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A severe earthquake followed by an almost equal magnitude aftershock hit southeastern Turkey and Syria on February 6, 2023.



Smriti Mandhana Becomes Most Expensive Player in WPL with ₹3.4 crore Bid by RCB

Sections Covered

1. National/International News

2. Banking and Finance

3. Appointments and Resignations

4. Important Dates

5. Defence

6. Sports/Rankings/Awards

7. Government Initiatives/MOUs

8. Science and Technology

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NATIONAL

PUNJAB GOVERNMENT ORGANIZED FIRST STATE-LEVEL 'SHRIMP MELA' -

- Punjab Government has organized its first state-level 'Prawn Fair' (Shrimp mela). This "Prawn Fair" or Shrimp mela is an effort of the state government to create awareness about shrimp farming.
- Shrimp farming is an aquaculture-based activity in marine or freshwater to produce shrimp for human consumption. By 2022-23, a total of 1,212 acres of land has been taken up for shrimp farming in southwest Punjab, with a total production of 2,413 tonnes of shrimp.
- The Shrimp mela is being organized to make farmers aware of the various fish farming schemes and encourage more people to join it. It will be held at the farmers' training center at Enakhera village, where successful farmers will share their stories.
- Various schemes under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) started in 2021 and will run till 2025 to promote the 'blue revolution'.
- The project cost for a fishpond on 2.5 acres of land has been earmarked at Rs 14 lakh under this project, out of which general category farmers get a 40% subsidy, while those from SC/ST communities get 60%.
- Women and cooperative societies run by women also get

- The cost of these products has been mentioned by the government on the PMMSY website, and the subsidy is provided based on that. One can also set up a fish feed mill and even fish value-added enterprise units and avail of the subsidy.

UTTARAKHAND'S ANTI CHEATING LAW -

- On February 11 2023, a protest in Dehradun over paper leaks and scams in government recruitment tests turned violent.
- On the following day, the Uttarakhand Governor gave

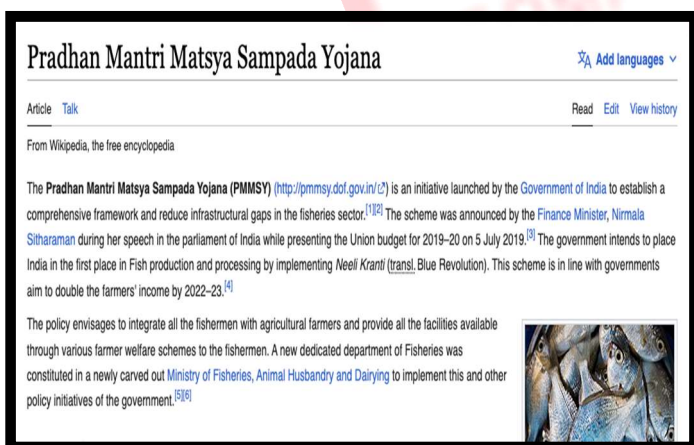


his assent to the Uttarakhand Competitive Examination (Measures for Control and Prevention of Unfair Means in Recruitment) Ordinance, 2023 to prevent the use of unfair means in exams.

- The ordinance has provisions for fines up to Rs 10 crore and life imprisonment for the guilty.
- The ordinance is aimed at preventing offences related to obstructing the sanctity of examinations, use of unfair means, leakage of question papers, and other irregularities.
- It covers public examinations for recruitment to posts under the state government, autonomous bodies run by the government, and authorities, corporations, and institutions operated with grants of the state government.

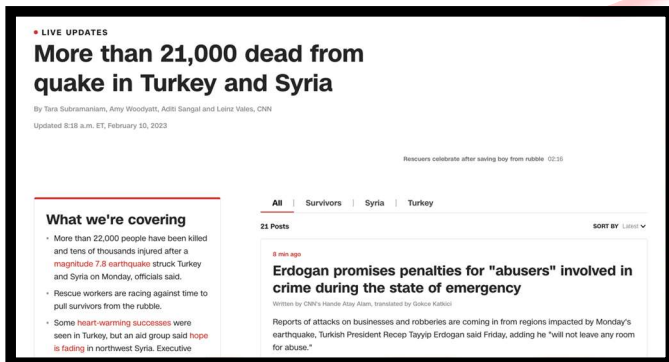
'OPERATION DOST': INDIA WENT ALL OUT TO HELP QUAKE-HIT TURKEY, SYRIA-

- As part of "Operation Dost," India is deploying a field hospital, supplies, and rescue personnel to the earthquake-stricken countries of Turkey and Syria, the foreign minister S Jaishankar tweeted.



a 60% subsidy. The same amount of subsidy is provided for purchasing and setting up cold storage/ice plants, buying refrigerated vehicles to market shrimps, and for motorcycles or bicycles with an ice box.

- A 7.8-magnitude earthquake that occurred on Monday while people were asleep destroyed thousands of buildings, trapped an undetermined number of people, and may have affected millions of people.
- Time is running out for the thousands of injured people and others who are still believed to be trapped, World Health Organization director Tedros Adhanom Ghebreyesus cautioned.



- Adana witnessed the landing of a fourth Indian Air Force C17 bearing aid for Turkey's earthquake victims.
- Turkey hadn't experienced an earthquake of this size since 33,000 people died in the eastern region of Erzincan in 1939.

INDIA'S FIRST HYDROGEN TRAIN WILL COME BY DEC 2023 ON HERITAGE ROUTES

- Union Railway minister, Ashwini Vaishnaw has informed that India will receive its first hydrogen train by December 2023.
- It will run on heritage circuits like Kalka-Shimla and later it will be expanded to other places.
- The Vande Metro (mini version of Vande Bharat Express) is also being developed
- Vande Metro Aim: To help people living around big cities to travel to and fro in comfort between their place of work and hometowns.
- Railway Budget (2023-24:) Rs 2.4 lakh crore



UNION BUDGET 2023: RAILWAYS GETS RS 2.40 LAKH CRORE CAPITAL OUTLAY -

- FM Sitharaman allocated 2.40 trillion rupees to Indian Railways in the Union budget 2023-24. This is the

- largest capital expenditure for the railroads to date and is nine times the amount given to the railroads in 2013–2014. In 2016, the Railway Budget was combined into the Union Budget and is no longer shown separately.
- Indian Railways plans to introduce 75 Vande Bharat trains by August 2023.
- Meanwhile, it is anticipated that the contract for the production of 200 Vande Bharat sleeper trains will be given soon. The premium Rajdhani Express trains will be replaced with the Vande Bharat Express sleeper variants.
- To run the Vande Bharat trains as efficiently as possible, railway experts have emphasised the necessity to upgrade important rails to 160 kmph speed capability. "Integral Coach Factory in Chennai produced the semi-high-speed self-propelled Vande Bharat Train Sets using domestic resources.
- The Economic Survey 2023 anticipates an increase in passenger traffic on Indian Railways.
- "The number of originating passengers has reached 418.4 crore so far this fiscal year, continuing the steady expansion of passenger travel (up to November 2022).
- Increased passenger traffic will be aided by increased mobility across the nation and a demand for quicker, more efficient trains in the upcoming years.

VISAKHAPATNAM WILL BE THE NEW ANDHRA PRADESH CAPITAL: CM JAGAN REDDY-

- Visakhapatnam, a port and industrial city brimming with cosmopolitan culture has been in the news ever since Andhra Pradesh Chief Minister YS Jagan Mohan Reddy's government announced that it would be the new capital of the state, indicating plans to develop



Amaravati – on the banks of the Krishna river – as the capital city have been scrapped.

- The announcement of Visakhapatnam, a new capital for Andhra comes nine years after the state of Telangana was carved out of its territory and given Hyderabad as its capital.
- In March last year, the Andhra Pradesh High Court had ruled against the proposal to establish three capitals in the state and directed the YSRC government to develop Amaravati as the state capital as envisaged. The Court had also in its verdict on March 3, 2022 said the state Legislature lacked competence to make any legislation for shifting, bifurcating or trifurcating the capital.

RECENTLY, ON THE OCCASION OF THE 74TH REPUBLIC DAY, THE PRESIDENT OF EGYPT WAS INVITED AS THE CHIEF GUEST AT THE PARADE-

- Recently, on the occasion of the 74th Republic Day, the President of Egypt was invited as the chief guest at the parade, this is the first time that an Egyptian President has been accorded this honour.
- A military contingent from Egypt also participated in the parade.
- The history of contact between India and Egypt, two of the world's oldest civilisations, can be traced back to at least the time of Emperor Ashoka.
- Ashoka's edicts refer to his relations with Egypt under Ptolemy-II.
- In modern times, Mahatma Gandhi and the Egyptian revolutionary Saad Zaghloul shared the common goal of independence from British colonial rule.
- The joint announcement of establishment of diplomatic relations at Ambassadorial level was made on 18 August 1947.
- India and Egypt signed a friendship treaty in 1955. In 1961, India and Egypt along with Yugoslavia, Indonesia and Ghana established the Non-Aligned Movement (NAM).
- In 2016, the joint statement between India and Egypt identified political-security cooperation, economic engagement and scientific collaboration, and cultural and people-people ties as the basis of a new partnership for a new era.



- During this year's meeting, both India and Egypt agreed to elevate the bilateral relationship to a "strategic partnership".
- The strategic partnership will have broadly four elements: political, defence, and security; economic engagement; scientific and academic collaboration; cultural and people-to-people contacts.

PM MODI PAYS TRIBUTE NETAJI, TO NAME 21 ANDAMAN ISLANDS AFTER PARAM VIR CHAKRA AWARDEES-

- On Parakram Diwas, Prime Minister Narendra Modi participate in a ceremony to name 21 largest unnamed islands of Andaman & Nicobar Islands.
- The islands would be named after the 21 Param Vir Chakra awardees. The historic significance of the Andaman & Nicobar Islands and to honour the memory of Netaji Subhas Chandra Bose, Ross Islands was renamed as Netaji Subhash Chandra Bose Dweep by the Prime Minister during his visit to the Island in 2018.
- PM Modi also inaugurate a model of a memorial dedicated to Netaji Subhas Chandra Bose virtually in Andaman to commemorate the freedom fighter's 126th birth anniversary.
- The model of the proposed memorial will be set up on Ross Island, which had been renamed as Netaji Subhash Chandra Bose Dweep in 2018. It will have a museum, a cable car ropeway, a laser-and-sound show, a guided heritage trail through historical buildings and a theme-based children's amusement park, besides a resto lounge, according to officials.

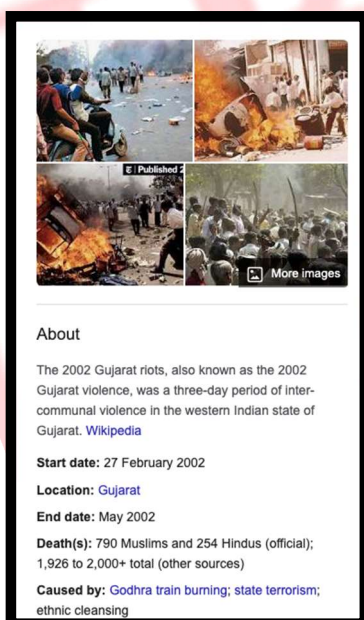
These islands have been named after the 21 Param Vir Chakra awardees-

1	Major Somnath Sharma
2	Subedar and honorary Captain (then Lance Naik) Karam Singh, MM
3	2nd Lt. Rama Raghoba Rane
4	Nayak Jadunath Singh
5	Company Havildar Major Piru Singh
6	Capt GS Salaria
7	Lieutenant Colonel (then Major) Dhan Singh Thapa
8	Subedar Joginder Singh
9	Major Shaitan Singh
10	CQMh Abdul Hamid
11	Lt Col Ardeshir Burzorji Tarapore
12	Lance Naik Albert Ekka
13	Major Hoshiar Singh

14	2nd Lt Arun Khetrapal
15	Flying Officer Nirmaljit Singh Sekhon
16	Major Ramaswamy Parameswaran
17	Naib Subedar Bana Singh
18	Captain Vikram Batra
19	Lt Manoj Kumar Pandey
20	Subedar Major (then Rifleman) Sanjay Kumar
21	Subedar Major Retd (honorary Captain) Grenadier Yogendra Singh Yadav

BBC DOCUMENTARY ON PM MODI COLONIAL MINDSET, PROPAGANDA PIECE- INDIA-

- India condemned the controversial BBC documentary series on Prime Minister Narendra Modi and referred to it as "propaganda work" that aims to forward a discredited thesis.
- Arindam Bagchi, a spokesperson for the External Affairs Ministry, stated during a weekly media briefing that this documentary show, which was based on some internal UK reports, exhibits a colonial mindset.
- During the Gujarat riots of 2002, the national broadcaster of the UK, BBC, aired a two-part series criticising PM Narendra Modi's time in office as Gujarat's chief minister. Following backlash, some platforms pulled the documentary.
- According to prominent UK citizen Lord Rami Ranger, the BBC damaged over a billion Indians severely.



AS PER THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS THE INDIAN ROAD ACCIDENT SCENARIO, WITH 415 DEATHS AND MANY INJURED EVERY DAY, IS MORE SEVERE THAN COVID-19-

- Over 1.5 lakh people died from road accidents in 2021, and this has been the trend for several years.

- According to National Crime Records Bureau (NCRB) data from 2021, driving under the influence of drugs/alcohol contributed to 1.9% of deaths from accidents.
- Further, nearly 90% of deaths on the road were due to speeding, overtaking, and dangerous driving. According to the World Bank's data from 2019, India ranked first among the top 20 countries for road accidents.

Causes-

- Infrastructural Deficits
- Negligence and Risks
- Distraction
- Weak Vehicle Safety Standards in India
- Lack of Awareness

WOMEN REPRESENTATION IN PARLIAMENT-

- Recently, the representation of women in parliament in New Zealand crossed the 50% mark.
- According to the Inter-Parliamentary Union, New Zealand is among a half-dozen nations in the world that can claim at least 50% female representation in their parliament by 2022.
- Other nations include Cuba, Mexico, Nicaragua, Rwanda and the United Arab Emirates. Globally, about 26% of lawmakers are women.
- As per the latest Election Commission of India (ECI) data-
- As of October 2021, Women represent 10.5% of the total members of the Parliament.
- The scenario for women Members of Legislative Assemblies (MLAs) across all state assemblies in India is even worse, with the national average being just 9%.
- In the last 75 years of independence, women's representation in Lok Sabha has not even increased by 10%.
- In electoral representation, India has fallen several places in the Inter-Parliamentary Union's global ranking of women's parliamentary presence, from 117 after the 2014 election to 143 as of January 2020.
- India is currently behind Pakistan (106), Bangladesh (98) and Nepal (43) and ahead of Sri Lanka (182).

PRESIDENCY OF G20, SCO, UNSC IN 2022-

- December of 2022 began with India assuming the presidency of two global bodies — G20 on the first day of the month and UNSC on the second and the Shanghai Cooperation Organisation (SCO) in 2023 when major powers are not even talking to each other and India

alone, now the fifth largest economy, is interacting with each of them, presents a historic opportunity.

- New Delhi has said that while its G20 presidency is driven by the vision of “Vasudhaiva Kutumbakam” (the world is one family), its presidency of the United Nations Security Council seeks to prioritise countering terrorism and reformed multilateralism.
- Leading with the “Five S’s” approach charted out by Prime Minister Narendra Modi, Samman (Respect), Samvad (Dialogue), Sahyog (Cooperation), Shanti (Peace), and Samriddhi (Prosperity).

INDIA RANKED 48TH IN GLOBAL AVIATION SAFETY RANKINGS 2022-

- According to DGCA officials, India has jumped to the 48th position in the global aviation safety ranking by the International Civil Aviation Organization (ICAO).
- Four years ago, the country was ranked at the 102nd position. In the ranking, Singapore is at the top, followed by the UAE and South Korea at the second and third

positions, respectively, the officials said. China is at the 49th place.



INTERNATIONAL

RECENTLY, POWERFUL TREMORS WERE FELT IN TURKEY AFTER AN EARTHQUAKE OF MAGNITUDE 7.8 STRUCK ALONG A WELL-KNOWN FAULT LINE CALLED THE ANATOLIA TECTONIC BLOCK-

- The earthquakes emerged from relatively shallow depths and were a “strike-slip quake”.
- It is being described as the strongest Earthquake that Turkey has experienced in over a century and the worst disaster since 1939. The 1939 earthquake was the Erzincan Earthquake that had caused “extreme damage in the Erzincan Plain and the Kelkit River Valley.
- In the Eastern Mediterranean region comprising Turkey, Syria and Jordan, tectonics are dominated by complex interactions between the African, Arabian, and Eurasian tectonic plates, and the Anatolian tectonic block.
- In addition to this, the Aegean Sea Plate, located in the eastern Mediterranean Sea under southern Greece and western Turkey, is also a source of seismic activity in the region.
- According to one estimate, almost 95% of Turkey's land mass is prone to earthquakes, while about a third of the country is at high risk, including the areas around the major cities of Istanbul and Izmir and the region of East Anatolia.

