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Ques : Which bank partners with Ecofy to tackle green financing for MSMEs ?

एमएसएमई के लिए हरित वित्तपोषण से निपटने के लिए किस बैंक ने इकोफी के साथ साझेदारी की है?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option A

Explanation :

- Federal Bank has partnered with Ecofy, India's first green-only non-banking financial company (NBFC) backed by Eversource Capital, to offer innovative financing options for MSMEs investing in commercial rooftop solar installations.
- The program seeks to finance 3,600 kW of rooftop solar installations per year, reducing CO2 emissions by about 2,500 tons for MSMEs.
- The bank actively supports MSME loans, which account for approximately 20% of its overall loan book.

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Ques : Who Cancels Registration of Zavron Finance Due to Non-Compliance ?

गैर-अनुपालन के कारण ज़ैवरॉन फाइनेंस का पंजीकरण कौन रद्द करता है?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- The action was taken for irregular lending practices and substantial violations of RBI standards on digital lending.

About RBI :

- Established : 1 April 1935
- HQ : Mumbai
- Governor : Shaktikanta Das
- Deputy Governors : T. Rabi Sankar, M. Rajeshwar Rao, Dr. M. D. Patra, Swaminathan Janakiraman



Ques : Who has been reappointed as the MD & CEO of RBL Bank for three years?

आरबीएल बैंक के एमडी और सीईओ के रूप में किसे तीन साल के लिए फिर से नियुक्त किया गया है?

- (a) Shashwat Sharma / शाश्वत शर्मा
- (b) Ram Mohan Rao Amara / राम मोहन राव अमारा
- (c) Bhavesh Jain / भावेश जैन
- (d) R Subramaniakumar / आर सुब्रमण्यकुमार
- (e) Rajnish Kumar / रजनीश कुमार

Answer : option D

Explanation :

- RBL Bank's Board of Directors has accepted R Subramaniakumar's reappointment as Managing Director and Chief Executive Officer (MD & CEO) for an additional three years, beginning June 23, 2025.
- The reappointment requires approval from the Reserve Bank of India (RBI).
- The bank acknowledged that it will seek regulatory permission by filing an application with the RBI under Section 35B of the Banking Regulation Act, 1935.
- Subramaniakumar, who was named MD & CEO in June 2022, became the second public sector banker after Prashant Kumar to lead a private sector bank.



Ques : National Housing Bank established in which year ?

राष्ट्रीय आवास बैंक की स्थापना किस वर्ष हुई?

- (a) 1956
- (b) 1965
- (c) 1985
- (d) 1996
- (e) 1988

Answer : Option E

Explanation :

- Aditya Birla Housing Finance (ABHFL) has partnered with the National Housing Bank (NHB) to further the Pradhan Mantri Awas Yojana's (PMAY) mission of 'Housing for All'.
- The collaboration aims to provide housing finance solutions to economically weaker sections (EWS), low-income groups (LIG), and middle-income groups (MIG) throughout India.
- ABHFL now offers home loans of up to Rs.25 lakh for families earning Rs.3 lakh yearly, making homeownership more accessible to marginalized communities.

About Pradhan Mantri Awas Yojana (PMAY):

- Launched in 2015, PMAY aims to provide affordable housing to urban poor by 2022. The scheme offers interest subsidies on housing loans, with rates varying based on income categories:
- EWS and LIG: Interest subsidy of 6.5% for loans up to Rs.6 lakh.
- MIG-I: Interest subsidy of 4% for loans up to Rs.9 lakh.
- MIG-II: Interest subsidy of 3% for loans up to Rs.12 lakh.

About National Housing Bank:

- Established : 9 July 1988
- HQ : New Delhi, India
- Managing Director: Sanjay Shukla
- Owner: Ministry of Finance, Government of India

About Aditya Birla Housing Finance Limited :

- Aditya Birla Housing Finance Limited ("ABHFL"), a subsidiary of Aditya Birla Capital Limited, is a rapidly expanding housing finance company ("HFC") in India.
- ABHFL is a non-deposit accepting housing finance firm registered with the National Housing Board (NHB) that began operations in October of 2014.



Ques : Where is the headquarter of RBL Bank Limited ?

आरबीएल बैंक लिमिटेड का मुख्यालय कहाँ है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option D

Explanation :

- RBL Bank (previously Ratnakar Bank Limited) and Pune-based Bajaj Finance Limited (BFL) have ended their eight-year co-branded credit card agreement due to changes in synergy.
- Established in 2016, this collaboration issued co-branded credit cards for five years, which was renewed in 2021.

About RBL Bank Limited :

- Established : 1943
- HQ : Mumbai, Maharashtra
- MD & CEO : R Subramaniakumar
- Tagline : Apno ka bank



Ques : Times Internet Partners With which Bank For A Co-Branded Premium Metal Credit Card ?
टाइम्स इंटरनेट ने सह-ब्रांडेड प्रीमियम मेटल क्रेडिट कार्ड के लिए किस बैंक के साथ साझेदारी की है?

- (a) Bank of India / बैंक ऑफ इंडिया
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : Option E

Explanation :

- Times Internet, in cooperation with ICICI Bank, has launched the Times Black ICICI Bank Credit Card, an ultra-premium offering designed for high-net-worth individuals (HNIs) and wealthy clients.
- Powered by Visa, this card combines luxury, innovation, and tradition with a slew of exclusive perks and advantages.
- The metallic card with historic design uses printing plates from The Times of India, reflecting innovation, history, and legacy.

About ICICI Bank:

- Formerly : Industrial Credit and Investment Corporation of India (as a Government Organization)
- HQ : Mumbai, Maharashtra, India (corporate headquarters)
- Registered Office : Vadodara, Gujarat, India
- Part-time Chairman : Pradeep Kumar Sinha
- MD & CEO : Sandeep Bakhshi

About Times Internet:

- Founded: 1999
- Headquarters: Gurgaon, India
- Vice Chairman: Satyan Gajwani
- COO: Puneet Gupt



Recent Facilities Launched in Banking & Insurance Sector :

- BOBCARD LIMITED has launched the TIARA Credit Card, a premium credit card specifically developed for women.
- Golden Jubilee (GJF) Scholarship Scheme 2024 Launched by Life Insurance Corporation of India (LIC)
- IDFC FIRST Bank Limited has created a holographic digital avatar of brand ambassador Amitabh Bachchan using AI technology.
- The Federal Bank sponsored an initiative named "Kaliyum Karyavum" to teach life skills to schoolchildren using traditional art forms.
- Paytm launched Unified Payment Interface(UPI) Lite Auto Top-Up which was designed to streamline small, frequent transactions for users, making everyday payments quick and hassle free.
- Prime Minister Narendra Modi launched the 'Bima Sakhi Yojana' in Panipat to increase financial literacy and insurance awareness among women. This initiative by the LIC aims to empower women aged 18 to 70 who have completed Class X.
- Esteem Savings Account Launched by Federal Bank Limited for Senior Citizens
- BharatPe, a fintech business, has created a fraud protection package called 'Shield' to provide coverage against digital fraud, including fraudulent Unified Payments Interface (UPI) transactions.
- Axis Bank has introduced the ARISE Women's Savings Account, a tailored solution designed to meet the financial needs of women.

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Ques : RBI discontinues specific Rs __ coins from circulation.

RBI ने _ रुपये के विशिष्ट सिक्कों को प्रचलन से बंद कर दिया

- (a) Rs. 1
- (b) Rs. 2
- (c) Rs. 5
- (d) Rs. 10
- (e) Rs. 20

Answer : Option C

Explanation :

- The Central Government and the Reserve Bank of India (RBI) have reached a crucial decision on the 5 rupee currency.
- A specific type of this currency is being removed from circulation, owing to unique issues and concerns.
- Coins ranging from 1 to 20 rupees are currently in circulation, with several types of 5 rupee coins, including ones made of brass and heavier metals.
- The thicker 5 rupee coins have grown scarce in circulation, hence manufacture has been stopped, leaving only brass coins in circulation.
- The fundamental reason is their misuse.
- The material utilized in these coins is recycled to produce blades, resulting in a large illegal blade market worth crores. A single coin can yield four to five blades.
- Thicker 5 rupee coins will no longer be made, leaving just brass 5 rupee coins in circulation.
- There is no need to deposit thicker coins at the bank.



Ques : Which edition of India Skills Report 2025:Global Talent Mobility-India's Decade published this year ?

इस वर्ष इंडिया स्किल्स रिपोर्ट 2025:ग्लोबल टैलेंट मोबिलिटी-इंडियाज़ डिकेड का कौन सा संस्करण प्रकाशित हुआ?

- (a) 9th
- (b) 10th
- (c) 11th
- (d) 12th
- (e) 13th

Answer : Option D

Explanation :

- India Skills Report 2025:Global Talent Mobility-India's Decade 12th Edition published this year.
- By 2025, 54.81% of Indian graduates are predicted to be globally employable, up from 51.2% in 2024, representing a 7.7% increase.
- Management graduates have the highest employability rate (78%), followed by engineering (71.5%), Master of Commerce Administration (MCA) (71%), and science (58%).
- Men's employability rate is projected to reach 53.5% by 2025, up from 51.8% in 2024.
- Women's employment rate is expected to decline to 47.5% in 2025 from 50.9% in 2024, emphasizing the need for gender-specific efforts.

Top 5 States for employability :

- 1 Maharashtra (84%)
- 2 Delhi (78%)
- 3 Karnataka (75%)
- 4 Andhra Pradesh, AP (72%)
- 5 Kerala (71%)

Top 3 Preferred States for employability for Men & Women :

For Men :

- 1 Gujarat
- 2 Andhra Pradesh (AP)
- 3 Kerala

For Women :

- 1 Andhra Pradesh (AP)
- 2 Kerala
- 3 Gujarat



India's Rankings in Different Indices

- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)
- Global Hunger Index (GHI) 2024 19th Edition Published by International Food Policy Research Institute (IFPRI) , Concern Worldwide and Welthungerhilfe : India (105th), Belarus (top)



Ques : Which Temple honored with the prestigious 'Sword of Honour' for safety excellence ?
सुरक्षा उत्कृष्टता के लिए किस मंदिर को प्रतिष्ठित 'स्वोर्ड ऑफ ऑनर' से सम्मानित किया गया?

- (a) Kamakhya Temple / कामाख्या मंदिर
- (b) Lotus Temple / लोटस टेम्पल
- (c) Somnath Temple / सोमनाथ मंदिर
- (d) Ram Mandir / राम मंदिर
- (e) Mahabodhi Temple / महाबोधि मंदिर

Answer : Option D

Explanation :

- The 'Ram Temple project' of the Shri Ram Janmaboomi Temple in Ayodhya has received the 'Sword of Honour' from the British Safety Council.
- This award was one of the greatest recognitions in safety management, and the British Safety Council evaluated the safety processes, practices, and on-site activities during its audits, with only those who received a five-star rating being eligible for the 'Sword of Honour' award.
- Larsen & Toubro, the company in charge of the temple's construction, was also given a 'Golden Trophy' by the National Safety Council for its construction safety procedures.
- Larsen and Toubro and Tata Consulting Engineers worked closely together to build the temple, which was effectively overseen by the Shri Ram Janmbhoomi Teerth Kshetra Trust's Construction Committee.
- The first and second floors of the temple, including the Shikhar (spire), were in their last stages of construction, with completion scheduled for June 2025.
- The temple is being built with Bansi Paharpur stone from Rajasthan, totaling around 15 lakh cubic feet of stone, as well as extensive marble covering.



Ques : Jalvahak incentive scheme Launched by which ministry ?

जलवाहक प्रोत्साहन योजना किस मंत्रालय द्वारा शुरू की गई?

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Minister of Ports, Shipping and Waterways / केंद्रीय बंदरगाह, जहाजरानी और जलमार्ग मंत्री
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Ministry of Personnel, Public Grievances and Pensions / मंत्रालय कार्मिक, लोक शिकायत और पेंशन

Answer : Option C

Explanation :

- Jalvahak incentive scheme Launched by Union Minister Sarbananda Sonowal
- The Jalvahak incentive system is a pioneering project aimed at encouraging long-haul cargo transportation across the country's enormous national waterway network.
- The scheme focuses on National Waterways 1 (Ganga), 2 (Brahmaputra), and 16 (Barak), which serve key regions of India.
- The plan provides direct incentives for delivering goods over 300 km on waterways, aiming to reduce congestion on roads and rail networks and promote sustainable transportation.
- Provides reimbursement for up to 35% of cargo transportation operating costs. Incentives items traveled over 300 km or more via rivers.
- India plans to move 200 million tonnes of cargo by 2030 and 500 million tonnes by 2047
- An investment of Rs.95.4 crore by 2027 is expected to significantly boost cargo movement on national waterways



News Headlines Related to Ministry :

- Under the Ministry of Coal's direction, Singrauli-based Coal India arm Northern Coalfields Limited (NCL) has launched 'CHARAK'- "Community Health: A Responsive Action for Koylanchal", an innovative health-centric CSR initiative.
- 'Urjaveer' scheme launched by Union Minister Manohar Lal Khattar, Ministry of Power at Poranki in Krishna district of Andhra Pradesh.
- The Lok Sabha passed the Railways (Amendment) Bill, 2024 during the Winter Session despite disruptions, with Union Minister Ashwini Vaishnaw addressing concerns over potential privatisation
- India's atomic power capacity has increased from 4,780 to 8,081 megawatts in the last decade and is expected to triple by 2031, according to Minister of State (Independent Charge) for Science, Technology, and Earth Sciences, Jitendra Singh
- Union Home Minister Amit Shah proposes to build a comprehensive anti-drone force to tackle the use of unmanned aerial vehicles for transporting drugs and weapons across the western border with Pakistan.
- Union Minister for Education, Dharmendra Pradhan, has launched PMeVIDYA DTH 24x7 Channel No. 31 for Indian Sign Language (ISL) in New Delhi.
- The National e-Governance Division (NeGD) of the Ministry of Electronics and Information Technology (MeitY), in partnership with the Indian School of Business (ISB) in Mohali, launched a five-day training program titled "Digital Transformation for Senior Leaders".
- Kirti Vardhan Singh, Union Minister of State for Forest, Environment, and Climate Change, has launched 'Nano Bubble Technology' to clean and purify the water at Delhi's National Zoological Park, as well as to enhance aquatic animal health.



Ques : Who won the gold medal in the Women's 25m Pistol Final at the 67th National Shooting Championship?

67वीं राष्ट्रीय निशानेबाजी चैंपियनशिप में महिलाओं की 25 मीटर पिस्टल फाइनल में स्वर्ण पदक किसने जीता?

- (a) Heena Sidhu / हीना सिधू
- (b) Nikhat Zareen / निकहत ज़रीन
- (c) Manu Bhaker / मनु भाकर
- (d) Manika Batra / मनिका बत्रा
- (e) Riya Shirish Thatte / रिया शिरीष थाटे

Answer : Option E

Explanation :

- In shooting, Aurangabad's Riya Shirish Thatte won gold in the women's 25m pistol final at the 67th National Shooting Championships in New Delhi.
- She defeated Simranpreet Kaur Brar of Punjab 7-2 in a shootout after the two had deadlocked at 31 hits in the eight sets of five-shot deciders. This is Riya's first senior national championship.
- Olympian and former Asian Games winner Rahi Sarnobat finished third with 25 hits.
- The National Shooting Championship's shotgun and pistol contests are conducted in New Delhi, while the rifle nationals are held in Bhopal.



Recent News headlines related to Sports

- Mumbai, captained by Shreyas Iyer, defeated Madhya Pradesh to win the 2024-25 Syed Mushtaq Ali Trophy.
- Kiran Ankush Jadhav of the Indian Navy won the men's 50m rifle 3 positions (3P) title at the 67th National Shooting Championships in Bhopal, defeating Paris Olympic bronze medalist Swapnil Kusale and another Olympian Aishwary Pratap Singh Tomar
- Cai Yan Yan defeated India's Anmol Kharb in the singles final of the 2024 BWF Super 100 Guwahati event.
- Rithvik Sanjeevi. Satish Kumar won the men's singles title at the 2024 BWF Super100 Odisha Masters badminton event.
- The Indian women's junior hockey team successfully defended its Women's Junior Asia Cup title in Muscat, Oman, defeating China 3-2 in the final.
- Aryna Sabalenka received the WTA Player of the Year award for the first time after winning two Grand Slam titles and finishing 2024 at No. 1 in the rankings
- The Khelo India Winter Games 2025 will be held in both Ladakh and Jammu & Kashmir in two phases. Ladakh will hold ice hockey and skiing from January 23-27, while Jammu & Kashmir will host snow activities
- Dommaraju Gukesh, an Indian grandmaster, became the world's youngest chess champion.
- Aarit Kapil, a nine-year-old from Delhi, defeated Raset Ziatdinov of the United States in the ninth and penultimate round of the KIIT International Open tournament, making him the youngest Indian to achieve this feat.
- The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced. Spain is the defending champion, having won the 2023 Women's World Cup jointly hosted by Australia and New Zealand.
- FIFA has confirmed that Saudi Arabia will host the 2034 World Cup.
- After 26 years, McLaren won the World Constructors' Championship at the Abu Dhabi Grand Prix, which marked the end of the Formula One 2024 season.



