

Current Affairs *Refresher* for RBI Grade B

Exam 2023 Phase 1 & 2



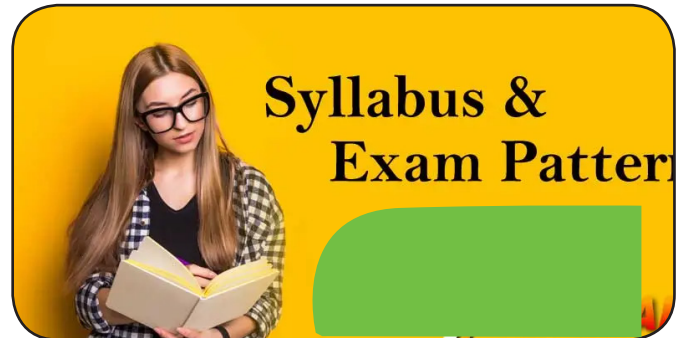
Includes

- Banking Awareness
- Economics & Social Issues
- Finance Management
- Current Affairs


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Exam Pattern & Syllabus

RBI Grade B Exam

Every year Reserve Bank of India (RBI) conducts the RBI Grade B Officer Exam to select eligible candidates for the position of Grade B officer in its various branches all across the country. As the Reserve Bank of India offers an excellent pay scale and a reputed job profile, it lures thousands of candidates every year to take this examination.

Nationality

The candidate must be a citizen of India or a subject of Nepal or Bhutan, or a Tibetan refugee who is permanently settled in India before January 1, 1962, or a person of Indian origin who has migrated from either Pakistan, Burma, Sri Lanka, Kenya, Uganda, Tanzania, Zambia, Malawi, Zaire, Ethiopia, or Vietnam intending to reside permanently in India.

RBI Grade B Age Limit

Minimum age limit: 21 years

Maximum age limit: 30 years

Age Relaxation is as per Govt. norms as given below:

Category	Age Relaxation
SC/ST	5 Years
OBC	3 Years
Physically Handicapped	10 Years
PH + OBC	13 Years
PH + SC/ST	15 Years

RBI Grade B Eligibility Criteria 2023

Given below are the educational qualification requirements to join RBI as a Grade B officer as per the vacancies in RBI Grade B Recruitment 2023.

- Officers in Grade 'B' (DR)–(General): Minimum 60% marks (50% in case of SC/ST/PwBD) or an equivalent grade in Bachelor's degree as well as in 12th (or Diploma or equivalent) and 10th Standard examinations. The minimum qualifying percentage or an equivalent grade for the Bachelor's degree will be in aggregate for all semesters/years.
- Officers in Grade 'B' (DR)–DEPR: A Master's Degree in Economics / Econometrics / Quantitative Economics / Mathematical Economics / Integrated Economics Course/ Finance, with a minimum of 55% marks or an equivalent grade in aggregate of all semesters /years from a recognized Indian or Foreign University /Institute; OR PGDM/ MBA Finance with a minimum of 55% marks or an equivalent grade in aggregate of all semesters /years from a recognized Indian or Foreign University /Institute; OR Master's Degree in Economics in any of the sub-categories of economics i.e. agricultural/ business/ developmental/ applied, etc., with a minimum of 55% marks or an equivalent grade in aggregate of all semesters /years from a recognized Indian or Foreign University .
- Officers in Grade 'B' (DR)–DSIM: Master's Degree in Statistics/ Mathematical Statistics/ Mathematical Economics/ Econometrics/ Statistics & Informatics from IIT-Kharagpur/ Applied Statistics & Informatics from IIT-Bombay with a minimum of 55% marks or equivalent grade (aggregate of all semesters/years) OR Master's Degree in Mathematics with a minimum of 55% marks or an equivalent grade in aggregate of all semesters/years and a one-year postgraduate diploma in Statistics or related subjects from a reputed Institute OR M. Stat. Degree of Indian Statistical Institute with a minimum of 55% marks (aggregate of all semesters/years) OR Post Graduate Diploma in Business Analytics (PGDBA) jointly offered by ISI Kolkata, IIT Kharagpur, and IIM Calcutta with a minimum of 55% marks or equivalent grade in aggregate of all semesters/years.

RBI Grade B Exam Number of attempts

The RBI has specified the number of attempts for each category. Check the number of attempts category-wise below.

General Candidates: 6 Attempts

SC/ ST/ OBC/ PWD Candidates: No bar on number of attempts.

RBI Grade B Exam Pattern

RBI Grade B 2023 Exam will be conducted in three phases:

Phase-I or Prelims;

Phase-II or Mains

Interview

Candidates are required to clear all three phases to get a confirmed post as a Grade B Officer in the Reserve Bank of India. The Final merit list will be based on candidates' performance in the main exam and interview round.

RBI Grade B Exam Pattern For Prelims Exam

The RBI Grade B Prelims exam will be of 200 marks with a total time duration of 120 minutes.

There will be a specific sectional duration which will be mentioned in the admission letter.

There will mainly be four sections.

Subject	Questions	Marks	Durations
General Awareness, Quantitative Aptitude, English Language and Reasoning	200	200	2 hours (120 minutes)
Total	200	200	2 hours

RBI Grade B Exam Pattern For Mains Exam

The candidates who qualify for the Prelims will be eligible to appear for the mains exam or Phase 2.

There are three separate papers in the main exam.

For RBI Grade B Officers in Gr B (DR)- General, candidates have to appear for Paper I, II, and III.

For RBI Grade B Officers in Gr B (DR)- DEPR & DSIM, candidates have to appear for Paper-II, and III.

Paper I & III are 50% Objective & 50 % descriptive while Paper- II is Descriptive only.

Each paper will be of 100 marks.

The English paper is a descriptive test.

Paper	Format	Durations	Marks
Paper-I Economics & Social Issues	Objective	30 Minutes	50
	Descriptive	90 Minutes	50
Paper-II English (Writing Skills) Questions	Descriptive	90 Minutes	50
Paper-II Finance and Management	Objective	30 Minutes	50
	Descriptive	90 Minutes	50
Total	200	200	2 hours

RBI Grade B Officer Interview

Candidates will be shortlisted for the interview, based on aggregate marks obtained in Paper-I, Paper-II, and Paper-III of the Phase II exam. The interview process will carry 75 marks.

RBI Grade B Syllabus

As you know that there will be three phases for the selection of RBI Grade B Officers. The first two being the written tests and the third being the Interview.

The RBI Grade B phase-1 exam is an objective type examination conducted online. It will have 4 sections: General Awareness, English Language, Quantitative Aptitude, and Reasoning

The RBI Grade B Phase II Exam is both objective & descriptive type. This phase will focus upon Economic & Social Issues, English Language and Finance & Management.

Reasoning	Quantitative Aptitude	English Language	General Awareness
Inequality Coding Decoding	Objective	30 Minutes	50
Syllogism	Ratio and Proportion Average	Grammar	Current Affairs
Machine Input and Output	Time and Work	Vocabulary	Indian Financial System
Data Sufficiency	Speed, Distance and Time	Error Spotting	Indian Banking System
Circular Arrangement	Percentage	Comprehension	Monetary Plans
Linear Arrangement	Permutation and Combination	Passage Making	National Institution
Verbal Reasoning	Algebra	Jumble Words	Banking Terms
Ordering and Ranking	Trigonometry	Fill in the Blanks	
Arrangement and Pattern	Data Interpretation	Sentence Framing	
Blood Relations	Mensuration		
Direction and Distance	Probability		
	Set Theory		

RBI Grade B Exam Cut Off

The cut off for RBI Grade B 2023 Exam will be released after each phase of the examination is completed. The cut-off for the Phase-I exam will be released first followed by the cut off for the Phase-II exam. Candidates can evaluate their marks and their chances of selection by matching their score with the cut off list released by RBI. Check last year's RBI Grade B Exam Cut Off for reference.

RBI Grade-B Cut Off 2022 for Phase-I Exam						
Section	Category					
	General/UR	EWS	OBC	SC	ST	PwBD (OH/ HI/VH/MD)
GENERAL AWARENESS (Maximum Marks = 80)	12.00	12.00	8.00	6.25	6.25	6.25
REASONING (Maximum Marks = 80)	9.00	9.00	6.00	4.75	4.75	4.75
ENGLISH LANGUAGE (Maximum Marks = 80)	4.50	4.50	3.00	2.25	2.25	2.25
QUANTITATIVE APTITUDE (Maximum Marks = 80)	4.50	4.50	3.00	2.25	2.25	2.25
TOTAL SCORE/Aggregate (Maximum Marks = 200)	63.75	63.75	60.25	55.25	50.75	49.75

RBI Grade b Exam 2022 Paper Analysis:

Static GK	Current Affairs
Indian Economy-2	Financial & Economical News-10 Budget-5 Economic Survey-1 Government Portal/app-1 Recent RBI Function-3
	Government Scheme ,Agreement & Deals-15
Finance-1	National Park-1
Census-2011-1	Modern aspects of Banking & Digital Banking-1
	National & State News-11
National & International Organization-6	International News-1

RBI Structure & Function-2	
	Science & Technology-1
General Science-1	Cyclone-1
Banking System-4	Sport-1
	Appointment-2
International Group-1	Rank & Reports-1
Money Supply & Monetary Policies-5	Important days-2
Acts and policies-4	
Primary and Secondary Market-2	Book & Author-1
	Defence-1
	Business News-2
Total 29 Question	Total-51 Question