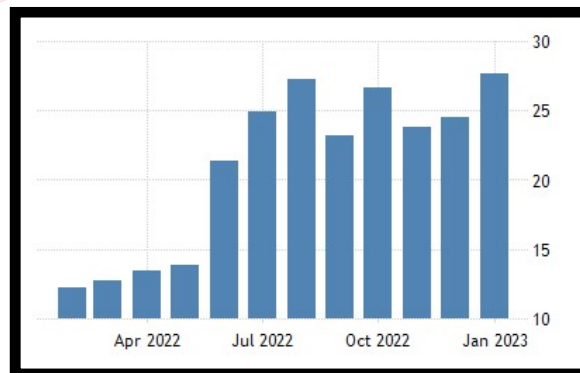
THE UNITED STATES (US) SHOT DOWN A CHINESE SURVEILLANCE BALLOON THAT HAS BEEN SPOTTED OVER US AIRSPACE FOR A COUPLE OF DAYS -

- These cheap, quiet and hard-to-reach balloons have been used for reconnaissance purposes, including in conflicts like the American Civil War.
- The practice became widespread during World War I and was used extensively during the Cold War when the US launched hundreds of balloons to gather intelligence on the Soviet Union and China.
- While their use has declined with the rise of unmanned drones and satellites, many countries still employ spy balloons.
- China has for decades complained about US surveillance by ships and spy planes near its own territory, leading to occasional confrontations over the years. According to China, the balloon was for research but got off track.

- Air space, in international law, is the space above a particular national territory, treated as belonging to the government controlling the territory.
- It does not include outer space, which, under the Outer Space Treaty of 1967 is declared to be free and not subject to national appropriation.
- The treaty, however, did not define the altitude at which outer space begins and air space ends.

PAKISTAN'S INFLATION RISES TO 48 YEAR HIGH AS IMF OFFICIALS VISIT FOR TALK-

- Inflation has risen to a 48-year high in crisis-hit Pakistan, where the International Monetary Fund (IMF) is visiting for urgent talks, according to data released on February 1 by the country's statistics bureau.
- Year-on-year inflation in January 2023 was recorded at 27.55 percent, the highest since May 1975, with thousands of containers of imports held up at Karachi port.



- Pakistan's economy is in dire straits, stricken by a balance-of-payments crisis while it attempts to service high amounts of external debt.
- An IMF delegation arrived in Islamabad to revive negotiations over a stalled bailout package with the government, which has so far held out from meeting the global lender's tough conditions.
- But in recent days, with the prospect of national bankruptcy looming and no friendly countries willing to offer less painful bailouts, Islamabad has started to bow to pressure.

- Former Prime Minister Imran Khan, who was ousted last year in a no-confidence motion, negotiated a multi-billion-dollar loan package from the IMF in 2019. But he reneged on promises to cut subsidies and market interventions that had cushioned the cost-of-living crisis, causing the programme to stall.
- It is a common pattern in Pakistan, where most people live in rural poverty, with more than two dozen IMF deals brokered and then broken over the decades.
- The government loosened controls on the rupee to rein in a rampant black market in US dollars, a step that caused the currency to plunge to a record low.



- Artificially cheap petrol prices have also been hiked. The state bank is no longer issuing letters of credit, except for essential food and medicines, causing a backlog of thousands of shipping containers at Karachi port stuffed with stock the country can no longer afford. The world's fifth most populous country has less than \$3.7 billion in its central bank – enough to cover just three weeks of imports.
- On January 23, the central bank raised the policy rate by 100 basis points to 17 per cent — the highest since 1998 — to help stabilise the economy. High inflation has become a nightmare amid the financial crunch and insufficient supplies. It is eroding the political capital of the 13-party coalition government led by the PML-N. It is not only affecting ordinary people but also industries and businesses due to costly bank financing.

THE INDIAN DIASPORA-

- Recently, the Prime Minister inaugurated the 17th Pravasi Bharatiya Diwas convention in Madhya Pradesh on the occasion of Pravasi Bhartiya Diwas (PBD).

- Over the years, the convention, which began in 2003, has grown in size and scope, particularly since 2015, when the yearly convention became a biennial affair.
- The term diaspora traces its roots to the Greek diaspeiro, which means dispersion. The Indian diaspora has grown manifold since the first batch of Indians were taken to counties in the eastern pacific and the Caribbean islands under the 'Girmitiya' arrangement as indentured labourers.

Non-Resident Indians (NRI)-

- NRIs are Indians who are residents of foreign countries-
- She/he is not in India for 182 days or more during the financial year Or;
- If he/she is in India for less than 365 days during the 4 years preceding that year and less than 60 days in that year.

Persons of Indian Origin (PIOs)-

- PIO refers to a foreign citizen (except a national of Pakistan, Afghanistan Bangladesh, China, Iran, Bhutan, Sri Lanka and Nepal) who-
- At any time held an Indian passport, or who or either of their parents/ grandparents/great grandparents was born and permanently resided in India as defined in the Government of India Act, 1935 or who is a spouse of a citizen of India or a PIO.
- The PIO category was abolished in 2015 and merged with the OCI category.

Overseas Citizens of India (OCIs)-

- A separate category of OCI was carved out in 2005. An OCI card was given to a foreign national-
- Who was eligible to be a citizen of India on January 26, 1950
- Was a citizen of India on or at any time after January 26, 1950 or belonged to a territory that became part of India after August 15, 1947.
- Minor children of such individuals, except those who were a citizen of Pakistan or Bangladesh, were also eligible for OCI cards.

INTERNATIONAL YEAR OF MILLETS-

- India has shared the vision to make International Year of Millets 2023 a 'People's Movement' alongside positioning India as the 'Global Hub for Millets'.
- India's proposal to observe an International Year of Millets in 2023 was approved by the Food and Agriculture Organisation (FAO) in 2018 and the United Nations General Assembly has declared the year 2023 as the International Year of Millets.

- This was adopted by a United Nations Resolution for which India took the lead and was supported by over 70 nations.

Objectives-

- Awareness of the contribution of millet to Food Security and nutrition.
- Inspire stakeholders to improve sustainable production and quality of millets.
- Focus on enhanced investment in research and development and extension services to achieve the other two aims.

What is Millet-

- Millet is a collective term referring to a number of small-seeded annual grasses that are cultivated as grain crops, primarily on marginal lands in dry areas in temperate, subtropical and tropical regions.
- Some of the common millets available in India are Ragi (Finger millet), Jowar (Sorghum), Sama (Little millet), Bajra (Pearl millet), and Variga (Proso millet).
- The earliest evidence for these grains has been found in Indus civilization and was one of the first plants domesticated for food.



- India is the largest producer of millet in the world. It accounts for 20 % of global production and 80% of Asia's production.

LT GENERAL ASIM MUNIR APPOINTED AS NEW ARMY CHIEF OF PAKISTAN-

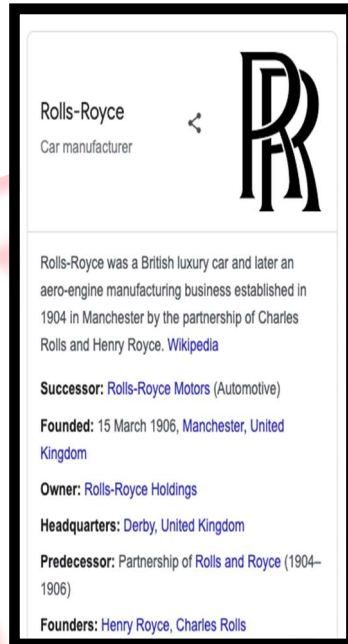
- Pakistan Prime Minister Shehbaz Sharif appointed Lieutenant General Asim Munir as the new army chief of the country, replacing incumbent General Qamar Javed Bajwa.
- Pakistan's military has directly ruled the country of 220 million people for nearly half of its 75-year history.
- Lieutenant General Sahir Shamshad will take charge as the chairman of the Joint Chiefs of Staff Committee.
- PM Sharif held a cabinet meeting earlier where he selected Munir from a list of six nominees for the top military post.
- Munir is currently posted at the army headquarters in Rawalpindi. He has served briefly as chief of the country's premier intelligence agency, the Inter-Services Intelligence (ISI).



SCIENCE AND TECHNOLOGY

ROLLS-ROYCE ANNOUNCED ORDER OF TRENT XWB-97 ENGINES FROM AIR INDIA

- Rolls-Royce, a British engineering company, announced that it has received an order from Air India for 68 Trent XWB-97 engines, in addition to an option for 20 more. The large A350 aircraft of Airbus are powered by Rolls-Royce XWB engines.
- Air India sealed an order for procuring 250 Airbus passenger jets. The order comprises 40 Airbus A350s and 210 Airbus A320/321 aircraft. Separately, Air India ordered 220 planes from Boeing.
- This is the biggest-ever order for the Trent XWB-97, which exclusively powers the Airbus A350-1000. Air India has also ordered 12 Trent XWB-84, engines, the sole engine option for the Airbus A350-900.
- It also informed that this is the first time that an Indian airline has ordered the Trent XWB and the deal will make Air India the largest operator of the Trent XWB-97 in the world.



ISRO'S NEW ROCKET SSLV-D2 LAUNCHED FROM SATISH DHAWAN SPACE CENTRE AT SRIHARIKOTA -

- The Indian Space Research Organisation (ISRO) successfully launched the second edition of the Small Satellite Launch Vehicle (SSLV-D2) from the first launch pad of Satish Dhawan space centre at Sriharikota, Andhra Pradesh.
- ISRO's EOS-07, US-based firm Antaris 'Janus-1, and Chennai-based space startup SpaceKidz's AzaadiSAT-2 – into a 450 km circular orbit during its 15-minute flight, the ISRO said.

- According to ISRO, the SSLV caters to the launch of up to 500 kg satellites to low earth orbits on a 'launch-on-demand' basis. The rocket provides low-cost access to space, offers low turn-around time and flexibility in accommodating multiple satellites, and demands minimal launch infrastructure.
- The SSLV is a 34 m tall, 2 m diameter vehicle having a lift-off mass of 120 tonnes. The rocket is configured with three solid propulsion stages and a velocity terminal module.

US OFFERS CRITICAL TECHNOLOGIES TO INDIA UNDER ICET, ELEVATES STRATEGIC PARTNERSHIP-

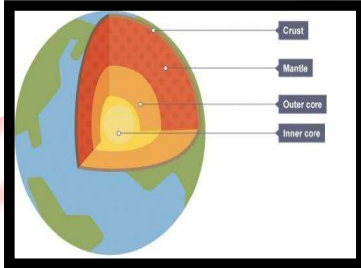
- India and the United States launched a programme to enhance their strategic partnership with delegations led by the National Security Advisor (NSA) Ajit Doval and his American counterpart, Jake Sullivan at their meeting in Washington for the inaugural dialogue of the Initiative on Critical and Emerging Technologies (iCET).
- The initiative is a particularly significant milestone in the bilateral relationship, having been announced at the highest level — by Prime Minister Narendra Modi and U.S. President Joe Biden at the Quad summit in Tokyo in May, 2022.
- The two sides announced a set of programmes whose aim is to increase the depth and scope of bilateral cooperation in cutting edge technology, including in the defence sector. The iCET seeks to build supply chains which increase co-production and co-development between the countries and increase linkages between the countries' start-up ecosystems, both governments said in their statements describing the dialogue.

A White House 'fact sheet' released after the meeting highlighted six areas of planned cooperation:-

1. Strengthening innovation ecosystems
2. Defence innovation and technology cooperation
3. Resilient semiconductor supply chains
4. Space
5. STEM talent and
6. Next generation telecommunications.

RECENTLY, NEW RESEARCH SUGGESTED THAT EARTH'S INNER CORE HAS STOPPED SPINNING FASTER THAN ITS SURFACE AND MIGHT NOW BE ROTATING SLOWER THAN IT-

- The research analyzed seismic waves from repeating earthquakes over the last six decades.
- By analysing changes in the time and propagation of these signals, they could estimate the rotation of the inner core, which is believed to move independently from the mantle and rest of the planet.
- The inner core started rotating slightly faster than the rest of the planet in the early 1970s. But it had been slowing down before coming in sync with Earth's rotation around 2009.
- There has been a "negative trend", meaning the inner core is now rotating slower than the surface. Next change may occur in the mid-2040s.
- The results seem to indicate that the Earth's inner core changes its speed of rotation every 60-70 years on average.
- The slowdown could change how rapidly the entire planet spins, as well as influence how the core evolves with time.

**How is the Earth's Inner Core-**

- It is the innermost layer of the Earth. It is a hot iron ball of the size of Pluto. The inner core is solid due to the pressure caused by the weight put on it by the Earth's other top layers.
- It is distinct from the outer core, which is a liquid. Roughly 5,000 kilometers (3,100 miles) below the surface we live on, the inner core can spin independently because it floats in the liquid metal outer core.
- Radius- The inner core has an average radius of 1220 km. The boundary between the inner and outer cores is located at approximately 5150 km below the surface of the Earth. This boundary is called the Lehman Seismic Discontinuity.
- Temperature- Between 7,200–8,500°F (4,000–4,700°C).

NORTH INDIA'S LARGEST FLOATING SOLAR PROJECT INAUGURATED-

- The Governor of Punjab, Banwari Lal Purohit inaugurated North India's largest floating Solar project of 2000kWp at Water Works in Chandigarh.



- He has also inaugurated a 500kWp floating Solar Project with Fountains at Dhanas Lake in Chandigarh.
- These projects were designed and executed by CREST (Chandigarh Renewable Energy and Science & Technology Promotion Society).
- It will generate a minimum of 35 Lac Units(kWh) of Solar Energy per year with 20% module efficiency.

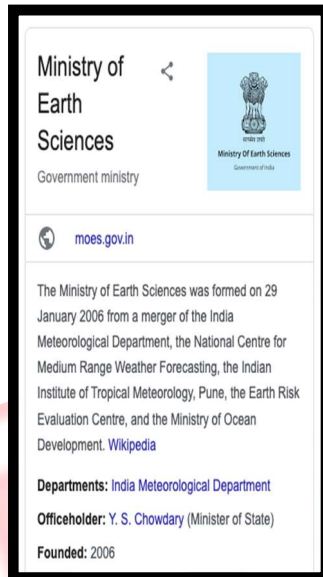
ISRO 'SHUKRAYAAN' MISSION TO PLANET VENUS REPORTEDLY SHIFTED TO 2031

- According to a report, the Shukrayaan I, the ISRO Venus mission may be delayed until 2031
- The mission was scheduled to launch in December 2024
- The concept was conceived in 2012
- After five years, the Department of Space received a 23% increase in the 2017–2018 budget and ISRO started preliminary investigations
- The best time to launch from Earth to Venus is once every 19 months or thereabouts
- If ISRO misses 2024, then ISRO has "backup" launch dates in 2026 and 2028

**ACCORDING TO THE MINISTRY OF EARTH SCIENCE, THE SAMUDRAYAAN MISSION IS EXPECTED TO BE REALISED BY YEAR 2026-**

- The mission is aimed at sending three personnel to 6000-metre depth in a vehicle called 'MATSYA 6000' for the exploration of deep-sea resources like minerals.
- 'MATSYA 6000' vehicle is being designed and developed by National Institute of Ocean Technology (NIOT), Chennai under Ministry of Earth Sciences.