Ques : 'Raj Manchanda' also known as 'the Old Fox' passed away at the age of 79. He belongs to which sports ?

'राज मनचंदा' जिन्हें 'द ओल्ड फॉक्स' के नाम से भी जाना जाता है, का 79 वर्ष की आयु में निधन हो गया। वह किस खेल से संबंधित हैं?

- (a) Squash / स्क्वाश
- (b) Football / फुटबॉल
- (c) Shooting / शूटिंग
- (d) Badminton / बैडमिंटन
- (e) tennis / टेनिस

Answer : Option A

Explanation :

- Raj Manchanda, widely known as 'the Old Fox,' an Indian squash player, died at the age of 79 in New Delhi, India.
- He was honored with the 'Best Service Sportsman Award' in 1981 and India's second-highest sports honor, the Arjuna Award, in 1983 for his achievements to the sport.
- He won six consecutive National Squash Championships from 1977 to 1982, as well as 11 titles for the Services

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Ques : Which team won the inaugural Waldner Cup 2024 Table Tennis tournament?

किस टीम ने पहला वाल्डनर कप 2024 टेबल टेनिस टूर्नामेंट जीता?

- (a) Team World / टीम विश्व
- (b) Team America / टीम अमेरिका
- (c) Team Asia / टीम एशिया
- (d) Team Africa / टीम अफ्रीका
- (e) Team Europe / टीम यूरोप

Answer : Option C

Explanation :

- Team Asia won the inaugural Waldner Cup 2024 Table Tennis Tournament, defeating Team World 14–10.
- Manika Batra was the sole Indian player on the Team Asia roster. Manika Batra, world number 25, lost both her singles and doubles matches in the Waldner Cup. She lost her singles match to Adriana Diaz of Puerto Rico.
- She played doubles alongside South Korean Shin Yubin but lost to Adriana Diaz and Romania's Bernadette Szocs.



Ques : Lok Sabha defeats Rajya Sabha in Tuberculosis-awareness friendly cricket match.

Who is the captain of Lok Sabha Speaker XI ?

क्षय रोग-जागरूकता मैत्रीपूर्ण क्रिकेट मैच में लोकसभा ने राज्यसभा को हराया। लोकसभा अध्यक्ष एकादश का कप्तान कौन है?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Narendra Modi / नरेंद्र मोदी
- (d) Dharmendra Pradhan / धर्मेंद्र प्रधान
- (e) Amit Shah / अमित शाह

Answer : Option A

Explanation :

- In a TB awareness cricket match, the Lok Sabha Speaker XI defeated the Rajya Sabha Chairman XI by 73 runs in New Delhi.
- BJP MP Anurag Thakur led Lok Sabha Speaker XI and Union Minister Kiren Rijiju led Rajya Sabha Chairman XI.
- Anurag Singh Thakur, a BJP MP from Himachal Pradesh, led the match with an unbeaten 111 runs from 59 balls.
- Congress MP Deepender Singh Hooda won the Best Bowler award, while BJP MP Nishikant Dubey was named Best Fielder.
- Political leaders from both Houses of Parliament gathered on the cricket pitch to promote the objective of a Tuberculosis-free India by 2025.



Ques : Tabla Maestro Ustad Zakir Hussain Passes Away at 73. He received Padma Shri in which year ?

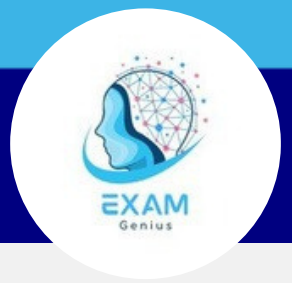
तबला वादक उस्ताद जाकिर हुसैन का 73 साल की उम्र में निधन। उन्हें किस वर्ष पद्म श्री मिला?

- (a) 1956
- (b) 1965
- (c) 1985
- (d) 1996
- (e) 1988

Answer : Option E

Explanation :

- Ustad Zakir Hussain, a renowned Tabla maestro from his generation, passed away in San Francisco, USA. He was 73 years old.
- Zakir Hussain, born in Mumbai on March 9, 1951, is the son of Ustad Allah Rakha Khan, a renowned Tabla maestro.
- Hussain has four Grammy Awards, including three at the 66th Grammy Awards earlier this year.
- At the 66th Grammy honors, he received honors for Best Contemporary Instrumental Album (As We Speak), Best Global Music (This Moment), and Best Global Music Performance (Pashto).
- He received India's fourth highest civilian award, Padma Shri, in 1988, the third highest, Padma Bhushan, in 2002, and the second highest, Padma Vibhushan, in 2023.
- In 2006, he earned the Kalidas Samman from the Madhya Pradesh government.



Ques : Who was the most searched Indian sportsperson globally in 2024?

2024 में विश्व स्तर पर सबसे अधिक खोजा जाने वाला भारतीय खिलाड़ी कौन था?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) MS Dhoni / एमएस धोनी
- (d) Ravindra Jadeja / रवींद्र जड़ेजा
- (e) Hardik Pandya / हार्दिक पंड्या

Answer : Option E

Explanation :

- According to Google Year in Search 2024, Indian cricketer Hardik Pandya was the most searched Indian athlete globally, ranking sixth among the most sought athletes worldwide.
- Hardik Pandya has had a career-defining year, experiencing the enormous highs and lows of sports in just a few months.
- The IPL was the most popular overall search in India before to the T20 World Cup. The Olympics ranked fifth overall, followed by the Pro Kabaddi League (9th) and the Indian Super League (10th).
- In terms of Indian sporting trends, the IPL, T20 World Cup, and Olympics ranked the top three slots.
- Five of India's top ten trending people were sportspeople: Vinesh Phogat (1st), Hardik Pandya (4th), Shashank Singh (6th), Abhishek Sharma (9th), and Lakshya Sen (10th).



Ques : World Arabic Language Day is celebrated every year on which day ?

विश्व अरबी भाषा दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 17 December
- (b) 18 December
- (c) 19 December
- (d) 20 December
- (e) 21 December

Answer : Option B

Explanation :

- Since 2012, World Arabic Language Day has been commemorated annually on December 18th.
- The date corresponds with the day in 1973 when the General Assembly of the United Nations approved Arabic as the Organization's sixth official language.
- Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage.
- Arabic contributes significantly to social cohesiveness, knowledge production, and the dissemination of values such as peace and mutual understanding. Its gift to humanity cannot be attributed to a single person, because it is a civilization's legacy for the entire planet.



Important days :

- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December : Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 21 December : World Meditation Day



IMPORTANT ONE – LINER Current Affairs

RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).

Nikshay Niramay Chhattisgarh Abhiyan Launched by Chhattisgarh Chief Minister (CM) Vishnu Deo Sai at All India Institute Of Medical Sciences (AIIMS) campus in Raipur, Chhattisgarh to eradicate diseases like leprosy, tuberculosis (TB) and malaria in the state and will run for 100 days until March 24, 2025.

LazyPay, a leading digital financial services provider by PayU, has launched 'LazyPay EMI' in partnership with its partner lender, PayU Finance. Consumers can finance purchases between Rs. 5,000 to Rs. 1 lakh with flexible repayment options ranging from 3 to 12 months.

The New Delhi Indira Gandhi International (IGI) Airport has become the first airport in India to connect 150 destinations. As per DIAL, Thai AirAsia X launched direct flights between Delhi and Bangkok-Don Mueang (DMK), marking the 150th destination connected to Delhi Airport.

Bayerische Motoren Werke (BMW) Group and United Nations Children's Fund (UNICEF) Collaborated in India to transform the educational landscape for 100,000 children across four states : Assam, Jharkhand, Tamil Nadu (TN), and West Bengal (WB)

Assam Chief Minister Himanta Biswa Sarma attended Bhutan's 117th National Day celebration on 17 December 2024 at Thimphu, the capital of Bhutan. Assam, Arunachal Pradesh, West Bengal and Sikkim share a land border with Bhutan.

The Competition Commission of India has approved the acquisition of certain stake of Speed JVco S.à r.l. (Target) by Ramon Investments Pte. Ltd. (Acquirer). The Proposed Combination involves the acquisition of certain stake of the Target by the Acquirer.

Prime Minister Narendra Modi has inaugurated and laid the foundation stone of 24 projects related to power, road, railway and water worth more than Rs 46,300 crore in Jaipur.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

आरबीआई ने एडलवाइस समूह की दो संस्थाओं, ईसीएल फाइनेंस लिमिटेड और एडलवाइस एसेट रिकंस्ट्रक्शन कंपनी लिमिटेड (एडलवाइस एआरसी) पर व्यावसायिक प्रतिबंध हटा दिए।

राज्य में कुछ रोग, तपेदिक (टीबी) और मलेरिया जैसी बीमारियों को खत्म करने के लिए रायपुर, छत्तीसगढ़ में अखिल भारतीय आयुर्विज्ञान संस्थान (एम्स) परिसर में छत्तीसगढ़ के मुख्यमंत्री (सीएम) विष्णु देव साई द्वारा निक्षय निरामय छत्तीसगढ़ अभियान शुरू किया गया और यह 100 तक चलेगा। 24 मार्च 2025 तक के दिन।

PayU द्वारा अग्रणी डिजिटल वित्तीय सेवा प्रदाता LazyPay ने अपने साझेदार ऋणदाता PayU फाइनेंस के साथ साझेदारी में 'LazyPay EMI' लॉन्च किया है। उपभोक्ता रुपये के बीच खरीदारी का वित्तपोषण कर सकते हैं। 5,000 से रु. 3 से 12 महीने तक के लचीले पुनर्भुगतान विकल्पों के साथ 1 लाख रु.

नई दिल्ली इंदिरा गांधी अंतर्राष्ट्रीय (IGI) हवाई अड्डा 150 गंतव्यों को जोड़ने वाला भारत का पहला हवाई अड्डा बन गया है। डीआईएल के अनुसार, थाई एयरएशिया एक्स ने दिल्ली और बैंकॉक-डॉन मुएंग (डीएमके) के बीच सीधी उड़ानें शुरू कीं, जो दिल्ली हवाई अड्डे से जुड़ा 150वां गंतव्य है।

बेयरिश मोटरेन वेर्के (बीएमडब्ल्यू) समूह और संयुक्त राष्ट्र बाल कोष (यूनिसेफ) ने भारत में चार राज्यों: असम, झारखंड, तमिलनाडु (टीएन), और पश्चिम बंगाल (डब्ल्यूबी) में 100,000 बच्चों के लिए शैक्षिक परिदृश्य को बदलने के लिए सहयोग किया।

असम के मुख्यमंत्री हिमंत बिस्वा सरमा ने 17 दिसंबर 2024 को भूटान की राजधानी थिम्पू में भूटान के 117वें राष्ट्रीय दिवस समारोह में भाग लिया। असम, अरुणाचल प्रदेश, पश्चिम बंगाल और सिक्किम भूटान के साथ भूमि सीमा साझा करते हैं।

भारतीय प्रतिस्पर्धा आयोग ने स्पीड जेवीसीओ एस.ए. आर.एल. की कुछ हिस्सेदारी के अधिग्रहण को मंजूरी दे दी है। (लक्ष्य) रेमन इन्वेस्टमेंट्स पीटीई द्वारा। लिमिटेड (अधिग्रहणकर्ता)। प्रस्तावित संयोजन में अधिग्रहणकर्ता द्वारा लक्ष्य की कुछ हिस्सेदारी का अधिग्रहण शामिल है।

प्रधानमंत्री नरेंद्र मोदी ने जयपुर में 46,300 करोड़ रुपये से ज्यादा की बिजली, सड़क, रेलवे और पानी से जुड़ी 24 परियोजनाओं का उद्घाटन और शिलान्यास किया।



Ques : Government of India and Asian Development Bank sign ____ million loan to enhance coastal protection and strengthen community resilience in Maharashtra.

भारत सरकार और एशियाई विकास बैंक ने महाराष्ट्र में तटीय सुरक्षा बढ़ाने और सामुदायिक लचीलेपन को मजबूत करने के लिए _ मिलियन के ऋण पर हस्ताक्षर किए

- (a) \$12 million
- (b) \$22 million
- (c) \$32 million
- (d) \$42 million
- (e) \$52 million

Answer : Option D

Explanation :

- The Government of India (GoI) and the Asian Development Bank (ADB) agreed to a \$42 million loan for the Maharashtra Sustainable Climate-Resilient Coastal Protection and Management Project.
- The loan is intended to protect coastal and riverbank areas in Maharashtra, hence increasing the resilience of local residents and natural ecosystems.
- The agreement was signed by Juhi Mukherjee, Joint Secretary, Department of Economic Affairs, Ministry of Finance (India), and Ms. Mio Oka, Country Director of the ADB's India Resident Mission.

About Asian Development Bank :

- Established : 19 December 1966
- HQ : Manila, Philippines
- Members : 69
- Chief Economist : Albert Park
- President : Masatsugu Asakawa
- To be president : Masato Kanda (Japan)



RECENT LOANS AND AGREEMENTS :

- The World Bank has approved the Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening (UP-AGREES) Project, a \$325.10 million initiative aimed at increasing farmers' incomes in Uttar Pradesh by improving crop productivity, implementing digital and climate-resilient practices, and improving market access.
- The Asian Development Bank (ADB) has approved a \$500 million loan to support India's economic growth by promoting environmentally sustainable infrastructure
- World Bank give \$200 million loan to help Kerala farmers to adapt to climate change and to boost agri entrepreneurship.
- Varthana has successfully secured \$15 million (Rs.120 crores) from the BlueOrchard Microfinance Fund, managed by global impact investor BlueOrchard, through the External Commercial Borrowings (ECB) framework.
- The Asian construction Bank (ADB) has approved a USD 788.8 million (more than Rs 6,600 crore) results-based loan to Andhra Pradesh for the construction of Amaravati as a green and smart capital city with world-class infrastructure.
- Deutsche Bank AG, India, has provided a €91 million (about Rs.814 crore) sustainability-linked loan to SMFG India Credit (SMICC). The loan was facilitated via the Bank's Gift City Branch
- ADB approves USD 350 Million Loan to Boost India's Logistics Sector and Export Competitiveness.
- The World Bank has approved a \$188.28-million loan to stimulate economic growth in Maharashtra, especially in the lagging districts. The \$188.28-million loan from the International Bank for Reconstruction and Development (IBRD) has a final maturity of 15 years, including a grace period of 5 years
- India and the Asian Development Bank (ADB) have inked a loan deal worth \$98 million to boost horticulture crop yield in the country.
- World Bank approves USD 225.5mn for ELEMENT Project in Tripura, Nagaland



Ques : Reserve Bank of India Imposes Rs.27.30 Lakh Penalty on which Bank for Non-Compliance with Interest Rate on Deposits Directions ?

भारतीय रिज़र्व बैंक ने जमा दिशानिर्देशों पर ब्याज दर का अनुपालन न करने पर किस बैंक पर 27.30 लाख रुपये का जुर्माना लगाया?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option C

Explanation :

- IndusInd Bank Limited was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.
- The penalty was issued under Section 47A(1)(c) read in conjunction with Section 46(4)(i) of the Banking Regulation Act of 1949.
- The penalty is based on the conclusions of the Statutory Inspection for Supervisory Evaluation (ISE 2023) and the bank's financial status as of March 31, 2023.
- The penalty was levied due to noncompliance with RBI instructions, specifically creating savings bank accounts in the names of ineligible businesses.
- The case focuses on regulatory compliance issues and does not address the legitimacy of any transactions or agreements between the bank and its customers.



Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India issued a monetary penalty of Rs.5 lakh on The Panchkula Central Co-operative Bank Limited, Haryana.
- Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to non-compliance with directives on interest rate on deposits and customer service standards.
- The Reserve Bank of India (RBI) issued a penalty of Rs 28.30 lakh on SG Finserve Limited (previously Moongipa Securities).
- Arunachal Pradesh Rural Bank received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on The Bihar Awami Co-operative Bank Ltd., Patna for violating section 26A and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.
- Penalty on Hewlett Packard Financial Services (India) Private Limited is Amount to Rs.10.4 lakh and on Muthoot Vehicle & Asset Finance Limited is Amount to Rs.7.9 lakh
- The Reserve Bank of India has imposed a penalty of Rs 31.8 lakh on BNP Paribas for failing to comply with specific RBI guidelines on 'Interest Rate on Advances'.
- The RBI levied a monetary penalty of Rs.1.91 crore on Axis Bank Limited and Rs.1 crore on HDFC Bank Limited for non-compliance with certain directions issued by RBI.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.2.68 crore on UCO Bank.
- RBI has also imposed a penalty of Rs.2.1 lakh on Cent Bank Home Finance Limited.



Ques : In December 2024, who issued the directive to Market Infrastructure Institutions (MIIs) to adopt a uniform policy on data sharing for research?

दिसंबर 2024 में, किसने मार्केट इंफ्रास्ट्रक्चर इंस्टीट्यूशंस (MII) को अनुसंधान के लिए डेटा शेयरिंग पर एक समान नीति अपनाने का निर्देश जारी किया?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option D

Explanation :

- The Securities and Exchange Board of India (SEBI) has urged stock exchanges, clearing organizations, and depositories to implement a common strategy for sharing data used in research and research publications conducted by approved academic institutions.
- These market infrastructure institutions (MIIs) have been requested to divide such data into two categories: public data and private data.
- The first basket will only comprise aggregated and analyzed data, such as regulatory-mandated reporting and disclosure. The segregation is intended to prevent any personal, sensitive, or confidential information from becoming public.
- The second basket contains know-your-customer (KYC) information, trade logs, and an entity or individual's holding details, as well as the entity or individual's identity. Furthermore, anonymized data that could potentially identify an individual or entity will not be released into the public domain.



Recent News Headlines Related to SEBI

- The SEBI has mandated all Mutual Fund (MF) companies to reduce the processing time for cancelling their Systematic Investment Plans (SIPs) to 2 working days from the previous 10 working days.
- SEBI, the market regulator, has expanded the list of equities eligible for the optional T+0 mode of trading and settlement to 500 starting January 31
- The Securities and Exchange Board of India (SEBI) published a circular under Section (11) of the SEBI Act, 1992, to safeguard investor interests, regulate the securities market, and promote its growth.
- SEBI has slapped a Rs.9 lakh fine on Reliance Securities for "flouting market norms" and stock broker regulations.
- Angel One Asset Management Company has received SEBI's approval to act as the asset management company for Angel One Mutual Fund which will focus exclusively on passive investment solutions.
- The Securities and Exchange Board of India (SEBI) has scrapped the requirement for corporations to deposit 1% of the issue size with stock exchanges before making a public offering
- Unifi Asset Management Pvt Ltd, a wholly owned subsidiary of Unifi Capital, has received final approval from the Securities and Exchange Board of India (SEBI) to launch its mutual fund operations.
- SEBI may soon expand angel funds' investor base to include Hindu undivided families (HUFs), family trusts, and single proprietorships.
- SEBI, the market regulator, has exempted infrastructure investment trusts (InvITs) and real estate investment trusts (REITs) from specific lock-in and allotment restrictions when issuing units to an employee benefit trust under unit-based employee benefit (UBEB) schemes.
- The Securities and Exchange Board of India (SEBI) requires qualified stock brokers (QSBs) to provide clients with either a UPI-based block system for trading or a three-in-one trading account.
- SEBI seeks to widen the definition of Unpublished Price Sensitive Information (UPSI) to include restructuring plans, anticipated fundraising activities, one-time bank payments, and other significant business actions.
- SEBI has suggested new restrictions, including a Rs 1 crore minimum investment requirement for participants in securitization activities.



Ques : Which state has launched the “Banglar Bari” scheme to provide houses for the rural poor in the State ?

किस राज्य ने राज्य में ग्रामीण गरीबों के लिए घर उपलब्ध कराने के लिए "बांग्लार बारी" योजना शुरू की है?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

- West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" initiative, which aims to provide housing for the state's rural poor.
- Ms Banerjee distributed the monies to 42 beneficiaries in 21 districts, and over 12 lakh people in the state are eligible for the first tranche.
- The initiative provides a family with a total of Rs.1.20 lakh for house construction, with the first instalment of Rs.60,000. However, residents in select sections of Jangalmahal and Dargeeling hills will receive Rs.1.30 lakh.

About West Bengal :

- Capital – Kolkata
- Chief Minister – Mamata Banerjee
- Governor – C V Ananda Bose



Ques : Which country's space programme achieved a milestone as two of its astronauts completed a nine-hour spacewalk ?

किस देश के अंतरिक्ष कार्यक्रम ने एक मील का पत्थर हासिल किया जब उसके दो अंतरिक्ष यात्रियों ने नौ घंटे का स्पेसवॉक पूरा किया?

- (a) Spain / स्पेन
- (b) China / चीन
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option B

Explanation :

- China's space program reached a milestone when two of its astronauts performed a nine-hour spacewalk.
- Shenzhou-19 crew members Cai Xuzhe and Song Lingdong completed a nine-hour extravehicular exercise (EVA), breaking a 22-year-old US record.
- The South China Morning Post reports that two astronauts aboard the Tiangong space station have set a new world record for the longest spacewalk.
- Cai and Song completed the nine-hour extravehicular exercise, sometimes known as a spacewalk.
- According to NASA, US astronauts James Voss and Susan Helms established the previous record of eight hours and 56 minutes on March 12, 2001.
- Both astronauts were assisted by crewmember Wang Haozhe, who stayed inside the station. Tiangong's robotic arms and ground control personnel also helped to ensure the mission's success.



Recent News Headlines related to Defence

- Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMTVs) 8x8.
- Starting in 2025, India's Aditya L1 and the European Space Agency's (ESA) Proba-3 missions will collaborate to further solar research.
- INS Tushil, a Russian-built guided missile frigate, was commissioned into the Indian Navy in Kaliningrad, Russia, in front of Defence Minister Rajnath Singh, Chief of Naval Staff Admiral Dinesh K Tripathi, and other senior officials.
- Adani Defence has delivered the second Drishti-10 Starliner surveillance drone to the Indian Navy, improving the country's marine capability.
- The Ministry of Defence has inked a contract with M/s Cochin Shipyard Limited for the Short Refit and Dry Docking (SRDD) of INS Vikramaditya at a total cost of Rs. 1207.5 crore
- India and the United Kingdom have signed a Statement of Intent (Sol) to cooperate on the design and development of Electric Propulsion Systems for the Indian Navy.
- MOI-TD (My Orbital Infrastructure – Technology Demonstrator), India's first AI laboratory in space Made by Hyderabad-based space tech company TakeMe2Space (TM2Space). Launch Vehicle is ISRO'S PSLV C60 rocket.
- The Indian Navy successfully tested a nuclear-capable K-4 missile from its nuclear-powered submarine, INS Arighaat. The INS Arighaat submarine can accommodate four K-4 missiles
- Navika Sagar Parikrama 2, a world circumnavigation voyage headed by the Indian Navy's INSV Tarini, traveled from Fremantle to Lyttelton, New Zealand.
- Elon Musk's SpaceX launched India's heavy communication satellite, GSAT-20, from Cape Canaveral in the United States.
- India successfully tested its first long-range hypersonic missile, capable of transporting payloads over 1,500 kilometers, from Dr. APJ Abdul Kalam Island



Ques : Consider the following statements About PM Surya Ghar Muft Bijli Yojana :

पीएम सूर्य घर मुफ्त बिजली योजना के बारे में निम्नलिखित कथनों पर विचार करें:

- (a) PM Surya Ghar Muft Bijli Yojana, launched by Prime Minister Narendra Modi on February 15, 2022
पीएम सूर्य घर मुफ्त बिजली योजना, 15 फरवरी, 2022 को प्रधानमंत्री नरेंद्र मोदी द्वारा शुरू की गई
- (b) Gujarat, Maharashtra, and Arunachal Pradesh have emerged as the top three states with the highest number of rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana scheme
गुजरात, महाराष्ट्र और अरुणाचल प्रदेश पीएम सूर्य घर मुफ्त बिजली योजना के तहत सबसे अधिक छत सौर स्थापना वाले शीर्ष तीन राज्यों के रूप में उभरे हैं।
- (c) Under the scheme, installations are expected to cross 10 lakh by March 2025, double to 20 lakh by October 2025
योजना के तहत, मार्च 2025 तक इंस्टॉलेशन 10 लाख को पार करने की उम्मीद है, अक्टूबर 2025 तक दोगुना होकर 20 लाख हो जाने की उम्मीद है

Which of the following statement is/are true ? निम्नलिखित में से कौन सा कथन सत्य है?

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

Answer : Option B

Explanation :

- Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states for rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana plan.
- The PM Surya Ghar Muft Bijli Yojana, which was inaugurated by Prime Minister Narendra Modi on February 15, 2024, seeks to offer rooftop solar power to one crore families by March 2027.
- Under the scheme, installations are expected to exceed 10 lakh by March 2025, double to 20 lakh by October 2025, and reach 40 lakh by March 2026.
- As of December 9, 2024, more than 6.79 lakh installations (total households covered) had been completed since the scheme's commencement.
- Six states account for approximately 88% of the total installations to far. Gujarat has the most installations (over 3.02 lakh), followed by Maharashtra (over 1.39 lakh), Uttar Pradesh (over 56,000), Kerala (over 55,000), Tamil Nadu (over 21,000), and Rajasthan (over 20,000).



- The PM Surya Ghar plan provides homes with up to a 40% subsidy to make renewable energy more affordable. It also offers collateral-free, low-interest loans at approximately 7% interest for the installation of residential rooftop solar (RTS) systems with capacities of up to 3 kW.
- Over the 25-year lifespan of these rooftop solar systems, the initiative is expected to generate 1,000 billion units of electricity while reducing CO2 emissions by 720 million tonnes, resulting in a major environmental benefit.



EXAM
Genius



Ques : The Indian men's team achieved which place in Men's World Team Squash Championships ?

भारतीय पुरुष टीम ने पुरुष विश्व टीम स्क्वैश चैंपियनशिप में कौन सा स्थान हासिल किया?

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

Answer : Option D

Explanation :

- The Indian men's team finished fifth, defeating Malaysia in an upset victory.
- Indian ladies finished seventh and defeated nine-time champions Australia.
- In the quarterfinals, the men's team (Abhay Singh and Veer Chotrani) lost 0-2 to France, while the women's team also lost to the USA.

About Men's World Team Squash Championships :

- Started : 1967
- 2024 edition : 28th
- Venue : Hong Kong Football Club
- Team : 26
- Winner : Egypt
- India : 5th

About Women's World Team Squash Championships :

- Started : 1976
- 2024 edition : 23rd
- Venue : Hong Kong Football Club
- Team : 23
- Winner : Egypt
- India : 7th



Ques : Which state recently commemorated Nupi Lal Numit 2024, a significant event honoring the courage and resilience of the women ?

हाल ही में किस राज्य ने महिलाओं के साहस और लचीलेपन का सम्मान करने वाला एक महत्वपूर्ण कार्यक्रम नुपी लाल नुमित 2024 मनाया?

- (a) Tripura / त्रिपुरा
- (b) Mizoram / मिजोरम
- (c) Assam / असम
- (d) Manipur / मणिपुर
- (e) Meghalaya / मेघालय

Answer : Option D

Explanation :

- Manipur recently celebrated Nupi Lal Numit 2024, remembering the women who battled for justice and independence during the Nupi Lal uprisings of 1904 and 1939.
- Chief Minister N. Biren Singh led the commemoration at the Nupi Lal Memorial complex.

Initiatives launched during this initiative :

- Ima Nongthangleima Yaipha Tengbang Scheme : Provides financial support to unemployed women above 40
- Support for Women Athletes : Financial assistance and creation of training centers to nurture talent in sports
- Educational Initiatives : Scholarships for civil service coaching, and schemes for NEET and JEE preparations, promoting academic excellence among women
- Ima Markets : Establishment of markets in every district to promote economic participation by women

About Manipur :

- Capital : Imphal
- CM : Nongthombam Biren Singh
- Governor : Lakshman Acharya



Ques : Who wins FIFA Best Male Awards 2024 ?

फीफा सर्वश्रेष्ठ पुरुष पुरस्कार 2024 किसने जीता?

- (a) Vinicius Junior / विनीसियस जूनियर
- (b) Emiliano Martínez / एमिलियानो मार्टिनेज
- (c) Carlo Ancelotti / कार्लो एंसेलोटी
- (d) Alejandro Garnacho / एलेजांद्रो गार्नाचो
- (e) Thiago Maia / थियागो मैया

Answer : Option A

Explanation :

- Vinicius Junior, a Brazilian and Real Madrid footballer, has won the 2024 FIFA Best Male Footballer of the Year title. Aitana Bonmatí, a midfielder for Spain and Barcelona, received the FIFA Best Female Player title.
- Aitana Bonmati received the Best FIFA Female Award for the second consecutive year. She was a member of the Spanish team that won the 2023 FIFA Women's World Cup.
- The winners of the 2024 FIFA Awards were announced and celebrated at a ceremony in Doha, Qatar. FIFA President Gianni Infantino presented the awards to the winners.

List of all the winners of the 2024 Best FIFA awards :

- 1st Marta Award : Marta of Brazil.
- Puskas Award : Alejandro Garnacho of English football club Manchester United.
- FIFA Fair Play Award : Thiago Maia of Brazil.
- Best FIFA Women's Goalkeeper : Alyssa Naeher of the United States of America
- Best FIFA Men's Goalkeeper : Emiliano Martínez of Argentina and English club Aston Villa.
- Best FIFA Women's Coach : Emma Hayes, coach of the United States women's team.
- Best FIFA Men's Coach : Carlo Ancelotti, coach of the Real Madrid football club of Spain.
- Best FIFA Women's Player : Aitana Bonmatí of Spain and Barcelona football club of Spain.
- Best FIFA Men's Player : Vinicius Junior of Spain and Real Madrid football club of Spain



Recent News Headlines Related to Awards & Winners :

- Good Design Award Australia 2024 : Air India Limited, India's leading airline based in New Delhi
- 'Sword of Honour' from the British Safety Council : 'Ram Temple project' of the Shri Ram Janmaboomi Temple in Ayodhya
- Federation of Indian Chambers of Commerce & Industry (FICCI) Drone Award in Category "Training and Capacity Building" : Karnataka State Police (KSP)
- Person of the Year for 2024 by Time magazine : Donald Trump
- Directors Guild of America (DGA) 2025 Lifetime Achievement Award : Ang Lee, the celebrated Taiwanese American filmmaker
- Rising Star Women Leaders of Banking for 2024 award : Bharati Kolli from Vizianagaram district in Andhra Pradesh
- Merriam-Webster's Word of the Year 2024 : Polarization (Meaning - Highlighted societal and political divides, moving toward extremes over consensus)
- 3rd PSU Transformation Awards 2024 : Hindustan Shipyard Limited (HSL)
- Turner Prize 2024 : Glasgow-born Scottish Sikh artist Jasleen Kaur (Prize given is £25,000 (Rs.26.84 lakh approximately))
- 82nd Golden Globes 2025 : Payal Kapadia's film All We Imagine As Light nominated for Best Director (Motion Picture)
- 2024 Airline of the Year by CAPA- Centre for Aviation (CAPA) : IndiGo
- Shaji N Karun, an eminent filmmaker : J C Daniel Award for 2023
- International Social Security Association (ISSA) Good Practice Award for Asia and Pacific 2024 : India's Employees' Provident Fund Organization (EPFO)



Ques : Which state launched the logo, theme song, and mascot for the upcoming 38th National Games ?

किस राज्य ने आगामी 38वें राष्ट्रीय खेलों के लिए लोगो, थीम गीत और शुभंकर लॉन्च किया?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option C

Explanation :

- Uttarakhand Chief Minister Pushkar Singh Dhami unveiled the logo, theme music, and mascot for the upcoming 38th National Games in Dehradun.
- The National Games will take place in the Rajiv Gandhi International Stadium in Dehradun from January 28 to February 14, 2025.
- The mascot, "Mauli," is inspired by the Monal, the state bird of Uttarakhand. It represents the region's uniqueness and encourages young athletes to achieve high.
- The Games' tagline, "Sankalp Se Shikhar Tak" (From Resolve to Zenith), was also revealed at the occasion.

About National Games of India :

- Started : 1924
- Occur : Every 2 year
- 2023 edition : 37th
- 2023 Host : Goa
- 2023 mascot : Moga an Indian bison
- 2023 top team : Maharashtra
- 2025 edition : 38th
- 2025 host : Uttarakhand
- 2025 mascot : Mauli
- 2025 tagline : Sankalp Se Shikhar Tak



Ques : India Partners with which country Museums Development to Establish Yuga Yugeen Bharat National Museum ?

