The current Chairperson of WAPCOS Ltd. is **RK Agrawal**.
- **DRHP is a preliminary registration document** that is filed by the company with a **market regulator** (in India- SEBI) when it plans **to raise money by** selling its shares in the market.

UBI'S ETHICAL HACKING LAB

- The **Union Bank of India** inaugurated the **Ethical Hacking Lab** at the Cyber Security Centre of Excellence (CCoE) in **Hyderabad, Telangana**.
- The **primary objective** of this lab will be **to protect the UBI's information system, digital assets, and channels against cyber threats**.
- The Ethical Hacking Lab is equipped with a **cyber defense mechanism**.
- At the inaugural event, the bank's **CEO A. Manimekhalai** said that the ongoing **technological innovations** in the banking system were aimed at achieving a **digital footprint**.
- She further added that the **Hyderabad-based CCoE** was in the process of establishing multiple cyber security centers to safeguard UBI's security.
- The **Union Bank of India** is a government-owned banking services company and was established in **1919 with its headquarters**

in **Mumbai, Maharashtra**. The current **CEO of the company is A. Manimekhalai**.

WORLD BANK AND SIDBI JOIN HANDS TO LAUNCH FUND AGAINST LOAN DEFAULT

- The **World Bank and the Small Industries Development Bank of India (SIDBI)** have partnered to launch a fund against loan default to lenders financing the purchase of two and three-wheeler electric vehicles (EVs).
- The fund of **USD 1 billion** will be launched by the Government of India, in collaboration with the World Bank and SIDBI.
- The whole process is assisted by a **South Korean grant** secured by the World Bank and was signed with SIDBI on September 26.
- The **NITI Aayog will act as the facilitating agency** of the project and will aim to facilitate quicker and easier financing of EVs.
- The initial process of funding will include **USD 300 million funds as a "first loss risk sharing instrument"** which will be available **to all financial institutions**.
- **SIDBI** is a Government of India-owned company, responsible for licensing and regulation of the MSMEs and was established in **1990** with its **headquarters in Lucknow, Uttar Pradesh**. The current **Chairperson and MD of the company are Sivasubramanian Ramann**.
- The **World Bank was established in 1944** with its headquarters in **Washington DC**. The **current President of the World Bank is David Malpass**.

BSE GETS A NOD FROM SEBI TO INTRODUCE EGR

- The **Bombay Stock Exchange (BSE)** received approval from the **Securities and Exchange Board of India (SEBI)** for introducing the Electronic Gold Receipt (EGR) segment on its platform.
- Earlier, the **BSE received in-principle approval from the SEBI in February 2022**, after which it conducted several **mock-trading sessions for its members to facilitate trading in EGRs**.

- As per the BSE, EGRs will cater to both, **buyers and sellers** that include individual investors, as well as **commercial participants** along the value chain viz. **importers, jewelry manufacturers, bullion traders, banks, refiners, and retailers.**
- The BSE further added that the **EGR platform** will provide greater assurance in the **quality of gold supplied, transparency in transacting, and efficient price discovery.**
- **Electronic Gold Receipts** are e-receipts issued on the basis of a deposit of **physical gold (similar to equity shares).**
- **BSE** is a securities market in India and was founded in **1875 as the Native Share and Stock Brokers' Association in Mumbai, Maharashtra.** The current **CEO and MD of the company** are **Ashish Kumar Chauhan.**
- **SEBI** is a Government of India-owned market regulator and was established in **1992 with its headquarters in Mumbai, Maharashtra.** The current Chairperson of the company is **Madhabi Puri Buch.**

RBI MONETARY POLICY COMMITTEE

- The **six-member Reserve Bank of India (RBI) Monetary Policy Committee (MPC)**, led by the RBI Governor, **Shaktikanta Das**, announced several policy decisions.
- The **RBI hiked the repo rate by 50 basis points (bps) to 5.90%.**
- In order to curb inflation, it was the **fourth consecutive increase (cumulatively 190 bps)** in the current Financial Year.
- **Marginal Standing Facility (MSF) and Bank Rate** also saw a **hike of 50 bps to 6.15%.**
- The **28-day Variable Reverse Repo Rate (VRRR) auction** was merged with a **14-day VRRR auction** in order to counter temporary moderation in liquidity.
- The RBI also mentioned that since April, **Rupee saw a fall of 7.4% vs. USD.**
- The RBI retained its **inflation projection for FY23 at 6.7%, with Q2 at 7.1%, Q3 at 6.5%, and Q4 at 5.8%.**

- The RBI further **slashed the FY23 GDP growth forecast from 7.2% to 7.0%.**
- Other Policy Rates:
 1. Standing Deposit Facility Rate **5.65%**
 2. Reverse Repo Rate **3.35%**
 3. CRR **4.50%**
 4. SLR **18.00%**
- **MPC** is a **six-member committee** of the **RBI** responsible for making decisions regarding **policy rates, domestic currency, inflation, and growth.** It was established in **2016** and the **RBI Governor** (currently Shaktikanta Das) is the **ex-officio Chairperson of the committee.**

BOB LAUNCHES "KHUSHIYON KA TYOHAR"

- The **Bank of Baroda (BOB)** announced the launch of the **"Khushiyon Ka Tyohaar" campaign.**
- As an **annual festival campaign**, it provides a series of offers viz. **attractive interest rates on home loans, education loans, car loans, etc.**
- The **"Khushiyon Ka Tyohaar" campaign** also includes a **discount on processing charges.**
- Under the campaign, the **Bank of Baroda (BOB) home loans** will be available at an interest rate beginning at **7.95% per annum with no processing charges.**
- Car loans will also be available at **7.95% yearly** with a discount of 25 basis points.
- **Other offers include:**
 1. no pre-payments and part-payment charges
 2. concessional processing charges
 3. repayment tenure of seven years
- BOB is a government-owned banking company that was established in **1908 with its headquarters in Vadodara.** The current CEO and MD of the company are **Sanjiv Chadha.**

BANKING ONE-LINERS NEWS

- GST Revenues cross **Rs 1.40 lakh crore.** Mark for the sixth consecutive month. India's gross revenues from the GST were **Rs 1,43,612 crore** in August which is 28% higher than a year ago.

- The **State Bank of India Card (SBI Card)** launched the first '**cashback SBI Card**', enabling cardholders to earn **5% cashback** on all online spending without any merchant restrictions. It is a contactless card and will be free till March 2023. Interested customers will be able to buy it from the **SBI Card SPRINT App**.
- The **Competition Commission of India (CCI)** approved the final **100%** acquisition of the equity share capital of **IndiaIdeas.com (IIL)** by **PayU Payments Private (PayU India)**. The deal between the IIL and PayU was announced in August 2021 and has been approved by the CCI after a year.
- The Finance Minister, **Nirmala Sitharaman**, presented the **BusinessLine's Changemaker Financial Transformation Award** to **Zerodha**.
- **Sanjay Khanna** was appointed as the **Chief Executive Officer (CEO) and Country Manager** of the **American Express Banking Corporation (AEBC)**.
- **Union Minister of Finance, Nirmala Sitharaman** inaugurated "**Kendriya GST Parisar**". It is a residential project for officers and staff of CGST Mumbai Zone under the Central Board of Indirect Taxes and Customs (CBIC).
- The **fintech company, Navi Technologies**, got **SEBI's approval for a Rs. 3,350 crores** Initial Public Offering (IPO). It is a startup of Flipkart's co-founder, Sachin Bansal.
- **Finance Minister of India, Nirmala Sitharaman**, chaired the **26th Financial Stability and Development Council (FSDC)** meeting in **Mumbai**. In the meeting, she reviewed the state of the economy of the country.
- The Union Minister for Finance and Corporate Affairs, **Nirmala Sitharaman**, addressed the **75th Annual General Meeting** of the Indian Banks' Association in **Mumbai**. In the meeting asked banks to be more digital savvy and use the latest technologies like **Artificial Intelligence (AI)** for **fraud detection**.
- The **World Bank** has approved a loan of **\$150 million (nearly Rs 1,200 crore)** to Punjab to help it better manage its financial resources and improve access to public services, the global money lender.
- The '**Punjab: Building Fiscal and Institutional Resilience Program**' will support the state's efforts to strengthen the institutional capabilities of various government departments, manage fiscal risks and **make informed policy choices to support sustainable growth**.
- The **State Bank of India Foundation (SBIF)** and the **World Wide Fund for Nature (WWF)** India entered into a partnership for Red Panda transboundary conservation in Sikkim, and Darjeeling & Kalimpong districts of West Bengal. The **objective of the collaboration** is to generate information on the species at a transboundary level and engage with communities in safeguarding key habitats of Red Panda in Khangchendzonga, Sikkim, and the two districts of West Bengal.
- Under its **digital transformation project**, "**Sambhav**", the **Union Bank of India (UBI)** launched **end-to-end digitalization of the Kisan Credit Card (KCC)** product for the farmers. By digitalizing the KCC financing process, the company hopes to increase its effectiveness and farmer friendliness.
- **Former Deputy Governor of the Reserve Bank of India, Rama Subramaniam Gandhi** was appointed as the **Non-Executive (Part-Time) Chairperson of the YES Bank**.
- The **former promoter of ABG Shipyard Ltd, Rishi Agarwal**, was arrested by the **Central Bureau of Investigation (CBI)** in a bank loan scam case of **Rs. 22,000 crores**.
- In its "modest downward revision", the **Asian Development Bank (ADB)** slashed India's **FY23 growth projection to 7% from 7.5%** estimated in April 2022. The rise in inflation and monetary tightening were the primary reasons behind this cut.
- The **Reserve Bank of India (RBI)** removed the **Central Bank of India from the Prompt Corrective Action (PCA) framework after 5 years**, of complying with parameters like maintaining capital ratios, and net non-performing assets (net NPAs).

- Business Tycoon **Ratan Tata**, former SC judge **KT Thomas** and former Dy. Speaker **Kariya Munda** was appointed as the **trustees of the PM CARES Fund**.
- **UCO Bank** became the **first lender to receive the Reserve Bank of India's (RBI's)** approval to open a special Vostro account with Russia's Gazprom Bank for trade settlement in Indian rupees.
- **Max Life Insurance** announced **Rohit Sharma** and **Ritika Sajdeh** as their **Brand Ambassadors**.
- **Mahindra & Mahindra** announced an additional acquirement of a **17.41% stake in Swaraj Engine Limited (SEL)** from **Kirloskar Industries Limited (KIL)** for **Rs. 296 Crores**.
- **Aditya Birla Sun Life Insurance (ABSLI)** launched the new-age savings solution **ABSLI Akshaya Plan**. The maximum age for entry is **55 years** with the minimum being **30 days**. Premium term varies from **6 years, 8 years, 10 years, 12 years, and 15 years**. ABSLI is the life insurance subsidiary of **Aditya Birla Capital Limited (ABCL)**.
- The **Reserve Bank of India (RBI)** canceled the license of the **Laxmi Cooperative Bank** which was based in Solapur, Maharashtra. The **RBI cited inadequate capital and earnings**, and the bank's failure to comply with the **Banking Regulation Act 1949** as reasons for quashing the license.
- **Gautam Adani** topped the **IIFL Wealth Hurun India Rich List 2022** with an estimated wealth of **Rs. 10,94,400 Crores**. **Mukhesh Ambani** was second on the list with **Rs. 7,94,700 Crores**.
- In order to provide assistance for reconstruction and rehabilitation in flood-hit Pakistan, the **World Bank** announced an aid of **USD 2 billion**.
- **Rajendra Kumar** was appointed as the **Director General of the Employees' State Insurance Corporation (ESIC)**. Kumar is the 1992-batch IAS officer of the Tamil Nadu cadre.
- **Leh, Ladakh** achieved **100% digitization of banking operations**. The completion of the digitalization process of all the banks for the highest district in India has come within a span of one year.
- The **Asian Development Bank (ADB)** promised to devote a **minimum of USD 14**

billion through 2025 to help alleviate a worsening food crisis in the Asia-Pacific region.

- The Chairperson of Reliance Jio, **Akash Ambani**, was named on **Time Magazine's, "TIME 100 Next"**. He was the only Indian who made it to the list.
- **Airtel Payments Bank** announced the rolling of **1.5 lakh micro-ATMs across tier 2 cities** and semi-urban regions in a phased manner. The **maximum limit of transactions through these micro-ATMs will be Rs. 10,000**.
- **Global payment company, Mastercard** announced that it will be launching the **Mastercard Carbon Calculator in collaboration with Indian Banks**. The Mastercard Carbon Calculator will assist the customers in estimating their **carbon footprint** per transaction.
- The **Government of India** appointed **Ajay Kumar Srivastava** as **MD & CEO** of the **Indian Overseas Bank (IOB)**.
- **Zerodha's Nikhil Kamath** topped the **"IIFL Wealth Hurun India 40 & Under Self-Made Rich List 2022"**. His net worth is **Rs. 17,500 crores**.

MONTHLY ONE-LINER GK DIGEST: SEPTEMBER 2022

INTERNATIONAL NEWS

Super Typhoon Hinnamnor

- Super Typhoon Hinnamnor originated in the **Western Pacific Ocean** and is expected to affect the southern coast of Japan, the eastern coast of China, and South Korea.
- It has been classified as a **category five cyclone**- the highest classification on the scale, with a speed of the wind over **280 km/h**.

IAEA Arrived at Zaporizhzhia Nuclear Power Plant

- **Zaporizhzhia Nuclear Power Plant** is located in the **South-Eastern** region of Ukraine.
- It is one of the two nuclear plants, the other being the **Chornobyl Nuclear Power Plant** located in Northern Ukraine.

Statue of Vivekananda Unveiled in Mexico

- In **1893**, Swami Vivekananda delivered a memorable speech in the **World's Parliament of Religion** in Chicago, where he beautifully displayed the characteristics of Indian culture.
- He started the **Ramakrishna Mission** in **1897** in memory of Swami Ramakrishna Paramahansa, whom he considered his spiritual Guru.

Bangladesh PM Visits India

- The Prime Minister of Bangladesh, Sheikh Hasina, completed her visit to India after meeting the **President, Droupadi Murmu, Vice-President, Jagdeep Dhankar**, and Prime Minister Narendra Modi.
- The unveiling of the **1320 (660x2) MW, Maitree Thermal Power Plant** was done at Rampal, Khulna.

UNESCO Global Network of Learning Cities

- Two cities of Kerala and one from Telangana have become India's first to join the **UNESCO Global Network of Learning Cities**.
- The cities of Kerala, **Nilambur, Thrissur**, and the city of **Warangal** from Telangana have become India's first entrants to the **UNESCO Global Network of Learning Cities**.

Varanasi Nominated as First-Ever SCO Tourism and Cultural Capital

- The nomination of Varanasi will enhance **tourism and cultural and humanitarian exchanges** between India and the SCO member Countries.
- At the **SCO Summit 2021**, held in **Dushanbe**, Tajikistan, the regulations for the nomination of the SCO Tourism and Cultural Capital were adopted.

Indo-Pacific Armies Management Seminar

- It was the 46th edition of the IPAMS that happened in **Dhaka, Bangladesh**, and consisted of 24 nations of the Indo-Pacific region.

- The theme of the IPAMS 2022 was '**Prospects and Challenges in Maintaining Peace and Security in the Indo-Pacific**'.

Green Fins Hub

- The Green Fins Hub is the **first-ever global marine tourism industry platform that will help operators** to make simple and cost-efficient changes to their routine practices by utilizing apt solutions.
- It is an industry-backed global digital platform for **diving and snorkeling operators around the world**.

Global Wealth Soars 9.8%

- Credit Suisse, in its Global Wealth Report 2022 observed that global wealth saw a **Year-on-Year (YoY) growth of 9.8%** at USD 463.6 trillion in 2021.
- According to the Global Wealth Report 2022, India witnessed a 12% YoY growth in total household wealth at **USD 14,225 billion in 2021**.

NATIONAL NEWS

Delhi Police Makes Forensic Evidence Mandatory

- The Order was issued by the Delhi Police Commissioner, **Sanjay Arora**.
- The Order states the allotment of one **Forensic Mobile Van** in each district for providing scientific and forensic assistance.

Cybercrime against Women up 28% since 2019

- As per the data released by the National Crime Records Bureau (NCRB), cybercrime against women has risen up to **28%** since 2019.
- Of the total incidents of cybercrime in 2021, **20.2%** were reported against women.

India overtakes U.K. to become fifth largest economy in the world

- India now remains just behind the **US, China, Japan**, and **Germany**.

- According to the report, the Indian economy in '**nominal**' cash terms in Q4 FY22 was **\$854.7 billion**. On the same basis, the U.K. was **\$816 billion**.

Blue Energy Motors Launched 1st LNG Green Truck

- Minister of Road Transport and Highways, **Nitin Gadkari**, inaugurated the manufacturing plant at **Chakan, Pune**.
- The Company, in its statement, said that the LNG-fuelled trucks will be **long-haul, heavy-duty trucks**.

3rd International Day of Clean Air for Blue Skies as "Swachh Vayu Diwas"

- The main objective of the UN is to raise awareness and facilitate actions to **improve air quality** around the world.
- The **theme** of the International Day of Clean Air for Blue Skies, 2022 is, "**The Air We Share**".

WEST: An I-STEM Initiative

- The initiative, WEST, has been launched to empower **women** with a **Science, Technology, Engineering, and Mathematics (STEM)** background and assist them to contribute to future innovations.
- Through this initiative, I-STEM will provide a **separate platform** for scientifically inclined women researchers and scientists for pursuing research in basic or applied sciences.

Ceasefire Extended in NSCN (K) Niki

- The **MHA** extended the Ceasefire Agreement with the **NSCN (K) Niki** for a period of one year with effect from **08.09.2022 to 07.09.2023**.
- The agreement was signed with the aim of achieving **peace** and **stability** in the Northeast.

Pradhan Mantri TB Mukh Bharat Abhiyaan

- India** has set the target of eradicating TB by the year **2025** and the Campaign is launched in order to achieve it.

- The **President** urged people to make the Campaign, a **mass movement** and also asked to raise **awareness** among the common people.

Ministry of Agriculture Launched Project Management Unit

- The **PMU** is a joint initiative of the **Department of Agriculture and Farmers' Welfare (DA&FW)**, under the Ministry of Agriculture and the **Federation of Indian Chambers of Commerce & Industry (FICCI)**.
- The objective of the PMU is to accelerate large **Public Private Partnership (PPP)** projects by integrating schemes and initiatives of the government with private sector investments.

ONGC Signed Contracts for Discovered Small Fields

- ONGC has signed **six** contracts, three each in the **Bay of Bengal** and the **Arabian Sea**.
- The contracts were exchanged in the presence of **Hardeep Singh Puri, the Minister of Petroleum & Natural Gas**, and **ONGC CMD Rajesh Kumar Srivastava**.

RIL Acquires Shubhalakshmi Polyesters and Shubhlaxmi Polytex

- Reliance Petroleum Retail**, the wholly owned subsidiary of the RIL, acquired **Shubhalakshmi Polyesters Ltd. (SPL)** for **Rs 1,522 crores** and **Shubhlaxmi Polytex (SPTex)** for **Rs 70 crores**.
- The **Competition Commission of India (CCI)** will now review the acquisition and accordingly decide whether or not to approve it.

Army Garrison Named After Late General Rawat

- Kibithu** is located on the banks of the **Lohit River** along the **Line of Actual Control (LAC)**.
- It is the **easternmost** part of the country, in the **Anjaw** district of **Arunachal Pradesh**.

Gujarat's "Cinematic Tourism Policy"

- The Policy was launched to market Gujarat as a potential destination for film and documentary makers from the **Indian film industry** and **Hollywood**.
- It is aimed to boost **private participation** in the growth of film cities, film and television studios, film training institutes, film processing labs, and post-production facilities.

Indian Railways' Revenue Shoots Up

- Indian Railways' revenue grew by a healthy **38%** to **Rs. 95,487 crores** in the first **five months** of FY23.
- The revenue showed an increase of **Rs. 26,271.29 crores** with respect to the corresponding period of FY22.

Khadi India Organizes "Aheli Khadi"

- The prime objective of the **Khadi and Village Industries Commission (KVIC)** behind the event was, to position Khadi as a **Fashion Fabric**.
- In an effort to reach out to the youth and the global market, it was organized at the **Tana Riri Auditorium**, NIFT Gandhinagar.

Global Environment Facility Small Grants Programme

- Along with providing financial and technical support to environment-friendly projects, the programme will also enhance the lives of the **local communities**.
- The primary objective of the programme is to study and work on **climate change, biodiversity, and land degradation with the help of NGOs**.

BLO e-Patrika

- The event was **live streamed** on the YouTube channel of the Election Commission of India (ECI) with over 2.4 lakh views.
- At the event, CEC Rajiv Kumar recognized the importance of the BLOs and termed them as the **building blocks** of the ECI working continuously to strengthen democracy.

One-Year Anniversary of "Shoonya"

- G20 Sherpa and the former CEO of the NITI Aayog, **Amitabh Kant**, NITI Aayog CEO **Parameswaran Iyer**, Delhi Government Principal Secretary **Ashish Kundra**, MyGov CEO **Abhishek Singh**, and Mahindra Electric Mobility CEO **Suman Mishra** were present at the event.
- **Shoonya** is India's **zero pollution e-mobility** campaign which was launched by the **NITI Aayog**, the US-based **Rocky Mountain Institute (RMI)**, and **RMI India** in **2021**.

National List of Essential Medicines (NLEM) 2022

- A total of **384 drugs** were included in this **NLEM 2022** list with the addition of **34 drugs**, while **26** from the previous list were dropped.
- The notable names which were **added** to the list are **Ivermectin** and **Mupirocin**, while common gastrointestinal medicines **Ranitidine** and **Sucralfate** have been **dropped**.

Cheetahs Introduced in Kuno National Park

- Project Cheetah is the world's first inter-continental large **wild carnivore translocation project**.
- Eight Cheetahs, five of which are female, were flown from **Windhoek, Namibia to Gwalior**, followed by a helicopter ride into **Madhya Pradesh's Kuno Palpur**.

National Logistics Policy

- The NLP aims to **promote seamless movement of goods across the country** and improve the competitiveness of Indian goods in domestic as well as global markets.
- It is an **umbrella policy for the logistics sector** which has been launched to curb logistical costs in India, which are high compared to other developed economies.

