



The Most Important Current Affairs January 2020

Union Budget 2020-21: Important Highlights

- Union Finance Minister Nirmala Sitharaman presented the Union Budget for Financial Year 2020-21 for the 2nd time. The GDP growth of India's forecasts at between 6.00% to 6.50% for the fiscal year starting from 1st April 2020 to 31st March 2021. In this budget, the **nominal GDP growth** has been estimated at 10% for the financial year 2020-21. The Union Budget 2020-21 was based on three prominent themes underlining the Ease of Living:
- **Aspirational India:** Better standards of living with access to health, education and better jobs for all sections of the society
- **Economic Development for all:** Sabka Saath, Sabka Vikas, Sabka Vishwas
- **Caring Society:** Both humane and compassionate; Antyodaya as an article of faith.

Union Budget 2020-21 important takeaways

- The tax of only **10%** will be charged to **Rs 5 lakh-7.5 lakh** income as against prevailing **20% rate**.
- From **Rs 7.5 lakh-10 lakh** income, a tax rate of **15%** against 20% prevailing rate.
- **Rs, 10-12.5 lakh**, a rate of **20%** will be charged as against **30% earlier**.
- Income between **Rs 12.5 lakh-15 lakh** will be taxed at **25% as against 30%**.
- **Rs 15 lakh plus** income, the tax will be **30%**.
- Reducing the corporate tax rates for new companies in the manufacturing sector to **15%**. Similarly, for existing companies, rates lowered at 22%.
- FY-21 fiscal deficit target pegged at 3.5% of GDP FY20 fiscal deficit at 3.8% of GDP vs earlier target of 3.3%.
- Tax on Co-op societies to be reduced to **22% plus** surcharge, as against current **30%**.
- Govt. proposed a **100% tax** concession to sovereign wealth funds on investment in infrastructure projects.
- **Concessional tax rate of 15%** extended to power generation companies.
- **Dividend Distribution Tax (DDT)** shifted to individuals instead of companies.
- Housing made more affordable, tax holiday to affordable housing developers.
- Additional Rs 1.5 lakh tax benefit on affordable housing loans.
- **Govt. to launch system for instant allotment** of PAN on the basis of Aadhaar.
- **Customs duty raised** on footwear and furniture.

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- **Nominal health cess** on import of medical equipment to be introduced.
- Aadhaar-based verification of taxpayers is being introduced.
- **Zero-budget farming** may not be a good move for fertilizer companies.
- Health cess on import of **medical equipment** imposed in Budget.
- The government has removed **70 exemptions;** deductions with a view to further simplify the tax regime.
- The budget has provided an outlay of **₹8,000 crores** for quantum computing over five years to break into this technology.
- Finance Minister halves customs duty on import of newsprint, lightweight coated paper to **5%**.
- The government has extended concessional withholding **rate of 5%** on interest payment to non-residents up to **June 30, 2022.**
- The government will launch **'Vivaad Se Vishwas' Scheme** to reduce **tax litigation**.
- GST as "the most historic reform". GST has integrated the country economically, a **10% reduction in overall taxes**.
- India FDI elevated to 284 Billion USD from 190 Billion USD.
- The central Govt. debt got reduced in March 2019 to **48.7% of GDP from 52.2% in March 2014**.
- Propose to undertake **16 Action Points** including agricultural-related points, water stress-related points.
- First Action Point includes **3 Model Agriculturalrelated** Laws and water stress-related issue.
- Comprehensive measures for **100 water-stressed districts**, **PM Kusum schemes** removed farmers' dependence, Solar Power generation units will be set up for farmers to make a living out of the barren land.







- **Kisan Rail through PPP model** so that perishable goods can be transported quickly.
- **Krishi Udaan** will be launched by Ministry of Civil Aviation **(MoCA)** on international and national routes.
- **16th Action Point** Under Deen Dayal Antodaya Yojana **58 Lakh SHGs** has been mobilised, Further expanding.
- 2 broad categories: For sector comprising of agriculture, allied sector, 2.83 lakh crores have been made for 2020-21, 1.6 lakh crores for agriculture and for rural and Panchayati Raj- 1.23 lakh crores.
- **112 Aspirational Districts** to be covered for **AYUSHMAN Treatment.**
- Mission Indradhanush expanded to cover 12 diseases.
- **69,000 crores** to the health sector.
- **TB haarega, Desh Jeetega**" **Campaign,** Strengthen the campaign to end **Tuberculosis by 2025.**
- Jan Aushadi Kendra Scheme offering 2000 medicines, 300 surgical by 2024.
- The new education policy will be announced soon. **IND-SAT** exam proposed in Asian and African country for **foreign university**.
- **3.60 lakh crores** for Jal Jeevan mission.
- Swachh Bharat Mission allocation **Rs 12,300 crore.**
- Augmenting local water resources, promote water harvesting in 2020-21, **11,500 crores** will be provided.
- **By 2030, India** will have the largest working-age population in the world.
- About 150 higher education institutes will start Apprenticeship embedded degree diploma courses by March 2021. Steps would be taken to enable sourcing to provide higher quality education. Urban Local Bodies to provide internship opportunities for young engineers. For deprived students, degree level fullfledged online education programme to be started.
- National Police University and National Foreign University will be set up. Medical colleges to be set up at district level to produce more doctors.
- **High-Speed Train Mumbai-Ahemadabad** would be actively pursued.
- 27000 Km Train Track Electrification.

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- Solar-powered capacity to be set up alongside rail tracks.
- **Rs 27,300 crores** for the development and promotion of **industry and commerce.**
- Govt. allows tech companies to set up Data Centre parks to provide internet to citizens. It allocates **Rs** 6,000 crore for BhartatNet.

- **5600 crores Allocated** to **nutrition-related programmes** for FY 2020-21. Nutrition of Children, pregnant women, Poshan Abhiyan was launched.
- More than 6 lakh Anganwadi workers equipped with smartphones to update the nutritional status of 10 crore households Task Force appointed to mothers.
- For SC and OBC Classes, **85,000 crores** allocated for FY 2020-21
- ST Classes, 53,700 crores allocated for FY 2020-21
- Senior Citizens & Divyangs, **9,500 crores** for 2020-21.
- Indian Institute of Heritage and Culture to be set up 5 archaeological sites would be developed as iconic sites with the onsite museum: Rakhi Garhi Haryana, Hastinapur UP, Shivsagar Assam, Dolavira Assam, Adichalanur in TN.
- **3150 crores** allocated to the Ministry of Culture.
- **Tribal Museum** to be set up in **Ranchi Jharkhand**.
- Establish Indian Institute of Heritage & Conservation under Culture Ministry.
- Prepaid Smart Meters by 2023.
- **16200 km** Gas Grid expanded.
- Fibre net to link Villages.
- Data Centre **Park across India**.
- **FibreLink** gram Panchayats.
- **1 lakh gram panchayats** to be connected with **optical fibre technology.**
- **Our commitments** for Paris agreements will start from **1st Jan 2021** Encourage states to ensure cleaner air- **4,400 Crores** allocation for the ministry of environment.
- **1 Port** to be on Stock Exchange.
- **Delhi-Mumbai Expressway** and two other packages would be completed by 2023.
- **Self Help Groups** will be allowed to set up village agriculture storage facilities. Govt. will involve rural youth in coastal areas to boost fish production.
- National Recruitment Agency has to be set up.
- Common eligibility test to be set up for **non-gazette posts.** A center will be put up in each district, especially aspirational districts.
- FM announces **2 National Science Schemes Genetic Database** for drug innovation & Quantum Computing for advancing our computational n analytical capabilities to join an exclusive global league: **Rs 8000 Cr over 5 years.**
- Proposed to sell the balance holding of the **government of India's IDBI** to private retail and institutional investors through the stock exchange.
- The government raised the insurance cover to **Rs 5 lakh per depositor,** which is currently **Rs 1 lakh.** This comes after the PMC bank crisis.





- NBFCS and cooperatives are active in agriculture. NABARD refinance scheme will be expanded. There will be **Rs 15 lakh crore** agriculture credit availability.
- **Degree level online education courses** will be introduced which can be provided by colleges in the **top 100 list by National Educational Institute List**.
- Indian Gold February futures reclaimed the **Rs 41,000-mark** and could even retest the previous record high of **41,293 per 10 gram**.
- A new scheme NIRVIC (Niryat Rin Vikas Yojana) will be launched with the aim of increasing India's export credit. It will look into setting up hubs in smaller rural areas and districts. The scheme will be launched this year.
- India will host G20 Presidency in the year 2022 and the Finance Ministry is set to allocate Rs 100 crore for the preparations.
- The Ministry of Finance is set to allocate **Rs 28,600 crore** for programs meant especially for women. **"Beti Bachao Beti padhao"** is a highly successful scheme; girls registration in school has surpassed that of boys.
- Taskforce to be set up to recommend marriageable age for women.
- The government has plans to raise money through LIC IPO. The government will thus sell part of its holding in the LIC.
- The government wishes to institute a charter for the taxpayers' charter in the statute and ensure taxpayers are free against tax harassment.
- **100 more airports** will be developed to provide support to the **PM Udaan scheme by 2024**.
- The Finance Ministry will allocate **Rs 22,000 crore** to power **renewable energy sector** in this financial year.
- The Govt. proposes to expand the national gas grid to reach **27,000 km** from the current reach of **6,000 km**.
- Revised estimates of the expenditure for **FY 2020-21**, **26.99 lakh crores**.
- **Receipts** estimated at **19.32 lakh crores.**

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- Chennai-Bengaluru Expressway to be launched soon.
- Rs 40,000 crore per annum will be revenue foregone from new income tax rates for individuals.
- The net market borrowings would be Rs 4.99 lakh cr in fiscal 20 and Rs 5.36 lakh cr in next fiscal.
- **Rs 3.50 lakh crore** infused as capital in **public** sector banks in past years.
- The government has proposed **Rs 30,757 crore** for Jammu and Kashmir, and **Rs 5,958 crore for Ladakh** for fiscal 2020-21.

Key highlights of Economic Survey 2019-20

- Finance Minister, Nirmala Sitharaman presented **Economic Survey 2019-20** in the Parliament on 31st January 2020. This year's Economic survey is being prepared by the Chief Economic Advisor, **Krishnamurthy V Subramanian**.
- The theme for the Economic Survey 2019-20: Wealth Creation, Promotion of pro-business policies, strengthening of trust in the economy.

Key Highlights from the Economic Survey 2019-20

- India's GDP growth moderated to **4.8 % in H1 of 2019-20**, amidst a weak environment for global manufacturing, trade and demand.
- Current Account Deficit (CAD) narrowed to **1.5 % of GDP in H1 of 2019-20 from 2.1 % in 2018-19**.
- Announcing the National Infrastructure Pipeline 2019-2025.
- Easing of credit, particularly for the stressed real estate and **NBFC sectors**.
- The Survey noted, the two Schemes, **Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)** and **Pradhan Mantri Awaas Yojana- Urban (PMAY-U)** seek to achieve the target of housing for all by 2022. Under PMAY-G, the number of houses completed in a year increased by more than four times, from **11.95 lakh in 2014-15 to 47.33 lakh in 2018-19**.
- Speeding up the insolvency resolution process under **Insolvency and Bankruptcy Code (IBC).**
- Revenue Receipts registered a higher growth during the first eight months of 2019-20, compared to the same period last year, led by considerable growth in Non-Tax revenue.
- **Gross GST monthly collections** have crossed the mark of **Rs. 1 lakh crore** for a total of five times during 2019-20 (up to December 2019).
- The survey notes that the **General Government** (Centre plus states) has been on the path of fiscal consolidation.
- India's BoP position improved from US\$ 412.9 billion of forex reserves in end-March, 2019 to US\$ 433.7 billion in end September 2019.
- Current account deficit (CAD) narrowed from 2.1% in 2018-19 to 1.5% of GDP in H1 of 2019-20.
- Foreign reserves stood at **US\$ 461.2 billion** as on 10th January 2020.
- India's top five trading partners continue to be USA, China, UAE, Saudi Arabia and Hong Kong.
- India's imports continue to be the largest from **China**, **followed by USA**, **UAE and Saudi Arabia**.
- Merchandise imports to GDP ratio declined for India, entailing a net positive **impact on BoP**.



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- Under trade facilitation, India improved its ranking from 143 in 2016 to 68 in 2019 under the indicator, "Trading across Borders", monitored by World Bank in its Ease of Doing Business Report.
- Currently estimated to be around **US\$ 160 billion**. Expected to touch US\$ 215 billion by 2020.
- Net FDI inflows continued to be buoyant in 2019-20 attracting US\$ 24.4 billion in the **first eight months**, higher than the corresponding period of 2018-19.
- Net FPI in the first eight months of 2019-20 stood at US\$ 12.6 bn.
- Remained accommodative in **2019-20**. Repo rate was cut by **110 basis points** in four consecutive MPC meetings in the financial year due to slower growth and lower inflation.
- Increased slightly for the Non-Banking Financial Corporations (NBFCs) from 6.1% in March 2019 to 6.3% in September 2019.
- Bank Credit growth (YoY) moderated from 12.9% in April 2019 to 7.1% as on December 20, 2019.
- Consumer Price Index (CPI) inflation increased from 3.7 per cent in 2018-19 (April to December 2018) to 4.1 percent in 2019-20 (April to December 2019).
- WPI inflation fell from **4.7 percent in 2018-19** (April to December 2018) to **1.5 per cent** during 2019-20 (April to December 2019).
- India moving forward on the path of **SDG implementation** through well-designed initiatives.
- India hosted COP-14 to UNCCD which adopted the Delhi Declaration: Investing in Land and Unlocking Opportunities. Increasing and has reached 80.73 million hectares. 24.56 % of the geographical area of the country.
- **'Enabler'** by institutionalizing 30 Fellowships from the Member countries.
- 'Facilitator' by getting the lines of credit worth US\$ 2 Billion from EXIM Bank of India and 1.5 Billion from AfD, France.
- 'Incubator' by nurturing initiatives like the Solar Risk Mitigation Initiative.
- 'Accelerator' by developing tools to aggregate demand for **1000 MW solar and 2.7 lakh solar water pumps.**
- The share of agriculture and allied sectors in the total **Gross Value Added (GVA)** of the country has been continuously declining on account of relatively higher growth performance of non-agricultural sectors, a natural outcome of the development process.
- GVA at Basic Prices for 2019-20 from 'Agriculture, Forestry and Fishing' sector is estimated to grow by 2.8 %.

- Food Processing Industries sector has been growing:
- Average Annual Growth Rate (AAGR) of around 5.06 %
- The industrial sector as per the **Index of Industrial Production (IIP)** registered a growth of 0.6 **percent in 2019-20** (April-November) as compared to 5.0 % during 2018-19 (April-November).
- The installed capacity of power generation has increased to 3, 64,960 MW as on October 31, 2019, from 3, 56,100 MW as on March 31, 2019.
- The Task Force on National Infrastructure Pipeline released on 31.12.2019 has projected total infrastructure investment of **Rs. 102 lakh crore during the period FY 2020 to 2025 in India**.
- About **55 % of the total size** of the economy and **Gross value added (GVA)** growth.
- Two-thirds of the total FDI inflows into India.
- More than 50% of GVA in 15 out of the 33 states and UTs.
- FDI into the services sector has **witnessed a recovery in early 2019-20.**
- The expenditure on social services (health, education and others) by the Centre and States as a proportion of GDP increased from 6.2 % in 2014-15 to 7.7 % in 2019-20 (BE).
- Gross Enrolment Ratio at secondary, higher secondary and higher education level needs to be improved.
- Mission Indradhanush has vaccinated **3.39 crore children** and **87.18 lakh pregnant women** of 680 districts across the country.
- Around 60% of productive age (15-59) group engaged in full-time domestic duties.
- A **10 Year Rural Sanitation Strategy (2019-2029)** launched to focus on sustaining the sanitation behaviour change and increasing access to solid and liquid waste management.
- India ranks **3rd** in a number of new firms created, as per the **World Bank**.