युग युगीन भारत राष्ट्रीय संग्रहालय की स्थापना के लिए भारत ने किस देश के संग्रहालय विकास के साथ साझेदारी की है?

- (a) Spain / स्पेन
- (b) Egypt / मिस्र
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option D

Explanation :

- The Ministry of Culture has partnered with France Museums Development (FMD) to transform the Yuga Yugeen Bharat National Museum into a world-class cultural institution.
- This huge project is part of the Central Vista Redevelopment Project and will cover over 1,55,000 square meters in New Delhi's landmark North and South Blocks.
- The museum, envisioned as a celebration of India's uninterrupted civilizational heritage, was originally declared by the Prime Minister during the International Museum Expo in May 2023 and then highlighted during the inauguration of Bharat Mandapam in July.
- The Yuga Yugeen Bharat National Museum would transform the museum experience by providing a platform for celebrating India's legacy while also embracing modern narratives. This collaboration strengthens India and France's cultural relations while also setting a standard for international heritage partnerships.



Recent News Headlines Related to MoU and agreement :

- Bayerische Motoren Werke (BMW) Group and United Nations Children's Fund (UNICEF) Collaborated in India to transform the educational landscape for 100,000 children across four states : Assam, Jharkhand, Tamil Nadu (TN), and West Bengal (WB)
- All India Institute of Medical Sciences Delhi (AIIMS), New Delhi and Wipro GE Healthcare Partners to establish an AI Health Innovations Hub, marking a major step in leveraging artificial intelligence (AI) for healthcare advancements.
- Hindustan Petroleum Corporation Limited (HPCL) has reached a deal with NICDC Logistics Data Services Ltd. (NLDS) to integrate its APIs with the Unified Logistics Interface Platform
- The Centre for Development of Telematics (C-DOT), a telecom R&D centre under the Department of Telecommunications (DoT), Government of India, recently signed an agreement with Trois Infotech for their "Face Recognition Using Drone" technology
- United States Agency for International Development (USAID) and International Solar Alliance (ISA) Join hands to enhance grid interconnections and promote sustainable energy systems.
- Government-owned oil major HPCL and Sea6 Energy Private Limited have entered into an MoU for R&D collaboration to take up joint development and commercialisation of technologies for valorising seaweed biomass.
- Prasar Bharati has signed an MoU with Hockey India to provide a live broadcast of the upcoming Hockey India League. With this MoU, Doordarshan has become the official broadcast partner for Hockey India League 2024-25.
- Kyndryl, the world's largest IT infrastructure services provider, has partnered with The Co-operative Bank to migrate the bank's existing applications from on-premise environments to AWS Cloud.
- The Geological Survey of India (GSI) will collaborate with Italy's Research Institute for Geo-Hydrological Protection (CNR-IRPI) to enhance landslide forecasting and early warning systems.



Ques : Which ministry launched India State of Forest Report 2023 (ISFR 2023) ?

किस मंत्रालय ने भारत राज्य वन रिपोर्ट 2023 (ISFR 2023) लॉन्च की?

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Minister of Ports, Shipping and Waterways / केंद्रीय बंदरगाह, जहाजरानी और जलमार्ग मंत्री
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Ministry of Environment, Forest and Climate Change / पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय

Answer : Option E

Explanation :

- Minister for Environment, Forest and Climate Change, Bhupender Yadav released the 'India State of Forest Report 2023 (ISFR 2023)' today at Forest Research Institute, Dehradun.
- Since 1987, the Forest Survey of India (FSI) has published the ISFR every two years. The FSI undertakes an in-depth assessment of the country's forest and tree resources using remote sensing satellite data and field-based National Forest Inventory (NFI), with the results published in the ISFR. The India State of Forest Report 2023 is the 18th report in the series.
- According to the report, India's total forest and tree cover is 827,357 square kilometers, or 25.17% of the country's geographical area.
- Furthermore, the overall forest cover has expanded by 1,445 square kilometres since the 2021 assessment.
- According to the Forest Survey of India (FSI), forest cover includes all land with a tree canopy density of more than 10% and an area of one hectare or more, regardless of ownership or legal status.
- The forest and tree cover total 8,27,357 square kilometers, or 25.17 percent of India's geographical area.



News Headlines Related to Ministry :

- Under the Ministry of Coal's direction, Singrauli-based Coal India arm Northern Coalfields Limited (NCL) has launched 'CHARAK'- "Community Health: A Responsive Action for Koylanchal", an innovative health-centric CSR initiative.
- 'Urjaveer' scheme launched by Union Minister Manohar Lal Khattar, Ministry of Power at Poranki in Krishna district of Andhra Pradesh.
- The Lok Sabha passed the Railways (Amendment) Bill, 2024 during the Winter Session despite disruptions, with Union Minister Ashwini Vaishnaw addressing concerns over potential privatisation
- India's atomic power capacity has increased from 4,780 to 8,081 megawatts in the last decade and is expected to triple by 2031, according to Minister of State (Independent Charge) for Science, Technology, and Earth Sciences, Jitendra Singh
- Union Home Minister Amit Shah proposes to build a comprehensive anti-drone force to tackle the use of unmanned aerial vehicles for transporting drugs and weapons across the western border with Pakistan.
- Union Minister for Education, Dharmendra Pradhan, has launched PMeVIDYA DTH 24x7 Channel No. 31 for Indian Sign Language (ISL) in New Delhi.
- The National e-Governance Division (NeGD) of the Ministry of Electronics and Information Technology (MeitY), in partnership with the Indian School of Business (ISB) in Mohali, launched a five-day training program titled "Digital Transformation for Senior Leaders".
- Kirti Vardhan Singh, Union Minister of State for Forest, Environment, and Climate Change, has launched 'Nano Bubble Technology' to clean and purify the water at Delhi's National Zoological Park, as well as to enhance aquatic animal health.



Ques : International Human Solidarity Day is celebrated annually on which day ?

अंतर्राष्ट्रीय मानव एकजुटता दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 17 December
- (b) 18 December
- (c) 19 December
- (d) 20 December
- (e) 21 December

Answer : Option D

Explanation :

- International Human Solidarity Day, observed on December 20, promotes the attitude of togetherness and collaboration among individuals, communities, and nations.
- Theme 2024: Promote friendship and collaboration
- This day, established by the United Nations in 2005, stresses humanity's interdependence and our common responsibility to promote social justice and equality.

EXAM
Genius



Ques : Goa Liberation Day is celebrated annually on which day ?

गोवा मुक्ति दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 17 December
- (b) 18 December
- (c) 19 December
- (d) 20 December
- (e) 21 December

Answer : Option C

Explanation :

- Goa Liberation Day is observed yearly on December 19 to commemorate the liberation of Goa from Portuguese rule in 1961.
- It celebrates campaign Vijay, the successful military campaign that brought an end to Goa's 451-year Portuguese colonial rule.
- This day honors the Indian Armed Forces and independence fighters who played an important role in integrating Goa into the Indian Union.
- In 1510, the Portuguese colonized numerous portions of India; but, by the end of the nineteenth century, Portuguese colonies in India were restricted to Goa, Daman, Diu, Dadra, Nagar Haveli, and Anjediva Island.
- The Goa independence movement, which aimed to abolish Portuguese colonial control in Goa, began with small-scale revolts.



Ques : The world has observed first World Meditation Day on which day ?

दुनिया ने पहला विश्व ध्यान दिवस किस दिन मनाया था?

- (a) 17 December
- (b) 18 December
- (c) 19 December
- (d) 20 December
- (e) 21 December

Answer : Option E

Explanation :

- The globe has declared December 21, 2024 as the inaugural globe Meditation Day.
- On November 29, 2024, the United Nations General Assembly passed a resolution designating December 21st as World Meditation Day.
- Theme 2024: Inner Peace, Global Harmony.
- Sri Sri Ravi Shankar, a renowned Indian spiritual teacher and the founder of the Art of Living Foundation, was the special programme's keynote speaker, leading a live, global meditation session.
- According to the United Nations, meditation is an ancient technique that entails focusing one's attention on the present. Meditation has been practiced for thousands of years and is based on religious, yogic, and secular traditions from all civilizations.



Important days :

- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December : Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 21 December : World Meditation Day



IMPORTANT ONE – LINER Current Affairs

चक्रवात चिडो, श्रेणी 4 का तूफान है, जिसने मोजाम्बिक के काबो डेलगाडो प्रांत में दस्तक देने से पहले मैयट में व्यापक विनाश किया।

कर्ज में डूबी रिलायंस कैपिटल (आरसीएपी) की सहायक कंपनी रिलायंस निप्पॉन लाइफ इंश्योरेंस (आरएनएलआई) ने बैंकएश्योरेंस साझेदारी स्थापित करने के लिए इंडसइंड बैंक के साथ चर्चा शुरू की है।

डॉ. जगथ विक्रमरत्ने को श्रीलंका की 10वीं संसद के अध्यक्ष के रूप में नियुक्त किया गया। उन्होंने अशोक रणवाला का स्थान लिया।

भारत, फ्रांस और संयुक्त अरब अमीरात (वायु सेना) के बीच अरब सागर में अभ्यास डेजर्ट नाइट 2025 आयोजित किया गया। भारत से सुखोई-30MKI, जगुआर, IL-78 मिड-एयर रिफ्यूलर और AEW&C (एयरबोर्न अल्टी वार्निंग एंड कंट्रोल) सिस्टम अभ्यास में भाग लेते हैं।

राज्य के स्वामित्व वाली जलविद्युत कंपनी एनएचपीसी लिमिटेड के अध्यक्ष और प्रबंध निदेशक (सीएमडी) राज कुमार चौधरी को सरकारी स्वामित्व वाली जलविद्युत कंपनी एसजेवीएन लिमिटेड के लिए सीएमडी के अतिरिक्त प्रभार के रूप में नियुक्त किया गया है। उन्होंने सुशील शर्मा का स्थान लिया।

विरासत साड़ी महोत्सव 2024 का तीसरा संस्करण कपड़ा मंत्रालय, भारत सरकार द्वारा हैंडलूम हाट, जनपथ, नई दिल्ली में आयोजित किया गया।

भारतीय खो खो महासंघ (KKFI) ने आधिकारिक तौर पर बॉलीवुड सुपरस्टार सलमान खान को उद्घाटन खो खो विश्व कप के लिए ब्रांड एंबेसडर नियुक्त किया है, जो 13 से 19 जनवरी, 2025 तक नई दिल्ली में आयोजित किया जाएगा।

अदानी विज़िनजाम पोर्ट प्राइवेट लिमिटेड (एवीपीपीएल) और केरल सरकार ने विज़िनजाम बंदरगाह के विकास के लिए एक समझौते पर हस्ताक्षर किए। पहला चरण दिसंबर 2024 में चालू होने की उम्मीद है। परियोजना का दूसरा और तीसरा चरण 2028 तक पूरा हो जाएगा।

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

आरबीआई ने एडलवाइस समूह की दो संस्थाओं, ईसीएल फाइनेंस लिमिटेड और एडलवाइस एसेट रिकंस्ट्रक्शन कंपनी लिमिटेड (एडलवाइस एआरसी) पर व्यावसायिक प्रतिबंध हटा दिए।

राज्य में कुष्ठ रोग, तपेदिक (टीबी) और मलेरिया जैसी बीमारियों को खत्म करने के लिए रायपुर, छत्तीसगढ़ में अखिल भारतीय आयुर्विज्ञान संस्थान (एम्स) परिसर में छत्तीसगढ़ के मुख्यमंत्री (सीएम) विष्णु देव साई द्वारा निक्षय निरामय छत्तीसगढ़ अभियान शुरू किया गया और यह 100 तक चलेगा। 24 मार्च 2025 तक के दिन।

PayU द्वारा अग्रणी डिजिटल वित्तीय सेवा प्रदाता LazyPay ने अपने साझेदार ऋणदाता PayU फाइनेंस के साथ साझेदारी में 'LazyPay EMI' लॉन्च किया है। उपभोक्ता रुपये के बीच खरीदारी का वित्तपोषण कर सकते हैं। 5,000 से रु. 3 से 12 महीने तक के लचीले पुनर्भुगतान विकल्पों के साथ 1 लाख रु.

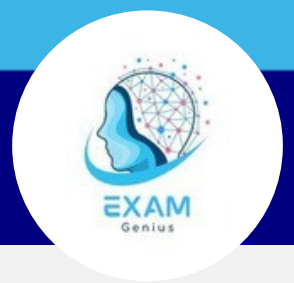
नई दिल्ली इंदिरा गांधी अंतर्राष्ट्रीय (IGI) हवाई अड्डा 150 गंतव्यों को जोड़ने वाला भारत का पहला हवाई अड्डा बन गया है। डीआईएल के अनुसार, थाई एयरएशिया एक्स ने दिल्ली और बैंकॉक-डॉन मुएंग (डीएमके) के बीच सीधी उड़ानें शुरू कीं, जो दिल्ली हवाई अड्डे से जुड़ा 150वां गंतव्य है।

बेयरिश मोटरेन वेर्के (बीएमडब्ल्यू) समूह और संयुक्त राष्ट्र बाल कोष (यूनिसेफ) ने भारत में चार राज्यों: असम, झारखंड, तमिलनाडु (टीएन), और पश्चिम बंगाल (डब्ल्यूबी) में 100,000 बच्चों के लिए शैक्षिक परिदृश्य को बदलने के लिए सहयोग किया।

असम के मुख्यमंत्री हिमंत बिस्वा सरमा ने 17 दिसंबर 2024 को भूटान की राजधानी थिम्पू में भूटान के 117वें राष्ट्रीय दिवस समारोह में भाग लिया। असम, अरुणाचल प्रदेश, पश्चिम बंगाल और सिक्किम भूटान के साथ भूमि सीमा साझा करते हैं।

भारतीय प्रतिस्पर्धा आयोग ने स्पीड जेवीसीओ एस.ए. आर.एल. की कुछ हिस्सेदारी के अधिग्रहण को मंजूरी दे दी है। (लक्ष्य) रेमन इन्वेस्टमेंट्स पीटीई द्वारा। लिमिटेड (अधिग्रहणकर्ता)। प्रस्तावित संयोजन में अधिग्रहणकर्ता द्वारा लक्ष्य की कुछ हिस्सेदारी का अधिग्रहण शामिल है।

प्रधानमंत्री नरेंद्र मोदी ने जयपुर में 46,300 करोड़ रुपये से ज्यादा की बिजली, सड़क, रेलवे और पानी से जुड़ी 24 परियोजनाओं का उद्घाटन और शिलान्यास किया।



Ques : Tata Power and which Bank Partner for Rooftop Solar Loans ?

रूफटॉप सोलर लोन के लिए टाटा पावर और कौन सा बैंक भागीदार है?

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option A

Explanation :

- Tata Power Renewable Energy, a unit of Tata Power, has partnered with Canara Bank to offer cheap financing for rooftop solar installations.
- Up to Rs 2 Lakh Loans and Systems with up to 3 kW capacity the interest rate is 7% per annum. 10% margin required with 10 years Repayment Period.
- Up to Rs 6 Lakh Loans and Systems with a capacity ranging from 3 kW to 10 kW the interest rate is 10% per annum. 20% margin required with 10 years Repayment Period.
- Up to 60% Subsidy is Available for systems with capacities up to 2 kW
- 40% Subsidy is For systems between 2 kW and 3 kW (subsidy capped at 3 kW).

About Canara Bank :

- Established : 1906
- HQ : Bangalore, Karnataka
- Non-Executive Chairman : Vijay Srirangan
- MD & CEO : K. Satyanarayana Raju
- Tagline : Together we can



Ques : Department for Promotion of Industry and Internal Trade (DPIIT) has inked a partnership with which bank to strengthen the startup ecosystem?

उद्योग और आंतरिक व्यापार संवर्धन विभाग (DPIIT) ने स्टार्टअप पारिस्थितिकी तंत्र को मजबूत करने के लिए किस बैंक के साथ साझेदारी की है?

- (a) Bank of India / बैंक ऑफ इंडिया
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : Option D

Explanation :

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with HDFC Bank, India's largest private sector bank by assets, to provide entrepreneurs with world-class banking and financial services.
- The collaboration intends to boost the startup ecosystem by providing knowledge sharing, mentorship, and capacity-building activities to encourage innovation and growth.
- Startups will benefit from specialized banking and financial products that address their specific needs, such as working capital, credit availability, and cash flow management.
- Director of Startup India: Dr. Sumeet Kumar Jarangal



Ques : Alok Aggarwal has been appointed as Chairman of the Indian REITs Association (IRA). Which regulatory body guided the establishment of the Indian REITs Association?