Resurgent Power acquires South East UP Power Transmission Company

- The resolution plan involved the transaction involved payment for one-time **settlement of outstanding debt, purchase of equity shares worth Rs 3,251 crores**, and payout of existing cash balance of SEUPPTCL.
- The shareholder funds brought in by Resurgent Power Ventures and loans raised from the **State Bank of India (SBI) contributed to the completion of the transaction.**

District Disability Rehabilitation Centres

- The DDRCs provide effective rehabilitation services **to persons with disabilities nationwide.**
- The DDRCs is run jointly by **District Management Team headed by DM/Collector and a reputed Non-Governmental Organization. Indian Red Cross Society.**

Tribal Peace Agreement in Assam

- **Birsa Commando Force, All Adivasi National Liberation Army, Adivasi People's Army, Adivasi Cobra Military of Assam, and Santhal Tiger Force** were among the tribal groups that signed the agreement.
- The objective behind signing the agreement is the upliftment of the **tribal population along with the protection of their cultural, linguistic, and ethnic identities.**

International Treaty on Plant Genetic Resources for Food and Agriculture

- The ITPGRFA is a legally binding agreement that was signed during the **31st session of the United Nations Food and Agriculture Organization (FAO)** in Rome in 2001.
- The ITPGRFA came into effect in 2004, and currently has **149 partnering nations including India.**

OCP-1 and CoE on Industry 4.0 Launched

- The soft launching was done by **Arvind Kumar, Director General, Software Technology Park of India (STPI) & Chairman STPINEXT, and Atul Bhatt,**

CMD, Rashtriya Ispat Nigam Limited (RINL), Kalpataru.

- In the first phase, the RINL shared a few challenges pertaining **to RINL's production area and through this OCP- 1, the start-ups will be selected to work in Kalpataru Project.**

Board of Trustees of PM CARES Fund

- Various initiatives undertaken under the **PM CARES Fund, including the PM, CARES for Children scheme** were presented at the meeting.
- At the event, PM Modi said that the PM CARES will assist in responding to **emergency situations, through relief assistance, mitigation measures, and capacity building.**

National Programme on High-Efficiency Solar PV Modules

- The objective of this Rs.19,500 crore scheme is **to achieve a manufacturing capacity of Giga Watt (GW) scale in High-Efficiency Solar PV Modules.**
- The scheme aims **to build an ecosystem for manufacturing high-efficiency solar Photo Voltaic modules** in India that will reduce India's import dependence and will further strengthen the Atma Nirbhar Bharat initiative.

Medical Devices (Amendments) Rules 2022

- According to the Rules, all class 'A' medical device manufacturers have **to register themselves through an online portal established for the purpose.**
- **According to the 1st Schedule of the Rules,** the manufacturer will be required to give an undertaking stating that the proposed device is a **class A medical device (non-sterile and/or non-measuring).**

Bharat Vidya: e-Learning Platform

- BORI will collaborate with **Indian and foreign** universities for awarding credits for its courses.
- At the inaugural event, Sitharaman said that the courses offered complied with the **New Education Policy (NEP) 2020.**

Revised Graded Response Action Plan

- The **Graded Response Action Plan (GRAP)** is a set of actions taken to reduce air pollution in Delhi-NCR, depending on the current level of pollution.
- The directions to implement the revised GRAP were issued by the **Commission for Air Quality Management (CAQM)**, according to which the plan will come into force from **October 1, i.e. 15 days before** the usual date.

First Consignment of Plant-Based Meat Products Exported

- The first consignment contained **5000 kg** of plant-based meat under the National **vegan food category**.
- According to the **Ministry of Commerce and Industry**, the consignment consisted of hot and **spicy strips, mini samosas, spring rolls, momos, grilled patty, and nuggets** among other products.

Tourism Minister Launched "SymphoNE"

- **SymphoNE** is a series of dialogues on the **North Eastern Region's Development Conference** comprising **policy thinkers, influencers, and stakeholders** with the aim to boost the **Tourism Sector** in the North Eastern Region.
- The Virtual Conference is being organized on the **24th and 27th of September 2022** by the **Ministry of DoNER** on the occasion of **World Tourism Day** (27th September).

Arogya Manthan 2022

- The inauguration of **Arogya Manthan** marked the completion of **four years of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY)** and **one year of Ayushman Bharat Digital Mission (ABDM)**.
- **PMJAY** is the **world's largest health insurance** which is fully financed by the central government. The scheme offers a sum insured of **Rs. 5 lakh** per family for both, **secondary and tertiary care**.

Vitamin Angels India partners with UNICEF

- The collaboration aims to address **undernutrition** in India and spread nutrition-related awareness in the country.
- Through the partnership, the objective is to implement a **unified outreach program** to enhance nutritional content, delivery, and outcomes with a prime focus on fostering **immunity, health, and wellness** to various diseases.

Agni Tattva- Energy for LiFE Campaign

- The campaign aims to provide a platform to **discuss and deliberate** upon the learning and experiences of experts and specialists and explore solutions for a **sustainable future**.
- Several vital topics focusing on **health, spirituality, environment, security, consumption, and production transport** will be covered as a part of the campaign.

Swachh Toycathon

- **Swachh Toycathon** is a unique competition in which individuals and groups will bring forth innovation in **toy designs** using **dry waste**.
- This initiative aims to fulfill the growing **demand for toys** along with addressing the **impacts of solid waste**.

Special Assistance to States for Capital Investment

- The scheme was announced by Finance Minister **Nirmala Sitharaman** during her **2022-23 Budget speech**.
- The **Department of Expenditure (DoE)** approved granting of loans to **4 states**, namely **Karnataka (Rs. 156 cr.); Jharkhand (Rs. 84 cr.); Haryana (Rs. 65 cr.); and Uttarakhand (Rs. 50 cr.)**.

Indigenous AVGAS 100LL

- The **AVGAS 100 LL** is a special aviation fuel meant for **piston engine aircraft** and **Unmanned Aerial Vehicles (UAVs)**.

- The oil marketing company, **Indian Oil Corporation Limited (IOCL)** has been given the responsibility to produce and market AVGAS 100 LL in the country.

JALDOOT App and JALDOOT App e-Brochure

- In open wells, manual monitoring of water levels will be done from **1st May to 31st May** for pre-monsoon water levels and from **1st October to 31st October** for post-monsoon water levels.
- At the event, Minister Kulaste said that there was a **need for states, UTs, and gram panchayats** to collect the **groundwater level data** systematically and assimilate it into the **central digital database** for analysis.

Hitachi Astemo's First Solar Power Plant

- The solar power plant was installed with the objective to reduce **carbon footprint** so that **Hitachi** can achieve its target of becoming **carbon neutral** by **2050**.
- The company, in its statement, said that an additional **1.5-megawatt (MW)** solar power plant will be commissioned by **March 2023**.

Amazon India launches "AmazeWIT Circles"

- The "**AmazeWIT Circles**" is a unique **networking** and **virtual event** to educate women and prepare them for technology careers.
- Through a special focus on topics such as **coding, algorithms, and data coding**, the AmazeWIT Circles aims to upgrade skills and leadership quality amongst women.

Gandhinagar-Mumbai Vande Bharat Express

- The **Gandhinagar-Mumbai Vande Bharat Express** will run each day **except for Sundays**.
- It is a **16-coach train** with a capacity to accommodate **1,128 passengers**.

BANKING

India Records Double Digit Growth in Q1 FY23

- India's Gross Domestic Product (GDP) in the first quarter (April-June) of the fiscal year grew by **13.5%** as per the data released by the National Statistical Office (NSO).
- The GDP grew at a rate of **20.1% during the same period last year**.

IMF Approves a Loan to Sri Lanka

- The **48-month program** will introduce **major tax reforms including broadening the tax base for corporate income tax** and VAT and making the income tax more progressive.
- The announcement of the agreement comes at a time when the Headline Inflation rose to **64.3% in August 2022**, while Food Inflation soared to **93.7%**.

SEBI Issues Guidelines for Stock Brokers

- As per the SEBI, the objective of the issued guidelines is to prevent instances of "**mis-selling**".
- SEBI has warned the stock brokers who indulged in providing algorithmic-based trading facilities offered by unregulated platforms to remove any such content referring to past or future performance of such an algorithm within a week, i.e. by **9th September**.

RBI Issued Guidelines on Digital Banking

- The Non-Banking Financial Companies (NBFCs) were given a **deadline of November 30** to put in place a mechanism to ensure that existing digital loans comply with the modified norms aimed at protecting the interest of customers.
- The RBI further said that the new norms will be applicable to both '**existing customers availing fresh loans**' and to '**new customers getting onboarded**'.

RBI to Digitize KCC

- The main objective of the project is the **digitalization** of KCC lending.
- With the automation of the processes involved, RBI aims to make lending, cost-effective and efficient for borrowers by reducing the **turnaround time**.

IndusInd and ADB Join Hands

- The Bank said, it has entered into a partial guarantee program with the ADB with an initial outlay of **\$70 million (Rs 560 crore)**.
- **ADB will provide a partial guarantee to lenders as it will cover non-payment by the borrower** on the guaranteed portion of the principal and interest due.

HDFC and Precision Biometric India to Test Retail Payment Products under the RBI

- These test phases will be conducted under the RBI's **Regulatory Sandbox**, which was launched in **2019** with the objective to promote efficiency and expand benefits to large consumers.
- The opening of the Application facility for the '**Retail Payments**' theme was announced by the RBI in **October 2021**.

ESAF SFB's "Rainbow Savings Account"

- The inaugural event was launched by the bank in collaboration with **Navodaya Movement**.
- To achieve the goal of financial inclusion of the trans-community, the savings account will have a **high rate of interest**.

BOI: 1st PSB to Go Live On TIN 2.0

- **Tax Information System 2.0 (TIN 2.0)** is the official portal of the **Income Tax Department** which is under the Ministry of Finance.
- It is developed by the IT Department under **National e-Governance Plan** to offer the taxpayers, **single window access** for tax payments and other related issues.

Agribazaar's Kisan Safalta Card

- Star Agribazaar Technology Private Limited launched the "**Agribazaar Kisan Safalta Card**" for **agricultural financing**.
- In phase I, the card will be launched in **Delhi-National Capital Region (NCR), Maharashtra, Rajasthan, and Madhya Pradesh**.

LIC's New Pension Plus

- It is a non-participating and Unit Linked Pension Plan with a **Unique Identification Number (UIN)**.
- The investment options include **Pension Bond Fund, Pension Balanced Fund, Pension Secured Fund, Pension Discontinued Fund, and Pension Growth Fund**.

Max Life's "Smart Flexi Protect Solution"

- The three-in-one plan offers **wealth creation** together with comprehensive protection against **death, disability, and critical illness**.
- **Flexi Wealth Plus** assists in creating financial protection with life cover and savings with market-linked returns.

RBI Sells USD 13 Billion

- The RBI sold about **USD 13 billion** from the forex reserves in the **spot market** to rescue the Rupee from falling further against the US dollar.
- With an aim to **stabilize** the exchange rates, this is the **highest** monthly currency market intervention by the RBI so far in **FY23**.

Inflation on a Surge

- Retail inflation, measured as the **Consumer Price Index (CPI)**, rose to **7.0%** for the month of **August 2022**.
- For the **eighth** consecutive month, it was above the upper limit (**6%**) prescribed by the **Reserve Bank of India (RBI)**.

IIP Growth on a fall

- In the **Index of Industrial Production (IIP)**, released by the Ministry of Statistics & Programme Implementation (MoSPI), India's industrial growth was measured as **2.4%** for **July 2022**.
- The IIP had witnessed a growth of **11.2%** in **July 2021** but it slumped to a mere **2.4%** in the latest data by the Ministry. While it was **12.7%** in the previous month (**April 2022**).

HDFC Issues India's First e-BG

- The e-BG has been developed in consultation with **NeSL**, the **Central Vigilance Commission-Central Bureau of Investigation (CVC-CBI) committee**, and the **Indian Banks' Association (IBA)**.
- The main objective behind the issuance of e-BG is to **simplify** the lengthy paper-based process and **eliminate** the possibility of fraud and manipulation.

Canara HSBC Life Insurance's "iSelect"

- It is an **individual, non-participating, non-linked, savings and protection life insurance plan** which especially targets new-age customers.
- The iSelect Guaranteed Future Plan will cater to both, **short-term** and **long-term** financial requirements.

SBI Crosses Rs. 5 Trillion Market Cap

- The SBI became the **third lender bank** to cross Rs. 5 trillion market cap mark after **HDFC Bank Ltd. (Rs. 8.4 trillion)** and **ICICI Bank Ltd. (Rs. 6.3 trillion)**.
- In the overall context, the SBI stands as the **seventh most valued Indian company** with **Reliance Industries** in the first position, followed by **TCS**, **HDFC Bank**, **Infosys**, **ICICI Bank**, and **Hindustan Unilever**.

Mastercard's Lighthouse MASSIV

- It is a **free-of-charge startup** partnership program that is dedicated to helping **one billion (100 Cr.)** people and making their lives more prosperous and secure by **2025**.
- To achieve the goals set by **Agenda 30**, Mastercard and the UNDP will focus on **financial inclusion and sustainable growth**.

MoF's Guidelines to RRBs

- These guidelines aim to direct the RRBs to acquire capital through **issuing rights, private**

placements with chosen investors, viz. large banks and insurance firms, and through **IPOs**.

- The guidelines recommended that RRBs should first issue **bonus shares** which can be later followed by the issuance of IPOs.

LIC Cuts Its Stake in GSK Pharma

- The LIC sold about **2.045% or 34.20 lakh** shares of its holding in GSK Pharma during the period of **September 2018-22**.
- As per the LIC, in the period of **4 years**, the stake sale happened at an average price of **Rs. 1,549.40**.

Reliance General Insurance partners with Paytm

- **Reliance General Insurance** is a customizable health insurance product that will operate through the Paytm application.
- A total of **38 features and benefits** are being offered by the Reliance Health Gain Policy.

RBI Allows BBPS to Process Cross-Border Inbound Remittances

- The direction was issued under **Section 10(4)** and **Section 11(1)** of the **Foreign Exchange Management Act (FEMA), 1999**.
- From now on, foreign inward remittances received under the **Rupee Drawing Arrangement (RDA)**, will need to be transferred to the KYC-compliant bank account of the beneficiary through **Bharat Bill Payment System (BBPS)**.

CBDT Issues Revised Guidelines for Income Tax Offences

- The guidelines were issued to **conform to the Government of India's policy of facilitating the Ease of Doing Business** and decriminalization of offences.
- Some of the important changes made for the benefit of taxpayers include making offences **punishable under Section 276 (Removal, concealment, transfer, or delivery of property to thwart tax recovery)** of the Act compoundable.

Gross Direct Tax Collections for FY23

- The **Gross** collection of Direct Taxes for FY23 was **Rs. 8,36,225 crores** compared to **Rs. 6,42,287 crores** in the corresponding period of FY22, registering a growth of **30%**.
- The Gross collection of **Rs. 8,36,225 crores** include, Personal Income Tax (PIT) including Securities Transaction Tax (STT), **Rs. 3,98,440 crores**, Corporation Tax (CIT), **Rs. 4,36,020 crores**.

Partnership between SBI & Remitly for Secure and Easy Remittance to India

- The objective of this partnership is to enable the NRIs across the globe **to send money to their loved ones through the SBI via Remitly**.
- Through this collaboration between the SBI and Remitly, **NRIs will be able to transfer money to 17 Remitly countries** like the USA, Canada, the UK, France, Germany, Australia, Netherlands, etc.

IBBI Amends Regulation

- One of the amendments by the **IBBI will ensure that the splitting of bankrupt companies** will attract more participants into the resolution process.
- IBBI, for the first time, set a minimum fixed fee for resolution **professionals between Rs. 1 lakh and Rs. 5 lakh per month**.

Singapore Central Bank- IFSCA India Sign Cooperation Agreement

- The agreement will also permit **both organizations to evaluate the worthiness of use cases that could benefit from partnership** across multiple jurisdictions and invite relevant jurisdictions to participate in a Global Regulatory Sandbox.
- MAS is the central bank of Singapore that was established in 1971 with **its headquarters at 10 Shenton Way, MAS Building, Singapore**.

Red Panda Trans-Boundary Conservation

- The partnership between the SBIF and the **WWF-India was announced at the Himalayan Zoological Park in Gangtok**, which is the first-of-its-kind

zoological park, where animals are kept in their natural habitat.

- The event included presentations on Red Panda conservation, **raising awareness among the younger generations, an inter-school quiz competition, and ended with zoo visits**.

UPI Payments through RuPay Debit Cards

- The step came after the **Reserve Bank of India (RBI) permitted the linking of UPI** to credit cards in June 2022.
- In this facility, the **RuPay credit cards will be linked to a UPI ID** or a Virtual Payment Address (VPA) to facilitate payments in an offline mode.

First Auto Index Fund

- The objective behind the launch of the **ICICI Prudential Nifty Auto Index Fund** is to give investors an opportunity to earn from the expected growth in the automobile, and e-Vehicle sectors.
- The NIFTY Auto Fund Offer (AFO) opened on **22nd September 2022** and will close on **6th October 2022**.

Collaboration between TerraPay and NIPL

- The making and acceptance of these cross-border payments will be facilitated by an **active Unified Payments Interface (UPI) ID**.
- The Indian Customers with an active UPI ID can transact at the **Quick Response (QR) locations which will be enabled globally by TerraPay**.

Click2Protect Optima Secure

- **Click2Protect Optima Secure** is a comprehensive insurance plan that aims to provide holistic protection to customers.
- It combines **life and health insurance solution benefits**, thereby offering simple and un-complicated financial planning for customers.

WAPCOS Files DRHP at SEBI for IPO Launch

- According to the **Draft Red Herring Prospectus (DRHP)**, the public issue with a face value of **Rs 10** per equity share.
- It will be a **complete offer-for-sale (OFS)** of up to **3.25 crore shares** by the President of India, acting through the **Jal Shakti Ministry**.

UBI's Ethical Hacking Lab

- The primary objective of this lab will be to protect the UBI's **information system, digital assets, and channels** against cyber threats.
- The Ethical Hacking Lab is equipped with a **cyber defense mechanism**.

World Bank and SIDBI Join Hands to Launch Fund against Loan Default

- The fund of **USD 1 billion** will be launched by the Government of India, in collaboration with the World Bank and SIDBI.
- The whole process is assisted by a **South Korean grant** secured by the World Bank and was signed with SIDBI on September 26.

BSE Gets a Nod from SEBI to Introduce EGR

- Earlier, the **BSE** received **in-principle approval** from the **SEBI** in **February 2022**, after which it conducted several **mock-trading** sessions for its members to facilitate trading in **EGRs**.
- As per the BSE, EGRs will cater to both, **buyers and sellers** that include individual investors, as well as **commercial participants** along the value chain viz. **importers, jewelry manufacturers, bullion traders, banks, refiners, and retailers**.

RBI Monetary Policy Committee

- **Marginal Standing Facility (MSF)** and **Bank Rate** also saw a **hike of 50 bps** to **6.15%**.
- The **28-day Variable Reverse Repo Rate (VRRR) auction** was merged with a **14-day VRRR auction** in order to counter temporary moderation in liquidity.

BoB Launches "Khushiyan Ka Tyohar"

- The "**Khushiyan Ka Tyohaar**" campaign also includes a **discount on processing charges**.
- Under the campaign, the Bank of Baroda (BOB) **home loans** will be available at an interest rate beginning at **7.95% per annum** with **no processing charges**.

INDEX AND RANKING

India Slumped Two Rankings in Global Crypto Adoption Index 2022

- The American crypto analysis platform, **Chainalysis**, released the **Global Crypto Adoption Index 2022**.
- India stood at **4th** place with an index score of **0.663**, while it was ranked 2nd in the GCA Index 2021.

REPORTS

NSO Releases 15th Quarterly PLFS Report

- As per the NSO, the **Unemployment Rate** in India for people in urban areas declined to **7.6%** during Q1 FY23 from 12.6% a year ago.
- The unemployment rate among **males** in urban areas dipped to **7.1%** in Q1 FY23 compared to 12.2% a year ago. Whereas for **females** has fallen to **9.5%** compared to 14.3% last year.

28th Edition of the Status Report on India's External Debt

- India's external debt grew by **8.2%** year-on-year to reach **USD 620.7 billion** at the end of FY22.
- Out of the total external debt, **53.2%** was denominated in US dollar terms while **31.2%** was Indian rupee-denominated debt.

The Gender Snapshot 2022 Report

- It said the rate of progress must be **seventeen times** the progress in the last decade to eradicate **child marriage** by **2030**.
- The report also highlighted that over **1.2 billion** women of **reproductive age**, i.e. 15 years to

49 years, live in countries with **restrictive abortion laws**.

ILO's Report on Modern Slavery

- According to the report, **modern slavery** consists of **forced labor** and **forced marriage**.
- It pointed out that by **2021**, around **50 million** people across the world were living in modern slavery which is up from **40 million** in **2016** with an increase of **25%**.

Sixth NHA Estimates Report

- The **NHA Estimates Report** was prepared for **2018-19 (FY19)** by using an accounting framework based on the **World Health Organization's System of Health Accounts, 2011**.
- The NHA report presented **two estimates** for the expenditure incurred within the health sector during FY19: **Current Health Expenditure (CHE)** and **Total Health Expenditure (THE)**.

