

This is the Sample Index PDF – [Click Here to Download the Full Version](#)

Topics	Page. No
CWJ Special Current Affairs MCQ's January 1st Week	2
CWJ Special Current Affairs MCQ's January 2nd Week	113
CWJ Special Current Affairs MCQ's January 3rd Week	224
CWJ Special Current Affairs MCQ's January 4th Week	314

Get Everything by



Get Started →

January 1st week Current Affairs MCQ

1. As per the report, In Which state the 108th Indian Science Congress (ISC) was held?

- (a) New Delhi
- (b) Goa
- (c) Maharashtra
- (d) Manipur
- (e) Puducherry

Answer: C

The 108th Indian Science Congress (ISC) will be held at Rashtrasant Tukadoji Maharaj Nagpur University in Maharashtra.

The 108th Indian Science Congress (ISC) focuses on ways to increase the representation of women in Science, Technology, Engineering, and Mathematics (STEM) fields.

Also provide them with equal access to STEM education, research, and economic participation.

This year's theme: is Science and Technology for Sustainable Development with Women Empowerment.

A special program to showcase the contribution of women in science and technology.

Children's Science Congress - To help stimulate scientific interest and temperament among children.

Farmer's Science Congress – To provide a platform to improve the bio-economy and attract youth to agriculture.

Tribal Science Congress – Acts as a platform for the scientific display of indigenous ancient

knowledge systems and practices, along with focusing on the empowerment of tribal women.

The Indian Science Congress Association (ISCA) is a professional body under the Department of science and technology, Ministry of Science and Technology.

The Indian Science Congress Association (ISCA) organizes the annual Indian Science Congress.

The Indian Science Congress was first held in 1914.

2. Which Ministry has inaugurated India's 1st In vitro fertilization(IVF) for animals in Gujarat?

- (a) Amit Shah
- (b) Nirmala Sitharaman
- (c) Purushottam Rupala
- (d) Dharmendran Pradhan
- (e) None of the above

Answer: C

India got its first In vitro fertilization (IVF) mobile unit for animals in Gujarat's Amreli. The mobile IVF lab was inaugurated by union minister Purushottam Rupala.

According to the minister, the IVF mobile van was "dedicated in a joint venture of the Government of India and Amar Dairy."

This is India's first IVF mobile unit. With the help of this unit, the work of providing IVF technology to the cattle rearers of Amreli has started.

Notably, IVF is a complex series of procedures used to help with fertility and assist with the conception of a child. In animals, it is an advanced reproductive technology for the multiplication of superior female germplasm at a higher rate.

3. Which state government has signed an agreement with an ADB-assisted project of Rs 2,275 crore (US \$275 million) for the Improvement of Power Distribution Strengthening and Generation Efficiency?

- (a) Manipur
- (b) Tripura
- (c) Goa
- (d) Nagaland
- (e) Mizoram

Answer: B

Tripura government has signed an agreement for an ADB-assisted project of Rs 2,275 crore (US \$275 million) for the Improvement of Tripura's Power Distribution Strengthening and Generation Efficiency.

The project would have an Rs 1820 crore loan from ADB and Rs 455 crore of direct investment by the State government to improve energy security, quality of supply, efficiency, and resilience of the power sector in Tripura.

Deputy CM said detailing that the existing 63 MW (3X21 MW) Open Cycle power project with a 120 MW Combined Cycle power project in Rukhia in Sepahijala district would reduce

greenhouse gas emissions after the improvement of the generation infrastructure. The State government is implementing result-based reform linked RDSS Scheme to improve the operational and financial viability of the Corporation at an investment of Rs 800 Cr. Under this Scheme, 5.47 lakh Smart and Prepaid Meters would be installed on Consumer premises. In addition, 8720 km LT Aerial Bunched (AB) Cable and 830 Distribution Transformers (DTs) would also be installed. The efficiency of the Gomti Hydel Power Project would be increased through its modernization.

4. Which state government has set up a Rs 1,000 crore Green Climate Fund to support various Climate change initiatives, mitigation, and greening projects?

- (a) Karnataka
- (b) Kerala
- (c) TamilNadu
- (d) Maharashtra
- (e) New Delhi

Answer: C

In a first-of-its-kind initiative in India, the Tamil Nadu Government has set up a Rs 1,000 crore TN Green Climate Fund (TNGCF) to support various Climate change initiatives, mitigation, and greening projects.

A Government Order (GO) was issued by the Environment, Climate Change and Forests Department in line with the announcement made in the State budget.

The TNGCF will support various Climate Change initiatives, mitigation, and greening projects.

The fund will mobilize necessary resources from Government, development finance institutions, international climate funds, etc. It will be managed by the Tamil Nadu Infrastructure Fund Management Corporation (TNIFMC) Limited with a fund size of Rs 1,000 crore with a greenshoe option for another Rs 1000 crore.

This fund is to be set up as a Category I (Social Venture Fund) under the SEBI Alternative Investment Fund Regulations, 2012.

5. SEBI has levied a penalty of _____ lakh each on DSP Investment Managers and DSP Trustees for bearing the extra expense ratio of its DSP Nifty 50 ETF on its books.

- (a) Rs.2 lakh
- (b) Rs.1 lakh
- (c) Rs.5 lakh
- (d) Rs.3 lakh
- (e) Rs.10 lakh

Answer: B

Market regulator SEBI has levied a penalty of ₹1 lakh each on DSP Investment Managers and DSP Trustees for bearing the extra expense ratio of its DSP Nifty 50 ETF on its books.

DSP Mutual Fund in its compliance test report for the March quarter and Half Yearly Trustee Report ended March informed SEBI that the total expense as a percentage of the average

asset under management (AUM) was higher than the total expense ratio (TER) charged to the scheme (DSP Nifty 50 ETF); the excess expenses were borne by DSP Investment Managers. The reason for the AMC bearing the excess expenses is the competitive market. Increasing TER would have restricted the ability to increase the scheme's AUM.

The AMC has violated the SEBI circular which requires all scheme-related expenses to necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associate, sponsor, trustee, or any other entity through any route.

6. As per the report by the Centre for Monitoring Indian Economy (CMIE) India's unemployment rate rose to the highest in _____ months at 8.30 percent in December.