आलोक अग्रवाल को भारतीय REITs एसोसिएशन (IRA) का अध्यक्ष नियुक्त किया गया है। भारतीय REITs एसोसिएशन की स्थापना का मार्गदर्शन किस नियामक निकाय ने किया?

- (a) RBI
- (b) WHO
- (c) NABARD
- (d) SEBI
- (e) IRDAI

Answer : Option D

Explanation :

- The Indian REITs Association (IRA) has nominated Alok Aggarwal, Managing Director and CEO of Brookfield India Real Estate Trust, as its new Chairman.
- The Indian REITs Association, founded in 2023 and governed by the Securities and Exchange Board of India (SEBI), is a non-profit trade organization dedicated to the growth and development of India's Real Estate Investment Trust (REIT) sector.
- Its initial members are Brookfield India Real Estate Trust, Embassy Office Parks REIT, Mindspace Business Parks REIT, and Nexus Select Trust.
- Aggarwal graduated from IIT Delhi and ISB Hyderabad with an engineering degree and an MBA, respectively.



Recent Appointment in Banking & Insurance Sector :

- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management
- Binod Kumar : Managing Director of Chennai-based Indian Bank
- Rahul Bhave : Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra : country manager for India at Visa
- Praveena Rai : Chief Executive Officer (CEO) and Managing Director (MD) of Multi Commodity Exchange of India (MCX)
- Amitabh Chaudhry : reappointed by MD and CEO Axis Bank



Ques : Who Unveils SWITCH EiV12 and SWITCH E1 Buses ?

स्विच EiV12 और स्विच E1 बसों का अनावरण किसने किया?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Jitendra Singh / जितेंद्र सिंह
- (d) Nitin Gadkari / नितिन गडकरी
- (e) Kiren Rijiju / किरण रिजिजू

Answer : Option D

Explanation :

- Union Minister Nitin Gadkari, Minister of Road Transport and Highways (MoRTH), unveiled the 'SWITCH EiV12', India's first low-floor electric city bus, a significant step forward in the country's EV sector.
- SWITCH Mobility Limited, a subsidiary of Ashok Leyland based in Chennai, developed the product. The Hinduja Group is headquartered in Mumbai, Maharashtra.
- The SWITCH E1 was launched in India and Europe, with a virtual launch in Spain.
- The SWITCH EiV12 has a floor-mounted battery (up to 400 kWh) for enhanced stability and comfort.
- The SWITCH E1 features in-wheel motors, a flat gangway, and a triple-door arrangement for convenient access. It can carry up to 93 passengers and provides a large and comfortable trip.



News Headlines Related to Ministry :

- Minister for Environment, Forest and Climate Change, Bhupender Yadav released the 'India State of Forest Report 2023 (ISFR 2023)' today at Forest Research Institute, Dehradun.
- Under the Ministry of Coal's direction, Singrauli-based Coal India arm Northern Coalfields Limited (NCL) has launched 'CHARAK'- "Community Health: A Responsive Action for Koylanchal", an innovative health-centric CSR initiative.
- 'Urjaveer' scheme launched by Union Minister Manohar Lal Khattar, Ministry of Power at Poranki in Krishna district of Andhra Pradesh.
- The Lok Sabha passed the Railways (Amendment) Bill, 2024 during the Winter Session despite disruptions, with Union Minister Ashwini Vaishnaw addressing concerns over potential privatisation
- India's atomic power capacity has increased from 4,780 to 8,081 megawatts in the last decade and is expected to triple by 2031, according to Minister of State (Independent Charge) for Science, Technology, and Earth Sciences, Jitendra Singh
- Union Home Minister Amit Shah proposes to build a comprehensive anti-drone force to tackle the use of unmanned aerial vehicles for transporting drugs and weapons across the western border with Pakistan.
- Union Minister for Education, Dharmendra Pradhan, has launched PMeVIDYA DTH 24x7 Channel No. 31 for Indian Sign Language (ISL) in New Delhi.
- The National e-Governance Division (NeGD) of the Ministry of Electronics and Information Technology (MeitY), in partnership with the Indian School of Business (ISB) in Mohali, launched a five-day training program titled "Digital Transformation for Senior Leaders".
- Kirti Vardhan Singh, Union Minister of State for Forest, Environment, and Climate Change, has launched 'Nano Bubble Technology' to clean and purify the water at Delhi's National Zoological Park, as well as to enhance aquatic animal health.



Ques : The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with which company for mentoring startups in financial management and compliance ?

उद्योग संवर्धन और आंतरिक व्यापार विभाग (डीपीआईआईटी) ने वित्तीय प्रबंधन और अनुपालन में स्टार्टअप को सलाह देने के लिए किस कंपनी के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Microsoft
- (b) Google
- (c) Tally solutions
- (d) IBM
- (e) WIPRO

Answer : Option C

Explanation :

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed a Memorandum of Understanding with Tally Solutions Pvt Ltd, a well-known business management software provider.
- This collaborative alliance aims to introduce a comprehensive, module-based training series that addresses major difficulties encountered by startups in areas such as financial management, compliance, marketing, digitization, and investment readiness.

Tally's collaborative project has several key characteristics, including:

- Participants will receive free one-year rental licenses for Tally Prime software.
- Modules focused on important business topics such as accounting principles, tax compliance, marketing tactics, digitization technologies, and investor preparation.
- Networking opportunities with industry mentors and colleagues.
- Post-Workshop Support to ensure long-term learning and operational gains.



Ques : The Global Status of Salt-Affected Soils report Published by which organization ?
नमक प्रभावित मिट्टी की वैश्विक स्थिति रिपोर्ट किस संगठन द्वारा प्रकाशित की गई है?

- (a) WHO
- (b) WTO
- (c) FAO
- (d) IMF
- (e) ADB

Answer : Option C

Explanation :

- The Global Status of Salt-Affected Soils Published by Food and Agriculture Organization (FAO)
- The survey found that salinity damaged over 1.4 billion hectares (ha) of land, or 10.7% of the worldwide land surface.
- This includes around 10% of both irrigated and rain-fed crops, putting major pressure on food security.
- As per the research India had roughly 6.72 million hectares (mha) of salt-affected soils of which 2.95 mha were salty and the remaining 3.77 mha were sodic which constitute about 2.1% of the country's total geographical area.
- The salt-affected region in India is classified into 2.95 mha of saline soils and 3.77 mha of sodic soils.
- In India, salt or sodicity affects 20% of agricultural land, primarily in Jaisalmer (Rajasthan), Gujarat's coast, and the Ganges Basin.

Top 5 Countries with largest Areas of Salt-Affected Soils :

- 1 Australia (357 mha)
- 2 Argentina (153 mha)
- 3 Kazakhstan (94 mha)
- 4 Russian Federation (77 mha)
- 5 United States of America (USA) (73.4 mha)

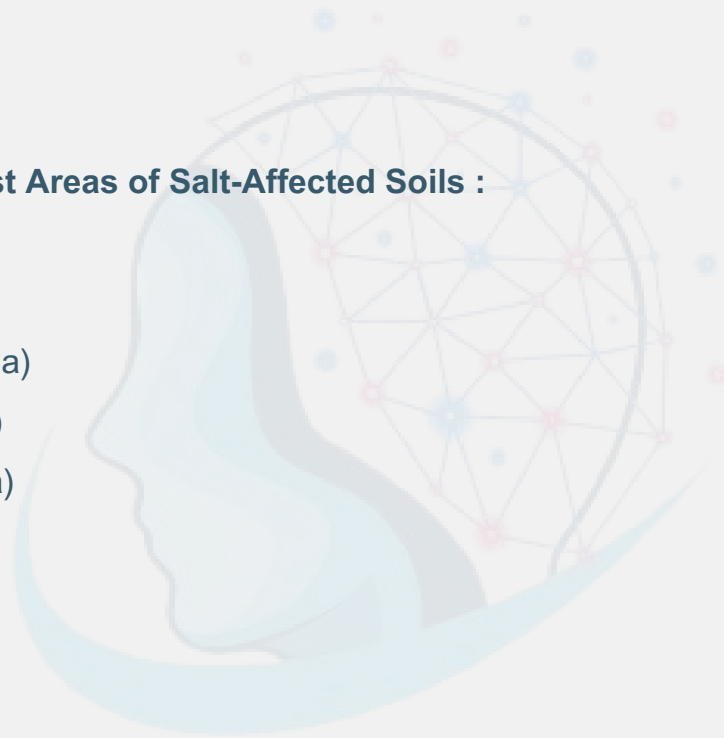


Top 5 Countries Most Affected by Salinity and Sodicity :

- 1 Oman (93.5%)
- 2 Uzbekistan (92.9%)
- 3 Jordan (90.6%)
- 4 Kuwait (88.8%)
- 5 Iraq (70.5%)

Top 5 states with largest Areas of Salt-Affected Soils :

- 1 Gujarat (2.23 mha)
- 2 Uttar Pradesh (1.37 mha)
- 3 Maharashtra (0.61mha)
- 4 West Bengal (0.44 mha)
- 5 Rajasthan (0.38 mha)



EXAM
Genius



Ques : Consider the following statements About credit guarantee scheme :

क्रेडिट गारंटी योजना के बारे में निम्नलिखित कथनों पर विचार करें:

(a) It enable farmers to access credit from eligible financial institutions on harvested crops deposited in registered warehouses

यह किसानों को पंजीकृत गोदामों में जमा की गई कटी हुई फसलों पर पात्र वित्तीय संस्थानों से ऋण प्राप्त करने में सक्षम बनाता है

(b) It was launched by the Union Minister for Consumer Affairs, Food and Public Distribution and New & Renewable Energy, Pralhad Joshi, in New Delhi

इसे नई दिल्ली में केंद्रीय उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण और नवीन एवं नवीकरणीय ऊर्जा मंत्री, प्रल्हाद जोशी द्वारा लॉन्च किया गया था।

(c) The corpus of the CGS-NPF Scheme is Rs 2000 crore

सीजीएस-एनपीएफ योजना का कोष 2000 करोड़ रुपये है

Which of the following statement is/are true ? निम्नलिखित में से कौन सा कथन सत्य है?

(a) Only a

(b) Only c

(c) Both a and b

(d) Both a and c

(e) All a, b and c

Answer : Option C

Explanation :

- The Union government has launched a credit guarantee plan to help farmers obtain credit from qualifying financial institutions for harvested crops stored in registered warehouses.
- The Union Minister for Consumer Affairs, Food and Public Distribution, and New and Renewable Energy, Pralhad Joshi, launched the Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF) in New Delhi.
- The CGS-NPF Scheme has a corpus of Rs 1,000 crore. The CGS-NPF fund will be administered by the Union Ministry of Consumer Affairs, Food, and Public Distribution.
- The government anticipates that the initiative will increase post-harvest loans to farmers and traders to Rs 5.5 lakh crore over the following ten years.
- Farmers/traders can obtain loans from approved financial institutions utilizing electronic negotiable warehouse receipts issued by Warehousing Development and Regulatory Authority (WDRA) certified warehouses.
- Electronic negotiable warehouse receipts will be created for agricultural commodities placed by farmers/traders with warehouses.



Ques : Who has been appointed as the chairperson of the United Nations Internal Justice Council (IJC)?

संयुक्त राष्ट्र आंतरिक न्याय परिषद (आईजेसी) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Justice Krishna Moorthy / जस्टिस कृष्ण मूर्ति
- (b) Justice Kamal Hassan / न्यायमूर्ति कमल हसन
- (c) Justice Jagdeep singh / न्यायमूर्ति जगदीप सिंह
- (d) Justice Dhananjaya Y Chandrachud / न्यायमूर्ति धनंजय वाई चंद्रचूड़
- (e) Justice Madan B Lokur / न्यायमूर्ति मदन बी लोकुर

Answer : Option E

Explanation :

- Madan B Lokur, a former Supreme Court judge, has been appointed chairperson of the United Nations Internal Justice Council (IJC).
- Lokur has been appointed for a four-year term expiring on November 12, 2028. In a communication with Justice Lokur.
- The UN General Assembly established the IJC as part of the new internal judicial system to promote independence, professionalism, and accountability in the administration of the UN's legal system.
- Justice Madan Lokur retired as a Supreme Court judge on December 31, 2018, after serving for more than six years.



Recent Appointment in different departments :

- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google
- Carl Hopkinson : Mumbai Indians' new fielding coach for the IPL 2025
- Economic Affairs Secretary Ajay Seth : Additional charge of Revenue Secretary (Replaced Sanjay Malhotra)
- Rahul Narwekar : 15th Maharashtra Legislative Assembly Speaker
- Rabindra Nath Mahato : Speaker of the 6th Jharkhand Legislative Assembly
- Shammi Silva : President of the Asian Cricket Council (ACC) (Replaced Jay Shah)
- Assam cricketer Devajit Saikia : interim secretary of the Board of Control for Cricket in India (BCCI)
- BJP leader Devendra Fadnavis : 18th Chief Minister of Maharashtra (Replaced Eknath Shinde)
- Mallika Srinivasan : Chairperson of the Public Enterprises Selection Board (PESB)
- Supreme Court Justice Murdu Nirupa Bidushinie Fernando : 48th Chief Justice of Sri Lanka (Replaced Chief Justice Jayantha Jayasuriya)

EXAM
Genius



Ques : The Indian National Centre for Ocean Information Services (INCOIS) has recently upgraded its SARAT to improve the effectiveness of sea rescue operations. In SARAT ' T' stands for ____.

भारतीय राष्ट्रीय महासागर सूचना सेवा केंद्र (INCOIS) ने हाल ही में समुद्री बचाव कार्यों की प्रभावशीलता में सुधार के लिए अपने SARAT को अपग्रेड किया है। SARAT में 'T' का अर्थ ____ है।

- (a) Technology
- (b) Technique
- (c) Tool
- (d) Temperature
- (e) Territory

Answer : Option C

Explanation :

- The Indian National Centre for Ocean Information Services (INCOIS) improved the Search and Rescue Aid Tool (SARAT) to enhance marine rescue operations.
- SARAT, created in 2016, has become a crucial tool for the Indian Coast Guard and other organizations.
- SARAT 2 is an improved version with enhanced capabilities that optimize rescue efforts by predicting missing objects and individuals at sea more accurately.
- Customizable search with 60 object kinds improves accuracy in locating missing things and individuals.

About INCOIS :

- Established : 1999
- HQ : Hyderabad
- Chairman : Dr. M. Ravichandran



Ques : Which state government launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to promote organic farming ?

किस राज्य सरकार ने जैविक खेती को बढ़ावा देने के लिए 'प्राकृतिक कृषि पोर्टल' लॉन्च किया?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming.
- The "Seva, Sushasan Ane Samarpan Na 2 Varsh" project honors the Gujarat Chief Minister's two years of exceptional service and dedication.
- The portal supports Gujarat's commitment to sustainable agriculture and promotes organic farming throughout the state.

EXAM
Genius



Recent News Headlines Related to launched Apps/portals

- “Amrit Gyaan Kosh” Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)
- Pralhad Joshi, Minister of Food and Consumer Affairs, has presented 'Anna Chakra', a game-changing supply chain optimization tool for the Public Distribution System
- Indian Railways has launched the 'Sanraksha' smartphone application, which is an innovative move toward boosting passenger safety and security.
- The Department of Justice is launching a year-long statewide campaign called 'Hamara Samvidhan Hamara Samman' to commemorate India's 75th year as a Republic and the adoption of its Constitution.
- Union Minister for Commerce and Industry, Piyush Goyal, has launched the Confederation of Indian Industry (CII) Ease of Doing Business (EoDB) and Regulatory Affairs Portal in a bid to enhance transparency and facilitate feedback on India's business environment
- Shri Dharmendra Pradhan, Union Minister for Education, has inaugurated The TeacherApp, an innovative digital platform built by the Bharti Airtel Foundation to provide educators with the skills needed to address the changing demands of 21st-century classrooms.

EXAM
Genius



Ques : Who unveiled Kisan Kavach, Bharat's first-of-its-kind anti-pesticide bodysuit ?
भारत के अपनी तरह के पहले कीटनाशक रोधी बॉडीसूट, किसान कवच का अनावरण किसने किया?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Jitendra Singh / जितेंद्र सिंह
- (d) Nitin Gadkari / नितिन गडकरी
- (e) Kiren Rijiju / किरण रिजिजू

Answer : Option C

Explanation :

- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, unveiled Kisan Kavach, India's first indigenous anti-pesticide bodysuit.
- Developed by BRIC-inStem, Bangalore, in collaboration with Sepio Health Pvt. Ltd., the suit aims to protect farmers from pesticide-induced health risks.
- Priced at Rs.4,000, with promises for increased affordability through larger manufacturing.
- It promotes the Modi government's BioE3 initiatives and India's biotech sector, aiming for a \$300 billion bioeconomy.