APPOINTMENTS

Name of the Person	Designation
IFS Nagesh Singh	India's Ambassador to Thailand
Rajesh Kumar Srivastava	Interim Chairman of the ONGC
M.V. Iyer	Interim Chairman and Managing Director of GAIL (India) Ltd.
Dr. Vasudha Gupta	Director General, News Service Division, All India Radio (AIR)
Utpal Kumar Singh	CEO of Sansad TV
Kalyan Chaubey	New All India Football Federation (AIFF) President
Laxman Narasimhan	New CEO of Starbucks
Brian Lara	Head Coach of the Sunrisers Hyderabad
Shaji Prabhakaran	AIFF Secretary General
Kiccha Sudeep	Brand ambassador for the Punyakoti Dattu Yojana
Justice DY Chandrachud	Next Executive Chairperson of the National Legal Services Authority (NALSA)
Captain BK Tyagi	Chief Managing Director (CMD) of the Shipping Corporation of India

Suella Braverman	Home Secretary in the UK's Prime Minister
Sanjay Kumar Verma	India's next High Commissioner to Canada
Ms. Tang Yu	World's first "Robot CEO" of the Chinese Company, Fujian NetDragon Websoft
H. E. William S Ruto	New President of Kenya
Mahesh Vishwanathan Iyer	Chairperson of Mahanagar Gas Limited (MGL)
Munishwar Nath Bhandari	Chairperson of the Smugglers and Foreign Exchange Manipulators Act (SAFEMA)
Volker Turk	Next United Nations High Commissioner for Human Rights (UNHCR)
Devika Bulchandani	Global Chief Executive Officer (CEO) of the advertising and public relations agency Ogilvy
Gervais Ndirakobuca	New Prime Minister of Burundi
Ashish Kumar	Chief Financial Officer (CFO) of SpiceJet
Graham Potter	Chelsea's manager
Matthew Hayden	Mentor of Pakistan for the upcoming T-20 World Cup
Director Paramesh Sivamani	New commander of Eastern Seaboard Headquarters
Neelima Kerketta	Chairperson of the Jharkhand Public Service Commission (JPSC)
Mehta Sampada Suresh	Private Secretary to the President of India, Droupadi Murmu
Sibi George	India's next ambassador to Japan
Sanjay Khanna	Chief Executive Officer (CEO) and Country Manager of the American Express Banking Corporation (AEBC)
Joao Manuel Goncalves Lourenco	President of Angola
Rajiv Khanna	CEO of the Abu Dhabi T-10 League
Prakash Chand	Next Ambassador of India to the State of Eritrea
Dr. Digambar Tukaram Shirke	In-charge Vice-Chancellor (VC) of Mumbai University
Rajdeepak Das	Chairperson of the "Creative Council for South Asia" of Publicis Groupe
Zaheer Khan	Global Head of Cricket Development for Mumbai Indians

Sunil Barthwal	Commerce Secretary
Vivek Bharadwaj	Mines Secretary
Vanessa Nakate	UNICEF Goodwill Ambassador
BVR Subrahmanyam	New Chairman & Managing Director of the India Trade Promotion Organization (ITPO)
Trevor Bayliss	Head Coach of the Punjab Kings for the 2023 season of the IPL
Mark Boucher	Head Coach of the Mumbai Indians for the 2023 season of the IPL
Pratap Pawar	Chairperson of the Audit Bureau of Circulations (ABC) for 2022-2023
Pralay Mondal	Managing Director and the Chief Executive Officer of CSB Bank Limited
Thomas M Devasia	Member of the Insurance Regulatory and Development Authority of India (IRDAI) by the Government of India
Shreepad Karmalkar	Director of IIT- Bhubaneswar
Seshadri Sekhar	Director of IIT- Palakkad
David Boon	Chairperson of Cricket Tasmania
Rama Subramaniam Gandhi	Non-Executive (Part-Time) Chairperson of the YES Bank
Ajay Ratra	Uttar Pradesh cricket team coach
Business Tycoon Ratan Tata, former SC judge KT Thomas and former Dy. Speaker Kariya Munda	Trustees of the PM CARES Fund
Rajiv Prakash	Director of IIT- Bhilai by the President of India
Bharat Lal	Director General, National Centre for Good Governance (NCGG)
Retd. Justice L Nageswara Rao	To take over the process of amending the constitution of the Indian Olympic Association (IOA)
Rohit Sharma and Ritika Sajdeh	Brand Ambassadors of Max Life Insurance
Dr. M Srinivas	New Director of the All Indian Institute of Medical Sciences (AIIMS)
Dr. Rajiv Bahl	Director General of the Indian Council of Medical Research (ICMR)
Atul Chaturvedi	First Chairperson of the Asian Palm Oil Alliance (APOA)

K Raja Prasad Reddy	President of the Indian Newspaper Society (INS)
Rajendra Kumar	Director General of the Employees' State Insurance Corporation (ESIC)
Dilip Tirkey	President of Hockey India
Sanjai Kumar	New Chairperson and MD of RailTel
K. Vasuki	Labour Commissioner
Bandaru Wilsonbabu	India's next ambassador to the Republic of Madagascar
Lt. Gen. Anil Chauhan (Retd.)	New Chief of Defense Staff (CDS)
R Venkataramani	New Attorney General of India
Mohammed bin Salman (MBS)	Prime Minister of Saudi Arabia
Ajay Kumar Srivastava	MD & CEO of the Indian Overseas Bank (IOB)

AWARDS AND HONOURS

Awards	Awardee
Miss Earth India 2022	Vanshika Parmar
Chevalier de la Legion d'Honneur or Knight of the Legion of Honour	Indian scientist and industrialist, Dr. Swati Piramal
IIFL Wealth Hurun India Rich List 2022	Gautam Adani
Hermann Kesten Prize 2022 by the PEN Centre in Germany's Darmstadt	Meena Kandasamy
First-ever Queen Elizabeth II Woman of the Year award in London	UK, Suella Braverman

IMPORTANT DAYS

Date	Day	Theme
2 nd September 2022	World Coconut Day	Theme: "Growing Coconut for a Better Future and Life"
1 st Saturday of September	International Vulture Awareness Day	--
5 th September 2022	Teachers' Day	Theme: "Leading in crisis, reimagining the future"
5 th September 2022	The International Day of Charity	--
8 th September 2022	International Literacy Day (ILD)	Theme: "Transforming

		Literacy Learning Spaces"
8 th September 2022	World Physical Therapy Day	--
10 th September 2022	World Suicide Prevention Day	Theme: "Creating Hope Through Action"
14 th September 2022	"Hindi Diwas"	--
15 th September 2022	National Engineer's Day	--
15 th September 2022	International Day of Democracy (IDD)	Theme: "To Uphold and Promote the Principles of Democracy"
19 th September to 25 th September 2022	International Week of the Deaf (IWD)	Theme: "Building Inclusive Communities for All"
20 th September 2022	38 th Raising Day	--
21 st September 2022	International Day of Peace	Theme: "End Racism. Build Peace"
23 rd September 2022	International Day of Sign Languages (IDSL)	Theme: "Sign Languages Unite Us!"
23 rd September 2022	National Cinema Day	--
25 th September 2022	World Lung Day	Theme: "Lung Health for All"
25 th September 2022	World Pharmacist Day	Theme: "Pharmacy United in Action for a Healthier World"
26 th September 2022	International Day for the Total Elimination of Nuclear Weapons	--
26 th September 2022	World Contraception Day	--
27 th September 2022	World Tourism Day	Theme: "Rethinking Tourism"
27 th September 2022	International Federation of Environmental Health (IFEH)	Theme: "Strengthening Environmental Health Systems for the

		implementation of the Sustainable Development Goals"
28 th September 2022	World Rabies Day	Theme: "Rabies: One Health, Zero Deaths"
28 th September 2022	International Day for Universal Access to Information	Theme: "Artificial Intelligence, e-Governance, and Access to Information"
29 th September 2022	International Day of Awareness of Food Loss and Waste	Theme: "Stop Food Loss and Waste, for the People, for the Planet"
30 th September 2022	World Translation Day	Theme: "A world without barriers"

MOUS SIGNED

India Signs MoU with the GCC

- India's economic ties with the GCC have gradually increased as a result of **oil imports**.
- During 2020-21, India's imports from GCC were **USD59.3 billion** and its exports to GCC were **USD28.06 billion**.

IOM-UN Migration signs MoU with CII

- The primary objective of signing this MoU is to **create an opportunity for these two organizations to collaborate on a series of initiatives related to the safe, orderly, and regular migration of Indian skilled professionals and youth around the world.**
- The IOM and CII will come together to **provide dynamism to India's migrant workforce that can meet the demands of the changing labor markets across the globe.**

NCC and UNEP Sign MoU

- The primary objective of the collaboration is to end plastic pollution and achieve the universal goal of clean water bodies through the **"Tide Turners Plastic Challenge Programme"** and **"Puneet Sagar Abhiyan"**.

- The MoU was signed between Resident Representative, UN World Food Programme **Bishow Parajuli** and **Director-General NCC Lt. Gen. Gurbirpal Singh**.

MoU Between Tata Group's Airlines and CSIR-IIP

- The primary objective of this agreement is to work together on **research & development (R&D)**, and **deployment of Sustainable Aviation Fuels (SAFs)**.
- SAFs** are made from sustainable resources, such as **agricultural wastes, forestry, and used cooking oil** that can be blended with fossil jet fuel to reduce emissions.

BPCL Signs an Agreement with Petrobras

- BPRL** will have **40% participating interest (PI)** in this concession and **Petrobras**, as the operator will have **60% PI**.
- BPCL** is a government-owned oil and gas explorer and producer and was established in **1952** with its headquarters in **Mumbai**, Maharashtra. The current Chairperson and MD are **Arun Kumar Singh**.

JMC Projects Signs Agreement with Government of Maldives

- This development project is the **first infrastructure project** that will be undertaken by India **outside the capital of Maldives, Male**.
- The total estimated value of the contract is around **USD 136 million**.

GOVERNMENT SCHEMES

MHA Launched e-Awas Portal

- The new portal will grant CAPF personnel **to find houses among themselves rather than just looking for accommodation within the force**.
- Shah** said the housing satisfaction ratio for CAPF personnel will be enhanced to about 74% by late 2024.

CCRAS 'SPARK' Program to Support Innovative Research

- The scheme aims **to support the research ideas of young undergraduate students enrolled** in Ayurveda Colleges across India.
- The application process for **SPARK Scheme** will be **completely online**.

PM announces launch of PM-SHRI for upgradation of 14,500 schools across India

- It is a **centrally-sponsored scheme** for the upgradation and development of more than 14,500 Schools across the nation.
- The schools which are managed by the **Central or State Governments** will be selected and efforts will be made to strengthen them.

NITI Aayog and WRI Launch "e-FAST"

- Electric Freight Accelerator for Sustainable Transport India (e-FAST India)** will help in finding support for innovative freight solutions.
- The platform will also provide policies to accelerate the **electrification of freight** in India.

Rajasthan's Indira Gandhi Urban Employment Scheme

- The scheme will provide **100-days** of guaranteed employment to families living in **"urban"** areas.
- The Rajasthan Government has allocated a sum of **Rs. 800 Cr.** for the scheme.

Ramakrishna Mission's 'Awakening' Programme

- Minister of Education, Dharmendra Pradhan, and inaugurated **Ramakrishna Mission's 'Awakening' Programme** for students of classes I to V.
- Mission's **"Awakening"** program is an initiative toward ensuring the overall personality development of children in line with the **National Education Policy (NEP), 2020**.

Dr. Jitendra Singh Launches "Swachhta" Portal

- The **"Swachhta"** portal has been developed by the **Department of Administrative Reforms and Public Grievances (DARPG)**.

- The portal was launched as part of the special **Swachhata Campaign 2.0** which will begin on **October 2**.

PLI Scheme for Manufacturing of Semiconductor

- The **Union Cabinet, chaired by PM Modi approved modifications in the Production-Linked Incentive (PLI) scheme** "Programme for Development of Semiconductors and Display Manufacturing Ecosystem in India".
- To advise and suggest the required modifications for the **India Semiconductor Mission**, an Advisory Committee comprising experts from industry and academia was constituted.

Government Signs MoU to Expand SPARSH Initiative

- The Ministry mentioned that the centers would further expand the existing network of **161 DAD offices** and around **800 Service Centres** provided by the **SBI** and the **PNB** branches, and **14 branches** of the **Kotak Mahindra Bank**.
- The Ministry also said that, as part of the **Common Service Centres (CSC)** network, around **4.5 lakh Village Level Entrepreneurs (VLEs)** will assist Defence Pensioners.

DEFENCE

10th Maritime Search and Rescue Exercise SAREX-22

- It is a **biennial exercise** which is hosted by the **Indian Coast Guard (ICG)** and the **Indian Search and Rescue Region (ISRR)**.
- The **theme** of SAREX-22 was- "**Capacity Building towards Marine Passenger Safety**".

Exercise Vostok-2022

- It is a multilateral strategic and command exercise that will be undertaken at the training grounds of the **Eastern Military District of Russia**.
- An Indian Army contingent of troops from **7/8 Gorkha Rifles** is in Russia to participate in the seven-day exercise.

INS Vikrant Commissioned

- INS Vikrant** is the first ever aircraft carrier to be indigenously designed and constructed by India which will strengthen India's capability to operate over deep seas.
- India has joined countries like the **US, Russia, France, the UK, and China**, who are capable of designing and constructing aircraft carriers.

DRDO and Indian Army Test QRSAM

- The **DRDO and the Indian Army** conducted **6** successful flight tests of the **QRSAM** weapon system from the **Integrated Test Range (ITR) at Chandipur, Odisha**.
- The successful test implies that the QRSAM weapon system will be **inducted** into the Indian Army.

Japan-India Maritime Exercise JIMEX 2022

- The sixth edition marked the **tenth anniversary** of the joint exercise which began in **2012**.
- Rear Admiral Hirata Toshiyuki**, Commander Escort Flotilla Four, led the **Japan Maritime Self Defence Force (JMSDF)** ships. While Indian naval ships were led by **Rear Admiral Sanjay Bhalla**, Flag Officer Commanding Eastern Fleet.

36th Tri-Services Commanders' Conference

- The two-day, 36th Tri-Services Commanders' Conference (TSCC) - South was held at **Port Blair under the aegis of Andaman and Nicobar Command**.
- Lieutenant General Ajai Singh**, the Commander-in-Chief of the Andaman and Nicobar Command, served as the host of the conference.

Very Short Range Air Defence System

- VSHORADS** missiles are capable of neutralizing **low-altitude** aerial threats at **short ranges**.
- VSHORADS is a **Man Portable Air Defence System (MANPAD)** and is designed and developed **indigenously** by Hyderabad-based

DRDO's **Research Centre Imarat (RCI)**, in collaboration with **Indian Industry Partners**, and other **DRDO laboratories**.

SCIENCE AND TECHNOLOGY

CERT-In Conducts "Synergy"

- **Indian Computer Emergency Response Team (CERT-In)**, with a joint effort of the **Cyber Security Agency of Singapore**, successfully conducted the Cyber Security Exercise "Synergy" for **13 Countries**.
- The exercise was conducted as part of the **International Counter Ransomware Initiative-Resilience Working Group**.

SII Launches HPV Vaccine

- Cervical cancer starts in the cervix and **according to the Centers for Disease Control and Prevention (CDCP)**, all women are at risk for cervical cancer.
- **According to the World Health Organization (WHO) data**, more than **4 million women** have died due to cervical cancer in India since 2019.

Mars Oxygen In-Situ Resource Utilization Experiment (MOXIE)

- **Mars Oxygen In-Situ Resource Utilization Experiment (MOXIE)** has produced the first instance of the utilization of resources in a planet's atmosphere to meet human needs.
- It was made by the **Massachusetts Institute of Technology (MIT)** and was sent to Mars by **NASA's Perseverance**.

ISRO Tests Inflatable Aerodynamic Decelerator

- The IAD was designed and developed by the **Vikram Sarabhai Space Centre (VSCC)** which is located in Thiruvananthapuram, Kerala.
- It was successfully tested in a **Rohini Sounding Rocket** from the **Thumba Equatorial Rocket Launching Station (TERLS)**.

China's Ad5-nCoV Vaccine

- **CanSino's Ad5-nCoV Vaccine** was given approval by China's National Medical Products Administration for emergency use as a booster vaccine.
- Ad5-nCoV is the latest version of CanSino's one-shot Covid drug which was used by **China, Pakistan, Hungary, Mexico, and Malaysia** after it was rolled out in February 2021.

India's First Intra-Nasal Vaccine for COVID-19

- The vaccine – **inCOVACC** – is stable at **2-8 degrees Celcius** for easy storage and distribution.
- **inCOVACC** is a **recombinant replication-deficient adenovirus vector** (Chimpanzee Adenovirus Vectored) vaccine with stabilized spike protein.

Counter Ransomware Exercise by India and the UK

- The **National Security Council Secretariat (NSCS)** of India and the **United Kingdom Government** in collaboration with **BAE Systems** successfully conducted the Cyber Security Exercise for 26 nations.
- The Exercise has been conducted as part of the **International Counter Ransomware Initiative-Resilience Working Group** which is being led by India's National Cyber Security Coordinator (NCSC).

Paxzen: A Generic COVID19 Tablet

- **Pfizer's Paxlovid** got approval from the US Food and Drug Administration (FDA), in **2021**.
- The generic version, **Paxgen**, will contain a combination of two tablets, namely, **Nirmatrelvir** and **Ritonavir**.

"Taragiri" Launched In Mumbai

- Taragiri is a **149-meter-long** and **17.8-meter-wide** ship that is propelled by a combination of **two gas turbines** and **two diesel engines**.
- The ship can move at a speed of more than **28 knots** at a displacement of as much as **6,670 tonnes**.

China's Qimingxing-50

- **Qimingxing-50** or **Morning Star-50** is China's first large-size UAV that is fully powered by a solar engine.
- Qimingxing-50 has the ability to fly uninterrupted **for months** and can also function as a **satellite** when required.

Microprocessor-Controlled Smart Limbs

- **Microprocessor-Controlled Knees (MPKs)** will assist the above-knee amputees to walk with a comfortable gait.
- According to ISRO, the MPKs will offer **extended capabilities** to the amputees in comparison to the passive limbs which come without the **microprocessors**.

Avalanche Monitoring Radar

- The radar was inaugurated by **Lieutenant General Tarun Kumar Aich**, General Officer Commanding of Sukna-based 33 Corps at the forward posts of the Army at an altitude of **15,000 ft.** in North Sikkim.
- The AMR has the capability to detect avalanches within **3 seconds** of their trigger and will act as a life saviour for troops along with reducing damage to property in high-altitude areas.

NASA's DART Mission

- The **DART Mission** was launched with the objective to test the novel technology that **changes the course** of an asteroid heading towards the Earth.
- It is the first **Kinetic Impactor Method** of planetary defense effort that involved a DART spacecraft colliding with the **small moonlet** called **Dimorphos** that orbits a larger **asteroid** named **Didymos**.

Integrated Cryogenic Engine Manufacturing Facility

- The ICMF will serve as a state-of-the-art facility for manufacturing **Cryogenic** and **Semi-Cryogenic Engines**.
- With an investment of **Rs. 208 crores**, the ICMF has been set up over an area of **4,500 square**

meters with over **70 hi-tech equipment** and **testing facilities**.

SPORTS

UCI MTB Eliminator World Cup in Ladakh

- The knockout lap was a **500-meter-long track** with artificial obstacles and sharp turns.
- The event which was held at 12000 ft. above sea level, saw the participation of **twenty international, fifty-five national, and local cyclists**.

SUMMITS AND CONFERENCES

30th Southern Zonal Council

- **Minister of Home and Cooperation, Amit Shah**, chaired the **30th Southern Zonal Council meeting** in Thiruvananthapuram, Kerala.
- **After the meeting, Shah said that out of the 26 issues discussed, 9 were resolved and 17 were reserved for further consideration.**

NITI-BMZ Dialogue on Development Cooperation

- NITI Aayog **Vice-Chairperson, Suman Bery** drew attention to the **Lifestyle for Environment (LiFE)** initiative which was introduced by Prime Minister Modi during the 26th United Nations Climate Change Conference of the Parties (**COP26**), Glasgow, in 2021.
- In the event, the **German Federal Minister Schulze** announced additional funding of EUR 3.5 million for the implementation of SDGs in the states of India.

7th Session of the Eastern Economic Forum

- **Prime Minister Narendra Modi** addressed the Eastern Economic Forum via video conferencing.
- In his address, the PM focused on cooperation in the fields of **energy, pharmaceuticals, and diamonds**.

Centre-State Science Conclave

- At the event, PM said that it was the **first-of-its-kind** Conclave that will strengthen Centre-State coordination in the spirit of cooperative federalism - to build a strong **Science, Technology, and Innovation (STI)** ecosystem across India.
- PM Modi also called for **collective efforts** to make India a global center of research and innovation.

International Dairy Federation World Dairy Summit 2022

- It is a four-day event held from **12th to 15th September 2022** in **Greater Noida**. The Summit will witness a gathering of dairy stakeholders from India and more than **50 countries** around the world.
- The **theme** for the IDF WDS-2022 is, "**Dairy for Nutrition and Livelihood**".

National Conference of State Tourism Ministers

- The conference aims **to bring diverse perspectives and viewpoints from all the States and UTs of India** on tourism development and to create a direct dialogue with the States on, policies, and schemes.
- The National Conference also aims **to be a platform for sharing successful projects, best practices, and tourism product opportunities**.

47th Annual Gathering of AIBD

- The **gathering was hosted in New Delhi** and it was for the fourth time that India hosted the AIBD meeting.
- At the meeting, Information Minister Thakur said that the biggest threat **to mainstream media is from**

YOJANA MAGAZINE SUMMARY: SEPTEMBER 2022

TOPIC: J&K AND LADAKH

COUNTER-TERRORISM SCENARIO IN J&K

- Recent events like targeted killings of religious minorities, migrants, security forces personnel and civilians, have drawn attention to the evolving security situation in J&K.

the media channel itself and not from the new age digital platforms.

India-Saudi Arabia Strategic Partnership Council

- On his two-day visit to Saudi Arabia, the Minister of Commerce and Industry, Piyush Goyal**, attended the Ministerial meeting of the India-Saudi Arabia Strategic Partnership Council.
- The Ministerial Meeting was co-chaired by the **Minister of Commerce and Industry, Piyush Goyal, and Saudi Minister for Energy Prince Abdulaziz bin Salman Al-Saud**.

International Conference on Consciousness

- The international conference was organized at the **National Institute of Mental Health and Neuro-Sciences (NIMHANS), Bengaluru**.
- The conference was conducted by the **India Foundation**, in collaboration with **NIMHANS** and **was supported by the Ministry of AYUSH**.

National Conference of Environment Ministers

- At the inaugural event, **PM Modi** remarked that India was acting as a guiding force in the field of **renewable energy**, for other countries of the world.
- He further iterated the **2070 net-zero target** and emphasized the concept of **green growth** and **green jobs**.

Various Terrorist groups in J&K:

- Lashkar-e-Taiba (LeT)
- Jaish-e-Mohammed (JeM)
- Hizbul Mujahideen (HM)
- Al-Qaeda's Ansar Ghazwat-ul-Hind
- Islamic State J&K

Evolving and Emerging Counter Terrorism (CT) Challenges:

- Radicalisation and Terrorist Recruitment:** Dark web and social media platforms, amplifies

religious propaganda accelerating radicalization among young youths.

2. **Hybrid Terrorists and virtual terrorist outfits:**

To commit violence they use local people instead of criminals. So they are likely to escape police scrutiny.

3. **Pakistan's information warfare:** With Pakistan's material and financial support to anti-India terrorist groups like LeT and JeM coming under the Global Scanner.

• **Steps taken by Military to prevent Terrorism in J&K:**

1. Anti-Infiltration Obstacle System (AIOS) fencing and strengthened surveillance through drones, night-vision equipment's and hand held thermal imaging devices are done to prevent Pakistan terrorists from entering India through LoC.
2. Raised a highly-effective three-tiered counter-infiltration grid. In this 1st tier is Indian Army, 2nd tier is Central Reserve Police Forces (CRPF) and 3rd is J&K police (JKP).

