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# Friends!

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# A Crucial Piece of Advice!

We find several students discussing the issue of lack of time and digging out content regarding how to use every second of your time efficiently. Some of you must be thinking, we have 86400 seconds each day, so why should we worry about just a single one? **Does a single second hold that much importance? YES!** When it comes to competition, each & every second is very crucial.

The first question that might come to your mind is “Is that even possible to use each second of your time effectively?” or “Do I even have that much spare time?” Let's help you by looking over the top time drainers of your daily routine:

- On an average, a person spends 67 minutes per day eating and drinking beverages while watching their favorite TV series.
- Travelling is one of the most overlooked time drainers. CNBC claims that the average commute is a little over 50 minutes per day.
- 44% of people waste tons of time just sitting in the traffic, while others keep scrolling through their feeds.
- Digital Information World suggests that people spend 2 hours and 22 minutes on social media.
- More often unproductive chats on WhatsApp are the major time drainers where you waste your time on without even knowing how much time is spent.

Adding up all these, you spend nearly **4 hours** daily or 1/6th of your day doing a whole lot of **NOTHING!** Over the course of a week that amounts to over **28 hours** of wasted time, and more than **1460 hours** or **52,560,000 seconds** annually!! Scary! Isn't it?

But what if you could effectively utilize this time to validate the knowledge you just gained during your study sessions? How about competing with your friend in a live Current Affairs battle instead of just sitting and listening to the traffic horns? How about dominating the English language leaderboard instead of searching for a filter on Snapchat?

Time and tide wait for none! Team Smartkeeda perceived the importance of time and practice in your test preparation journey. We understood how each second can make a huge difference to your career. Therefore, we were determined to build an application that has the competence to save each second of your preparation time making you 100% productive. We worked diligently for 3-4 years to build an application with the single aim of making each second of your test preparation time, efficient.

Folks! We feel thrilled to present you the **Qudoo App**, India's first Education-Gaming-Social platform (EGS) for all major competitive Exams, which has the unique capability of making your breaks extremely productive and refilling.

If you use the **Qudoo App** for 11-21 days during your preparation, in between your breaks, like while travelling, having meals, or instead of using any other social media app, within a few days, you'll feel like you've developed a mechanism inside your head that has the capability to answer the questions within a fraction of seconds. Timer-based points in Qudoo quizzes will create a cognitive reserve inside your brain that will automatically let you develop strategies to solve the questions within seconds to beat the opponent.

We, team **Smartkeeda**, promise that with the effective use of the Qudoo app, you will be able to see a drastic change in your performance at exams including your **speed, accuracy, and percentile** within a couple of weeks with minimum effort. “KYUKI MAA-BAAP KI FIKRA KO FAKRA ME BADALNA HAI”, so every second counts!!

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(PDF in English)



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**Test Launch Date: 30<sup>th</sup> January, 2023**

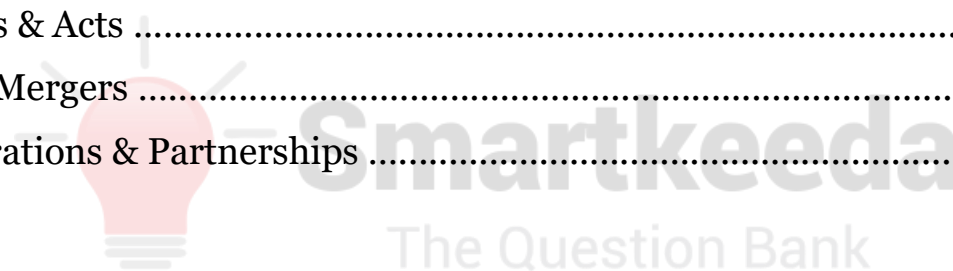
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# National & States Affairs

**201.** On January 11, Union Cabinet, chaired by PM Narendra Modi, has approved a historic decision of setting up and promoting a National Level Cooperative Society for organic products under the “Multi State Cooperative Societies (MSCS) Act, 2002” with support from relevant Ministries through their policies, schemes & agencies following the ‘Whole of the Government Approach’. The cooperative society will manage various activities related to organic sector by providing certified and authentic organic products. The Prime Minister has observed that all efforts should be made to leverage the strengths of cooperatives and transform them into successful and vibrant business enterprises to realize the vision of “Sahakar-se-Samridhi”. [{Read more}](#)

## Smart Points:

- Cabinet approved setting up & promoting a ‘National Level Cooperative Society’ for Organic products
- It is approved under the “Multi State Cooperative Societies (MSCS) Act, 2002”

**202.** On January 15, Prime Minister Narendra Modi flagged off Vande Bharat Express train connecting Secunderabad, Telangana with Visakhapatnam, Andhra Pradesh. The train will be the 8<sup>th</sup> Vande Bharat Express to be introduced by Indian Railways and will be the first one connecting the two Telugu-speaking states of Telangana and Andhra Pradesh, covering a distance of around 700 km. Duranto Express is the fastest train which is currently running between Secunderabad and Visakhapatnam reaches the destination in maximum 10 hours. Railway officials say that the Vande Bharat train will reach its destination within 8 hours and 30 minutes. [{Read more}](#)



## Smart Points:

- PM Narendra Modi – flagged off 8<sup>th</sup> Vande Bharat Express train connecting Secunderabad with Visakhapatnam
- ‘Duranto Express’ is the fastest train running between Secunderabad & Visakhapatnam covering the distance in 10 hrs
- This new Vande Bharat Express will cover the distance in 8.5 hrs
- **Telangana:** Capital – Hyderabad | CM – K. Chandrashekar Rao | Governor – Tamilisai Soundararajan
- **Andhra Pradesh:** Capital – Amravati | CM – YS Jaganmohan Reddy | Governor – Biswabhusan Harichandan

**203.** On January 8, three new species of migratory birds from Siberia and Europe were sighted at Sukhsagar lake in Tripura’s Gomati district. The birds which were sighted for the first time this year are Ruff, found in Europe, Oriental pratincole, and Common crane from Siberia in Russia. Every year more than 100 species of migratory birds visit Tripura from European, African and North American countries. The migratory birds which visit Tripura are - Large Wader, Northern Shoveler, Greater Flamingo, Black Tail Godwit, Little Cormorant, Pheasant-tailed jacana, etc. [{Read more}](#)



## Smart Points:

- Three new species of migratory birds from Siberia & Europe – sighted at Sukhsagar lake in Tripura’s Gomati district
- The birds’ species are – Ruff (found in Europe), Oriental pratincole & Common crane (from Siberia in Russia)
- **Tripura:** Capital – Agartala | CM – Manik Saha | Governor – Satyadev Narayan Arya