- It has an endurance of 12 hours under normal operation and 96 hours in case of emergency for human safety.
- It is India's first unique manned ocean mission and is a part of the Rs 6000-crores Deep Ocean Mission.
- The manned submersible will allow scientific personnel to observe and understand unexplored deep-sea areas by direct intervention.
- It will also boost the Central government's vision of 'New India' that highlights the Blue Economy as one of the ten core

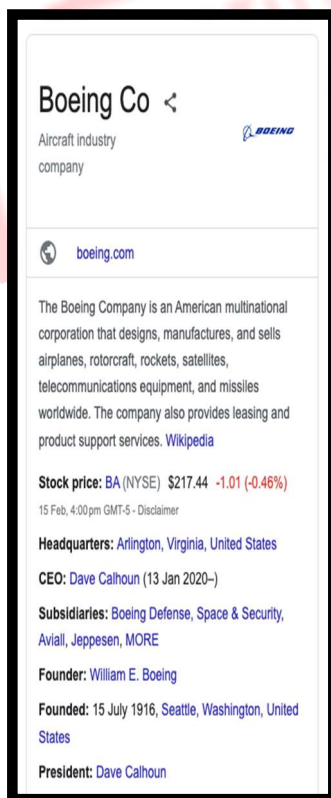
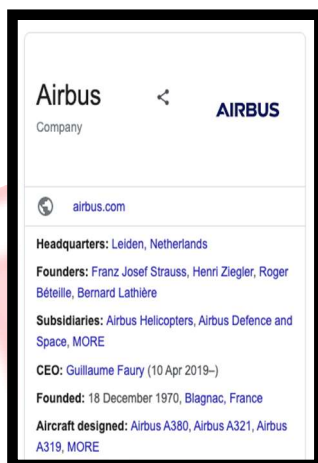


- dimensions of growth. India has a unique maritime position, a 7517 km long coastline, which is home to nine coastal states and 1,382 islands.
- For India, with its three sides surrounded by the oceans and around 30% of the nation's population living in coastal areas and coastal regions play a major economic factor.
 - **Deep Ocean Mission-** It was approved in June 2021 by the Ministry of Earth Sciences. It aims to explore the deep ocean for resources, develop deep-sea technologies for sustainable use of ocean resources, and support the Blue Economy Initiatives of the Indian Government.
 - The cost of the Mission has been estimated at Rs. 4,077 crores over a five-year period and will be implemented in phases.

ECONOMY & FINANCE

470 AIRBUS, BOEING PLANES FOR AIR INDIA -

- Air India has announced two major deals worth around USD 100 billion to buy 470 passenger planes from top aircraft manufacturers Airbus (with France) and Boeing (with United States).
- The deal reflects India's aspirations to be a world leader in the aviation sector, which is projected to require over 2,000 aircraft in the next 15 years.
- This is the first aircraft order Air India has placed in 17 years and the first A350 aircraft will be delivered to Air India by the end of 2023.
- The deal is expected to make India the third-largest player in the aviation sector and create new opportunities in aerospace manufacturing under India's 'Make in India-Make for the World' vision.
- India's Civil Aviation is among the fastest-growing aviation markets globally and will be a major growth engine to make India a USD 5 trillion economy by 2024. The nation's aeroplane fleet is projected to quadruple in size to approximately 2500 aeroplanes by 2038.



- Recent Government Initiatives Related to Aviation Sector-
- National Civil Aviation Policy (NCAP) 2016- Through the NCAP 2016 the government plans to take flying to the masses by enhancing affordability and connectivity. It promotes ease of doing business, deregulation, simplified procedures, and e-governance.
- UDAN 2.0- The Scheme lays out the vision of improving value realisation through better integration and optimization of Agri-harvesting and air transportation and contributing to Agri-value chain sustainability, resilience under different and dynamic conditions.
- Monetising Assets through PPP Mode- The Centre has earmarked a total of 25 airports for asset monetisation over the years 2022 to 2025 under the National Monetization Pipeline.

GST COUNCIL WILL SET UP APPELLATE TRIBUNAL FOR DISPUTE REDRESSAL -

- FM Nirmala Sitharaman announced that the GST Council adopted the Group of Ministers (GoM) report on the GST Appellate Tribunal with certain modifications.
- The GoM on Goods and Services Tax Appellate Tribunals was set up under the chairmanship of Haryana Deputy CM Dushyant Chautala in July 2022.
- The tribunals should consist of two judicial members. One technical member each from the Centre and States, besides a retired Supreme Court Judge as president.

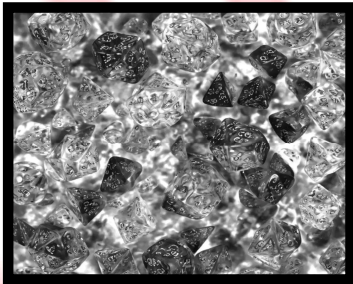
RBI'S FINANCIAL LITERACY WEEK STARTS FROM 13 TO 17 FEBRUARY, 2023 -

- RBI's 'Financial Literacy Week' started on 13th and will last till February 17, 2023.
- The Reserve Bank of India (RBI) has been conducting this every year since 2016 to propagate financial education messages on a particular theme among members of public across the country.
- Last year, RBI observed 'financial literacy week' from February 14 to February 18, 2022. The central bank held an event to propagate financial education messages on the theme of "Go Digital Go Secure".

- The theme selected for current year Financial Literacy Week (FLW) is “Good Financial Behaviour – Your Saviour”.
- The theme aligns with the overall strategic objectives of the National Strategy for Financial Education: 2020-2025 which aims at building financial resilience and well-being while creating awareness among members of public.
- Focus will be on creating awareness about savings, planning and budgeting, and prudent use of digital financial services.

THE MINISTRY OF FINANCE (MOF) IN ITS 2023-24 UNION BUDGET HAS PUT SPECIAL EMPHASIS ON LABORATORY-GROWN DIAMONDS (LGD)-

- Scientists working at a General Electric research laboratory in New York are credited with the creation of the world's first-ever LGD in 1954.
- LGD are manufactured in laboratories, as opposed to naturally occurring diamonds. However, the chemical composition and other physical and optical properties of the two are the same.
- Naturally occurring diamonds take millions of years to form; they are created when carbon deposits buried within the earth are exposed to extreme heat and pressure.
- LGD are mostly manufactured through two processes, High Pressure, High Temperature (HPHT) method or Chemical Vapour Deposition (CVD) method.
- Both HPHT and CVD methods of growing diamonds artificially begin with a seed, a slice of another diamond.
- India is the world's largest cutting and polishing center for diamonds, accounting for over 90% of polished diamond manufacturing globally. This is attributed to factors such as the easy availability of high skilled labour, cutting-edge technology, and lower costs involved.
- Surat in Gujarat is a global hub for diamond manufacturing.



- The US is the biggest market for cut and polished diamonds, with China a close second.
- India contributes 19% of the total diamond exports in the world.
- The UAE is also the largest export destination for Indian gold jewellery, accounting for over 75% of the South Asian country's jewellery exports. India's overall exports of gems and jewellery in November 2022 were USD 2.43 billion, up 2.05 % from the same year-ago period.

PM MODI INAUGURATES GLOBAL INVESTORS SUMMIT 2023 IN LUCKNOW-

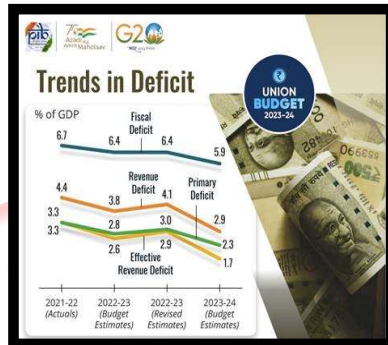
- Prime Minister Narendra Modi inaugurated the Uttar Pradesh Global Investors Summit 2023 in Lucknow. The 10-12 February event is expected to be attended by several ministers of the Union and the state government and a host of leading industrialists.
- Prime Minister Narendra Modi, Defence Minister Rajnath Singh, Uttar Pradesh Chief Minister Yogi Adityanath and State Industrial Development Minister Nand Gopal Gupta Nandi as well as industrialists Mukesh Ambani, K Chandrasekaran, Kumar Mangalam Birla and Anand Mahindra addressed the inaugural session of the summit.
- More than 300 renowned industrialists are expected to participate.
- The event is important for the state which initially set a target to attract investment proposals of Rs 10 lakh crore at the UPGIS-2023, and later revised it to Rs 17.3 lakh crore.



IN THE UNION BUDGET FOR 2023-24, THE GOVERNMENT ANNOUNCED THE ADOPTION OF RELATIVE FISCAL PRUDENCE AND PROJECTED A DECLINE IN FISCAL DEFICIT-

- In the Union Budget for 2023-24, the government announced the adoption of relative fiscal prudence and projected a decline in fiscal deficit to 5.9% of gross domestic product (GDP) in FY24, compared with 6.4% in FY23.

- The government planned to continue on the path of fiscal consolidation and reach a fiscal deficit below 4.5% by 2025-26.
- Fiscal consolidation refers to the ways and means of narrowing the fiscal deficit. A government typically borrows to bridge the deficit. It will then have to allocate a part of its earnings to service the debt.
- The interest burden will increase as the debt increases. In the Budget for FY22, of the total government expenditure of over Rs.34.83 lakh crore, more than 8.09 lakh crore (around 20%) went towards interest payment.



Major Steps of Government Towards Fiscal Consolidation- Reduced Subsidies-

- The food subsidy in 2022-23 (RE) was Rs.2,87,194 crore. In 2023-24, it has been reduced to Rs.1,97,350 crore. Similarly, the fertilizer subsidy in 2022-23 was Rs.2,25,220 crore (RE); it has been reduced to Rs.1,75,100 crore for FY24. The petroleum subsidy in 2022-23 was Rs.9,171 crore (RE); it has declined to Rs.2,257 crore in 2023-24 (Budget estimate/BE).

Capital Expenditure-

- In the Budget for 2023-24, capital spending is planned to rise to 3.3% of GDP, and the government has provided an interest-free loan of Rs.1.3 lakh crore for 50 years to states to boost growth.

Debt Management:

- The majority of the fiscal deficit is financed through internal market borrowings, with a small portion coming from securities against savings, provident funds, and external debt. In the 2023 Budget, India's external debt is only 1% of the total fiscal deficit, which is at Rs.22,118 crore.

NPCI ALLOWS NRE/NRO ACCOUNTS WITH INTERNATIONAL MOBILE NUMBERS TO USE UPI-

- The National Payments Corporation of India (NPCI) has instructed members of the Unified Payments Interface (UPI) ecosystem to allow non-resident account types

- such as non-resident external (NRE)/ non-resident ordinary (NRO) accounts having international mobile numbers to get onboarded and transact through UPI.
- To begin with, NPCI will be enabling transactions from mobile numbers having country codes of Singapore, Australia, Canada, Hong Kong, Oman, Qatar, USA, Saudi Arabia, United Arab Emirates, and the United Kingdom, along with the current domestic country code. The government body has asked UPI participants, such as Paytm, Google Pay, and more to put in place a mechanism by April 30.
- This is subject to the fact that the member banks have to ensure such types of accounts are only allowed as per extant Foreign Exchange Management Act (FEMA) regulations and adherence to the guidelines issued by the concerned regulatory departments of RBI from time to time.
- The UPI ecosystem members have to comply with NPCI's directions by April 30, 2023. Also, all necessary anti-money laundering/ combating of financing of terrorism checks and compliance validation as per the rules have to be ensured by the remitter and beneficiary banks.
- NPCI had been receiving requests from the UPI ecosystem as well as customers to allow non-resident accounts to transact through UPI. Hence, they decided to allow this so that the non-resident accounts having international numbers experience a seamless and instant journey of UPI. The new development will benefit many NRIs who visit India but prefer using their international number in the country.

UPI PROCESSES RECORD 7.82 BN TRANSACTIONS IN DECEMBER, ENDS 2022 ON A HIGH-

- India's Unified Payments Interface (UPI) processed a record 7.82 billion transactions in December, worth a total of INR 12.82tn (\$174.6bn).
- This represents an increase of 7.12% in volume and 7.73% in value compared to November. On a year-on-year basis, volume and value increased by 71% and 55% respectively.
- In 2022, UPI processed over 74 billion transactions worth INR 125.94tn. In 2021, it processed 38 billion transactions worth INR 71.54tn.
- This represents a YoY increase of 90% in volume and 76% in value.
- UPI reached 1 billion transactions in October 2019, 2 billion in October 2020, and 3 billion in January 2021.

THE RESERVE BANK ANNOUNCES THE LAUNCH OF THE FIRST PILOT FOR RETAIL DIGITAL RUPEE (e₹-R) ALSO CALLED CENTRAL BANK DIGITAL CURRENCY (CBDC)-

- On 1st November 2022, the RBI launched the digital rupee for the wholesale segment to settle secondary market transactions in government securities.
- The first phase of a pilot project that will cover select locations and banks in a closed user group (CUG) comprising participating customers and merchants.
- The pilot will initially cover the four cities of Mumbai, New Delhi, Bengaluru, and Bhubaneswar, where customers and merchants will be able to use the digital rupee (e₹-R), or e-rupee.
- According to the central bank, the pilot will test the robustness of the entire process of digital rupee creation, distribution and retail usage in real time.
- RBI defines the CBDC as the digital form of currency notes issued by a central bank. It is a sovereign or entirely independent currency issued by the central bank (in this case, RBI), in accordance with the country's monetary policy.
- Once officially issued, CBDC will be considered as a medium of payment and legal tender by all three parties - citizens, government bodies, and enterprises. Being government-recognised, it can be freely converted to any commercial bank's money or notes.
- As of July 2022, 105 countries were exploring CBDC. Ten countries have launched CBDC, the first of which was the Bahamian Sand Dollar in 2020 and the latest was Jamaica's JAM-DEX.

INDIA THE FIRST COUNTRY IN THE WORLD TO RECEIVE \$100 BILLION IN REMITTANCES-

- India will be the first country in the world to receive \$100 billion from remittances during 2022, the World Bank has said.
- Though remittances to the rest of the South Asian countries declined by 10%, it rose by 12% in India's case.
- Remittances to South Asian countries grew by 3.5% to \$163 billion in 2022.
- Worldwide, remittances are estimated at \$794 billion in 2022.
- South Asia receives the most remittances that are estimated at \$163 billion in 2022. India's share will be \$100 billion.
- Latin America and Caribbean comes second with \$142 billion.
- Remittances to India were enhanced by wage hikes and a strong labour market in the US and other member countries of OECD (Organisation for Economic Co-operation and Development).
- The top five recipient countries for remittances in 2022 are expected to be India, establishing a benchmark of \$100 billion in the year, followed by Mexico, with a tally of \$60 billion (which replaced China in second position during 2021), and China, the Philippines, and the Arab Republic of Egypt.
- India had received \$89.4 billion in remittances in 2021, according to the World Bank, making it the top recipient globally last year also.



IMPORTANT DATES AND EVENTS

INTERNATIONAL MOTHER LANGUAGE DAY OBSERVED ON 21ST FEBRUARY -

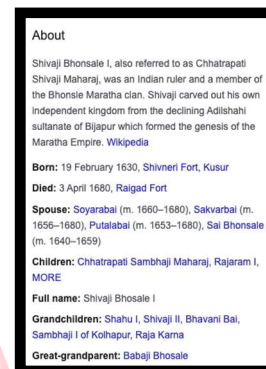
- Every year on February 21, the world celebrates International Mother Language Day to encourage linguistic, cultural, and multilingualism variety. The aim of the celebrations is to preserve traditional knowledge and cultures through sustainable methods and support multilingualism in societies.
- The theme of the 2023 International Mother Language Day, "Multilingual education – a necessity to transform education" aligns with recommendations made during the Transforming Education Summit, where an emphasis was also placed on Indigenous people's education and languages.
- International Mother Language Day was proclaimed by the General Conference of the United Nations Educational, Scientific and Cultural Organization (UNESCO) in November 1999. The idea to celebrate International Mother Language Day was the initiative of Bangladesh. The UN General Assembly welcomed the proclamation of the day in its resolution of 2002.
- On 16 May 2007 the United Nations General Assembly in its resolution A/RES/61/266 called upon Member States "to promote the preservation and protection of all languages used by peoples of the world". By the same resolution, the General Assembly proclaimed 2008 as the International Year of Languages, to promote unity in diversity and international understanding, through multilingualism and multiculturalism and named the United Nations Educational, Scientific and Cultural Organization to serve as the lead agency for the Year.

CHHATRAPATI SHIVAJI MAHARAJ JAYANTI 2023-

- The Maratha ruler Shivaji's birthday is celebrated on Chhatrapati Shivaji Maharaj Jayanti, also known as Shivaji Jayanti. Every year on February 19, Shivaji Jayanti is observed in memory of the Maratha Kingdom's founder. On March 21, 1690, Shivaji Maharaj was born at Pune's Shivneri fort. This year marks the powerful Maratha's 393rd birthday.
- Mahatma Jyotirao Phule created Shivaji Jayanti, also known as Chhatrapati Shivaji Maharaj Jayanti, in 1870. Raigad, where Mahatma Jyotirao Phule found Shivaji

Maharaj's grave, is around 100 kilometres from Pune. The first place to observe Shivaji Jayanti was Pune.

- An illustrious liberation fighter named Bal Gangadhar Tilak promoted Shivaji Jayanti by emphasising Shivaji Maharaj's image and emphasising the contributions of Shivaji Maharaj.