- (a) 14 months
- (b) 15 months
- (c) 16 months
- (d) 18 months
- (e) 12 months

Answer: C

India's unemployment rate rose to 8.30 percent in December, the highest in 16 months, from 8 percent in the previous month, data from the Centre for Monitoring Indian Economy (CMIE). The urban unemployment rate rose to 10.09 percent in December from 8.96 percent in the previous month, while the rural unemployment

rate slipped to 7.44 percent from 7.55 percent, the data showed.

The Centre for Monitoring Indian Economy (CMIE) is an independent private limited entity that serves both as an economic think-tank as well as a business information company.

Headquarters- Mumbai, India, Chairman- Mahesh Vyas.

7. As per the report, Payments transactions via the UPI (Unified Payments Interface) network surged 7.7 percent on-month to a high of ____ lakh crore in December.

- (a) Rs.13.8 lakh crore
- (b) Rs.12.1 lakh crore
- (c) Rs.12.8 lakh crore
- (d) Rs.14.2 lakh crore
- (e) Rs.14.9 lakh crore

Answer: C

Payments transactions via the UPI (Unified Payments Interface) network surged 7.7 percent on-month to a high of ₹12.8-lakh crore in December against a drop of 1.7 percent in November.

The volume of transactions, too, rose by a sharp 7.1 percent to ₹783 crore during the month, according to data by NPCI (National Payments Corporation of India).

As a result, the UPI network ended 2022 with a growth of 90 percent in the volume of transactions and a 76 percent rise in the value of transactions over the year-ago period.

The network processed around 7,404 crore transactions worth ₹126-lakh crore compared with 3,800 crore transactions worth ₹72-lakh crore in 2021.

For FY23 so far, the network has seen 5,949 crore transactions worth ₹99.8-lakh crore. In comparison, UPI had processed 4,597 crore transactions amounting to ₹84-lakh crore in FY22.

On the other hand, data by NPCI showed that transactions via the AePS (Aadhar-enabled payments service) platform fell to ₹25,972 crores in December from ₹26,058 crores in the previous month, and also lower than ₹31,113 crores registered in October.

In terms of volume, the number of AePS transactions fell to a multi-month low of 9.5 crores from 9.6 crores in November and 11.8 crores in October.

8. Which University has created a 'center of excellence' at a campus unit set up by the Defence Research and Development Organisation (DRDO) to develop advanced technologies for national defence and security?

- (a) IIT Delhi
- (b) IIT Madras
- (c) IIT Kharagpur
- (d) IIT Bengaluru
- (e) IIT Bombay

Answer: B

IIT-Madras has created a 'center of excellence' at a campus unit set up by the Defence

Research and Development Organisation (DRDO) to develop advanced technologies for national defence and security.

The interdisciplinary research group will bring in faculty and researchers from multiple departments for translational research.

Called the 'DRDO Industry Academia-Ramanujan Centre of Excellence (DIA-RCOE)', it will also work towards the 'Aatmanirbhar Bharat' goal in the defense sector.

It will provide a first-of-its-kind opportunity for start-ups and MSMEs to participate in this critical nation-building activity, he said.

Set up under the 'long-term directed research policy' of the Defence Ministry, the center will undertake basic and applied research in verticals like electronics and computational systems; naval systems and naval technologies; advanced combat vehicle technologies; high-power CW laser sources; and next-generation communication and networking technologies.

9. Who won all three world chess championship titles for the third time in his career as he won World Rapid and World Blitz chess titles in Almaty?

- (a) Koneru Humpy
- (b) Magnus Carlsen
- (c) Vishwanath Anand
- (d) D Gukesh
- (e) None of the above

Answer: B

Magnus Carlsen wins all three world chess championship titles. He has won all three world chess championship titles for the third time in his career.

He achieved this feat by winning both the World Rapid and World Blitz chess titles in Almaty.

No other player has ever won the Rapid and Blitz titles in the same year.

Carlsen won the World Classical Championship in November 2021 by defeating grandmaster Ian Nepomniachtchi.

According to the International Chess Federation, his 2882 rating in 2014 is the highest in the history of chess.

He has currently a 2859 rating in classic and a 2839 rating in rapid.

Carlsen became the youngest person to be ranked number one in the world in 2010.

Gambit, move, Stalemate, Check, Grandmaster, Castling, etc. are some important terms related to Chess.

10. Who has taken oath as the 39th president of Brazil?

- (a) Jair Bolsonaro
- (b) Luiz Inácio Lula da Silva
- (c) Mokgweetsi Masisi
- (d) Lazarus McCarthy
- (e) None of the above

Answer: B

Luiz Inácio Lula da Silva has taken oath as the 39th president of Brazil after the 2022 general election.

Lula defeated Jair Bolsonaro in October. He will start 3rd presidential term.

Lula has returned to power after corruption allegations that led to his imprisonment for a year and a half.

Lula governed Brazil for two consecutive terms between 2003 and 2010.

It is the largest country in South America. It is the fifth-largest country in the world by area.

Its capital is Brasilia and the currency is the Brazilian Real. It is a federal presidential constitutional republic.

January 2nd week Current Affairs MCQ

1. Which District Court has become the first court in Maharashtra to introduce an e-system of functioning?

- (a) Chennai
- (b) Osmanabad
- (c) Mumbai
- (d) Pune
- (e) Lucknow

Answer: B

Osmanabad District Court has become the first court in Maharashtra to introduce an e-system of functioning.

On 8 January, the system was inaugurated by Arun Pednekar.

All court-related work including filing, payment, and other court services, etc. can be done through the mobile app or online mode under this system.

Along with this, the library of the court has also been converted into digital mode.

All taluk courts in the Osmanabad district are working on the e-system and 500 lawyers in the district have already registered for the new system.

As per the directions of the Supreme Court and the High Court, Osmanabad is the first district court to run on the computer system.

All the courts of the district including Osmanabad will be paperless, for this, the central government has provided sufficient funds for the e-court.

2. Indian Navy has signed an agreement with Sagar Defence Engineering Pvt Ltd under _____ initiative for Autonomous Weaponised Boat Swarms.

- (a) SAMARTH
- (b) GARUD
- (c) MANTHAN
- (d) SPRINT
- (e) None of the above

Answer: D

IDEX signed its 50th SPRINT contract with Sagar Defence for Autonomous Weaponised Boat Swarms.

The development of this technology is one of the 75 challenges introduced by the Indian Navy under Azadi Ka Amrit Mahotsav.

The Indian Navy has signed an agreement with Sagar Defence Engineering Pvt Ltd under the 'SPRINT' initiative.