**204.** On January 4, Deepor Beel wetland, Assam's only Ramsar site recorded 30 more waterfowl species than the total counted in 2022. Altogether 26,747 birds belonging to 96 species were recorded during 2nd Bird Species Count Exercise conducted in Deepor Beel Wetland. The exercise was conducted by the Guwahati Wildlife Division of the Assam Forest Department. The Forest Department manages the 4.1 sq. km Deepor Beel Wildlife Sanctuary in the central part of the greater wetland named Deepor Beel. [{Read more}](#)

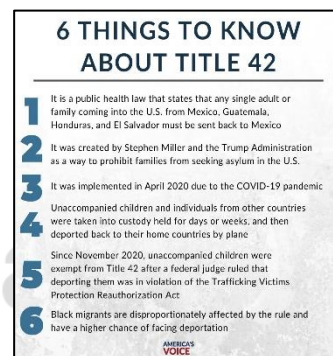


**Smart Points:**

- Deepor Beel wetland – recorded 30 more waterfowl species than the total counted in 2022
- 26,747 birds belonging to 96 species were recorded during 2<sup>nd</sup> Bird Species Count Exercise
- The exercise was conducted by – Guwahati Wildlife Division of the Assam Forest Department
- [Assam: Capital – Dispur | CM – Himanta Biswa Sarma | Governor – Jagdish Mukhi](#)

## International Affairs

**205.** On January 5, the United States announced to extend COVID-19 pandemic-era restrictions, known as Title 42, to expel migrants from Nicaragua, Cuba and Haiti caught crossing the U.S.-Mexico border back to Mexico. This move would block more nationalities from seeking asylum in the United States. At the start of the COVID-19 pandemic in March 2020, U.S. health authorities issued Title 42 to allow border agents to rapidly send migrants crossing the U.S.-Mexico border back to Mexico or other countries. The order was implemented under Republican former President Donald Trump. U.S. President Joe Biden, a Democrat who took office in January 2021, when he moved to end some Trump restrictions, he also left Title 42 in place. [{Read more}](#)



**Smart Points:**

- United States – announced to extend 'Title 42' which are COVID-19 pandemic-era restrictions
- It is extended to expel migrants from Nicaragua, Cuba & Haiti caught crossing the U.S. Mexico border back to Mexico
- [US – Washington, D.C. – US Dollar | 46<sup>th</sup> President – Joe Biden | 49<sup>th</sup> VP – Kamala Harris](#)

**206.** On January 12, Indian High Commission signed an MoU to establish a Hindi Chair at the Sabaragamuwa University of Sri Lanka to establish the Hindi Chair as part of India's cultural connect through the Indian Council for Cultural Relations. High Commissioner Gopal Baglay and Vice Chancellor of Sabaragamuwa University Prof. Udaya Rathnayake signed the MoU. The Hindi chair will help in familiarizing students with India, its history, and culture as well as pave way for popularising Hindi by deputing Indian faculties. [{Read more}](#)



**Smart Points:**

- Indian High Commission – signed an MoU to establish a Hindi Chair at Sabaragamuwa University of Sri Lanka
- [Sri Lanka – Colombo/Sri Jayawardenepura Kotte – Sri Lankan Rupee](#)
- [PM – Dinesh Gunawardena | President – Ranil Wickremesinghe](#)



# Banking, Finance, Insurance & Economic Affairs

**207.** On January 8, India's GDP (gross domestic product) may grow 7% in financial year 2022-23, according to the First Advance Estimates released by the National Statistical Office (NSO), Ministry of Statistics & Programme Implementation (MoSPI). India's nominal GDP growth for FY23 is estimated at 15.4%. Meanwhile, the growth in gross value added (GVA) at basic prices is estimated at 6.7% this fiscal. Real GDP or GDP at Constant (2011-12) Prices in the year 2022-23 is estimated at ₹157.60 lakh crore. The growth in real GDP during 2022-23 is estimated at 7.0%. The RBI had projected the real GDP growth for 2022-23 at 6.8%, with the third quarter at 4.4% and the fourth at 4.2%. [{Read more}](#)

## Smart Points:

- According to the 'First Advance Estimates' released by NSO, MoSPI: India's GDP may grow 7% in FY23
- India's nominal GDP growth for FY23 is estimated at 15.4%
- GVA at Basic Price during FY23 is estimated at 6.7%
- Growth in real GDP or GDP at Constant Prices during FY23 is estimated at 7.0%

**208.** On January 17, Export-Import Bank of India (India Exim Bank) raised \$1 billion via a 10-year Sustainability Bond issue in the 144A/Reg-S format under its Environmental Social Governance (ESG) Framework. This issuance at a coupon rate of CT10 (US 10-year Treasury Bond) +190 basis points makes India Exim Bank the first Indian issuer to open the markets for dollar and sustainability bond issuances in 2023. This issuance makes India Exim Bank the largest ever single tranche IG ESG issuer out of India. [{Read more}](#)



## Smart Points:

- Exim Bank – raised \$1 billion via a 10-year Sustainability Bond issue in the 144A/Reg-S format under its ESG Framework
- This issuance makes India Exim Bank the largest ever single tranche IG ESG issuer in India
- HQs of EXIM Bank – Mumbai, Maharashtra | MD – Harsha Bangari | Founded in – 1982

**209.** On January 11, Fintech startup EnKash has got in-principle approval from RBI for Payment Aggregator's licence. The licence will enable EnKash to broaden its product offerings to millions of businesses for digital transactions. Founded in 2018, EnKash claims to have assisted 1 lakh businesses to digitise and decentralise their corporate payments. [{Read more}](#)

## Smart Points:

- EnKash – received in-principle approval from RBI for Payment Aggregator's licence
- HQs of EnKash – Mumbai, Maharashtra | Founder – Naveen Bindal

**210.** On January 11, Hitachi Payment Services received the in-principle authorization from Reserve Bank of India to act as a payment aggregator. Payment Aggregators (PAs) are entities that facilitate e-commerce sites and merchants to accept various payment instruments from customer for completion of their payment obligations. Hitachi Payments is a digital payment solutions provider and the payment aggregator licence will further augment its digital solutions stack with various online payment solutions such as UPI, netbanking, cards and wallets. RBI also awarded its in-principle approval to Resilient Payments Private Ltd to operate as a payment aggregator. Payment Aggregators were incorporated in India in the year 2013 under the Companies Act, 1956. Payment Aggregators can be a bank or Non Banking Entity and it requires license from the RBI. [{Read more}](#)