13TH FEBRUARY MARKS THE BIRTH ANNIVERSARY OF SAROJINI NAIDU. SHE WAS FAMOUSLY KNOWN AS BHARATIYA KOKILA (THE NIGHTINGALE OF INDIA)-

- India celebrates Sarojini Naidu's birth anniversary as National Women's Day.
- Sarojini Naidu, was an Indian independence activist, poet, and politician. She was born on February 13, 1879, in Hyderabad, India.
- She joined the Indian national movement in the wake of partition of Bengal in 1905.
- The British government lauded Sarojini Naidu with the 'Kaisar-i-Hind' Medal for her service during the plague epidemic in India.
- First Indian Woman President of INC- Naidu was elected as the first Indian woman president of the Indian National Congress (INC) in 1925 (Kanpur Session) and continued to hold this position till 1928.
- Participated in Non-Cooperation Movement- Naidu took part in the Non-Cooperation Movement launched by Gandhi in 1920 and was arrested several times for her involvement in various freedom activities.
- Lead Salt Satyagraha- In 1930, Naidu was selected by Gandhi to lead the Salt Satyagraha, a nonviolent protest against the British monopoly on salt production in India.



- Quit India Movement- In 1942, Sarojini Naidu was arrested during the "Quit India" movement and was jailed for 21 months with Gandhiji.
- Governor of Uttar Pradesh- After India gained independence, Naidu was appointed as the governor of Uttar Pradesh, becoming the first woman to hold a governor's office in India.

PULWAMA ATTACK ANNIVERSARY: 14TH FEBRUARY 2023 TRIBUTE AND SALUTE MARTYRED CRPF JAWANS-

- On February 14, 2023, the world is celebrating Valentine's Day and India will mark the fourth anniversary of the horrifying Pulwama terrorist assault that claimed the lives of 40 CRPF soldiers.
- A suicide bomber targeted a convoy of vehicles transporting security personnel on the Jammu Srinagar National Highway near Lethpora in the Pulwama area of Jammu and Kashmir.
- 40 Central Reserve Police Force (CRPF) jawans were killed in the attack. Adil Ahmad Dar, a young local of Pulwama who was associated with the terrorist organisation Jaish-e-Mohammed located in Pakistan, was the perpetrator of the incident (JeM).
- The attack, which provoked considerable indignation and condemnation throughout India, was claimed by JeM.
- In response to the incident, which raised tensions between India and Pakistan, the Indian government took a range of diplomatic, economic, and military measures against Pakistan.
- The launch of airstrikes by India against Pakistan-controlled terrorist facilities in Kashmir was seen as a significant escalation of hostilities between the two countries.
- Additionally, the incident was condemned by the international community, with several countries expressing their support for India and calling for action against terrorism.
- The United States and the United Nations both condemned the incident and asked that those responsible be held accountable.

SRI LANKA CELEBRATES 75TH INDEPENDENCE DAY

- Sri Lanka celebrated its 75 years of Independence from British rule on 4th February 2023.
- Theme: Namo Namo Matha - A step towards a century.

- The main ceremony of the National Independence Day Celebrations was held at Galle Face Green in Colombo.
- A special cultural arts festival Lankaralanka was also organized at Independence Square in Colombo.
- The event was attended by Union Minister of State for External Affairs, V. Muraleedharan.
- President: Ranil Wickremesinghe

INDIAN COAST GUARD CELEBRATES ITS 47TH RAISING DAY 2023-

- The Indian Coast Guard (ICG) is celebrating its 47th Raising Day on 1st February 2023.
 - From a modest beginning with just seven surface platforms in 1978, the ICG today has 158 ships and 78 aircraft and is likely to achieve the targeted force levels of 200 surface platforms and 80 aircraft by 2025.
 - As the fourth largest Coast Guard in the world, the Indian Coast Guard has played a significant role in securing the Indian Coasts and enforcing regulations in the Maritime Zones of India.
 - The ICG was formally established on February 1, 1977, by the Coast Guard Act, 1978 of the Parliament of India. It operates under the Ministry of Defence.
 - Since its establishment, the organization has saved 11082 lives. Coast Guard Day was established by the government to honour the service of the hundreds of soldiers working tirelessly to protect the nation.
 - The motto of the Indian Coast Guard is Vayam Rakshamah, which translates to "We Protect".
 - The history of Indian Coast Guard Day can be traced back to 1 February 1977, when the Parliament of India passed the Coast Guard Act, 1978. The organization was set up to be operated under the Ministry of Defence. On 19 August 1978, then-President Morarji Desai officially launched the organization with just seven ships.
- A. Indian Coast Guard Director-General: Virender Singh Pathania
 - B. Indian Coast Guard Founded: 1 February 1977
 - C. Indian Coast Guard Headquarters: New Delhi.

13TH NATIONAL VOTERS 'DAY-

- Election Commission of India is celebrating 13th National Voters 'Day (NVD) on 25th January 2023.
- Theme- Nothing Like Voting, I Vote for Sure.
- The main objective behind the celebration is to encourage, facilitate, and maximize enrolment, especially for new voters.

- The day has been celebrated every year since 2011 across the country to mark the foundation of the Election Commission of India (25th January 1950).
- It not only encourages the youth to participate in the electoral process but also focuses that the Right to vote as the basic right.

HIMACHAL PRADESH STATEHOOD DAY-

- On 25th January, Himachal Pradesh observed its Statehood Day.
- Before independence, the British territories in the hill came under the British Crown after Queen Victoria's proclamation of 1858 and virtually all rulers of the hill states remained loyal and contributed to the British war effort in WW-I (1914-18).
- Post-independence, the Chief Commissioner's province of HP came into being on 15th April 1948. It became a part C state (under Part VII) on 26th January 1950. After recommendation of the State Reorganisation Commission, HP became Union Territory on 1st November 1956. Kangra and most of the other hill areas of Punjab were merged with HP on 1st November 1966 though its status remained that of a UT.
- On 18th December 1970 the State of Himachal Pradesh Act was passed by Parliament and HP became the 18th state of the Indian Union on 25th January 1971.

HISTORY OF REPUBLIC DAY AND 26 JANUARY-

- The Constitution of India was adopted officially by the Constituent Assembly on Nov 26, 1949, however, Republic Day is celebrated on 26 January. It is so because on 26/Jan/1930, the historic "Poorna Swaraj" declaration was officially promulgated, beginning the final phase of India's freedom struggle where the goal would be complete independence from British rule.
- Opposing the Motilal Nehru report 1927 which demanded for a dominion status, young leaders such as SC Bose and JL Nehru wanted complete independence for India. On 19 Dec 1929, "Poorna Swaraj" resolution was passed at the Lahore session of INC and officially promulgated on 26 Jan 1930. From 1930 till India finally won its independence in 1947, January 26 was celebrated as "Independence Day".
- Thus, when leaders had to decide on a day to promulgate India's new Constitution, January 26 was thought to be ideal.

13TH NATIONAL VOTERS 'DAY: 25TH JANUARY 2023-

- The Election Commission of India (ECI) celebrated the 13th National Voters 'Day on 25th January 2023.



- Theme 2023: Nothing Like Voting, I Vote for Sure
- It was first observed in 2011 to mark the foundation day of the Election Commission of India (25th January 1950).
- Aim: To create electoral awareness amongst citizens and encourage them to participate in the electoral process
- ECI song "Main Bharat Hoon- Hum Bharat Ke Matdata Hain" was screened.

NATIONAL GIRL CHILD DAY CELEBRATES ON 24 JANUARY 2023-

- On January 24, the nation celebrates National Girl Child Day. This day was established in 2008 by the Ministry of Women and Child Development.
- The goal of National Female Child Day is to highlight the prejudice and injustice that girl children face. To raise awareness of the injustices girls face in Indian society, the Ministry of Women and Child Development and the Indian government started it in 2008.
- The Ministry of Education will host a celebration with the theme "Self Defence Training for Girls."

STATEHOOD DAY OF MANIPUR, TRIPURA AND MEGHALAYA-

- Recently, on 21 January, the states of Manipur, Tripura and Meghalaya observed their 51st statehood day. The three states gained their statehood in 1972 under the North-Eastern Areas (Re-organisation) Act, 1971.
- A few days before India's Independence, the Maharaja of Manipur, Bodhachandra Singh, signed the Instrument of Accession with the Indian govt. on the assurance that the internal autonomy of Manipur would be maintained.
- Tripura accepted merger with the Indian Union on 15th November, 1949. Queen Kanchan Prabha, the then

regent of Tripura (after the demise of King Bir Bikram) was instrumental in this merger.

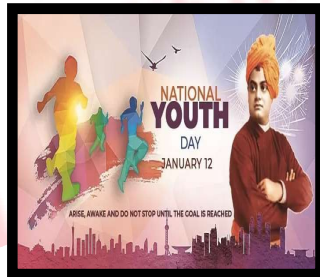
- Meghalaya came into existence as an autonomous state within the state of Assam in April 1970 comprising the United Khasi and Jaintia Hills and the Garo Hills districts.

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NATION CELEBRATES NATIONAL YOUTH DAY ON JANUARY 12-

- National Youth Day is celebrated every year on January 12 to mark the birth anniversary of Swami Vivekananda. Every year on this occasion, the government organises National Youth Festival in collaboration with one state willing to host from January 12 to January 16. This year Prime Minister Narendra Modi inaugurate the festival on January 12 in Huballi, Karnataka.
- The basic objective of National Youth Day is to bring the youth of the country together in an attempt to showcase their talents in various activities to cover almost all socio-cultural aspects of life, providing an opportunity to amateur young artists to express themselves and interact with fellow artists and to further learn the new art forms from experts of various disciplines.
- The Centre said the festival is held to provide exposure to youths at a national level and this year's theme for the four-day programme is "Viksit Yuva – Viksit Bharat (Developed Youth – Developed India)".
- In the year 1985, the government had declared the birth anniversary of Swami Vivekananda, January 12, as 'National Youth Day'.



- Since then, all the centres of Ramakrishna Math and Ramakrishna Mission have been celebrating the occasion through various programmes.
- Swami Vivekananda, born Narendranath Datta on January 12, 1863, was a disciple of Sri 19th-century Indian mystic Ramakrishna Paramhansa. He went on to become a key figure in the introduction of the Indian darsanas (teachings, practices) of Vedanta and Yoga to the Western world and was credited with raising interfaith awareness.
- Vivekanand was highly regarded as a major force in the contemporary Hindu reform movements in India and contributed to the concept of nationalism in colonial India.
- Famous for his famous speech in Parliament of World's Religions in Chicago, 1893, he focused on channelling the energy of the youth.

PRAVASI BHARATIYA DIVAS (PBD) IS CELEBRATED ON 9TH JANUARY TO MARK THE CONTRIBUTION OF THE OVERSEAS INDIAN COMMUNITY TO THE DEVELOPMENT OF INDIA-

- The Prime Minister inaugurated the 17th three-day Pravasi Bharatiya Divas Convention in Indore, Madhya Pradesh and a digital exhibition on the contribution of the diaspora in the freedom struggle. He also released a commemorative stamp, 'Surakshit Jaayen, Prashikshit Jaayen' on the occasion.
- 9th January was chosen as the day to celebrate PBD since it was on this day in 1915 that Mahatma Gandhi, the greatest Pravasi, returned to India from South Africa, led India's freedom struggle and changed the lives of Indians forever.
- This day came into effect in 2003, but in 2015 it was revised and was decided to be celebrated every two years. It was then a theme-based conference that was set up every year during the interim period.
- PBD Conventions are held once every two years.
- PBD 2023: The theme is "Diaspora: Reliable partners for India's progress in Amrit Kaal".
- On this day, the Government also confers Pravasi Bharatiya Samman Award.
- It is the highest honour conferred on a Non-Resident Indian (NRI), Person of Indian Origin (PIO); or an organisation or institution established and run by NRI OR PIO, who have made significant contributions to a better understanding of India abroad, support India's causes and concerns in a tangible way.

AWARDS, RECOGNITIONS AND APPOINTMENTS

'RRR' WINS BEST FOREIGN LANGUAGE FILM AT CRITICS CHOICE AWARDS 2023

- India's 'RRR' directed by SS Rajamouli has won the Critics Choice Awards 2023 in the Best Foreign Language Film category and Best Song category for 'Naatu Naatu'

Television:

- Best Actor: Bob Odenkirk (Best Drama Series: Better Call Saul)
- Best Actress: Zendaya (Euphoria)

Film:

- Best Actor: Brendan Fraser (The Whale as Charlie)
- Best Actress: Cate Blanchett (Tár)
- Best Director: Daniel Kwan and Daniel Scheinert (Best Movie: Everything Everywhere All at Once)

INDIAN MUSIC COMPOSER, RICKY KEJ WINS THIRD GRAMMY FOR 'DIVINE TIDES'

- Indian music composer, Ricky Kej won his third Grammy Award in the best new age album category for 'Divine Tides' at the 65th Annual Grammy Awards ceremony in Los Angeles.
- He has shared this award with Stewart Copeland, who collaborated with Kej on the album.
- Stewart Copeland is a Drummer of the iconic British rock band The Police.
- Record of the Year: About Damn Time by Lizzo
- Album of the Year: Harry's House by Harry Styles
- Song of the Year: Just Like That



RV PRASSAD HONOURED THE MOST DISTINGUISHED SCIENTIST OF THE YEAR AWARD 2022-

- Renowned scientist, R Vishnu Prasad was honoured with "the most distinguished scientist of the year 2022" award at Indian Achievers Award ceremony held in Vigyan Bhawan, Delhi.

- The award recognized individuals for their outstanding contributions in various fields, including culture, science, sports, and innovation.
- He contributed to smart cities, solid waste management, large-scale water treatment, and Swachh Bharat Abhiyan.



DR. SUBRAMANIAM JAISHANKAR, FOREIGN MINISTER OF INDIA-

- Subrahmanyam Jaishankar, a former diplomat who served as 31st Foreign Secretary of India between 28 January 2015 – 28 January 2018, was inducted into Narendra Modi's cabinet as a Union Minister of External affairs in 2019.
- Prior to diving into Indian Political Sphere, he served as Indian Ambassador to the United States, China and the Czech Republic.
- In addition to this eminent portfolio, he also served as High Commissioner to Singapore (2007–09). Jaishankar also played a vital role in negotiating the Indo-US civilian nuclear agreement.



Dr. S. Jaishankar's Career Highlights-

- 2015- Jaishankar was appointed as Foreign Secretary of India on 29 January 2015.
- 2013- Jaishankar was appointed as India's Ambassador to United States in September 2013.
- 2012- Jaishankar became India's longest-serving ambassador to China, with a four and a half-year term.
- 2007- From 2007 to 2009, Jaishankar served as India's High Commissioner to Singapore.
- 2000- He was appointed India's ambassador to the Czech Republic.

FORMER PAKISTAN PRESIDENT PERVEZ MUSHARRAF PASSES AWAY

- Former President of Pakistan, Pervez Musharraf passed away at the age of 79 in Dubai.
- He ruled Pakistan from 1999 to 2008.

- He has been declared a fugitive in the former Prime Minister Benazir Bhutto murder case and Red Mosque cleric killing case.
- In March 2014, he was indicted for suspending the Constitution on November 3, 2007.
- In December 2019, a special court handed Musharraf a death sentence in the high treason case against him.

CHRIS HIPKINS SWORN IN AS NEW ZEALAND'S 41ST PRIME MINISTER-

- Chris Hipkins was sworn in as the 41st prime minister of New Zealand by the governor-general during a ceremony in Wellington.
- His appointment came after the resignation of former PM Jacinda Ardern.
- He will have less than nine months before contesting a tough general election, with opinion polls indicating his Labour Party is trailing its conservative opposition.
- He served as education and police minister under Ardern.



VIKRAM DEV DUTT NAMED AS NEXT DGCA DIRECTOR GENERAL-

- The appointments Committee of the Cabinet has approved the appointment of Vikram Dev Dutt as the next director general in the Directorate of General of Civil Aviation (DGCA). He will take over as the head of the aviation regulator on February 28, 2023. He will be succeeding the incumbent DGCA chief Arun Kumar. Earlier, Dutt had also served as the CMD of Air India. He had taken charge in January last year.
- In 2022, Dutt was appointed as the Chairman and Managing Director of Air India Ltd as part of a senior-level bureaucratic reshuffle effected by the Centre. Dutt is a 1993-batch IAS officer of AGMUT (Arunachal Pradesh, Goa, Mizoram and Union Territory) cadre. Kumar, a 1989-batch IAS officer, was leading the DGCA as its director general since July 2019.



NEW ZEALAND'S PM JACINDA ARDERN ANNOUNCES RESIGNATION-

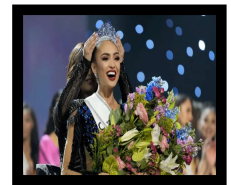
- New Zealand Prime Minister Jacinda Ardern, a global figurehead of progressive politics, shocked the country.