USHERING INVESTMENTS

- The Jammu and Kashmir Industrial Policy 2021-30 is the flagship policy for investment and industrial growth in the UT. This policy mainly focuses on employment generation, heavily labor-intensive in nature and products/services of high in value.
- **Factors that favor investments:**
 1. Traditional products, the handicrafts produced in this region are internationally well-known.
 2. J&K produces the bulk of the country's apple and known for its high quality.
 3. Low volume products like walnut and saffron has got its name in international market for its quality.
 4. Unique handlooms and crafts and exquisite cuisine make it a favourite destination for millions of tourists.
 5. For industrial purpose, J&K is well known for its hydropower resources, high quality manpower and some rare minerals too.
- **Problems in J&K based on producing goods:**

1. **Statement:** The location and topography of J&K will be taken into account and the transportation costs will be reflected in the price of goods produced there.
2. **Solution:** Find customers who are willing to pay a premium amount which compensates for the disadvantages of high transportation costs.

DOGRI LITERATURE

- Dogras are well known as warriors and for their miniature Pahari paintings. The region between the Sutlej and Chenab rivers was called "Duggar" and its inhabitants called "Dogras". Dogras language is known as Duggar Bhasha.
- **Types of Dogri Literature:**
 1. **Folk Literature:** Usually tales, songs, idioms, proverbs, riddles, ballads which talk about different rituals, traditions, nature and local deities.
 2. **Written Literature:** Books are translated from Sanskrit to Dogri and various Royal works are documented in Dogri.
- **Famous Dogri Poets:**
 1. **16th to 18th century:** Manakchand, Gambhir Rai and Devi Ditta
 2. **Late 18th Century:** Maya Das and Raghubir Das
 3. **19th Century:** Ganga Ram and Lakhu
 4. **20th Century:** Ramdhan, Sant Ram Shastri, Mehta Mathura Das, Hakam Jatt, Mulraj Mehta, Baba Kanshi Ram, Kavi Dattu and Hardutt.
- **Current status of Dogri language:**
 - Before 1940 Dogri writing are found in rock and temple inscription and copper plate inscription.
 - They were mostly found in Takri Script in Duggar till the beginning of the 20th century.
 - With passage of time this old script has almost vanished and Devanagari script was adopted by Dogri writers that gave a boost to the language to flourish.
- **After removal of Article 370:**

- After the abrogation of Article 370, Dogri became one of the five official languages along with English, Hindi, Urdu and Kashmiri.
- In modern times, creative writers have been contributing to Dogri literature in different genres.

KASHMIR POETRY AND MYSTICISM

- Kashmir was enriched with the contributions of saints, philosophers, masters, teachers and poets. Kashmir has a wide variety of cultural landscape.
- **Works of various scholars:**
 1. Panini's **Astadhyayi** is the basis of Sanskrit grammar.
 2. Bharata's **Natyashastra** is the foundational text for theorizing on dramaturgy.
 3. Abhinavagupta's **abhas-vad and pratyabhijna**.
 4. Bharata's **Gitartha Samgraha**, a commentary on Bhagavad Gita
 5. Swami Lakshmanjoo's **Shiva Sutras, Viijnana Bhairava, the Light on Tantra in Kashmir Shaivism**, spreads his Shaivism throughout Kashmir.
 6. Neerja Mattoo edited the book **Sharika Devi: A Yogini of Kashmir**, articles and reminiscences about Sharika Devi life and wisdom.
 7. Neerja Mattoo's, **The Mystic and the Lyric: Four Women Poets from Kashmir**

WHERE SKY IS NOT THE LIMIT

- Through advanced research, J&K and Ladakh region has shown tremendous scope in the field of space science and technology.
- **About Satish Dhawan Centre for Space Sciences (SDCSS)**
 - Satish Dhawan Centre for Space Sciences (SDCSS) at the Central University of Jammu, established under the collaboration between ISRO and the Central University of Jammu (CUJ).

- The Centre will help in tapping the potential of space applications for the region.
- It also provides an opportunity for the youth to contribute to the field of space science as well as nation.
- The Centre offers an enormous array of new ways to pursue education in the field of space science.
- The educated people of J&K with special needs supported by assistive technology will have greater employment opportunities.

• Remote Sensing Technology:

- J&K and the larger Himalayan region as its economy and habitations are affected by vegetation cover, forest area, snow, landslides, avalanches, ground water, cloud cover, atmospheric conditions, etc., which can be easily monitored from space through remote sensing.
- The remote sensing and GIS labs at the Centre helpful in forecasting weather events of J&K using mesoscale atmospheric models.

FOSTERING MSMEs AND ARTISANS

- Apart from designs found specifically in Kashmir area, the raw materials are also produced within the region be it pashmina, silk or wool. Traditional handloom weaving has been a major source of employment for a significant part of the workforce.
- **Current Status of MSMEs in J&K:**
 - At present, 1,26,387 MSMEs have registered themselves on Udyam registration portal.
 - The MSME includes both Manufacturing and Services sector in J&K.
 - Traditional handloom weaving has been a major source of employment for a significant part of the workforce.
- **Implementation of MSME Schemes**
 1. **MSE – Cluster Development Programme**

- The objective of the Scheme is to improve the technology skills, quality and market access, etc.

2. ESDP – Entrepreneurship Skill Development Programme

- This is to motivate young person's representing different sections of the society including SC/ST/Women, handicapped, ex-servicemen and Below Poverty Line (BPL) persons to consider self-employment or entrepreneurship as one of the career options.

3. MSME Sustainable (ZED) Certification Scheme

- This is to encourage and enable MSMEs adopt Zero Defect Zero Effect solutions for attaining maximum Quality while ensuring Minimum Impact on Environment.

4. Technology Centre at Samba (J&K)

- A technology centre is being set up at Industrial Estate, Samba (J&K).

5. Udyam Registration

- This is a Government Organised system to register any MSMEs

6. National SC-ST Hub in Leh (Ladakh)

- National Scheduled Caste and Scheduled Tribe Hub (NSSH) scheme aimed to encourage SC/ST entrepreneurs and promoting "entrepreneurship culture" amongst the SC/ST population.

BLOOMING BUSINESS OF LAVENDER

- Lavender is a small, perennial evergreen subshrub. It is mainly cultivated for the essential oil-bearing plants grown for essential oil and dry flowers.
- **CSIR Aroma Mission:**
 - CSIR Indian Institute of Integrative Medicine (CSIR-IIIM), Jammu has developed its elite variety of Lavender (RRL-12) and agrotechnology.
 - The variety of lavender is highly suitable for cultivation in the rainfed regions of the temperate regions of India, including Kashmir Valley and temperate regions of the Jammu division.

- Under this CSIR Aroma Mission, free Quality Planting Material (QPM) and an end-to-end technology package for cultivation, processing, value addition and marketing of the lavender crop to the farmers are given.
- CSIR-IIIM installed 50 distillation units at different location across J&K under CSIR Aroma Mission.

• Purple Revolution – Lavender Cultivation:

- Lavender cultivation has employed large numbers of farmers and young entrepreneurs in the geographically remote regions of J&K.
- More than 1000 farming families in the J&K are currently cultivating lavender on more than 300 acres in different parts of J&K.
- Each lavender farmer employs at least five other people to cultivate it.
- This has given employment to more than 5000 farming families in the region.
- Nursery of above 20 lakh lavender plants worth more than one crore developed women in different villages of Doda District, J&K.

• Benefits of Lavender farming:

- Lavender oil produced in J&K has a market price of around Rs. 10,000/- per kg in the Indian Market.
- Dry Lavender flowers fetch a price between Rs. 1000 to Rs. 1500.
- Marginal and small farmers fetch an income of around Rs. 2500/- per Kanal (1 hectare = 20 Kanal)
- The net annual income of lavender farmers has increased many folds from around Rs. 40,000/- to Rs. 60,000/- per hectare to between Rs. 3,50,000/- to Rs. 6,00,000/- per hectare.
- The farmers of the Doda District of J&K earned more than Rs. 5 crore between 2018-2022 by selling dry flowers, QPM of lavender and lavender oil.

UNIVERSAL HEALTH COVERAGE IN J&K

- The UT of J&K is among the forerunners in achieving its target of converting all the sub-Centres (SCs) and Primary Health Centres (PHC) to HWCs. J&K is aiming to cover its entire population with healthcare services without any financial hardship.
- **Transforming Health Sector in Jammu and Kashmir**
 - Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT scheme launched in 2020 for the welfare of people of J&K.
 - Under AB-PMJAY SEHAT, provision of free universal health insurance to all 1.3 crore residents of J&K.
 - Under this scheme, 55.56 lakh beneficiaries registered so far.
 - AIIMS to be established in Samba (Jammu) & Awantipora (Kashmir) by 2023 & 2025, respectively.
 - Rs. 7,177 crore invested in healthcare infrastructure development projects for the health sector.

TRYST WITH CINEMATIC PARADISE

- The Union Territory of Jammu and Kashmir has had a unique and memorable tryst with films and film making. The Government of J&K has now formulated the "Jammu and Kashmir Film Policy 2021" that offers the best in-country tangible and intangible incentives for film shooting, financial and other incentives and support for creating and upgrading world-class infrastructure.
- **About Jammu and Kashmir Film Policy 2021:**
 - This policy is made with the objectives to make Jammu and Kashmir (J&K) the most sought-after filmmaking destination in India.
 - It is also to make mainstream livelihood creation sector where artistic vibrancy shines through, tourism avenues expand and investment channels open into the UT.

- A dedicated Single Window Cell was also set up in record time to handhold interested film enthusiasts to shoot films in the UT.
- It comes with a financial outlay of Rs. 100 crores every Financial Year for 5 years, until 2026.

• Works done:

1. Film City

- Government is planning to set up new film city in J&K Region. Film city works in order to support the setting up of an all-round Film city with offerings such as music studios, skilling institutes, backlots and sets, equipment warehouses, accommodation facilities, etc.

2. Annual Film Festival

- Annual Film Festival's objective is to promote J&K art, culture, history, heritage, livelihood, and glorious traditions to the world.

3. J&K Film Award

- Awards are given to the excellence for J&K Films, Films Promoting Jammu and Kashmir as a Destination, etc.

4. Restoration & Preservation of J&K Films

- Planning to setup Jammu and Kashmir Film Archives in the Directorate of Information and Public Relations where producers will be encouraged to deposit a copy of their film and publicity material with the archives moving forward.

5. FAM Trips

- Familiarization trips are being planned by the government for potential investors, filmmakers, decision-makers, regional producers, or other relevant stakeholders to encourage and incentivize investments in this sector.

6. Development of Shooting Places

- The J&K Film Development Council is in the process of identifying, cataloging, and developing promising potential shooting locations that have aesthetic and cinematic appeal.

SUSTAINABLE TOURISM

- Tourism has gained extensive recognition as an important industry in the district of Ladakh in view of its potential for the creation of employment opportunities and generation of income on a vast scale.
- **Key factors for tourism in J&K and Ladakh Region:**
 1. High altitude desert of Ladakh, commonly referred to as the 'moon land'
 2. Known for some of the most elegant and ancient monasteries located against a magical landscape of high-altitude mountains
 3. Cold desert plains
 4. Mainly Ladakh has its virtue of its location and remoteness is extremely ecologically sensitive locations
- **Negative Impacts for tourism in J&K:**
 1. Glaciers are melting more rapidly
 2. Snowfall has decreased dramatically over the past two decades
 3. Rainfall has also become incredibly irregular
 4. Flash floods due to cloud bursts in the Leh-Ladakh region
- **Recommendations:**
 - Central Government is working towards making Ladakh a tourist destination with a focus on aspects of adventure, culture and responsible tourism.
 - There are seven projects worth Rs. 594 crores sanctioned for J&K and Ladakh under Swadesh Darshan and PRASHAD Schemes.
- **How to make Sustainable Tourism?**
 1. Make the best use of environmental resources by processes and aiding in the preservation of natural heritage and biodiversity.
 2. Respect the socio-cultural authenticity of host communities, preserve their built and living culture.
 3. Ensure long-term economic viability, distributing social-economic advantages to all stakeholders in a balanced way.
 4. Provide permanent employment and income generation, social services for host communities and aiding in the reduction of poverty.

5. Without ruining the beauty of the place, strategy should be made to reduce risk of pollution and environmental degradation.

EDUCATION AND SKILLING

- Youth play the most crucial role in any development model that the administration plans to chalk out. It is essential to equip the youth of Ladakh with the requisite skills and capacity to take forward the region and showcase a model that may be emulated.
- **Obstacles faced by Students in Ladakh region:**
 1. Difficult Geographical terrain
 2. Freezing winters
 3. Remote Villages
 4. Sparse population spread over a large area
 5. Lack of adequate infrastructural support
 6. Scarcity of qualified human resource
- **Scholarships:**
 1. Under Rewa Scheme of 2021 give financial assistance of upto Rs 1 lakh to meritorious students of class X and XII irrespective of their family income.
 2. Financial assistance is given to the enable students to take up coaching for national-level examinations like NEET, JEE, UG CLAT and NDA. Around 30 students of Class X and 35 students of Class XII from each district shall be given the scholarship this year.
 3. Under Rewa Scheme all those qualifying preliminary examinations of exams like Civil Services, Engineering Services and Forest Services are also given financial assistance up to Rs. 1.54 lakh for taking up coaching for the mains of these competitive examinations.
 4. About 9363 students in Ladakh availed of scholarships under the Post-Matric Scholarship Scheme of the Ministry of Minority Affairs in the year 2021-22.

YOJANA MAGAZINE QUIZ: SEPTEMBER 2022

Q.1 What is the full form of AIOS?

- a) **Anti-Infiltration Obstacle System**
- b) Anti-Independence Operating System
- c) Artificial Intelligence Operating System
- d) Artificial Intelligence Onboarding System
- e) None of these

Explanation: Anti-Infiltration Obstacle System (AIOS) fencing and strengthened surveillance through drones, night-vision equipment's and hand held thermal imaging devices are done to prevent Pakistan terrorists from entering India through LoC.

Q.2 Dogri people live in which region of India?

- a) Sutlej and Ravi Basin
- b) Indus and Sutlej Basin
- c) **Sutlej and Chenab Basin**
- d) Indus and Chenab Basin
- e) None of these

Explanation: Dogras are well known as warriors and for their miniature Pahari paintings. The region between the Sutlej and Chenab rivers was called "Duggar" and its inhabitants called "Dogras". Dogras language is known as Duggar Bhasha.

Q.3 What are the natural calamities faced by J&K region?

- a) Glaciers are melting more rapidly
- b) Snowfall has decreased dramatically over the past two decades
- c) Rainfall has also become incredibly irregular
- d) **All of the above**
- e) None of these

Explanation:

1. Glaciers are melting more rapidly
2. Snowfall has decreased dramatically over the past two decades
3. Rainfall has also become incredibly irregular
4. Flash floods due to cloud bursts in the Leh-Ladakh region

Q.4 How much funds has been allocated to develop tourism in Ladakh region under Swadesh Darshan and PRASHAD Schemes?

- a) Rs. 600 crore
- b) Rs. 500 crore

- c) Rs. 454 crore
- d) **Rs. 594 crore**
- e) None of these

Explanation: Central Government is working towards making Ladakh a tourist destination with a focus on aspects of adventure, culture and responsible tourism.

There are seven projects worth Rs. 594 crores sanctioned for J&K and Ladakh under Swadesh Darshan and PRASHAD Schemes.

Q.5 Under Rewa scheme how much financial assistance is given for Civil Service Students who are going to take mains exam of this exam?

- a) Rs. 1 lakh
- b) Rs. 2 lakh
- c) **Rs. 1.54 lakh**
- d) Rs. 50,000
- e) None of these

Explanation: Under Rewa Scheme all those qualifying preliminary examinations of exams like Civil Services, Engineering Services and Forest Services are also given financial assistance up to Rs. 1.54 lakh for taking up coaching for the mains of these competitive examinations.

Q.6 What is Purple Revolution?

- a) Cultivation of Rosemary
- b) **Cultivation of Lavender**
- c) Cultivation of Rose
- d) Cultivation of Vannila
- e) None of these

Explanation: Purple Revolution – Lavender Cultivation:

- Lavender cultivation has employed large numbers of farmers and young entrepreneurs in the geographically remote regions of J&K.
- More than 1000 farming families in the J&K are currently cultivating lavender on more than 300 acres in different parts of J&K.
- Each lavender farmer employs at least five other people to cultivate it.
- This has given employment to more than 5000 farming families in the region.

- Nursery of above 20 lakh lavender plants worth more than one crore developed women in different villages of Doda District, J&K.

Q.7 What is mean by “Jammu and Kashmir Film Policy 2021”?

- a) **J&K as the best film making destination**
- b) Financial Incentives for making films in J&K region
- c) Boosting the tourism and livelihood of locals in J&K
- d) All of the above
- e) None of these

Explanation: About Jammu and Kashmir Film Policy 2021:

- This policy is made with the objectives to make Jammu and Kashmir (J&K) the most sought-after filmmaking destination in India.
- It is also to make mainstream livelihood creation sector where artistic vibrancy shines through, tourism avenues expand and investment channels open into the UT.
- A dedicated Single Window Cell was also set up in record time to handhold interested film enthusiasts to shoot films in the UT.
- It comes with a financial outlay of Rs. 100 crores every Financial Year for 5 years, until 2026.

Q.8 Under AB-PMYAT SEHAT, how many residents of J&K have got Universal Health Insurance cover?

- a) 2 crore
- b) **1.3 crore**
- c) 1 crore
- d) 5 crore
- e) None of these

Explanation:

- Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT scheme launched in 2020 for the welfare of people of J&K.
- Under AB-PMYAT SEHAT, provision of free universal health insurance to all 1.3 crore residents of J&K.
- Under this scheme, 55.56 lakh beneficiaries registered so far.
- AIIMS to be established in Sambha (Jammu) & Awantipora (Kashmir) by 2023 & 2025, respectively.

- Rs. 7,177 crore invested in healthcare infrastructure development projects for the health sector

Q.9 What is the variety of lavender cultivated in J&K and Ladakh region?

- a) **RRL-12**
- b) RRL-13
- c) RRL-14
- d) RRL-15
- e) None of these

Explanation: CSIR Aroma Mission:

- CSIR Indian Institute of Integrative Medicine (CSIR-IIIM), Jammu has developed its elite variety of Lavender (RRL-12) and agrotechnology.
- The variety of lavender is highly suitable for cultivation in the rainfed regions of the temperate regions of India, including Kashmir Valley and temperate regions of the Jammu division.
- Under this CSIR Aroma Mission, free Quality Planting Material (QPM) and an end-to-end technology package for cultivation, processing, value addition and marketing of the lavender crop to the farmers are given.
- CSIR-IIIM installed 50 distillation units at different location across J&K under CSIR Aroma Mission.

Q.10 Who wrote the book, Sharika Devi: A Yogini of Kashmir?

- a) Bharata
- b) Swami Lakshmanjoo
- c) **Neerja Mattoo**
- d) Abhinavagupta
- e) None of these

Explanation:

- Panini's Astadhyayi is the basis of Sanskrit grammar.
- Bharata's Natyashastra is the foundational text for theorizing on dramaturgy.
- Abhinavagupta's abhas-vad and pratyabhijna.
- Bharata's Gitartha Samgraha, a commentary on Bhagavad Gita

- Swami Lakshmanjoo's Shiva Sutras, Vijnana Bhairava, the Light on Tantra in Kashmir Shaivism, spreads his Shaivism throughout Kashmir.
- Neerja Mattoo edited the book Sharika Devi: A Yogini of Kashmir, articles and reminiscences about Sharika Devi life and wisdom.
- Neerja Mattoo's, The Mystic and the lyric: Four Women Poets from Kashmir

KURUKSHETRA MAGAZINE SUMMARY: SEPTEMBER 2022

TOPIC: TRIBAL LIFE AND CULTURE

TRIBAL DEVELOPMENT STRATEGIES

- The recent data shows that total population of tribes has increased from 6.9 percent in 1961 to 8.6 percent in 2011. It nearly constitutes about 8.6 percent (10.45 Crore) of the total population of the country. Since Independence, Government of India has taken many measures to develop the tribal population of India. Even the First Five Year plan (1951-56) has given more priority to Scheduled Tribes (ST). Despite all efforts taken by Government of India, only a meagre tribal population is enjoying the Socio-Economic Development.

Main Challenges Faced by Indian Scheduled Tribes (STs):

1. Traditional Lifestyles
2. Remoteness of Habitations
3. Dispersed Population
4. Frequent Displacement

Measures taken in Five Year Plans for Scheduled Tribes:

- **1ST FIVE YEAR PLAN (1951-56):** Improve Socio-Economic Conditions of ST's in the country.
- **2nd FIVE YEAR PLAN (1956-61):** Development in the field of Communication, education and culture, development of tribal economy and health, housing and water supply in Tribal areas.
- **3rd FIVE YEAR PLAN (1961-66):** Plans and policies of Second Years plan are followed to provide equality and opportunities to STs.

- **4th FIVE YEAR PLAN (1969-74):** Improve the standard of living in Tribal Areas and to provide equality and social justice to all.
- **5th FIVE YEAR PLAN (1974-78):** Tribal Sub-Plan (TSP) is launched to check the direct benefits of development initiatives to the STs.
- **6th FIVE YEAR PLAN (1980-85):** Ensure a higher degree of devolution of funds and earmarked poverty alleviation programme for at least 50 percent of ST families to cross the poverty line. Infrastructural facilities in scheduled areas were expanded.
- **7th FIVE YEAR PLAN (1985-90):** Created two national level institutions. (i) Tribal Cooperative Marketing Development Federation (TRIFED) in 1987 as an apex body for State Tribal Development Cooperative Corporations, (ii) National Scheduled Castes and Scheduled Tribes Finance and Development Corporation – one for SCs and other for STs.
- **8th FIVE YEAR PLAN (1992-97):** Focused on eliminating the exploitation of STs and paid attention to their special problems of suppression of rights, land alienation, non-payment of minimum wages and restriction on the right to collect minor forest produce, etc.
- **9th FIVE YEAR PLAN (1997-2002):** Creation of an enabling environment conducive for STs to exercise their rights freely, enjoy their privileges and lead a life at par with the rest of the society.
- **10th FIVE YEAR PLAN (2002-07):** Focused on tackling the unresolved issues and problems faced by the tribal society on a time-bound basis.
- **11th FIVE YEAR PLAN (2007-12) and 12th FIVE YEAR PLAN (2012-17):** Given direction to state Governments to design proper and appropriate developmental activities specifically relevant for the development of STs.

Developmental Parameters:

- After Five Years Plan, NITI Aayog has taken full control over development of Scheduled Tribes. About 4.3 to 17.5 percent of the total fund are

allocated to various Schemes every year for tribal development.