### Smart Points:

- Hitachi Payment Services – received in-principle authorization from RBI to act as a Payment Aggregator
- Resilient Payments Private Ltd – also received in-principle authorization from RBI to act as a Payment Aggregator
- HQs of Hitachi Payment Services – Mumbai, Maharashtra | MD & CEO – Rustom Irani

**211.** On January 12, Public sector lender Punjab & Sind Bank and Bajaj Allianz Life Insurance entered into corporate agency partnership, under which bank customers can avail insurance products of the life insurer. Punjab & Sind Bank is the 25<sup>th</sup> scheduled commercial bank that partnered with Bajaj Allianz Life Insurance for distributing its life goals-based product suite. [{Read more}](#)



### Smart Points:

- Punjab & Sind Bank + Bajaj Allianz Life Ins. = entered into corporate agency partnership
- HQs of Punjab & Sind Bank – New Delhi | MD & CEO – Swarup Kumar Saha
- HQs of Bajaj Allianz Gen Ins – Pune, Maharashtra | MD & CEO – Tapan Singhel

**212.** On January 11, Clayfin Technologies and Bandhan Bank have been awarded ‘Best Digital Channel/Platform Implementation: Best Project Implementation’ at IBSi Global FinTech Innovation Awards 2022. Clayfin Technologies is a leading provider of Digital Customer Experience solutions for Banks and Financial institutions. The recognition was basis the implementation of Corporate Internet Banking (version 5.x) by Clayfin as part of Bandhan Bank’s vision to enhance their digital services to the SME sector. IBS Intelligence (IBSi) is the world’s only pure-play Financial Technology focused research, advisory, and news analysis firm, with a 30-year track record and clients globally. The 4<sup>th</sup> edition IBSi Global FinTech Innovation Awards received over 151 nominations across 94 banks from 47 countries across the globe. [{Read more}](#)



### Smart Points:

- Clayfin Tech. + Bandhan Bank = awarded ‘Best Digital Channel/Platform Implementation: Best Project Implementation’
- The award was given at – 4<sup>th</sup> edition of “IBSi Global FinTech Innovation Awards 2022”
- HQs of Bandhan Bank – Kolkata, WB | MD & CEO – Chandra Shekhar Ghosh | Tagline – “Aapka Bhala, Sabki Bhalai”

**213.** Non-banking financial companies (NBFCs) working as Micro Finance Institutions (NBFC-MFIs) overtook Commercial Banks in terms of market share in micro loans in the second quarter of financial year 2022-23 (Q2FY23). According to Sa-Dhan, an association of MFIs, the NBFC-MFI market share has dominated the sector for the first time in years with a share of 37.53%, while banks have slipped to second position with a share of 36.18%.

### Smart Points:

- According to Sa-Dhan: NBFC-MFIs overtook Commercial Banks in terms of market share in micro loans in Q2 FY23
- NBFC-MFI market share has dominated the sector for the first time in years with a share of 37.53%

**214.** On January 12, State Bank of India (SBI) launched e-Bank Guarantee (e-BG) facility in partnership with National e-Governance Services Limited (NeSL). The e-Bank Guarantee procedure will be made easier by NeSL’s Digital Document Execution (DDE) technology, which offers e-Stamp and e-Sign features. Canara Bank was the first public sector bank to issue an e-BG in partnership with NeSL. While HDFC Bank the first bank in India to issue an e-BG in partnership with NeSL. [{Read more}](#)

### Smart Points:

- SBI – launched e-Bank Guarantee (e-BG) facility in partnership with NeSL
- Canara Bank – first PSB to issue an e-BG | HDFC Bank – first bank in India to issue an e-BG
- HQs of SBI – Mumbai, Maharashtra | Chairman – Dinesh Kumar Khara
- MDs – Challa Sreenivasulu Setty | Alok Kumar Choudhary | Ashwini Kumar Tewari | Swaminathan Janakiraman

**215.** On January 13, Retail inflation, measured by consumer price index (CPI), fell to a one-year low of 5.72% in December 2022, according to official data released by the Ministry of Statistics and Programme Implementation (MoSPI). The decline was caused primarily due to a sharp deflation (-15.08%) in vegetables prices and easing of price pressures in the broader 'food and beverages' category. With this, the headline inflation number remained below the upper limit of the RBI's medium-term target of 2-6% for the second straight month. [{Read more}](#)

### Smart Points:

- MoSPI: Retail inflation, measured by CPI, fell to a one-year low of 5.72% in December 2022
- Main cause of decline – sharp deflation (-15.08%) in Vegetables prices & easing of price pressures in food & beverages
- MoS I/C of Ministry of Statistics & Program Implementation: Rao Inderjit Singh | Constituency – Gurgaon, Haryana

## Defence Affairs

**216.** On January 12, GRSE-made passenger-cum-cargo ocean-going ferry 'MV MA Lisha', the first such ship built for exports to a Latin American country by any Indian Defence PSU, was flagged off by Commodore (retired) P. R. Hari, the CMD of GRSE, on the banks of the Hooghly River. The ship, designed and built by Garden Reach Shipbuilders and Engineers (GRSE) Ltd, will go to Chennai where she will be loaded onto a semi-submersible vessel 'MV Sun Rise', for her long voyage to Guyana. The ship was launched on June 15, 2022. The 70-metre-long vessel with a displacement of 1,700 tonnes is propelled by two diesel engines and can achieve a maximum speed of 15 knots. Moreover, Indian Coast Guard (ICG) ship 'Kamla Devi', the fifth and last vessel of the series of Fast Patrol Vessel (FPV), was commissioned at Kolkata, West Bengal. It is designed, built and delivered by Garden Reach Shipbuilders and Engineers (GRSE) Ltd to the Indian Coast Guard (ICG). [{Read more}](#)

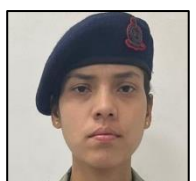


### Smart Points:

- P. R. Hari – flagged off GRSE-made passenger-cum-cargo ocean-going ferry, 'MV MA Lisha'
- This is the first such ship built for exports to a Latin American country (Guyana) by any Indian Defence PSU
- ICG ship 'Kamla Devi', 5<sup>th</sup> & last vessel of the FPV series – commissioned at Kolkata, West Bengal (built by GRSE)
- HQs of GRSE – Kolkata, India | Chairman & MD – P. R. Hari | Founded in – 1884