- She was re-elected for a second term in 2020, the victory buoyed by her government's "go hard and go early" approach to the Covid-19 pandemic, which saw New Zealand impose some of the world's strictest border rules, separating families and shutting out almost all foreigners for almost two years.
- Ardern won international acclaim for her empathetic handling of the 2019 Christchurch mosque massacre, in which 51 Muslim worshippers were killed and another 40 wounded.
- Ms. Ardern had faced a tough election campaign this year. Her Liberal Labour Party won re-election two years ago in a landslide of historic proportions, but recent polls have put her party behind its conservative rivals.
- Ms Ardern's resignation comes not long after she saw support for her party decreasing, with polls conducted last November showing only 33 per cent of respondents in support of Labour.
- Ms Ardern's approval rate also dropped, down to 29 per cent, which was the lowest since 2017, just before she was elected prime minister.
- In her campaign, she had pledged to tackle New Zealand's housing problems with a program called Kiwibuild in which 100,000 affordable homes were to be built.
- But by July last year, only about 1,300 homes had been constructed, with another 1,200 underway, according to the NZ government.
- Another issue that the country has been dealing with is the fallout of the pandemic and surging inflation.



MISS USA R'BONNEY GABRIEL CROWNED MISS UNIVERSE 2022

- Miss USA, R'Bonney Gabriel (28) has been crowned the Miss Universe 2022 at the 71st Miss Universe pageant organized in New Orleans, Louisiana.
- She is a model, fashion designer, and sewing instructor who prioritizes the environment in her work.
- She is also the first Filipino American to win Miss USA.
- Amanda Dudamel from Venezuela was the first runner-up, and Andreína Martínez from the Dominican Republic was the second runner-up.



PROGRAMMES, SCHEMES AND INITIATIVES

VIBRANT VILLAGES PROGRAMME -

- Recently, the Union Cabinet has approved raising of seven new ITBP (Indo-Tibetan Border Police) battalions and allocated Rs 4,800 crore under the Vibrant Villages Programme (VVP) to bolster the social and security framework along the China border.
- The Cabinet has also cleared a 4.1-km Shinku-La tunnel on the Manali-Darcha-Padum-Nimmu axis to allow all-weather connectivity to Ladakh.
- The decision to raise additional battalions was taken keeping an eye on the need for effective monitoring in the border areas and the battalion.
- The government's decision to approve a financial package for border villages and upgrade security comes at a time when issues with China are still to be resolved along the LAC in Ladakh.
- PLA troops are still squatting in the Depsang Plains and Demchok. China is also upgrading its infrastructure along the LAC.

Vibrant Villages Programme-

- It is a Centrally sponsored scheme, announced in the Union Budget 2022-23 (to 2025-26) for development of villages on the northern border, thus improving the quality of life of people living in identified border villages.
- It will cover the border areas of Himachal Pradesh, Uttarakhand, Arunachal Pradesh, Sikkim and Ladakh. It will cover 2,963 villages with 663 of them to be covered in the first phase.
- Vibrant Village Action Plans will be created by the district administration with the help of Gram Panchayats. There will not be overlap with Border Area Development Programme.
- The scheme aids to identify and develop the economic drivers based on local, natural, human and other resources of the border villages on the northern border.

PM MODI INAUGURATES ASIA'S LARGEST HELICOPTER MANUFACTURING FACILITY IN KARNATAKA'S TUMAKURU-

- Prime Minister Narendra Modi dedicates to the nation the Hindustan Aeronautics Limited (HAL) helicopter factory in Karnataka's Tumakuru. The foundation stone of the facility, which is a dedicated new greenfield helicopter factory, was also laid by PM Modi in 2016. The facility will enhance India's capacity and ecosystem

to build helicopters. This will result in providing employment for around 6000 people in the region.

- This helicopter factory is Asia's largest helicopter manufacturing facility and will initially produce the Light Utility Helicopters (LUH), the PMO said in a release. LUH is an indigenously designed and developed 3-tonne class, single engine multipurpose utility helicopter with unique feature of high manoeuvrability.
- The factory will be expanded to manufacture other helicopters such as Light Combat Helicopter (LCH) and Indian Multirole Helicopter (IMRH) as well as for repair and overhaul of LCH, LUH, Civil ALH and IMRH in the future.
- The factory also has the potential for exporting the civilian LUHs in future, the PMO said.
- This facility will enable India to meet its entire requirement of helicopters indigenously and will attain the distinction of enabling self-reliance in helicopter design, development and manufacture in India.
- The factory will have a manufacturing set up of Industry 4.0 standards. According to the PMO, over the next 20 years, HAL is planning to produce more than 1000 helicopters in the class of 3-15 tonnes from Tumakuru.



INDIA PROVIDED 50 BUSES TO SRI LANKA UNDER ECONOMIC ASSISTANCE SCHEME-

- India delivered fifty buses to Sri Lanka at the Presidential Secretariat premises as Sri Lanka celebrated its 75th Independence Day. High Commissioner of India Gopal Baglay handed over the buses to Sri Lanka's President Ranil Wickremesinghe.
- Ashok Leyland, the commercial vehicle maker Ashok Leyland had bagged the contract for supplying 500 buses to the Sri Lank Transport Board. The order is a part of a Line of Credit extended by the Export-Import Bank of India, under the Economic Assistance Scheme of the Indian government.
- In January, India gave 75 buses as part of its support to strengthen the transport of its southern neighbor which is going through its worst economic crisis since the 1948 independence from the British colony.
- Marking Sri Lanka's 75th Independence anniversary, India has handed over another 50 buses to strengthen the rural transport services in Sri Lanka.
- India has handed over 165 buses so far, as the registration of 40 is already being done. President Wickremesinghe has instructed to use all the buses received from India to strengthen the transport services in rural Sri Lanka.
- India has also handed over 125 SUVs to the Sri Lanka Police under the line of credit to help with the mobility restriction issues faced by the security personnel.

GOVT EXTENDS PM-KUSUM SCHEME TILL MARCH 2026

- The government has extended Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) scheme till March 2026.
- Reason: It could not bear the desired result till now due to the COVID uncertainty.
- PM-KUSUM was launched in 2019.
- Aim: To add a solar capacity of 30,800 MW by 2022 with a total central financial support of Rs 34,422 crore.
- PM-KUSUM consists of three main components.
- Minister of New and Renewable Energy: R K Singh

THE PRIME MINISTER STREET VENDOR'S ATMANIRBHAR NIDHI (PM SVANIDHI) SCHEME HAS BEEN EXTENDED BEYOND MARCH, 2022-

- The Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme has been extended beyond March, 2022.

- Extension of lending period is till December 2024.
- 'SVANidhi Se Samridhhi' was launched in January 2021 to map the socio-economic profile of the PM SVANidhi beneficiaries and their families.
- The scheme was announced as a part of the Economic Stimulus-II under the Atmanirbhar Bharat Abhiyan.
- It has been implemented since 1st June 2020, for providing affordable working capital loans to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdowns.
- A total of 13,403 vending zones have been identified so far. 42 lakh street vendors are to be provided benefits under PM SVANidhi Scheme by December, 2024.
- It is a Central Sector Scheme i.e., fully funded by Ministry of Housing and Urban Affairs with the following objectives-
 - A. To facilitate working capital loan;
 - B. To incentivize regular repayment; and
 - C. To reward digital transactions
- The scheme will open up new opportunities for street vendors to move up the economic ladder.
- The Scheme is available to all street vendors engaged in vending in urban areas. Earlier the Scheme was available to all street vendors engaged in vending on or before March 24, 2020.

12 CHEETAHS TO BE FLOWN FROM SOUTH AFRICA UNDER CHEETAH REINTRODUCTION PROGRAM -

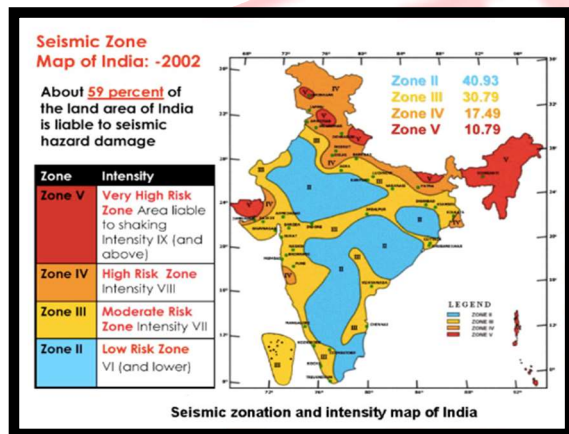
- Union Environment Minister Bhopender Yadav announced Twelve cheetahs will be flown in from South Africa on 18th February. Under the ambitious Cheetah reintroduction program, Prime Minister Narendra Modi released the first batch of eight spotted felines — five females and three males — from Namibia into a quarantine enclosure at the Kuno National Park in Madhya Pradesh on his 72nd birthday on September 17 last year.
- India to get more than 100 Cheetahs from South Africa. Presently, the eight cheetahs at Kuno are killing prey every three-four day and are in good health. One of the cheetahs was unwell as her creatinine levels had shot up. She has recovered after treatment.
- A C-17 aircraft of the Indian Air Force (IAF) left the country to bring 12 cheetahs from South Africa. India and South Africa had in January signed an MoU to



transport cheetahs from the African country and reintroduce them in Kuno.

- A majority of the world's 7,000 cheetahs live in South Africa, Namibia, and Botswana. Namibia has the world's largest population of cheetahs.

A SEVERE EARTHQUAKE FOLLOWED BY AN ALMOST EQUAL MAGNITUDE AFTERSHOCK HIT SOUTHEASTERN TURKEY AND SYRIA ON FEBRUARY 6, 2023, CAUSING WIDESPREAD DESTRUCTION AND LOSS OF LIFE-



- The Turkey-Syria earthquake should motivate a review of India's earthquake preparedness, as poor enforcement of zoning and construction rules is prevalent in the country.
- India's terrain is prone to great earthquakes, particularly in the Himalayan plate boundary, which has the potential for large quakes (magnitude 7 and above).
- In India, earthquakes are primarily caused by the collision of the Indian Plate with the Eurasian Plate.
- This collision has resulted in the formation of the Himalayas, as well as frequent earthquakes in the region.

Steps can be Taken for Earthquake Preparedness in India-

- Building Codes and Standards- India has established building codes and standards for earthquake-resistant construction.
- Retrofitting and Reinforcement- Older buildings may not meet current earthquake-resistant standards, and many of them can be retrofitted or reinforced to improve their seismic performance.
- Emergency Response Planning- Planning for emergency response is critical for minimising the impact of

earthquakes. This includes developing evacuation plans, establishing emergency shelters, and training personnel on how to respond to earthquakes.

- Research and Monitoring- Investing in research and monitoring can help improve our understanding of earthquakes and their causes, and can also help to develop better methods for predicting and mitigating their impact.

JOSHIMATH LAND SUBSIDENCE-

- Due to land subsidence, Joshimath - a key transit point for tourists travelling to Badrinath and Hemkund Sahib - developed cracks, causing panic and protests among the local population.
- Joshimath has been declared a landslide-subsidence zone and over 60 families living in uninhabitable houses in the sinking town have been evacuated to temporary relief centres.
- Joshimath is a hilly town located on the Rishikesh-Badrinath National Highway (NH-7) in Chamoli district of Uttarakhand.
- The city serves as a tourist town as it acts as an overnight rest stop for people visiting Badrinath, Auli, Valley of Flowers, and Hemkund Sahib, among other important religious and tourist locations in the state.
- Joshimath is also of great strategic importance to the Indian armed forces and is home to one of the Army's most important cantonments.
- The town (fall in high-risk seismic Zone-V) is traversed by running streams with a high gradient from Vishnuprayag, a confluence of the Dhauliganga and the Alaknanda rivers.
- It is home to one of the four cardinal maths or monasteries established by Adi Shankara - Sringeri in Karnataka, Dwarka in Gujarat, Puri in Odisha and Joshimath near Badrinath in Uttarakhand.
- Cracks on walls and buildings were first reported in 2021, as Chamoli district of Uttarakhand experienced frequent landslides and flooding.
- As per reports, the Uttarakhand government's expert panel in 2022 found that several pockets of Joshimath are "sinking" owing to man-made and natural factors.
- According to the 1976 Mishra Committee report, Joshimath lies on a deposit of sand and stone, it's not on the main rock. It lies on an ancient landslide. The report added that undercutting by river currents of Alaknanda and Dhauliganga are also playing their part in bringing landslides.

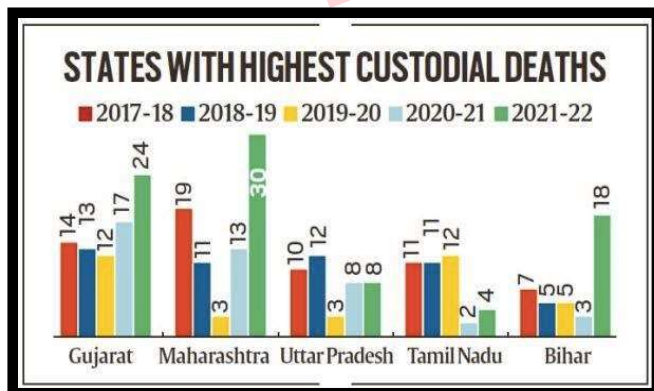
REPORTS & INDICES

ACCORDING TO THE MINISTRY OF HOME AFFAIRS (MHA) IN THE LAST FIVE YEARS, THE HIGHEST NUMBER OF CUSTODIAL DEATHS HAVE BEEN REPORTED IN GUJARAT AT 80 -

- Custodial death is a death that occurs while a person is in the custody of law enforcement officials or in a correctional facility. It can occur due to various causes such as use of excessive force, neglect, or abuse by the authorities.
- According to the Law commission of India, the crime by a public servant against the arrested or the detained person who is in custody amounts to custodial violence.

Custodial Death in India-

- A total of 146 cases of death in police custody were reported during 2017-2018,
 - 136 in 2018-2019,
 - 112 in 2019-2020,
 - 100 in 2020-2021,
 - 175 in 2021-2022.
- In the last five years, the highest number of custodial deaths (80) has been reported in Gujarat, followed by Maharashtra (76), Uttar Pradesh (41), Tamil Nadu (40) and Bihar (38).



Possible Reasons for Custodial Deaths-

- Absence of Strong Legislation
- Institutional Challenges
- Excessive Force:
- Lengthy Judicial Processes:
- Not Adhering to International Standard:

- Medical neglect or lack of medical attention, and even suicide.
- Poor training or lack of accountability among law enforcement officials.
- Inadequate or substandard conditions in detention centers.
- Underlying health conditions or pre-existing medical conditions that are not adequately addressed or treated while in custody.

Provisions Available Regarding Custody-

- Article 21 states that “No person shall be deprived of his life or personal liberty except according to procedure established by law”.
- Article 22 provides “Protection against arrest and detention in certain cases”.
- Police and public order are State subjects as per the Seventh Schedule of the Constitution of India.
- The Central Government issues advisories from time to time and also has enacted the Protection of Human Rights Act (PHR), 1993.
- Section 41 of Criminal Procedure Code (CrPC) was amended in 2009 to include safeguards so that arrests and detentions for interrogation have reasonable grounds and documented procedures, arrests are made transparent to family, friends and public, and there is protection through legal representation.

YOUTH -20 MEETING BEGINS IN GUWAHATI

- The first meeting of the Youth -20 engagement group under India's G20 presidency is being organized in the IIT-Guwahati campus, Assam on 6th February 2023.
- Aim: Provide an opportunity for the students to voice their opinions to the audience worldwide.
- More than 150 Youth delegates from G20 countries are set to participate in the meetings.
- Over 12000 college and university students also participated in these events.
- Youth Affairs and Sports Minister: Anurag Singh Thakur

STATE OF INDIAN DAMS-

- According to a new study by the United Nations, around 3,700 dams in India will lose 26% of their total storage by 2050 due to accumulation of sediments which

can undermine water security, irrigation and power generation in future.

- The study was conducted by the United Nations University Institute on Water, Environment and Health (UNU-INWEH), also known as the UN's think tank on water.
- Trapped sediment has already robbed roughly 50,000 large dams worldwide of an estimated 13 to 19% of their combined original storage capacity.
- It shows that 6,316 billion cubic metre of initial global storage in 47,403 large dams in 150 countries will decline to 4,665 billion cubic metre, causing 26% storage loss by 2050.
- The loss of 1,650 billion cubic metre storage capacity is roughly equal to the annual water use of India, China, Indonesia, France and Canada combined.
- In 2022, the Asia-Pacific region, the world's most heavily dammed region, is estimated to have lost 13% of

its initial dam storage capacity. It will have lost nearly a quarter (23%) of initial storage capacity by mid-century. The region is home to 60% of the world's population and water storage is crucial for sustaining water and food security.