1. **Livelihood Development:** As per the National Sample Survey Office (NSSO) estimates, ST people living below the poverty line in 2011-201 were 45.3 percent in rural areas and 24.1 percent in Urban areas.
2. **Literacy and Education:** The literacy rate for all categories or all age groups in Scheduled Tribes in 59 percent with 68.5 percent of Male and 49.4 percent of female.
3. **Entrepreneurship and Skill Development:** Under Skill India Mission, the Ministry of Skill Development (MSDE) has delivering short term skills through Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS) Scheme, National Apprenticeship Promotion Scheme (NAPS) and long term skills through Craftsman Training Scheme (CTS) and Industrial Training Institutes (ITIs).

Recommendations:

1. Encourage the participation of youth, employable STs in various vocations by mapping their needs and aspiration.
2. Encourage Self-governance system among Tribal people where they can manage their own resources and empowering themselves.
3. Educational Infrastructure like primary schools and residential schools should be set up in suitable and easily accessible places.
4. Extra efforts could be made to enhance skill and knowledge base of the ST youth.
5. Measures have to be taken to improve the quality of the minor forest produce and make more tribal products available in markets.
6. Intra departmental cooperation, coordination and convergence are required for the effective implementation of schemes dedicated to the upliftment of STs.

WELFARE OF TRIBES

- Government of India has made substantial efforts towards to uplift Scheduled Tribes by launching

various welfare schemes, providing soft loans at highly concessional rate of interest and increase budgetary allocation of STs even in the Union Budget 2022-23.

About Ministry of Tribal Affairs:

- Ministry of Tribal Affairs was set up in October 1999.
- It was initially with Ministry of Social Justice and Empowerment.
- It is the nodal ministry for overall policy planning and coordination of programs for development of STs.
- They also pay attention about overall development and well beings of the STs.
- The schemes of the Ministry of Tribal Affairs mainly concentrate on economic, education and social development of the Tribes.
- These schemes are implemented by the State Governments/Union Territory administrations.

Organizations for Development of Scheduled Tribes

1. **National Scheduled Tribes Finance and Development Corporation (NSTFDC):** This organization is to boost the economic development of Scheduled Tribes. They collaborate with state ST corporations and banks to work for the economic upliftment of STs by providing concessional loans.
2. **Tribal Cooperative Marketing Development Federation (TRIFED):** This is to provide remunerative price for the Forest and Agriculture Produce of Tribal people.
3. **National Education Society for Tribal Students (NESTS):** This main aim is to establish, endow, maintain, control and manage Eklavya Model Residential Schools.
4. **National Commission for Scheduled Tribes (NCST):** The main duties of this commission are to investigate and monitor all matters relating to the safeguards provided for the Scheduled Tribes.

Welfare Schemes under Ministry of Tribal Affairs:

1. Pre-Matric Scholarship and Post Matric Scholarship
2. Support to Tribal Research Institute

3. Development of Particularly Vulnerable Tribal Groups (PVTGs)
4. Special Central Assistance to Tribal sub-Scheme (SCA to TSS)
5. Grants to state under Article 275(1) of Constitutions
6. Eklavya Model Residential Schools (EMRS)
7. National Fellowship and Scholarship of Higher Education of ST Students
8. Scholarship to the ST Students for studies abroad
9. Grant in Aid to Voluntary Organizations working for the Welfare of Scheduled Tribes
10. Support for Marketing and Development of Tribal Products

Welfare Schemes by Government of India:

1. **Pradhan Mantri Janjatiya Vikas Mission (PMJVM):** Facilitate livelihood opportunities and strengthen tribal entrepreneurship.
2. **Van Dhan Vikas:** To harness Employment generation for tribal population.
3. **Marketing and Logistics Development for Promoting Tribal Products from North-Eastern Region:** Aims to strengthen livelihood opportunities for tribal artisans through logistics.
4. **Venture Capital Fund for Scheduled Tribes:** Promote Entrepreneurship among tribals who are oriented towards innovation and technology.
5. **Stand up India Scheme:** Facilitate bank loans between Rs. 10 Lakh to Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower.
6. **Margin Money Support Scheme:** ST Entrepreneurs can avail financial assistance up to 15 percent of the project costs as Margin Money Contribution.

TRIBAL ART AND CULTURE

- India has the second largest population of tribal people worldwide. The tribal of India are indigenous people and have contributed to tribal culture. The tribals contributed too many dimensions of India's ancient culture. Schedule Five of the Indian constitution tells about the tribal communities of India. Scheduled Tribes refers to the tribes that the

Constitution recognizes. In India there are roughly 645 different tribes.

Sites with early rock paintings:

1. Bimbetka, Jogimara in Madhya Pradesh
2. Lakhudiyar in Uttarakhand
3. Tekkalkotta in Karnataka
4. Kupgallu in Telangana

Different forms of Tribal Arts

1. Bhil Art – It is characterized by the large, un-life like shapes and bold colours.
2. Warli Paintings – Traditional Maharashtra art with geometric shapes such as circles, triangles and square dominate these paintings.
3. Saura Art – Nature includes trees and human are their art.

Tribal Dances:

1. Kashmiri Tribe Rauf performs Dumhal Dance
2. Tripura Tribe Riag performs Hojagiri
3. Kokna tribes from Dadra and Nagar Haveli performs Bhavada dance.
4. Raj Gonds of Telangana performs Gussadi
5. Tribal group of Kerala mainly women performs Mudiattam

Tribal Music:

- Karnataka's Dollu Kunitha is a drum dance performed to singing.
- Tarphoar Pavri is a wind instrument made of dried gourd is used to accompany kokna tribal dance in the hilly regions of northwest India.

CHANGING LIVES OF NORTH-EASTERN TRIBES

- The 2011 Census Report mentions 135 recognised scheduled tribes and 250 ethnic communities in the region of North East India. The percentage of tribal population in the seven states of the region is also very high.

- Percentage of tribal population in North Eastern States:
 - Arunachal Pradesh – 68 percent
 - Assam – 12.4 percent
 - Manipur – 40.9 percent
 - Meghalaya – 86.1 percent
 - Mizoram – 94.4 percent
 - Nagaland – 86.5 percent
 - Tripura – 31.8 percent

About Pradhan Mantri Van Dhan Yojana (PMVDY)

- This programme was unveiled by Prime Minister Shri Narendra Modi on April 14, 2018.
- The main aim of this programme is to uplift the lives of tribal people and bring positive changes in their life and their social economic status will raise.
- The nodal agency for PMVDY is Tribal Cooperative Marketing Federation of India (TRIFED).

Van Dhan Vikas Kendra Clusters (VDVKCs)

- VDVKCs clusters constituting 15 tribal SHGs/Van Dhan Kendras with the latter comprising up to 20 tribal forest produce gatherers or artisans.
- Like this each cluster covers about 300 beneficiaries.

Changes in Assam:

- The most significant aspect of the Pradhan Mantri Van Dhan Yojana programme in Assam covers around 92,119 beneficiaries and created a brand called TRISSAM.
- It is launched in September 202 and it is designed and developed by Indian Institute of Entrepreneurship, Guwahati.
- In TRISSAM, the Minor Forest Products includes wild honey, black rice, joha (aromatic) rice, bora (sticky) rice, aijong rice, muri (puffed rice), etc.

Changes in Manipur:

- In Manipur, 200 VDVK have been set up and 60,400 beneficiaries.

- Forest products manufactured by the beneficiaries having found good market response, impacting the tribal ecosystem as never before in Manipur.
- It has provided employment to tribal women and improved their financial conditions.

Changes in Mizoram:

- 159 VDVK's are set up with 46,168 beneficiaries in Mizoram.
- The programme aims to bring about sustainable livelihood for forest based tribal people by facilitating skill updation, capacity building, and training as well as promoting value addition to various minor forest produce.

Changes in Nagaland:

- Nagaland has 206 Van Dhan Clusters covering about 61,800 beneficiaries.
- The Van Dhan clusters have also emerged as new centres of economic empowerment for the tribal communities by way of receiving support in terms of financial capital, training, mentoring, etc. in order to expand their business and enhance earnings.

Changes in Tripura:

- PMVDY programme in Tripura was launched in January 202 with the central grant of Rs. 2.26 crore.
- 27 Van Dhan Vikas Kendras covering beneficiaries up to 8,100.
- During 2020-21, VDVKs have provided warehouses for storage and add on equipment etc.

Changes in Meghalaya:

- 39 VKDK clusters have been set up covering 11,000 beneficiaries.
- Meghalaya being a leading producer of plum, pineapple, orange, apricot, litchi, kiwi, jackfruit, peach, pear, etc. the VKDKs have also identifies these for value addition under the Yojana.

Changes in Arunachal Pradesh:

- 85 VDK covering an estimated 25,000 beneficiaries.

RECONSIDERING INDIGENOUS KNOWLEDGE SYSTEM

- Despite a large number of schemes and programmes, the 104 million tribal people have remained marginal – geographically, socio-economically and politically. Tribal communities, though marginalized, have rich Indigenous Knowledge Systems (IKS) which could be useful if they are properly integrated in modern and contemporary knowledge system.

Key Issues and Concerns

1. Tribal communities continue to face challenges in terms of preservation and expansion of their traditional knowledge.
2. Indigenous knowledge is often compared with modern knowledge, such arguments are made on grounds such as lack of validation, accreditation and scientific authenticity.
3. Poor documentation that is the non-availability of a full-fledged institutional framework to map, profile, and accredit the large body of indigenous knowledge and innovations.
4. Misappropriation of indigenous knowledge in the form of “biopiracy”. When researcher’s appropriate indigenous traditional knowledge without proper procedure, acknowledgement or benefit-sharing agreement, this considered biopiracy.

Recommendations:

1. Establishment of dedicated research lab to validate and accredit various indigenous innovations.
2. Government should create a National Consortium of Indigenous Knowledge Resource Centre.
3. Strong legal framework and protection is needed for indigenous knowledge.
4. Students should be created awareness about the skills and knowledge of indigenous knowledge.

5. Make indigenous communities to participate in various decision-making institutions related to their society.

TOURISM POTENTIAL IN TRIBAL REGIONS

- Tourism can be one of the tools through which, the rich cultural heritage of the tribal people will spread and also help in development of economic benefits of the tribal community. Tourism act as a motivation to preserve their culture and prevent it from fading.

Key things that attract tourism:

1. Tribal costume,
2. Jewellery
3. Their lifestyle of living with nature and
4. Unique medicinal plant and their healing capacity
5. Indigenous practices by tribal healers

Various types of tribal tourism:

1. Ethnic tourism
2. Tribal tourism
3. Indigenous tourism
4. Rural tourism
5. Eco-tourism
6. Nature based tourism
7. Agri tourism
8. Community based tourism
9. Responsible tourism

Various Schemes for development of Tourism in Tribal Areas:

- Development of Tribal Circuit in Chhattisgarh under Swadesh Darshan Scheme first introduced first Tribal Circuit Project.
- National Strategy and Road Map for Development of Rural Tourism in India, suggest the states of India to identify clusters of villages having high potential for tourism development on various sub themes.

Various Tribal museums in India:

- Don Bosco Museum, Shillong which is the largest of its kind in Asia.
- Tharu Janjati Musuem will be set up in Imilia Koder Village of Balrampur, UP.

EDUCATION FOR TRIBALS

- In 1991 the literacy rate of the Scheduled Tribes was 29.60 percent as compared to 52.21 percent for the general population. The gap between the two was as high as 28.09 percent. In order to improve their economic standard, many schemes are implemented by the Ministry of Tribal Affairs with target of uplifting the education among the tribal communities with specific focus in the Scheduled Tribe dominated areas of the country.

Challenges in Tribal Education System:

1. Lack of Adequate Infrastructure in Schools
2. Low learning level of Children
3. Medium of Instruction
4. Lack of Teachers and Appropriate Pedagogy

Various Educational Schemes for Tribal Students:

1. **Eklavya Model Residential School (EMRS):** EMRS schools will be established in every block having more than 50 percent ST population and at least 20,000 tribal persons.
2. **National Fellowship and Scholarship for Higher Education of ST Students:** This scheme provides financial assistance for tribal students perusing graduate and post graduate courses.
3. **National Overseas Scholarship (NOS) to the ST Students for Studies Abroad:** Financial assistance is provided to 20 ST students every year for pursuing higher studies abroad.
4. **Pre-Matric Scholarship:** Financial assistance is provided to ST students studying in Classes IX and X.
5. **Post –Matric Scholarship:** Financial Assistance is provided to ST students studying beyond class X.
6. **Support to Tribal Research Institute (TRI):** Aims to strengthen TRIs to carry out research, documentation, training and capacity building

activities and serve as a knowledge hub catering to overall tribal development.

Recommendation:

1. Identify Special Education Zones (SEZs) need to be identified. These zones are with large tribal population having no educational and socio economic development.
2. Frame curriculum according to their traditions, aspirations and needs.
3. Multilingual education is required and the medium of instruction should be their mother tongue.
4. Special attention should be given to employing local teachers or those having familiarity with local languages.

KURUKSHETRA MAGAZINE QUIZ: SEPTEMBER 2022

Q.1 What is the present tribal population in India, according to Census 2011?

- a) 15.45 Crore
- b) 9.80 Crore
- c) **10.45 Crore**
- d) 17.69 Crore
- e) None of these

Explanation: The recent data shows that total population of tribes has increased from 6.9 percent in 1961 to 8.6 percent in 2011. It nearly constitutes about 8.6 percent (10.45 Crore) of the total population of the country.

Q.2 Which North-Eastern State has highest percentage of Tribal population?

- a) Nagaland
- b) **Mizoram**
- c) Manipur
- d) Assam
- e) None of these

Explanation: Percentage of tribal population in North Eastern States:

- Arunachal Pradesh – 68 percent

- Assam – 12.4 percent
- Manipur – 40.9 percent
- Meghalaya – 86.1 percent
- Mizoram – 94.4 percent
- Nagaland – 86.5 percent
- Tripura – 31.8 percent

Q.3 How many Scheduled Tribe (ST) students get National Overseas Scholarship (NOS) per year?

- a) 25
- b) 35
- c) 40
- d) 20**
- e) None of these

Explanation: National Overseas Scholarship (NOS) to the ST Students for Studies Abroad: Financial assistance is provided to 20 ST students every year for pursuing higher studies abroad.

Q.4 Which scheme facilitate livelihood opportunities and strengthen tribal entrepreneurship?

- a) Pradhan Mantri Janjatiya Vikas Mission (PMJVM)**
- b) Van Dhan Vikas
- c) Marketing and Logistics Development for Promoting Tribal Products from North-Eastern Region
- d) Venture Capital Fund for Scheduled Tribes
- e) None of these

Explanation:

- 1. Pradhan Mantri Janjatiya Vikas Mission (PMJVM):** Facilitate livelihood opportunities and strengthen tribal entrepreneurship.
- 2. Van Dhan Vikas:** To harness Employment generation for tribal population
- 3. Marketing and Logistics Development for Promoting Tribal Products from North-Eastern Region:** Aims to strengthen livelihood opportunities for tribal artisans through logistics.
- 4. Venture Capital Fund for Scheduled Tribes:** Promote Entrepreneurship among tribals who are oriented towards innovation and technology.

Q.5 Warli Paintings is the Traditional Art form of which Indian State?

- a) Madhya Pradesh
- b) Maharashtra**
- c) Gujarat
- d) Rajasthan
- e) None of these

Explanation: Warli Paintings – Traditional Maharashtra art with geometric shapes such as circles, triangles and square dominate these paintings.

Q.6 Post-Matric Scholarship is given for ST students of which class?

- a) Class I - V
- b) Above Class X**
- c) Class VI – VII
- d) Class IX - X
- e) None of these

Explanation: Post –Matric Scholarship: Financial Assistance is provided to ST students studying beyond class X.

Q.7 What are the challenges faced in tribal education system?

- a) Lack of Adequate Infrastructure in Schools
- b) Low learning level of Children and lack of teachers
- c) Medium of Instruction
- d) All of the above**
- e) None of these

Explanation: Challenges in Tribal Education System:

1. Lack of Adequate Infrastructure in Schools
2. Low learning level of Children
3. Medium of Instruction
4. Lack of Teachers and Appropriate Pedagogy

Q.8 Where is the Asia's Largest Tribal Museum located?

- a) Shillong**
- b) Gangtok
- c) Guwahati
- d) Kohima
- e) None of these

Explanation: Don Bosco Museum, Shillong which is the largest of its kind in Asia.

Q.9 Under Margin Money Support Scheme, financial assistance of how many percent of projects cost is covered?

- a) 20 percent
- b) 25 percent
- c) **15 percent**
- d) 50 percent
- e) None of these

Explanation: Margin Money Support Scheme: ST

Entrepreneurs can avail financial assistance up to 15 percent of the project costs as Margin Money Contribution.

Q.10 Initially Ministry of Tribal Affairs was with which Ministry under Government of India?

- a) Ministry of Minority Affairs
- b) Ministry of Home Affairs
- c) Ministry of Defense
- d) **Ministry of Social Justice and Empowerment**
- e) None of these

Explanation:

- Ministry of Tribal Affairs was set up in October 1999.
- It was initially with Ministry of Social Justice and Empowerment.
- It is the nodal ministry for overall policy planning and coordination of programs for development of STs.
- They also pay attention about overall development and well beings of the STs.
- The schemes of the Ministry of Tribal Affairs mainly concentrate on economic, education and social development of the Tribes.
- These schemes are implemented by the State Governments/Union Territory administrations.

CURRENT AFFAIRS QUESTION BANK: SEPTEMBER 2022

Q.1 The 10th Edition of SAREX was conducted in?

- a) Chennai
- b) Vishakhapatnam
- c) Bengaluru
- d) New Delhi
- e) None of these

Answer (a): The Indian Coast Guard (ICG) conducted the 10th Military Search and Rescue Exercise SAREX-22 in Chennai.

It is a biennial exercise which is hosted by the Indian Coast Guard (ICG) and the Indian Search and Rescue Region (ISRR).

Q.2 Police of which State/UT became the first police force in the country to make the collection of forensic evidence mandatory in crimes punishable by more than six years?

- a) UP Police
- b) **Delhi Police**
- c) Mumbai Police
- d) Goa Police
- e) None of these

Answer (b): Delhi Police has become the first police force in the country to make the collection of Forensic Evidence mandatory in crimes punishable by more than six years.

The Order was issued by the Delhi Police Commissioner, Sanjay Arora.

Q.3 What is the name of the cyber security exercise conducted by CERT-In?

- a) Kavach
- b) Meghdoot
- c) Debug
- d) Synergy
- e) None of these

Answer (d): CERT-In conducts exercise Cyber Security Exercise "Synergy".

Indian Computer Emergency Response Team (CERT-In), with a joint effort of the Cyber Security Agency of Singapore, successfully conducted the Cyber Security Exercise "Synergy" for 13 Countries.

Q.4 What was the GDP growth rate of India in Q1 of FY23?

- a) 13.5%
- b) 21.5%
- c) 16%
- d) 11.5%
- e) None of these

Answer (a): India's Gross Domestic Product (GDP) in the first quarter (April-June) of the fiscal year grew by 13.5% as per the data released by the National Statistical Office (NSO).

Q.5 According to the NCRB Data of 2021, cybercrime against women was highest in?

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

Answer (d): As per the data released by the National Crime Records Bureau (NCRB), cybercrime against women has risen up to 28% since 2019.

Of the total incidents of cybercrime in 2021, 20.2% were reported against women.

Q.6 Which of the following districts was awarded the best Aspirational District in India?

- a) Indore
- b) Varanasi
- c) Vishakhapatnam
- d) Haridwar
- e) None of these

Answer (d): Haridwar was declared the best Aspirational District in India by the NITI Aayog. As a result of this, an additional Rs 3 Cr. will be allocated to the city for improving the condition of the sub-district hospitals of Haridwar and Roorkee.

Q.7 Which of the following country is NOT a part of Vostok-2022?

- a) India
- b) China
- c) Pakistan
- d) Mongolia
- e) None of these

Answer (c): Pakistan is NOT a part of Vostok-2022. It is a multilateral strategic and command exercise that will be

undertaken at the training grounds of the Eastern Military District of Russia.

Q.8 According to Moody's, the GDP growth rate of India for the year 2022 will be?

- a) 7.7%
- b) 8.8%
- c) 5.4%
- d) 5.2%
- e) None of these

Answer (a): Global rating agency Moody's on Thursday cut down India's economic growth for the current fiscal to 7.7% for the year 2022.

Moody's earlier estimated India's GDP growth to be 8.8% in 2022.

Q.9 Human Papilloma Virus causes which disease?

- a) Leukemia
- b) AIDS
- c) Hepatitis-B
- d) Cervical Cancer
- e) None of these

Answer (d): The HPV vaccine protects against the types of HPV that most often cause vulvar, cervical, and vaginal cancers.

For 9-14 year-olds, the vaccine will be in two doses & for 15-26 year-olds it will be a three-dose schedule.

Q.10 Who among the following is/are eligible for the e-Awas scheme?

- 1. Assam Rifles
- 2. BSF
- 3. CISF
- a) 1 Only
- b) 1, 2 Only
- c) 2, 3 Only
- d) All
- e) None of these

Answer (d): All are eligible for the e-Awas scheme. The new portal will grant CAPF personnel to find houses among themselves rather than just looking for accommodation within the force.

Q.11 The Unemployment Rate for the Q1 of FY23 was?

- a) 8.8%
- b) 7.6%
- c) 9.3%
- d) 7.1%
- e) None of these

Answer (b): As per the NSO, the Unemployment Rate in India for people in urban areas declined to 7.6% during Q1 FY23 from 12.6% a year ago.

Q.12 Recently for which country did IMF announce the bailout package of \$2.9bn?

- a) India
- b) Sudan
- c) Pakistan
- d) Sri Lanka
- e) None of these

Answer (d): The International Monetary Fund (IMF) and Sri Lanka reached a preliminary agreement on a four-year, \$2.9bn bailout package.

The loan is aimed at restoring economic stability and debt sustainability for Sri Lanka.

Q.13 Who has been appointed as Director General, News Service Division, All India Radio (AIR)?

- a) Dr. Vasudha Gupta
- b) Utpal Kumar Singh
- c) M.V. Iyer
- d) Kalyan Chaubey
- e) None of the above

Answer (a): Dr. Vasudha Gupta was appointed as the Director General, News Service Division, All India Radio (AIR). Before the appointment, she was the Director General of the Press Information Bureau (PIB).

Q.14 The headquarters of the SEBI is in?

- a) Mumbai
- b) New Delhi
- c) Bengaluru
- d) Chennai
- e) None of these

Answer (a): SEBI is a statutory body that came into existence in 1992 through the SEBI Act, 1992. Its headquarters is in Mumbai. The primary function of the SEBI is to protect the interests of investors in securities and to promote and regulate the securities market.