It is the 50th contract that has been signed under the 'SPRINT'.

Sagar Defence has the expertise to develop India's first weaponized Autonomous unmanned boat with swarming capabilities.

'SPRINT' is an initiative to promote the development of defense technologies by domestic companies.

SPRINT Challenges was launched by PM Modi during Naval Innovation and Indigenisation Organisation (NIIO) seminar 'Swavlamban' in July 2022.

'SPRINT' stands for Supporting Pole-vaulting In R&D through Innovations for Defence Excellence (IdeX).

After the construction of the weaponized autonomous unmanned boat, the Indian Navy can order 12 systems.

Naval Innovation and Indigenisation Organisation (NIIO): Defence Ministry launched the NIIO in August 2020, to encourage innovation and indigenization for self-reliance in the defense sector. It is a 3-tiered organization.

Naval Technology Acceleration Council (N-TAC) will bring together the twin aspects of innovation and indigenization and provide apex-level directives.

A working group under the N-TAC will implement the projects.

Technology Development Acceleration Cell (TDAC) has been created for the induction of emerging disruptive technology in an accelerated time frame.

3. In January as per the report Prime Minister of India recently launched the Aspirational Block Programme (ABP), which is aimed at improving the performance of blocks lagging on various development parameters. As per the report, the program will cover _____ districts across 31 states and UTs.

- (a) 300
- (b) 400
- (c) 500
- (d) 600
- (e) 700

Answer: C

The Prime Minister of India recently launched the Aspirational Block Programme (ABP), which is aimed at improving the performance of blocks lagging on various development parameters.

Launching the ABP, PM underscored the success achieved in various Aspirational Districts in the country under the Aspirational District Programme (ADP).

Launched in 2018, the ADP aims to quickly and effectively transform (socio-economic status of) 112 most under-developed districts across the country, with a vision of a New India by 2022. The focus is to improve India's ranking under the Human Development Index (HDI) and localize Sustainable Development Goals (SDGs), leading to the progress of the nation. NITI Aayog works closely with the respective line Ministries and various development partners to fast-track progress at the district level, ensuring inclusive growth for all, 'Sabka Saath Sabka Vikas'.

In her Budget (2022-23) speech, the Finance Minister announced the government's intention to launch the ABP.

The ABP will take the aspirational district model up to the block level and will enable holistic development in those areas that require added assistance.

The program will cover 500 districts across 31 states and UTs initially and over half of these blocks are in 6 states - Uttar Pradesh (68 blocks), Bihar (61), Madhya Pradesh (42), Jharkhand (34), Odisha (29) and West Bengal (29).

4. Which payment bank has appointed Surinder Chawla as its new Managing Director & Chief Executive Officer?

- (a) Airtel Payment Bank
- (b) Fino Payment Bank
- (c) Paytm payment bank

- (d) IPPB
- (e) None of the above

Answer: C

Paytm Payments Bank Limited (PPBL) has appointed Surinder Chawla as its new Managing Director & Chief Executive Officer.

This appointment has been approved by RBI, said a regulatory filing by One 97 Communications.

PPBL is an associate company of One 97 Communications, which owns the Paytm brand. He replaces Satish Kumar Gupta who retired in October 2022. Since then Deependra Singh Rathore has been serving as the interim CEO of PPBL.

Chawla, who has nearly three decades of experience in retail banking, was previously the Head of Branch Banking at RBL Bank.

Vijay Shekhar Sharma, Chairman of Paytm Payments Bank Board.

5. Which state government has launched 'Saharsh', a special state-run education program in schools, to encourage social and emotional learning?

- (a) Manipur
- (b) Meghalaya
- (c) Tripura
- (d) Mizoram
- (e) None of the above

Answer: C

The Tripura government launched 'Saharsh', a special state-run education program in schools, to encourage social and emotional learning.

The Saharsh initiative, which was found to be effective in social and economic development in research studies of Harvard and Columbia Universities, is being first contextualized with local realities of India and implemented in Tripura.

The Saharsh initiative was launched in August last year in 40 schools in the state on a pilot basis. After the successful implementation of the project, officials said it would now be introduced in all government and government-aided schools in the state from the second week of January.

Meanwhile, the state government has trained teachers in 204 schools for the Saharsh curriculum, while teachers in 200 more institutes are about to be trained soon.

6. Who will become the first female Indian Air Force (IAF) fighter pilot to take part in an international exercise as she will fly the Su-30 MKI in the 'Veer Guardian' exercises to be held at Hyakuri Airbase in Japa?

- (a) SmirtiMandhana
- (b) Sania Mirza
- (c) Avani Chaturvedi
- (d) Renuka Singh
- (e) Shweta Sharma

Answer: C

In a significant achievement of women in the armed forces, Squadron Leader Avani Chaturvedi will become the first female Indian Air Force (IAF) fighter pilot to take part in an international exercise.

According to IAF, she will fly the Su-30 MKI in 'Veer Guardian' exercises to be held at Hyakuri Airbase in Japan from 12 to 26 January.

Chaturvedi was part of the first batch of three women fighter pilots commissioned into IAF in 2016, a year after the air force, in a landmark move, decided to induct women in the fighter stream. She is qualified in the MiG-21 Bison and the Sukhoi-30 fighter jets.

Earlier this week, the Indian Army for the first time deployed a woman officer, Captain Shiva Chouhan, at Siachen, the world's highest and coldest battleground.

Earlier the Army deployed its largest contingent of 27 women peacekeepers in Sudan's disputed region of Abyei, where they will provide relief and assistance to women and children, and perform security-related tasks in a challenging mission as part of the United Nations Interim Security Force (UNISFA). IAF and Indian Navy have allowed women officers to join their special forces units– the Garud Commando Force and Marine Commandos, respectively, to promote gender equality within their ranks, provided they meet the selection criteria.

7. Which Organisation has tied up with the Goa state government to promote small and medium industrial units and to guide them through the process of raising funds through the equity market?

- (a) National Stock Exchange
- (b) Bombay Stock Exchange
- (c) London Stock Exchange
- (d) SEBI
- (e) MSME

Answer: B

Stock exchange BSE has partnered with the Goa government to create awareness amongst SMEs in the state on the benefits of listing and also guide them on raising capital through equity infusion.