- China, meanwhile, the world's most heavily dammed nation, has lost about 10% of its storage and will lose a further 10% by 2050.
- India is ranked third in the world in terms of building large dams. Of the over 5,200 large dams built so far, about 1,100 large dams have already reached 50 years of age and some are older than 120 years.
- The number of such dams will increase to 4,400 by 2050 i.e., 80% of the nation's large dams face the prospect of becoming obsolete as they will be 50 years to over 150 years old.

DEFENCE

INDIAN MILITARY CONCLUDED JOINT TRAINING EXERCISE TRISHAKTI PRAHAR

- The Indian military has concluded the joint training exercise Trishakti Prahar, which was started in North Bengal on January 21, 2023.
- Aim: To practice battle preparedness of the security forces, using the latest weapons and equipment in a networked, integrated environment.
- This exercise was participated by the Army, the Indian Air Force, and CAPFs.
- The exercise concluded with an Integrated Fire Power Exercise at the Teesta Field Firing Ranges.

FIFTH KALVARI CLASS SUBMARINE INS VAGIR INDUCTED INTO INDIAN NAVY-

- The fifth Kalvari class submarine INS Vagir has been inducted into Indian Navy on January 23, 2023.
- It was built by Mumbai's Mazagon Dock Shipbuilders Limited in collaboration with the France-based Naval Group.
- It was commissioned by Chief of the Naval Staff, Admiral R Hari Kumar.
- It will boost the capabilities of the Indian



Navy as it is capable of undertaking diverse missions including anti-surface warfare, anti-submarine warfare, etc.

GLOBAL FIRE POWER INDEX, NO CHANGE IN TOP 4 MILITARY RANKINGS-

- The Global Firepower Index ranks the countries based on their potential military strength. India is ranked fourth in the index. The Global Firepower Index ranked 145 countries. The countries were evaluated based on prolonged offensive and defensive military campaigns.
- The Global Firepower Index is calculated using fifty individual factors from geography to logistical capability.
- It also includes manpower, land forces, airpower, natural resources, naval forces, logistics and financials.
- Under manpower, the factors considered are total population, paramilitary, reaching military age annually, active reserves and active services.
- Under equipment, the factors considered are trainer fleet, aircraft fleet strength, helicopter fleet, attack fleets, rocket projectors, tank strength, towed artillery, aircraft carriers, naval fleet strength, destroyers, submarines,

coastal patrol craft, frigates, mine warfare craft, coastal patrol craft and tanker fleets.

- The finance factors include external debt, defence budget, reserves of foreign exchange and gold and purchasing power parity.
- The Global Firepower Index, 2022, puts the US at the top, Russia at the second spot, China at No. 3, and India at No. 4.

INDIAN NAVY CONDUCTS “AMPHEX 2023” MEGA EXERCISE IN ANDHRA-

- Indian Navy has carried out a six-day-long mega military exercise along with the Indian Army and the Indian Air Force near Kakinada in Andhra Pradesh. The “largest” biennial tri-services amphibious exercise AMPHEX 2023 was conducted from January 17 to 22.
- The exercise is to review the preparedness of the Indian Navy and the Army during the war, national calamities and coastal security enforcement. The exercise is being conducted near the Naval Enclave at Suryaraopeta village in Kakinada rural Mandal off Kakinada coast.
- The exercise took place amid growing concerns over China’s increasing military forays into the Indian Ocean, a region considered as the backyard of the Indian Navy.
- The joint operations conducted during the exercise saw participation by a large number of troops from Indian Army, amphibious warships from Indian Navy and aircraft from the Indian Air Force.



CAPTAIN SHIVA CHOUHAN BECOMES FIRST WOMAN OFFICER TO BE DEPLOYED AT SIACHEN

- Captain Shiva Chauhan (Indian Army's Fire and Fury Corps) has become the first woman officer to be operationally deployed in Kumar Post (height: 15,632 feet) at the highest battlefield in the world-Siachen.
- She hails from Rajasthan.

- She led an arduous 508-km long ‘Sura Soi’ Siachen Sappers cycling expedition from the Siachen War Memorial to Kargil War Memorial in July 2022.



- She got inducted to the Siachen Glacier on January 2 after an arduous climb.

THE DEFENCE MINISTRY HAS STARTED THE PROCESS FOR THE PROCUREMENT OF 100 MORE K9-VAJRA TRACKED SELF-PROPELLED HOWITZERS-

- The 100th gun was delivered to the Army in 2021.
- The K9 Vajra is a 155 mm, 52-calibre tracked self-propelled howitzer (a short gun for firing shells on high trajectories at low velocities) built in India by Larsen & Toubro (L&T) with technology transferred from South Korean defence major Hanwha Defense based on its K9 Thunder.
- The K9 Thunder platform is made of all-welded steel armour protection material.
- The K9 gun has been developed under the ‘Buy Global’ programme of the Defence Procurement Procedure (DPP) where foreign companies are allowed to participate.
- The K9 Vajra was mainly bought for use in deserts, but the India-China standoff prompted them to be deployed in the mountains as well.
- To ensure that these systems performed optimally in the extreme cold weather conditions of the mountains, the Army also procured winterisation kits for the regiment deployed.

HADR EXERCISE SAMANVAY 2022-

- Indian Air Force (IAF) is conducting the Humanitarian Assistance and Disaster Relief (HADR) Exercise ‘Samanvay 2022’ from 28th to 30th November 2022 at Air Force Station Agra.
- Exercise ‘Samanvay’ is an annual joint exercise involving various stakeholders from India and representatives

from the Association of Southeast Asian Nations (ASEAN) countries.

- It aims to assess the efficacy of institutional disaster management structures and contingency measures.
- Samanvay 2022 will promote a synergistic approach towards HADR by various national and regional stakeholders involved in Disaster Management including the Civil Administration, the Armed Forces, National Disaster Management Authority (NDMA), etc.
- This multi-agency engagement is expected to contribute in the evolution of institutional frameworks for effective communication, interoperability, cooperation and their application for successful conduct of HADR.

AGNI-5 BALLISTIC MISSILE-

- Agni-5 is an ingeniously built advanced surface-to-surface ballistic missile developed under the Integrated Guided Missile Development Programme (IGMDP). It is a fire-and-forget missile, which cannot be stopped without an interceptor missile.
- The missile has the capability of hitting targets beyond the range of 5000 km and is crucial for India's self-defense systems.



- The Agni missile class is the backbone of India's nuclear launch capability, as are Prithvi short-range ballistic missiles, submarine-launched ballistic missiles, and fighter aircraft.

Other Ranges of Agni Missiles-

- A. Agni I: Range of 700-800 km.
 - B. Agni II: Range more than 2000 km.
 - C. Agni III: Range of more than 2,500 Km
 - D. Agni IV: Range is more than 3,500 km and can fire from a road mobile launcher.
 - E. Agni-V: The longest of the Agni series, an Inter-Continental Ballistic Missile (ICBM) with a range of over 5,000 km.
 - Integrated Guided Missile Development Programme IGMDP was the brainchild of renowned scientist Dr. APJ Abdul Kalam.
 - It was intended to attain self-sufficiency in the field of missile technology.
 - The IGMDP formally got the approval of the Indian government in 1983.
 - It brought together the country's scientific community, academic institutions, R&D laboratories, industries and the three defence services in giving shape to the strategic, indigenous missile systems.
- #### **The missiles developed under IGMDP are-**
- Short-range surface-to-surface ballistic missile – Prithvi
 - Intermediate-range surface-to-surface ballistic missile – Agni
 - Short-range low-level surface-to-air missile – Trishul
 - Medium-range surface-to-air missile – Akash
 - Third generation anti-tank missile – Nag

SPORTS

SMRITI MANDHANA BECOMES MOST EXPENSIVE PLAYER IN WPL WITH RS.3.4 CRORE BID BY RCB-

- Indian batter Smriti Mandhana was the most expensive buy at the inaugural Women's Premier League auction in Mumbai.
- Royal Challengers Bangalore (RCB) snapped her up for INR 3.4 crore deal. After bagging a whopping amount paid by the RCB in the WPL auction, Mandhana is set to earn double the Pakistan Super League (PSL) highest-paid players.
- Babar, who played for the Peshawar Zalmi side, under the Platinum category, was traded at the season salary of \$1,50,000 or PKR 3,60,00000 (3 Crore 60 lakh).
- Mandhana was also the first player to come up for bidding at the auction, having a base price of INR 50 lakh.
- RCB and Mumbai Indians were locked in an intense battle for her services, before the former managed to acquire her services, offering an opening as well as a captaincy option.
- Smriti Shrinivas Mandhana is an Indian cricketer who plays for the Indian women's national team and the Royal Challengers Bangalore in the WPL.
- In June 2018, the Board of Control for Cricket in India (BCCI) named her as the Best Women's International Cricketer. In December 2018, the International Cricket Council (ICC) awarded her with the Rachael Heyhoe-Flint Award for the best female cricketer of the year.
- On 30 December 2021, she became a nominee of the ICC Women's T20 Player of the Year. In December 2021, she, Tammy Beaumont, Lizelle Lee and Gaby Lewis were nominated for the ICC Women's Cricketer of the Year.
- In January 2022, the ICC awarded her with the Rachael Heyhoe-Flint Award for the ICC Women's Cricketer of the Year.



ICC T-20 WOMEN'S WORLD CUP BEGINS IN SOUTH AFRICA-

- The ICC T-20 Women's World Cup is to begin in South Africa on 10th February 2023, with the opening match between the host team, South Africa and Sri Lanka.

- This is the first time that the ICC T-20 Women's World Cup tournament is taking place in an African nation. The Indian team led by Harmanpreet Kaur will play their first match against Pakistan on 12th February 2023.
- After the Indian team won the inaugural Women's Under-19 T20 World Cup the women's team is in high spirits.
- The launch of the Women's Premier League (WPL), which saw huge valuations in both the media rights auction and the bidding for the ownership of the teams has also lifted the spirit of the Indian team.
- A total of 10 teams will fight for the Women's T20 World Cup 2023 trophy and a total of 33 matches will be played during the mega event.
- The Women's T20 World Cup 2023 will be played across three venues in South Africa — Newlands Cricket Ground (Cape Town), St George's Park Cricket Ground (Gqeberha), and Boland Park (Paarl).
- The 10 teams are divided into two groups with all the teams playing each other in a round-robin format. The top two teams from each group will qualify for the semi-finals.
- Harmanpreet Kaur (c), Smriti Mandhana, Shafali Verma, Yastika Bhatia, Richa Ghosh, Jemimah Rodrigues, Harleen Deol, Deepti Sharma, Devika Vaidya, Radha Yadav, Renuka Thakur, Anjali Sarvani, Pooja Vastrakar, Rajeshwari Gayakwad, Shikha Pandey.

INDIA BECOMES NO.1 ODI TEAM-

- Indian men's cricket team has become the No. 1 team in the ICC ODI rankings after defeating New Zealand by 90 runs in Indore, Madhya Pradesh.
- India won the first match by 12 runs in Hyderabad and the second match by 8 wickets in Raipur.
- This was India's second consecutive clean sweep after defeating Sri Lanka last week.
- At present, England with 113 ratings placed second, followed by Australia (112), New Zealand (111), Pakistan (106), and South Africa (100).



ICC REVEALED MEN'S & WOMEN'S T20I TEAM OF YEAR-

- The ICC has revealed the Men's and Women's T20I Team of the Year 2022.
- The ICC has recognized the 11 outstanding players.

In Women

- Smriti Mandhana, Deepti Sharma, Richa Ghosh, Renuka Singh, Beth Mooney, Ash Gardner, Tahila McGrath, Nida Dar, Sophie Ecclestone, Inoka Ranaweera, Sophie Devine

In Men

- Virat Kohli, Suryakumar Yadav, Hardik Pandya, Mohammad Rizwan, Haris Rauf, Jos Buttler, Glenn Phillips, Sikandar Raza, Sam Curran, Wanindu Hasaranga, Josh Little.

FIH MEN'S HOCKEY WORLD CUP 2023 BEGINS IN CUTTACK-

- Men's Hockey World Cup, 2023 has began with a spectacular opening ceremony in Cuttack that was witnessed by thousands of hockey lovers in attendance from across the country and abroad.
- Union Sports Minister Anurag Thakur, Odisha Chief Minister Naveen Patnaik, International Hockey Federation president Tayyab Ikram and Hockey India chairman Dilip Tirkey were present at the glittering ceremony. 16 teams are participating in the global tournament.
- The matches will be held at two venues, Birsa Munda Hockey Stadium in Rourkela and Kalinga Stadium in Bhubaneswar, from January 13 to January 29.
- While 20 matches will be played at Rourkela, 24 matches, including the final, will be held in Bhubaneswar.
- The state government has built a new hockey stadium in Rourkela ahead of the event. Odisha is hosting the international event for the second consecutive time, the previous one having been held in Bhubaneswar in 2018.

SANIA MIRZA ANNOUNCES HER RETIREMENT FROM PROFESSIONAL TENNIS

- Indian tennis player, Sania Mirza has announced her retirement from professional Tennis.
- She will retire at the WTA 1000 event in Dubai in February 2023.

- She became the first Indian to win a WTA singles title, when she won her hometown Hyderabad event in 2005.
- She broke into the top 30 by 2007 and reached her career-high ranking of world number 27.
- In 2015, she partnered up with Swiss legend Martina Hingis and won three Grand Slam doubles titles.

**PT USHA BECOME FIRST WOMEN PRESIDENT OF INDIAN OLYMPIC ASSOCIATION-**

- PT Usha was elected to become the president of the Indian Olympics Association (IOA).
- The Minister of Law and Justice of India announced on Twitter to congratulate the legendary Indian athletes. PT Usha becomes the first woman president of the IOA.
- She also expressed her intentions to run for IOA on 26th November 2022. She was the only contender for the election of the top position in the sports organization.
- PT Usha is one of the most accomplished athletes in India. She has won 11 medals including four gold at the Asian Games between 1982 and 1994.
- She also won four gold medals at the Seoul Asian Games in 1986. She has participated in 200m, 400m hurdles, and 4x400 relays.
- PT Usha submitted her candidacy papers for the position of president on 27th November 2022.

FIFA WORLD CUP QATAR 2022-

- Recently, Argentina won the FIFA (Fédération Internationale de Football Association) World Cup 2022 held in Qatar by defeating France.
- The most prestigious tournament in the world - taking place quadrennially. First FIFA WC was held in Uruguay in 1930, Won by Uruguay.
- The trophy cup awarded from 1930 to 1970 was the Jules Rimet Trophy, named for the Frenchman who proposed the tournament. A new trophy called the FIFA World Cup was put up for competition in 1970.

FIFA announced a number of awards to recognize the great performance of players throughout the WC including-

- Golden Boot (Most number of Goals) - Kylian Mbappe (France)
- Golden Glove - Emiliano Martinez (Argentina)
- Golden Ball (Performer of the Tournament) - Lionel Messi (Argentina)
- Young Player - Enzo Fernandez (Argentina)
- FIFA Fair Play Award - England

- **FIFA WC Official Ball-** Al Rihla (means - 'the journey') - a reference to a travelogue written by Ibn Battuta, the 14th-century explorer. Pakistan produces more than 2/3rd of the world's footballs, with Sialkot being the hub of manufacturing.
- La'eeb was the Official Mascot for FIFA WC 2022. 'La'eeb' in Arabic translates to 'super-skilled player'.

ARTICLE

ChatGPT and the AI challenge**Artificial intelligence(AI):**

- It is a branch of computer science dealing with the simulation of intelligent behaviour in computers.
- It describes the action of machines accomplishing tasks that have historically required human intelligence.
- It includes technologies like machine learning, pattern recognition, big data, neural networks, self algorithms etc.
- Eg: Facebook's facial recognition software which identifies faces in the photos we post, the voice recognition software that translates commands we give to Alexa, etc are some of the examples of AI already around us.

ChatGPT:

- It is based on the company's GPT 3.5 series of language learning models (LLM).
- GPT stands for Generative Pre-trained Transformer 3
- It is a kind of computer language model that relies on deep learning techniques to produce human-like text based on inputs.
- The model is trained to predict what will come next, and that's why one can technically have a 'conversation' with ChatGPT.
- ChatGPT can answer follow-up questions.
- It can also "admit its mistakes, challenge incorrect premises, and reject inappropriate requests."
- The chatbot was trained using Reinforcement Learning from Human Feedback (RLHF).

Some developments around ChatGPT;

- A judge in Colombia included his conversations with ChatGPT in a ruling

- Microsoft is integrating the bot with its search engine, Bing, and other products
- Google is reportedly trying to launch a similar tool
- ChatGPT can already code at entry level for Google engineers.

Concerns:

- Concerns about plagiarism in universities and beyond
- Many white-collar jobs may become redundant in the coming years, as AI becomes more ubiquitous and sophisticated.
- The issue of privacy and regulating the relationship between data principles and fiduciaries
- The AI revolution is likely to have serious implications on labor, education, authenticity of content and its authorship.