One Stop Solutions for RBI Grade-B Exams

Comprehensive Theory

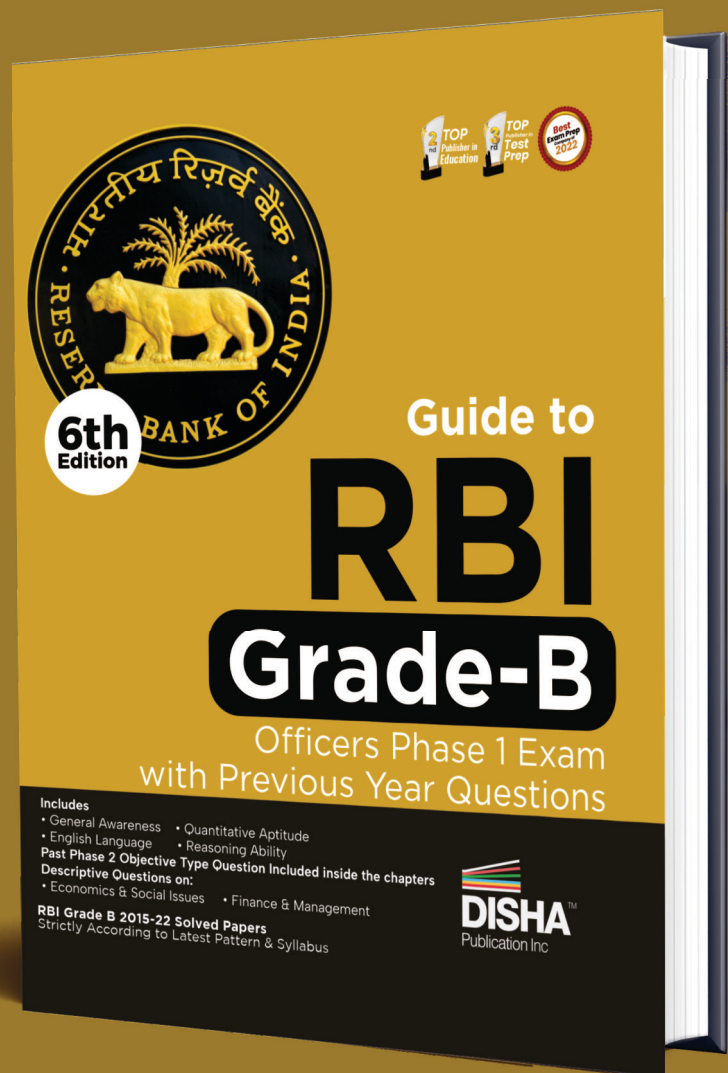
2700+ Quality MCQs

Ph I Solved Objective
7 Past Year Qns (2015-22)
Ph II Descriptive Questions

100% Solution with
Required Tips/
Techniques/ Shortcuts

Errorless Solutions

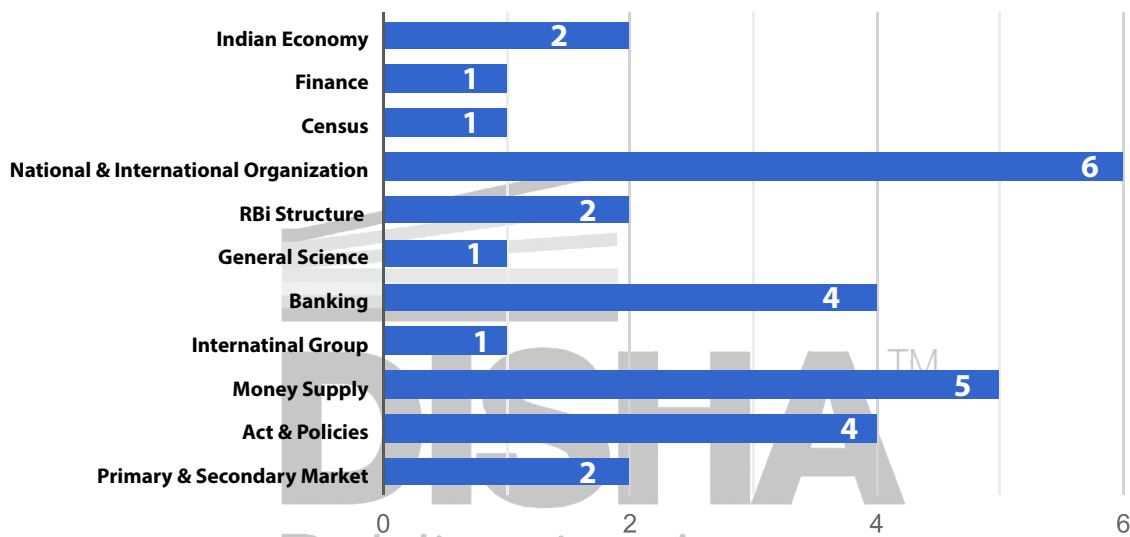
Updated Current
Affairs



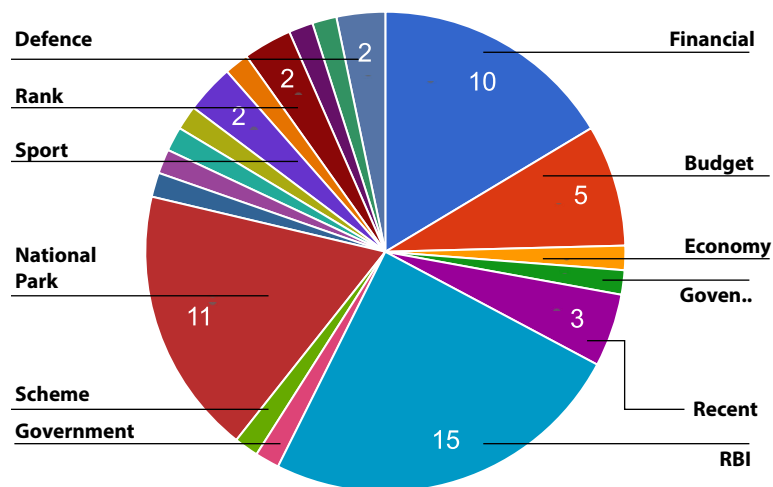
Covers Economics, Social Issues,
Finance & Banking Awareness

RBI 2022 Exam Analysis

Section : General Studies



Section : Current Affairs



(No. of Questions)

10 Practice
Sets for

RBI Grade B

Officers Exam

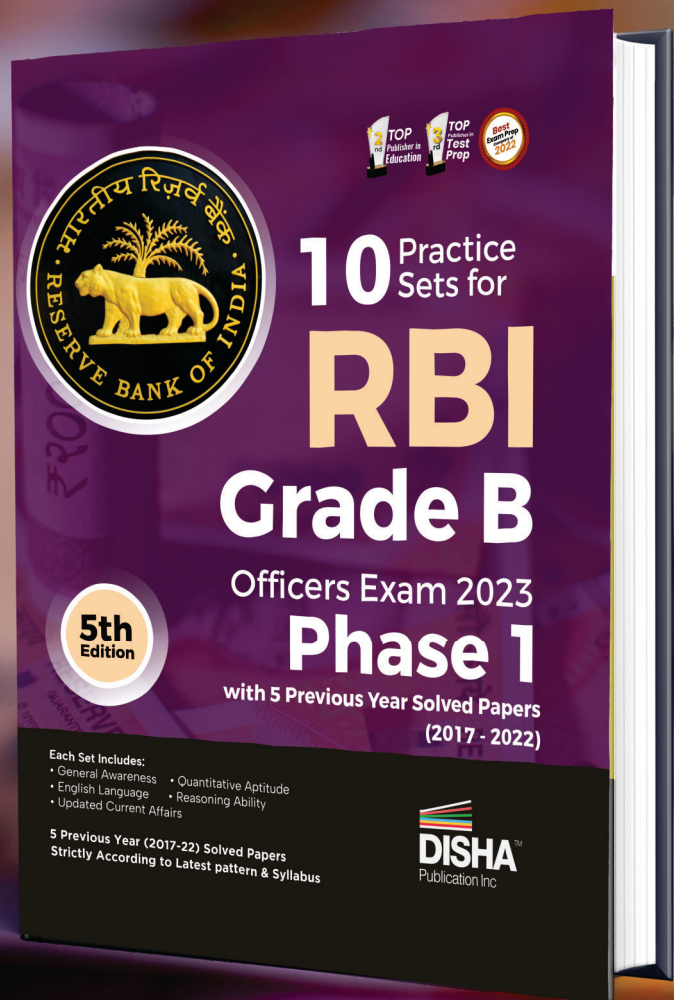
2023

Phase 1

with 5 Previous Year
Solved Papers (2017 - 2022)

Each Set Includes:

- General Awareness
- Quantitative Aptitude
- English Language
- Reasoning Ability
- Updated Current Affairs



5 Previous Year (2017-22) Solved Papers
Strictly According to Latest pattern & Syllabus

Current Affairs PYQs

Government Scheme

1. Which of the following statements about PM SVANidhi Scheme is correct?

1. This scheme was launched by the Ministry of Finance.
 2. It was launched on April 1, 2020.
 3. Vendors can avail a working capital loan of up to Rs. 100000 which is repayable in monthly installments in the tenure of one year.
 4. There will be no penalty on early repayment of loan.
 5. The scheme promotes digital transactions through cash back incentives up to an amount of Rs. 1000 per month.
- (a) 2 & 3 only (b) None of the Above
(c) 1 & 2 only (d) 1 & 3 only

2. Sagarmala is a central government programme, that has been enhanced the estimated cost of around to _____ for development of 1,537 projects in the country.

- (a) Rs 3.5 lakh crore (b) Rs 4.5 lakh crore
(c) Rs 7.5 lakh crore (d) Rs 5.5 lakh crore
(e) Rs 6.5 lakh crore

3. Which among the following is true with respect to the One Nation One Ration Card Scheme?

- I. The beneficiary will be able to buy subsidized food grains from any FPS across the country.
- II. The beneficiary will be able to buy food grains free of cost from any FPS across the country.
- III. Based on a technological solution, a beneficiary will be identified through biometric authentication.

- (a) 1 Only (b) 2 Only
(c) 1&2 Only (d) 1,2&3
(e) 1&3 Only

4. Consider the following with respect to Atal Pension Yojana,

1. It mainly focused on providing old age security to the unorganized workers who are not covered under any of the social security schemes.
2. Contributions to the Atal Pension Yojana (APY) are eligible for tax benefits similar to the National Pension System (NPS).
3. Any individual aged between 18 years to 40 years and have a bank account are eligible for the scheme. Select the correct answer using the codes below.

- (a) 1 and 3 only (b) 2 and 3 only
(c) 1 and 2 only (d) Only 1
(e) All of the above

5. Which of the following statement(s) regarding the Pradhan Mantri Awas Yojana (Urban) is/are true?

- (i) The Government has approved the project for the construction of over 60,000 houses under the scheme in the next 5 years.
- (ii) These 60,000 houses will be constructed across Andhra Pradesh, Chhattisgarh, Himachal Pradesh, Karnataka and Rajasthan.
- (iii) The total number of sanctioned houses under the scheme stands at 114.07 lakh.