- **12.2 % cumulative annual growth rate** of new firms in the formal sector during 2014-18, compared to **3.8 % during 2006-2014**.
- **10% increase** in registration of new firms in a district yields a **1.8 % increase in Gross Domestic District Product (GDDP).**
- The impact is most pronounced when literacy is above **70 per cent**.
- The new firm formation is the lowest in eastern India with the lowest literacy rate (59.6 % as per 2011 Census).
- Promoting a **'pro-business'** policy that unleashes the power of competitive markets to generate wealth.
- The "Startup India" campaign of the Government of India recognizes entrepreneurship as an increasingly important strategy to fuel productivity growth and wealth creation in India.
- The frequent and unpredictable imposition of blanket stock limits on commodities under the **Essential Commodities Act (ECA)** neither brings down prices nor reduces price volatility. Around 76000 raids under ECA were conducted during 2019.
- The regulation of prices of drugs through the **Drug Price Control Orders DPCO 2013**, has led to an increase in the price of a regulated pharmaceutical drug vis-à-vis that of a similar drug whose price is not regulated.
- **Government policies** in the **food grain markets** have led to the emergence of Government as the largest procurer and hoarder of food grains.
- Analysis of debt waivers given by **States/Centre shows** that full waiver beneficiaries consume less, save less, invest less and are less productive after the waiver when compared to the partial beneficiaries.
- "Assemble in India for the world" into Make in India, India can create 4 crore well-paid jobs by 2025 and 8 crores by 2030.
- Exports of network products, which is expected to equal \$7 trillion worldwide in 2025, can contribute a quarter of the increase in value-added for the \$5 trillion economies by 2025.
- India has risen significantly in the **World Bank's Doing Business rankings** in recent years, but there

are categories where it lags behind – Starting a Business, Registering Property, Paying Taxes and Enforcing Contracts.

- In 2019, India completed the **50th anniversary** of bank nationalization. Accomplishments of lakhs of Public Sector Banks (PSBs) employees cherished and an objective assessment of PSBs suggested by the Survey.
- India has only one bank in the global top 100: same as countries that are a fraction of its size: Finland (about 1/11th), Denmark (1/8th), etc.
- The survey investigates the key drivers of Rollover Risk of the shadow banking system in India in light of the current liquidity crunch in the sector.
- Raise its export market share to about **3.5% by 2025** and **6% by 2030**. Create 4 crore well-paid jobs by **2025** and **8 crores by 2030**.
- Exports of network products can provide one-quarter of the increase in value-added required for making India a **\$5 trillion economy by 2025.**
- A jump of **79 positions to 63 in 2019** from 142 in 2014 in World Bank's Doing Business rankings.
- The turnaround time of ships in India has almost halved to **2.48 days in 2018-19 from 4.67 days** in 2010-11.
- The survey examines the realized efficiency gains from privatization in the Indian context and bolsters the case for aggressive disinvestment of CPSEs. Strategic disinvestment of Government's shareholding of **53.29 per cent in BPCL** led to an increase of around **Rs. 33,000 crores in national** wealth.
- The survey examines the realized efficiency gains from privatization in the Indian context and bolsters the case for aggressive disinvestment of CPSEs.
- Models that incorrectly over-estimate GDP growth by 2.7 % for India post-2011 also misestimate GDP growth over the same period for 51 out of 95 countries in the sample.
- An attempt to quantify what a common person pays for a Thali across India. A shift in the dynamics of **Thali prices since 2015-16.**

Padma Awards 2020 Announced

- Padma Awards is one of the **highest civilian Awards** of the country. Padma Awards are conferred in three categories, namely, **Padma Vibhushan**, **Padma Bhushan and Padma Shri**. The Awards are given in various disciplines/fields of activities, viz. art, social work, public affairs, science and engineering, trade and industry, medicine, literature and education, sports, civil service, etc. The awards are announced on the occasion of Republic Day every year.
- i. Padma Vibhushan is awarded for exceptional and distinguished service,
- ii. Padma Bhushan for distinguished service of high order and
- iii. Padma Shri' for distinguished service in any field.

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This year the President has approved conferment of 141 Padma Awards including 4 duo cases (in a duo case, the award is counted as one) as per list below. The list comprises 7 Padma Vibhushan, 16 Padma Bhushan and 118 Padma Shri Awards. 33 of the awardees are women and the list also includes 18 persons from the category of Foreigners/NRI/PIO/OCI and 12 Posthumous awardees.

Padma Vibhushan (7)

S.N.	Name	Field	State/Country	
1.	Shri George Fernandes	Public Affairs	Bihar	
1.	(Posthumous)	Fublic Allalis	Dillai	
2.	Shri Arun Jaitley	Public Affairs	Delhi	
۷.	(Posthumous)	Public Alialis	Denn	
3.	Sir Anerood Jugnauth GCSK	Public Affairs	Mauritius	
4.	Smt. M. C. Mary Kom	Sports	Manipur	
5.	Shri Chhannulal Mishra	Art	Uttar Pradesh	
6.	Smt. Sushma Swaraj	Public Affairs	Delhi	
0.	(Posthumous)	F UDIIC AIIAIIS	Denn	
7.	Sri Vishveshateertha Swamiji Sri	Othora Spiritualiam	Varnatalia	
7.	Pejavara Adhokhaja Matha Udupi (Posthumous)	Others-Spiritualism	NalllataKa	

Padma Bhushan (16)

S.N.	Name	Field	State/Country
8.	Shri M. Mumtaz Ali (Sri M)	Others-Spiritualism	Kerala
9.	Shri Syed Muazzem Ali (Posthumous)	Public Affairs	Bangladesh
10.	Shri Muzaffar Hussain Baig	Public Affairs	Jammu and Kashmir
11.	Shri Ajoy Chakravorty	Art	West Bengal
12.	Shri Manoj Das	Literature and Education	Puducherry
13.	Shri Balkrishna Doshi 🦳 🦳 🦰	Others-Architecture	Gujarat
14.	Ms. Krishnammal Jagannathan	Social Work	Tamil Nadu
15.	Shri S. C. Jamir	Public Affairs	Nagaland
16.	Shri Anil Prakash Joshi	Social Work	Uttarakhand
17.	Dr. Tsering Landol	Medicine	Ladakh
18.	Shri Anand Mahindra	Trade and Industry	Maharashtra
19.	Shri Neelakanta Ramakrishna Madhava Menon (Posthumous)	Public Affairs	Kerala
20.	Shri Manohar Gopalkrishna Prabhu Parrikar (Posthumous)	Public Affairs	Goa
21.	Prof. Jagdish Sheth	Literature and Education	USA
22.	Ms. P. V. Sindhu	Sports	Telangana
23.	Shri Venu Srinivasan	Trade and Industry	Tamil Nadu

Padma Shri (118)

S.N.	Name	Field	State/Country
24.	Guru Shashadhar Acharya	Art	Jharkhand
25.	Dr. Yogi Aeron	Medicine	Uttarakhand
26.	Shri Jai Prakash Agarwal	Trade and Industry	Delhi
27.	Shri Jagdish Lal Ahuja	Social Work	Punjab
28.	Kazi Masum Akhtar	Literature and Education	West Bengal





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S.N.	Name	Field	State/Country	
29.	Ms. Gloria Arieira	Literature and Education	Brazil	
30.	Khan Zaheerkhan Bakhtiyarkhan	Sports	Maharashtra	
31.	Dr. Padmavathy Bandopadhyay	Medicine	Uttar Pradesh	
32.	Dr. Sushovan Banerjee	Medicine	West Bengal	
33.	Dr. Digambar Behera	Medicine	Chandigarh	
34.	Dr. Damayanti Beshra	Literature and Education	Odisha	
35.	Shri Pawar Popatrao Bhaguji	Social Work	Maharashtra	
36.	Shri Himmata Ram Bhambhu	Social Work	Rajasthan	
37.	Shri Sanjeev Bikhchandani	Trade and Industry	Uttar Pradesh	
38.	Shri Gafurbhai M. Bilakhia	Trade and Industry	Gujarat	
39.	Shri Bob Blackman	Public Affairs	United Kingdom	
40.	Ms. Indira P. P. Bora	Art	Assam	
41.	Shri Madan Singh Chauhan	Art	Chhattisgarh	
42.	Ms. Usha Chaumar	Social Work	Rajasthan	
43.	Shri Lil Bahadur Chettri	Literature and Education	Assam	
4.4	Ms. Lalitha & Ms. Saroja	Arch	Tauril Nada	
44.	Chidambaram (Duo) *	Art	Tamil Nadu	
45.	Dr. Vajira Chitrasena	Art	Sri Lanka	
46.	Dr. Purushottam Dadheech	Art	Madhya Pradesh	
47.	Shri Utsav Charan Das	Art	Odisha	
40	Prof. Indra Dassanayake	Literature and Education	Cui Louleo	
48.	(Posthumous)	Literature and Education	Sri Lanka	
49.	Shri H. M. Desai	Literature and Education	Gujarat	
50.	Shri Manohar Devadoss	Art	Tamil Nadu	
51.	Ms. Oinam Bembem Devi	Sports	Manipur	
52.	Ms. Lia Diskin	Social Work	Brazil	
53.	Shri M. P. Ganesh	Sports	Karnataka	
54.	Dr. Bangalore Gangadhar	Medicine	Karnataka	
55.	Dr. Raman Gangakhedkar	Science and Engineering	Maharashtra	
56.	Shri Barry Gardiner	Public Affairs	United Kingdom	
57.	Shri Chewang Motup Goba	Trade and Industry	Ladakh	
58.	Shri Bharat Goenka	Trade and Industry	Karnataka	
59.	Shri Yadla Gopalarao	Art	Andhra Pradesh	
60.	Shri Mitrabhanu Gountia	Art	Odisha	
61.	Ms. Tulasi Gowda	Social Work	Karnataka	
62.	Shri Sujoy K. Guha	Science and Engineering	Bihar	
63.	Shri Harekala Hajabba	Social Work	Karnataka	
64.	Shri Enamul Haque	Others-Archaeology	Bangladesh	
65.	Shri Madhu Mansuri Hasmukh	Art	Jharkhand	
	Shri Abdul Jabbar		Madlana Davida ali	
66.	(Posthumous)	Social Work	Madhya Pradesh	
67.	Shri Bimal Kumar Jain	Social Work	Bihar	
68.	Ms. Meenakshi Jain	Literature and Education	Delhi	
69.	Shri Nemnath Jain	Trade and Industry	Madhya Pradesh	
70.	Ms. Shanti Jain	Art	Bihar	
71.	Shri Sudhir Jain	Science and Engineering	Gujarat	
72.	Shri Benichandra Jamatia	Literature and Education	Tripura	
	Shri K. V. Sampath Kumar & Ms.		`	
73.	Vidushi Jayalakshmi K.S.	Literature and Education-	Karnataka	
_	(Duo)*	Journalism		
74.	Shri Karan Johar	Art	Maharashtra	

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S.N.	Name	Field	State/Country
75.	Dr. Leela Joshi	Medicine	Madhya Pradesh
76.	Ms. Sarita Joshi	Art	Maharashtra
77.	Shri C. Kamlova	Literature and Education	Mizoram
78.	Dr. Ravi Kannan R.	Medicine	Assam
79.	Ms. Ekta Kapoor	Art	Maharashtra
80.	Shri Yazdi Naoshirwan Karanjia	Art	Gujarat
81.	Shri Narayan J. Joshi Karayal	Literature and Education	Gujarat
82.	Dr. Narindar Nath Khanna	Medicine	Uttar Pradesh
83.	Shri Naveen Khanna	Science and Engineering	Delhi
84.	Shri S. P. Kothari	Literature and Education	USA
	Shri V. K. Munusamy		
85.	Krishnapakthar	Art	Puducherry
86.	Shri M. K. Kunjol	Social Work	Kerala
	Shri Manmohan Mahapatra		
87.	(Posthumous)	Art	Odisha
88.	Ustad Anwar Khan Mangniyar	Art	Rajasthan
	Shri Kattungal Subramaniam		
89.	Manilal	Science and Engineering	Kerala
90.	Shri Munna Master	Art	Rajasthan
90. 91.	Prof. Abhiraj Rajendra Mishra	Literature and Education	Himachal Pradesh
91. 92.	Ms. Binapani Mohanty	Literature and Education	Odisha
92. 93.	Dr. Arunoday Mondal	Medicine	
	-		West Bengal
94.	Dr. Prithwindra Mukherjee	Literature and Education	France
95.	Shri Sathyanarayan Mundayoor	Social Work	Arunachal Pradesh
96.	Shri Manilal Nag	Art	West Bengal
97.	Shri N. Chandrasekharan Nair	Literature and Education	Kerala
98.	Dr. Tetsu Nakamura (Posthumous)	Social Work	Afghanistan
99.	Shri Shiv Datt Nirmohi	Literature and Education	Jammu and
99.		Literature and Education	Kashmir
100.	Chri Dy Lalbialthanga Dashyay	Literature and	Migorom
100.	Shri Pu Lalbiakthanga Pachuau	Education-Journalism	Mizoram
101.	Ms. Moozhikkal Pankajakshi	Art	Kerala
102.	Dr. Prasanta Kumar Pattanaik	Literature and Education	USA
103.	Shri Jogendra Nath Phukan	Literature and Education	Assam
104.	Ms. Rahibai Soma Popere	Others-Agriculture	Maharashtra
105.	Shri Yogesh Praveen	Literature and Education	Uttar Pradesh
106.	Shri Jitu Rai	Sports	Uttar Pradesh
107.	Shri Tarundeep Rai	Sports	Sikkim
107.	Shri S. Ramakrishnan	Social Work	Tamil Nadu
100.	Ms. Rani Rampal	Sports	Haryana
110.	Ms. Kangana Ranaut	Art	Maharashtra
110.	Shri Dalavai Chalapathi Rao	Art	Andhra Pradesh
111.	Shri Shahbuddin Rathod	Literature and Education	Gujarat
112.	Shri Kalyan Singh Rawat	Social Work	Uttarakhand
113.	Shri Chintala Venkat Reddy		
114. 115.	-	Others-Agriculture Medicine	Telangana Bihar
115.	Smt. (Dr.) Shanti Roy	Medicine	Dilldi
116.	Shri Radhammohan & Ms.	Others-Agriculture	Odisha
	Sabarmatee (Duo) *		
117.	Shri Batakrushna Sahoo	Others-Animal	Odisha
1		Husbandry	





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S.N.	Name	Field	State/Country	
118.	Ms. Trinity Saioo	Others-Agriculture	Meghalaya	
119.	Shri Adnan Sami	Art	Maharashtra	
120.	Shri Vijay Sankeshwar	Trade and Industry	Karnataka	
121.	Dr. Kushal Konwar Sarma	Medicine	Assam	
122.	Shri Sayed Mehboob Shah Qadri alias Sayedbhai	Social Work	Maharashtra	
123.	Shri Mohammed Sharif	Social Work	Uttar Pradesh	
124.	Shri Shyam Sunder Sharma	Art	Bihar	
125.	Dr. Gurdip Singh	Medicine	Gujarat	
126.	Shri Ramjee Singh	Social Work	Bihar	
127.	Shri Vashishtha Narayan Singh (Posthumous)	Science and Engineering	Bihar	
128.	Shri Daya Prakash Sinha	Art	Uttar Pradesh	
129.	Dr. Sandra Desa Souza	Medicine	Maharashtra	
130.	Shri Vijayasarathi Sribhashyam	Literature and Education	Telangana	
131.	Smt. Kalee Shabi Mahaboob & Shri Sheik Mahaboob Subani (Duo)*	Art	Tamil Nadu	
132.	Shri Javed Ahmad Tak	Social Work	Jammu and Kashmir	
133.	Shri Pradeep Thalappil	Science and Engineering	Tamil Nadu	
134.	Shri Yeshe Dorjee Thongchi	Literature and Education	Arunachal Pradesh	
135.	Shri Robert Thurman	Literature and Education	USA	
136.	Shri Agus Indra Udayana 🥢	Social Work	Indonesia	
137.	Shri Harish Chandra Verma 🦯	Science and Engineering	Uttar Pradesh	
138.	Shri Sundaram Verma	Social Work	Rajasthan	
139.	Dr. Romesh Tekchand Wadhwani	Trade and Industry	USA	
140.	Shri Suresh Wadkar	Art	Maharashtra	
141.	Shri Prem Watsa	Trade and Industry	Canada	

Indore tops national cleanliness rankings for first two quarters

- The Union Ministry of Housing and Urban Affairs (MoHUA) has announced the results of the 1st and 2nd quarters of the Swachh Survekshan 2020.
- **Indore** has topped the cleanliness charts for two consecutive quarters among cities with over 10 lakh population while Kolkata was the worst performer. Jamshedpur has topped the cleanliness charts for two consecutive quarters among cities with 1 lakh to 10 lakh population.
- The rankings were conducted in a league format for the first time and were split into three quarters (April to June, July to September and October to December 2019) and different categories based on the population of the city.
- The rankings were based on collection, transportation, processing and disposal of waste.