Under the memorandum of understanding (MoU) signed between BSE and state government, the Department of Industries and Commerce, Goa will support in “mobilizing the SME representatives through the District Industries Centre as well as the state/regional associations/chambers encouraging their SME members to attend capacity-building programs organized by the Exchange.

BSE had earlier also entered into similar partnerships with multiple state governments viz., Maharashtra, Chhattisgarh, Tamil Nadu, etc., to promote listings among local SMEs. The BSE SENSEX is a free-float market-weighted stock market index of 30 well-established and financially sound companies

listed on the Bombay Stock Exchange.

Sundararaman Ramamurthy, MD &CEO, BSE.

8. Which state has won the UN-HABITAT's coveted World Habitat Awards 2023 for the former's Jaga Mission – a 5T initiative of the State?

- (a) Assam
- (b) Odisha
- (c) Manipur
- (d) Telangana
- (e) Karnataka

Answer: B

Odisha has won the UN-HABITAT's coveted World Habitat Awards 2023 for the former's Jaga Mission – a 5T initiative of the State, which is the world's largest land titling and slum upgrading program that aims at empowering the lives of slum dwellers.

Since the last five years of the initiative, about 1,75,000 families from different slums have been granted land tenure security.

Jaga Mission was awarded the 2019 Bronze World Habitat Award for its work in granting land rights to more than 50,000 families under the Land Rights to Slum Dwellers Act, which was passed by the Government of Odisha in 2017.

Since 2017, the Jaga Mission and the Odisha Liveable Habitat Mission have been part of an innovative state-wide land titling and slum-upgrading program which aims to drastically

improve living conditions and promote social equality for the urban poor.

Initiated in 1985, the annual World Habitat Awards competition attracts projects which provide an outstanding contribution to people's living conditions in a variety of contexts.

Other Winners - Homes For Good 2023 Gold | Scotland

UrbaSEN and the Senegalese Federation of Inhabitants 2023 Gold | Senegal

SostreCívica 2023 Silver | Spain

MicroBuild Fund 2023 Silver | Worldwide

Mas Coop: An intergenerational, ecological, and solidarity-based residents' cooperative 2023 Bronze | France

Jaga Mission – Odisha Liveable Habitat Mission 2023 Bronze | India

ULACAV 2023 Bronze | Latin America

Renta Tu Casa 2023 Bronze | Mexico

Community-Driven Housing and Informal Settlement Upgrading 2023 Bronze | Namibia
Intervention and Mediation Service for Situations of Housing Loss and/or Occupation (SIPHO) 2023 Bronze | Spain

9. Who will be conferred with the "Award for Global Leadership" by the Harvard Law School Center?

- (a) Narendra Modi
- (b) D.Y.Chandrachud
- (c) Rajnath Singh
- (d) Amit Shah
- (e) None of the above

Answer: B

CJI D.Y. Chandrachud will be conferred the "Award for Global Leadership" by the Harvard Law School Center.

Chief Justice of India D.Y. Chandrachud will receive the award in an online event on 11 January.

During the event, Professor David Wilkins of the Harvard Law School will also have a conversation with DY Chandrachud.

He has been selected for the award for his lifetime service to the legal profession in India and to around the world.

D.Y. Chandrachud has obtained his LLM degree and a Doctorate in Juridical Sciences (SJD) from the Harvard Law School in the United States.

Chandrachud became the 50th CJI on November 9, 2022. He was elevated as a judge of the Supreme Court in 2016.

He was part of the many landmark SC's verdicts including the verdict on the Ayodhya land dispute, right to privacy, adultery, and abortion.

10. Who won the Under-15 British Junior Open Squash Tournament title in Birmingham?

- (a) Joshna Chinappa
- (b) Anahat Singh
- (c) Deepika Pallikal
- (d) Saurav Ghoshal
- (e) None of the above

Answer: B

Anahat Singh won the Under-15 British Junior Open Squash Tournament title in Birmingham.

India's squash player Anahat Singh has won the girls' Under-15 title at the prestigious British Junior Open tournament in Birmingham.

14-year-old Anahat Singh defeated Egypt's Sohela Hazem 3-1 in the final.

The British Junior Open tournament is held every year in January in the UK and is attended by the best players from around the world.

This time the tournament was held from 4th-8th January after two years due to Covid.

Earlier, Anahat won the Girls Under 11 title in 2019 and became the runner-up in the Girls Under 13 category in 2020.

Anahat will now participate in the Asian Junior team championships, which will be held in Chennai in February 2023.

January 3rd week Current Affairs MCQ

1. In which of the following city, Modi has recently flagged off the 'MV Ganga Vilas', the world's largest river cruise?

- (a) Lucknow
- (b) Varanasi
- (c) Pune
- (d) Chennai
- (e) Bengaluru

Answer: B

Narendra Modi, Prime Minister of India, flagged off the 'MV Ganga Vilas', the world's longest river cruise in Varanasi, Uttar Pradesh(UP). The 51-day luxury cruise, passing through 27 river systems, will cover a distance of 3,200 km from Varanasi in Uttar Pradesh to Dibrugarh in Assam, via Bangladesh.

The first trip of the cruise hosts 32 tourists from Switzerland.

The river cruise is aimed to promote tourism and create new job opportunities. The expected date of arrival of MV Ganga Vilas in Dibrugarh is on 1st March 2023.

MV Ganga Vilas, the first of its kind cruise service, is supported by the Inland Waterways Authority of India

(IWAI) under the Ministry of Shipping, Ports, and Waterways (MoPSW).

PM Modi noted that more river cruise systems are being developed in various parts of India.

2. Union Minister for Health and Family Welfare Dr. Mansukh Mandaviya stated that India is

committed to eliminating Lymphatic Filariasis (LF) by _____.

- (a) 2032
- (b) 2030
- (c) 2027
- (d) 2042
- (e) 2035

Answer: C

Union Minister for Health and Family Welfare Dr. Mansukh Mandaviya stated that India is committed to eliminating Lymphatic Filariasis (LF) by 2027 three years ahead of the global target through mission mode, multi-partner, multi-sector, targeted drive for which they have drawn up the roadmap.

Dr. Mansukh Mandaviya chaired the National Symposium on India's Roadmap to Eliminate Lymphatic Filariasis (LF) at Vigyan Bhawan, New Delhi, Delhi.

Lymphatic Filariasis (LF) elimination is a priority illness with a deadline, in contrast to other countries where it may be neglected.

The health ministry has developed a new five-pronged plan as part of its resolve to eradicate the disease by the end of 2027.