- (a) Only (ii) (b) Both (i) and (ii)
(c) Both (i) and (iii) (d) Both (ii) and (iii)
(e) All (i), (ii) and (iii)

6. Which of the following statements is/are correct regarding the SMILE Scheme?

1. The Ministry of Social Justice and Empowerment has formulated this scheme for Support for Marginalized Individuals.
 2. Focus of the scheme is on rehabilitation, provision of medical facilities only.
 3. "SMILE stands for Support for Marginalized Individuals for Livelihood and Enterprise". Select the correct answer by using the codes given below.
- (a) 1 only (b) 2 only
(c) Both 1 and 2 (d) Both 1 and 3
(e) Both 3 and 2

7. On March 26, 2022, the Union Cabinet chaired by the Prime Minister, Shri Narendra Modi, extended the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) scheme for another six months i.e., till September 2022. This is which phase of Pradhan Mantri Garib Kalyan Anna Yojana (PM-GKAY) extension?

- (a) Phase III (b) Phase IV
(c) Phase VII (d) Phase VI
(e) Phase V

8. Prime Minister Narendra Modi has launched two innovative customer-centric initiatives i.e., RBI Retail Direct (RBI-RD) Scheme and the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS). Through RBI Retail Direct (RBI-RD) Scheme, an individual can now directly buy _____.

- (a) Treasury bills (b) Govt. Securities
(c) Sovereign Gold Bonds (d) State Development
(e) All of the Above

9. Which of the following statements is incorrect?

- (a) The contribution under Tier-II of the National Pension Scheme is covered under Section 80C for deduction up to Rs. 1.50 lakh for income tax benefits.
- (b) NPS is limited to EEE, to the extent of 60%. 40% has to be compulsorily used to purchase an annuity, which is taxable at the applicable tax slab.
- (c) Contributions to NPS receive tax exemptions under Section 80C only.
- (d) In 2018, the Government of India made NPS an entirely tax-free instrument in India where the entire corpus escapes tax at maturity; the 40% annuity also became tax-free.
- (e) None of these

10. In December 2021, the central government's financial inclusion scheme, Pradhan Mantri Jan Dhan Yojana (PMJDY), has crossed the _____ mark with a total balance of ₹1,47,812 crore.

- (a) 24 crore (b) 44 crore
(c) 34 crore (d) 14 crore
(e) 54 crore

11. Standup India scheme to promote entrepreneurship, is for which of the following society or group?

1. SC
 2. ST
 3. Women
 4. Physically Challenged
- (a) 1, 2, and 3 only (b) 1 and 2 only
(c) 4 only (d) 3 and 4 only
(e) All of the above.

Agreement & Deals-

1. Recently in May, India has signed a Joint Declaration of Intent (JDI) on Forest Landscape Restoration with _____.

- (a) Germany (b) Australia
(c) Bhutan (d) Nepal
(e) Bangladesh

2. The Ministry of Railways has signed an MoU with which of the following for the modernization of telecommunication facilities related to operations and safety?

- (a) TRAI (b) C-DAC
(c) BARC (d) C-DOT
(e) DRDO
3. The Union Cabinet has approved the proposal for signing a bilateral MoU between Securities and Exchange Board of India (SEBI) and _____ Financial Regulatory System
- (a) Mongolia (b) Mauritius
(c) Medagaskar (d) China
(e) Bangladesh
4. NTPC has inked a pact with _____ to blend green hydrogen with piped natural gas (PNG).
- (a) Gujarat Gas Ltd (b) Indraprasth Gas Limited
(c) UPL Gasocons Pvt Ltd (d) GAIL India Limited
(e) SAIL India

Financial & Economical News- Budget

1. As per the Union Budget 2022, how many crore has been made to cover 3.8 crore households in 2022-23 under Har Ghar, Nal Se Jal Scheme?
- (a) 100,000 crore (b) 20,000 crore
(c) 50,000 crore (d) 60,000 crore
(e) 30,000 crore
2. What is the amount allocated for the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) in the Union Budget 2022-23?
- (a) Rs 60,000 crore (b) Rs 62,000 crore
(c) Rs 65,000 crore (d) Rs 68,000 crore
(e) Rs 70,000 crore
3. As per the Union Budget 2022, Udyam, e-shram, National Career Service and Atma Nirbhar Skilled Employee Employer Mapping (ASEEM) portals to be interlinked. These portals are related to which of the following ministry?
- (a) Ministry of Skill Development and Entrepreneurship (b) Ministry of Finance
(c) Ministry of Commerce and Industry (d) Ministry of Micro, Small and Medium Enterprises
(e) Ministry of Corporate Affairs
4. Amid a sharp increase in global fertilizer prices, Finance Minister Nirmala Sitharaman announced that the government will provide an additional fertilizer subsidy to farmers to help them cope with the price increase. With this, the government's total fertilizer subsidy is expected to reach _____ in the current fiscal year 2022-23.
- (a) Rs 1.15 lakh crore (b) Rs 1.50 lakh crore
(c) Rs 3.15 lakh crore (d) Rs 2.15 lakh crore
(e) None of the above
5. As per the Union Budget 2022-2023, the Productivity Linked Incentive (PLI) scheme in 14 sectors has targeted to create 60 lakh new jobs and an additional production of Rs. 30 lakh crore during next 5 years. PLI scheme was launched by PM Modi on 11 November 2020 in how many key sectors?
- (a) 9 sectors (b) 10 sectors
(c) 11 sectors (d) 12 sectors
(e) 13 sectors

Economic Survey

1. The central theme of Economic Survey 2021- 22 is the “_____”.
- (a) Saving Lives and Livelihoods (b) Agile Approach
(c) Pro-Business (d) Digital Transformation
(e) None of these

Portal

1. Which of the following e-portal would be launched to empower citizens to skill, reskill or upskill through online training?
- (a) DESH-Stack e-portal (b) SHAKTI e-portal
(c) BHARAT e-portal (d) SHAKSHAM e-portal
(e) DESH-skill e-portal

Recent RBI Function

- The Reserve Bank of India (RBI) has introduced the prompt corrective action (PCA) framework for non-banking financial companies (NBFCs). The PCA framework for NBFCs will come into effect from which month?
 - January 2022
 - March 2022
 - July 2022
 - October 2022
 - December 2022
- The Reserve Bank has announced a hike in cash reserve ratio (CRR) by 50 basis points to _____ percent effective may 21,2022.
 - 3.5%
 - 4%
 - 4.5%
 - 5%
 - 3.9%
- Which of the following statements are correct regarding RBI's 1st bi-monthly monetary policy of 2022-23 ?
 - India's gross domestic Product (GDP) growth at 7.4% for the FY23.
 - RBI has also hiked its Consumer Price Index(CPI) based inflation forecast for FY23 to 5.7%.
 - This projection is on an assumption of crude oil (Indian basket) at \$100 per barrel during FY23 and supply chain disruptions due to the ongoing Russia-Ukraine war.
 - Only 1 & 2 are correct
 - only 2 is correct
 - Only 2 & 3 are correct
 - Only 1 & 3 is correct
 - All are correct

Modern aspects of Banking & Digital Banking

- Which of the following bank has partnered with TCS To Accelerate Its Digital Transformation?
 - PNB
 - ICICI
 - HDFC
 - SBI
 - UBI

National News

- Ministry of Culture and Ministry of Textiles are organizing "Jharokha-Compendium of Indian handicraft/ handloom, art, and culture". It will be held at 16 locations in how many states and UTs?
 - 9
 - 11
 - 13
 - 15
 - 8
- Which union minister has launched a 90-day campaign 'Azadi Se Antyodaya Tak' on 28 April 2022?
 - Narayan Rane
 - Giriraj Singh
 - Ashwini Vaishnaw
 - Nitin Gadkari
 - Narendra Modi
- Indian government's target for the share of renewable energy in the total installed capacity of electric power in India by the year 2030 is
 - 20%
 - 30%
 - 40%
 - 50%
 - 70%
- As per the Ministry of Finance, what was the Goods and Services Tax (GST) collections for the month of May 2022?
 - Rs 1.31 lakh crore
 - Rs 1.41 lakh crore
 - Rs 1.51 lakh crore
 - Rs 1.61 lakh crore
 - Rs 1.71 lakh crore
- Wings India 2022, Asia's largest event on civil aviation recently concluded in Hyderabad. Which of the following airport won the "Aviation Sustainability & Environment" category?
 - Sardar Vallabh Bhai Patel International Airport, Ahmedabad
 - Veer Savarkar International Airport, Port Blair
 - GMR Hyderabad International Airport, Hyderabad
 - Kempegowda International Airport
 - Chhatrapati Shivaji Maharaj International Airport, Mumbai
- Choose the incorrect options regarding recently launched Laxmanrao Inamdar Fisheries Incubation Center (LIFIC)?
 - Union Minister of Fisheries, Animal Husbandry, and Dairying, Parshottam Rupala inaugurated LIFIC
 - The first of its kind center in India, LIFIC was launched in Gurugram, Haryana.
 - The first batch of incumbents are selected from 10 states. (d) LIFIC is launched in accordance with Pradhan Mantri Matsya Sampada Yojana.
 - India is the 4th largest global exporter of fish products.
- The central government has decided to increase foreign direct investment (FDI) limit in the pension sector to _____ percent.
 - 64%
 - 70%
 - 74%
 - 80%
 - 81%

State News

1. Recently, "Poora Vilambaram" the ritual marking the beginning of the famous Pooram festival was held in which state?
 - (a) Assam
 - (b) Kerala
 - (c) Karnataka
 - (d) Andhra Pradesh
 - (e) Tamil Nadu
2. Currently, _____ Khadi Gramodhyoga Samyukta Sangh is the only unit in India that is authorised to manufacture and supply the Flag of India.
 - (a) Madhya Pradesh
 - (b) Uttar Pradesh
 - (c) Maharashtra
 - (d) Karnataka
 - (e) Kerala
3. Recently in April, which city has become the first in India to have a vacuum-based sewers?
 - (a) Agra
 - (b) Jhansi
 - (c) Kanpur
 - (d) Gwalior
 - (e) Jaipur
4. On 29th November 2021, Asian Development Bank (ADB) approved a loan for Water Supply and Sanitation in Uttarakhand, India. What was the amount of loan sanctioned by the Asian Development Bank(ADB)?
 - (a) \$75 Million
 - (b) \$100 Million
 - (c) \$125 Million
 - (d) \$150 Million
 - (e) \$200 Million

International News

1. Which of the following is the first country to adopt UPI standards for its QR deployment, and the first country in our immediate neighbourhood to accept mobile-based payments through the BHIM App?
 - (a) Bangladesh
 - (b) Nepal
 - (c) Bhutan
 - (d) Myanmar
 - (e) None of these