Some key results of the Swachh Survekshan 2020:

Top three cities with over 10 lakh population in 1st quarter (April to June):

- 1. Indore (Madhya Pradesh)
- 2. Bhopal (Madhya Pradesh)
- 3. Surat (Gujarat)

Top three cities with over 10 lakh population in 2nd quarter (July to September):

- 1. Indore (Madhya Pradesh)
- 2. Rajkot (Gujarat)
- 3. Navi Mumbai (Maharashtra)

Top three cities with 1 lakh to 10 lakh population in 1st quarter (April to June):

- 1. Jamshedpur (Jharkhand)
- 2. New Delhi

The Monthly Hindu Review	Current Affairs January 2020
Top three cities with 1 lakh to 10 lakh population in	3. Delhi Cantonment (Delhi)
2nd quarter (July to September):	Among the Cantonment Boards, the rankings in 2nd
1. Jamshedpur (Jharkhand)	quarter (July to September) were as follows:
2. Chandrapur (Maharashtra)	1. Delhi Cantonment Board (Delhi)
	2. Jhansi Cantonment Board (Uttar Pradesh)
Among the Cantonment Boards, the rankings in 1st	3. Jalandhar Cantonment Board (Punjab)
quarter (April to June) were as follows:	4. Secunderabad Cantonment Board in Hyderabad is the
1. St.Thomas Mount Cantonment (Tamil Nadu)	worst performer among other cantonment boards.
2. Jhansi Cantonment (Uttar Pradesh)	

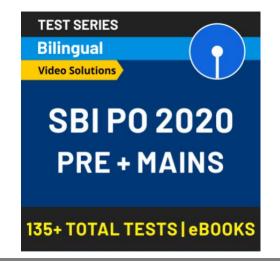
Grammy Awards 2020: Check the list of Winners

- The **62nd Annual Grammy Awards** announced on January 26, 2020. The Awards ceremony was held at the Staples Center in Los Angeles. The show was hosted by Singer-songwriter **Alicia Keys**. It recognized the best recordings, compositions, and artists of the eligibility year, running from October 1, 2018, to August 31, 2019.
- Here is the list of winners of **Grammy Awards 2020**:

Sl. No.	Category	Winner	
1.	Album Of The Year	When We All Fall Asleep, Where Do We Go? (Billie Eilish)	
2.	Record Of The Year	Bad Guy (Billie Eilish)	
3.	Best New Artist	Billie Eilish	
4.	Best Rap Album	Igor (Tyler, The Creator)	
5.	Best R&B Album Winner	Ventura (Anderson .Paak)	
6.	Best Rap Song	A Lot	
7.	Best Country Album	While I'm Livin' (Tanya Tucker)	
8.	Song Of The Year	Bad Guy (Billie Eilish O'Connell & Finneas O'Connell)	
9.	Best Rock Album	Social Cues (Cage The Elephant)	
10.	Best Rock Song	This Land (Gary Clark Jr.)	
11.	Best Dance/Electronic Album	No Geography (The Chemical Brothers)	
12.	Producer Of The Year, Classical	Blanton Alspaugh	
13.	Best Music Video	Old Town Road	
14.	Best Country Song	Bring My Flowers Now	
15.	Best Folk Album	Patty Griffin	
16.	Best Comedy Album	Sticks & Stones (Dave Chappelle)	

Republic Day 2020: India celebrates its 71st Republic Day

• The nation celebrated the **71st Republic Day** with a grand military parade and exhibition of its history, cultural diversity and strategic weaponry at the Rajpath, Delhi. This day is celebrated by all Indians and **26th of January** has been declared as a national holiday by the government of India. The Republic Day ceremony commenced with Prime Minister Narendra Modi paying homage to martyrs at the National War Memorial instead of Amar Jawan Jyoti. The National Flag was unfurled followed by the National Anthem with a booming 21-gun salute.





Important Facts of 71st Republic Day:

- The chief guest for this year's republic day parade is Brazilian president, **Jair Messias Bolsonaro**.
- For the first time, a contingent of women bikers of **CRPF** performed daredevil stunts.
- **Jammu and Kashmir** participated in the parade for the first time as a Union Territory.
- **Meghalaya's** Tableau depicted the Double Decker Living Root Bridge which is a main tourist attraction of the state.
- Telangana's tableau brought to life its floral festival called Bathukamma.
- The Tableau of Gujarat was on the theme Rani ki Vav – Jal Mandir which is a unique piece of ancient Indian architectural style, construction work and craftsmanship.
- The Air Force tableau displayed models of the Rafale aircraft, Tejas aircraft, Light Combat Helicopter, Akash Missiles System and Astra Missiles.
- The major attraction was fly-past by the newly inducted Chinook and Apache helicopters along with Sukhoi and advanced light helicopters.
- Anti-satellite weapons: Mission Shakti, Army's battle tank Bhishma was also showcased in the parade.

Republic Day of India: Importance

- India became independent on 15th of august, 1947. Even after independence, the country did not have a sound constitution. The laws, before the enactment of the constitution, were running on the basis of Government of India Act 1935. Having realized the need for a permanent constitution and its own governing body, the government of India appointed a Drafting Committee on 28th of August 1947 to draft it and Dr, B. R. Ambedkar as the Chairman of the Drafting Committee.
- After almost 3 years, the 308 members of the Assembly, after many consultations and a few modifications finally signed a constitution on 24th of January 1950, which came into effect on 26th of January 1950. And, that day, is being celebrated as Republic Day in India ever since then. This day defines the importance of having a proper constitution that all the citizens must abide by.

Andra cabinet adopts resolution to abolish Legislative Council

• Andhra Pradesh (AP) cabinet has adopted a resolution to abolition the legislative council, which the government feels is a major hurdle for passing crucial bills. This cabinet chaired by the chief minister (CM) YS Jaganmohan Reddy.

This approval came after AP government failed to pass 2 important bills (Andhra Pradesh Decentralization and Inclusive development of All Regions Bill-2020 for the tri-capital system & and the AP Capital Region Development Authority (CRDA) Act (Repeal) Bill) in the upper house of the legislature.

Tableaux of Assam wins 1st prize at 71st Republic Day parade

- The **Tableaux of Assam** wins the 1st prize at the **Republic Day Parade, 2020** among the States/Union Territories. The theme of Assam's tableau was "Land of unique craftsmanship and culture", displaying bamboo and cane work and Bhortal Nritya performed by Xattriya dancers. Best Tableaux awards for Republic Day Parade, 2020 was given by Defence Minister Rajnath Singh.
- **Odisha and Uttar Pradesh** won tied second prize. Odisha's tableau depicted Lord Lingaraja's Rukuna Rath Yatra whereas the tableau of Uttar Pradesh showcased the state's cultural and religious heritage.
- The tableaux of National Disaster Relief Force (NDRF) and Jal Shakti Mission have jointly adjudged the best tableau among the Ministries and Departments. Central Public Works Department (CPWD) got the Special Prize for their tableau based on the theme Kashmir se Kanyakumari.

"Samvidhaan" announced as the Oxford Hindi Word of the Year 2019

- **Oxford University Press (OUP)** named "Samvidhaan" (Constitution) the Oxford Hindi Word of 2019. It received widespread attention in the year which was witness to the spirit of the Indian Constitution being embraced across segments of the society. The word was chosen as 2019 saw the values of democracy, secularism, justice, liberty, equality and fraternity being tested on the touchstone of the Constitution or "Samvidhaan".
- "Samvidhaan" means a "body of fundamental principles or established precedents according to which a state or other organisation is acknowledged to be governed".

RBI revises supervisory framework for Urban Co-operative Bank

The **Reserve Bank of India** has revised its **supervisory framework** for **Urban Co-operative Banks** (UCBs) to expedite resolution of UCBs experiencing financial stress. The revised framework stipulates the thresholds for various parameters that could trigger a corrective action by the UCBs or a supervisory action by the central bank.







A UCB may be placed under supervisory action framework under the following conditions:

- When its Net Non-Performing Asset (NPA) exceeds 6% of its net advances.
- When its Capital to Risk (Weighted) Assets Ratio (CRAR) falls below 9%.
- When it incurs losses for two consecutive financial years or has accumulated losses on its balance sheet.

RBI could also undertake different actions like imposition of all-inclusive directions under section 35A of the Banking Regulation Act, 1949. Issue of show cause notice for cancellation of banking license may also be considered by the RBI if continued normal functioning of the UCB is no longer considered to be in the interest of its depositors.

Union Government unveils State Energy Efficiency Index 2019

The Union Government has released the "**State Energy Efficiency Index 2019**". The index was released during the 'Review, Planning and Monitoring (RPM)' meeting held in New Delhi. The index is developed by **Bureau of Energy Efficiency** (BEE) along with **Alliance for an Energy Efficient Economy** (AEEE). The SEE Index 2019 traces the expansion and achievements of Energy Efficiency (EE) drives running in **36 states** and **union territories**. The SEE Index 2019 constitutes quantitative, qualitative and outcome based **97 indicators** to check energy efficiency initiatives, programs and outcomes in five distinct areas: **transport, industry, agriculture, buildings, municipalities,** and **DISCOMS**.

State Energy Efficiency Index 2019 has divided States/UTs into **4 groups** on the basis of Total Primary Energy Supply (TPES) desired to meet the State's/UT's actual energy demand through electricity, coal, oil, gas, etc. across all the sectors. The 4 groups are: '**Front Runner'**, '**Achiever'**, '**Contender'** and '**Aspirant**'.

Key results of SEE Index 2019:

• The State Energy Efficiency Index 2019 was **topped** by **Haryana, Karnataka** and **Kerala** while Manipur, Jammu & Kashmir, Jharkhand and Rajasthan performed worst in their respective groups. The states of Haryana, Karnataka and Kerala were in "Achiever" group and there was **not a single state** in the "**Front Runner**" group.

RBI allows 24×7 rupee trading via select banks

• The **Reserve Bank of India** has enabled select banks in India to offer **round-the-clock** (24×7) trading in the Indian rupee to allow Indians to safeguard their foreign exchange (Forex) risks at any time. • The selected banks in India can offer forex rates to Indian clients beyond the inter-bank market hours, which presently run from 9am to 5pm. This will open up the forex market in India round the clock and will allow Indians to hedge their foreign exchange risks at any time of the day.

India listed as 5th biggest Geo-political Risk of 2020

India under Prime Minister Narendra Modi has been listed as the **5th biggest Geo-political Risk** of **2020**. The listing was done by Eurasia Group in its report. The report states 'Top 10 Risks' of the year 2020.

The Top 10 Risks of 2020 are as followed:

- **1. RIGGED!: WHO GOVERNS THE US?**
- 2. THE GREAT DECOUPLING
 - 3. US/CHINA
 - 4. MNCS NOT TO THE RESCUE
 - **5. INDIA GETS MODI-FIED**
 - 6. GEOPOLITICAL EUROPE
- 7. POLITICS VS. ECONOMICS OF CLIMATE CHANGE
- 8. SHIA CRESCENDO
- 9. DISCONTENT IN LATIN AMERICA
- 10. TURKEY

The Eurasia Group releases its 'Top 10 Risks' of the Year report annually considering one of the principal geopolitical indicators among global investors, multinational firms and various financial and business consultancies.

Shivalik Mercantile Co-op. Bank Ltd gets RBI's approval to become SFB

- The **Reserve Bank of India** has granted **"inprinciple**" approval to **Shivalik Mercantile Cooperative Bank Limited** for transition into a Small Finance Bank (SFB).
- The transition into a SFB will be under the "Scheme on voluntary transition of Urban Co-operative Bank into a Small Finance Bank" issued on September 27, 2018.
- The "in-principle" approval granted will be valid for 18 months to enable the applicant to comply with the requirements under the Scheme, the Guidelines for 'on tap' Licensing of Small Finance Banks in the Private Sector and fulfil other conditions as stipulated by the RBI.
- On being satisfied that the applicant has complied with the requisite conditions laid down by RBI as part of "in-principle" approval, the RBI would consider granting it a licence for commencement of banking business under Section 22 (1) of the Banking Regulation Act, 1949 as a SFB.





RBI allows "Video based Customer Identification Process"

- The Reserve Bank of India has revised the Know Your Customer (KYC) norms for banks and other lending institutions. New amendments in KYC norms by RBI allows banks and other lending institutions to use "Video based Customer Identification Process (V-CIP)".
- The V-CIP is a consent based alternate method of establishing the customer's identity and for customer onboarding from remote areas while leveraging the digital technology. It will also provide comfortability to banks and other regulated entities while holding to the RBI's Know Your Customer (KYC) norms. The video files recorded as V-CIP are required to be stored bearing the date and time stamp while ensuring the safety and security of the video files.
- RBI has also advised banks to capture **clear image of PAN card** produced by the customer during the Customer Identification Process (CIP).
- The central bank also advised the banks and other regulated entities to **record the customer's location** (Geotagging) to ensure the customer's physical presence in India.

RBI releases "National Strategy for Financial Inclusion" report

- The Reserve Bank of India has released a report "National Strategy for Financial Inclusion (NSFI): 2019-2024". The report has been formulated by RBI under the aegis of Financial Inclusion Advisory Committee (FIAC) and ratified by the Financial Stability Development Council (FSDC).
- As per the official statement, "the NSFI: 2019-2024 sets forth the vision and key objectives of the financial inclusion policies in India to help expand and sustain the financial inclusion process at the national level through a broad convergence of action involving all the stakeholders in the financial sector. The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection."
- The report stated the following **6 pillars** as part of strategic objectives to achieve the aim of financial inclusion:
- 1. Universal Access to Financial Services
- 2. Providing basic bouquet of financial services
- 3. Access to livelihood and Skill Development
- 4. Financial Literacy and Education
- 5. Customer Protection and Grievance Redressal
- 6. Effective Co-ordination

15 January celebrated as Indian Army Day

- Indian Army Day is observed on January 15 in India every year. This year 72nd Army Day is being celebrated across the country.
- This day celebrated every year to commemorate the day when General (later Field Marshal) KM Carriappa took over the command of Army from General Sir F R R Bucher the last British Commander-in-Chief in 1949 and became the first Commander-in-Chief of Indian Army post Independence.