Q.15 In which year was the RBI nationalized?

- a) 1934
- b) 1935
- c) 1949
- d) 1969
- e) None of these

Answer (c): The RBI was established in 1935 by the Reserve Bank of India Act, 1934. It is the central bank of India and is responsible for the regulation of the Indian banking system. It has its headquarters in Mumbai. Shaktikanta Das is the current Governor of the RBI.

Q.16 MOXIE, which was recently in news, was made by which university?

- a) Oxford University
- b) Harvard University
- c) IIT Delhi
- d) MIT
- e) None of these

Answer (d): It was made by the Massachusetts Institute of Technology (MIT) and was sent to Mars by NASA's Perseverance.

It produces Oxygen by splitting the captured Carbon Dioxide, similar to the photosynthesis performed by green leaves.

Q.17 The tropical cyclone, Typhoon occurs in?

- a) Atlantic Ocean

- b) Indian Ocean
- c) Western Australia
- d) Western Pacific and the South China Sea
- e) None of these

Answer (d): The tropical cyclone, Typhoon occurs in Western Pacific and the South China Sea.

Q.18 Zaporizhzhia Nuclear Power Plant is located in which country?

- a) Russia
- b) Ukraine
- c) Belarus
- d) Poland
- e) None of these

Answer (b): Amidst the ongoing war between Russia and Ukraine, International Atomic Energy Agency (IAEA) visited Ukraine's Zaporizhzhia Nuclear Power Plant (NPP).

It noted that the condition around the NPP was poor due to continuous shelling in the vicinity.

Q.19 Who was chosen as the President of the AIFF?

- a) Bhaichung Bhutia
- b) Kalyan Chaubey
- c) Sunil Chhetri
- d) Praful Patel
- e) None of these

Answer (b): Kalyan Chaubey was appointed as the new All Indian Football Federation (AIFF) President. He beat Bhaichung Bhutia, 33-1 in the election for the president. Kalyan became the first player in the federation's 85-year history to become the president.

Q.20 India has surpassed which country to become the 5th largest economy?

- a) UK
- b) Germany
- c) Japan
- d) China
- e) None of these

Answer (a): India has become the world's fifth-largest economy after overtaking the UK.

According to the Bloomberg report, India surpassed the UK to become the 5th largest economy in the world.

Q.21 Recently launched SPARK is an initiative of?

- a) Ministry of Education
- b) Ministry of Home
- c) Ministry of Defence
- d) Ministry of AYUSH
- e) None of these

Answer (d): CCRAS is an autonomous body under the Ministry of AYUSH. It is an apex body in India for undertaking, coordinating, developing, and promoting research on scientific lines in Ayurvedic Sciences.

Q.22 Which of the following indigenously build aircraft carriers was recently commissioned in the Indian Navy?

- a) INS Vikramaditya
- b) INS Karanj
- c) INS Vagir
- d) INS Vikrant
- e) None of these

Answer (d): INS Vikrant is the first ever aircraft carrier to be indigenously designed and constructed by India which will strengthen India's capability to operate over deep seas.

India has joined countries like the US, Russia, France, the UK, and China, who are capable of designing and constructing aircraft carriers.

Q.23 Who is currently the Patron-in-Chief of NALSA?

- a) DY Chandrachud
- b) MM Naravane
- c) SA Bobde
- d) UU Lalit
- e) None of these

Answer (d): Justice Chandrachud was nominated as Justice UU Lalit, who was the Executive Chairperson of the NALSA and became the 49th Chief Justice of India (CJI).

Q.24 Who's statue was recently unveiled by Om Birla in Mexico?

- a) Atal Bihari Vajpayee
- b) Lord Rama
- c) Mahatma Gandhi
- d) Swami Vivekananda
- e) None of these

Answer (d): Lok Sabha Speaker, Om Birla unveiled the statue of Swami Vivekananda at the Autonomous University of State of Hidalgo in Mexico.

It is the first-ever statue of Swami Vivekananda in Latin America.

Q.25 The US-Pacific Island Country Summit will be hosted by?

- a) India
- b) Japan
- c) Australia
- d) USA
- e) None of these

Answer (d): Amid the growing influence of China in the Indo-Pacific region, the United States announced hosting the first-ever US-Pacific Island Country Summit in the last week of this month. According to the announcement made by the Biden administration on Friday, the Summit will be held in Washington.

Q.26 India's first Liquefied Natural Gas (LNG)-fuelled Green Truck is launched by?

- a) Blue Energy Motors
- b) Ashok Leyland
- c) Eicher
- d) TATA Motors
- e) None of these

Answer (a): Blue Energy Motors unveiled India's first Liquefied Natural Gas (LNG)-fuelled Green Truck.

Minister of Road Transport and Highways, Nitin Gadkari, inaugurated the manufacturing plant at Chakan, Pune.

Q.27 The pilot project for the digitization of the Kisan Credit Card will be launched by?

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

Answer (b): The Reserve Bank of India (RBI) announced taking up a pilot project for end-to-end digitization of the Kisan Credit Card (KCC).

The main objective of the project is the digitalization of KCC lending.

Q.28 The 30th Southern Zonal Council was held in?

- a) Chennai
- b) Hyderabad
- c) Bengaluru
- d) Thiruvananthapuram
- e) None of these

Answer (d): Minister of Home and Cooperation, Amit Shah, chaired the 30th Southern Zonal Council meeting in Thiruvananthapuram, Kerala.

Q.29 IndusInd Bank has entered with which of the following institutions to provide Supply Chain Financing for MSMEs?

- a) World Bank
- b) Asian Development Bank
- c) IMF
- d) WEF
- e) None of these

Answer (b): IndusInd Bank has inked an agreement with the Asian Development Bank (ADB) to offer MSMEs with Supply Chain Financing.

The Bank said, it has entered into a partial guarantee program with the ADB with an initial outlay of \$70 million (Rs 560 crore).

Q.30 The Inflatable Aerodynamic Decelerator (IAD) was successfully tested by?

- a) NASA
- b) DRDO
- c) JAXA
- d) ISRO
- e) None of these

Answer (c): Indian Space Research Organization (ISRO) successfully tested the Inflatable Aerodynamic Decelerator (IAD).

The technology will be useful in landing payloads on Mars and Venus in the upcoming space missions.

Q.31 Dark Space Reserve will be set up in?

- a) Hampi
- b) Srinagar
- c) Hanle
- d) Shimla
- e) None of these

Answer (c): India's first Night Sky Sanctuary is to be set up in Hanle, Ladakh. A three-way MoU was signed earlier this year among the Union Territory administration, Ladakh Autonomous Hill Development Council (LAHDC), and the Indian Institute of Astrophysics (IIA), Bengaluru for launching the Dark Space Reserve.

Q.32 NITI-BMZ Dialogue on Development Cooperation was held between India and which nation?

- a) Belgium
- b) Bangladesh
- c) France
- d) Germany
- e) None of these

Answer (d): The inaugural NITI-BMZ Dialogue on Development Cooperation was held between the NITI Aayog and the German Federal Ministry for Economic Cooperation and Development (BMZ) via video conferencing.

Q.33 India's external debt for FY22 is?

- a) USD 420.7 billion
- b) USD 520.7 billion
- c) USD 620.7 billion

- d) USD 720.7 billion
- e) None of these

Answer (c): India's external debt grew by 8.2% year-on-year to reach USD 620.7 billion at the end of FY22.

Out of the total external debt, 53.2% was denominated in US dollar terms while 31.2% was Indian rupee-denominated debt.

Q.34 PM-SHRI Yojana is related to?

- a) MSMEs
- b) Urban Housing Projects
- c) Upgradation of Schools
- d) Old-Age Pension
- e) None of these

Answer (c): It is a centrally-sponsored scheme for the upgradation and development of more than 14,500 Schools across the nation.

The schools which are managed by the Central or State Governments will be selected and efforts will be made to strengthen them.

Q.35 The world's first inhaled version of the COVID-19 vaccine has been developed by?

- a) China
- b) India
- c) Germany
- d) USA
- e) None of these

Answer (a): China's CanSino Biologics Inc. developed the world's first needle-free COVID-19 Vaccine which can be inhaled.

CanSino's Ad5-nCoV Vaccine was given approval by China's National Medical Products Administration for emergency use as a booster vaccine.

Q.36 The 1st edition of the UCI MTB Eliminator World Cup was organized in?

- a) Leh

- b) Srinagar
- c) Dalhousie
- d) Shilong
- e) None of these

Answer (a): The first edition of the Mountain Biking World Cup, the UCI MTB Eliminator World Cup, was organized in Leh, Ladakh.

It was organized by the Ladakh Police in collaboration with the Cycling Association of India, and the Administration of Ladakh.

Q.37 The needle-free nasal vaccine iNCOVACC for COVID-19 has been manufactured by?

- a) Serum Institute of India
- b) Pfizer
- c) Bharat Biotech
- d) Moderna
- e) None of these

Answer (c): The Central Drugs Standard Control Organisation (CDSCO) approved Bharat Biotech's ChAd36-SARS-CoV-S COVID-19 recombinant nasal vaccine.

It will be used in cases of emergency for the 18+ age group.

Q.38 Recently Cyber Security Exercise on Ransomware Resilience was conducted by?

- a) India-Bangladesh
- b) India-UK
- c) India-USA
- d) India-France
- e) None of these

Answer (b): India and the UK conducted Counter Ransomware Exercise for 26 countries.

The National Security Council Secretariat (NSCS) of India and the United Kingdom Government in collaboration with BAE Systems successfully conducted the Cyber Security Exercise for 26 nations.

Q.39 Rupsha Rail Bridge was inaugurated by?

- a) India-Bangladesh
- b) India-Sri Lanka
- c) India- Bhutan
- d) India- Nepal
- e) None of these

Answer (a): The Prime Minister of Bangladesh, Sheikh Hasina, completed her visit to India after meeting the President, Droupadi Murmu, Vice-President, Jagdeep Dhankar, and Prime Minister Narendra Modi.

Q.40 Which of the following has been selected to test its Offline Retail Payments under the RBI's Regulatory Sandbox?

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

Answer (d): The Reserve Bank of India has selected HDFC (in partnership with Crunchfish Aktiebolag) and Precision Biometric India Pvt. Ltd for the 'Test Phase' for their 'Offline Retail Payments' and 'InnaIT Key Solution for Banking' products, respectively.

Q.41 Which of the following cities are NOT included in the UNESCO Global Network of Learning Cities?

- a) Thrissur
- b) Warangal
- c) Nilambur
- d) Chennai
- e) None of these

Answer (d): Two cities of Kerala and one from Telangana have become India's first to join the UNESCO Global Network of Learning Cities.

The cities of Kerala, Nilambur, Thrissur, and the city of Warangal from Telangana have become India's first entrants to the UNESCO Global Network of Learning Cities.

Q.42 Who is appointed as India's next High Commissioner to Canada?

- a) Sanjay Kumar Verma
- b) Suella Braverman
- c) Captain BK Tyagi
- d) Lakshya Sen
- e) None of these

Answer (a): Sanjay Kumar Verma has been appointed as India's next High Commissioner to Canada.

Q.43 The "Rainbow Savings Account" launched by the ESAF-SFB is for?

- a) Infants
- b) Senior Citizens
- c) Transgender Community
- d) Divyangs
- e) None of these

Answer (c): To promote a trans-friendly and inclusive culture, the ESAF Small Finance Bank (SFB) has launched "Rainbow Savings Account", specifically for the transgender community.

The inaugural event was launched by the bank in collaboration with Navodaya Movement.

Q.44 Which of the following became the first to live with TIN 2.0?

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

Answer (d): The Bank of India (BOI) became the first Public Sector to go live with the newly launched Direct Tax Collection System, TIN 2.0.

Tax Information System 2.0 (TIN 2.0) is the official portal of the Income Tax Department which is under the Ministry of Finance.

Q.45 The 7th Eastern Economic Forum was held in?

- a) Kiev
- b) Vladivostok
- c) Donetsk

- d) Moscow
- e) None of these

Answer (b): The plenary session of the 7th Eastern Economic Forum (EEF) was held in Vladivostok, Russia.

Prime Minister Narendra Modi addressed the Eastern Economic Forum via video conferencing.

Q.46 The "Swachh Vayu Diwas" was celebrated on?

- a) 05 September
- b) 06 September
- c) 07 September
- d) 08 September
- e) None of these

Answer (c): IN 2019, September 07 was designated as the International Day of Clean Air for Blue Skies by the United Nations General Assembly. The first International Day of Clean Air for Blue Skies was celebrated in 2020.

Q.47 Recently launched WEST initiative is related to the?

- a) Women Empowerment
- b) Waste Management
- c) Water Harvesting
- d) Wind Energy
- e) None of these

Answer (a): The initiative, WEST, has been launched to empower women with a Science, Technology, Engineering, and Mathematics (STEM) background and assist them to contribute to future innovations.

Q.48 "No Teacher, No Class" is a report published by?

- a) UNESCO
- b) UNICEF
- c) World Bank
- d) Save the Children
- e) None of these

Answer (a): According to the annual report of UNESCO, titled "No Teacher, No Class", India's Pupil-Teacher Ratio witnessed a reduction in the last decade. At the primary level, the pupil-teacher ratio decreased to 26.3 in 2020-

21 from 43 in 2010-11. At the upper-primary level, the pupil-teacher ratio decreased to 18.9 in 2020-21 from 33 in 2010-11.

Q.49 Recently the Ceasefire Agreement between MHA and NSCN (K) Niki was extended for?

- a) 6 Months
- b) 12 Months
- c) 18 Months
- d) 24 Months
- e) None of these

Answer (b): The MHA extended the Ceasefire Agreement with the NSCN (K) Niki for a period of one year with effect from 08.09.2022 to 07.09.2023.

The agreement was signed with the aim of achieving peace and stability in the Northeast.

Q.50 Kisan Safalta Card is launched by?

- a) NABARD
- b) ICAR
- c) ICICI
- d) Agribazaar
- e) None of these

Answer (d): Star Agribazaar Technology Private Limited launched the "Agribazaar Kisan Safalta Card" for agricultural financing.

It is a farmer-centric card that would help farmers meet both, pre-harvest and post-harvest farm requirements.

Q.51 The QRSAM Weapon System was tested by?

- a) ISRO
- b) DRDO
- c) NASA
- d) ESA
- e) None of these

Answer (b): The Quick Reaction Surface to Air Missile (QRSAM) weapon system was successfully tested by the Defence Research and Development Organisation (DRDO) and the Indian Army.

The successful test implies that the QRSAM weapon system will be inducted into the Indian Army.

Q.52 New Pension Plus is launched by?

- a) LIC
- b) SBI
- c) HDFC
- d) PNB
- e) None of these

Answer (a): The Life Insurance Corporation of India (LIC) launched an Individual Pension Plan called LIC's New Pension plus (NPP).

It is a non-participating and Unit Linked Pension Plan with a Unique Identification Number (UIN).

Q.53 Which of the following launched the "Progress on the Sustainable Development Goals (SDG): The Gender Snapshot 2022" Report?

- a) UNICEF
- b) UNESCO
- c) UN ECOSOC
- d) UN DESA
- e) None of these

Answer (d): The United Nations (UN) Women and the UN Department of Economic and Social Affairs (UN DESA) launched a Report titled, "Progress on the Sustainable Development Goals (SDG): The Gender Snapshot 2022".

The Report mentioned that by the end of 2022, around 383 million women will be in extreme poverty (less than USD 1.90 a day) compared to 368 million men.

Q.54 Who is appointed as the Global Chief Executive Officer (CEO) of the advertising and public relations agency Ogilvy?

- a) Munishwar Nath Bhandari
- b) Volker Turk
- c) Devika Bulchandani
- d) Amrut Palan
- e) None of these

Answer (c): India-born Devika Bulchandani was appointed as the Global Chief Executive Officer (CEO) of the advertising and public relations agency Ogilvy.

Q.55 The oral tablet for COVID19, Paxgen, will be manufactured by?

- a) Serum Institute of India
- b) Bharat Biotech
- c) Zenara Pharma
- d) Moderna
- e) None of these

Answer (c): Hyderabad-based drug company Zenara Pharma announced the launch of Paxzen tablets as a treatment option for patients with mild to moderate symptoms of Covid-19.

It is a generic version of Pfizer's COVID-19 oral drug Paxlovid.

Q.56 Who launched the Pradhan Mantri TB Mukh Bharat Abhiyaan?

- a) Droupadi Murmu
- b) Narendra Modi
- c) Piyush Goyal
- d) Dharmendra Pradhan
- e) None of these

Answer (a): The President of India, Droupadi Murmu, launched the Pradhan Mantri TB Mukh Bharat Abhiyaan.

According to the UN's Sustainable Development Goals (SDGs), all countries have set the goal of eradicating TB by the year 2030.

Q.57 The Project Management Unit (PMU) was launched by?

- a) Ministry of Finance
- b) Ministry of Agriculture
- c) Ministry of Education
- d) Ministry of Commerce and Industry
- e) None of these

Answer (b): Project Management Unit (PMU) was launched by the Minister of Agriculture and Farmers' Welfare, Narendra Singh Tomar.

The PMU is a joint initiative of the Department of Agriculture and Farmers' Welfare (DA&FW), under the Ministry of Agriculture and the Federation of Indian Chambers of Commerce & Industry (FICCI).

Q.58 The e-FAST India platform was launched by?

- a) NITI Aayog
- b) RBI
- c) Gati Ltd.
- d) Transport Corporation of India
- e) None of these

Answer (a): The NITI Aayog and the World Resources Institute (WRI) India launched India's first electric freight platform, e-FAST.

Electric Freight Accelerator for Sustainable Transport India (e-FAST India) will help in finding support for innovative freight solutions.

Q.59 Indira Gandhi Urban Employment Scheme is launched in?

- a) Tamil Nadu
- b) Chhattisgarh
- c) Rajasthan
- d) Jharkhand
- e) None of these

Answer (c): The Chief Minister of Rajasthan, Ashok Gehlot, launched a 100-day, Indira Gandhi Urban Employment Scheme.

The scheme will provide 100-days of guaranteed employment to families living in "urban" areas.

Q.60 Who is the author of the book, Forging Mettle: Nrupender Rao and the Pennar Story?

- a) Shashi Tharoor
- b) Chandrachud Ghose
- c) Arundhati Bhattacharya

- d) Pavan C Lall
- e) None of these

Answer (d): Senior journalist and author, Pavan C Lall released his new book, "Forging Mettle: Nrupender Rao and the Pennar Story". The book is published by HarperCollins India.

Q.61 Which company has signed contracts for offshore Discovered Small fields?

- a) Bharat Petroleum
- b) Oil and Natural Gas Corporation
- c) Hindustan Petroleum
- d) Nayara Energy Limited
- e) None of these

Answer (b): Oil and Natural Gas Corporation (ONGC) inked contracts for offshore Discovered Small Fields (DSF).

ONGC has signed six contracts, three each in the Bay of Bengal and the Arabian Sea.

Q.62 The Shubhalakshmi Polyesters Ltd. was recently acquired by?

- a) Vardhman Textiles Ltd
- b) K P R Mill Ltd
- c) Reliance Industries Ltd
- d) Adani Group
- e) None of these

Answer (c): Reliance Industries Ltd. (RIL) acquired polyester chips and yarn manufacturer Shubhalakshmi Polyesters Ltd. and Shubhlaxmi Polytex.

The Competition Commission of India (CCI) will now review the acquisition and accordingly decide whether or not to approve it.

Q.63 Recently the military garrison in Arunachal Pradesh was named after?

- a) Sam Manekshaw
- b) Vikram Batra
- c) Sandeep Unnikrishnan
- d) Bipin Rawat

- e) None of these

Answer (d): The military camp at Kibithu was renamed "Gen Bipin Rawat Military Garrison" in honor of India's first Chief of Defence Staff (CDS).

Kibithu is located on the banks of the Lohit River along the Line of Actual Control (LAC).

Q.64 Which company launched the Smart Flexi Protect Solution plan?

- a) Life Insurance Corporation
- b) ICICI Prudential Life Insurance
- c) Max Life Insurance
- d) Bajaj Allianz Life Insurance
- e) None of these

Answer (c): Max Life Insurance Company Ltd. launched, a three-in-one, "Smart Flexi Protect Solution".

It will provide health and enhanced life cover, in addition to market-linked investment returns.

Q.65 The "Cinematic Tourism Policy was launched in?

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

Answer (c): Chief Minister of Gujarat, Bhupendra Patel, launched "Cinematic Tourism Policy 2022-27".

The Policy was launched to market Gujarat as a potential destination for film and documentary makers from the Indian film industry and Hollywood.

Q.66 Who won the Women's US Open 2022?

- a) Iga Swiatek
- b) Serena Williams
- c) Naomi Osaka
- d) Ons Jabeur
- e) None of these

Answer (a): Iga Swiatek, of Poland, beat Tunisia's Ons Jabeur, 6-2, 7-6 (5) to win the U.S. Open Title in the women's category.

Q.67 In the FY23 (till August) the revenue of the Indian Railways grew by?

- a) 28%
- b) 38%
- c) 48%
- d) 58%
- e) None of these

Answer (b): Indian Railways recorded a 38% revenue growth in FY23 (April 2022-August 2022).

Indian Railways' revenue grew by a healthy 38% to Rs. 95,487 crores in the first five months of FY23.

Q.68 The third stealth frigate of project 17A is named?

- a) Nilgiri
- b) Udaygiri
- c) Taragiri
- d) Himgiri
- e) None of these

Answer (c): Taragiri is a 149-meter-long and 17.8-meter-wide ship that is propelled by a combination of two gas turbines and two diesel engines.

The ship can move at a speed of more than 28 knots at a displacement of as much as 6,670 tonnes.

Q.69 Recently a MoU was signed between India and the Gulf Cooperation Council (GCC). Which of the following countries is NOT a part of GCC?

- a) Iran
- b) Kuwait
- c) Qatar
- d) Oman
- e) None of these

Answer (a): GCC is an intergovernmental economic and political alliance between the six Arab nations, Saudi Arabia, Kuwait, Oman, Bahrain, Qatar, and the United Arab Emirates.

Q.70 Centre-State Science Conclave was inaugurated by?

- a) Narendra Modi
- b) Droupadi Murmu
- c) Piyush Goel
- d) Dharmendra Pradhan
- e) None of these

Answer (a): Prime Minister, Narendra Modi inaugurated the 'Centre-State Science Conclave' in Ahmedabad.

PM Modi also called for collective efforts to make India a global center of research and innovation.

Q.71 To stabilize the exchange rates, in August 2022, the RBI sold _____ in the spot market.