Important Days

1. When is Coal Miners Day observed annually?
 - (a) 3 May
 - (b) 4 May
 - (c) 5 May
 - (d) 6 May
 - (e) 7 May
2. First World Environment Day (WE(d) was celebrated in which year ?
 - (a) 1974
 - (b) 1972
 - (c) 1971
 - (d) 1981
 - (e) 1961

Cyclone

1. Cyclone 'Asani' was recently seen in news. The name 'Asani' is given by which country?
 - (a) Bhutan
 - (b) Nepal
 - (c) Sri Lanka
 - (d) Pakistan
 - (e) England

Appointment

1. Who among the followings has been appointed as the President of the Financial Action Task Force (FATF) in March 2022?
 - (a) Roger Wilkins
 - (b) Santiago Otamendi
 - (c) Juan Manuel Vega
 - (d) T Raja Kumar Serrano
 - (e) Neeli Bendapudi
2. Who has been appointed as the first-ever Chief Technology Officer (CTO) of the Central Intelligence Agency (CIA)?
 - (a) Dinesh Prasad Saklani
 - (b) Ravinder S. Bhalla
 - (c) Nimi McConigley
 - (d) Nand Mulchandani
 - (e) Manoj Ahuja

Sport

1. Who won a gold medal in the finals of the 50- metre rifle three positions event at the Khelo India University Games in Bengaluru?
- (a) Aryan Panchal (b) Sartaj Singh Tiwana
(c) Govind Sunil Mahajan (d) Mandeep Singh
(e) Surinder Singh

Book & Author

1. Who is the author of the book 'monsoon' published by Sahitya Akademi on the occasion of its 68th anniversary?
- (a) Vishnu Saxena (b) Satyajit Ray
(c) Nilotpal Mrinal (d) Abhay K
(e) Shubira Prasad

Science & Technology-

1. A Large Area Soft X-ray Spectrometer (CLASS), a payload on-board which Orbiter, has detected solar proton events which significantly increase the radiation exposure to humans in space?
- (a) Mangalyaan 2 (b) Shukrayaan-1
(c) Aditya-L1 (d) Chandrayaan-2
(e) Gaganyaan-2

Business News

1. In Jan 2022, which of the following companies has become decacorn after it raised \$700 million in a round led by US asset manager Invesco?
- (a) PhonePe (b) Dream11 (c) Zomato (d) Swiggy (e) Ola
2. Paytm is the second-largest fintech IPO of 2021 globally, after All funds. What is the name of parent company of Patym?
- (a) Alphabet Inc. (b) Bundl Technologies
(c) One97 Communications (d) Beats Electronics
(e) Exor

Rank & Reports

1. In May 2022, has become the 100th unicorn to emerge from India, marking a seminal moment for the Indian startup ecosystem.
- (a) Open (b) Cred
(c) Spring Labs (d) Flywire
(e) Digit

National Park

1. In June 2021, which of the following National Parks became Assam's seventh National Park?
- (a) Raimona National Park (b) Dihing Patkai National Park
(c) Orang National Park (d) Manas National Park
(e) Dibru-Saikhowa National Park

Defence

1. In which city, the National Defence University is located, which was dedicated to the nation by PM Narendra Modi on 12 March 2022?
- (a) Gandhinagar (b) Pune
(c) Nagpur (d) Ahmedabad
(e) Mumbai



Answer Keys

Government Scheme

1.	(d)	2.	(e)	3.	(e)	4.	(e)	5.	(b)
6.	(d)	7.	(e)	8.	(e)	9.	(c)	10.	(a)
11.	(a)								

Agreement & Deals-

1.	(a)	2.	(d)	3.	(a)	4.	(a)
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Financial & Economical News- Budget

1.	(d)	2.	(d)	3.	(a)	4.	(d)	5.	(b)
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Economic Survey

1.	(b)
----	-----

Portal

1.	(a)
----	-----

Recent RBI Function

1.	(d)	2.	(c)	3.	(c)
----	-----	----	-----	----	-----

Modern aspects of Banking & Digital Banking

1.	(d)
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National News

1.	(c)	2.	(b)	3.	(c)	4.	(b)	5.	(e)
6.	(c)	7.	(c)						

State News

1.	(b)	2.	(d)	3.	(a)	4.	(c)
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International News

1.	(c)
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Important Days

1.	(b)	2.	(b)
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Cyclone

1. (c)

Appointment

1.	(d)	2.	(c)
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Sport

1.	(b)
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Book & Author

1.	(d)
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Science & Technology-

1.	(d)
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Business News

1.	(d)	2.	(c)
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Rank & Reports

1.	(a)
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National Park

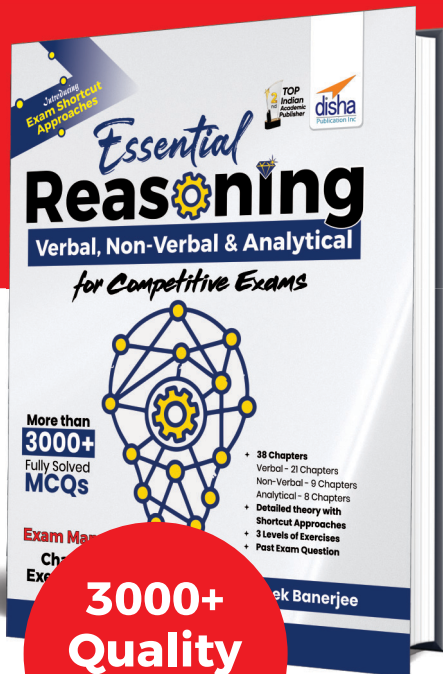
1.	(b)
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Defence

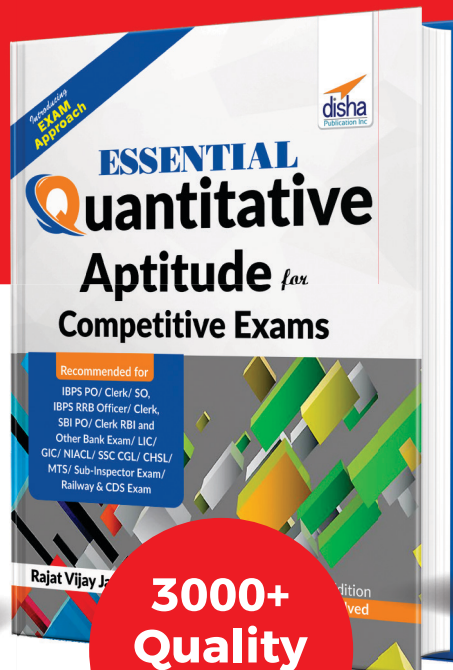
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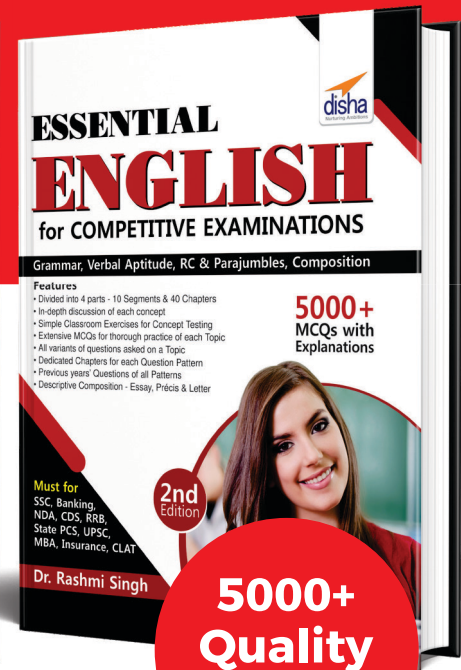
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Useful for Banking, SSC, Defence, Railways etc.

Current Affairs Refresher

Economy & Banking

Union Budget 2023-24

The Finance Minister of India called it the first Budget in Amrit Kaal. The vision for the Amrit Kaal is an empowered and inclusive economy that is technology-driven and knowledge-based with a robust financial sector.

Key Highlights:

- A key theme of Union Budget 2023-24 is the focus on inclusive development - Sabka Sath, Sabka Vikas which specifically covers Farmers, Women, Youth, Scheduled Castes, Scheduled Tribes, Other Backward Classes (OBCs), Divyangjan (PwDs) and Economically Weaker Sections (EWS).
- Key Takeaways of the Budget Changes in the new income tax regime (in rebate limit and in tax slabs).
- A 33% increase in capital investment outlay has been proposed, raising it to Rs 10 lakh crore (the biggest in the past decade).
- Changes in customs duty; reduced on import of certain inputs for mobile phone manufacturing, shrimp feed etc. and increased on cigarettes, gold articles, compounded rubber etc.
- Capital outlay for the railways increased to the highest ever – Rs 2.40 lakh crore.
- 157 new nursing colleges will be established in co-location with the existing 157 medical colleges established since 2014.
- A Mission to eliminate Sickle Cell Anaemia by 2047 will be launched.

Delhi Budget 2023-24

Delhi Budget for the present financial year 2023-24 was presented by the Delhi Finance Minister Shri Kailash Gahlot. This budget session was held in the Delhi Assembly on March 22, 2023

Key Points:

- Out of the total budget of Rs 78,800 crores, 22,000 crores has been selected for expenditure on infrastructure while Rs 550 crores are kept for advertisements.
- The allocation for advertisements remains the same.
- Focus on Clean & Modern Delhi - The government has proposed to instigate infrastructure facilities across the busiest city of Delhi.
- The aim is to enhance the city which will start by cleaning Yamuna and other waste materials will be removed, as per the budgetary allocation.
- It talks about Education, Health, Greener city, Deshbhakti, Zero Tax, and Rozgar Budgets in the session that was held.
- A senior official claimed that the theme of the 2023-24 budget is "Saaf, Sundar aur Adhunik Dilli" (clean, neat and modern Delhi).
- About 84 per cent of Delhi's population benefitted from power subsidies.
- By 2025, a 6,000-megawatt solar infrastructure is intended to be established.

MPC's First Bi-Monthly Monetary Policy of FY2023-24

The Reserve Bank of India's (RBI's) Monetary Policy Committee (MPC) recently announced the first bi-monthly monetary policy of FY2023-24.

Key Points:

- RBI Governor Shaktikanta Das revealed that the MPC has unanimously decided to keep the repo rate unchanged at 6.50%.
- This key lending rate is the rate at which the RBI lends money to commercial banks.
- The decision to pause the repo rate is only for this meeting, but the committee will not hesitate to take further action as may be required in its future meetings.