Nitin Gadkari presenting the National Highway Excellence Awards 2019

• Union Road, Transport and Highway Minister, Nitin Gadkari presenting the National Highway Excellence Awards 2019 in New Delhi. This award is Instituted in the year 2018, National Highway Excellence Awards aim to recognize the wellperforming companies in the field of construction, operations, maintenance, toll collection and road safety on National Highways.

The 7 categories of the award are:

- (1) Excellence in Project Management
- (2) Excellence in Operation and Maintenance
- (3) Excellence in Toll Management
- (4) Excellence in Highway Safety
- (5) Innovation
- (6) Outstanding Work in Challenging Conditions
- (7) Green Highway

Indian Lawyer Harish Salve appointed as Queen's Counsel

 Indian Lawyer Harish Salve was appointed into Queen Elizabeth II's counsel of Senior Advocate. He has been appointed as Queen's Counsel (QC) for



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the courts of England and Wales. His name featured in the list of silk appointments released by the UK Ministry of Justice on January 13. Salve and other appointees will be formally appointed as Queen's Counsel on March 16 2020. The title of Queen's Counsel is awarded to those who have demonstrated particular skill and expertise in the conduct of advocacy.

Harish Salve did his LL.B. from Nagpur University and • began his career with JB Dadachandji & Co. in 1980. He was designated as Senior Advocate by the Delhi High Court in 1992. Salve was called to Blackstone Chambers in 2013. He had represented India before the International Court of Justice in Kulbhushan Jadhav extradition case.

Noted writer Vasdev Mohi to be honoured with 29th Saraswati Samman

- Noted Sindhi writer **Vasdev Mohi** will be honoured • with 29th Saraswati Samman. He has been selected for his short stories collection:- Chequebook, published in **2012**. This short stories collection talks about the agonies and sufferings of marginalized sections of the society. He has authored 25 books of poetry, stories and translations. He has also received the Sahitya Akademi Award.
- Saraswati Samman a literary recognition given annually by the KK Birla Foundation. Saraswati Samman carries a cash award of 15 lakh rupees, a citation and a plaque. Besides the Saraswati Samman, two other awards have been instituted by the KK Birla Foundation – the Vvas Samman (for Hindi works by Indian citizens) and Bihari Puraskar (for Hindi/Rajasthani works by Rajasthani writers) —, a literary and cultural organisation.

Henley Passport Index 2020: Check Details Here

Henley Passport Index 2020 has been launched. The ranking report is based on data from the International Air Transport Association (IATA), a trade association of some 290 airlines, including all major carriers. The Henley Passport index includes 199 different passports and 227 different travel destinations.

Important key Points: Henley Passport Index 2020

- The list was topped by Japan. Japan has been topping the Index for three years continuously. Japan can access now 191 countries.
- Japan was now followed by Singapore, Germany, and • South Korea.
- The Indian passport ranked 84th, along with Tajikistan and Mauritania in the world's most powerful passport index 2020, which is a drop by 2 places as it ranked 82nd in 2019.
- At present Indian citizens can access only 58 destinations in the world without obtaining prior Visa.
- Afghanistan (107) was among the world's worst passports.
- Serbia is the only European country to which Indian passport holders can travel visa-free.
- The top 10 most powerful passports for 2020 are Japan, Singapore, South Korea, Germany, Italy, Finland, Spain, USA and UK, Luxembourg, Denmark.
- The document which has opened the door to the largest number of new territories in ten years is the United Arab Emirates passport, which is placed 18th in the ranking and allows for easy access to 171 countries.

What is Henley Passport Index?

The Henley Passport Index was launched in 2006 with the aim of providing a global picture of freedom of travelling. The Passport index includes Visa-Frees score, World Openness score, Welcoming score and Global Mobility score. When these scores are high, the passport index is also high and such a passport is said to be highly powerful.

Global Risks Report 2020: Important highlights

- The World Economic Forum has released the "The Global Risks Report 2020". The Global Risks Report 2020 is the 15th edition of the WEF's Global Risks Report prepared in partnership with Marsh & McLennan and Zurich Insurance Group.
- Here is the list of the "top 10 risks by likelihood (stated by multistakeholders)" and "top 10 risks by impact (stated by multistakeholders)" to be faced by the world in 2020:





Sl. No.	Top 10 risks by "Impact"	Sl. No.	Top 10 risks by "Likelihood"
1	Climate action failure	1	Extreme Weather
2	Weapons of mass destruction	2	Climate action failure
3	Biodiversity loss	3	Natural disaster
4	Extreme weather	4	Biodiversity loss
5	Water crises	5	Human-made environmental disasters
6	Information infrastructure breakdown	6	Data fraud or theft
7	Natural disasters	7	Cyberattacks
8	Cyberattacks	8	Water crises
9	Human-made environmental disasters	9	Global Governance failure
10	Infectious diseases	10	Asset Bubble

Here is the complete list of Short-Term Risk Outlook (stated by multistakeholders):

Sl. No.	Short Term Risk Outlook	
1	Economic confrontations	
2	Domestic political polarization	
3	Extreme heat waves	
4	Destruction of natural ecosystems	
5	Cyberattacks: infrastructure	
6	Protectionism on trade/investment	
7	Populist and nativist agendas	
8	Cyberattacks: theft of money/data	
9	Recession in a major economy	
10	Uncontrolled fires	

ICC Awards 2019: Check Complete list of Winners

• The International Cricket Council (ICC) has announced the list of winners of its annual awards of 2019.

S. No.	Award	Award Winner
1	Sir Garfield Sobers Trophy for Best Cricketer of the Year	Ben Stokes (England)
2	Test Cricketer of the Year	Pat Cummins (Australia)
3	ODI Cricketer of the Year	Rohit Sharma (India)
4	T20I Performance of the Year	Deepak Chahar (India, for taking 6 wicket haul conceding 7 runs vs Bangladesh)
5	Emerging Cricketer of the Year	Marnus Labuschagne (Australia)
6	Associate Cricketer of the Year	Kyle Coetzer (Scotland)
7	Spirit of Cricket Award	Virat Kohli (India, for stopping the fans booing Steve Smith during India-Australia Match at the Oval)
8	David Shepherd Trophy for Umpire of the Year	Richard Illingworth
9	Fans' Moment of the Year 2018	India wins U19 Cricket World Cup 2018





- ICC has also announced its **ICC Test Team of the Year** (Team as per batting order): Mayank Agarwal, Tom Latham, Marnus Labuschagne, Virat Kohli (captain), Steve Smith, Ben Stokes, BJ Watling (wicketkeeper), Pat Cummins, Mitchell Starc, Neil Wagner, Nathan Lyon.
- ICC has also announced its **ICC ODI Team of the Year** (Team as per batting order): Rohit Sharma, Shai Hope, Virat Kohli (captain), Babar Azam, Kane Williamson, Ben Stokes, Jos Buttler (wicketkeeper), Mitchell Starc, Trent Boult, Mohammed Shami, Kuldeep Yadav

Below is the complete list of winners of ICC Women's Cricket Awards:

S.No.	Award	Player
1	Rachael Heyhoe Flint Award for ICC Women's Cricketer of the Year	Ellyse Perry (Australia)
2	ICC Women's ODI Player of the Year	Ellyse Perry (Australia)
3	ICC Women's T20I Player of the Year	Alyssa Healy (Australia)
4	ICC Women's Emerging Player of the Year	Chanida Sutthiruang (Thailand)

- ICC has also announced the **ICC Women's ODI Team of the Year** (Team as per batting order): Alyssa Healy (wk), Smriti Mandhana, Tamsin Beaumont, Meg Lanning (captain), Stafanie Taylor, Ellyse Perry, Jess Jonassen, Shikha Pandey, Jhulan Goswami, Megan Schutt, Poonam Yadav.
- ICC has also announced the **ICC Women's T20I Team of the Year** (Team as per batting order): Alyssa Healy (wk), Danielle Wyatt, Meg Lanning (captain), Smriti Mandhana, Lizelle Lee, Ellyse Perry, Deepti Sharma, Nida Dar, Megan Schutt, Shabnim Ismail, Radha Yada.

US removes China from "currency manipulator" list

- The **Treasury Department of United States** has removed **China** from the designation as **"currency manipulator"**. The decision was taken just before the commencement of first phase of US-China trade agreement.
- In August 2019, China was labeled officially as "currency manipulator" by the United States and also accused China of using yuan to gain "unfair competitive advantage" in trade. This was the first time since 1994 that China was labelled as "currency manipulator".

UN's World Economic Situation and Prospects Report 2020: Key findings of the report

- The **United Nations** has released its annual flagship report **"World Economic Situation and Prospects Report 2020"**. The report depicts the state of the world economy through the lens of the 2030 Agenda for Sustainable Development.
- The report is a result of the **joint efforts** of the United Nations Department of Economic and Social Affairs (**UN DESA**), the United Nations Conference on Trade and Development (**UNCTAD**) and the five United Nations regional commissions: Economic Commission for Africa (**UNECA**), Economic Commission for Europe (**UNECE**), Economic Commission for Latin America and the Caribbean (**UNECLAC**), Economic and Social

Commission for Asia and the Pacific (**UNESCAP**) and Economic and Social Commission for Western Asia (**UNESCWA**). The United Nations World Tourism Organization (**UNWTO**), UN Office of the High Representative for the Least Developed Countries, Landlocked Developing Countries and Small Island Developing States (**UN–OHRLLS**), and the International Labour Organization (**ILO**) also gave their contribution to the report.

Key findings of the WESP Report 2020:

- Report states that the **global growth** dipped to a 10year low of **2.3%** in **2019** while it also projected the **global growth rate** at **2.5%** in **2020** and **2.7%** in **2021**.
- Globally, the issue of **per capita income** stagnation or decline will be faced by **1 in every 5 countries** in year **2020**.









- For commodity-dependent developing countries, the average growth of GDP per capita has fallen from 2.9% per annum in the period 2010-2014 to only 0.5% in 2015–2019.
- The report has forecasted the expansion of **aggregate GDP** in **least developed countries** to **5.1%** in **2020** and **5.4%** in **2021**.
- 85% of all monetary policy changes in 2019 headed towards easing rather than tightening and hence marked the broadest shift in global monetary policy since the global financial crisis.
- Between the period of 2010 and 2019, the part of government revenue spent on interest payments has increased in over 70% of the developing countries.
- Also, according to the WESP Report 2020, **East Asia** remains the **world fastest growing region**.

India ranked 51 in EIU's Democracy Index 2019

Economist Intelligence Unit (EIU) released the 12th edition of the "**Democracy Index 2019**: A year of democratic setbacks and popular protest". The Global Democracy Index is based on the functioning of government, election process and pluralism, political participation, political culture and civil liberties.

Based on their total score, countries are classified into 4 types:

- Governance full democracy (scoring more than 8 points)
- Flawed democracy (more than 6 but scoring 8 or less than 8)
- Hybrid regime (more than 4 but scoring 6 or less than 6)
- Authoritarian regime (having 4 or less)

Key results:

- Norway tops the list with a score of 9.87
- **North Korea** is at the bottom on 167th place with 1.08 points.
- World's biggest democracy **India** was placed at **51st** position with **6.9 points**.

50th Annual Meeting of WEF begins in Davos

The **50th Annual Meeting** of the **World Economic Forum** begins in **Davos, Switzerland.** Commerce and Industry Minister **Piyush Goyal** lead the Indian delegation to the WEF. This year programme will focus on achieving the maximum impact on the Forum's platform for public-private cooperation.

• The **theme** of 50th Annual Meeting of the World Economic Forum is "**Stakeholders for a Cohesive and Sustainable World**". The Programme for the Annual Meeting will prioritize six key areas: ecology, economy, society, industry, technology, and geopolitics.

- Ecology: How to mobilize business to respond to the risks of climate change and ensure that measures to protect biodiversity reach forest floors and ocean beds.
- Economy: How to remove the long-term debt burden and keep the economy working at a pace that allows higher inclusion.
- Technology: How to create a global consensus on deployment of Fourth Industrial Revolution technologies and avoid a 'technology war'.
- Society: How to reskill and upskill a billion people in the next decade.
- Geopolitics: How the 'spirit of Davos' can create bridges to resolve conflicts in global hotspots. Informal meetings to set kickstart conciliation.
- Industry: How to help business create the models necessary to drive enterprise in the Fourth Industrial Revolution. How to navigate an enterprise in a world exposed to political tensions and driven by exponential technological change as well as increasing expectations from all stakeholders.

These initiatives aim to plant more than one trillion trees over the next decade and to equip one billion people with the necessary skills in the age of the 4th Industrial Revolution.

Bollywood actress **Deepika Padukone** was presented with the the **annual crystal award** for her leadership in raising mental health awareness. These awards are given to cultural leaders, who are improving the state of the world through their contributions to inclusive and sustainable change.

Investment limit for FPIs in government & corporate bonds increased to 30%

The **investment limit** for **Foreign Portfolio Investors** (FPIs) in government and corporate bonds have been raised by the **Reserve Bank of India**. The decision aims to bring in more foreign funds into the market. The investment limit for Foreign Portfolio Investors (FPIs) have been raised from **20% to 30%** in **government** & **corporate bonds**.

Along with increase in the investment limit for Foreign Portfolio Investors, the RBI has also announced relaxations in the **voluntary retention route** (VRR) for FPI investments in debt. According to the RBI circular, the **investment cap** through VRR has been increased to **Rs 1.5 lakh crore** from Rs 0.75 lakh crore. The central bank has also permitted the FPIs to invest in exchange-traded funds that invest only in debt instruments.





Maharashtra topped the medal tally of Khelo India Youth Games 2020

- The 3rd season of the **Khelo India Youth Games** concluded in Guwahati, Assam. **Maharashtra** retained its reign in the Khelo India Youth Games with **256 medals** including 78 gold. Haryana stood second with a total of 200 medals. Delhi finished third with 122 medals
- Shivangi Sharma of Assam won five gold and two silver in swimming. She was the most successful female player of the Khelo India Youth Games.
- **Vijay the Tiger** and **Jaya the Blackbuck** were the **mascots** of the tournament. Sprinter Hima Das was the torchbearer of the opening ceremony of KIYG 2020.

Top 10 states in Khelo India Youth Games:

State	Gold	Silver	Bronze	Total
Maharashtra	78	77	101	256
Haryana	68	60	72	200
Delhi	39	36	47	122
Uttar Pradesh	32	26	22	80
Karnataka	29	28	30	87
Tamil Nadu	22	32	22	76
Assam	20	22	34	76
West Bengal	19	14	20	53
Gujarat	16	16	20	52
Punjab	16	15	28	59

Union Minister Smriti Irani launched 3 welfare schemes in Goa

The Union minister for women and child development Smriti Irani launched **3 welfare schemes** for women in **Goa**. The schemes are **Yashaswini Scheme** for Women Entrepreneurship, **Swasthya Sahayak Project** and **breast cancer screening initiative** handheld device facilitating detection of cancer.

- Under the **Yashaswini Scheme** for Women Entrepreneurship, the state government provides interest-free loan up to Rs 5 lakh with a tenure of 5 years to self-help groups with repayment starting from the second year and the loan to be paid in four instalments.
- Under the **Swasthya Sahayak scheme**, a diagnostic kit will be supplied to primary healthcare workers and Anganwadi workers in the state to help them conduct basic diagnostic tests at people's doorstep so as to bring an affordable and convenient solution to the common man. The diagnostic kit has been developed by the Public Health Foundation of India, which has partnered with Procter and Gamble to manufacture and supply the kits using corporate social responsibility (CSR) fund.
- Under **breast cancer screening initiative** handheld device, the Anganwadi and healthcare workers will screen women for breast cancer, reaching out to the women in rural parts of the state.