## Persons in News

**217.** On January 12, Captain Surbhi Jakhmola of the Indian Army's '117 Engineer Regiment' has become the first woman officer to be posted on a foreign assignment at the Border Roads Organisation (BRO). The officer will be sent to Bhutan as part of 'Project Dantak'. The Indian Air Force has the highest proportion of women officers, accounting for 13.69%, followed by the Indian Navy at 6% and the Indian Army at 3.97%. [{Read more}](#)



### Smart Points:

- Captain Surbhi Jakhmola – became the first woman officer to be posted on a foreign assignment at the BRO
- She will be sent to Bhutan as part of 'Project Dantak'
- IAF (13.69%) – has the highest proportion of women officers | Indian Navy – 6%, Indian Army – 3.97%

## Science & Technology

**218.** On January 8, Indian Institute of Science Education and Research (IISER), Pune developed a custom-designed unique molecular sponge-like material, "iVOFm" (viologen-unit grafted organic-framework), which can swiftly clean polluted water by soaking up sinister contaminants. When tested for a wide array of water pollutants, it showed ultrafast capture of all the pollutants, both organic and inorganic, with over 93% removal in just 30 seconds. Systematic studies have identified various organic as well as inorganic toxic pollutants that are carcinogenic in fresh water sources and can pose direct threat to humanity and living organisms. The results were published recently in the journal, Angewandte Chemie. [{Read more}](#)

### Smart Points:

- IISER, Pune – developed a custom-designed unique molecular sponge-like material, "iVOFm", to clean polluted water
- It removes 93% pollutants in just 30 seconds

**219.** On January 10, the Indian National Space Promotion and Authorization Centre (IN-SPACe) signed an MoU with Nascent Info Technologies Pvt. Ltd. for technical collaboration for development of various Geographic Information System (GIS) applications. Under the MoU, Nascent Info Technologies will use its knowledge and resources to study the functional requirements of various stakeholders in a domain of limestone, bauxite, clay, coal etc., and develop various algorithms and applications. IN-SPACe will extend support to Nascent in terms of facilitating access to Earth Observation data and development of algorithm for identification of minerals like Limestone, Bauxite, Clay, Magnesite, Coal, etc. and other expertise available with the Indian Space Research Organisation (ISRO). [{Read more}](#)



### Smart Points:

- IN-SPACe + Nascent Info Technologies = an MoU for technical collaboration for development of various GIS applications
- HQs of IN-SPACe – Ahmedabad | Chairman – Dr. Pawan Goenka | Works under – Department of Space

**220.** North Eastern-Space Applications Centre (NE-SAC), located at Meghalaya's Shillong, was recently in news. It is a joint initiative of Department of Space (DOS) and North Eastern Council (NEC) to provide developmental support to the North Eastern Region (NER) using space science and technology. The centre has the mandate to develop high technology infrastructure support to play the catalytic role in holistic development of NER of India by providing space science and technology support.



### Smart Points:

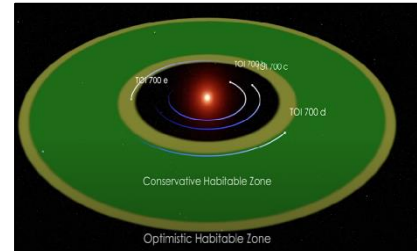
- North Eastern-Space Applications Centre (NE-SAC) – located at Meghalaya's Shillong
- It is a joint initiative of = Department of Space (DOS) + North Eastern Council (NEC)
- Meghalaya: Capital – Shillong | CM – Conrad Kongkal Sangma | Governor – B. D. Mishra (addi. charge)

**221.** On January 10, India carried out a successful test launch of tactical ballistic missile Prithvi-II from a test range off the Odisha coast. The missile, which is powered by light propulsion twin engines, has a range of around 350 km and can carry 500-1,000 kg of warheads. It uses an advanced inertial navigation system to strike the set target. The Prithvi-II was earlier successfully test-fired during night hours in 2018 and in 2019. Prithvi was developed by the DRDO under the Integrated Guided Missile Development Programme. [{Read more}](#)

**Smart Points:**

- India – carried out a successful test launch of tactical ballistic missile “Prithvi-II”
- Missile is powered by light propulsion twin engines, has a range of around 350 km & can carry 500-1,000 kg of warheads
- Prithvi-II missile – developed by DRDO under ‘Integrated Guided Missile Development Programme’
- HQs of DRDO – New Delhi | Chairman – Samir V. Kamat | Established in – 1958

**222.** On January 11, NASA’s Transiting Exoplanet Survey Satellite (TESS) mission has identified a second Earth-sized, rocky planet within the habitable zone of a star. The habitable zone refers to the range of distances from a star where liquid surface water could be present at some point in a planet’s history. The newly discovered planet is called TOI 700 e. It is one of only a few systems with multiple, small, habitable-zone planets that is currently known to exist. The TOI 700 system, located around 100 light-years away in the southern constellation Dorado, was first discovered by the TESS mission in 2020.



[{Read more}](#)

**Smart Points:**

- TESS mission (NASA) – discovered a second Earth-sized planet named “TOI 700 e” within the habitable zone of a star
- The TOI 700 system – located around 100 light-years away in the southern constellation Dorado
- The TOI 700 system – first discovered by the TESS mission in 2020 | TESS – Transiting Exoplanet Survey Satellite
- HQs of NASA – Washington D.C., US | Administrator – Bill Nelson | Founded in – 1958

## Appointments & Resignations

**223.** On January 9, Anurag Kumar was appointed as the Chairman and Managing Director of Electronics Corporation of India Limited (ECIL). Kumar is at present ECIL’s Executive Director. The Appointments Committee of the Cabinet (ACC) has approved Kumar’s appointment to the post till the date of his superannuation in January, 2026. [{Read more}](#)



**Smart Points:**

- Anurag Kumar – appointed as Chairman & MD of Electronics Corporation of India Limited (ECIL)
- HQs of ECIL – Hyderabad, Telangana | Chairman & MD – Anurag Kumar

**224.** On January 12, A. Santhi Kumari took charge as the new Chief Secretary of Telangana. Santhi Kumari is the first woman Chief Secretary of Telangana. She has held several important posts, including Special Chief Secretary in forest department. She replaced Somesh Kumar. [{Read more}](#)

**Smart Points:**

- A. Santhi Kumari – became the 1<sup>st</sup> woman to be appointed as Chief Secretary of Telangana (replacing - Somesh Kumar)
- Telangana: Capital – Hyderabad | CM – K. Chandrashekar Rao | Governor – Tamilisai Soundararajan