India and Malaysia Agree to Settle Trade in Indian Rupees

India and Malaysia have agreed to settle trade in Indian rupees. This mechanism is expected to enhance India-Malaysia bilateral trade which touched USD 19.4 billion during 2021-22.

Key Points:

- Malaysia is the third largest trading partner of India in the ASEAN region, after Singapore and Indonesia that account for USD 30.1 billion and USD 26.1 billion bilateral trades with India respectively.
- In July 2022, the Reserve Bank of India (RBI) allowed the settlement of international trade in Indian rupees.
- In March 2023, banks from 18 countries were allowed by the RBI to open Special Rupee Vostro Accounts (SRVAs) to settle payments in Indian rupees.

Core sector growth slows to 5-month low in March

Growth in core infrastructure industries moderated to a five-month low in March at 3.6% year-on-year, partly due to the base effect but also because of unseasonal rains.

Key Points:

- Only two sectors — coal and crude petroleum — registered sequential improvement.
- The data comes at a time when there is expectation of a slowdown in economic activities, but is at odds with other high frequency indicators such as the PMI and revenue from the Goods and Services Tax registering robust expansion in the month.
- This is the slowest growth in core sector industries since October 2022 when it registered a mere 0.7% expansion.
- March's core sector growth was also the second-lowest in FY23.
- The eight core industries grew by 4.8% in March, 2022 and by 7.2% in February, 2023.

Mission Har Payment Digital

The Reserve Bank of India (RBI) has launched a new mission called "Har Payment Digital" as part of its efforts to make every Indian a user of digital payments during "Digital Payments Awareness Week".

Key Points:

- The initiative was launched during Digital Payments Awareness Week between (March 6, 2023, and March 12, 2023) and aims to reinforce the ease and convenience of digital payments, while also onboarding new users.
- The central bank has started an initiative to adopt 75 villages and transform them into digital payment-enabled villages. These villages are to be adopted by payment system operators.
- Banks and payment system operators will promote the Har Payment Digital campaign and highlight the various payment channels available.
- The RBI's Regional Offices will also promote the acceptance and use of digital payments through the Jan Bhagidari activities as part of this initiative.

SBI reintroduces 'Amrit Kalash' scheme

SBI has announced the re-introduction of its retail term deposit scheme, Amrit Kalash.

Key Points:

- The scheme offers a special tenor of 400 days and provides an interest rate of 7.6% for senior citizens and 7.1% for others.
- This deposit scheme had previously been launched by SBI on February 15, 2023, and was valid till March 31, 2023.
- The reintroduction of this scheme provides customers with another opportunity to avail themselves of the attractive interest rates offered by SBI.

First Republic Bank Collapse

The bank's stock has plummeted about 75% in the last week of April, after a disappointing first-quarter earnings report revived Wall Street's fears about a banking crisis and catalyzed an exodus out of First Republic stock.

Key Points:

- Trouble for First Republic started brewing after the company reported that its total deposits fell 41% in the first quarter to \$104.5 billion.
- Analysts had expected deposits of around \$136.7 billion.
- About two-thirds of First Republic's deposits were uninsured with the FDIC when the banking turmoil took hold in March, lower than the 94% at Silicon Valley Bank.

Economic Survey 2023

The Survey laid out the outlook for India's growth, inflation and unemployment in the coming years.

Key Points:

- India is to witness GDP growth of 6.0 per cent to 6.8 per cent in 2023-24, depending on the trajectory of economic and political developments globally.

- Economic survey 2022-23 projects a baseline GDP growth of 6.5 per cent in real terms in the Financial Year 2023-2024.
- Indian Economy is expected to grow at 7 per cent (in real terms) for the year ending march 2023. This follows an 8.7 per cent growth in the previous financial year. So, the Indian growth rate is decreasing. However, a similar or much worse trend is there across the globe.
- Credit growth to the micro, small, and medium enterprises (MSME) sector has been remarkably high, over 30.5 per cent, on average during Jan-Nov 2022.

Areas of concerns:

- Fiscal Deficit: 6.4% of GDP
- CPI Inflation: 6.8%
- WPI Inflation: 11.5%
- Dip in Foreign Exchange Reserves
- Dip in GDP growth rate
- Dip in Industrial growth rate

CU-Chayan Portal

The UGC has introduced a new platform to hire faculty members in central universities.

Key Points:

- The portal, CU-Chayan, will provide a consolidated list of job openings across all 46 central universities under the Union Ministry of Education.
- According to the Union Government's recent submission in the Lok Sabha, nearly 31% of sanctioned positions in central universities are vacant.
- This portal will address this issue by fast tracking the recruitment process.

Government Policies & Schemes, Agreements & Deals

Draft 'Sagarmala Innovation and Start-up Policy'

The Ministry of Ports, Shipping and Waterways has recently issued the Sagarmala Innovation and Start-up Policy to encourage innovation and entrepreneurship in the maritime sector in India.

Key Points:

- The policy aims to create a conducive environment for the growth of start-ups and other entities in the maritime sector, leading to sustainable development and employment opportunities.
- The primary objective of the Sagarmala Innovation and Start-up Policy is to nurture start-ups and other entities to co-create the future of India's growing maritime sector.
- The policy aims to create an innovation ecosystem that promotes entrepreneurship, innovation and technology in the maritime sector.

Support for Poor Prisoners Scheme

The Indian government has recently launched a special scheme called 'Support for Poor Prisoners,' aimed at providing financial assistance to poor prisoners who are unable to pay the penalty or the bail amount.

Key Points:

- The scheme was announced by the Home Ministry on April 7th, 2023, to provide financial support to poor people languishing in jails.
- The primary objective of the scheme is to provide financial support to poor people who are in prisons and are unable to afford the penalty or the bail amount.
- The Centre will provide financial support to states to ensure that benefits reach the poor prisoners.
- Legal Services Authority provides free legal aid to poor prisoners at various levels, ensuring that they are not left alone to face the legal system.

Promotion of Tribal Products from North-Eastern Region (PTP-NER) Scheme

Arjun Munda, the Minister of Tribal Affairs, has recently launched the Marketing and Logistics Development for Promotion of Tribal Products from North-Eastern Region (PTP-NER) scheme in Manipur.

Key Points:

- This ambitious scheme aims to enhance procurement, logistics, and marketing efficiency of tribal products from the North-Eastern Region and strengthen the livelihood opportunities of tribal artisans.

- The PTP-NER scheme will be implemented in 8 states in the North-Eastern Region i.e., Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, and Sikkim.

CBDT Signs 95 Advance Pricing Agreements

The Central Board of Direct Taxes (CBDT) has entered into a record 95 Advance Pricing Agreements (APAs) in FY 2022-23 with Indian taxpayers.

Key Points:

- This includes 63 Unilateral APAs (UAPAs) and 32 Bilateral APAs (BAPAs).
- This is the maximum number of BAPAs that CBDT has signed in any financial year till date.
- Mutual Agreements with India's treaty partners namely Finland, the UK, the US, Denmark, Singapore, and Japan led to the signing of the BAPAs.

Rupee Vostro Account system

The Rupee Vostro Account system is a financial arrangement that enables foreign banks to conduct transactions in Indian rupees with domestic banks.

Key Points:

- The Rupee Vostro Account system is a financial arrangement that enables foreign banks to conduct transactions in Indian rupees with domestic banks.
- RBI regulates the Rupee Vostro Account system, which allows foreign banks to maintain accounts with domestic banks to facilitate trade and investment activities in India.
- The system provides a secure and transparent mechanism for foreign banks to conduct transactions in Indian rupees without having to set up a local branch in India.
- Foreign banks that wish to establish a Rupee Vostro Account must first obtain approval from the RBI. Once approved, the foreign bank can open an account with a domestic bank and deposit funds in Indian rupees.

Science & Technology

ALMA Telescope

ALMA telescope is to get a new brain. The ALMA is set to get a hardware and software upgrade for the collection of more data and produce sharper images.

Key Points:

- The Atacama Large Millimetre/submillimetre Array is a cutting-edge radio telescope featuring 66 high-precision antennas.
- This telescope is situated in the Atacama Desert in northern Chile.
- The telescope provided detailed images of protoplanetary discs around HL Tauri. It is a star in the Taurus constellation.

New security mechanism for Aadhaar-based fingerprint authentication

The Unique Identification Authority of India (UIDAI) has recently launched a new security mechanism for Aadhaar-based fingerprint authentication.

Key Points:

- The UIDAI is a statutory body that was established by the Indian Government in January 2009.
- It comes under the aegis of the Ministry of Electronics and Information Technology.
- It functions based on the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, benefits and services) Act, 2016.

VLT Survey Telescope

The VLT Survey Telescope has recently captured a detailed image of IC 4701, an emission nebula found in the Sagittarius constellation.

Key Points:

- The VLT Survey Telescope (VST) is located at the Paranal Observatory in the Atacama Desert of northern Chile and is adjacent to the four Very Large Telescope (VLT) Unit Telescopes.
- It is located atop the Cerro Paranal mountain.
- The VST is unique as it is the world's largest telescope specifically designed to survey the sky in visible light.
- The program is collaboration between Italy's OAC and the European Southern Observatory (ESO).

‘Sagar Manthan’, the Real-time Performance Monitoring Dashboard

The Ministry of Ports, Shipping and Waterways has demonstrated its commitment to promoting the growth of India’s maritime transport sector by launching the ‘Sagar Manthan’ Dashboard, which represents a step towards digitalization and transparency in the sector.

Key Highlights:

- The newly launched dashboard is expected to enhance the functioning of different departments by providing well-coordinated and up-to-date information in real-time.
- The digital platform is designed to have all integrated data related to the ministry and other subsidiaries.

“Call Before You Dig” App

Prime Minister Modi has recently launched an app called “Call Before You Dig” to prevent uncoordinated digging.

Key Highlights:

- Prime Minister Modi has recently launched an app called “Call Before You Dig” to prevent uncoordinated digging that can cause damage to underground utility assets, such as optical fibre cables.
- The app has been developed jointly by the Department of Telecommunications and the Bhaskaracharya Institute for Space Applications and Geoinformatics, which operates under the Gujarat government. Its primary aim is to protect the country’s underground public infrastructure.

Heat index warning system

The India Meteorological Department (IMD) is planning to introduce a ‘heat index’ warning system in Delhi and other parts of the country.