Way Forward

- The transformations the new technology is bound to bring about must be met with swift adjustments in the broader national and international legal and policy architecture.
- The lag between technology innovation and policy that was seen with the rise of Big Data and social media can serve as a lesson.
- Anticipating possible futures requires engagement with the opportunities and challenges flagged by ChatGPT.
- Mapping out and planning for the changes that will be required in the education system, labor codes and new commodities that are bound to emerge as a result.
- India's demographic dividend — its large young and working-age population — can be leveraged for decades.
- Failure to do so in time will have negative implications.

Expanding Exports with E-commerce

India is quickly emerging as one of the leading players in the global e-commerce industry. E-commerce is dramatically opening up the global market for Indian entrepreneurs at scale and this has changed the fate of 'Made in India' products.

After experiencing the convenience of online shopping during the pandemic, customers continue to favour digital shelves. There are an estimated 2.14 billion online shoppers globally and the number continues to grow rapidly.

This presents a fantastic opportunity for businesses in India to start thinking about the global opportunity more seriously. With wider availability of the internet, rising e-commerce marketplaces, manufacturing on demand, easier access to capital, and variable models for logistics and shipping, Indian entrepreneurs can plug themselves into global supply chains and create strong export businesses.

However, there are bottlenecks related to logistics, cross-border payments, compliance requirements and more. It will take a lot of work to expand the export opportunities for millions of small businesses across the country.

What is the State of Exports from India?

- India's manufacturing sector has grown 3 times over the last three decades in FY22 with contributions from traditional sectors like petrochemicals, steel, cement, and automobiles, as well as new sunshine areas like electronics, toys, and others.
- Manufacturing Production in India increased 2.60% in December of 2022 over the same month in the previous year.
- There's also been a steady spike in other categories like bed linens, jewellery, toys, coffee, butter, honey, millets, musical instruments, and more, which is boosting overall exports.
- The export of India's toy story has grown at nearly 30% CAGR over the last seven years.
- Export of butter and dairy spreads from India has risen at a 25% CAGR.
- The rise of the Direct-to-Consumer (D2C) revolution in India has also been seen where new-age brands from different corners of India are serving customers across the country and the world.
- Industry estimates suggest that there are over 800 successful D2C brands in India today, with a sector valuation of over USD40 billion.

- India's merchandise trade crossed the USD1-trillion mark in calendar year 2022 with the share of exports at USD450 billion and imports at USD723 billion.
- Outbound shipments grew 13.7% year-on-year (YoY) in 2022, while imports rose by 21% in comparison to 2021.

What are the Challenges with E-Commerce Exports in India?**Infrastructural Barriers:**

- Lack of proper infrastructure, such as warehousing and transportation, makes it difficult for e-commerce businesses to scale and reach a larger audience.

Payment and Financial Services:

- Access to payment and financial services, especially for small businesses, is still a major challenge.

Lack of Trust:

- Customers are often hesitant to make online purchases from unfamiliar websites, which can limit the growth of e-commerce exports.

Shipping and Delivery:

- Shipping and delivery of products to foreign countries can be expensive and time-consuming, leading to dissatisfaction among customers.

Customs and Duties:

- Complex customs and duties regulations can make exporting goods challenging and time-consuming.

Cybersecurity:

- E-commerce websites are vulnerable to cyber attacks, which can lead to loss of sensitive information and negatively impact the reputation of the business.

Lack of Standardization:

- Lack of standardization in terms of product quality, delivery, and customer service can make it difficult for e-commerce businesses to gain a competitive edge.

Competition from International Players:

- Competition from well-established international e-commerce companies can make it difficult for Indian companies to grow and succeed in the global market.

What are the Related Steps taken?**Free-trade Agreements:**

- To Encourage Cross-Border Trade, the government has signed various Free-trade agreements with countries such as the UAE, the UK, Australia, and others, which has led to a rise in exports.

Digital India initiative:

- The Digital India initiative has provided solid impetus to other government-led initiatives, including Start Up India and Aatmanirbhar Bharat, which have great potential to translate into global success.

How India can Lead the E-commerce Export Market?**Creating more Awareness:**

- Creating awareness about e-commerce exports is crucial in promoting and increasing the growth of this industry.
- One effective strategy for creating more awareness about e-commerce exports on the ground is through:
- Education and training can help in gaining a better understanding of the benefits and opportunities offered by e-commerce exports.
- Networking events which can serve as a platform for businesses and individuals to connect and share ideas.
- Marketing campaigns can also play a crucial role in creating awareness about e-commerce exports.

Improving Infrastructure:

- India needs to invest in better infrastructure facilities such as roads, ports, and warehouses to make it easier for e-commerce companies to export their products.

Simplifying Export Regulations:

- The government can simplify the export regulations and procedures to make it easier for e-commerce companies to start exporting.

Encouraging Foreign Investment:

- The government can encourage foreign investment in the e-commerce sector to bring in more resources and expertise to help companies grow.

Developing a Strong Logistics Network:

- A strong logistics network is crucial for e-commerce exports, and India needs to develop this network to ensure that products reach their destination on time.

Promoting Digitalization:

- The government can encourage digitalization in the e-commerce sector to make it easier for companies to connect with customers and suppliers and streamline their operations.

Offering Incentives:

- The government can offer incentives to e-commerce companies that are focused on exports, such as tax breaks, subsidies, and grants, to encourage them to grow and expand their operations.

Building Strong Partnerships:

- The government can build strong partnerships with other countries and organizations to help Indian e-commerce companies access new markets and find new customers.

India's Energy Transition Strategy

Just Energy Transition Partnership (JET-P) is emerging as the key mechanism for multilateral financing by developed countries to support an energy transition in developing countries.

This has taken on particular significance following the insertion of the phrase 'phase-down' of coal in the Glasgow Pact. After South Africa, Indonesia, and Vietnam, India is considered the next candidate for a JET-Partnership and India's G-20 presidency could potentially be an opportune moment to forge a deal.

However, India must develop a coherent domestic Just Energy Transition (JET) strategy in order to negotiate a financing deal that addresses its unique set of socio-economic challenges.

India's initial JET-P negotiations last year reportedly stalled over coal 'phase-down' and how to operationalize India's just transition. The emphasis by developed countries on coal phase-down, without adequate attention to country context, disregards the crucial difference in energy transition between industrialised and emerging economies.

What is Just Energy Transition?

- Just Energy Transition refers to the shift from reliance on non-renewable, fossil fuel-based energy sources to renewable, clean energy sources in order to mitigate the impacts of climate change and promote sustainability.
- The transition to a just energy system seeks to ensure that access to energy is equitable and benefits all members of society, rather than primarily benefiting corporations and the wealthy.
- This includes promoting renewable energy sources such as wind and solar, as well as energy efficiency measures and the development of energy storage solutions.
- Among the three JET-P deals signed so far, only South Africa's deal mentions a 'just' component - funding reskilling and alternative employment opportunities in the coal mining regions.
- The other two JET-Ps (Indonesia and Vietnam) are focused on mitigation finance for sector-specific transitions.

What are the Issues with the Just Energy Transition? Affect Near-term Fossil-Dependent Jobs:

- The transition to a more sustainable energy mix can impact workers who are currently employed in the fossil fuel industry.
- The shift away from fossil fuels may result in job losses, which can be disruptive for affected communities and workers.

Disrupt Forms of Future Energy Access:

- The transition to a cleaner energy mix may disrupt traditional forms of energy access, particularly in developing countries where access to reliable electricity remains limited.
- The cost and infrastructure requirements of new energy sources, such as wind and solar power, may be challenging to implement in areas with limited resources.
- Shrink the State's Capacity to Spend on Welfare Programmes:
- As the government invests in new energy infrastructure and technology, there may be less funding available for programs such as healthcare, education, and housing assistance.
- This can result in reduced support for vulnerable populations and potentially worsen existing socio-economic disparities.

Cost:

- Despite the long-term benefits, the initial cost of transitioning to renewable energy can be higher, making it a challenge for some communities, particularly those with limited financial resources.

Energy Storage:

- Renewable energy sources, such as wind and solar, are not always available and must be stored for use during times when the sun isn't shining, or the wind isn't blowing.

Energy Infrastructure:

- Significant investments in energy infrastructure are needed to support the transition to renewable energy sources.

What are the Related Steps taken by India?

- India has signalled a commitment to clean energy with ambitious targets like 500GW of non-fossil, including

450 GW Renewable Energy (RE) capacity addition and 43% RE purchase obligation by 2030.

- These targets are supported through complementary policy and legislative mandates (Energy Conservation (Amendment) Act), missions (National Green Hydrogen Mission), fiscal incentives (production-linked incentives) and market mechanisms (upcoming national carbon market).

Net Zero Target:

- India has set itself an ambitious long-term goal of reaching net zero emissions by 2070.
- In August 2022, India updated its Nationally Determined Contributions (INDC) under the Paris Agreement to reflect its aim of achieving 50% cumulative electric power installed capacity from non-fossil fuel based energy sources by 2030

Energy Conservation Amendment Bill, 2022:

- In August 2022, the Lok Sabha passed the Energy Conservation Amendment Bill, 2022 which aims to mandate the use of non-fossil fuel sources including green hydrogen, green ammonia, biomass and ethanol for energy and feedstock in industries.
- The Bill also gives the power to the Central Government to establish carbon markets.

What should be India's Strategy for a Fair Energy Transition?**Acceleration in RE Deployment Rates:**

- To accelerate RE deployment that can have significant developmental co-benefits, a low-hanging option is shifting energy demand patterns in ways that enable faster RE capacity addition: solarisation of agricultural electricity demand; electrification of diesel-powered Micro, Small and Medium Enterprises (MSMEs); and decentralised RE for residential cooking and heating.
- Stimulation of energy demand through rural productivity enhancement will further aid RE acceleration as well as help to address the rural-urban economic divide, create rural jobs, and thereby address inter-generational and spatial inequities.

Domestic Manufacturing of Clean Energy Components:

- Domestic manufacturing of clean energy components is critical to sustain a JET, build energy self-sufficiency, and tap the green jobs promise of 21st century energy.

- The challenge is in achieving cost competitiveness (Indian components are 20% costlier than Chinese components) and giving preference to domestic components without addressing cost competitiveness may slow down the pace of deployment.
- The way around this is to negotiate access to markets outside India as part of a JET-Partnership, to reduce the cost gap through economies of scale.

Re-aligning the Current Use of Coal Resources:

- The current use of coal resources needs to be re-aligned to enhance efficiency until the phase-down period.
- An alternative solution could be to optimize coal-fired power plants near coal mines, rather than positioning them according to energy demand in different states.
- This would enable coal to be used more efficiently because transportation of coal is more energy-intensive than transmission of electrons (electricity), and also lead to fewer emissions.
- It would also lead to cheaper power, as transportation accounts for one-third of the cost of coal for power plants; the resultant savings could also help finance much needed emission control retrofits.
- It would indirectly reduce emissions due to more efficient use of coal.

Promoting De-Dollarization

De-dollarisation refers to reducing the dollar's dominance of global markets. It is a process of substituting the US dollar as the currency used for Trading oil and/ or other commodities, Buying US dollars for the forex reserves, Bilateral trade agreements, Dollar-denominated assets.

The dominant role of the dollar in the global economy provides the US a disproportionate amount of influence over other economies. The US has for long used imposition of sanctions as a tool to achieve foreign policy goals.

The de-dollarisation is driven by the desire to insulate the Central Banks of the Countries from geopolitical risks, where the status of the US dollar as a reserve currency can be used as an offensive weapon.

What are the Challenges with Dollarisation?**Economic Sovereignty:**

- Many countries believe that their economic sovereignty is threatened by the dominance of the dollar in global

trade, as it gives the US government a significant amount of control over the global economy.

Currency Manipulation:

- The dominance of the dollar in global trade allows the US government to manipulate its currency to gain an economic advantage over other countries.

Risk of Financial Crisis:

- The dominance of the dollar in global trade also increases the risk of a global financial crisis, as a crisis in the US economy can have a ripple effect on the global economy.

Dependence on US:

- Global trade is largely conducted in dollars, so countries that deal with the US a lot may become too dependent on the US economy.

Geo-Politics:

- Some countries wish to reduce their dependence on the US dollar as it is seen as a way to reduce the US influence on their economy, and in some cases, as a form of resistance against the US dominance.

What are the Advantages of De-Dollarisation?**Reducing Dependence on the US Dollar:**

- By using other currencies or a basket of currencies, countries can reduce their dependence on the US dollar and the US economy, which can help to mitigate the impact of economic and political changes in the US on their own economies.

Improving Economic Stability:

- By diversifying their reserves, countries can reduce their exposure to currency fluctuations and interest rate changes, which can help to improve economic stability and reduce the risk of financial crises.

Increasing Trade and Investment:

- By using other currencies, countries can increase trade and investment with other countries that may not have a strong relationship with the US, which can open up new markets and opportunities for growth.

Reducing US monetary Policy Influence:

- By reducing the use of the US dollar, countries can reduce the influence of US monetary policy on their own economies.

What are the Challenges with the National Currencies? Not Fully Convertible:

- The challenge for national currencies is that these are not fully convertible. Thus, despite the rise of alternate systems of trade, and multiple currency circulation systems, the dollar still dominates.

Currency Fluctuations:

- National currencies can fluctuate in value relative to the dollar, which can make it difficult for countries to plan their economic policies and for businesses to make long-term investments.

Limited Use of National Currencies in International Trade:

- The dollar is widely used in international trade, making it difficult for national currencies to compete. This can make it harder for countries to conduct trade with one another and for businesses to expand internationally.

Dependence on the Dollar:

- Many countries are heavily dependent on the dollar for trade and financial transactions, which can make them vulnerable to changes in the value of the dollar and to the policies of the US government.

Financial Instability:

- The dollar's dominance in the international financial system can contribute to financial instability in other countries, as they may be more susceptible to financial crises.

Monetary Sovereignty:

- The hegemonic role of the dollar limits the monetary sovereignty of other countries by making it difficult for them to use monetary policy to stabilize their economies.

What are the Steps taken by Governments of Different Countries? Global Efforts:**Bilateral Currency Swaps:**

- Bilateral currency swaps among ASEAN countries, China, Japan, South Korea are USD380 billion and rising.
- Similarly, the South African rand is used by several African countries.
- The Latin American countries are moving towards greater inter-regional trade.

Initiation of Trade in National Currencies:

- Asian central banks have over USD 400 billion of local currency swap lines and trade amongst themselves.
- The BRICS's New Development Bank encourages trade and investment in national currencies by disbursing up to 50% of its loans in national currencies since 2015.
- China developed the Renminbi in 2015 and offers clearing and settlement services for participants in cross-border yuan payments and trade.
- Russian banks have started using the China-based Cross-Border Interbank Payment System for international payments, as they are debarred from the SWIFT international system.

India's Efforts:

- In July 2022, the Reserve Bank of India (RBI) unveiled a rupee settlement system for international trade by allowing special vostro accounts in designated Indian banks, a step towards internationalising the rupee.

What should be the Way Forward?**Diversifying Foreign Exchange Reserves:**

- Governments can reduce their dependence on the dollar by holding a greater proportion of their foreign exchange reserves in other currencies, such as the Euro or the Chinese Yuan.
- Encouraging the Use of Domestic Currencies in International Trade:
- Governments can promote the use of their own currencies in international trade by providing incentives for businesses to use them.
- Since 2019, India has been paying Russia for fuel, oil, minerals and specific defence imports in rupees on an informal basis.

Developing Alternative Payment Systems:

- Governments can work to develop alternative payment systems, such as the Chinese-led Asian Infrastructure Investment Bank, that are not dependent on the dollar.

Building Economic Alliances:

- Governments can form economic alliances with other countries to reduce their dependence on the dollar.

Investing in Other Currencies:

- Governments may invest in other currencies to reduce the risk of currency fluctuations or to counter the hegemony of the dollar.