**225.** On January 13, IT giant Cognizant has announced Ravi Kumar, former President of Infosys, as its new Chief Executive Officer, replacing the outgoing Brian Humphries, effective immediately. Mr. Kumar was the president and COO of Infosys until October 2022. [{Read more}](#)



**Smart Points:**

- Ravi Kumar – appointed as new CEO of Cognizant (replacing - Brian Humphries)
- [HQs of Cognizant – New Jersey, US](#) | [CEO – Ravi Kumar](#)

**226.** On January 3, Indian-American, AC Charania, an aerospace industry expert has been appointed as NASA's new chief technologist to serve as principal advisor to Administrator Bill Nelson on technology policy and programmes at the space agency's headquarters. He replaced another Indian-American scientist Bhavya Lal. His previous experience also includes working at Blue Origin to mature its lunar permanence strategy, Blue Moon lunar lander program, and multiple technology initiatives with NASA. [{Read more}](#)



**Smart Points:**

- AC Charania (Indian-American) – appointed as NASA's new chief technologist (replaced - Bhavya Lal)
- [HQs of NASA – Washington D.C., US](#) | [Administrator – Bill Nelson](#) | [Founded in – 1958](#)

## **Awards, Rewards, Recognition & Prizes**

**227.** On January 11, Kerala government got recognition from the centre for its "Year of Enterprises" project which was selected as one of the best practices in the 'Thrust on MSMEs' category, as per a report by the Press Trust of India (PTI). Under this project, more than 1 lakh enterprises were set up in 8 months in Kerala. The "Year of Enterprises" project has been regarded as the Best Practice model at the 2<sup>nd</sup> National Conference of Chief Secretaries held in New Delhi from January 5-7. As many as 1,01,353 enterprises were set up under the project and the total investment stood at around Rs 6,282 Crore by November, 2022. The state government has set up a target to scale up 1,000 MSMEs and turn them into Rs 100 Crore turnover companies in the next 3 years. [{Read more}](#)

**Smart Points:**

- "Year of Enterprises" project of Kerala – regarded as Best Practice model at 2<sup>nd</sup> National Conference of Chief Secretaries
- It targets to scale up 1,000 MSMEs and turn them into Rs 100 Crore turnover companies in the next 3 years
- [Kerala: Capital – Thiruvananthapuram](#) | [CM – Pinarayi Vijayan](#) | [Governor – Arif Mohammad Khan](#)

**228.** On January 11, SS Rajamouli's RRR has created history becoming the first Indian film to win a Golden Globe. RRR won for Best Original song for Naatu Naatu. The song is composed by music director MM Keeravaani, and sung by Kala Bhairava and Rahul Sipligunj, with lyrics by Chandrabose. The original song nominees were "Carolina," from "Where the Crawdads Sing," music by Taylor Swift; "Ciao Papa," from "Guillermo del Toro's Pinocchio," music by Alexandre Desplat; "Hold My Hand," from "Top Gun: Maverick," music by Lady Gaga, BloodPop, Benjamin Rice" and "Lift Me Up," from "Black Panther: Wakanda Forever," music by Tems, Rihanna, Ryan Coogler, Ludwig Göransson. RRR was also nominated for Best Picture non-English language category. [{Read more}](#)



**Smart Points:**

- RRR – became the first Indian film to win a 'Golden Globe Award'
- Category – 'Best Original Song' for "Naatu Naatu" song
- The song is composed by – MM Keeravaani | [Singer – Kala Bhairava & Rahul Sipligunj](#) | [Lyricist – Chandrabose](#)

# Schemes & Initiatives

**229.** On January 8, in an effort to encourage social and emotional learning, the Tripura government introduced a special education programme titled 'Saharsh'. The 'Saharsh' was launched in August, 2022 in 40 schools of the state on a pilot basis. It is extended to all government and aided schools of the state. The 'Saharsh' initiatives are aimed at empowering children to learn with happiness. [{Read more}](#)

## Smart Points:

- Tripura – introduced a special education programme titled 'Saharsh'
- Tripura: Capital – Agartala | CM – Manik Saha | Governor – Satyadev Narayan Arya

**230.** On January 12, Meghalaya Chief Minister Conrad Sangma launched 'Shared School Bus System', 'Prime Tourism Vehicles' and 'Agriculture Response Vehicle Scheme'. This move will help to minimise traffic congestion in Shillong. Moreover, The Meghalaya Government is providing financial assistance to tourism entrepreneurs to purchase premium tourist vehicles. The buses are part of the Sustainable Transport and Efficient Mobility Society (STEMS) programme focussed on mobility and overall transportation to decongest the city. The introduction of the Meghalaya Agriculture Response Vehicle Scheme will mitigate the amount spent on transportation of agriculture produce by our farmers by giving them financial assistance for procurement of the 'Agriculture Response Vehicles' under the scheme. This initiative will provide a boost to the rural entrepreneurship ecosystem in the state. The buses are GPS enabled for real time tracking with a passenger information system and LED screens to show the routes. The NIC will develop a mobile application and website for tracking and booking of the buses. [{Read more}](#)

## Smart Points:

- Meghalaya – launched 'Shared School Bus System', 'Prime Tourism Vehicles' and 'Agriculture Response Vehicle Scheme'
- The buses are part of the Sustainable Transport and Efficient Mobility Society (STEMS) programme
- Financial assistance will be given to farmers for procurement of the 'Agriculture Response Vehicles' under the scheme
- Meghalaya: Capital – Shillong | CM – Conrad Kongkal Sangma | Governor – B. D. Mishra (addi. charge)

**231.** On January 11, the Union Cabinet approved a ₹2,600 Crore incentive scheme to promote Rupay debit card and low-value BHIM-UPI transactions (person-to-merchant) in FY23. A decision in this regard was taken in the meeting of the Cabinet Committee on Economic Affairs (CCEA) headed by PM Narendra Modi. Under the scheme, banks would be provided financial incentives for promoting Point of Sale (PoS) and e-commerce transactions using RuPay and UPI in the current financial year 2022-23. The scheme would also promote UPI Lite and UPI123PAY as economical and user-friendly digital payments. [{Read more}](#)

## Smart Points:

- Cabinet approved a ₹2,600 Cr incentive scheme to promote Rupay debit card & low-value BHIM-UPI transactions in FY23