Ques : Which state plans to spend Rs 100 crore annually on the one-district-one-product (ODOP) policy ?

कौन सा राज्य एक जिला-एक उत्पाद (ओडीओपी) नीति पर सालाना 100 करोड़ रुपये खर्च करने की योजना बना रहा है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option C

Explanation :

- Rajasthan intends to invest Rs 100 crore per year on the one-district, one-product (ODOP) strategy, which benefits local artisans, farmers, manufacturers, and entrepreneurs.
- The strategy, which was established a few days ago, is inspired by Prime Minister Narendra Modi's "Vocal for Local" agenda, according to a state industries department official.
- The ODOP would also assist workers, dealers, and exporters across the state's 50 districts.
- The ODOP initiative aims to promote balanced regional development across all districts in the state.
- The objective is to choose, market, and promote one product from each district of the state in order to achieve overall socioeconomic progress across all regions.

About Rajasthan :

- Capital – Jaipur
- Chief Minister – Bhajan Lal Sharma (replace Ashok Gehlot)
- Governor – Haribhau Bagade



Ques : Delhi Chief Minister Atishi has launched the Mukhyamantri Mahila Samman Yojana for women residents. What is the monthly stipend provided under the Mukhyamantri Mahila Samman Yojana?

दिल्ली की मुख्यमंत्री आतिशी ने महिला निवासियों के लिए मुख्यमंत्री महिला सम्मान योजना शुरू की है। मुख्यमंत्री महिला सम्मान योजना के तहत प्रदान किया जाने वाला मासिक वजीफा क्या है?

- (a) Rs.500
- (b) Rs.1000
- (c) Rs.1500
- (d) Rs.2000
- (e) Rs.2500

Answer : Option B

Explanation :

- Delhi Chief Minister Atishi has introduced the Mukhyamantri Mahila Samman Yojana, which would pay a monthly stipend of Rs 1,000 to women residents with annual household incomes of up to Rs 3 lakh.
- The plan was suggested in Delhi's budget for Fiscal Year 2024-25, with Rs 2,000 crore committed to it.
- The stipend for the Mukhyamantri Mahila Samman Yojana will be enhanced to Rs 2,100 if the Aam Aadmi Party government in Delhi is re-elected, according to AAP National Convener Arvind Kejriwal



Recent News Headlines Related to Schemes

- Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states for rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana plan. It is launched on February 15, 2024.
- West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" initiative, which aims to provide housing for the state's rural poor.
- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices.
- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parent
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023
- The Government of India's main effort for people with disabilities (PwDs), Sugamya Bharat Abhiyan or Accessible India Campaign (AIC), has been successfully implemented for 9 years.
- The Empowered Programme Committee has approved 7 startup proposals under the GREAT scheme. The Government is providing a maximum fund support of Rs 50 lakhs per startup.
- The Ministry of New and Renewable Energy (MNRE) predicts that by March 2025, rooftop solar installations under the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) will exceed 10 lakh
- Rythu Bharosa Scheme Launched by Telangana government, led by Chief Minister A. Revanth Reddy To provide annual subsidies of Rs.15,000 per farmer as part of Congress' six guarantees. The government has cleared Rs.7,625 crore in crop loan arrears for Kharif 2023, affirming its commitment to farmers' welfare.



Ques : Nat Sciver-Brunt and Maia Bouchier setting remarkable records in women's cricket. They belongs to which country ?

नेट साइवर-ब्रंट और माइया बाउचियर ने महिला क्रिकेट में उल्लेखनीय रिकॉर्ड स्थापित किए। वे किस देश के हैं?

- (a) England / इंग्लैंड
- (b) New Zealand / न्यूजीलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) Ireland / आयरलैंड

Answer : Option A

Explanation :

- At the Mangaung Oval in Bloemfontein, South Africa, England's Nat Sciver-Brunt and Maia Bouchier broke records in women's cricket.
- Sciver-Brunt set a record for the fastest Test century by a woman, and Bouchier also scored a century in her Test debut.
- Sciver-Brunt was the first woman cricketer to make a Test century in less than 100 balls, with 96.
- This achievement surpassed Sri Lanka's Chamani Seneviratna's record of a century in 106 balls set in 1998.
- The match was the first women's Test in South Africa in 22 years.



Recent records in Cricket :

- Shaheen Afridi (Pakistani) : country's first bowler to take 100 wickets in all formats of international cricket
- Virat Kohli : became the fastest cricketer to amass 27000 international runs, breaking Sachin Tendulkar's previous record.
- Ravindra Jadeja : became the first Indian left arm spinner to reach 300 test wickets
- Jasprit Bumrah : 10th Indian bowler to reach the illustrious milestone of 400 international wickets
- Harmanpreet Kaur : top run-scorer in women's T20I cricket for India
- Ravindra Jadeja : Climbs to 5th Spot in India's Test Wicket List
- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Smriti Mandhana : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- Kagiso Rabada : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- Rohit Sharma 2nd player after MS Dhoni to play 250 matches in IPL
- Shafali Verma : Fastest double century in women's Test cricket
- Jos Buttler : Becomes first Englishman to make 3,000 T20I runs
- Sophie Ecclestone : Fastest woman to reach 100 wickets in One Day International (ODI) cricket

EXAM
Genius



Ques : Who chaired the 72nd plenary session of the North Eastern Council (NEC) in Agartala?
अगरतला में पूर्वोत्तर परिषद (एनईसी) के 72वें पूर्ण अधिवेशन की अध्यक्षता किसने की?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Narendra Modi / नरेंद्र मोदी
- (d) Dharmendra Pradhan / धर्मेन्द्र प्रधान
- (e) Amit Shah / अमित शाह

Answer : Option E

Explanation :

- Amit Shah, the Union Home Minister and Minister of Cooperation, presided over the North Eastern Council (NEC)'s 72nd plenary session in Agartala, Tripura.
- The final plenary session of the North Eastern Council was held at Agartala in 2008.
- The North Eastern Council Act 1971, as revised in 2002, requires the Council to convene at least twice a year.

About North Eastern Council :

- The North Eastern Council was established pursuant to the requirements of the North East Council Act of 1971. Prime Minister Indira Gandhi launched it on November 7, 1972, in Shillong, Meghalaya.
- Initially, it consisted of seven North Eastern states: Assam, Meghalaya, Tripura, Arunachal Pradesh, Nagaland, Mizoram, and Arunachal Pradesh.
- The North East Council Act was revised in 2002, and Sikkim became the Council's eighth member.



Ques : Malaysia has extended its visa exemption for Indian nationals until December 31, 2026. What is the duration for which Indian nationals can stay in Malaysia without a visa?

मलेशिया ने भारतीय नागरिकों के लिए अपने वीजा छूट को 31 दिसंबर, 2026 तक बढ़ा दिया है। भारतीय नागरिक बिना वीजा के मलेशिया में कितने समय तक रह सकते हैं?

- (a) 20 days
- (b) 30 days
- (c) 40 days
- (d) 50 days
- (e) 60 days

Answer : Option B

Explanation :

- Malaysia has extended its visa exemption for Indian nationals until December 31, 2026, allowing them to stay without a visa for up to 30 days.
- This statement was made by Datuk Awang Alik Jeman, Secretary-General of the Home Ministry, who underlined that the extension is in line with Malaysia's 2025 ASEAN chairmanship and preparations for Visit Malaysia Year 2026.
- The visa liberalization plan, which was initially announced in 2023, intends to boost tourism and economic growth.
- A similar exemption has been offered to Chinese nationals, demonstrating Malaysia's commitment to recruiting more visitors from vital markets.



Ques : On which date is World Basketball Day celebrated?

विश्व बास्केटबॉल दिवस किस तारीख को मनाया जाता है?

- (a) 17 December
- (b) 18 December
- (c) 19 December
- (d) 20 December
- (e) 21 December

Answer : Option E

Explanation :

- World Basketball Day, celebrated on December 21, recognizes one of the world's most popular sports.
- This date is notable because it commemorates the birth anniversary of Dr. James Naismith, the founder of basketball.
- Dr. Naismith originally taught basketball in December 1891, while teaching at the International YMCA Training School in Springfield, Massachusetts.
- On August 25, 2023, the United Nations General Assembly adopted resolution A/RES/77/324, officially acknowledging basketball's global significance.
- This resolution designated December 21 as World Basketball Day, recognizing the sport's ability to unite people from all walks of life.



Ques : National Farmer's Day celebrated on which day ?

राष्ट्रीय किसान दिवस किस दिन मनाया जाता है?

- (a) 19 December
- (b) 20 December
- (c) 21 December
- (d) 22 December
- (e) 23 December

Answer : Option E

Explanation :

- Kisan Diwas, also known as National Farmer's Day, is commemorated every year on December 23 to commemorate the birth anniversary of Chaudhary Charan Singh, India's fifth Prime Minister and a staunch supporter of farmers.
- In 2001, the Government of India declared December 23 as Kisan Diwas to honor Chaudhary Charan Singh's contributions to farmer empowerment.
- This day is observed to show gratitude to the farmers who are the backbone of the country's economy.
- Theme 2024: Empowering 'Annadatas' for a Prosperous Nation.



Important days :

- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December : Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Meditation Day



IMPORTANT ONE – LINER Current Affairs

Shriram Finance raised \$1.27 billion through a multi-currency syndicated external commercial borrowing (ECB), marking it as the largest ECB loan secured by a domestic private non-banking finance company (NBFC)

GSI Geoscience Museum Inaugurated by Vice President Shri Jagdeep Dhankhar at Victoria Market Building in Gwalior, Madhya Pradesh.

National Council for Educational Research and Training (NCERT) and Google partners 0074o launch YouTube Channels in 29 Indian languages, including sign language from grades 1-12.

India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023

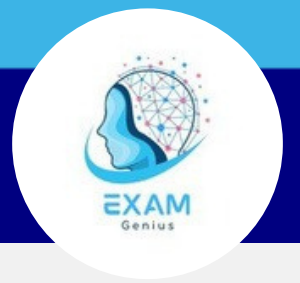
Snack foods firm Epigamia's founder Rohan Mirchandani died at the age of 41. Mirchandani, an alumnus of NYU Stern and The Wharton School, founded Drums Food International in 2013.

Dr Shankar Prasad Sharma Appointed as Nepal's Ambassador to India and Dr Netra Prasad Timsina Appointed as Resident Ambassador of Nepal to Malaysia.

NLC India Limited (NLCIL) and Uttar Pradesh Rajya Vidyut Utpadan Nigam Limited (UPRVUNL) partners to commence commercial operations of its 1st supercritical power plant '1980 Mega Watt (MW) Ghatampur Thermal Power Plant' (GTPP) in Uttar Pradesh

External Affairs Minister S Jaishankar was awarded the Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES).

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

श्रीराम फाइनेंस ने बहु-मुद्रा सिंडिकेटेड बाह्य वाणिज्यिक उधार (ईसीबी) के माध्यम से 1.27 बिलियन डॉलर जुटाए, इसे घरेलू निजी गैर-बैंकिंग वित्त कंपनी (एनबीएफसी) द्वारा सुरक्षित सबसे बड़ा ईसीबी ऋण के रूप में चिह्नित किया गया।

मध्य प्रदेश के ग्वालियर में विक्टोरिया मार्केट बिल्डिंग में उपराष्ट्रपति श्री जगदीप धनखड़ द्वारा जीएसआई भूविज्ञान संग्रहालय का उद्घाटन किया गया।

राष्ट्रीय शैक्षिक अनुसंधान और प्रशिक्षण परिषद (एनसीईआरटी) और गूगल पार्टनर्स 00740 ने 29 भारतीय भाषाओं में यूट्यूब चैनल लॉन्च किए हैं, जिसमें कक्षा 1-12 तक की सांकेतिक भाषा भी शामिल है।

भारत इंटरनेशनल शूटिंग स्पोर्ट फेडरेशन (आईएसएसएफ) जूनियर विश्व कप राइफल/पिस्टल/शॉटगन 2025 की मेजबानी करेगा। 2023 में भोपाल में सीनियर विश्व कप के बाद यह देश में आयोजित होने वाला तीसरा शीर्ष आईएसएसएफ आयोजन होगा।

स्नैक फूड फर्म एपिगैमिया के संस्थापक रोहन मीरचंदानी का 41 वर्ष की आयु में निधन हो गया। एनवाईयू स्टर्न और द व्हार्टन स्कूल के पूर्व छात्र मीरचंदानी ने 2013 में ड्रम्स फूड इंटरनेशनल की स्थापना की।

डॉ. शंकर प्रसाद शर्मा को भारत में नेपाल के राजदूत के रूप में नियुक्त किया गया और डॉ. नेत्र प्रसाद टिमसीना को मलेशिया में नेपाल के स्थानीय राजदूत के रूप में नियुक्त किया गया।

एनएलसी इंडिया लिमिटेड (एनएलसीआईएल) और उत्तर प्रदेश राज्य विद्युत उत्पादन निगम लिमिटेड (यूपीआरवीयूएनएल) ने उत्तर प्रदेश में अपने पहले सुपरक्रिटिकल पावर प्लांट '1980 मेगा वाट (मेगावाट) घाटमपुर थर्मल पावर प्लांट' (जीटीपीपी) का वाणिज्यिक संचालन शुरू करने के लिए साझेदारी की है।

विदेश मंत्री एस जयशंकर को साउथ इंडियन एजुकेशन सोसाइटी (एसआईएस) द्वारा सार्वजनिक नेतृत्व के लिए श्री चंद्रशेखरेंद्र सरस्वती राष्ट्रीय प्रतिष्ठित पुरस्कार से सम्मानित किया गया।

EXAM
Genius



Ques: SEBI has extended the ban on the future trading of how many agricultural commodities till January 2025 ?

SEBI ने कितनी कृषि जिंसों के वायदा कारोबार पर प्रतिबंध जनवरी 2025 तक बढ़ा दिया है?

- (a) 5
- (b) 6
- (c) 7
- (d) 8
- (e) 9

Answer : Option C

Explanation :

- SEBI has extended the prohibition on future trade of seven agricultural commodities until January 2025: soybeans and their derivatives, crude palm oil, wheat, rice (non-basmati), moong, chana, and mustard seeds.
- According to the SEBI statement, this was done to prevent speculation in this commodity and maintain food inflation under control in the country.
- SEBI restricted future trading in these seven agricultural commodities for a year, beginning in December 2021. It was extended for one year in December 2022 and again in December 2023 for another year.
- The restriction limits the creation of new contracts and the trading of existing ones on all SEBI-recognised commodity exchanges.
- The futures market is a market in which an attempt is made to predict the future price of a commodity while taking into account its demand and supply.
- A commodity market is a market in which commodities are purchased and sold. A commodity is a tangible asset that serves as an input in the production of other goods, such as rice, wheat, crude oil, natural gas, gold, and silver. Commodities, such as mandis, are traded on the spot market as futures derivatives.



Recent News Headlines Related to SEBI

- SEBI has urged stock exchanges, clearing organizations, and depositories to implement a common strategy for sharing data used in research and research publications conducted by approved academic institutions.
- The SEBI has mandated all Mutual Fund (MF) companies to reduce the processing time for cancelling their Systematic Investment Plans (SIPs) to 2 working days from the previous 10 working days.
- SEBI, the market regulator, has expanded the list of equities eligible for the optional T+0 mode of trading and settlement to 500 starting January 31
- The Securities and Exchange Board of India (SEBI) published a circular under Section (11) of the SEBI Act, 1992, to safeguard investor interests, regulate the securities market, and promote its growth.
- SEBI has slapped a Rs.9 lakh fine on Reliance Securities for "flouting market norms" and stock broker regulations.
- Angel One Asset Management Company has received SEBI's approval to act as the asset management company for Angel One Mutual Fund which will focus exclusively on passive investment solutions.
- The Securities and Exchange Board of India (SEBI) has scrapped the requirement for corporations to deposit 1% of the issue size with stock exchanges before making a public offering
- Unifi Asset Management Pvt Ltd, a wholly owned subsidiary of Unifi Capital, has received final approval from the Securities and Exchange Board of India (SEBI) to launch its mutual fund operations.
- SEBI may soon expand angel funds' investor base to include Hindu undivided families (HUFs), family trusts, and single proprietorships.
- SEBI, the market regulator, has exempted infrastructure investment trusts (InvITs) and real estate investment trusts (REITs) from specific lock-in and allotment restrictions when issuing units to an employee benefit trust under unit-based employee benefit (UBEB) schemes.