As part of its commitment to eliminate the disease, multi-drug administration (MDA) will be held

twice a year in conjunction with National Deworming Day on February 10 and August 10.

Dr. Mansukh Mandaviya highlighted that 133 districts in 20 states and Union Territories supply anti-filarial drugs for free while calling for

the “proper synergy of governmental effort and community change.”

The national symposium's launch of Enhanced Strategies for LF Elimination will serve as a precursor to the pan-Indian MDA Campaign's mission mode launch on February 10, 2023.

The ministry will observe this day by conducting mass visibility campaigns at the national, state, district, sub-district, and block levels to ensure that everyone has access to LF-preventing medications.

3. As per the report government announced that GST should not be paid on government incentives to banks for promoting RuPay debit cards and low-value BHIM-UPI transactions. The government pays incentives to banks as a percentage of the value of RuPay Debit card transactions and low-value BHIM-UPI transactions up to _____.

- (a) Rs.1000
- (b) Rs.5000
- (c) Rs.2000
- (d) Rs.3000
- (e) Rs.4000

Answer: C

GST should not be paid on government incentives to banks for promoting RuPay debit cards and low-value BHIM-UPI transactions. Currently, an incentive is paid by the government to banks as a percentage of the value of RuPay Debit card transactions and

low-value BHIM-UPI transactions up to Rs 2,000.

Under the Payments and Settlements Systems Act 2007, banks and system providers are prohibited from charging any amount from a person making or receiving payments through RuPay Debit cards or BHIM.

Incentives under the Incentive scheme for the promotion of low-value BHIM-UPI transactions and RuPay Debit Cards are like subsidies and thus not taxable.

In December, UPI achieved a record of 782.9 crore digital payment transactions with a value of Rs 12.82 lakh crore.

4. Consider the following statement regarding RBI directions on “Acquisition and Holding of Shares or Voting Rights in Banking Companies”. Which of the following statement is incorrect?

- I) RBI allowed promoters to hold 25% of the paid-up share capital.
 - II) It has allowed voting rights of a bank after the completion of 15 years from the commencement of its business.
 - III) Before the completion of 15 years, promoters of the banking company may also be allowed to hold a higher percentage as part of the shareholding dilution.
- (a) Only I
(b) Only II
(c) Only III
(d) Only I & II

(e) All the above

Answer: A

RBI issued directions on “Acquisition and Holding of Shares or Voting Rights in Banking Companies”.

RBI allowed promoters to hold 26% of the paid-up share capital or voting rights of a bank after the completion 15 years from the commencement of its business.

In the time before the completion of the 15 years, the promoters may be allowed to hold a higher percentage of shareholding as part of licensing conditions.

Before the completion of 15 years, promoters of the banking company may also be allowed to hold a higher percentage as part of the shareholding dilution plan submitted by the banking company and approved by the RBI with such conditions as deemed fit.

Reserve Bank may also permit higher shareholding of promoters on a case-to-case basis.

While allowing higher shareholding, RBI may impose conditions as deemed fit.

The concerned banking company is required to furnish its comments after considering all relevant aspects along with a copy of the relevant board resolution and information specified in the directions to the RBI within 30 days.

According to the guidelines, a banking company shall continuously monitor that the following persons are ‘fit and proper on an ongoing basis:

Its major shareholders have completed the approved acquisition.

Those applicants for whom comments have been provided by the concerned banking company to the Reserve Bank for approval to have a major shareholding.

Those applicants who have been approved by the Reserve Bank to have major shareholding but are yet to complete the approved acquisition.

Protean eGov Technologies, formerly NSDL e-Governance Infrastructure, has got the RBI's approval for its wholly-owned subsidiary to operate as an account aggregator.

5. Recently as per a report India's goods exports in December 2022 declined to _____.

- (a) \$ 34.58 billion
- (b) \$ 32.48 billion
- (c) \$ 35.48 billion
- (d) \$ 34.48 billion
- (e) None of the above

Answer: D

Overall imports are estimated to be 686.70 billion dollars as compared to 546.95 billion US dollars over the same period of last year. India's goods exports in December 2022 declined to \$34.48 billion. Goods exports in December 2022 declined at a rate of 12.2 % (year-on-year).

Items such as petroleum products, gems & jewelry, engineering goods, cotton yarn & fabrics, coal, and meat & dairy have pulled down good exports.

Goods exports have declined as recessionary trends in major developed country markets continued to affect demand.

India's goods imports also declined in December 2022. It declined at a lower rate of 3.4% to \$58.24 billion.

The trade deficit for April-December 2022 increased to \$ 218.94 billion from \$136.45 billion in April-December 2021.

Exports of electronic goods have shown a growth of 51.56 % to \$16.67 billion during April –December 2022.

Exports of petroleum products have also shown a high growth of 52.15 % during the period to \$ 70.28 billion.

India's top export destination in April-December 2022 was the US. UAE was the second largest export destination. The Netherlands was in the third spot.

China was India's fourth largest export destination in April-December 2022.

India's overall exports from April to December 2022 are estimated to show a positive growth of 16.11% over the same period last year.

The top exports of India are refined petroleum, packaged medicaments, diamonds, rice, and jewelry.

The top imports of India are crude petroleum, gold, diamonds, and petroleum gas.

6. Which Country has become India's fourth largest source of imports in April-December 2022?

- (a) China
- (b) Singapore
- (c) Russia
- (d) Japan
- (e) USA

Answer: C

India's imports from Russia increase 400% (year-on-year) in April-December 2022 to \$32.88 billion.

Russia has become India's fourth largest source of imports in April-December 2022.

This is mainly due to the rise in the sourcing of discounted crude from Russia. Crude accounted for about two-thirds of Russian imports.

In 2021-22, Russia was India's eighteenth-largest import partner. It accounted for \$9.86 billion in imports.

In April-November 2022, Russian crude supply to India was worth \$19.23 billion. It became the third largest supplier after Iraq at \$24.39 billion and Saudi Arabia at \$20.65 billion.

India's goods exports to Russia declined 14.22% in April-November 2022 to \$1.87 billion.

China was India's top import source in April-December 2022. Imports have shown an increase of 11.9% (year-on-year) to \$75.87 billion.

Exports to China during the same period declined by 35.58%. The trade deficit in the first nine months of this fiscal increased to \$64.84 billion.