**232.** On January 9, MSME Minister Narayan Rane launched the web portal for Rs 6,062.45 Cr World Bank-assisted central government scheme called "Raising and Accelerating MSME Performance (RAMP)" for MSMEs. Rane launched the portal at the 'Regional Conference on Sustainable Development of MSMEs in Northeast Region' in Agartala to scale up the implementation capacity and coverage of MSMEs in India. Out of the total scheme's limit, Rs 3,750 Cr was approved by World Bank in June 2021 while the balance of Rs 2312.45 Cr would be funded by the government. The scheme targets to improve the performance of 5.55 lakh MSMEs. The scheme aims at inviting states and Union Territories to prepare financing roadmap called Strategic Investment Plans (SIPs). The scheme will begin with five first mover' states - Gujarat, Maharashtra, Punjab, Rajasthan, and Tamil Nadu. [{Read more}](#)



### Smart Points:

- 'Regional Conference on Sustainable Development of MSMEs in Northeast Region' – held in Agartala, Tripura
- Narayan Rane – launched a web portal for the scheme, "Raising & Accelerating MSME Performance (RAMP)"
- Outlay of RAMP Scheme is Rs 6,062.45 Cr (Rs 3,750 Cr by World Bank + 2312.45 Cr by Government)

## Obituaries

**233.** On January 13, Former Union minister and once the Janata Dal (United)'s chief Sharad Yadav passed away. Yadav formed the Loktantrik Janata Dal in 2018 after the JD(U) decided to return to an alliance with the BJP in Bihar. Ten-time MP, 7 times in the Lok Sabha and 3 times in the Rajya Sabha, Yadav was regarded as a very good socialist leader. He was the first president of the JD(U) and held the post from 2003 to 2016. He also served as the Union Minister for Civil Aviation, Minister of Labour & Minister of Consumer Affairs, Food and Public Distribution. [{Read more}](#)



### Smart Points:

- Sharad Yadav – Former Union Minister & first President of the JD(U) – passed away
- He was 10-time MP: 7 times in the Lok Sabha & 3 times in the Rajya Sabha

## Meetings, Conferences & Summits

**234.** On January 11, the Vice President & Rajya Sabha Chairman, Shri Jagdeep Dhankhar addressed the inaugural session of the 83<sup>rd</sup> All India Presiding Officers' Conference in Jaipur. The All India Presiding Officers' Conference (AIPOC) is the apex body of the Legislatures in India that completed its 100 years in 2021. This is the 4<sup>th</sup> time that the Conference was organized in Jaipur. [{Read more}](#)



### Smart Points:

- Jagdeep Dhankhar – addressed the inaugural session of the 83<sup>rd</sup> All India Presiding Officers' Conference in Jaipur
- Rajasthan: Capital – Jaipur | CM – Ashok Gehlot | Governor – Kalraj Mishra

**235.** On January 10 & 11, Piyush Goyal visited Washington D.C. to participate in the 13<sup>th</sup> Ministerial Meeting of the 'India-U.S. Trade Policy Forum'. Before the delegation level talks, he also held a one-to-one meeting with USTR Ambassador Katherine Tai. The Ministers underlined the significance of the TPF in forging robust bilateral trade ties and enhancing the bilateral economic relationship to benefit working people in both countries. India appreciated the resumption of inspections by U.S. Food and Drug Administration (FDA) and asked the U.S. side to also resume inspections of new facilities and non-priority areas at the earliest. The Ministers welcomed the finalization of the Turtle Excluder Device (TED) design. The Ministers launched a new working group on "Resilient Trade" to deepen bilateral dialogue on a range of issues that can enhance the resiliency and sustainability of the trade relationship. [{Read more}](#)



### Smart Points:

- Piyush Goyal – participated in the 13<sup>th</sup> Ministerial Meeting of the India-U.S. Trade Policy Forum
- India + US – finalized the **Turtle Excluder Device (TED)** design
- The ministers launched a new working group on “Resilient Trade” to deepen bilateral dialogue
- [Ministry of Commerce & Industry: Piyush Goyal | Constituency – Maharashtra](#)
- [MoS in Ministry of Commerce & Industry: Anupriya Singh Patel & Som Parkash](#)

**236.** With an aim to open up newer opportunities to promote international trade of Indian spices, the 14<sup>th</sup> edition of the World Spice Congress (WSC) is to be held in Mumbai from 16-18 February 2023. India is known as the ‘Spice Bowl’ of the world. It produces a number of quality, rare and medicinal spices. The theme of the WSC 2023 is “VISION 2030: S-P-I-C-E-S (Sustainability, Productivity, Innovation, Collaboration, Excellence and Safety)”. The WSC is organized by the Spices Board, under the Ministry of Commerce and Industry. [{Read more}](#)



### Smart Points:

- 14<sup>th</sup> World Spice Congress (WSC) – to be organized by Spices Board in Mumbai (in Feb 2023)
- Theme – “VISION 2030: S-P-I-C-E-S (Sustainability, Productivity, Innovation, Collaboration, Excellence and Safety)”
- [HQs of Spices Board of India – Kochi, Kerala | Chairman – A. G. Thankappan](#)

**237.** On January 12, the United Arab Emirates, the host of COP28, has appointed its Industry Minister Sultan Al Jaber as the President of the 2023 UN Climate Change Conference (UNFCCC COP28). The COP28 to the UNFCCC will be held from 30 November to 12 December 2023 in Dubai, UAE. The role of the COP president is to facilitate and guide the negotiations. [{Read more}](#)



### Smart Points:

- UAE appointed Sultan Al Jaber as the President of COP28 to the UNFCCC – to be held in Dubai (in Nov-Dec 2023)
- [UAE – Abu Dhabi – Dirham | President – Khalifa bin Zayed Al Nahyan](#)

## Ranks, Reports & Surveys

**238.** According to a PwC India report titled “Startup Tracker-CY22”, funding for Indian start-ups fell by \$24 billion in the calendar year 2022, a drop of 33% in comparison to 2021. Early-stage funding grew by 12% as compared to 2021. Additionally, the SaaS segment witnessed an increase of 20% in funding values during 2022 compared to 2021 and accounted for nearly 25% of all funding activity in 2022. Early-stage deals accounted for 60-62% of the total funding in 2021 and 2022 (in volume terms). In city-wise start-up funding, Bengaluru, NCR and Mumbai account for nearly 82% of total Indian start-ups as of December 2022. Bengaluru witnessed the highest number of unicorns, followed by NCR and Mumbai. [{Read more}](#)

### Smart Points:

- “Startup Tracker-CY22” – released by PwC
- Funding for Indian start-ups fell by \$24 billion in the calendar year 2022
- Early-stage funding grew by 12% during 2022 as compared to 2021 (accounted for 62% of the total funding 2022)
- SaaS segment witnessed an increase of 20% in funding values during 2022 (accounted for nearly 25%)
- Bengaluru – witnessed the highest number of unicorns (Indian start-ups) as of December 2022





**239.** On January 9, according to a new study the United Nations University Institute on Water, Environment and Health (UNU-INWEH), also known as the UN's think tank on water, 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.