- a) USD 10 billion
- b) USD 11 billion
- c) USD 12 billion
- d) USD 13 billion
- e) None of these

Answer (d): The Reserve Bank of India (RBI) sold USD 13 billion in August 2022 to hold the Rupee at 80.

The RBI sold about USD 13 billion from the forex reserves in the spot market to rescue the Rupee from falling further against the US dollar.

Q.72 Who is appointed as the Private Secretary to the President of India, Droupadi Murmu?

- a) Mehta Sampada Suresh
- b) Paramesh Sivamani
- c) Neelima Kerketta
- d) Ashish Kumar
- e) None of these

Answer (a): IAS officer Mehta Sampada Suresh was appointed as the Private Secretary to the President of India, Droupadi Murmu. He is from the Maharashtra Cadre.

Q.73 Retail inflation for August 2022 was recorded at?

- a) 5%
- b) 6%

- c) 7%
- d) 8%
- e) None of these

Answer (c): In the data released by the MoSPI, retail inflation spiked to 7.0% in August 2022.

Retail inflation, measured as the Consumer Price Index (CPI), rose to 7.0% for the month of August 2022.

Q.74 The IIP for July 2022 was measured at?

- a) 1.4%
- b) 2.4%
- c) 3.4%
- d) 4.4%
- e) None of these

Answer (b): In the latest data released by the MoSPI, the IIP registered a rather **slow growth of 2.4% in July 2022**.

In the **Index of Industrial Production (IIP)**, released by the Ministry of Statistics & Programme Implementation (MoSPI), India's industrial growth was measured as **2.4% for July 2022**.

Q.75 India's first Electronic Bank Guarantee (e-BG) is issued by?

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

Answer (a): HDFC Bank, in partnership with National e-Governance Services Ltd. (NeSL), issued India's first Electronic Bank Guarantee (e-BG).

The e-BG has been developed in consultation with NeSL, the Central Vigilance Commission-Central Bureau of Investigation (CVC-CBI) committee, and the Indian Banks' Association (IBA).

Q.76 The International Dairy Federation World Dairy Summit 2022 is being held in?

- a) New Delhi

- b) Ahmedabad
- c) Gurugram
- d) Greater Noida
- e) None of these

Answer (d): Prime Minister, Narendra Modi inaugurated International Dairy Federation World Dairy Summit (IDF WDS) 2022 which was organized at India Expo Centre & Mart, Greater Noida.

Q.77 "Aheli Khadi" was organized in?

- a) IIT- Mumbai
- b) IIM- Ahmedabad
- c) NIFT- Gandhinagar
- d) St. Stephen's- Delhi
- e) None of these

Answer (c): Khadi India organized an Exhibition and a Fashion Show "Aheli Khadi" at the National Institute of Fashion Technology (NIFT), Gandhinagar.

The prime objective of the Khadi and Village Industries Commission (KVIC) behind the event was, to position Khadi as a Fashion Fabric.

Q.78 Which educational institution from India has become the first to join the IBM Quantum Network?

- a) IIT- Madras
- b) IIT- Delhi
- c) IIT- Mumbai
- d) IIT- Kanpur
- e) None of these

Answer (a): The Indian Institute of Technology Madras (IIT-Madras) became the first Indian educational institution to join the New York-based IBM Quantum Network. It will help in promoting and advancing quantum computing skills research and development in India.

Q.79 The Global Estimates of Modern Slavery Report was released by?

- a) Amnesty International
- b) UNHCR
- c) Human Rights Watch

- d) ILO
- e) None of these

Answer (d): In a report, "The Global Estimates of Modern Slavery", released by the International Labor Organization (ILO), it was found that cases of modern slavery are on a rise.

The report was published in collaboration with International Organisation for Migration (IOM) and the human rights group Walk Free.

Q.80 Qimingxing-50 is a solar-powered UAV drone of?

- a) China
- b) Japan
- c) North Korea
- d) Vietnam
- e) None of these

Answer (a): China successfully tested its first fully solar-powered Unmanned Aerial Vehicle (UAV), Qimingxing-50.

Qimingxing-50 or Morning Star-50 is China's first large-size UAV that is fully powered by a solar engine.

Q.81 The sixth edition of JIMEX 2022 was held in?

- a) New Delhi
- b) Tokyo
- c) Vishakhapatnam
- d) Kyoto
- e) None of these

Answer (c): It was hosted by the Indian Navy comprising exercises at sea and harbor at Vishakhapatnam, Andhra Pradesh.

The sixth edition marked the tenth anniversary of the joint exercise which began in 2012.

Q.82 iSelect Guaranteed Future Plan was launched by?

- a) ICICI Prudential
- b) Canara HSBC
- c) LIC
- d) Bajaj AXA
- e) None of these

Answer (b): Canara HSBC Life Insurance launched the iSelect Guaranteed Future Plan.

It is an individual, non-participating, non-linked, savings and protection life insurance plan which especially targets new-age customers.

Q.83 According to the latest National Health Accounts (NHA) Estimates Report, the central government's expenditure on health as a percentage of GDP was?

- a) 1.15%
- b) 1.28%
- c) 1.35%
- d) 1.80%
- e) None of these

Answer (b): According to the report, the Central government's expenditure on health as a percentage of GDP also fell to 1.28% in FY19 from 1.35% in FY18.

It highlighted that the share of State governments in health expenditure has increased to 65.7% in FY19 from 59.2% in FY18.

Q.84 Who is appointed as the CEO of the Abu Dhabi T-10 League?

- a) Sanjay Kapoor
- b) Jay Shah
- c) Vikram Chandra
- d) Rajiv Khanna
- e) None of these

Answer (d): Rajiv Khanna was appointed as the CEO of the Abu Dhabi T-10 League. The 2022 edition of the T-10 league will be played from 23 November 2022 to 04 December 2022 at Zayed Cricket Stadium in Abu Dhabi.

Q.85 Which of the following districts was/were chosen under the Global Environment Facility Small Grants Programme:

- i. Virudhnagar
- ii. Ramanathapuram
- iii. Kochi
- a) I Only
- b) I, II Only

- c) II, III Only
- d) I, II, III
- e) None of these

Answer (b): Tamil Nadu's Virudhunagar and Ramanathapuram have been chosen in the 7th phase as two districts representing the Indian coastal region.

Q.86 Recently the SBI crossed Rs. 5 trillion market cap. It became _____ lender bank to do so.

- a) 1st
- b) 2nd
- c) 3rd
- d) 4th
- e) None of these

Answer (c): The SBI became the third lender bank to cross Rs. 5 trillion market cap mark after HDFC Bank Ltd. (Rs. 8.4 trillion) and ICICI Bank Ltd. (Rs. 6.3 trillion).

In the overall context, the SBI stands as the seventh most valued Indian company with Reliance Industries in the first position, followed by TCS, HDFC Bank, Infosys, ICICI Bank, and Hindustan Unilever.

Q.87 The "36th Tri-Services Commanders' Conference-South" was held in?

- a) Coimbatore
- b) Minicoy
- c) Kodagu
- d) Port Blair
- e) None of these

Answer (d): The two-day, 36th Tri-Services Commanders' Conference (TSCC)- South was held at Port Blair under the aegis of Andaman and Nicobar Command.

Lieutenant General Ajai Singh, the Commander-in-Chief of the Andaman and Nicobar Command, served as the host of the conference.

Q.88 The BLO e-Patrika was released by?

- a) BSF
- b) BRO

- c) ECI
- d) NITI Aayog
- e) None of these

Answer (c): The Election Commission of India released a new digital publication "Booth Level Officer (BLO) e-Patrika".

The Chief Election Commissioner (CEC) of India, Rajiv Kumar, launched the BLO e-Patrika at the India Habitat Centre, New Delhi.

Q.89 The "Under 17 Women's World Cup 2022" will be held in?

- a) India
- b) Brazil
- c) Argentina
- d) Bangladesh
- e) None of these

Answer (a): The Signing of Guarantees for hosting the Federation Internationale de Football Association (FIFA) Under 17 Women's World Cup 2022 was approved by the Union Cabinet chaired by PM Narendra Modi. FIFA U-17 Women's World Cup 2022 will be held in India between 11th and 30th October 2022.

Q.90 Recently the MoF issued guidelines to raise capital through IPOs and Rights Issues to?

- a) RRBs
- b) NBFCs
- c) SFBs
- d) NABARD
- e) None of these

Answer (a): The Ministry of Finance issued guidelines to the Regional Rural Banks (RRBs) to raise capital through Initial Public Offering (IPO) and Rights Issue.

These guidelines aim to direct the RRBs to acquire capital through issuing rights, private placements with chosen investors, viz. large banks and insurance firms, and through IPOs.

Q.91 The Shoonya campaign is related to?

- a) Zero Hunger
- b) Zero IMR
- c) Zero Pollution
- d) Zero Corruption
- e) None of these

Answer (c): Shooonya is India's zero pollution e-mobility campaign which was launched by the NITI Aayog, the US-based Rocky Mountain Institute (RMI), and RMI India in 2021.

The objective of the campaign is to promote zero-pollution delivery vehicles by working jointly with consumers and the industry.

Q.92 The total drugs included in the National List of Essential Medicines 2022 are?

- a) 284
- b) 384
- c) 484
- d) 584
- e) None of these

Answer (b): A total of 384 drugs were included in this NLEM 2022 list with the addition of 34 drugs, while 26 from the previous list were dropped.

The notable names which were added to the list are Ivermectin and Mupirocin, while common gastrointestinal medicines Ranitidine and Sucralfate have been dropped.

Q.93 Recently the LIC diluted its stake in which global pharma company?

- a) Moderna
- b) Pfizer
- c) Glaxo Pharma
- d) Bharat Biotech
- e) None of these

Answer (c): The Life Insurance Corporation of India (LIC) diluted its stake in GlaxoSmithKline Pharmaceuticals (GSK Pharma) from 6.402% to 4.357%.

The LIC sold about 2.045% or 34.20 lakh shares of its holding in GSK Pharma during the period of September 2018-22.

Q.94 "Awakening" is an initiative of?

- a) Ramakrishna Mission
- b) Brahmo Samaj
- c) Arya Samaj
- d) Satya Shodhak Samaj
- e) None of these

Answer (a): Minister of Education, Dharmendra Pradhan, and inaugurated Ramakrishna Mission's 'Awakening' Programme for students of classes I to V.

Mission's "Awakening" program is an initiative toward ensuring the overall personality development of children in line with the National Education Policy (NEP), 2020.

Q.95 Who is appointed as the Commerce Secretary?

- a) Sunil Barthwal
- b) Vivek Bharadwaj
- c) Dr. Digambar Tukaram Shirke
- d) Rajdeepak Das
- e) None of these

Answer (a): Sunil Barthwal was appointed as the Commerce Secretary. He is a 1989-batch IAS officer of the Bihar cadre and will be succeeding B V R Subrahmanyam.

Q.96 Which city was nominated as the first-ever SCO Tourism and Cultural Capital during the period 2022-2023?

- a) Samarkand
- b) Lahore
- c) Varanasi
- d) Ramsar
- e) None of these

Answer (c): This prestigious recognition was awarded to Varanasi at the 22nd Meeting of the Shanghai Cooperation Organization (SCO) Council of Heads of State which was held in Samarkand, Uzbekistan.

The nomination of Varanasi will enhance tourism and cultural and humanitarian exchanges between India and the SCO member Countries.

Q.97 The Plus Plan of the Reliance Health Gain Policy covers _____ adults and _____ children.

- a) 2, 2
- b) 3, 6
- c) 4, 4
- d) 2, 6
- e) None of these

Answer (d): It offers 3 plans:

1. Plus Plan- A maximum of 2 adults and 6 children are covered.
2. Power Plan- A maximum of 4 adults and 6 children are covered.
3. Prime Plan- A maximum of 6 adults and 6 children are covered.

Q.98 The “Swachhta” Portal was launched under?

- a) Ministry of Education
- b) Ministry of Personnel
- c) Ministry of Home
- d) Ministry of Finance
- e) None of these

Answer (b): Minister of State in the Ministry of Personnel, Public Grievances and Pensions of India, Dr. Jitendra Singh, launched the “Swachhta” portal dedicated to cleanliness and reducing the pendency of work in government offices.

Q.99 Recently the RBI allowed _____ to process the cross-border inbound remittances.

- a) Bharat Bill Payment System
- b) PayPal
- c) BillDesk
- d) RazorPay
- e) None of these

Answer (a): The Reserve Bank of India (RBI) decided to allow the Bharat Bill Payment System (BBPS) to process cross-border inbound remittances.

The direction was issued under Section 10(4) and Section 11(1) of the Foreign Exchange Management Act (FEMA), 1999.

Q.100 What is India’s ranking in the Global Crypto Adoption Index 2022?

- a) 1
- b) 2
- c) 3
- d) 4
- e) None of these

Answer (d): India stood at 4th place with an index score of 0.663, while it was ranked 2nd in the GCA Index 2021.

The imposition of 1% TDS (Tax Deducted at Source) on the sale of crypto assets is being cited as the primary reason for the slump in the rankings.

Q.101 As per the CBDT, the time limit for acceptance of compounding applications is?

- a) 12 Months
- b) 24 Months
- c) 36 Months
- d) 48 Months
- e) None of these

Answer (c): The scope of eligibility for compounding cases has been relaxed in which imprisonment for less than 2 years has now been made compoundable.

The time limit for acceptance of compounding applications has been amended from the earlier limit of 2 years to 3 years.

Q.102 Recently the Kuno National Park was introduced to _____ African Cheetahs?

- a) 5
- b) 7
- c) 8
- d) 15
- e) None of these

Answer (c): In the first tranche, 8 Cheetahs were brought from Namibia and were introduced in India under Project Cheetah.

Project Cheetah is the world's first inter-continental large wild carnivore translocation project.

Q.103 The National Logistics Policy was launched by?

- a) Droupadi Murmu
- b) Narendra Modi
- c) Nitin Gadkari
- d) Piyush Goyal
- e) None of these

Answer (b): Prime Minister Narendra Modi launched the National Logistics Policy (NLP) in New Delhi.

The NLP aims to promote seamless movement of goods across the country and improve the competitiveness of Indian goods in domestic as well as global markets.

Q.104 Recently the South East UP Power Transmission Company Limited was acquired by?

- a) Adani Power
- b) BSES Rajdhani Power
- c) Reliance Power
- d) Resurgent Power
- e) None of these

Answer (d): Resurgent Power Ventures completed the acquisition of South East UP Power Transmission Company Limited (SEUPPTCL) through an insolvency process.

The resolution plan involved the transaction involved payment for one-time settlement of outstanding debt, purchase of equity shares worth Rs 3,251 crores, and payout of existing cash balance of SEUPPTCL.

Q.105 The 46th iteration of the Indo-Pacific Armies Management Seminar was held in?

- a) India
- b) US
- c) Bangladesh
- d) Australia

- e) None of these

Answer (c): The Army leaders from the 24 countries belonging to the Indo-Pacific region gathered in Dhaka, Bangladesh for the Indo-Pacific Armies Management Seminar (IPAMS).

It was the 46th edition of the IPAMS that happened in Dhaka, Bangladesh, and consisted of 24 nations of the Indo-Pacific region.

Q.106 Who is appointed as the Chairperson of the Audit Bureau of Circulations (ABC) for 2022-2023?

- a) Pratap Pawar
- b) Sunil Barthwal
- c) Vivek Bharadwaj
- d) BVR Subrahmanyam
- e) None of these

Answer (a): Padma Shri awardee and Chairperson of the Sakal Media Private Ltd., Pratap Pawar, was appointed as the Chairperson of the Audit Bureau of Circulations (ABC) for 2022-2023.

Q.107 The National Conference of State Tourism Ministers was in?

- a) Mohali
- b) Dharamshala
- c) Chandigarh
- d) Ludhiana
- e) None of these

Answer (b): The three-day National Conference of State Tourism Ministers began in Dharamshala, Himachal Pradesh.

The conference aims to bring diverse perspectives and viewpoints from all the States and UTs of India on tourism development and to create a direct dialogue with the States on, policies, and schemes.

Q.108 Which of the following districts does NOT have a Model DDRC facility?

- a) Gandhinagar
- b) Amravati

- c) Rampur
- d) Kullu
- e) None of these

Answer (a): In the first phase, nine model DDRCs, namely- Ahmedabad, Amravati, Badaun, Balaghat, Bareilly, Golaghat, Kullu, Pilibhit, and Rampur have been upgraded to MODEL DDRC level.

Q.109 Gross Direct Tax collections for the FY23 registered a growth of?

- a) 15%
- b) 20%
- c) 25%
- d) 30%
- e) None of these

Answer (d): Gross Direct Tax collections for FY23 registered a growth of 30%.

The Gross collection of Direct Taxes for FY23 was Rs. 8,36,225 crores compared to Rs. 6,42,287 crores in the corresponding period of FY22, registering a growth of 30%.

Q.110 Recently the United Nations International Organization for Migration (IOM- UN) and Confederation of Indian Industry (CII) signed a MoU related to the migration of the workforce. Where is the headquarters of IOM- UN situated?

- a) New York
- b) Brussels
- c) Grand-Saconnex
- d) Paris
- e) None of these

Answer (c): IOM is a UN agency responsible for providing services related to the migration of refugees, internally displaced persons, and migrant workers.

It was established in 1951 with its headquarters in Le Grand-Saconnex, Switzerland and the current Director General of the IOM is Antonio Vitorino.

Q.111 Recently a Tribal Peace Agreement was signed in the state of?

- a) Assam
- b) Manipur
- c) Nagaland
- d) Tripura
- e) None of these

Answer (a): The Government of India (GoI), the Assam Government, and eight Tribal Groups of Assam signed a tripartite peace agreement in New Delhi.

To end the decade-old conflict between the tribal groups and tea garden workers in Assam, an agreement was signed between the GoI, the State Govt. of Assam, and 8 tribal groups.

Q.112 Who won the Durand Cup 2022?

- a) Mohun Bagan
- b) Bengaluru FC
- c) Mumbai FC
- d) Atletico de Kolkata
- e) None of these

Answer (b): Bengaluru Football Club (FC) won the Durand Cup by defeating Mumbai City FC 2-1 in the finals at Kolkata, West Bengal.

Q.113 Which bank has partnered with Remitly for secure and easy remittance to India?

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

Answer (a): The State Bank of India (SBI) announced its collaboration with Remitly for secure and easy remittance to India.

The objective of this partnership is to enable the NRIs across the globe to send money to their loved ones through the SBI via Remitly.

Q.114 Who launched the Green Fins Hub?

- a) WWF

- b) Greenpeace
- c) UNEP
- d) Conservation International
- e) None of these

Answer (c): The United Nations Environmental Programme (UNEP), along with Reef-World Foundation, launched the Green Fins Hub.

To provide sustainable marine tourism with a major boost, the UNEP in collaboration with the UK-based charity, the Reef-World Foundation, launched the Green Fins Hub.

Q.115 The 9th Session of the Governing Body of the International Treaty on Plant Genetic Resources for Food and Agriculture (ITPGRFA) was held in?

- a) New Delhi
- b) Mumbai
- c) Pune
- d) Chandigarh
- e) None of these

Answer (a): At the inaugural event in New Delhi, Agriculture Minister Narendra Singh Tomar said that food is an essential fundamental right and no negotiation was possible at the cost of food security.

The theme of the 9th session of the Governing Body of the ITPGRFA is, "Celebrating the Guardians of Crop Diversity: Towards an Inclusive Post-2020 Global Biodiversity Framework".

Q.116 Recently amendments in the regulation for providing a better market-linked solution for stressed companies were done by?

- a) RBI
- b) SEBI
- c) NCLT
- d) IBBI
- e) None of these

Answer (d): According to the IBBI, amendments in the regulation will provide a better market-linked solution for stressed companies.

The changes will also help creditors fetch better value for the distressed assets.

Q.117 Recently, the International Financial Services Centres Authority (IFSCA) signed a Co-operation Agreement with the central bank of?

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

Answer (b): MAS is the central bank of Singapore that was established in 1971 with its headquarters at 10 Shenton Way, MAS Building, Singapore.

The current Managing Director of the MAS is Ravi Menon and the current Chief FinTech Officer is Sopendu Mohanty.

Q.118 Who is appointed as the Director of IIT-Bhubaneswar?

- a) David Boon
- b) Seshadri Sekhar
- c) Shreepad Karmalkar
- d) Pralay Mondal
- e) None of these

Answer (c): The President of India, Droupadi Murmu appointed Professor at IIT- Madras, Shreepad Karmalkar, as the Director of IIT- Bhubaneswar.

Q.119 At the 20th Meeting of the Asia-Pacific Institute for Broadcasting Development (AIBD), the Lifetime Achievement Award for 2022 was conferred on?

- a) Anurag Thakur
- b) Khieu Khanharith
- c) Mayank Agarwal
- d) Narendra Modi
- e) None of these

Answer (c): It was founded in 1977 under the aegis of UNESCO and the Secretariat of the AIBD is located in Kuala Lumpur, Malaysia. The current CEO of the AIBD is Mayank Agarwal.

Q.120 Recently launched Open Challenge Program-1 (OCP-1) is related to?

- a) Start-Ups
- b) Primary Education
- c) Indian Railways
- d) Banking
- e) None of these

Answer (a): The RINL shared a few challenges pertaining to RINL's production area and through this OCP- 1, the start-ups will be selected to work in Kalpataru Project.

He further mentioned that Kalapatru will be the mother of all 20 Software Technology Parks across India that will drive all other CoEs.

Q.121 Recently ____ Raising Day was celebrated by the Railway Protection Force in Lucknow.

- a) 35th
- b) 36th
- c) 37th
- d) 38th
- e) None of these

Answer (d): The Railway Protection Force (RPF) celebrated its 38th Raising Day by organizing a parade at Jag Jeewan Ram Railway Protection Force Academy, Lucknow.

Since 1985, 20th September is celebrated every year as the Raising Day of RPF.

Q.122 The Ministerial meeting of the India-Saudi Arabia Strategic Partnership Council was held in?

- a) New Delhi
- b) Riyadh
- c) Mecca
- d) Mumbai
- e) None of these

Answer (b): The Strategic Partnership Council was constituted for the first time in October 2019 during the visit of Prime Minister Narendra Modi to Saudi Arabia.

Saudi Arabia is situated on the Arabian Peninsula in Western Asia. Its capital is Riyadh and the Head of the State is Mohammad Bin Salman.

Q.123 The SBIF and WWF-India joined hands for the conservation of?

- a) Red Panda
- b) One-Horned Rhino
- c) Gangetic Dolphin
- d) Cheetah
- e) None of these

Answer (a): The State Bank of India Foundation (SBIF) and the World Wide Fund for Nature (WWF) India entered into a partnership for Red Panda transboundary conservation in Sikkim, and Darjeeling & Kalimpong districts of West Bengal.