Ques : Where is the headquarter of Poonawalla Fincorp ?

पूनावाला फिनकोर्प का मुख्यालय कहाँ है?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Pune / पुणे
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Mumbai / मुंबई

Answer : Option C

Explanation :

- Poonawalla Fincorp, a non-banking finance company under Cyrus Poonawalla Group, has implemented AI in HR operations to reduce risks and increase hiring accuracy.
- The phased deployment lowered job offer processing time from 10 days to less than a day, resulting in a 90% reduction in time and operational costs.
- Poonawalla Fincorp has teamed with IIT Bombay to support AI implementation.

About Poonawalla Fincorp :

- Established : 1988
- HQ : Pune, Maharashtra
- Chairman : Adar Poonawalla



Recent Facilities Launched in Banking & Insurance Sector :

- LazyPay, a leading digital financial services provider by PayU, has launched 'LazyPay EMI' in partnership with its partner lender, PayU Finance. Consumers can finance purchases between Rs. 5,000 to Rs. 1 lakh with flexible repayment options ranging from 3 to 12 months
- BOBCARD LIMITED has launched the TIARA Credit Card, a premium credit card specifically developed for women.
- Golden Jubilee (GJF) Scholarship Scheme 2024 Launched by Life Insurance Corporation of India (LIC)
- IDFC FIRST Bank Limited has created a holographic digital avatar of brand ambassador Amitabh Bachchan using AI technology.
- The Federal Bank sponsored an initiative named "Kaliyum Karyavum" to teach life skills to schoolchildren using traditional art forms.
- Paytm launched Unified Payment Interface(UPI) Lite Auto Top-Up which was designed to streamline small, frequent transactions for users, making everyday payments quick and hassle free.
- Prime Minister Narendra Modi launched the 'Bima Sakhi Yojana' in Panipat to increase financial literacy and insurance awareness among women. This initiative by the LIC aims to empower women aged 18 to 70 who have completed Class X.
- Esteem Savings Account Launched by Federal Bank Limited for Senior Citizens
- BharatPe, a fintech business, has created a fraud protection package called 'Shield' to provide coverage against digital fraud, including fraudulent Unified Payments Interface (UPI) transactions.



Ques : M2P Fintech has joined hands with which bank to deliver seamless and secure payment experiences?

M2P फिनटेक ने सहज और सुरक्षित भुगतान अनुभव प्रदान करने के लिए किस बैंक के साथ हाथ मिलाया है?

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- M2P Fintech has partnered with the State Bank of India (SBI) to provide smooth and safe payment experiences.
- This collaboration strives to deliver innovative and user-friendly solutions, promoting prepaid payment systems as wiser, more efficient choices in the financial environment.
- The alliance aims to leverage M2P Fintech's superior technological platform, which is known for its agility and scalability, in conjunction with SBI's extensive network and client base.
- Together, they aim to meet the changing needs of digital payment users while maintaining ease, security, and dependability.
- M2P Fintech's partnership will allow SBI to boost its prepaid services with advanced features like as real-time tracking, fast card issuance, and increased fraud prevention systems.
- These features are intended to appeal to a wide range of use cases, including corporate disbursements, travel cards, and gift cards, offering unparalleled flexibility to both businesses and consumers.



Recently signed banking agreements

- Tata Power Renewable Energy, a unit of Tata Power, has partnered with Canara Bank to offer cheap financing for rooftop solar installations.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with HDFC Bank, India's largest private sector bank by assets, to provide entrepreneurs with world-class banking and financial services.
- Aditya Birla Housing Finance (ABHFL) has partnered with the National Housing Bank (NHB) to further the Pradhan Mantri Awas Yojana's (PMAY) mission of 'Housing for All'.
- Times Internet, in cooperation with ICICI Bank, has launched the Times Black ICICI Bank Credit Card, an ultra-premium offering designed for high-net-worth individuals (HNIs) and wealthy clients.
- Federal Bank has partnered with Ecofy, India's first green-only non-banking financial company (NBFC) backed by Eversource Capital, to offer innovative financing options for MSMEs investing in commercial rooftop solar installations.
- Manipal Academy of BFSI (MABFSI), a leading learning solutions provider for the BFSI sector, has partnered with Axis Bank to launch a Women-Exclusive Cohort under the Axis Bank Young Bankers Program (ABYB).
- Federal Bank, India's leading private sector bank, has established a strategic relationship with Ecofy, the country's first green-only NBFC backed by Eversource Capital, to provide MSMEs with innovative financing options for commercial rooftop solar installations.
- The Asian Development Bank (ADB) and India's National Bank for finance Infrastructure Development (NaBFID) have signed a Letter of Intent (LOI) to increase finance for India's infrastructure sector and promote sustainable development.
- HSBC and the World Bank's International Finance Corporation (IFC) will jointly provide funding to trade transactions valued at up to \$1 billion, in a move to help fill a gap in financing for emerging market trade.



Ques : Which financial services company, has launched a new vertical to manage all its commitments to green financing ?

किस वित्तीय सेवा कंपनी ने हरित वित्तपोषण के लिए अपनी सभी प्रतिबद्धताओं का प्रबंधन करने के लिए एक नया वर्टिकल लॉन्च किया है?

- (a) Muthoot Finance / मुथूट फाइनेंस
- (b) Mahindra & Mahindra Financial Services Limited / महिंद्रा एंड महिंद्रा फाइनेंशियल सर्विसेज लिमिटेड
- (c) Shriram Finance Ltd. / श्रीराम वित्त लिमिटेड
- (d) LIC Housing Finance / एलआईसी हाउसिंग फाइनेंस
- (e) L&T Finance Ltd / एल एंड टी फाइनेंस लिमिटेड

Answer : Option C

Explanation :

- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.
- It would primarily finance electric cars (EV), battery charge stations, renewable energy, and energy-efficient technology.
- Shriram Finance aims to achieve Rs 5,000 crore (\$588 million) in assets under management (AUM) for the portfolio over the next three to four years. It intends to raise capital from both domestic and foreign sources, with a focus on green ventures.
- Shriram Green Finance will initially focus on expanding its EV portfolio in Karnataka, Kerala, Delhi NCR, and Maharashtra. The company is aggressively working with original equipment manufacturers (OEMs) to form long-term collaborations.



Ques : Banks request _ to extend timeline for compliance with overlapping lending regulations.
बैंक _ से ओवरलैपिंग ऋण नियमों के अनुपालन के लिए समयसीमा बढ़ाने का अनुरोध करते हैं

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option B

Explanation :

- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- Banks have requested extensions beyond the two-year deadline, with some wanting up to five years to fully comply with the regulations.
- The RBI's draft circular issued in October outlines new parameters requiring only one business within.

EXAM
Genius



Recent News Headlines Related to RBI

- RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).
- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework
- RBI has announced Introduction of the Secured Overnight Rupee Rate (SORR) , a benchmark based on the secured money markets
- The RBI increased the interest rate limit for NRI FCNR (B) deposits for a limited period.
- The Reserve Bank of India's Innovation Hub (RBIH), Bengaluru has launched MuleHunter.AI is a cutting-edge program that detects and flags mule bank accounts implicated in criminal financial activity, including money laundering.
- The RBI has increased the collateral-free lending limit for agricultural producers from Rs.1.66 lakh to Rs.2 lakh per borrower, providing significant relief to small and marginal farmers.
- The Warehousing Development and Regulatory Authority (WDRA) is lobbying the RBI for preferential treatment of Electronic Negotiable Warehouse Receipts (eNWRs).
- The Reserve Bank of India's sectoral credit statistics shows that bank credit to non-banking financial businesses (NBFCs) decreased to 6.4% in October from 18.3% the previous year.
- The Reserve Bank of India (RBI) hosted a two-day "High-Level Policy Conference of Central Banks from the Global South" in Mumbai, Maharashtra.



Ques : According to a report, by what percentage have UPI transactions at retail stores increased in semi-urban and rural areas this year?

एक रिपोर्ट के अनुसार, इस वर्ष अर्धशहरी और ग्रामीण क्षेत्रों में खुदरा स्टोरों पर यूपीआई लेनदेन में कितने प्रतिशत की वृद्धि हुई है?

- (a) 23%
- (b) 28%
- (c) 33%
- (d) 38%
- (e) 42%

Answer : Option C

Explanation :

- This year, UPI transactions at retail establishments climbed by 33% in semi-urban and rural areas, demonstrating the expanding use of digital payments, according to a report.
- Furthermore, branchless banking and digital network PayNearby reported a 127% rise in transaction volume for insurance policy purchases and premium collections, as well as a 96% increase in new customer adoption for the year.
- The research is based on an analysis of real transaction data from over 100,000 small retailers (kirana stores, mobile recharge businesses, and so on) that provide financial and digital services in rural and semi-urban areas across India.
- The results compare company data from January to November 2024 to the same period in 2023.
- According to the Retail-O-Nomics report, credit products such as business loans, gold loans, personal loans, and revolving credit have increased in volume by an impressive 297 percent in rural and semi-urban areas.



Ques : India join hands with which country to study laser-equipped satellite to tackle space debris ?

भारत ने अंतरिक्ष मलबे से निपटने के लिए लेजर से सुसज्जित उपग्रह का अध्ययन करने के लिए किस देश के साथ हाथ मिलाया है?

- (a) Australia / ऑस्ट्रेलिया
- (b) Russia / रूस
- (c) Japan / जापान
- (d) USA / यूएसए
- (e) India / भारत

Answer : Option C

Explanation :

- Space entrepreneurs in Japan and India had agreed to collaborate on a study of utilizing laser-equipped spacecraft to remove garbage from orbit, as an experimental answer to the increasingly pressing problem of orbital congestion.
- Orbital Lasers, based in Tokyo, and InspeCity, an Indian robotics company, announced plans to investigate economic potential for in-space services such as de-orbiting a decommissioned satellite and extending the life of a spacecraft.
- The initiative is the latest example of Japanese-Indian collaboration, with both nations cooperating on the joint Lunar Polar Exploration (LUPEX) mission, which might launch as early as 2026.
- Indian rocket manufacturer Skyroot and satellite constructor HEX20 are also collaborating with Japanese moon exploration company Ispace on a potential lunar orbiter mission.



Ques : India Emerges as ____ Largest Exporter in Smartphone Market.

भारत स्मार्टफोन बाजार में ____ सबसे बड़ा निर्यातक बनकर उभरा

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option C

Explanation :

- India has improved its manufacturing and export capabilities, rising from 23rd to 3rd in worldwide smartphone exports by 2024.
- Smartphone exports reached ₹20,000 crore in November 2024, demonstrating India's success in leveraging government efforts and a strong domestic industrial environment.
- India's smartphone exports surged by 92% in November 2024 compared to the same month previous year.
- Exports in November 2024 totaled ₹20,395 crore, up from ₹10,634 crore in November 2023.



Ques : According to the 'Mind the Gender Gap' report Women constitute less than ____% of the overall workforce.

'माइंड द जेंडर गैप' रिपोर्ट के अनुसार कुल कार्यबल में महिलाएं ____% से भी कम हैं।

- (a) 10%
- (b) 20%
- (c) 30%
- (d) 40%
- (e) 50%

Answer : Option B

Explanation :

- The 'Mind the Gender Gap' report is based on data from 300 Indian firms' Business Responsibility and Sustainability Reports (BRSRs).
- According to a survey, women make up less than 20% of the total workforce and just 10% of key management personnel (KMP) roles, despite organizations' efforts to promote diversity.
- According to the CFA Institute and CFA Society India's 'Mind the Gender Gap' report, women make up less than 20% of the total workforce and slightly more than 10% of KMP roles, while female directors make up less than 20% of total board director positions.
- The survey also indicated that women board members and KMPs are disproportionately underpaid compared to their male colleagues, revealing a gender pay gap at the highest levels.
- Female directors earn only 44% of their male counterparts' median income, while female KMPs receive less than 25% of the compensation granted to male KMPs.
- The IT sector employs the most women (34%), followed by the consumer discretionary and financial sectors (25% and 24%, respectively), with utilities having the lowest female participation (4%).



India's Rankings in Different Indices

- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)



Ques : Five-time Haryana Chief Minister and veteran Indian National Lok Dal (INLD) leader Om Prakash Chautala died at the age of 89. In which year Om Prakash Chautala and his son sentenced to prison ?

पांच बार हरियाणा के मुख्यमंत्री और अनुभवी इंडियन नेशनल लोकदल (आईएनएलडी) नेता ओम प्रकाश चौटाला का 89 वर्ष की आयु में निधन हो गया। किस वर्ष ओम प्रकाश चौटाला और उनके बेटे को जेल की सजा सुनाई गई थी?

- (a) 2011
- (b) 2012
- (c) 2013
- (d) 2014
- (e) 2015

Answer : Option C

Explanation :

- Om Prakash Chautala, the five-time Haryana Chief Minister and veteran Indian National Lok Dal (INLD) leader, died at the age of 89.
- Chautala, born in Sirsa on January 1, 1935, became Haryana's chief minister in 1989 and served for six months. He took the oath of office as chief minister again two months later, but resigned after only five days.
- His third term began in 1991, but it was cut short because President's control was declared in the state after two weeks. He went on to serve two consecutive terms from 1999 until 2005.
- After being convicted of corruption in a teacher recruitment fraud, Chautala and his son Ajay Singh Chautala were sentenced to ten years in jail in 2013. They were convicted of illegally recruiting 3,206 teachers in the state in 2000.



Ques : The Directorate General of Foreign Trade (DGFT) announced the extension of the Import Management System (IMS) for seven Information Technology (IT) hardware products until which year ?

विदेश व्यापार महानिदेशालय (DGFT) ने सात सूचना प्रौद्योगिकी (IT) हार्डवेयर उत्पादों के लिए आयात प्रबंधन प्रणाली (IMS) को किस वर्ष तक बढ़ाने की घोषणा की?

- (a) 2025
- (b) 2026
- (c) 2027
- (d) 2028
- (e) 2029

Answer : Option A

Explanation :

- The Directorate General of Foreign Trade (DGFT) has extended the Import Management System (IMS) for seven IT hardware products for one year, until December 31, 2025.
- Laptops, tablets, all-in-one PCs, ultra-small form factor computers, and servers fall under HSN code 8471.
- Importers must obtain a new Import Authorization through the DGFT portal. Applications are open from December 13, 2024 to December 15, 2025, and approvals are valid until December 31, 2025.

EXAM
Genius



Ques : The first Ganges River Dolphin (Platanista Gangetica) has been tagged in which state marking a historic moment in wildlife conservation ?

वन्यजीव संरक्षण में एक ऐतिहासिक क्षण को चिह्नित करते हुए पहली गंगा नदी डॉल्फिन (प्लैटनिस्टा गैंगेटिका) को किस राज्य में टैग किया गया है?

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option C

Explanation :

- The first Ganges River Dolphin (Platanista Gangetica) has been tagged in Assam, marking a historic moment in animal conservation.
- The tagging of India's national aquatic animal, the Gangetic River Dolphin, is part of the Union Ministry of Environment, Forest and Climate Change's Project Dolphin, which aims to track the migration patterns of the extremely endangered species.
- The initiative's funding came from the National CAMPA (Compensatory Afforestation Fund Management and Planning Authority).
- It was carried out by the Wildlife Institute of India, Dehradun, in partnership with the Assam Forest Department and Aaranyak, a well-known biodiversity conservation group in Assam.
- The data acquired from the tagged dolphin will help conservationists better understand the species' movement range and habitat, allowing them to develop a more effective conservation plan.
- The Gangetic River Dolphin (Platanista gangetica) is also known as the Blind Dolphin, Ganges Susu, and Hihu's. The river dolphin is a mammal, not a fish. According to the Wildlife Institute of India, there are approximately 4000 River Dolphins in India, with approximately 2000 located in Uttar Pradesh.



Ques : Which country Launches 4 PIESAT-2 Remote-Sensing Satellites to enhance Earth Observation Capabilities ?

किस देश ने पृथ्वी अवलोकन क्षमताओं को बढ़ाने के लिए 4 PIESAT-2 रिमोट-सेंसिंग उपग्रह लॉन्च किए?

- (a) Spain / स्पेन
- (b) China / चीन
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option B

Explanation :

- China successfully launched four Earth-observation radar satellites called 'PIESAT-2' using a Long March-2D rocket from the Taiyuan Satellite Launch Center in Shanxi Province.
- This was China's 65th space launch in 2024 and 553rd flight of the Long March rocket series.
- GalaxySpace developed the PIESAT-2 satellites, which use Synthetic Aperture Radar (SAR) for high-resolution, all-weather, day-and-night Earth observations

EXAM
Genius



Ques : Who has been appointed as the Chairperson of the National Human Rights Commission (NHRC) in December 2024?