China, meanwhile, the world's most heavily dammed nation, has lost about 10% of its storage and will lose a further 10% by 2050. In 2015, the Central Water Commission reported that among 141 large reservoirs, which are over 50-years-old, one quarter had lost at least 30% of their initial storage capacity. 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 23% of initial storage capacity by 2050. Accumulation of sediments decreases a reservoir's capacity over the years and determines a reservoir's life expectancy. A dam is considered "large" if it is higher than 15 m or between 5 and 15 m high, but impounds over 3 million cubic metres. [{Read more}](#)

#### Smart Points:

- UNU-INWEH (UN's think tank on water) report:
  - India will lose 26% of their total storage by 2050 due to accumulation of sediments | China – to lose 10% by 2050
  - China – has the highest number of dams in the world
  - Asia-Pacific region – world's most heavily dammed region
  - Asia-Pacific region – to lost 23% of initial storage capacity by 2050
- [HQs of UNU-INWEH – Hamilton, Ontario](#)

**240.** India's largest airline IndiGo and Airports Authority of India (AAI)-owned Coimbatore Airport are among the 20 most punctual airlines and airports globally, according to "Punctuality League" report of Official Airline Guide (OAG). They are the only Indian airline and airport in the OAG's report. When it comes to On-Time Performance (OTP) in 2022, IndiGo is ranked 15<sup>th</sup> while Coimbatore airport is at the 13<sup>th</sup> position, as per the report by aviation analytics firm OAG. The list is topped by Garuda Indonesia with an OTP of 95.63%, followed by Safair (95.30%) and Eurowings (95.26%) at the second and third spots, respectively. Among the top 20 mega airlines by OTP, IndiGo is at 5<sup>th</sup> place in the list, topped by All Nippon Airways (88.79%). Mega airlines are the world's top 20 operators in terms of scheduled flights in 2022. Among the top 20 airports in terms of OTP globally in 2022, the list is topped by Japan's Osaka International Airport (Itami) with an OTP of 91.45%. [{Read more}](#)



#### Smart Points:

- "Punctuality League" report – released by Official Airline Guide (OAG)
- World's Top airline in terms of OTP – Garuda Indonesia | Top in India – IndiGo (15<sup>th</sup> globally)
- World's Top airport in terms of OTP – Osaka International Airport (Japan) | Top in India – Coimbatore Airport (TN)
- [HQs of IndiGo – Gurugram, Haryana](#) | [CEO – Pieter Elbers](#) | [Chairman – Meleveetil Damodaran](#)

**241.** On January 12, according to a report by the National Association of Automobile Manufacturers of South Africa (NAAMSA), the Indian auto manufacturer Mahindra has been named the fastest-growing brand in South Africa for the year 2022. 'Mahindra SA' increased its sales volume by a massive 78% compared to 2021. This is also the second year since 2019 that Mahindra has been crowned South Africa's fastest-growing brand and the fourth year in the past five that the brand has been among the country's fastest-growing brands. Mahindra South Africa is a fully owned subsidiary of Mahindra & Mahindra India. [{Read more}](#)

### Smart Points:

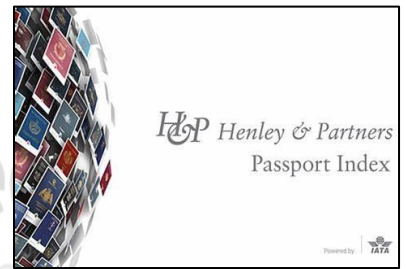
- NAAMSA Report: Mahindra was named the fastest-growing brand in South Africa for 2022
- Mahindra SA increased its sales volume by a massive 78% compared to 2021
- [South Africa – Cape Town – South African Rand](#) | [President – Cyril Ramaphosa](#)

**242.** On January 14, World Economic Forum (WEF) released a report titled “Global Risks Report 2023”. The 2023’s report expects a decade of disruption, decay and impossible choices. The world’s top current risks are energy, food, inflation and the overall cost of living crisis. Over the next 2 years, the cost-of-living crisis remains the number one threat, followed by natural disasters and trade and technology wars. However, over the next 10 years, lack of climate mitigation and climate adaptation lead, with biodiversity loss and ecosystem collapse viewed as one of the most rapidly deteriorating global risks over the next decade. [{Read more}](#)

### Smart Points:

- “Global Risks Report 2023” – released by WEF
- World’s top current risks are – Energy, Food, Inflation & the overall Cost of Living Crisis
- Over the next 2 years, the ‘cost-of-living’ crisis remains the No. 1 threat
- [HQs of WEF – Cologne, Switzerland](#) | [Exe Chairman – Klaus Schwab](#) | [President – Borge Brende](#) | [Founded in – 1971](#)

**243.** On January 11, according to the latest ‘Henley Passport Index 2023’, India stands at the 85<sup>th</sup> position, two places ahead of last year’s 87<sup>th</sup> spot. Henley Passport Index ranks passports based on their power and mobility. The index is prepared by London-based Henley and Partners, a global citizenship and residence advisory firm. The index gathers data from the International Air Transport Association (IATA) which manages inter-airline cooperation globally. The Henley Passport Index is updated quarterly according to countries’ visa policy changes. It covers 227 destinations and 199 passports. Japan is at the top spot in the Index followed by Singapore & South Korea sharing the second position. Germany & Spain are sharing the 3<sup>rd</sup> spot. Afghanistan is at the last rank in the index. According to Henley Passport Index’s analysis, India fares worse, despite having the world’s fifth-largest economy: its passport holders can access just 59 destinations worldwide and only 6.7% of global GDP, of which the country’s own GDP accounts for around half. [{Read more}](#)



### Smart Points:

- “Henley Passport Index 2023”: India – 85<sup>th</sup> (India’s passport holders can access 59 destinations worldwide)
- The Index is topped by – Japan | 2<sup>nd</sup> – Singapore & South Korea | 3<sup>rd</sup> – Germany & Spain
- The Index covers 227 destinations & 199 passports
- [HQs of IATA – Montreal, Canada](#) | [DG – Willie Walsh](#)

**244.** Patna-based research institute Centre for Policy Analysis (CPA) has put India on top of the “Global Minority Index”, followed by South Korea, Japan, Panama and the US, in its Global Minority Report tabulating 110 countries. Maldives, Afghanistan and Somalia figure at the bottom of the list. The approach has been mathematical and the grading of countries was done on the basis of approach of the State towards minority religions, and the extent of their inclusiveness. This report only takes into account macro parameters to analyse the status of religious minorities in a country, and the approach of a state towards them.