Key Highlights:

- The IMD has conducted a study on the impact of meteorological factors on heatwaves and the “heat wave hazard zonation” of the country.
- According to “Hot Weather Analysis over India,” IMD revealed that the mechanism by which heat impacts humans is complex, it is a result of the interactions between temperature, radiation, wind, and humidity.
- Heat Index will calculate the temperature along with the humidity levels to provide a more accurate measure of what the temperature actually feels like.
- The IMD is planning to introduce a similar color-coded warning system in India.

Google introduces a new Chatbot named ‘Bard’

Google recently declared a new Chatbot named ‘Bard’ in competition with ChatGPT. In an online blog, the multinational company provided that interested people can join as users on the waiting list to access this newly designed AI system.

Key Points:

- Global Tech Company Google unveils a classy futuristic model that is made using Artificial Technology.
- The firm welcomes ‘Bard’ and calls it an experiment and only some specifically selected users will be able to access ChatGPT’s rival in the market.
- It was informed that on March 22, early access has been initiated which will let the users collaborate with a generative AI system.
- During the announcement of the developed product, it said that it will continue to bring helpful and modern experiences for people, businesses and several communities around the world.

National Quantum Mission

Recently, the union cabinet chaired by the Prime Minister has approved the National Quantum Mission (NQM) to aid scientific and industrial research and development in quantum technology.

Key Points:

- National Quantum Mission will be implemented by the Department of Science & Technology (DST) under the Ministry of Science & Technology.
- The mission planned for 2023-2031 aimed to seed, nurture, and scale up scientific and industrial R&D and create a vibrant & innovative ecosystem in Quantum Technology (QT).
- With the launch of this mission, India will be the seventh country to have a dedicated quantum mission after the US, Austria, Finland, France, Canada and China.

Sports

Karnataka wins Santosh Trophy

Karnataka ended their 54-year wait to win the Santosh Trophy national football championship, beating Meghalaya 3-2 in a pulsating final at the King Fahd International Stadium.

Key Points:

- Karnataka ended their 54-year wait to win the Santosh Trophy national football championship, beating Meghalaya 3-2 in a pulsating final at the King Fahd International Stadium in the Saudi Arabia capital.
- Services beat Punjab 2-0 in the playoff to finish third. PP Shafeel and Christopher Kamei scored in either half.
- Services, winners of five of the last 10 editions, took the lead in the seventh minute through a strike from distance by Shafeel before Kamei converted a left-footed attempt from outside the box.

Pankaj Advani retains Asian Billiards title

Pankaj Advani, the Indian cue sports champion, has retained his Asian Billiards title in the 100-up format.

Key Points:

- Pankaj Advani, the Indian cue sports champion, has retained his Asian Billiards title in the 100-up format after defeating his compatriot Brijesh Damani 5-1 in the final held at Qatar Billiards and Snooker Federation (QBSF) Academy.
- Advani, who has won the International Billiards and Snooker Federation (IBSF) world championship 25 times, won the match with a scoreline of 100(51)-18, 100(88)-9, 86(54)-101(75), 100-26, 100(66)-2, 101(64)-59.

Nikhat Zareen wins gold medal in 2023 World Boxing Championship

Indian female boxers continue to create history in the ongoing 2023 World Boxing Championship as Nikhat Zareen beats two-time Asian champion Nguyen Thi Tam 5-0 in the 50kg category to claim the gold medal.

Key Points:

- With this win, Zareen created history by becoming only the second Indian boxer after veteran MC Mary Kom to win the World Championship title more than once.
- Meanwhile, Nitu Ghanghas (48kg) and Saweety Boora (81kg) won gold medals in respective finals.
- Tipped to be the favourite in this bout, the defending champion didn't let her guard down despite suffering a few blows in the first round.
- She, however, remained ahead with her counter and landed punches, winning crucial moments and the round by a unanimous decision.

Asian Wrestling Championships 2023

Aman Sehrawat, a freestyle wrestler, won India's 1st gold medal, under the men's 57kg freestyle category, at the Asian Wrestling Championships 2023.

Key Highlights:

- 36th edition of Asian Wrestling Championships was held in Astana, Kazakhstan, from 9 April to 14 April 2.
- India has won 14 medals (one gold, three silvers and 10 bronze) and is ranked 7th in overall medal tally.
- Kazakhstan was topped in medal tally followed by Japan and Iran.

Wisden T20I player of 2022

The Indian duo of Suryakumar Yadav and Harmanpreet Kaur has added another feather to their outstanding crown after bagging the Wisden Almanack's leading cricketer in the World awards.

Key Highlights:

- Suryakumar won the honour of Wisden Almanack's leading T20I cricketer while Harmanpreet Kaur became the first Indian woman to win the Cricketer of the Year award.
- . Suryakumar's two centuries and nine half-centuries, three of which came in the 2022 T20 World Cup, helped India win 28 of their 40 games last year.
- Suryakumar's maiden T20 hundred came in 2022 with a 55-ball 117 at Nottingham.

Under-20 World Cup

FIFA has selected Argentina to host the under-20 soccer World Cup after revoking the hosting rights from Indonesia.

Key Highlights:

- The South American Football Confederation Congress received the official bid from the Argentine Football Association to host the under-20 soccer World Cup from May 20 to June 11.
- This decision was made after Indonesia's football association cancelled the draw scheduled to take place in Bali due to the governor's refusal to host Israel's team.
- Argentina, which has won a record six titles, last hosted the under-20 World Cup in 2001.

Sharjah stadium stand named after Sachin Tendulkar

In honor of Sachin Tendulkar's 50th birthday, the West Stand at the renowned Sharjah cricket stadium has been renamed as the 'Sachin Tendulkar Stand.'

Key Highlights:

- The Sharjah Cricket Stadium is a popular cricket stadium located in the emirate of Sharjah in the United Arab Emirates (UAE).
- It is one of the oldest cricket stadiums in the region, having been built in 1982.
- Over the years, the Sharjah Cricket Stadium has witnessed many historic moments in cricketing history, with some of the most notable ones being Sachin Tendulkar's "Desert Storm" innings of back-to-back centuries against Australia in 1998 and Javed Miandad's last-ball six off Chetan Sharma to secure a win for Pakistan against India in 1986.

Appointments

Salima Tete

National women's hockey team midfielder Salima Tete has appointed the AHF Athletes Ambassador from India for a term of two years.

Key Highlights:

- Salima Tete accepted the certificate and the position during the Asian Hockey Federation (AHF) Congress in Mungyeong, Korea.
- Salima Tete, who led the Indian women's junior hockey team to a fourth-place finish at the 2021 FIH Women's Junior World Cup in Potchefstroom, South Africa, is among four players from Asia to be appointed for the position.

Ajay Singh

Ajay Singh, the chief of SpiceJet, has become the new President of the Associated Chambers of Commerce and Industry of India (ASSOCHAM).

Key Highlights:

- Ajay Singh has replaced Sumant Sinha, who completed his tenure as Managing Director of Renew Power.
- Apart from being the Chief of SpiceJet, Ajay Singh is also the President of the Boxing Federation of India and the Vice President of the International Boxing Association.

Aparesh Kumar Singh

Justice Aparesh Kumar Singh has been appointed as the new chief justice of the Tripura High Court, replacing Justice Jaswant Singh who recently retired.

Key Highlights:

- The Department of Justice in the Law Ministry issued a notification stating that President, under the powers conferred by Article 217 of the Constitution of India, has appointed Justice Aparesh Kumar Singh, who is a judge at the Jharkhand High Court, to assume the position of the Chief Justice of the Tripura High Court.

Ratnakar Patnaik

Life Insurance Corporation (LIC) has announced the appointment of Ratnakar Patnaik as the new Chief Investment Officer, replacing PR Mishra, who stepped down from the role on April 10.

Key Highlights:

- Ratnakar Patnaik had joined LIC as a Direct Recruit Officer in September 1990.
- During the last thirty two years, he has worked across four Zones, mostly in marketing assignments.

Important Days

Zero Discrimination Day

Date: 1st March, 2023: Zero Discrimination Day is celebrated on March 1. The day is mainly celebrated by organizations like UNAIDS.

World Seagrass Day 2023

Date: 1st March, 2023: The United Nations celebrates World Seagrass Day on March 1. The resolution to celebrate the day was passed in 2022.

World Wildlife Day 2023

Date: 3rd March, 2023: World Wildlife Day is celebrated on March 3 by the United Nations. The main objective of the celebrations is to increase awareness of wild flora and fauna.

International Women's Day 2023

Date: 11th March 2023: International Women's Day is celebrated annually on March 8th.

International Day of Forests

Date: 21st March 2023: The International Day of Forests, also known as World Forests Day, is celebrated each year on March 21 to raise awareness about the importance of forests and trees for the survival of humanity and the planet.

World Health Day 2023

Date: 8th April, 2023: Every Year on 7th April World Health Day is celebrated. The date of 7 April marks the anniversary of the founding of World Health Organisation in 1948.

World Heritage Day

Date: 19th April, 2023: The International Council on Monuments and Sites (ICOMOS) declared April 18th as the International Day for Monuments and Sites, also known as World Heritage Day, in 1982.

National Civil Services Day

Date: 21st April, 2023: April 21 was chosen as the date for National Civil Services Day to commemorate the birth anniversary of Sardar Vallabhbhai Patel, the first Home Minister of India.

World Earth Day

Date: 22nd April, 2023: Earth Day is an annual event celebrated on April 22nd, observed across 193 countries worldwide. It aims to encourage people to come together for environmental protection and raise awareness about the urgent need to address climate change.

World Malaria Day

Date: 25th April 2023: World Malaria Day is observed every year on 25th April.

Reports & Rankings

State of India's Environment Report 2023

State of India's Environment report 2023 was launched by Centre for Science and Environment (CSE) and DTE (Down to Earth) magazine, covering an extensive gamut of subject assessments, ranging from climate change, agriculture and industry to water, plastics, forests and biodiversity.

Key Highlights:

The report is the annual publication, focusing on climate change, migration, health and food systems. It also covers biodiversity, forest and wildlife, energy, industry, habitat, pollution, waste, agriculture and rural development.

According to the report, Over 30,000 water bodies have been encroached on in the country and India is generating 150,000 tonnes of Municipal Solid Waste (MSW) every day — more than half of which is either dumped in landfills or remains unattended.

QS Rankings 2023

The Indian Institute of Technology-Delhi has been ranked among the top 50 engineering institutions in the QS World University Rankings by Subject 2023.