SAG awards 2020: Complete list of Winners

Winners of the **26th Annual Screen Actors Guild Awards** were announced. This event held at the Shrine Auditorium in Los Angeles, USA. The award honours the year's biggest achievements in TV and film. The Screen Actors Guild Awards are presented by SAG-AFTRA, which made its debut in 1995, has become one of the industry's most prized honours.

Below is the complete list of winners of 26th Annual Screen Actors Guild Awards:

1Outstanding Performance by a Male Actor in a Television Movie or MiniseriesSam Rockwell, (Fosse/Verdon)2Outstanding Performance by a Female Actor in a Television Movie or MiniseriesMichelle Williams, (Fosse/Verdon)3Outstanding Performance by a Male Actor in a Drama SeriesPeter Dinklage (Game of Thrones)	S. No.	Category	Award Winner
Z Miniseries	1		Sam Rockwell, (Fosse/Verdon)
3 Outstanding Performance by a Male Actor in a Drama Series Peter Dinklage (Game of Thrones)	2		Michelle Williams, (Fosse/Verdon)
	3	Outstanding Performance by a Male Actor in a Drama Series	Peter Dinklage (Game of Thrones)





4	Outstanding Performance by a Female Actor in a Drama Series	Jennifer Aniston (The Morning Show)
5	Outstanding Performance by a Male Actor in a Comedy Series	Tony Shalhoub (The Marvelous Mrs Maisel)
6	Outstanding Performance by a Female Actor in a Comedy Series	Phoebe Waller-Bridg (Fleabag)
7	Outstanding Performance by an Ensemble in a Drama Series	The Crown
8	Outstanding Performance by an Ensemble in a Comedy Series	The Marvelous Mrs. Maisel
9	Outstanding Action Performance by a Stunt Ensemble in a Comedy or Drama Series	Game of Thrones
10	Outstanding Performance by a Male Actor in a Leading Role	Joaquin Phoenix (Joker)
11	Outstanding Performance by a Female Actor in a Leading Role	Renee Zellweger (Judy)
12	Outstanding Performance by a Male Actor in a Supporting Role	Brad Pitt (Once Upon a Timein Hollywood)
13	Outstanding Performance by a Female Actor in a Supporting Role	Laura Dern (Marriage Story)
14	Outstanding Performance by a Cast in a Motion Picture	Parasite
15	Outstanding Action Performance by a Stunt Ensemble in a Motion Picture	Avengers: Endgame

Banking and Financial Current Affairs

- State Bank of India will introduce One Time Password (OTP)-based ATM cash withdrawals. The step has been taken to reduce the occurrences of unauthorized transactions happening at ATMs. SBI will introduce one-time password for every cash withdrawal of **Rs 10,000** and above between 8 am and 8 pm.
- **Reserve Bank of India (RBI)** has launched a mobile app **"Mobile Aided Note Identifier (MANI)"**. The visually challenged people can identify the denomination of a currency note by using the mobile app "MANI".
- Axis Bank and ICICI Bank will close their operations in Sri Lanka after receiving the permission of the Central Bank of Sri Lanka.
- **SEBI** defer deadline to April 2022 for **split** "Chairman and Managing Director" post.
- ICICI Bank has rolled out "Cardless Cash Withdrawal" service through ATM by putting a request on ICICI Internet Banking App "iMobile". The service can be used for cash withdrawal having a per day transaction limit of Rs 20,000.
- The **Reserve Bank of India** has cancelled the **Certificate of Authorisation** (CoA) of **Vodafone m-pesa** after its voluntary surrender of authorisation.

Economy Current Affairs

• Central Board of Indirect Taxes and Customs (CBIC) has announced that it has paid Rs 1,12,000 crore as Integrated Goods and Services Tax (IGST) refunds to exporters.

- The Union Finance Minister has announced that the **Merchant Discount Rate (MDR)** charges for businesses with **over Rs 50 crore** annual revenues will be waived off from January 1, 2020. Also, the digital transactions made using RuPay credit cards, or UPI QR codes will not face any additional charges for merchants or customers from January 1, 2020.
- **Google** announced **1-million USD** grant to promote news literacy among Indians. According to Google, the grant will work towards building a strong network of senior reporters and journalists, who will counteract fake news in India. The funding support is part of Google's broader, **\$10-million commitment to media literacy.**
- National Statistical Office (NSO) projects India's GDP growth rate for 2019-20 at 5%.
- World Bank has projected India's growth rate at 5% for FY 2020 & 5.8% for FY 2021 in its Global Economic Prospects report. Report also states that the global economic growth is likely to increase to 2.5% in fiscal year 2020.
- The economic research department of **State Bank of India** has lowered **India's growth rate** to **4.6%** in the fiscal year **2020** in its research report '**Ecowrap**'.
- The global e-commerce firm, Amazon has announced the incremental investment of **USD 1 billion in India**.
- The **United Nations** has lowered **India's GDP growth rate** to **5.7%** for the Fiscal Year 2019-20 in its World Economic Situation and Prospects (WESP) 2020 report. It has also projected India's growth rate at 6.6% for FY 2020-21 and 6.3% for FY 2021-22. According to the UN, India's growth rate for FY 2018-19 was 6.8%.



• The **International Monetary Fund** (IMF) has estimated India's growth rate for the fiscal year 2019 as **4.8%**. IMF has also projected India's growth rate as 5.8% in 2020 and 6.5% in 2021.

Business Current Affairs

- **Mastercard** has announced an agreement to acquire **RiskRecon. RiskRecon** is one of the leading providers of data analytics solutions and artificial intelligence focused on cyber-risk and security and offering solutions to mitigate cyber risks faced by the companies.
- Uber Technologies Inc and automaker Hyundai Motor have teamed up to develop electric air taxis to ease urban congestion. The team is heading towards a goal of launching Uber Air by 2023 and urban air mobility service in 2028.
- Adani Ports and Special Economic Zone Ltd (APSEZ) agrees to buy 75% stake in Krishnapatnam Port Co. Ltd (KPCL) located in southern Andhra Pradesh, at an enterprise value of Rs 13,572 crores.
- Indian Oil Corp (IOC) has developed a special class diesel conforming to NATO grade for use in ships and vessels of Indian Navy.
- National Payments Corporation of India has launched payment system 'Vajra Platform' based on the Distributed Ledger Technology (DLT). It aims to automate payment clearing and settlement processes of NPCI products such as unified payments interface (UPI) and Rupay card. The platform has three types of nodes: Clearing House node for NPCI; UIDAI node for Aadhaar authentication; Participant node (PN) for all banks.
- Adani Capital Private Ltd has acquired Essel Finance's micro, small and medium enterprises (MSME) loan business.
- The US tech giant **Microsoft** has announced that it would become **"carbon negative"** by **year 2030.**

Schemes/Committees

- Maharashtra government launched **'Shiv Bhojan'** scheme. The scheme aims to provide a meal to the poor for just 10 rupees, on the occasion of the 71st Republic Day.
- State Bank of India has announced 'residential builder finance with buyer guarantee' (RBBG) scheme to give a push to residential sales and improve homebuyers' confidence.
- Uttar Pradesh Government has launched Mukhyamantri Krishak Durghatna Kalyan Yojana to provide financial assistance to the family of farmers who die or become handicapped while working in fields. The scheme will cover farmers and their family members in the age group of 18-70 years.

States Current Affairs

- The 11-day long **'Dhanu Jatra'** begins at Bargarh in western Odisha. Dhanu Jatra is considered as the largest open-air theatre of the world.
- UPSRTC (Uttar Pradesh State Road Transport Corporation) has launched 'Damini' helpline service considering the safety of the women passengers.
- In **Tripura, Lai Haraoba,** a ritualistic festival observed by Manipuri meitei communities began in Agartala.
- Gujarat Chief Minister Vijay Rupani unveils the 2nd tallest statue of Sardar Vallabhbhai Patel in the world at Ahmedabad. 50 feet tall bronze statue with a weight of 70 thousand kilograms has been unveiled at the Sardardham campus near Vaishnodevi Circle in Ahmedabad.
- Maharashtra Government has launched a 'Cyber Safe Women' initiative under which awareness camps will be held across all the districts of the state regarding cyber safety.
- India's first **e-waste clinic** is being opened in **Bhopal**, **Madhya Pradesh**.
- Chief Minister of **Kerala Pinarayi Vijayan** inaugurates India's **1st Super Fab Lab in Kochi**, **Kerala**.
- The State Government of **Odisha** has launched a virtual police station where people can lodge complaints from their respective districts without visiting Police Station.
- The state government also launched the medico-legal opinion system and road accident case document module at Lok Seva Bhawan in the capital.
- The Chief Minister of Maharashtra Uddhav Thackeray inaugurated 18.5 kilometre-long stretch of **Nagpur Metro Aqua line of Maha Metro Rail Network.** This Line will have six stations starting from Lokmanya Nagar to Sitabuldi Interchange Metro Station.
- President Ram Nath Kovind will inaugurate the **34th Surajkund International Crafts Fair** on February 1, 2020. The partner country of the fair is **Uzbekistan**. The state of **Himachal Pradesh** has been chosen to be the Theme State.
- Kolkata Police has started the 3rd edition of 'Sukanya' project to provide self-defence training to girls studying in schools and colleges in the city. The initiative is funded by Women and Child Development and Social Welfare Department of the state government.
- Journalists' Day is celebrated on 6th of January every year in Maharashtra in the memory of late thespian journalist Balshashtri Jambhekar who is also known as 'The Father of Marathi Journalism'.





- The 2nd phase of **Mission Indradhanush 2.0** rolled out at block level in 35 districts of **Uttar Pradesh**.
- The **Himachal Pradesh** Government has introduced a portal "**Himachal MyGov**" to boost public participation in the governance process.
- **Himachal Pradesh** Government launched "**CM App**" which is a platform through which people of the state can write directly to the Chief Minister regarding their complaints.
- The **31st International Kite Festival** has been launched in **Ahmedabad**, **Gujarat**.
- The 4th edition of 'Buxa Bird Festival' started in Buxa National Park in West Bengal's district Alipurduar.
- The **Vikram Sarabhai Children Innovation Center** (VSCIC) will be set up in Gujarat to identify, nurture and promote innovative abilities of children in the state.
- The **Children's Innovation Festival** (CIF) organized by Gujarat University Start-ups and Entrepreneurship Council (**GUSEC**) was held in **Gandhinagar**, Gujarat. Only School-going children up to 18 years old were allowed to participate in the festival.
- "Advantage Maharashtra expo 2020" organised by the Marathwada Association of Small Scale Industries and Agriculture (MASSIA) in Aurangabad.
- The famous chariot festival of the **Suchindram Thanumalayan** Temple in **Tamil Nadu** begins.
- The Union Home Minister Amit Shah has launched the first Cyber Crime Prevention Unit of India "AASHVAST" in Gandhinagar, Gujarat. The AASHVAST project will act as a helpline for the cyber-crime victims.
- Gujarat Chief Minister **Vijay Rupani** has launched the 7th Economic Census process in the state.
- Arunachal Pradesh inked a memorandum of understanding (MoU) with International Union for Conservation of Nature's (IUCN) to red-listing of orchids.
- **Uttarakhand** has become the **1st state** in the country to implement **Agricultural land leasing policy**.
- **Reading of the Preamble** of the Constitution has been made **mandatory** by the government of **Maharashtra** in all primary and secondary schools in Maharashtra.
- Uttar Pradesh Government has launched Mukhyamantri Krishak Durghatna Kalyan Yojana to provide financial assistance to the family of farmers who die or become handicapped while working in fields. The scheme will cover farmers and their family members in the age group of 18-70 years.

- Uttar Pradesh government will implement Mukhyamantri Paryatan Samvardhan Yojana to boost tourism in the state.
- **Meghalaya** celebrated its 48th anniversary of statehood day on **21 January**.
- Government of **Mizoram** will celebrate **Chapchar Kut festival** on March 6, 2020. The festival is celebrated after completion of the Jhum cultivation also known as the slash and burn agriculture.

Appointments/Resignations (National & International)

- Appointments Committee of the Cabinet has approved the re-employment of **V K Yadav** as the **Chairman of Railway Board.** The appointment has been done for a period of one year.
- Andhra Pradesh government-appointed Indian Administrative Service (IAS) official Dr Kritika Shukla and Indian Police Service (IPS) official M Deepika, as Special Officers for implementing the Andhra Pradesh Disha Act 2019.
- Appointments Committee of the Cabinet approved the proposal of Ministry of Home Affairs for extending the deputation tenure of **IPS Abhinav Kumar, Inspector General, Border Security Force (BSF)**, up to June 27, 2021, in relaxation of IPS Tenure Policy.
- Sunil Mehta took over as the Chief Executive Officer (CEO) of the Indian Banks' Association (IBA). He will replace VG Kannan.
- **Taranjit Singh Sandhu** takes charge as the new Indian Ambassador to the United States. He will succeed Ambassador Harsh Vardhan Shringla.
- Prime Minister of Slovenian **Marjan Sarec** announced his resignation and called for new elections as the country's coalition struggles with political deadlock.
- **Reserve Bank of India (RBI)** appointed its Executive Director **Janak Raj** as member of the Monetary Policy Committee (MPC). He will replace **MD Patra**.
- AIIMS' Prof **Suresh Chandra Sharma** has been appointed as the **1st Chairman** of **National Medical Commission**. Rakesh Kumar Vats has been appointed as the secretary of National Medical Commission.
- Shipping Corporation of India has appointed Harjeet Kaur Joshi as the new Chairperson & Managing Director of the company.
- Former DG of CRPF **Rajiv Rai Bhatnagar** has been appointed as **Advisor** to the **Lieutenant Governor** of Union Territory of **Jammu and Kashmir**.
- **A Sakthivel** will replace HKL Magu as the **chairman** of Apparel Export Promotion Council of India (**AEPC**) for the period 2020-21.
- State Bank of India has announced 'residential builder finance with buyer guarantee' (RBBG) scheme to give a push to residential sales and improve homebuyers' confidence.







- **M Nagaraj** has been appointed the **Chairman and Managing Director** of Housing and Urban Development Corporation (**Hudco**).
- The Centre government has appointed **Michael Debaprata Patra** as the Deputy Governor of Reserve Bank of India.
- Anand Prakash Maheshwari has been appointed to head the world's largest paramilitary force "Central Reserve Police Force". He will replace **Rajiv Rai Bhatnagar.**
- A noted chemist **Bipul Behari Saha** has been elected as a bureau member of **the International Union of Pure and Applied Chemistry (IUPAC)** for the period **2020-23**.
- Lt Col Yuvraj Malik has been appointed as the Director of the National Book Trust on deputation from the Indian Army. He will replace Sahitya Akademi-awardee writer Rita Chowdhury.
- Nripendra Misra has been appointed chairperson of the executive council of the Nehru Memorial Museum and Library (NMML).
- Arjun Munda has been elected the President of the Archery Association of India (AAI).
- Dr A Surya Prakash, chairperson of the Prasar Bharati board, has been appointed as vicechairperson of the executive council of the Nehru Memorial Museum and Library (NMML).
- Lingam Venkat Prabhakar has appointed as Managing Director(MD) & Chief Executive Officer(CEO) of Canara Bank.
- Sanjiv Chadha has appointed as Managing Director(MD) & Chief Executive Officer(CEO) of Bank of Baroda.
- Atanu Kumar Das has appointed as Managing Director(MD) & Chief Executive Officer(CEO) of Bank of India.
- The Appointment Committee of the Cabinet has appointed **Challa Sreenivasulu Setty** as the **Managing Director** of the **State Bank of India**.