IMPORTANT MCQ FOR COMPETITIVE EXAMS

- Q1. What is the name of the highway that connects China to Pakistan ?
a) Milford Road b) Cabot Trail
c) Karakoram Highway d) Jebel Hafeet
- Q2. Marayoor was in the news as it got GI Tag. It is a variety of _____.
a) Cattle breed b) Jaggery
c) Handicraft d) Painting
- Q3. Which Indian Actor was named the National Ambassador of Child Rights by UNICEF (United Nations International Children's Emergency Fund) ?
a) Ayushmann Khurrana b) Akshay Kumar
c) Amir Khan d) Salman Khan
- Q4. The 49th GST Council Meeting was held in _____ under the Chairmanship of Finance Minister Nirmala Sitharaman .
a) Gandhi Nagar b) Kolkata
c) New Delhi d) Chandigarh
- Q5. The 4th Joint Training exercise DUSTLIK (2023) will be held in Pithoragarh, Uttarakhand between India and _____.
a) China b) Germany
c) America d) Uzbekistan
- Q6. Which Navratna company in India has signed an MoU with Israel Aerospace Industries (IAI) for the domestic manufacture and supply of its Long-Range Artillery Weapon System (LORA) for the Indian Tri-services ?
a) Bharat Electronics Limited
b) Hindustan Aeronautics Limited
c) Oil India Limited
d) NLC India Limited
- Q7. Which is the world's largest cricket stadium ?
a) Eden Gardens
b) Melbourne Cricket Ground
c) Narendra Modi Stadium
d) Shaheed Veer Narayan Singh International
- Q8. In which city was India's first electric AC double-decker bus inaugurated ?
a) Kanpur b) Mumbai
- c) Chennai d) Lucknow
- Q9. In which city is the largest air quality monitoring network in India to be installed ?
a) Kanpur b) Palwal
c) Agra d) Mumbai
- Q10. In which city did Union Minister Anurag Thakur flag off the Formula E Championship ?
a) Hyderabad b) Agra
c) Indore d) Mumbai
- Q11. Which day is celebrated as United Nations Day ?
a) 10 February b) 24 October
c) 22 January d) 10 November
- Q12. Which day is celebrated as Earth Day ?
a) 10 May b) 11 May c) 12 May d) 22 April
- Q13. Which country is the largest importer of Indian textiles?
a) Italy b) USA c) Germany d) China
- Q14. Which of the following commodity has the largest agricultural export value in the export basket of India?
a) Basmati Rice b) Marine Exports
c) Buffalo Meat d) Spices
- Q15. Tsomgo Lake is a glacial lake located in which of the following states?
a) Sikkim b) Uttarakhand
c) Ladakh d) Himachal Pradesh
- Q16. The International Monetary Fund (IMF) is an international organization that promotes global economic growth and financial stability. Where is its headquarter situated?
a) London b) Vienna
c) Washington D.C d) New York
- Q17. Which ministry of India launched the 'Khanan Prahari' Mobile App to Curb Illegal Mining?
a) Ministry of Transport and Highways
b) Ministry of Coal
c) Ministry of Trade and Commerce
d) Ministry of Steel

- Q18. Namami Gange Programme was launched in which year to rejuvenate River Ganga and its tributaries ?
a) 2011 b) 2014 c) 2015 d) 2017
- Q19. Who joined as the team mentor of Royal Challengers Bangalore in the Women's Premier League ?
a) Sania Mirza b) P.T Usha
c) Anju Bobby d) Jhulam Goswami
- Q20. _____, a Bengaluru-based start-up has delivered SWARM drones to Indian Army, which makes the Army the first major armed force in the world to operationalize these high-density SWARM drones.
a) Defence Research and Development Organization
b) Bhabha Atomic Research Centre
c) Indian Council of Agricultural Research
d) NewSpace Research
- Q21. Union Home Minister Amit Shah has presented the President's Colour to which state police in recognition of its exceptional service ?
a) Odisha b) Maharashtra
c) Punjab d) Haryana
- Q22. Which continent is set to use half of the world's electricity by 2025 ?
a) America b) Asia c) Africa d) Europe
- Q23. Which states in India allocated the most proportion of their budget towards education in FY23 ?
a) Odisha and Kerala
b) West Bengal and Odisha
c) Chhattisgarh and Bihar
d) Maharashtra and Bihar
- Q24. Which airlines in India are set to buy 220 Boeing planes for \$34 billion ?
a) Air India b) IndiGo
c) Vistara d) Go First
- Q25. Which day is celebrated as United Nations Day ?
a) 10 February b) 24 October
c) 22 January d) 10 November
- Q26. Which day is celebrated as Earth Day ?
a) 10 May b) 11 May c) 12 May d) 22 April
- Q27. Which country is the largest importer of Indian textiles?
a) Italy b) USA
c) Germany d) China
- Q28. Which of the following commodity has the largest agricultural export value in the export basket of India?
a) Basmati Rice b) Marine Exports
c) Buffalo Meat d) Spices
- Q29. Hanoi is the capital of which country?
a) Vietnam b) Canada c) Yemen d) Laos
- Q30. Where is the headquarters of the "International Weightlifting Federation" located?
a) Vienna, Austria b) Lausanne, Switzerland
c) Madrid, Spain d) Rome, Italy
- Q31. World Unani Day is observed every year on which day?
a) 10 February b) 11 February
c) 12 February d) 13 February
- Q32. Who is appointed as the new governor of Maharashtra?
a) Gulab Chand Kataria b) Acharya Devvrat
c) Ramesh Bais d) C.P. Radhakrishnan
- Q33. Prime Minister Narendra Modi Inaugurates Aero India 2023 in which city?
a) Pune b) Mumbai
c) Bengaluru d) Bhopal
- Q34. India To Get its First National Metro Rail Knowledge Centre in which city?
a) Mumbai b) Bengaluru
c) Chennai d) Delhi
- Q35. Who was named the ICC Men's Player of the month for January ?
a) R. Ashwin b) Subhman Gill
c) Rohit Sharma d) Virat Kohli
- Q36. Where were Lithium reserves found for the first time in India?
a) Odisha b) Gujarat
c) Haryana d) Jammu & Kashmir
- Q37. Who is the first Indian captain to score a century across all formats?
a) Virat Kohli b) MS Dhoni
c) Sachin Tendulkar d) Rohit Sharma

- Q38. Recently, in which state did the Anti-Copying law come into force?
a) Sikkim b) Tripura
c) Uttarakhand d) Telangana
- Q39. Which among the following is the largest foodgrain producing state of India?
a) Uttar Pradesh b) Punjab
c) Madhya Pradesh d) Rajasthan
- Q40. Which among the following is a guiding force for the capitalist economy?
a) Social service b) Private property
c) Competition d) Profit motive
- Q41. Which of the following measures are not for the protection of workers in the unorganized sector?
a) Government fixing minimum wages and minimum working hours
b) Government providing cheap loans to self employed people
c) Government providing subsidised food and education
d) None of the above
- Q42. What is the frequency of WPI ?
a) Weekly b) Monthly
c) Yearly d) Bi monthly
- Q43. Belgrade is the capital of which country?
a) Serbia b) Comoros
c) Romania d) Syria
- Q44. Kalinga Prize is given in which field ?
a) Economics b) Sports
c) Science d) Journalism
- Q45. PM Modi Inaugurates Global Investors Summit 2023 in _____.
a) Bhopal b) Lucknow
c) Kolkata d) New Delhi
- Q46. Which is the new competitor AI Chatbot introduced by Google of ChatGPT?
a) Bard b) Drift
c) Hubspot d) Watson Assistant
- Q47. Which planet becomes the planet with the most moons?
a) Earth b) Mars
c) Saturn d) Jupiter
- Q48. _____ is the highest milk producer in the world contributing twenty-four percent of global milk production in the year 2021-22.
a) US b) India
c) Pakistan d) Russia
- Q49. The Yuva Sangam is an initiative of Prime Minister Narendra Modi to build close ties between _____.
a) India and the youth of South India
b) India and the Youth of Sri Lanka
c) India and youth of the western part of India
d) India and youth of northeast India
- Q50. In which city did PM Modi inaugurate India Energy Week 2023?
a) Mumbai b) Kolkata
c) Bengaluru d) Bhopal
- Q51. Which state is ready to set up green hydrogen hubs over the next 2 years?
a) Odisha b) Assam
c) Karnataka d) Kerala
- Q52. Which ministry of India banned loan apps including non-Chinese apps like PayU's LazyPay, and Kissht?
a) Ministry of Electronics and Information and Technology
b) Ministry of Finance
c) Ministry of Education
d) Ministry of Coal
- Q53. Who is the first Indian badminton player to have won an Olympic medal?
a) Parupalli Kashyap
b) P.V.Sindhu
c) Prakash Padukone
d) Saina Nehwal
- Q54. What is Pankration?
a) An ancient sport which is a mix of tennis and table tennis
b) An ancient sport which is a mix of baseball and basketball
c) An ancient sport which is a mix of karate and taekwondo
d) An ancient sport which is a mix of boxing and wrestling

- Q55. Which among the following are not covered under SARFAESI Act?
a) The NPA loan accounts amounting to less than 20% of the principal and interest.
b) Money or security issued under the Indian Contract Act or the Sale of Goods Act, 1930.
c) Any properties that are not liable to attachment or sale under Section 60 of the Code of Civil Procedure, 1908.
d) All A, B and C
- Q56. The demonetization of Rs. 500 and Rs. 1000 bank notes held in which year?
a) 2015 b) 2016 c) 2018 d) 2017
- Q57. "International Shooting Sport Federation" (ISSF) is headquartered in _____.
a) Montreal, Canada b) Munich, Germany
c) New York, USA d) Madrid, Spain
- Q58. "Sonepur Mela", one of Asia's largest and oldest cattle fairs, is held in _____.
a) Chhattisgarh b) Madhya Pradesh
c) Bihar d) Himachal Pradesh
- Q59. The Adani Group acquired the strategic Israeli port of Haifa for _____.
a) USD 2 billion b) USD 1.2 billion
c) USD 3.2 billion d) USD 4.2 billion
- Q60. World Wetlands Day is celebrated annually on _____.
a) 1st February b) 2nd February
c) 3rd February d) 4th February
- Q61. Which of the following city will be made the new capital of Andhra Pradesh?
a) Visakhapatnam b) Ananthapuram
c) Vijayawada d) Guntur
- Q62. Which of the following country Inflation has risen to a 48-year high, according to data released by the country's statistics bureau ?
a) Nepal b) India
c) Bangladesh d) Pakistan
- Q63. Which of the following state government has launched a campaign, 'Samagra Shiksha Abhiyan' to make daughters of the underprivileged classes capable and self-reliant?
a) Uttar Pradesh b) Gujarat
c) Rajasthan d) Maharashtra
- Q64. The 30th National Child Science Congress has organized at which city?
a) Varanasi b) New Delhi
c) Bhubaneswar d) Ahmedabad
- Q65. UNESCO has designated 'Odesa' a World Heritage in danger site. In which of the following country is it situated?
a) Ukraine b) Russia c) Japan d) USA
- Q66. Indian Coast Guard (ICG) is celebrating its 47th Raising Day on which day?
a) 29 January b) 30 January
c) 31 January d) 1st February
- Q67. Which is the only Grand Slam tournament to use Clay Court?
a) US Open b) French Open
c) Australian Open d) Wimbledon
- Q68. Which of the following were the participants of the famous "Black Power Salute" in the 1968 Summer Olympics, Mexico City?
a) Tommie Smith, John Carlos, Peter Norman
b) Jesse Owens, Michael Jordan, Carl Lewis
c) Jackie Robinson, Jim Brown, Bill Russell
d) Willie Mays, Hank Aaron, Wilt Chamberlain
- Q69. The Indian economy is
a) Capitalist b) Socialistic
c) Mixed d) Federal
- Q70. When was the Tata Iron & Steel Company set up at Jamshedpur?
a) 1907 b) 1911 c) 1914 d) 1921
- Q71. Which country will host the ICC Cricket World Cup 2023?
a) India b) England
c) New Zealand d) Sri Lanka
- Q72. Bamako is the capital of which country?
a) Colombia b) Mali
c) Libya d) North Korea

- Q73. Which ministry has organized the 6-day mega event “Bharat Parv” at Red Fort lawns?
a) Ministry of Education
b) Ministry of Tourism
c) Ministry of Environment and Forests
d) Ministry of Culture
- Q74. Which of the following companies said it is investing USD 10 billion in OpenAI, whose artificial intelligence tool ChatGPT?
a) Apple
b) Microsoft
c) Saudi Aramco
d) Amazon
- Q75. Union Health Minister Dr. Mansukh Mandaviya unveiled world’s first intranasal COVID-19 vaccine in New Delhi developed by Bharat Biotech International Limited, the vaccine was named as _____.
a) COVISHIELD
b) iNNCOVACC
c) Zy- CoV-D
d) Corbevax
- Q76. Who has been nominated as a special envoy for human rights in North Korea by US President Joe Biden?
a) Tulsi Gabbard
b) Hillary Clinton
c) Julie Turner
d) Kamala Harris
- Q77. India celebrated its 74th Republic day on 26th January 2023. For the first time, women were a part of which of the following contingents?
a) Indigenous Mobile Network Centre Contingent
b) BSF’s Camel Contingent
c) Indian Army’s Corps of Engineering contingent
d) Indian Army’s Punjab Regiment
- Q78. Who among the following has become the 1st-ever Indian cricketer to have won the ICC Men’s T20 Cricketer of the Year award?
a) Virat Kohli
b) Hardik Pandya
c) Surya Kumar Yadav
d) K L Rahul
- Q79. Every year, International Holocaust Remembrance Day is observed on _____ to reflect on the atrocities inflicted by Adolf Hitler, which resulted in the deaths of an estimated six million Jews.
a) January 25
b) January 26
c) January 27
d) January 28
- Q80. Which of the following state has celebrated the 3rd edition of the annual Orange Festival 2023?
a) Tripura
b) West Bengal
c) Nagaland
d) Manipur
- Q81. What is the pH value of blood?
a) 2.8
b) 7.0
c) 7.40
d) 6.5
- Q82. Which among the following has been identified for maximum potential of Tidal Power in India?
a) Gulf of Cambay
b) Gulf of Kutch
c) Sundarbans
d) Palk Strait
- Q83. Which among the following agricultural products is India’s main import item?
a) Pulses
b) Oil seeds
c) Edible Oils
d) Sugar
- Q84. The increase in economic integration among nations is termed as
a) specialization
b) market economy
c) globalization
d) equilibrium condition

ANSWERS

1-c	2-b	3-a	4-c	5-d	6-a	7-c	8-b	9-d	10-a
11-b	12-d	13-b	14-b	15-a	16-c	17-b	18-b	19-a	20-d
21-d	22-b	23-c	24-a	25-b	26-d	27-b	28-b	29-a	30-b
31-b	32-c	33-c	34-d	35-b	36-d	37-d	38-c	39-a	40-d
41-d	42-b	43-a	44-c	45-b	46-a	47-d	48-b	49-d	50-c
51-d	52-a	53-d	54-d	55-d	56-b	57-b	58-c	59-b	60-b
61-a	62-d	63-a	64-b	65-a	66-d	67-b	68-a	69-c	70-a
71-a	72-b	73-b	74-b	75-b	76-c	77-b	78-c	79-c	80-c
81-c	82-a	83-c	84-c						

LATEST PERSONAL INTERVIEW EXPERIENCE OF IBS STUDENTS IN BANK EXAMS

SAURABH GUPTA

Selected as RBI Grade-B Officer (October 2022)

Final Posting –RBI Jammu

RBI Grade B Interview (21 Sept 2022)

(6 People Panel (RBI Service Board chairman & Ex Director)

- Q.1. 4 year gap.Why? What did you do in this tenure?
- Q.2. M.Com favourite Subject?- Management.
- Q.3. Motivation Theories of Management?
- Q.4. Maslow/ Herzberg Theory?
- Q.5. Maslow Theory in Org. Behaviour?
- Q.6. You did Internship as Permanent Branding Head? What were Responsibilities in Previous company?
- Q.7. Leadership Skills Examples?
- Q.8. 10 years Down the line- AGM upskilling-New Technologies
- Q.9. Artificial Intelligence is Boon or Bane?
- Q.10. Card Tokenization?
- Q.11. Situation Analysis, Financial Analysis, Economical Analysis?

**VANDANA**

Selected as (Scale-2 officer in IBPS RRB-2022)

IBPS RRB Scale-2 (Nov-2022)

- Q.1. How do you come to Interview location?
- Q.2. Karnal-Wheat Research Center?
- Q.3. Terms-RRB Formation why?
Narasimham Committee 44 RRB's
- Q.4. Growth-Why you want to join RRB's?
- Q.5. Primary Security
Collateral Security
- Q.6. Policy (Jeevan Umang)-As I am currently working in LIC as DO.
- Q.7. Mewat posting

**ARZOO**

Selected as (Scale-2 officer in IBPS RRB-2022)

IBPS RRB Scale-2 (Nov-2022)

(5 member – 4 male & 1 female)

- Q.1. LIC-About Profile (LIC market Share)
Plans Guranteed Return (Survival Plan)
- Q.2. Bank Products & terms OD (Overdraft)
- Q.3. Retirement-Plan (5 crore)
- Q.4. Personal loan vs Home loan
- Q.5. Mortgage
- Q.6. Priority sector lending (75%) ANBC
- Q.7. LIC Brand-Meaning