Key Highlights:

- Quacquarelli Symonds (QS) has released a statement indicating that Delhi University has the highest number of entries (27) among Indian universities, followed by the Indian Institute of Technology (IIT), Bombay (25), and IIT Kharagpur (23).

India's Tiger Census - 2022

The country conducts a scientific estimation of its tiger population once every four years, and the latest report was released by Prime Minister Narendra Modi recently.

Key Points:

- The report revealed that as of 2022, India's tiger population stands at 3,167, which is a significant increase from the 2006 figure of 1,411.
- The report also shows a decrease in tiger population in the Western Ghats landscape due to the overlap between "wildlife and humans" caused by developmental activities.

Global Terrorism Index 2023

India ranks 13th on The Global Terrorism Index (GTI). The report shows that Afghanistan continues to be the country most affected by terrorism for the 4th year in a row, even though attacks and deaths decreased.

Key Points:

- The GTI report is produced by the Institute for Economics & Peace (IEP), a think tank, using data from TerrorismTracker and other sources.
- The dataset contains almost 66,000 terrorist incidents for the period 2007 to 2022.
- Globally, deaths from terrorism fell by 9% to 6,701 deaths, marking a 38% decrease from its peak in 2015.

Passport Index 2023

According to the latest update from the Passport Index, India's Mobility Scores have decreased, resulting in the country experiencing the largest global drop on the Index this year.

Key Highlights:

- The Passport Index has released its latest update, which reveals that India's Mobility Score has dropped.
- Other large Asian economies such as Vietnam, Indonesia, China, and Thailand have also experienced declines in their mobility scores, indicating a missed opportunity to capitalize on the global uptick in mobility recorded last year.

UN Population Report 2022

Recently, the United Nations Population Fund (UNFPA) has released the State of World Population report 2023, which states that India will overtake China to become the world's most populous country by the middle of 2023.

Key Points:

- The State of World Population is published annually which covers and analyses developments and trends in world population and demographics, as well as shedding a light on specific regions, countries and population groups and the unique challenges they face.
- India's population is pegged to reach 142.86 crore against China's 142.57 crore by July 2023
- The United States is a third populated country, with a population of 340 million.

World Development Report 2023: Migrants, Refugees, and Societies

A Report from the World Bank, titled "World Development Report 2023: Migrants, Refugees, and Societies", proposes policies for better migration management in destination, transit and origin countries, underscoring its urgency.

Key Points:

- The world population has reached eight billion and is expected to grow for decades, but many countries are facing a sharp drop in working-age adults.
- The competition for workers and talent will intensify globally, and many countries will be reliant on migration to realise their long-term growth potential.

World Development Report 2023

The World Bank published the World Development Report 2023: Migrants, Refugees & Societies.

Key Points:

- The report estimated a 120% income gain for Indians who migrate to another country for work, compared to a 40% rise in the case of internal migration.
- An Increase in Income: Under-skilled Indian citizens migrating to the US noticed a hike in their income of nearly 500%, followed by the UAE by almost 300%.

Books & Authors

BOOKS	AUTHORS
A Matter of the Heart: Education in India	Anurag Behar
Chhatrapati Shivaji Maharaj	Shrimant Kokate
Azaad	Ghulam Nabi Azad
Pyre	Perumal Murugan
Basu Chatterji: And Middle-of-the-Road Cinema	Basu Chatterji
Why can't Elephants be Red?	Vani Tripathi
War & Women	Dr M A Hasan
Courting India: England, Mughal India and the Origins of Empire	Nandini Das
Gandhi: Siyasat aur Sampradaiykta	Piyush Babele
The Great Bank Robbery	Pattabhi Ram & Sabyasachee Dash
Sachin@50' - Celebrating A Maestro by Boria Majumdar	Boria Majumdar
Crosscourt	Jaidip Mukerjea
Smoke and Ashes	Amitav Ghosh

Defence

Combined Commanders Conference

Combined Commanders Conference (CCC) is an annual event where India's top military commanders come together to discuss and brainstorm on military matters and national security and serves as a platform for the country's military leaders to exchange ideas, review the preparedness of the Armed Forces.

Key Points:

- Theme of the CCC was 'Ready, Resurgent, Relevant.'
- Theaterisation in the Armed Forces is one of the topics that was discussed during the CCC.
- The CCC 2023 reviewed the progress made towards attaining 'Aatmanirbharta' or self-reliance in defence.
- Prime Minister complimented the Armed Forces for their role in nation-building and providing Humanitarian Assistance and Disaster Relief (HADR) assistance to friendly countries.

India-Japan Defence Policy Dialogue

Recently, the 7th India-Japan Defence Policy Dialogue was co-chaired by Defence Secretary of India and the Vice Minister of Defense for International Affairs of Japan in New Delhi.

Key Points:

- The Defence Policy Dialogue is an institutionalized mechanism between India and Japan to discuss bilateral defence cooperation.
- The purpose of the meeting is to discuss a wide range of issues related to defence cooperation between the two countries.
- Both sides agreed to diversify cooperation in new and emerging domains like defence space and cyber.

Weapon Locating Radars Swathi (Plains)

India developed the Weapon Locating Radar (WLR) Swathi, a mobile artillery-locating, phased array radar system.

Key Points:

- The Ministry of Defence signed a contract with BEL to procure the WLR Swathi, with a cost of over Rs 990 crore.
- WLR Swathi has been jointly developed by the Electronics and Radar Development Establishment (LRDE) and Bharat Electronics Limited (BEL) with the purpose is to detect and track incoming artillery rounds, mortar, and rockets, and locate their launchers.

Environment

State of India's Environment Report 2023

State of India's Environment report 2023 was launched by Centre for Science and Environment (CSE) and DTE (Down to Earth) magazine, covering an extensive gamut of subject assessments, ranging from climate change, agriculture and industry to water, plastics, forests and biodiversity.

Key Highlights:

The report is the annual publication, focusing on climate change, migration, health and food systems. It also covers biodiversity, forest and wildlife, energy, industry, habitat, pollution, waste, agriculture and rural development.

According to the report, Over 30,000 water bodies have been encroached on in the country and India is generating 150,000 tonnes of Municipal Solid Waste (MSW) every day — more than half of which is either dumped in landfills or remains unattended.

Bandipur Tiger Reserve

Bandipur Tiger Reserve, located in Karnataka, completed 50 years as a Project Tiger Reserve on April 1, 2023. The reserve was launched in 1973 by the then Prime Minister, Indira Gandhi, with the aim to stop the decline in population of tigers.

Key Points:

- Bandipur Tiger Reserve lies in one of the richest biodiversity areas of our country representing “Western Ghats Mountains Biogeography Zone”, surrounded by Mudumalai Tiger Reserve (Tamil Nadu) in the South, Wayanad Wildlife Sanctuary (Kerala) in the Southwest & on the North West Side the Kabini Reservoir separates the Bandipur and Nagarhole Tiger Reserve.

Heat index warning system

The India Meteorological Department (IMD) is planning to introduce a ‘heat index’ warning system in Delhi and other parts of the country.

Key Highlights:

The IMD has conducted a study on the impact of meteorological factors on heatwaves and the “heat wave hazard zonation” of the country.

According to “Hot Weather Analysis over India,” IMD revealed that the mechanism by which heat impacts humans is complex, it is a result of the interactions between temperature, radiation, wind, and humidity.



B-31

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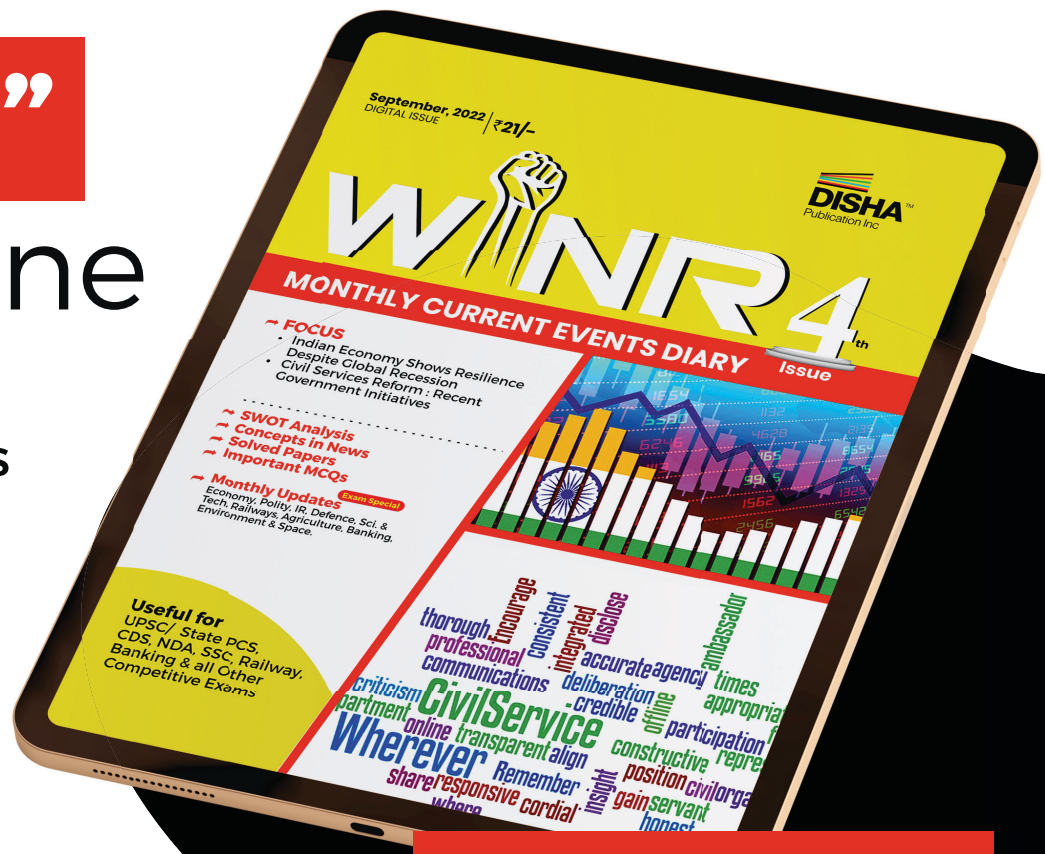
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Current Affairs Practice Questions