7. As per data released by Commerce & Industry Ministry, WPI-based inflation declined to _____ % in December against 5.85% in November.

- (a) 4.55%
- (b) 4.95%
- (c) 4.65%
- (d) 5.95%
- (e) 5.75%

Answer: B

Wholesale inflation declined to 4.95% in December. This is a 22-month low level of wholesale inflation (Producers' inflation based on the Wholesale Price Index).

As per data released by Commerce & Industry Ministry, WPI-based inflation declined to 4.95% in December against 5.85% in November.

This decline is primarily due to a fall in prices of food articles, crude petroleum, mineral oils, food products, textiles, and chemicals & chemical products.

Inflation in food articles was (-) 1.25% during December. In fuel and power, it was 18.09% during December.

Inflation in manufactured products was 3.37% during December.

Primary articles inflation declined to a 23-month low level of 2.4%. Manufacturing inflation

declined to a 25-month low level of 3.4% in December.

A report prepared by ICRA projected the WPI inflation to print between 4.5-4.9% in January.

8. Recently as per a report to incentivise facilitators to assist start-ups in filing for IPs, the government has increased the fee payable to facilitators from ₹10,000 to _____ for patents without opposition.

- (a) 25,000
- (b) 30,000
- (c) 40,000
- (d) 50,000
- (e) 45,000

Answer: C

Fees payable to facilitators who help start-ups apply for patents, trademarks, or designs have been increased by the government.

The empaneled facilitators will not charge anything from the start-up or the entrepreneur. The Centre will directly pay the facilitator through the office of the Controller General of Patents, Designs, and Trade Marks (CGPDTM). Start-ups are offered assistance to file for intellectual property under the Startups Intellectual Property Protection (SIPP). SIPP is run by Department for Promotion of Investment and Internal Trade (DPIIT). It is envisaged to facilitate the protection of patents, trademarks, and designs of start-ups.

The fee has been increased to incentivise facilitators to assist start-ups in filing for IPs.

The fee has been increased from ₹10,000 to ₹40,000 for patents without opposition and ₹50,000 for patents with opposition.

In the case of filing for trademarks and designs, the fee is ₹8,000 without opposition and ₹13,000 with opposition

9. As per the report (On Jan '22) Which Small Finance Bank has won the award for its contribution towards the goal of financial inclusion at Finance India Award 2022?

- (a) Capital Small Finance Bank
- (b) ESAF Small Finance Bank
- (c) Au Small Finance Bank
- (d) Suryoday Small Finance Bank
- (e) None of the above

Answer: B

ESAF Small Finance Bank has won Inclusive Finance India Award 2022.

ESAF Small Finance Bank has won the award for its contribution towards the goal of financial inclusion.

Paul Thomas K, MD & CEO of the bank received the award from Chief Economic Advisor AnanthaNageshwaran, at the 19th Inclusive Finance India Summit organized in New Delhi.

This award is a recognition of ESAF's unique spectrum of Financial Inclusion projects.

These projects include ESAF Dhansree, ESAF Udyog Jyothi, LSEDP (Local Sustainable

Economic Development Project), ESAF Balajyothi, ESAF Vayojyothi, and ESAF Garshom.

The Inclusive Finance India Awards is an initiative of ACCESS Development Services. ESAF Small Finance Bank is a Kerala-based Small Finance Bank (SFB). It was founded as a small finance bank in March 2017.

10. As per the report RBI released a paper titled “What Drives Startup Fundraising in India” in its January monthly bulletin.

As per the data from the National Investment Promotion and Facilitation Agency, there were _____ unicorns as of September 2022.

- (a) 106
- (b) 107
- (c) 105
- (d) 104
- (e) 103

Answer: B

RBI releases a paper titled “What Drives Startup Fundraising in India” in its January monthly bulletin.

According to the paper, it is expected that start-up fundraising in India will rapidly rebound from the macroeconomic disturbances seen over the last 2-3 years.

As per the data from the National Investment Promotion and Facilitation Agency, there were 107 unicorns as of September 2022.

The top three cities with the highest number of unicorns in India are Bengaluru, Gurgaon, and Mumbai.

The authors have said that fundraising by start-ups is usually determined by macroeconomic factors.

The paper said fundamental factors such as economic growth, attractive capital markets, and a stable exchange rate ultimately facilitate the availability of start-up capital.

January 4th week Current Affairs MCQ

1. Recently, The Reserve Bank of India (RBI) extended the time for banks to renew their customer agreements for locker facilities to _____, due to compliance delays.

- (a) December 31, 2023
- (b) January 31, 2023
- (c) March 31, 2023

- (d) April 30, 2023
- (e) May 31, 2023

Answer: A

The Reserve Bank of India (RBI) extended the time for banks to renew their customer agreements for locker facilities to **December 31, 2023**, due to compliance delays.

The previous deadline was January 1, 2023, communicated through a circular on August 18, 2021.

Key Highlights :

The deadline has been extended to December 31, 2023, for renewals in a phased manner, with 50% completed by June 30, 2023, and 75% by September 30, 2023.

To facilitate the execution of the revised agreements, the banks have been advised to make arrangements, like ensuring the availability of stamp papers, etc.

Also, there is a need for revision in the Model Agreement drafted by the Indian Banks' Association (IBA) to fully comply with the revised instructions.

In addition to that, IBA is being advised separately to review and revise the Model Agreement to ensure that it complies with the requirements of the circular dated August 18, 2021, and circulate a revised version to all banks by February 28, 2023.

About RBI :

Established: 1 April 1935

Headquarters: Mumbai, Maharashtra, India

Governor : Shaktikanta Das

Deputy governors: Mahesh Kumar Jain, M.

RajeshwarRao, Michael Patra, and T. Rabi

Shankar

2. Recently, The Reserve Bank of India's (RBI) decision to write off 8,300 crores of YES Bank's Additional Tier-1 (AT1) bonds to ineligible

investors has been upheld by the _____ High Court.

- (a) Madras
- (b) Bombay
- (c) Calcutta
- (d) Bangalore
- (e) Allahabad

Answer: B

The Bombay High Court has declared the Reserve Bank of India (RBI) order to write off ₹8,300 crores of Additional Tier-1 (AT1) bonds of YES Bank to ineligible investors.

The order was passed by justice SV Gangapurwala and justice SM Modakin a batch of petitions.

The Bombay HC has given YES Bank 6 weeks for the implementation of this order.