- Chief Election Commissioner (CEC) of India, Sunil Arora has replaced KM Nurul Huda, the present Chief Election Commissioner of Bangladesh, as the Chairman of Forum of the Election Management Bodies of South Asia (FEMBoSA) for the year 2020.
- The **Telecom department of India** has approved the **Bharti Airtel Ltd** to increase Foreign Direct Investment (**FDI**) in the company to **100%**.
- Gurgaon-based Food delivery startup and restaurant aggregator "**Zomato**" has announced the acquisition of **Uber Eats** business in India.

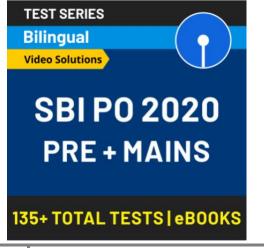
Sports Current Affairs

- India skipper **Virat Kohli** and pace bowler **Jasprit Bumrah** were the only Indians in Wisden's T20 International team of the decade.
- Indian paddler **Manav Thakkar** became world no.1 in the latest **International Table Tennis Federation (ITTF)** rankings in the Under-21 men's singles category.
- Indian Grandmaster **Koneru Humpy** wins the **World Women's Rapid Chess Championship** held in Moscow, Russia. She won the title after drawing the Armageddon game against Lei Tingjie of China. Humpy lost the first tie-break game and then won the second to reach the Armageddon game.
- **Assam Chief Minister** has launched the torch relay of the **Khelo India Youth Games in Guwahati, Assam**. The 3rd edition of the tournament will be held in January 2020.
- The Indian Olympic Association (IOA) has withdrawn its boycott call for the 2022 Commonwealth Games to be held in Birmingham. The decision was taken during its Annual General Meeting held in New Delhi.
- Chief Executive Officer of **"Khelo India Games"** has announced that **"Lawn bowls" and "cycling"** will be included in the 3rd edition of Khelo India Games.
- The **5th Ice Hockey Association of India (IHAI)** National Ice Hockey Championship -2020 has begun **in Leh, Ladakh**.
- Indian cyclist **Esow Alben** has bagged a gold in the men's Keirin individual event of the Six-Day Berlin Tournament. Esow was honoured with the Young Athlete of the Year Award at the Sportstar Aces Awards 2020 in Mumbai earlier this month.
- Indian women's team captain **Rani Rampal** became the 1st-ever hockey player worldwide to win the **prestigious 'World Games Athlete of the Year' award 2019.**
- **Irfan Pathan** announced his **retirement** from all forms of cricket.





- Indian shooter **Saurabh Chaudhary** has won the **men's 10 metres air pistol gold medal** at the 63rd National Shooting Championship in Bhopal, Madhya Pradesh.
- Krishnamachari Srikkanth will be the recipient and former India women's captain Anjum Chopra is the co-recipient of the CK Nayudu Lifetime Achievement Award conferred by BCCI.
- The **1st edition** of **Khelo India University Games** will held at the KIIT University in **Bhubaneswar**, Odisha.
- New Zealand's batsman Leo Carter has become the 7th batsman in the history of cricket to smash six 6s in an over against bowler Anton Devcich.
- India's **P Magesh Chandran** wins the title in the 95th edition of the prestigious **Hastings International Chess Congress** at Hastings in England.
- **Italian** footballer **Daniele De Rossi** who won the 2006 world cup title for Italy after defeating France, announced his **retirement**.
- Indian women weightlifter Sarbjeet Kaur has been banned for 4 years from the sport by the National Anti Doping Agency (NADA).
- Ladakh women team beats Delhi team to win the 7th National Ice Hockey Championship women trophy.
- Indian pacer Jasprit Bumrah will receive the BCCI's prestigious Polly Umrigar Award for his super performance in international cricket in the 2018-19 season.
- World no. 1 ranked Japanese badminton player **Kento Momota** won the **Malaysia Masters 2020 title.**
- Thailand's **Ratchanok Intanon** defeats **Carolina Marin** to win the **Indonesia Badminton Masters** 2020 women's singles title in Jakarta, **Indonesia**.
- Indian wrestler **Vinesh Phogat** defeated Ecuador's Luisa Elizabeth Melendres in **53 kg event** to won **gold** medal at the **Rome Ranking Series** in **Rome**.
- **Anshu Malik** won the silver medal in the 57kg competition at the **Rome Ranking Series in Rome**.



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- The team of the **Indian Consulate** defeated the Pakistan Consulate to won the **Diplomat Cup Cricket Championship** of **2020** held in Sharjah.
- Paralympian **Deepa Malik**, wrestler **Yogeshwar Dutt**, shooter **Anjali Bhagwat**, footballer **Renedy Singh**, mountaineer **Bachendri Pal** and cricketer **Harbhajan Singh** have been inducted into the government's **All India Council of Sports** (AICS).
- Indian shooters **Apurvi Chandela** has won the **gold** medal in **10m air** rifle event in womens category of **Meyton Cup** held in Austria.
- Divyansh Singh Panwar has won the gold medal in 10m air rifle event in mens category of Meyton Cup held in Austria.
- The **World Archery** has conditionally **lifted the suspension on India** and hence enabled the Indian Archers to represent India in the upcoming International tournaments.
- The **Rowing Federation of India** has **lifted the ban** over Indian rower **Dattu Bhokanal** who was suspended against the charges of leaving a single sculls race midway during the 2018 Asian Games.
- Directorate of Sports and Youth Affairs and Government of Goa organised the '**Fit India Cyclothon'** in Panaji, **Goa** to get the people involved in outdoor activities and starting a cycling culture in the state.
- **Rubigula', Flame-Throated Bulbul**, has been unveiled as the official mascot for the **Goa 2020 National Games in Panaji, Goa.** The Flame-Throated Bulbul is the state bird of Goa. Goa will be hosting the 36th edition of the National Games from 20th October to 4th November 2020.

Important Days

- The **world Braille Day** is observed annually on **4 January.** World Braille Day celebrated since 2019, is observed to raise awareness of the importance of Braille as a means of communication in the full realization of the human rights for blind and partially sighted people.
- **Pravasi Bharatiya Divas** (PBD) is celebrated on **9th January** every year to mark the contribution of the overseas Indian community in the development of India and also commemorates the return of Mahatma Gandhi from South Africa to India on 9 January 1915.
- World Hindi Day is celebrated globally on 10th January every year.
- The National Youth Day has been celebrated every year on 12 January. This is the day when Swami Vivekananda, one of the greatest social reformers, thinkers, and philosophers of India, was born.





- Armed Forces Veterans Day is observed each year on **14th January.** The day is being celebrated since 2017.
- **Indian Army Day** is observed on **January 15** in India every year. This year **72nd Army Day** is being celebrated across the country.
- The India Meteorological Department (IMD) celebrated its **145th** Foundation Day on **15 January**.
- The **India Meteorological Department** or IMD is celebrating its 145th Foundation Day on 15 January 2020. IMD was created in 1875.
- India celebrated the 25th of January as National Voters' Day with the theme of 'Electoral Literacy for Stronger Democracy'.
- International Day of Education was celebrated globally on 24th January with the theme 'Learning for people, planet, prosperity and peace'.
- India celebrates National Girl Child Day every year on 24th January.
- In India, **World Leprosy Day** is observed on Jan 30 every year to commemorate the death of Mahatma Gandhi who was assassinated on this day in 1948. This year theme of World Leprosy Day 2020 is "Leprosy isn't what you think".

Summits And Conferences

- The Women Science Congress was inaugurated at the Indian Science Congress in Bengaluru. Dr Tessy Thomas who is known as Missile Woman of India graced the occasion as the Chief Guest.
- Kochi, Kerala will host the Global Investors Meet: ASCEND 2020 which will be organised by the Industries Department. The Invest Kerala Portal: "invest.kerala.gov.in" a single-window facilitator for hassle-free investment promotion, will also be showcased at the meet.
- Kochi will host the 3rd international symposium on marine ecosystems challenges and opportunities (MECOS-3), organised by the Marine Biological Association of India.
- **National Traders Convention** organised by Confederation of All India Traders was inaugurated at Ramlila Maidan, Delhi.
- The 5th edition of the Asia Pacific Drosophila Research Conference (APDRC5) was organised by the Indian Institute of Science Education and Research (IISER) in Pune, Maharashtra.
- The 27th edition of South Asian Trade and Travel Exchange Expo (SATTE) 2020 was held in New Delhi with support of Ministry of Tourism, Government of India and sponsored by Jammu & Kashmir Tourism Department.

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- The **23rd National Youth Festival 2020** started from 12-16 January at Lucknow, Uttar Pradesh.
- India Pulses and Grains Association (IPGA), the nodal body for the country's pulses trade and industry on announced that the 5th edition of "The Pulses Conclave 2020", will be held from February 12-14 in Lonavala, Maharashtra.
- The 5th edition of the prestigious **Raisina Dialogue** will begin in **Delhi**.
- The **6th meeting of the Island Development Agency (IDA)** was chaired by the Union Home Minister **Amit Shah** in **New Delhi**.
- The India-Bangladesh Information and Broadcasting Ministers' Meet 2020 was held in New Delhi. India's Union Minister for Information and Broadcasting, Prakash Javadekar and Bangladeshi counterpart Muhammad H Mahmud were representing their respective countries in the meet.
- The **7th Conference of Commonwealth Parliamentary Association (CPA)** India Region will start in **Lucknow, Uttar Pradesh.**
- India will host the Shanghai Cooperation Organization (SCO) Council of Heads of Government meeting 2020.
- The **3rd edition of North Zone Conference' of Media Units** of Information and Broadcasting Ministry, held in Jammu.
- A Conference of the Chief Secretaries and Administrator State and Union Territories on Census 2021 and updating of National Population Register, NPR was held in New Delhi.
- Department of Biotechnology organized the International Summit on Women in STEM "Visualizing the Future: New Skylines" was held at India Habitat Centre, New Delhi.
- National Informatics Centre organized the 2nd edition of NIC Tech Conclave-2020 with the theme "Technologies for Next-Gen Governance", in New Delhi.
- The **3rd Global Potato Conclave-2020** begins at **Gandhinagar, Gujarat.** The mega event will have three major components, which include the Potato Conference, the Agri Expo and Potato Field Day.
- The World Sustainable Summit 2020 is an annual event organized by The Energy and Resources Institute (TERI) at New Delhi. This year theme of the event is: 'Towards 2030: Making the Decade Count'.
- **49th Border Coordination Conference** between border guarding forces of **India and Bangladesh** was held in **New Delhi**.



National News

- National Stock Exchange (NSE) Knowledge Hub inaugurated in New Delhi. The Hub will assist the banking, financial services and insurance (BFSI) sector.
- The Cabinet Committee on Economic Affairs (CCEA) has given its 'in principle' approval for strategic disinvestment of 4 Central Public Sector Enterprises (CPSEs) namely Minerals & Metals Trading Corporation (MMTC), MECON, Bharat Heavy Electricals (BHEL) and National Mineral Development Corporation (NMDC) & 2 Odisha State PSUs namely Industrial Promotion and Investment Corporation of Odisha (IPICOL) and Odisha Mining Corporation (OMC) in Neelachal Ispat Nigam Limited (NINL).
- The union cabinet has granted the approval of giving the status of **Institution of National Importance** to a cluster of Ayurvedic institutions at Gujarat Ayurved University in Jamnagar. **Jamnagar Ayurveda University** will become the **1st** Ayurveda institute to join the ranks of the IIT's and AIIMS.
- The Union Government has authorized the amount of Rs 5559 crore as Viability Gap Funding (VGF) for 1656 Km long Indradhanush Natural Gas Pipeline Grid project. The project will connect 8 North Eastern states: Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura and Sikkim.
- Indian Railways is in the process of installing Internet Protocol (IP) based Video Surveillance System (VSS) at stations to enhance security.
- **Census exercise India-2021** to begin on **1st April 2020** and will end on 30th of September 2020. It will be **conducted** through a **mobile phone application**.
- The "Paperless Licensing Process" has been launched by the Department for Promotion of Industry and Internal Trade (DPIIT), for Petroleum Road Tankers. The process has been launched through Petroleum and Explosives Safety Organisation (PESO) & launched under the Petroleum Rules, 2002.
- The National Cyber Crime Reporting Portal (NCCRP) and Indian Cyber Crime Coordination Centre (I4C) was inaugurated in New Delhi. NCCRP enables people to **report cyber crimes online**. I4C will manage all kinds of cyber crimes comprehensively in coordinated manner.
- India has extended a line of credit of USD 75 million (over Rs 500 crore) to Cuba to finance solar parks in Cuba.
- The Kolkata Port has been renamed as Shyama Prasad Mukherjee Port on the occasion of 150th years celebration of Kolkata Port Trust.

- Union Minister of Petroleum and Natural Gas Dharmendra Pradhan will be inaugurated "Saksham" campaign. "Saksham" is a fuel mega campaign of Petroleum conservation **Conservation Research Association (PCRA).**
- Union minister for women and child development and Member of Parliament from Amethi, Smriti Irani has launched 3 welfare schemes for women in Goa. The schemes are **Yashaswini Scheme** for Women Entrepreneurship, Swasthya Sahayak Project and breast cancer screening initiative handheld device facilitating detection of cancer.
- Union Minister of Steel launched mission **PURVODAYA** for the development of eastern India through integrated steel hub in **Kolkata, West Bengal.**
- The **Income-Tax Department** has launched a **24×7 control room** to monitor black money and illegal inducements in poll-bound Delhi.
- India's Statue of Unity has become the part of '8 Wonders of SCO' list. The Shanghai Cooperation Organisation has included the Statue of Unity in its '8 Wonders of SCO' list.
- Vice President **M Venkaiah Naidu** to inaugurate a new Centre of **Excellence for Studies in Classical Telugu** on January 21 in Nellore, Andhra Pradesh.
- Indian Army Officer Captain **Tania Shergill**, an officer with Army's Corps of Signals, will be the first woman parade adjutant for the **Republic Day parade**.
- Parshuram Kund Mela begins in Arunachal Pradesh. Parshuram Kund is a Hindu pilgrimage centre situated on the Brahmaputra plateau in the lower reaches of the Lohit River.
- Super Senior Citizens (over 80 years of age) and PwDs now vote through Postal Ballot in Delhi Assembly Election.
- Union Culture and Tourism Minister **Prahlad Singh Patel** launched an exhibition titled **"Indian Heritage in Digital Space"** at National Museum, New Delhi.









- Union Minister for Heavy Industries **Prakash Javadekar** inaugurated **ELECRAMA 2020** in Greater Noida, **Uttar Pradesh**.
- **12th National Tribal Youth Exchange Programme** was jointly organized by the **Nehru Yuva Kendra Sangathan** (NYKS) and Puducherry Government in Puducherry.
- The **Integrated Check-Post** (ICP) in **Biratnagar** has been inaugurated at India-Nepal border with modern facilities like electronic weighbridges, fire safety, warehousing facilities and 24×7 monitoring through CCTV.
- President of Brazil **Jair Messias Bolsonaro** will be the chief guest at the **71st Republic Day Parade** at Raj Path, New Delhi on 26 January.
- The Government of India has created **"National Startup Advisory Council**" to advise the central government to create a strong ecosystem to nurture innovation and start-ups in India. Commerce Minister will be the chairman of the Council.
- India's first Mahatma Gandhi convention centre opens in Niger to honour the memory of Mahatma Gandhi.
- The **Election Commission of India** has received the approval from the Union Cabinet to sign MoU with Papua New Guinea Electoral Commission and Independent High Authority for Elections of Tunisia to enhance the cooperation in the field of electoral management and administration.
- The **Union Cabinet** has approved the agreements in the field of mutual Legal Assistance in Criminal Matters, cooperation in the field of early childhood care, oil and natural gas, and Geology and Mineral Resources between **India** and **Brazil**.
- A festival to celebrate the spirit of India **"Bharat Parv 2020"** has begun at Red Fort Ground in New Delhi. The objective of Bharat Parv is to encourage people to visit different tourist places of the country and to inculcate the spirit of **'Dekho Apna Desh'**. The theme of this year's Bharat Parv is **'Ek Bharat Shreshtha Bharat'** and **'Celebrating 150 Years of Mahatma Gandhi**.
- Union Minister of State for PMO Jitendra Singh launched the **Bhuvan Panchayat V3 web Portal** in Anthariksh Bhavan, ISRO Head Quarters in Bengaluru. This web Portal will enhance network application of gram panchayats. The Portal will function with the help of satellite technology developby **ISRO**.
- Indian Railways has commissioned India's 1st governmental waste-to-energy plant in Mancheswar Carriage Repair workshop at Bhubaneswar under the East Coast Railway zone.
- World's largest meditation centre was inaugurated at Kanha Shanti Vanam in Hyderabad, Telangana.