- Which institution introduced a blocking of funds facility for trading in secondary markets?**
(a) RBI (b) SEBI (c) IRDAI (d) PFRDA (e) PERDA
- Which institution manages the National Pension System (NPS) in India?**
(a) RBI (b) PFRDA (c) IRDAI (d) SEBI (e) PERDA
- What is the GST collection in India in January 2023?**
(a) Rs 0.97 Lakh crore (b) Rs 1.21 Lakh crore
(c) Rs 1.55 Lakh crore (d) Rs 2.01 Lakh crore
(e) Rs 2.03 Lakh crore
- Which is the first Fintech company to launch cross-border transaction facility through UPI?**
(a) BharatPe (b) Razorpay
(c) PhonePe (d) PayTm
(e) BharatATM
- David Malpass is the head of which international organisation?**
(a) World Bank (b) International Monetary Fund™
(c) World Economic Forum (d) Asian Development Bank
(e) New Development Bank
- Which institution launched the “Har Payment Digital” Mission?**
(a) NITI Aayog (b) NPCI
(c) RBI (d) Finance Ministry
(e) Rural Ministry
- As of 2023, banks from how many countries were permitted by the Reserve Bank of India to trade in rupees?**
(a) 12 (b) 15 (c) 18 (d) 21 (e) 22
- As per the Central Board of Trustees of EPFO, what is the interest rate on the provident fund deposits for 2023-24?**
(a) 8.05 % (b) 8.10 % (c) 8.15 % (d) 8.20 % (e) 8.23 %
- What is India’s growth forecast for this fiscal year, as per the World B**
(a) 6.1% (b) 6.3 % (c) 6.5 % (d) 6.8 % (e) 6.9 %
- What is the rate of interest payable in General Provident Fund (GPF) for the April to June 2023 quarter?**
(a) 7.1% (b) 7.3 % (c) 7.5 % (d) 8.1 % (e) 8.2 %
- Which institution introduced a blocking of funds facility for trading in secondary markets?**
(a) RBI (b) SEBI (c) IRDAI (d) PFRDA (e) PERDA
- Which institution launched an information database including a repository of information pertaining to municipal bonds?**
(a) RBI (b) SEBI (c) IRDAI (d) NSE (e) PFRDA
- Which institution releases the ‘Digital Payments Index’?**
(a) NITI Aayog (b) Ministry of Finance
(c) RBI (d) NPCI
(e) Ministry of Information Technology
- QR Code-based Coin Vending Machine, which was announced recently, dispenses coins using which technology?**
(a) Aadhar enabled payment system (b) Unified Payment Interface
(c) Central Bank Digital Currency (d) Bharat Bill Payment System
(e) Airtel Payment System

- 15. What is the theme of the 'Financial Literacy Week 2023'?**
- (a) Credit Discipline (b) Digital Financial Literacy
(c) Good Financial Behaviour, Your Saviour (d) MSMEs, the backbones
(e) Rural India growth History
- 16. Which Indian has been selected as External Auditor of International Labour Organization (ILO)?**
- (a) Girish Chandra Murmu (b) A Venugopal
(c) Ajay K. Choudhary (d) T Rabi Sankar
(e) T Raghuveer
- 17. Emaar, the first overseas company to invest in Kashmir, is based in which country?**
- (a) UAE (b) Saudi Arabia (c) Russia (d) USA (e) UK
- 18. Which institution regulates the 'Core Investment Companies'?**
- (a) SEBI (b) RBI (c) NSE (d) PFRDA (e) PERDA
- 19. Which is the first bank in India to launch a policy to fund industry of lab-grown diamonds?**
- (a) HDFC Bank (b) State Bank of India
(c) ICICI Bank (d) Yes Bank
(e) IDBI Bank
- 20. After the recent Monetary Policy Committee Meeting of RBI (October 2022), what is the 2022-23 growth projection for India?**
- (a) 6.5 % (b) 7.0 % (c) 7.5 % (d) 8.2 % (e) 8.5 %
- 21. RBI's scale-based NBFC regulation classifies NBFCs into how many layers?**
- (a) Three (b) Four (c) Five (d) Six (e) Eight
- 22. After the proposed sale of stake in IDBI Bank, what would be the combined shareholding of LIC and the Government?**
- (a) 51 % (b) 49 % (c) 34 % (d) 25 % (e) 49 %
- 23. Which Indian bank launched a 'Rainbow Savings Account' exclusively for the transgender community?**
- (a) ESAF Small Finance Bank (b) AU Small Finance Bank
(c) Yes Bank (d) Kotak Mahindra Bank
(e) IDBI Bank
- 24. Which private sector bank launched the 'SmartHub Vyapar Merchant app' for SMEs?**
- (a) Axis Bank (b) ICICI Bank
(c) HDFC Bank (d) Yes Bank
(e) IDFC First
- 25. Which company is the investment manager of the 'Self Reliant India (SRI) fund'?**
- (a) LIC (b) SBICAP Ventures
(c) Aditya Birla Sun Life Fund (d) Edelweiss Fund
(e) Rural Infrastructure n Fund
- 26. Which institution released the regulatory framework for online bond platform providers?**
- (a) RBI (b) SEBI
(c) Ministry of Finance (d) NITI Aayog
(e) Ministry of Rural Developemnt
- 27. Which institution launched its Medium-term Strategy Framework named 'Utkarsh 2.0'?**
- (a) ISRO (b) RBI
(c) DRDO (d) NITI Aayog
(e) MSME
- 28. Ajay Kumar Srivastava has been appointed as the Managing Director (MD) and chief executive officer (CEO) of which bank?**
- (a) Punjab National Bank (b) State Bank of India
(c) Indian Overseas Bank (d) Indian Bank
(e) Indian Overseas Bank
- 29. 'Agreement on Technical Barriers to Trade (TBT)' is related with which institution?**
- (a) World Bank (b) World Trade Organisation
(c) NITI Aayog (d) World Economic Forum
(e) World Economic Forum
- 30. Which institution releases the 'Business Confidence Index'?**
- (a) RBI (b) CII (c) FICCI (d) BSE (e) NSE



Answer Keys

1.	(b)	2.	(b)	3.	(c)	4.	(c)	5.	(a)
6.	(c)	7.	(c)	8.	(c)	9.	(b)	10.	(b)
11.	(b)	12.	(b)	13.	(c)	14.	(b)	15.	(c)
16.	(a)	17.	(a)	18.	(b)	19.	(b)	20.	(b)
21.	(b)	22.	(c)	23.	(a)	24.	(c)	25.	(b)
26.	(b)	27.	(b)	28.	(c)	29.	(b)	30.	(b)



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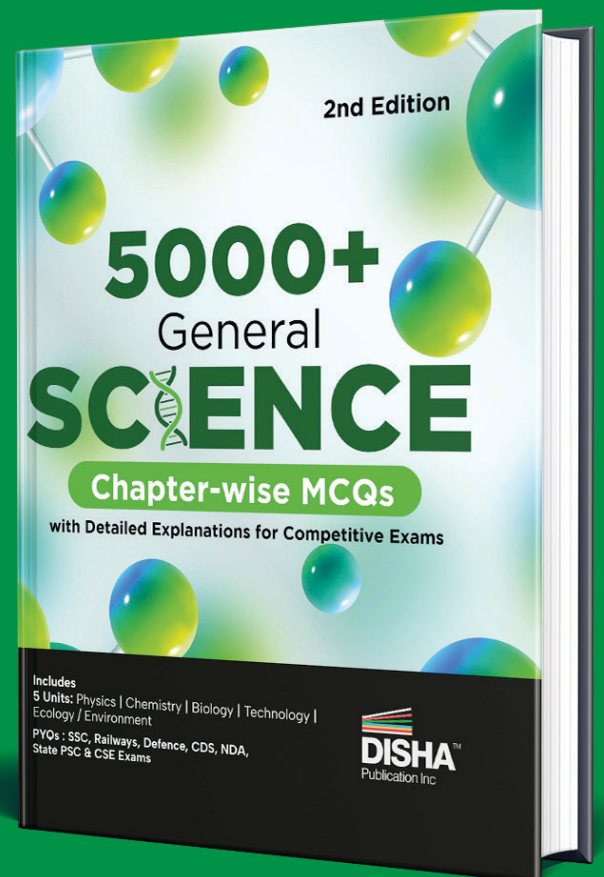
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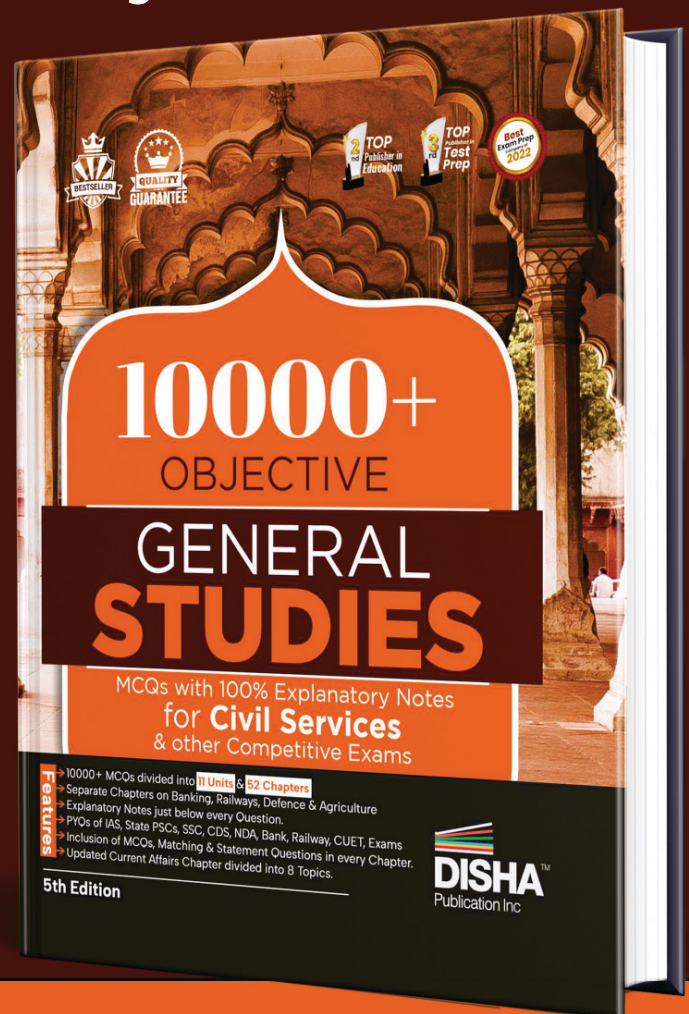
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Ecology, Environment & Biodiversity	3	5	400
General Science	6	28	1800
Government Key Initiatives	4	4	237
Major Events (India & World)	8	9	263
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