Key Highlights :

Bondholders, including financial institutions like 63 moons technologies ltd and Axis Trustee Services Ltd, Yes Bank AT-1 Bond Holders Association, and a few retail individual investors, have filed these petitions.

Under the plan to revive YES Bank, a State Bank of India (SBI) led a consortium of 10 institutional investors has invested ₹10,000 crores in YES Bank.

RBI had suggested writing off the bonds citing Basel-III norms.

The Basel-III norms say that AT1 bonds have no guarantee.

Banks issue AT-1 bonds to support their minimum capital requirements to fulfill Basel-III norms.

About AT-1 bonds :

AT-1 bonds are issued by banks to shore up their core capital base to meet the Basel-III norms.

AT-1 tier bonds are unsecured, perpetual debt instruments.

It can be written down or changed into equity if the bank issuing them faces financial difficulty.

About YES Bank :

Founded: 2004

Headquarters: Mumbai, Maharashtra, India

Chairman: Sunil Mehta

MD & CEO: Prashant Kumar

3. Recently, To avoid harsh legal repercussions, including a ban on endorsements, the government made it essential for social media influencers to reveal their "material" interest in advocating goods and services. The laws are a part of ongoing efforts, which are expected to be worth over Rs 2,800 crore by_____.

- (a) 2023
- (b) 2024
- (c) 2025
- (d) 2026
- (e) 2027

Answer: C

The government made it mandatory for social media influencers to disclose their 'material' interest in endorsing products and services and

violations can attract strict legal action, including a ban on endorsements.

The regulations are part of continuing efforts to curb misleading advertisements as well as protect the interests of consumers amid the expanding social influencer market which is projected to be worth around Rs 2,800 crore by 2025.

The new guidelines named 'Endorsement Know Hows — for celebrities, influencers and virtual media influencers (Avatar or computer generated character) on social media platforms' has been issued by the Department of Consumers Affairs. In case of violation, the penalty prescribed for misleading advertisements under the Consumer Protection Act 2019 will be applicable.

The Central Consumer Protection Authority (CCPA) can impose a penalty of up to Rs 10 lakh on manufacturers, advertisers, and endorsers. For subsequent offenses, a penalty of up to Rs 50 lakh can be imposed.

The authority can prohibit the endorser of a misleading ad from making any endorsement for up to 1 year and subsequent contravention, prohibition can extend up to 3 years.

4. Recently, To provide conditional one-time traders from the hospitality, healthcare, and educational industries who are not needed to maintain average export commitments for FY21 and FY22 under the _____ plan, the Commerce Ministry relaxed the rules.

- (a) Exchange Promotion Capital Goods

- (b) Export Promotion Capital Growth
- (c) Export Promotion Capital Goods
- (d) Export Promoted Capital Goods
- (e) None of the above

Answer: C

The commerce ministry eased norms to offer conditional one-time traders from three sectors — hotels, healthcare, and education — are not required to maintain average export obligations for FY21 and FY22 under the Export Promotion Capital Goods (EPCG) scheme.

They will also have the option to extend the export obligation for a longer period without paying any fees.

Under the EPCG scheme, traders are allowed to import capital goods at zero duty if they take on the export obligation.

Already, the DGFT has decided to slash the composition fees for the extension of re-export permits under the advance authorization scheme (AAS).

For instance, the composition fees in most cases used to be as much as 0.5% of the freight-on-board value of the unfulfilled export obligation per month.

However, under the new regime, the fees could be fixed at flat rates of `10,000-30,000, depending on the value of the unfulfilled export commitment.

Under the AAS, exporters get to import inputs at zero duty after undertaking the obligation to re-export finished products within a stipulated period.

5. Recently, the B20 India 2023 dialogue will take place under the theme of 'RAISE', an acronym for Responsible, Accelerated, Innovative, Sustainable, and_____ Businesses.

- (a) Equated
- (b) Enlarging
- (c) Equally distributed
- (d) Exchangeable
- (e) Equitable

Answer: E

The first meeting (Three-day meeting) of Business 20 (B20)- G20's business group, was organized in Gujarat's Gandhinagar city.

The meeting will focus on key issues from climate action, innovation, global digital cooperation, and building resilient global value chains to promoting financial inclusion and raising a digitally inclusive society.

The B20 India 2023 dialogue will take place under the theme of 'RAISE', an acronym for Responsible, Accelerated, Innovative, Sustainable, and Equitable Businesses

Attendees :

Senior representatives and Chief Executive Officers (CEOs) from companies including Tata Sons, MasterCard, Bajaj Finserv, Citigroup, Volkswagen, TVS, Amazon Web, HCL, and ITC will attend the B20 India Inception meeting. Union Commerce Minister Shri Piyush Goyal, Railway Minister Shri Ashwini Vaishnaw, Gujarat Chief Minister Shri Bhupendra Patel, and India's G20 Sherpa Mr. Amitabh Kant will take part.

Key Highlights :

The Confederation of Indian Industry (CII) is the secretariat for B20 India and Tata Group Chairman Natarajan Chandrasekaran is the chairman of B20 India.

This is the first of 15 meetings to be hosted by Gujarat as part of India's G20 presidency. Gandhinagar will host 10 such meetings, Ahmedabad 2, and one meeting each will be held at Surat, Kutch, and Ektanagar

Note :

Currently, India holds the presidency of the G20 from December 1, 2022, to November 30, 2023, hosting the 18th edition of the summit.

About B20 :

The B20, established in 2010, is the official G20 dialogue forum with the global business community.

The mandate of B20 is to represent the voice of the international business community on global economic issues.

6. Recently, To assist _____'s plans to ramp up efforts to restore blue carbon and save the oceans at the Annual Meeting 2023, the World Economic Forum (WEF) and the Indonesian government signed a new partnership.

- (a) Indonesia
- (b) India
- (c) Japan
- (d) Nepal
- (e) Pakistan

Answer: A

The World Economic Forum (WEF) signed a new partnership with the Indonesian government to support its ambitions to scale blue carbon restoration and ocean conservation efforts at the Annual Meeting 2023.

The partnership is the first of a series being initiated by the Forum's Ocean Action Agenda to help meet the rapidly increasing demand for high-quality blue carbon credits and projects around the world and connect global blue carbon actors from various sectors.

Key Highlights :

Blue carbon - the carbon captured and sequestered by ocean ecosystems, stores up to 5 times more carbon per acre than tropical rainforests.