- Minister of State (I/C) for Civil Aviation launched the Biometric enabled Centralised Access Control System (CACS) and 'e-BCAS Project Training Module'. The two projects aims to enhance security and ease of doing business at airports.
- **NITI Aayog** has released the **2nd edition** of the Sustainable Development Goals (SDG) India Index. According to the SDG India Index, India's composite score has improved from 57 in 2018 to 60 in 2019.
- Bengaluru will host the 107th edition of the Indian Science Congress. It will be the ninth time the city will host the annual convention. University of Agricultural Sciences (UAS), Bengaluru will host the event.
- The Election Commission of India has launched a Political Parties Registration Tracking Management System (PPRTMS). The system enables the applicants to track the status of the applications for the party registration.
- The ISRO Chairman announced that the Indian Space Research Organisation (ISRO) will establish a 2nd launch port in Thoothukodi district in Tamil Nadu.
- **Kerala** became the 1st state in the country to pass a resolution against the Citizenship Amendment Act.
- The Indian Railways has renamed its security force RPF (Railway Protection Force) as Indian Railway Protection Force Service.

International Current Affairs

- The **UAE Cabinet** has validated the **Multi-entry Tourist Visa** which would be valid for **5 years** for all nationalities visiting the UAE.
- The **Iranian parliament** has designated **US Armed Forces** & **Pentagon** as '**Terrorist Entities**' with a motion passed at an open parliament session. It also seeks the allocation of 200 Million Euros to the Islamic Revolution Guards Corps (IRGC) Quds Force.
- Zoran Milanovic has won Croatia's presidential election.
- The **Ukrainian** aircraft "**Boeing 737**" boarding 176 people **crashed in Tehran, Iran** shortly after taking off from Imam Khomeini International Airport located in Tehran, Iran.
- The United Nations has declared Pakistani education activist and Nobel laureate Malala Yousafzai as "Most Famous Teenager of The Decade" in its 'Decade in Review' report.
- United States President Donald Trump has signed the 2020 National Defense Authorization Act and hence authorised the establishment of US Space Force which will become the 6th branch of the armed forces and would be the part of the Department of the Air Force.





- The **18th Dhaka International Film Festival** begins at **Dhaka, Bangladesh.** The theme of the festival is **'Better Film, Better Audience and Better Society'.**
- Sayyid Haitham bin Tariq al Said has took over as Sultan of Oman. He will succeed Sultan Qaboos bin Said who passed away recently.
- First phase of **"Bishwa Ijtema"** has commenced in **Dhaka, Bangladesh.** It is the second largest congregation of Muslim community after Hajj.
- **Tsai Ing-wen** has won the Taiwan presidential election. She wins the second term as Taiwan president.
- The World Future Energy Summit commences in Abu Dhabi with the theme "Rethinking Global Consumption, Production, and Investment".
- The Treasury Department of United States has removed China from the designation as **"currency manipulator".** The decision was taken just before the commencement of first phase of US-China trade agreement.
- Russian Prime Minister Dmitry Medvedev has resigned. They submit their resignation to President Vladimir Putin.
- Labour Party candidate Robert Abela elected as 14th prime minister of Malta with 57.9% of the vote. He defeated his closest rival Chris Fearne.
- Union Minister of State for Shipping (I/C) Mansukh Mandaviya participated in the High-level roundtable of United Nations AIDS (UNAIDS) programme at the World Economic Forum in Davos, Switzerland with theme "Access for all: Leveraging Innovations, Investments and Partnerships for Health".
- The Parliament of **Greece** has elected **Katerina Sakellaropoulou** as the country's first **female president**.
- Britain has unveiled a new 50 pence coin minted to mark Brexit (British exit). Brexit is the withdrawal of the United Kingdom (UK) from the European Union (EU). The coin bears the inscription "Peace, prosperity and friendship with all nations".
- Qatar's emir has appointed Sheikh Khalid bin Khalifa bin Abdelaziz Al Thani as new Prime Minister.
- **The European Union parliament** has approved United Kingdom Brexit deal.
- US President Donald Trump has signed the new United States-Mexico-Canada Agreement (USMCA) North American trade pact with Canada and Mexico into law.
- World Health Organization has declared an international emergency over the novel coronavirus from China. The organization has declared an emergency as the disease has spread to 18 other countries apart from China where it originated.

- NASA Astronaut **Christina Koch** has created a record for the longest single spaceflight by a woman. She has surpassed the earlier record of 288 days in space which was previously established by NASA astronaut **Peggy Whitson in 2017.**
- President of Nepal launched the **"Visit Nepal Year 2020"** during the ceremony held at historic **Dasaratha Rangashala** in Kathmandu. Mythical creature Yeti has been selected as mascot of the campaign.
- The Pacific nation of Palau has become the first country to ban sun cream which is harmful to corals and sea life. The ban prohibits sun cream containing any of the 10 ingredients which includes **oxybenzone** and **octinoxate**, that absorbs ultraviolet light.
- Umaro Cissoko Embalo has won the Guinea-Bissau's presidential election. According to the National Electoral Commission of Guinea-Bissau, Umaro won the presidential election with 53.55% of votes. He will replace the incumbent President Jose Mario Vaz.
- **Iran's** top **commander General Qassim Soleimani** has been killed in a U.S. drone strike in Baghdad.
- Iran's supreme leader **Ayatollah Ali Khamenei** named the Deputy Head of the **Revolutionary Guards' foreign** operations arm **Esmail Qaani** to replace Qasem Soleimani as its commander.

Defence Current Affairs

- The **Central Industrial Security Force** will observe **2020** as the '**year of mobility**' that will have a special focus on the creation of more residential units and implementation of various welfare measures for the troops.
- India and Oman will conduct 12th edition of bilateral maritime exercise 'Naseem Al Bahr' in Mormugao Port, Goa. Indian Navy ships Beas and Subhadra and Oman Navy ships RNOV Al Rasikh and RNOV Khassab are participating in the exercise.
- Indian Navy starts 1st Maha-Navy Connect 2020 Tri-Dimensional Expedition from Mumbai, Maharashtra.
- Visakhapatnam will host naval exercise "MILAN 2020" with the theme 'Synergy Across the Seas'.
- **India's** first indigenous aircraft carrier **Vikrant** will be commissioned by early **2021** into Indian Navy and will be fully operated by 2022.
- India has deployed its aircraft carrier INS Vikramaditya in Arabian Sea amid the Pakistan-China naval exercise "Sea Guardians" taking place in North Arabian Sea.
- Defence Minister **Rajnath Singh** dedicates the **51st K9 Vajra-T guns** to the nation. This gun is selfpropelled Howitzer gun made by **L&T's Armoured System Complex** at Hazira in Gujarat.





- **Russia** has started production **of S-400 long-range surface-to-air missile systems** for India. All five units will be delivered to India by 2025.
- The **Defence Acquisition Council** (DAC) headed by Raksha Mantri Rajnath Singh, has approved the procurement of Indigenous Equipments valued at **Rs 5100 crore**.
- The Indian Air Force has inducted its 1st squadron of Sukhoi-30 MKI aircraft carrying the BrahMos missiles, in the South at its Thanjavur based in Tamil Nadu.
- India has successfully test-fired nuclear-capable K-4 ballistic missile at Vizag coast in Andhra Pradesh. The missile was developed by the Defence Research and Development Organisation (DRDO) with a range of 3,500-kilometre.
- **Defence PSU** Garden Reach Shipbuilders and Engineers (GRSE) is set to deliver anti-submarine warfare stealth corvette INS Kavaratti to the Indian Navy.
- Indian Navy has launched "Operation Vanilla" to provide humanitarian assistance and disaster relief at Madagascar.
- The **Assam Rifles** has constructed a combined war memorial in Nagaland. The memorial has been built for the 357 Army and Assam Rifles personnel killed while fighting insurgency in the northeastern state.
- Indian Coast Guard (ICG) has commissioned a highspeed interceptor boat C-448 in Mangaluru, Karnataka.
- The 9th edition of joint military training exercise between India-Bangladesh **SAMPRITI-IX** will be conducted at Umroi, **Meghalaya**.
- The AN-32 aircraft of Indian Air Force powered with 10% blend of bio-jet fuel took off and landed successfully in Leh airport.
- Union Home Minister laid the foundation stone of **Directorate General Building of Central Reserve Police Force (CRPF)** in New Delhi. The Home Minister also launched a new logo "**Garud**" for those engaged in providing security to the common man and VIPs.

Ranks and Reports

- According to the report released by the National Health Systems Resource Centre (NHSRC), Jammu and Kashmir has registered the highest Inpatient Department, IPD care in the country.
- **Deutsche Bank** has projected that **Indian economy** will reach **\$7 trillion** by 2030 in its research report "**Imagine 2030**".

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- India was ranked 84th in the Henley Passport Index 2020 released recently. Top 3 rankings are as follows:
 1) Japan; 2) Singapore; 3) Germany & South Korea.
- World Economic Forum released the 1st edition of Global Social Mobility Report 2020 titled "The Global Social Mobility Report 2020: Equality, Opportunity and a New Economic Imperative". Social mobility can be understood as the movement in personal circumstances either "upwards" or "downwards" of an individual in relation to those of their parents. India was ranked at 76th position while Denmark topped the list.
- Jharia in Jharkhand is the most polluted city in India according to a Greenpeace India Report. Lunglei in Mizoram is the least polluted city in the country. As per the report, 6 of the top-10 polluted cities are in Uttar Pradesh comprising of Noida, Ghaziabad, Bareilly, Allahabad, Moradabad and Firozabad.
- According to World Gold Council (WGC) report title "World Gold Outlook 2020", Reserve Bank of India (RBI) has been ranked 6th in the largest buyer of sovereign gold abroad.
- West Bengal emerged as the top State in vegetable production in 2018-19. West Bengal has overtaken Uttar Pradesh. Andhra Pradesh continued to hold on to the pole position in fruits with 17.61 mt, followed by Maharashtra (10.82 mt) and Uttar Pradesh (10.65 mt).

Agreement/Memorandum Of Understanding (MoU)

- **HDFC Life Insurance** has partnered with **Paytm** to expand its distribution. The partnership is aimed to enable customers of Paytm to purchase insurance products from **HDFC Life**.
- Common Service Centres (CSC) e-Governance Services India has signed an MoU with Paytm Payments Bank Ltd for sale of FASTags.







- Digital lending startup, **RevFin** has **tied up** with **PNB MetLife India Insurance Company** to offer protection to the RevFin's customers by bundling life insurance cover on their loans which covers loans up to Rs 3 lakh for a period of 3 years.
- India to sign a MoU for the procurement of over 7.5 lakh AK-203 assault rifles with Russia. The rifles will be manufactured by the Indo-Russian Rifles Private Limited at Korwa in Uttar Pradesh.
- **Infosys,** an IT consulting company has inked a deal for 5 years with GEFCO to digitally transform its worldwide operations.
- To provide doorstep banking services, the **South Central Zone of the Indian Railways** has signed an MoU with **the State Bank of India**.
- The Indian Institute of Management, Indore has signed an MoU with the video sharing platform "TikTok".
- For the implementation of **Assam Inland Water Transport Project**, the Government of India (GoI), the Government of **Assam** and the **World Bank** have signed a **\$88 million loan** agreement.
- The Bombay Stock Exchange (BSE) has signed a licensing agreement with Intercontinental Exchange (ICE) Futures Europe. Intercontinental Exchange (ICE) Futures Europe is an operator of global exchanges and clearinghouses.
- The Government of India and the Government of Maharashtra has signed a USD 210 million loan agreement with the World Bank for Maharashtra Agribusiness and Rural Transformation Project. The loan will be funded by the International Bank for Reconstruction and Development (IBRD), having a 6year grace period with a maturity period of 13.5 years.
- Indian Oil has signed an MoU with Ghana's National Petroleum Authority to provide its technical expertise and assistance for proper execution of the Ghana's National LPG Promotion Policy.
- Hyderabad Metro Rail Limited has partnered with online bus ticketing platform redBus to start carpool service for train passengers to provide end to end connectivity to daily commuters in an affordable manner. The service will be offered through "rPool".
- The Indian Institute of Management (IIM) Indore has signed an memorandum of understanding with the Uttar Pradesh Police to provide effective communication and crowd management training to the Uttar Pradesh Police personnel.
- **Government of India** signed MoU with **Flipkart** for selling the products made by women self-help groups under Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) on the e-commerce platform.

Awards & Recognition

- Dubai-based Indian girl **Sucheta Satish** has won the **100 Global Child Prodigy Award** for singing in most languages during one concert and the longest live singing concert by a child.
- Aayushi Dholakia has bagged the title of Miss Teen International 2019. She also won the title of Best in National Costume Award and Best in Speech Award.
- Jasbinder Bilan has won the UK based Costa Children's Award 2019 for her debut novel 'Asha and the Spirit Bird'.
- Famous Agricultural Scientist **Dr M S Swaminathan** was honoured as the first recipients '**Muppavarapu Venkaiah Naidu National Award for Excellence'** for his distinguished contribution to the field of agriculture.
- A 10-year-old British Indian yoga boy Ishwar Sharma wins Global Child Prodigy Award.
- Puri, Odisha has been awarded for its initiatives for plastic waste management with the **Swachhata Darpan Awards 2019**.
- A senior scientist Sakya Singha Sen from National Chemical Laboratory (CSIR-NCL) Pune, has been awarded "Merck Young Scientist Award 2019" for doing remarkable research in chemical science.
- 18th Dhaka International Film Festival (DIFF): 'Castle of Dreams' directed by Reza Mirakarimi won the Best Film Award in Asian Competition section, Indian film 'Finally Love' directed by Anjan Dutt bagged Best Audience Award in Cinema of the World Category; Sri Lankan director Prasanna Vithanage's film 'Children of the Sun' won Special Jury Award.
- President Ram Nath Kovind presented the **Pradhan Mantri Rashtriya Bal Puraskar** 2020 to recognize the exceptional achievements of children in various fields like innovation, scholastic achievements, social service, arts and culture, sports and bravery.
- HealthSetGo CEO **Priya Prakash** wins Global Citizen Prize: **Cisco Youth Leadership Award 2019** for her school health program that provides healthcare support to children.
- The President of India, Ram Nath Kovind presented the **14th Ramnath Goenka Excellence in Journalism Awards** in New Delhi, to honour journalists across the country from print, broadcast and digital media.
- Uttarakhand, Disaster Mitigation and Management Centre (in the institution category) and Kumar Munnan Singh (individual category) have been selected for the Subhash Chandra Bose Aapda Prabandhan Puraskar 2020.