### Smart Points:

- “Global Minority Index” – released by Centre for Policy Analysis (Patna, Bihar)
- India topped the Index | 2<sup>nd</sup> – South Korea, 3<sup>rd</sup> – Japan

## Ordinance, Bills & Acts

**245.** On January 11, Uttarakhand Governor Lt Gen Gurmit Singh (retd) has given his consent to a Bill providing 30% horizontal reservation to domiciled women of the state in government jobs. The 'Uttarakhand Public Services (Horizontal Reservation for Women) Bill, 2022' was passed by the state assembly on November 29, 2022. With the governor's consent to the Bill, it has become an Act. The act aims to ensure social justice, equality of opportunity, improvement in living standards and gender equality in public planning. [{Read more}](#)

### Smart Points:

- Uttarakhand – approved a Bill providing 30% horizontal reservation to domiciled women of the state in government jobs
- Uttarakhand: Capital – Dehradun & Gairsain | CM – Pushkar Singh Dhami | Governor – Lt. Gen. Gurmit Singh

## Acquisitions & Mergers

**246.** On January 12, China's Alibaba Group sold a 3.1% stake in Indian digital payments firm Paytm for a total of \$125 million through a block deal. Alibaba, which held a 6.26% stake in Paytm as of end-September, sold the stake at 536.95 rupees apiece. Formally known as One97 Communications, Paytm listed in 2021 after a mega \$2.5 billion initial public offer (IPO). [{Read more}](#)

### Smart Points:

- Alibaba Group (China) – sold a 3.1% stake in Paytm for a total of \$125 million through a block deal
- HQs of Paytm – Noida, Uttar Pradesh | MD & CEO – Vijay Sekhar Sharma | Founded in – 2010

## MoUs, Collaborations & Partnerships

**247.** On January 12, REC Limited signed three strategic MoUs in the backdrop of the 7<sup>th</sup> edition of the Madhya Pradesh Global Investors Summit 2023. The first MoU was signed with the MP Power Management Company Limited (MPPMCL), to extend financial assistance of Rs 15,086 Crore. The second MoU was signed with Rewa Ultra Mega Solar Ltd (RUMSL) wherein REC will commit a sum of Rs 1,000 Crore as financial assistance for renewable energy projects. The third MoU was signed with World Bank to finance select state owned electricity distribution companies. The state aims to generate 20% of its electricity through renewable sources by financial year 2024, 30% by FY 2027 and 50% by FY 2030. As a part of this REC-World Bank program, the total volume of financing available will be USD 1 Billion. [{Read more}](#)

### Smart Points:

- REC Ltd – signed 3 MoUs in the backdrop of the 7<sup>th</sup> edition of 'Madhya Pradesh Global Investors Summit 2023'
- Three MoUs with: MPPMCL, Rewa Ultra Mega Solar & World Bank
- MP aims to generate 20% of its electricity through renewable sources by FY24, 30% by FY27 & 50% by FY30
- Madhya Pradesh: Capital – Bhopal | CM – Shivraj Singh Chouhan | Governor – Mangubhai Chhaganbhai Patel
- HQs of REC Ltd – New Delhi | Chairman & MD – Vivek Kumar Dewangen | Founded in – 1969



**248.** On January 11, RITES Ltd signed an MoU with Indian Institute of Technology Kanpur (IIT-Kanpur) to strengthen and develop a sustainable future by “Transforming to Green”. The umbrella MoU pertains to exploring opportunities in the areas of sustainability, including ESG and carbon-related works like carbon neutrality etc. in sectors such as steel, cement, and power among others. It also includes R&D-related works on air quality sensors to align RITES with the vision of Ministry of Environment, Forest and Climate Change (MoEFCC) and Ministry of Housing and Urban Affairs (MoHUA) to address air pollution, greenhouse gas emissions and solid waste management. RITES, a Miniratna (Category - I) Schedule ‘A’ public sector enterprise, is a leading player in the transport consultancy and engineering sector in India, having diversified services and geographical reach. [{Read more}](#)

**Smart Points:**

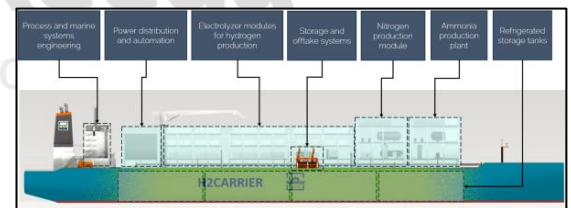
- RITES + IIT Kanpur = an MoU to strengthen and develop a sustainable future by “Transforming to Green”
- The MoU will explore opportunities in the areas of sustainability, including ESG and carbon-related works
- [Director of IIT Kanpur – Abhay Karandikar](#)

**249.** On January 11, Uttar Pradesh government signed 79 MoUs worth Rs 76,000 Crore ahead of the Uttar Pradesh Global Investors Summit (UPGIS) 2023 which is set to be held in Lucknow in February 2023. Moreover, six investors from different states of the country have made proposals for big investments in the Lucknow roadshow. These investors include: City Gold Corporation, Nexon Energia, Varun Beverages, Haldiram, Dharampal Satyapal and Kent RO System. [{Read more}](#)

**Smart Points:**

- ‘Uttar Pradesh Global Investors Summit (UPGIS) 2023’ – to held in Lucknow (in Feb)
- UP Govt – signed 79 MoUs worth Rs 76,000 Crore
- [UP: Capital – Lucknow](#) | [CM – Yogi Adityanath](#) | [Governor – Anandiben Patel](#)

**250.** On January 13, Larsen & Toubro (L&T) signed an agreement with Norway-based H2Carrier (H2C) to develop floating Green Ammonia Projects for industrial-scale applications. Under this MoU, L&T will become a partner for engineering, procurement, construction, installation and commissioning of the topsides for H2C’s floating process plants. [{Read more}](#)



**Smart Points:**

- L&T + H2Carrier (Norway) = an MoU to develop floating Green Ammonia Projects for industrial-scale applications
- [HQs of L&T – Mumbai, Maharashtra](#) | [CEO & MD – S. N. Subrahmanyam](#)







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