Indonesia, the largest archipelago nation in the world, is a leader in blue carbon and the sustainable ocean economy and is home to the largest blue carbon resources in the world.

In November 2022, the WEF announced the launch of Ocean 20 (O20) with the Indonesian government, which was then holding the Presidency of the G20, to fast-track sustainable blue economies in the region.

About WEF :

Founded: 24 January 1971

Headquarters: Cologny, Switzerland

Executive Chairman: Klaus Schwab

President : Børge Brende

The WEF is an international non-governmental lobbying organization.

About Indonesia :

President : Joko Widodo

Capital: Jakarta

Currency : Indonesian rupiah

7. Recently, Assam Chief Minister announced that the Centre has nominated the CharaideoMaidam, the burial ground in Assam for the coveted UNESCO World Heritage Site for the year 2023-2024. Charaideo commonly known as 'Pyramids of Assam' was the original capital of the _____Kings.

- (a) Gandhara
- (b) Mauryan
- (c) Chalukya
- (d) Ahom
- (e) Nanda

Answer: D

Assam Chief Minister

ShriHimantaBiswaSarmaannounced that the Centre has nominated the CharaideoMaidam, the burial ground of the Ahom Dynasty (1228-1826) in Assam for the coveted UNESCO World Heritage Site (cultural site) for the year 2023-2024.

Charaideo commonly known as 'Pyramids of Assam' was the original capital of the Ahom Kings.

The 'Pyramids of Assam' has been selected by Prime Minister Shri Narendra Modi out of 52 heritage sites across the country seeking the coveted tag.

The 'Maidams' or the mound burial system of the Ahom dynasty in Charaideo was first listed in the

tentative list of UNESCO's World Heritage site in April 2014.

About CharaideoMaidam :

Charaideo (Literally: the shining city on the hills in the Ahom language) is a town in Charaideo district, Assam, India.

It was built by ChaolungSukhapa the founder of the dynasty in about 1229 CE.

These sites have been designated as having "outstanding universal value" under the Convention Concerning the Protection of the World Cultural and Natural Heritage 1972.

Some 42 tombs (Maidams) of Ahom kings and queens are present at Charaideo hillocks.

Key Highlights :

India has 40 world heritage sites, including 32 cultural properties, 7 natural properties, and 1 mixed site.

The 40th is the Harappan City, Dholavirain Gujarat, in 2021.

Assam's Kaziranga National Park and Manas National Park are among the 7 natural sites.

About UNESCO :

Founded: 16 November 1945

Headquarters: Paris, France

Director General: Audrey Azoulay

It is a specialized agency of the United Nations (UN)

Aim :

To promote world peace and security through international cooperation in education, arts, sciences, and culture.

8. Recently, To continue moving its manufacturing away from China, Apple Inc. wants India to account for up to ____ of its production, up from the current 5%-7% level, the commerce and trade minister said at a conference.

- (a) 22%
- (b) 24%
- (c) 27%
- (d) 25%
- (e) 29%

Answer: D

Apple Inc (AAPL.O) wants India to account for up to 25% of its production from about 5%-7% now, the trade minister told a conference, as the iPhone maker continues to move its manufacturing away from China.

They are already at about 5-7% of their manufacturing in India.

Also, they are targeting to go up to 25% of their manufacturing.

They launched the most recent models from India, manufactured in India.

Cupertino, California-based Apple has bet big on India since it began iPhone assembly in the country in 2017 via Wistron (3231. TW) and later with Foxconn (2317. TW), in line with the Indian government's push for local manufacturing.

Apple's exports from India hit \$1 billion in December

J.P. Morgan analysts estimated last year that a quarter of all Apple products would be made outside China by 2025, from 5% currently.

Investment in the Indian capital markets through participatory notes slightly dropped to Rs 96,292 crore at the end of December 2022 from the preceding month on the higher valuation of domestic markets.

Before the decline, investment through the route had been on an increasing trend since July because of a slump in prices of oil and other commodities and the relative outperformance of Indian equity markets.

9. Recently, P-notes are issued by registered Foreign Portfolio Investors (FPIs) to overseas investors who wish to be part of the Indian stock market without registering themselves directly. In P-notes, P is abbreviated as ____.

- (a) Partially soiled
- (b) Participatory
- (c) Partly missing
- (d) Partly soiled
- (e) None of the above

Answer: B

Participatory notes (P-notes) are issued by registered Foreign Portfolio Investors (FPIs) to overseas investors who wish to be part of the Indian stock market without registering themselves directly.

They, however, need to go through a due diligence process.

According to Sebi data, the value of P-note investments in Indian markets --- equity, debt, and hybrid securities -- stood at Rs 96,292 crore

at December-end, as compared to Rs 99,315 crore at the end of November.

The investment level through the route was Rs 97,784 crore at October-end, Rs 88,813 crore at September-end, Rs 84,810 crore at August-end, and Rs 75,725 crore at the end of July.

It was at Rs 80,092 crore at the end of June.

Investment via P-notes normally moves in line with FPI investment.

When there is a global risk to the environment, investment through P-notes increases and vice-versa.

10. Recently, Nykaa's parent firm, FSN E-Commerce Ventures Ltd., has appointed Mr. P Ganesh as the chief financial officer (CFO).

Mr. Ganesh is a successor of ____.

- (a) Kevin Agarwal
- (b) Arvind Agarwal
- (c) Arvind Atharwa
- (d) Arvind Kejriwal
- (e) Kesaw Agarwal

Answer: B

Nykaa's parent firm, FSN E-Commerce Ventures Ltd., has appointed Mr. P Ganesh as the chief financial officer (CFO) from Feb. 3, 2023.

Roles & Responsibilities:

To **strengthen** and **boost** the company's **financial operations** and **key long-term business strategies**.

Mr. Ganesh is a successor of Mr. Arvind Agarwal who resigned from his post of CFO at Nykaa in November 2022.

About P Ganesh :

Mr. Ganesh is a **qualified Chartered Accountant**, and **Cost and Management Accountant**.

Currently, he is the **CFO** at **Tractors and Farm Equipment Ltd. or TAFE**.

TAFR Group, is a **leading manufacturer** and **marketer of tractors** in **India**, with **iconic brands** like **Massey Ferguson** and **Eicher**.

About Nykaa :

Founded: April 2012

Headquarters: Mumbai, Maharashtra

Founder, and CEO: Falguni Nayar