- The chairman of **"The Hindu Group" N. Ram** has been selected as the outstanding media person in a national award instituted by Kerala Media Academy.
- Dr N Kumar, Vice-Chancellor of Tamil Nadu Agricultural University, has been conferred 'Harit Ratna Award 2019'.
- Nobel laureate **Abhijit Vinayak Banerjee** conferred the honorary Doctor of Letters (D.Litt.) by Calcutta University at its annual convocation in Kolkata.
- Sanjana Kapoor received the prestigious French honour of 'Chevalier dans lOrdre des Arts et des Lettres (Knight of the Order of Arts and Letters) for her outstanding contribution to the field of theatre.
- **Piyuus Jaiswal** was awarded the Global Bihar Excellence Award 2019.
- The Union Ministry of Science and Technology have awarded **Swarna Jayanti** Fellowships to **14 scientists** to pursue basic research in frontier areas of science and technology.

Science and Technology

- Indian Space Research Organisation (ISRO) launch GSAT-30 satellite onboard Ariane-5 launch vehicle (VA 251) from French Guiana, overseas department of France.
- Indian Space agency Indian Space Research Organisation (ISRO) has unveiled 'Vyommitra' or "friend in the sky" a half-humanoid robot for Gaganyaan Space Mission.
- **France** will train **Indian** flight **surgeons** for the ambitious human space mission **Gaganyaan**.
- The 'Innovation Festival' kicked off at the Science Centre in Itanagar, Arunachal Pradesh. The festival is being organized by the Arunachal Pradesh State Council for Science & Technology in collaboration with the National Innovation Foundation.
- The Indian Space Research Organisation (ISRO) has announced that it is preparing low-cost satellite launch vehicles costing around 30-35 crores each.

Books & Authors

- A book 'Karmayoddha Granth' on the life of Prime Minister Narendra Modi was released.
- Former President **Pranab Mukherjee** released the autobiography of **Yashwant Sinha** titled **'Relentless'**.

Miscellaneous Current Affairs

- Neutral pronoun 'they' has been voted as word of the decade by US language experts.
- Union Home Minister has laid the foundation stone of Delhi Cycle Walk project at Tughlakabad in New Delhi. Delhi Cycle Walk will have network of over 220 km & aims to make the city most walkable and environment friendly.

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- The Indian High Commission has organized the "**Art Exhibition**" in **Dhaka, Bangladesh** to commemorate the 150th birth anniversary of Mahatma Gandhi.
- The submarine cable works on laying between **Chennai to Port Blair** (Andaman and Nicobar Islands) covering a distance of **1,450 kilometres** begins.
- Union Territory Ladakh is hosting the 1st-ever Food Processing Summit to attract investors to the region.
- The 5th edition of Science Film Festival of India (SCI-FFI 2020) was started in Goa's capital city Panaji.
- The 1st edition of **Krishi Manthan** the largest Food, Agri-business and Rural Development Summit of Asia begins in Ahmedabad, Gujarat.
- Union Chemicals and Fertilizers Minister D.V. Sadananda Gowda unveiled the logo and brand 'Apna Urea Sona Ugle' of Hindustan Urvarak and Rasayan Ltd (HURL).
- The National Disaster Response Force (NDRF) celebrated its **15th Raising Day** on **18th January**
- Prime Minister Narendra Modi chaired the **32nd interaction** through **PRAGATI** (Pro-Active Governance and Timely Implementation) platform in **New Delhi.**
- The Dhaka International Film Festival (DIFF) is being organized by the Rainbow Film Festival with the theme 'better film, better audience, better society.'
- **Women with wheels**', a unique **taxi service** has been launched at the Indira Gandhi International Airport, **New Delhi**. It is an initiative by 'Sakha cabs'. The service will only be available for the female commuters and will be driven by women drivers only.
- **Reliance Jio** becomes the **1st telecom operator** to facilitate UPI payments feature through its platform "**MyJio app**".
- The **44th International Kolkata Book Fair** (IKBF) will be held in **Kolkata**, West Bengal, with **Russia** as the **focal theme country**.
- 7 airports across India start thermal screening of passengers arriving from China and Hong Kong against the Wuhan Corona Virus.
- The **9th International Children's Film Festival** hosted by **Kolkata**, West Bengal.
- The government of India announced a sale of **100% stake in debt-laden Air India.** As part of the strategic disinvestment and has set March 17, as the deadline for submitting an expression of interest (EoI). Air India would also sell 100% stake in low-cost airline Air India Express and 50 per cent shareholding in joint venture AISATS.



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- **Government of India** is a plan to set up a war memorial for animals in **Meerut, Uttar Pradesh.** It will be India's first animal war memorial. The memorial will come up at the Remount and Veterinary Corps (RVC) Centre and College in Meerut, where the army breeds, rears, and trains dogs, mules and horses.
- The country's 1st underwater metro project is set to complete its **East-West Project of Kolkata Metro Rail Corporation**, which runs partly under the Hooghly river, West Bengal, by March 2022.
- **Nepal** has created a new **Guinness World Record** for organizing highest altitude Fashion Show on the earth. The Mount Everest Fashion Runway was held at 5340 meters (17515 feet) elevation at Kala Patthar, near Everest base camp.
- Irish composer **Eimear Noone** will be the first woman to conduct an orchestra at the Oscars guest-segment.

Obituaries

- Former Governor of Karnataka T N Chaturvedi passed away.
- Veteran Odissi Danseuse & Padma Shri awardee Minati Mishra passed away.
- The longest serving ruler of Oman Sultan Qaboos bin Said passed away. He was ruling Oman since 1970.
- Veteran Odia filmmaker Manmohan Mohapatra passed away. He was considered as the 'Father of New Wave Odia Cinema' and won eight national awards consecutively for 'Best Feature Odia film'.
- Former India legendary all-rounder **Bapu Nadkarni** passed away. He was a left-handed batsman and slow-left arm orthodox bowler.
- Former Indian Test batsman and National selector **Man Mohan Sood** passed away.
- National Basketball Association (NBA) legend Kobe Bryant passed away in a helicopter crash with his 13-year-old daughter Gianna.
- Noted artist and sculptor **Sher Singh Kukkal** passed away. He was awarded Senior Fellowship in Visual Art Photography by Union Ministry Of Culture during 2008-09.
- Eminent Assamese linguist and academician **Golok Chandra Goswami** passed away.
- Veteran South actress **Jameela Malik** passed away. She was the first Keralite woman to graduate from the prestigious Film and Television Institute of India (FTII) in Pune.
- Former Indian women's hockey team captain **Sunita Chandra** passed away. She was a prestigious Arjuna awardee.

- Famous social worker, environmentalist, educationist
 & writer Tushar Kanjilal passed away.
- Social activist, feminist writer and journalist **Vidya Bal** passed away.
- The pontiff of **Pejawar Mutt, Vishwesha Tirtha Swami** passed away in Udupi. He was born at **Ramakujna** in **Dakshina** Kannada district on April 27, 1931.
- The Nationalist Democratic Progressive Party (NDPP) leader and Nagaland Assembly Speaker Vikho-o Yhoshu passed away.
- Eminent Assamese dramatist, litterateur and social activist **Ratna Ojha** passed away.

Static Takeaways

- Headquarters of United Nations: New York, USA; Founded: 24 October 1945.
- Secretary-General of the United Nations: Antonio Guterres.
- Chief Minister of Madhya Pradesh: Kamal Nath; Governor: Lal Ji Tandon.
- DRDO Chairman: G Satheesh Reddy, Established: 1958, Headquarters: New Delhi.
- Headquarters of NASA: Washington, D.C.; Established: July 29,1958.
- Chairman and Managing Director of Adani Ports and Special Economic Zone Ltd (APSEZ): Gautam Adani; Director: Karan Adani.
- MD & CEO of PNB MetLife India: Ashish Kumar Srivastava; Headquarters: Mumbai, Maharashtra.
- Chief Executive Officer (CEO) of Common Service Centres (CSC): Dinesh Tyagi.
- Chairman of Paytm Payments Bank Ltd: Vijay Shekar Sharma; MD & CEO: Satish Kumar Gupta.
- Chief Minister of West Bengal: Mamta Banerjee; Governor: Jagdeep Dhankhar.
- Capital of Cuba: Havana; President of cuba: Miguel Diaz-Canel.
- Union Minister for Commerce and Industries: Piyush Goyal.
- Chief Minister of Odisha: Naveen Patnaik; Governor: Ganeshi Lal.
- President of United States:Donald Trump; Capital: Washington, D.C.
- Chief Minister of Maharashtra: Uddhav Thackeray; Governor: Bhagat Singh Koshyari.
- UP Present CM: Yogi Adityanath; Governor of UP: Anandiben Patel.
- Lieutenant Governor of Union Territory of Jammu and Kashmir: Girish Chandra Murmu.
- President of Russia: Vladimir Putin; Capital: Moscow; Currency: Russian Ruble.



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RBI 25th Governor: Shaktikant Das; Headquarters: In 1898, he established Belur Math. Mumbai; Founded: 1 April 1935, Kolkata. • Chief Minister of Kerala: Pinarayi Vijayan; Governor: Abu Dhabi is the capital of the UAE. • Arif Mohammed Khan. • CM of Kerala: Pinarayi Vijayan; Governor of Kerala: the UAE. Arif Mohammed Khan. ٠ Director-General of CISF: Rajesh Ranjan; CISF • established: 1969. Acharya Dev Vrat. Prime Minister of Bangladesh: Sheikh Hasina; Capital: • Dhaka; Currency: Taka. Taiwan dollar. Prime Minister Narendra Modi is the Chairman of • Cabinet Committee on Economic Affairs. Dhaka; Currency: Taka. President of Italy: Sergio Mattarella; Prime Minister: • Giuseppe Conte. • Chief of Naval Staff: Admiral Karambir Singh. Jagdeep Dhankhar. Oman Capital: Muscat; Currency: Omani rial. • Minister of State (Independent Charge) of the • Minister of External Affairs: Ministry of Statistics: Rao Inderjit Singh. laishankar. Sri Lanka Capitals: Sri Jayawardenepura Kotte; • Currency: Sri Lankan rupee. India. Chief Minister of Gujarat: Vijay Rupani; Governor: • Acharya Dev Vrat. • Chief Minister of Himachal Pradesh: Jai Ram Thakur; Pradesh. Governor: Bandaru Dattatraya. President of UAE: Sheikh Khalifa bin Zayed Al Nahyan. Pradesh. CEO of NADA: Navin Agarwal. . Union Minister of External Affairs: Subrahmanyam • laishankar. Delhi. Chief Minister of Maharashtra: Uddhav Thackeray; • Governor: Bhagat Singh Koshvari. • Chairperson of SBI: Rajnish Kumar; Headquarters: Established: 1969. Mumbai; Founded: 1 July 1955. Apparel Export Promotion Council of India (AEPC) was founded: 1978; Headquarters: Gurgaon, Haryana. ٠ Capital of Iran: Tehran; Currency: Rial; President: Washington, D.C. Hassan Rouhani. • Capital of Croatia: Zagreb; Currency: Croatian Kuna; • Prime Minister: Andrej Plenkovic. V.K. Singh. Lieutenant Governor of Andaman and Nicobar Island: • D K Joshi. President of Ice Hockey Association of India: K. L. • Capital of Andhra Pradesh: Hyderabad. Kumar. • President of World Bank: David R. Malpass; • Headquarter: Washington DC. Ganeshi Lal. Registrar General & Census Commissioner, India: • Vivek Joshi. BCCI President: Sourav Ganguly; Headquarter of BCCI: Department: Mrutyunjay Mohapatra. Mumbai. ٠ UP Present CM: Yogi Adityanath, Governor: Association (PCRA): M. M. Kutty. Anandiben Patel.

- Minister of Youth Affairs and Sports: Kiren Rijiju.
- Swami Vivekananda founded the Ramakrishna Math and Mission on 1 May 1897.

- Khalifa bin Zayed Al Nahyan is President of the UAE.
- The United Arab Emirates dirham is the currency of
- Union Minister of Steel: Dharmendra Pradhan.
- Chief Minister of Gujarat: Vijay Rupani; Governor:
- Capital of Taiwan: Taipei; Currency of Taiwan: New
- Prime Minister of Bangladesh: Sheikh Hasina; Capital:
- Capital of Oman: Muscat; Currency: Omani rial.
- CM of West Bengal: Mamta Banerjee; Governor:
- Chairman of IPGA: Zaverchand (Jitu) Bheda.
- Subrahmanyam
- Sunil Arora is the Chief Election Commissioner of
- Chief of the Army Staff: Manoj Mukund Naravane.
- YS Jaganmohan Reddy is the present CM of Andhra
- Biswa Bhusan Harichandan is the Governor of Andhra
- Chairman of Indian Oil Corporation Ltd: Sanjiv Singh.
- Headquarters of Indian Oil Corporation Ltd: New
- The Chief of the Naval Staff: Admiral Karambir Singh.
- ISRO Chairman: K. Sivan; Headquarters: Bengaluru;
- Chief Executive Officer and Managing Director of Infosys: Salil Parekh; Headquarters: Bengaluru.
- President of United States:Donald Trump; Capital:
- SEBI Headquarter: Mumbai, Chairperson: Ajay Tyagi.
- Minister of State for Road, Transport and Highway:
- Chief Minister of Arunachal Pradesh: Pema Khandu.
- Governor of Arunachal Pradesh: B. D. Mishra.
- Indian Army Day is observed on January 15.
- Chief Minister of Odisha: Naveen Patnaik; Governor:
- CEO of Amazon: Jeff Bezos; Established: 5 July 1994.
- Director-General of Meteorology, India Meteorological
- Chairman of Petroleum Conservation Research
- Headquarters of Petroleum Conservation Research Association: New Delhi.
- Capital of Russia: Moscow; Currency of Russia: Russian Ruble.





- Lieutenant Governor of Ladakh: Radha Krishna Mathur.
- President of the International Union of Pure and Applied Chemistry: Qi-Feng Zhou.
- Headquarters of International Union of Pure and Applied Chemistry: North Carolina, United States.
- Chairman of ICC: Shashank Manohar; Chief Executive: Manu Sahney; Headquarters: Dubai, United Arab Emirates.
- Chairman of World Economic Forum: Klaus Schwab; Headquarters: Switzerland.
- Chief Minister of Goa: Pramod Sawant; Governor of Goa: Satya Pal Malik.
- Capital of Malta: Valletta; Currency: Euro; President: George Vella.
- Capital of United Kingdom: London; Currency: Pound sterling.
- Prime Minister of United Kingdom: Boris Johnson.
- The K.K Birla foundation is named after Krishna Kumar Birla, famous Indian industrialist.
- Established: 1991, Delhi.
- Secretary-General of SCO: Vladimir Norov.
- Founded: 19 September 2003; Headquarters: Beijing, China.
- 28th Chief of Army Staff: General Manoj Mukund Naravane.
- Gujarat CM: Vijay Rupani; Governor: Acharya Dev Vrat; Capital: Gandhinagar.
- Union Minister of Human Resource Development: Ramesh Pokhriyal 'Nishank'.

- Headquarters of Henley & Partners: London, United Kingdom; Founded: 1997.
- Chairman of Henley & Partners: Christian Kalin.
- Chief Executive Officer(CEO): Juerg Steffen.
- President of World Bank: David R. Malpass; Headquarter: Washington DC.
- Capital of Assam : Dispur; Chief Minister: Sarbananda Sonowal, Governor: Jagdish Mukhi.
- Founder of Merck Company: Friedrich Jacob Merck; Established: 1668.
- Chairman of Hindustan Urvarak and Rasayan Ltd: Sanjiv Singh.
- Headquarter of Hindustan Urvarak and Rasayan Ltd: New Delhi.



SBI CLERK PRELIMS

85 TOTAL TESTS