Q.124 On which date International Day of Peace is celebrated?

- a) 19th September
- b) 18th September
- c) 21st September
- d) 20th September
- e) None of these

Answer (c): Every year, September 21 is observed as the International Day of Peace. It is the initiative of the United Nations General Assembly. The theme for IDP-2022 is, "End Racism. Build Peace."

Q.125 Which of the following is NOT a trustee of PM CARES Fund?

- a) KT Thomas
- b) Kariya Munda
- c) Ratan Tata
- d) Gautam Adani
- e) None of these

Answer (d): The Trustees of the PM CARES Fund, i.e. Home Minister and Finance Minister of India attended the meeting, along with the newly nominated trustees of the PM CARES Fund:

1. Justice K.T. Thomas, Former Judge, Supreme Court

2. Kariya Munda, Former Deputy Speaker
3. Ratan Tata, Chairman Emeritus, Tata Sons

Q.126 The outlay of the Production Linked Incentive (PLI) Scheme on the “National Programme on High-Efficiency Solar PV Modules” is?

- a) Rs 17,500 Cr
- b) Rs 18,500 Cr
- c) Rs 19,500 Cr
- d) Rs 20,500 Cr
- e) None of these

Answer (c): The program is also expected to provide direct employment to 1,95,000 and indirect employment to 7,80,000 people.

A massive Rs. 1.37 lakh crore import substitution is expected to be realized if the program is implemented successfully.

Q.127 According to the Global Wealth Report 2022, what was India’s Gini Coefficient in 2021?

- a) 82.3
- b) 70.1
- c) 74.7
- d) 81.6
- e) None of these

Answer (a): The report also suggested that the income inequality in India was highest during the COVID-19 pandemic i.e. 2020 and remained constant in 2021.

It mentioned that the Gini Coefficient rose to a massive 82.3 in 2020 and remained the same in 2021. The Gini Coefficient of China for 2021 was 70.1.

Q.128 Recently NPCI launched UPI payments via _____ credit card?

- a) “SimplySAVE” SBI
- b) Standard Chartered
- c) RuPay
- d) American Express
- e) None of these

Answer (b): The National Payments Corporation of India (NPCI) launched the Unified Payments Interface (UPI) payments via credit cards on the RuPay network.

The step came after the Reserve Bank of India (RBI) permitted the linking of UPI to credit cards in June 2022.

Q.129 According to the Medical Devices (Amendment) Rules, 2022, the manufacturer and the importer will be required to give an undertaking for?

- a) Class A Medicinal Device
- b) Class B Medicinal Device
- c) Class C Medicinal Device
- d) Class D Medicinal Device
- e) None of these

Answer (a): Class ‘A’ medical devices (Nasopharyngeal Catheter, Umbilical Occlusion Device, Alcohol Swabs, etc.) are those with low-to-moderate risk to the patients.

Q.130 The ADB slashed India’s GDP growth for FY23 from 7.5% to?

- a) 5.5%
- b) 6.0%
- c) 6.5%
- d) 7.0%
- e) None of these

Answer (d): In its “modest downward revision”, the Asian Development Bank (ADB) slashed India’s FY23 growth projection to 7% from 7.5% estimated in April 2022. The rise in inflation and monetary tightening were the primary reasons behind this cut.

Q.131 The e-learning platform, Bharat Vidya was inaugurated by?

- a) Narendra Modi
- b) Dharmendra Pradhan
- c) Droupadi Murmu
- d) Nirmala Sitharaman
- e) None of these

Answer (d): Finance Minister, Nirmala Sitharaman, launched an e-learning platform, Bharat Vidya.

Bharat Vidya is a first-of-its-kind online learning platform that is dedicated to Indology, South Asian, and Oriental studies, related to art, architecture, language, philosophy, etc.

Q.132 Delhi will implement the revised Graded Response Action Plan from?

- a) October 1
- b) October 5
- c) October 10
- d) October 15
- e) None of these

Answer (a): Delhi will implement the revamped Graded Response Action Plan from 1st October 2022.

The Graded Response Action Plan (GRAP) is a set of actions taken to reduce air pollution in Delhi-NCR, depending on the current level of pollution.

Q.133 India's first auto index fund is launched by?

- a) BOI AXA Investment Managers Private Limited
- b) ICICI Prudential Mutual Fund
- c) Aditya Birla Sun Life AMC Limited
- d) Axis Mutual Fund
- e) None of these

Answer (b): ICICI Prudential Mutual Fund launched India's first auto index fund, the ICICI Prudential Nifty Auto Index Fund.

The objective behind the launch of the ICICI Prudential Nifty Auto Index Fund is to give investors an opportunity to earn from the expected growth in the automobile, and e-Vehicle sectors.

Q.134 The fiscal support for compound semiconductors is increased to?

- a) 25%
- b) 30%
- c) 50%
- d) 75%
- e) None of these

Answer (c): The GoI also raised financial support for compound semiconductors from 30% to 50%, modifying the incentives to USD 10 billion (Rs. 76,000 crores).

Q.135 Ministry of Defence signed an MoU with _____ and _____ to expand the SPARSH Initiative.

- a) ICICI; BOI
- b) BOB; HDFC
- c) Axis Bank, OBC
- d) BOM, Canara Bank
- e) None of these

Answer (b): The GoI's Defence Accounts Department (DAD) inked a Memorandum of Understanding (MoU) with the Bank of Baroda (BoB) and HDFC Bank, to expand the System for Pension Administration (Raksha) (SPARSH) Initiative.

Q.136 The international conference, "Exploring Consciousness Non-duality to Non-Locality: A Man-Machine Debate" was inaugurated by?

- a) Ashwini Vaishnaw
- b) Jitendra Singh
- c) Dharmendra Pradhan
- d) Sarbananda Sonowal
- e) None of these

Answer (d): An international conference, "Exploring Consciousness Non-duality to Non-Locality: A Man-Machine Debate", was inaugurated by the Union AYUSH Minister, Sarbananda Sonowal.

The international conference was organized at the National Institute of Mental Health and Neuro-Sciences (NIMHANS), Bengaluru.

Q.137 The first consignment of plant-based meat products was exported from?

- a) Uttar Pradesh
- b) Gujarat
- c) Jammu and Kashmir
- d) Maharashtra
- e) None of these

Answer (b): India exported its first consignment of plant-based meat products from Nadiad (Kheda District), Gujarat to California, USA.

The export was facilitated by the Agricultural and Processed Food Products Export Authority (APEDA).

Q.138 Puneet Sagar Abhiyan is an initiative of?

- a) BSF
- b) Indian Navy
- c) NCC
- d) Indian Coast Guard
- e) None of these

Answer (c): The National Cadet Corps (NCC) and United Nations Environment Programme (UNEP) inked a Memorandum of Understanding (MoU) to tackle the issue of plastic pollution.

The MoU was signed between Resident Representative, UN World Food Programme Bishow Parajuli and Director-General NCC Lt. Gen. Gurbirpal Singh.

Q.139 To boost the worldwide usage of UPI Apps, NIPL collaborated with?

- a) PayPal
- b) TerraPay
- c) AmazonPay
- d) SecurionPay
- e) None of these

Answer (b): The Netherlands payment infrastructure company, TerraPay joined hands with India's NPCI International Payments (NIPL) to facilitate cross-border transactions for Indian consumers and merchants.

The making and acceptance of these cross-border payments will be facilitated by an active Unified Payments Interface (UPI) ID.

Q.140 For the deployment of SAFs, the CSIR-IIP signed a MoU with which the following?

- i. Air India
- ii. Vistara

- iii. Air Asia India
- a) I only
- b) I, II only
- c) II, III only
- d) All
- e) None of these

Answer (d): Tata Group's airlines- Air India, Vistara, and Air Asia India, signed a Memorandum of Understanding (MoU) with the Council of Scientific and Industrial Research- Indian Institute of Petroleum (CSIR-IIP).

Q.141 Which of the following is NOT a part of the Combined Reciprocal Common Transport Agreement (CRCTA)?

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

Answer (c): The Delhi, Haryana, Rajasthan, and Uttar Pradesh governments signed a Combined Reciprocal Common Transport Agreement (CRCTA) to ensure seamless movement of passenger vehicles in the Delhi-NCR region.

Q.142 The two-day virtual conference "SymphoNE" was launched by?

- a) Narendra Modi
- b) Nitin Gadkari
- c) G Kishan Reddy
- d) Nirmala Sitharaman
- e) None of these

Answer (c): Minister for Development of North Eastern Region (DoNER), Tourism & Culture G. Kishan Reddy launched the two-day virtual conference "SymphoNE".

SymphoNE is a series of dialogues on the North Eastern Region's Development Conference comprising policy thinkers, influencers, and stakeholders with the aim to boost the Tourism Sector in the North Eastern Region.

Q.143 Recently BPCL signed an agreement with Petrobras, which is the petroleum industry of?

- a) Belgium
- b) Brazil
- c) Germany
- d) France
- e) None of these

Answer (b): Bharat Petroleum Corporation Limited (BPCL) signed a Memorandum of Understanding (MoU) with Brazilian oil firm Petrobras.

With an aim to procure equity oil overseas, Bharat Petro Resources Ltd. (BPRL) will invest USD 1.6 billion to develop the oil block in Brazil. The production from this block is expected from 2026-27.

Q.144 The National Conference of Ministers of Environment, Forest and Climate Change was held in?

- a) Ekta Nagar
- b) Gandhinagar
- c) Ahmedabad
- d) Surat
- e) None of these

Answer (a): Prime Minister Narendra Modi inaugurated the National Conference of Ministers of Environment, Forest, and Climate Change in Ekta Nagar, Gujarat.

The two-day conference witnessed the participation of the Ministers of Environment, Forest, and Climate Change from all across the nation.

Q.145 Recently the Microprocessor-Controlled Knees (MPKs) are developed by?

- a) IISC- Bengaluru
- b) IIT- Mumbai
- c) ISRO
- d) DRDO
- e) None of these

Answer (c): The Indian Space Research Organization (ISRO) developed a 1.6kg Microprocessor-Controlled Knees in the Vikram Sarabhai Space Centre (VSSC), Thiruvananthapuram, and Kerala.

Microprocessor-Controlled Knees (MPKs) will assist the above-knee amputees to walk with a comfortable gait.

Q.146 Who won the first Queen Elizabeth II Woman of the Year award?

- a) Liz Truss
- b) Rishi Sunak
- c) Suella Braverman
- d) Boris Johnson
- e) None of these

Answer (c): The Home Secretary of the UK, Suella Braverman, was awarded the first-ever Queen Elizabeth II Woman of the Year award in London.

Q.147 The Indian Army installed the Avalanche Monitoring Radar (AMR) in?

- a) Siachen
- b) Arunachal Pradesh
- c) Himachal Pradesh
- d) Sikkim
- e) None of these

Answer (d): The Indian Army and the Defence Geoinformatics and Research Establishment (DGRE) jointly installed the Avalanche Monitoring Radar (AMR) in Sikkim.

The AMR can permanently scan the targeted slope for avalanche release and can see through snow, and fog as well as at the night, making it an all-weather solution.

Q.148 Arogya Mission was launched by?

- a) Narendra Modi
- b) Droupadi Murmu
- c) Dharmendra Pradhan
- d) Ashwini Vishnaw
- e) None of these

Answer (d): Arogya Mission was launched by Ashwini Vishnaw. The inauguration of Arogya Manthan marked the completion of four years of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY) and one year of Ayushman Bharat Digital Mission (ABDM).

Q.149 Poshan Innovation Platform will be launched in?

- a) January 2023
- b) February 2023
- c) March 2023
- d) April 2023
- e) None of these

Answer (a): The collaboration between Vitamin Angels and UNICEF further extends to the launch of the Poshan Innovation Platform initiative in January 2023.

The Poshan Innovation Platform aims to invite various civil society networks, educational institutions, and businesses from across India for sharing innovative ideas on nutrition interventions for maternal, infant, and young children.

Q.150 The recently launched Click2Protect Optima Secure is a joint initiative of?

- a) Bharati AXA and AXIS Bank
- b) HDFC ERGO and HDFC Life
- c) Canara HSBC and Kotak Mahindra
- d) ICICI Prudential and LIC
- e) None of these

Answer (b): HDFC ERGO General Insurance Company Limited partnered with HDFC Life to launch Click2Protect Optima Secure.

Click2Protect Optima Secure is a comprehensive insurance plan that aims to provide holistic protection to customers.

Q.151 Chandigarh Airport will be named after?

- a) Bhagat Singh
- b) Sohan Singh Bhakna
- c) Lala Lajpat Rai
- d) Bhai Paramanand
- e) None of these

Answer (a): PM Narendra Modi, in his latest edition of “Mann Ki Baat”, announced renaming Chandigarh Airport after Shaheed Bhagat Singh.

Q.152 Recently Agni Tattva– Energy for LiFE campaign was launched by?

- a) Narendra Modi
- b) RK Singh
- c) Bhupendra Yadav
- d) Dharmendra Pradhan
- e) None of these

Answer (b): The Union Minister of Power and New & Renewable Energy, RK Singh, launched the Agni Tattva– Energy for LiFE campaign in New Delhi.

It was launched to create awareness about the core concept of Agni Tattva which is one of the five elements of Panchmahabhoot.

Q.153 Which of the following is the knowledge partner of the recently launched “Swachh Toycathon”?

- a) IIT Delhi
- b) IIT Mumbai
- c) IIT Madras
- d) IIT Gandhinagar
- e) None of these

Answer (d): This initiative aims to fulfill the growing demand for toys along with addressing the impacts of solid waste.

With Center for Creative Learning, IIT- Gandhinagar as its knowledge partner, the competition will be hosted on MyGov’s Innovate India portal.

Q.154 The DART Mission was launched by?

- a) NASA
- b) ISRO
- c) JAXA
- d) ESA
- e) None of these

Answer (a): The National Aeronautics and Space Administration (NASA) launched its Double Asteroid Redirection Test (DART) mission.

The DART Mission was launched with the objective to test the novel technology that changes the course of an asteroid heading towards the Earth.

Q.155 In the scheme, Special Assistance to States for Capital Investment, the interest-free loan will be provided to states for?

- a) 25 years
- b) 50 years
- c) 75 years
- d) 100 years
- e) None of these

Answer (b): The Government of India (GoI) launched a scheme for Special Assistance to States for Capital Investment for 2022-23.

Under this scheme of the Central Govt., states will receive a 50-year interest-free loan for capital investment projects.

Q.156 WAPCOS Ltd. will sell _____ shares through IPO.

- a) 3 Cr.
- b) 3.25 Cr.
- c) 3.50 Cr.
- d) 3.75 Cr.
- e) None of these

Answer (b): According to the Draft Red Herring Prospectus (DRHP), the public issue with a face value of Rs 10 per equity share.

It will be a complete offer-for-sale (OFS) of up to 3.25 crore shares by the President of India, acting through the Jal Shakti Ministry.

Q.157 Who was elected as the President of Hockey India?

- a) Dilip Tirkey
- b) PR Sreejesh
- c) Sandeep Singh
- d) Vimal Lakra
- e) None of these

Answer (a): Padma Shri awardee and former Indian hockey skipper, Dilip Tirkey, was appointed as

the President of Hockey India. Tirkey played at the full-back position and was known for his penalty-corner abilities.

Q.158 Which of the following will produce indigenous AVGAS 100 LL?

- a) ONGC
- b) IOCL
- c) BPCL
- d) HPCL
- e) None of these

Answer (b): The IOCL will produce AVGAS 100 LL in its flagship refinery situated in Vadodara, Gujarat.

Currently, India imports AVGAS 100 LL from European nations and this initiative is set to reduce the import dependence on fuels, as envisioned in the Atma Nirbhar Bharat Abhiyan.

Q.159 The Integrated Cryogenic Engine Manufacturing Facility (ICMF) was inaugurated by?

- a) Droupadi Murmu
- b) Narendra Modi
- c) Jitendra Singh
- d) K Sivan
- e) None of these

Answer (a): The President of India, Droupadi Murmu, inaugurated the Integrated Cryogenic Engine Manufacturing Facility (ICMF) of Hindustan Aeronautics Limited (HAL) in Bengaluru, Karnataka.

Q.160 The Very Short Range Air Defence System (VSHORADS) was tested from?

- a) Thiruvananthapuram
- b) Chandipur
- c) Sriharikota
- d) Hyderabad
- e) None of these

Answer (b): The Defence Research and Development Organisation (DRDO) conducted two successful test flights of the Very Short Range Air Defence System (VSHORADS) at Chandipur, Odisha.

VSHORADS missiles are capable of neutralizing low-altitude aerial threats at short ranges.

Q.161 Recently launched “JALDOOT” App is an initiative of?

- a) Ministry of Jal Shakti
- b) Ministry of Rural Development
- c) Ministry of Panchayati Raj
- d) Both B & C
- e) None of these

Answer (d): JALDOOT App has been jointly developed by the Ministry of Panchayati Raj and Rural Development.

The objective of the JALDOOT App will be to enable Gram Rojgar Sahyak to measure the water level of wells in the vicinity pre-monsoon and post-monsoon, i.e., twice a year.

Q.162 Hanimaadhoo International Airport is going to be built?

- a) Mauritius
- b) Madagascar
- c) Maldives
- d) Mexico
- e) None of these

Answer (c): JMC Projects (India) Limited signed an agreement with the Maldives government to develop Hanimaadhoo International Airport.

This development project is the first infrastructure project that will be undertaken by India outside the capital of Maldives, Male.

Q.163 Who inaugurated the 13th FICCI Global Skills Summit 2022?

- a) Narendra Modi
- b) Dharmendra Pradhan
- c) Piyush Goel
- d) Nirmala Sitharaman
- e) None of these

Answer (b): The Union Minister of Education and Skill Development & Entrepreneurship, Dharmendra Pradhan inaugurated the 13th FICCI Global Skills Summit

2022 in New Delhi. The theme of the 13th FICCI Global Skills Summit 2022 was, “Education to Employability - Making It Happen”.

Q.164 Which bank has recently inaugurated its Ethical Hacking Lab in Hyderabad?

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

Answer (d): The Union Bank of India inaugurated the Ethical Hacking Lab at the Cyber Security Centre of Excellence (CCoE) in Hyderabad, Telangana.

The primary objective of this lab will be to protect the UBI’s information system, digital assets, and channels against cyber threats.

Q.165 SIDBI announced the launch of a fund against loan default to lenders financing the purchase of two and three-wheeler electric vehicles with the collaboration of _____.

- a) UNESCO
- b) World Bank
- c) IMF
- d) ADB
- e) None of these

Answer (b): The World Bank and the Small Industries Development Bank of India (SIDBI) have partnered to launch a fund against loan default to lenders financing the purchase of two and three-wheeler electric vehicles (EVs).

The fund of USD 1 billion will be launched by the Government of India, in collaboration with the World Bank and SIDBI.

Q.166 Who approved BSE to introduce EGR on its platform?

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

Answer (b): The Bombay Stock Exchange (BSE) received approval from the Securities and Exchange Board of India (SEBI) for introducing the Electronic Gold Receipt (EGR) segment on its platform.

Earlier, the BSE received in-principle approval from the SEBI in February 2022, after which it conducted several mock-trading sessions for its members to facilitate trading in EGRs.

Q.167 Recently MHA banned political organizations under the UAPA?

- a) Rashtriya Swayamsevak Sangh (RSS)
- b) Vishwa Hindu Parishad (VHP)
- c) Popular Front of India (PFI)
- d) Indian Christian Front (ICF)
- e) None of these

Answer (c): The Ministry of Home Affairs (MHA) banned the Popular Front of India (PFI) and its multiple associates for a period of five years.

The MHA used the Unlawful Activities (Prevention) Act (UAPA) to impose the ban, by mentioning that PFI was a “major threat to the internal security of the country” and was connected to terrorist organizations like ISIS.

Q.168 Recently Hitachi Astemo installed a ____MW solar power plant in Jalgaon.

- a) 3
- b) 4
- c) 5
- d) 6
- e) None of these

Answer (a): Hitachi Astemo installed, it's first in India, solar power plant at Jalgaon manufacturing plant in Maharashtra.

It is 3 megawatts (MW), a ground-mounted solar power plant that has been built in an area of 43301 sq. km.

Q.169 Recently PM Modi named a chowk in Ayodhya after?

- a) MS Golwarkar
- b) Lata Mangeskar

- c) Deen Dayal Upadhyay
- d) Subhash Chandra Bose
- e) None of these

Answer (b): PM Modi inaugurated the Lata Mangeskar Chowk in the city of Ayodhya on her 93rd birth anniversary. The chowk will feature a “Veena” which is 40-ft-long, 12-meter-high, and weighs 14 tons.

Q.170 What is the current repo rate (September 30, 2022)?

- a) 4.5%
- b) 4.9%
- c) 5.5%
- d) 5.9%
- e) None of these

Answer (d): The RBI hiked the repo rate by 50 basis points (bps) to 5.90%.

In order to curb inflation, it was the fourth consecutive increase (cumulatively 190 bps) in the current Financial Year.

Q.171 Recently “AmazeWIT Circles” was launched by?

- a) Amazon
- b) AmBev
- c) Amoco
- d) Aston Martin
- e) None of these

Answer (a): In order to iterate its commitment to adding new skills and providing meaningful career prospects to women in the technology space, Amazon India has launched “AmazeWIT Circles”.

Q.172 Who launched the “Khushiyan Ka Tyohar” campaign?

- a) SBI
- b) BOB
- c) UBI
- d) AXIS Bank
- e) None of these

Answer (b): The Bank of Baroda (BOB) announced the launch of the “Khushiyan Ka Tyohaar” campaign.

As an annual festival campaign, it provides a series of offers viz. attractive interest rates on home loans, education loans, car loans, etc.

Q.173 Recently the 3rd Vande Bharat Express was inaugurated by PM Modi. It runs from _____ to _____.

- a) Varanasi; New Delhi
- b) Gandhinagar; Mumbai
- c) Ahmedabad; Surat
- d) New Delhi; Katra
- e) None of these

Answer (b): Prime Minister Narendra Modi waved off the Gandhinagar-Mumbai Vande Bharat Express.

It is the third Vande Bharat Express in India, the other two being from New Delhi to Shri Mata Vaishno Devi Katra and from Varanasi to New Delhi.

Q.174 Who has topped the “IIFL Wealth Hurun India 40 & Under Self-Made Rich List 2022”?

- a) Nikhil Kamath
- b) Gautam Adani
- c) Mukesh Ambani
- d) Mayank Agarwal
- e) None of these

Answer (a): Zerodha’s Nikhil Kamath topped the “IIFL Wealth Hurun India 40 & under Self-Made Rich List 2022”. His net worth is Rs. 17,500 crores.

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