दिसंबर 2024 में राष्ट्रीय मानवाधिकार आयोग (NHRC) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Mallikarjun Kharge / मल्लिकार्जुन खड़गे
- (b) Justice Kamal Hassan / न्यायमूर्ति कमल हसन
- (c) Justice V. Ramasubramanian / न्यायमूर्ति वी. रामसुब्रमण्यम
- (d) Justice Dhananjaya Y Chandrachud / न्यायमूर्ति धनंजय वाई चंद्रचूड़
- (e) Justice Madan B Lokur / न्यायमूर्ति मदन बी लोकुर

Answer : Option C

Explanation :

- The President of India has selected retired Supreme Court Justice V. Ramasubramanian as Chairperson of the National Human Rights Commission. The office of NHRC chief has been vacant since June of this year.
- The President also appointed Priyank Kanoongo and retired Justice Bidyut Ranjan Sarangi as members of the NHRC-India.
- On December 18, a high-powered committee led by Prime Minister Narendra Modi convened to elect the next chairperson of the National Human Rights Commission.
- Both Leaders of the Opposition (LoPs), Mallikarjun Kharge in the Rajya Sabha and Rahul Gandhi in the Lok Sabha, attended the meeting.
- Justice Ramasubramanian, a well-known Tamil scholar and a master in the art of writing judgments, was born on June 30, 1958. He received his bachelor's degree in science from Vivekananda College in Chennai.



Recent Appointment in different departments :

- Madan B Lokur : chairperson of the United Nations Internal Justice Council (IJC)
- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google
- Carl Hopkinson : Mumbai Indians' new fielding coach for the IPL 2025
- Economic Affairs Secretary Ajay Seth : Additional charge of Revenue Secretary (Replaced Sanjay Malhotra)
- Rahul Narwekar : 15th Maharashtra Legislative Assembly Speaker
- Rabindra Nath Mahato : Speaker of the 6th Jharkhand Legislative Assembly
- Shammi Silva : President of the Asian Cricket Council (ACC) (Replaced Jay Shah)
- Assam cricketer Devajit Saikia : interim secretary of the Board of Control for Cricket in India (BCCI)
- BJP leader Devendra Fadnavis : 18th Chief Minister of Maharashtra (Replaced Eknath Shinde)
- Mallika Srinivasan : Chairperson of the Public Enterprises Selection Board (PESB)
- Supreme Court Justice Murdu Nirupa Bidushinie Fernando : 48th Chief Justice of Sri Lanka (Replaced Chief Justice Jayantha Jayasuriya)
- Kash Patel : Nominated as Director of the Federal Bureau of Investigation (FBI)



Ques : Aisake Valu Eke has been elected as the Prime Minister of which country?

आइसेक वेलू एके को किस देश का प्रधानमंत्री चुना गया है?

- (a) Tonga / टोंगा
- (b) Ghana / घाना
- (c) Sudan / सूडान
- (d) Burkina Faso / बुर्किना फासो
- (e) Fiji / फ़िजी

Answer : Option A

Explanation :

- Tonga, a Pacific island nation, has elected veteran politician Aisake Valu Eke as its new Prime Minister.
- Aisake Valu Eke will succeed former Prime Minister Siaosi Sovaleni, who resigned two weeks ago after a no-confidence motion was brought against him in Parliament.
- Aisake Valu Eke will be formally sworn in as the new Prime Minister of the country in February 2025 and is expected to lead the country into the next general elections scheduled for November 2025.



Ques : Good Governance Day celebrated on which day ?

सुशासन दिवस किस दिन मनाया जाता है?

- (a) 22 December
- (b) 23 December
- (c) 24 December
- (d) 25 December
- (e) 26 December

Answer : Option D

Explanation :

- Good Governance Day is marked on December 25th each year in India to commemorate the birth anniversary of former Prime Minister Atal Bihari Vajpayee. This year marks Vajpayee's 100th birth anniversary.
- The day aims to promote transparency, accountability, and effective governance at all levels of government, emphasizing the importance of public service and citizen welfare.
- It focuses on modernizing government procedures and fostering digital governance to increase the delivery of services to residents.
- In 2014, the government of Prime Minister Narendra Modi declared Vajpayee's birthday Good Governance Day.
- During Vajpayee's term, various initiatives were implemented to promote good governance, including the Kisan Credit Card, Pradhan Mantri Gram Sadak Yojana, Sarva Shiksha Abhiyan, and the National Rural Health Programme. In 2015, he was awarded the Bharat Ratna, India's highest civilian honor.



Important days :

- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December : Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Meditation Day
- 21 December : World Basketball Day
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)



IMPORTANT ONE – LINER Current Affairs

Bhutan's King Jigme Khesar Namgyel bestowed the 'Bura Marp' (red scarf) and 'Patang' (ceremonial sword) on renowned Indian educationist Arun Kapur, who established schools in India, Bhutan, and Oman, at the 117th Bhutanese National Day ceremonies in Thimphu's Changlimathang stadium.

Israel approved a settlement expansion plan in the Golan Heights, allocating \$11.13 million to increase population and infrastructure. The Golan Heights, captured by Israel during the 1967 Six-Day War and annexed in 1981, are not recognized as Israeli territory.

The Ministry of Defence (MoD) has signed a Rs 7,628.70 crore contract with Larsen & Toubro Limited (L&T) for the procurement of additional 155 mm/52 calibre K9 Vajra-T self-propelled tracked artillery guns for the Indian Army.

Rupam Roy Appointed as General Secretary (GS) of All India State Bank Officers' Federation (AISBOF) and Arun Kumar Bishoyi Appointed as President of AISBOF.

The Central Bank of India (CBI) Regional Office in Ranchi marked the bank's 114th Foundation Day. Sir Sorabji Pochkhanawala established the Central Bank of India on December 21, 1911, making it India's first indigenous bank.

Maruti Suzuki India Ltd. & Transport Department, Government of Bihar Collaborate to establish five automated driving license test tracks in Bhagalpur, Darbhanga, Gaya, Purnia, and Saran.

Magma HDI General Insurance, a leading player in India's general insurance sector, has partnered with IndoStar Capital Finance Limited (ICFL), a prominent non-banking financial company (NBFC) to enhance the availability of motor, health, and commercial insurance solutions for customers.

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भूटान के राजा जिग्मे खेसर नामग्याल ने थिम्पू में 117वें भूटानी राष्ट्रीय दिवस समारोह में भारत, भूटान और ओमान में स्कूल स्थापित करने वाले प्रसिद्ध भारतीय शिक्षाविद् अरुण कपूर को 'बुरा मार्प' (लाल दुपट्टा) और 'पतंग' (औपचारिक तलवार) से सम्मानित किया। चांगलीमथांग स्टेडियम।

इज़राइल ने जनसंख्या और बुनियादी ढांचे को बढ़ाने के लिए 11.13 मिलियन डॉलर आवंटित करते हुए गोलान हाइट्स में एक निपटान विस्तार योजना को मंजूरी दी। 1967 के छह-दिवसीय युद्ध के दौरान इज़राइल द्वारा कब्जा कर लिया गया और 1981 में कब्जा कर लिया गया गोलान हाइट्स को इजरायली क्षेत्र के रूप में मान्यता नहीं दी गई है।

रक्षा मंत्रालय (MoD) ने भारतीय सेना के लिए अतिरिक्त 155 मिमी/52 कैलिबर K9 वज्र-T सेल्फ-प्रोपेल्ड ट्रैक आर्टिलरी गन की खरीद के लिए लार्सन एंड टुब्रो लिमिटेड (L&T) के साथ 7,628.70 करोड़ रुपये के अनुबंध पर हस्ताक्षर किए हैं।

रूपम रॉय को ऑल इंडिया स्टेट बैंक ऑफिसर्स फेडरेशन (AISBOF) के महासचिव (GS) के रूप में नियुक्त किया गया और अरुण कुमार बिशोयी को AISBOF के अध्यक्ष के रूप में नियुक्त किया गया।

रांची में सेंट्रल बैंक ऑफ इंडिया (सीबीआई) क्षेत्रीय कार्यालय ने बैंक का 114वां स्थापना दिवस मनाया। सर सोराबजी पोचखानावाला ने 21 दिसंबर, 1911 को सेंट्रल बैंक ऑफ इंडिया की स्थापना की, जिससे यह भारत का पहला स्वदेशी बैंक बन गया।

मारुति सुजुकी इंडिया लिमिटेड और परिवहन विभाग, बिहार सरकार ने भागलपुर, दरभंगा, गया, पूर्णिया और सारण में पांच स्वचालित ड्राइविंग लाइसेंस परीक्षण ट्रैक स्थापित करने के लिए सहयोग किया है।

भारत के सामान्य बीमा क्षेत्र की अग्रणी कंपनी मैग्मा एचडीआई जनरल इंश्योरेंस ने ग्राहकों के लिए मोटर, स्वास्थ्य और वाणिज्यिक बीमा समाधानों की उपलब्धता बढ़ाने के लिए एक प्रमुख गैर-बैंकिंग वित्तीय कंपनी (एनबीएफसी) इंडोस्टार कैपिटल फाइनेंस लिमिटेड (आईसीएफएल) के साथ साझेदारी की है।

EXAM
Genius



Ques : Which company is the first financial services provider to integrate lending, insurance, and investments on ONDC?

कौन सी कंपनी ONDC पर ऋण, बीमा और निवेश को एकीकृत करने वाली पहली वित्तीय सेवा प्रदाता है?

- (a) Aditya Birla Capital / आदित्य बिड़ला कैपिटल
- (b) Axis Asset Management Company Limited / एक्सिस एसेट मैनेजमेंट कंपनी लिमिटेड
- (c) Kotak Mahindra Bank / कोटक महिंद्रा बैंक
- (d) SBI Mutual Fund / एसबीआई म्यूचुअल फंड
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : Option A

Explanation :

- Aditya Birla Capital is the first financial services firm to offer lending, insurance, and investments through the Open Network for Digital Commerce (ONDC).
- ONDC is a government initiative to establish an open and interoperable e-commerce network. It enables buyers and sellers to conduct transactions across platforms, promoting inclusivity and competitiveness in digital commerce.
- Aditya Birla Capital makes financial products more accessible by offering all three services. As a Wave-1 participant, the company helped to create ONDC's financial services ecosystem. Wave-1 participants are early adopters who contribute to the development of infrastructure for future participation.
- Aditya Birla Capital's personal loans, health insurance, and mutual fund services are offered on the ONDC platform via different buyer apps, allowing customers to access these financial products without having to download additional applications.
- CEO of Aditya Birla Capital is Vishakha Mulye and CEO of ONDC is T. Koshy



Ques : Bank of Bhutan (BoB) established in which year ?

बैंक ऑफ भूटान (बीओबी) की स्थापना किस वर्ष हुई?

- (a) 1934
- (b) 1954
- (c) 1968
- (d) 1999
- (e) 2000

Answer : Option C

Explanation :

- Tata Consultancy Services (TCS) partnered with Bank of Bhutan, Bhutan's largest commercial bank, to modernize its digital core and improve customer experience.
- TCS will adopt its TCS BaNCS Global Banking Platform to streamline operations and offer public services in the country's digital ecosystem.
- TCS has been a technology partner with the Bank of Bhutan since 2016.

About Bank of Bhutan (BoB) :

- Established : 1968
- HQ : Thimphu, Bhutan
- Chairman : Karma Yonten
- CEO : Dorji Kadin



Recently signed banking agreements

- Magma HDI General Insurance has partnered with IndoStar Capital Finance Limited (ICFL), a prominent NBFC to enhance the availability of motor, health, and commercial insurance solutions for customers.
- M2P Fintech has partnered with the State Bank of India (SBI) to provide smooth and safe payment experiences.
- Tata Power Renewable Energy, a unit of Tata Power, has partnered with Canara Bank to offer cheap financing for rooftop solar installations.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with HDFC Bank, India's largest private sector bank by assets, to provide entrepreneurs with world-class banking and financial services.
- Aditya Birla Housing Finance (ABHFL) has partnered with the National Housing Bank (NHB) to further the Pradhan Mantri Awas Yojana's (PMAY) mission of 'Housing for All'.
- Times Internet, in cooperation with ICICI Bank, has launched the Times Black ICICI Bank Credit Card, an ultra-premium offering designed for high-net-worth individuals (HNIs) and wealthy clients.
- Federal Bank has partnered with Ecofy, India's first green-only non-banking financial company (NBFC) backed by Eversource Capital, to offer innovative financing options for MSMEs investing in commercial rooftop solar installations.
- Manipal Academy of BFSI (MABFSI), a leading learning solutions provider for the BFSI sector, has partnered with Axis Bank to launch a Women-Exclusive Cohort under the Axis Bank Young Bankers Program (ABYB).
- Federal Bank, India's leading private sector bank, has established a strategic relationship with Ecofy, the country's first green-only NBFC backed by Eversource Capital, to provide MSMEs with innovative financing options for commercial rooftop solar installations.



Ques : How much capital has the government decided to infuse into IFCI to improve its financial health?

सरकार ने IFCI की वित्तीय स्थिति सुधारने के लिए इसमें कितनी पूंजी डालने का फैसला किया है?

- (a) Rs.300 Crore
- (b) Rs.350 Crore
- (c) Rs.400 Crore
- (d) Rs.450 Crore
- (e) Rs.500 Crore

Answer : Option E

Explanation :

- The government has decided to invest Rs 500 crore in state-owned IFCI to strengthen its financial position ahead of the company's anticipated restructure and consolidation into a group.
- With the investment, the government of India's stake in the corporation is scheduled to rise from 71.72 percent as of September 2024.
- Last Monday, the Lok Sabha passed the first Supplementary Demand for Grants for 2024-25, which approved IFCI's capital injection plan.
- The Supplementary Demand for Grants for 2024-25 allocated an additional Rs 499.99 crore for 'Subscription to the Share Capital of Industrial Finance Corporation of India' (IFCI).
- The government established the Industrial Finance Corporation of India on July 1, 1948, as the country's first development financial institution.
- In the second quarter ending September 2024, IFCI recorded a loss of Rs 22 crore, and in the first half of FY24, it lost Rs 170 crore



Ques : Richa Ghosh made history by scoring the joint-fastest fifty in women's T20Is. She belongs to which country ?

ऋचा घोष ने महिला T20I में संयुक्त रूप से सबसे तेज़ अर्धशतक बनाकर इतिहास रच दिया। वह किस देश की है?

- (a) Australia / ऑस्ट्रेलिया
- (b) Russia / रूस
- (c) Japan / जापान
- (d) USA / यूएसए
- (e) India / भारत

Answer : Option E

Explanation :

- Richa Ghosh, India's wicket keeper-batter, made history by hitting the joint-fastest fifty in women's T20Is.
- She achieved this achievement during the third and final T20I of the series against the West Indies Women at the DY Patil Stadium in Mumbai.
- Richa broke Smriti Mandhana's five-year record for the fastest fifty in women's T20Is by an Indian player.
- She scored her second T20I half-century in 18 balls, matching the records of Sophie Devine (New Zealand captain) and Phoebe Litchfield (Australia opener).
- Mandhana earlier reached this milestone in 24 balls against New Zealand in February 2019.



Recent records in Cricket :

- Nat SciverBrunt : Fastest Test Century in just 96 balls
- Shaheen Afridi (Pakistani) : country's first bowler to take 100 wickets in all formats of international cricket
- Virat Kohli : became the fastest cricketer to amass 27000 international runs, breaking Sachin Tendulkar's previous record.
- Ravindra Jadeja : became the first Indian left arm spinner to reach 300 test wickets
- Jasprit Bumrah : 10th Indian bowler to reach the illustrious milestone of 400 international wickets
- Kagiso Rabada : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- Harmanpreet Kaur : top run-scorer in women's T20I cricket for India
- Ravindra Jadeja : Climbs to 5th Spot in India's Test Wicket List
- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Smriti Mandhana : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- Kagiso Rabada : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- Rohit Sharma 2nd player after MS Dhoni to play 250 matches in IPL
- Shafali Verma : Fastest double century in women's Test cricket
- Jos Buttler : Becomes first Englishman to make 3,000 T20I runs
- Sophie Ecclestone : Fastest woman to reach 100 wickets in One Day International (ODI) cricket



Ques : What is the rank of India in Travel and Tourism Development Index (TTDI) 2024 ?
यात्रा और पर्यटन विकास सूचकांक (टीटीडीआई) 2024 में भारत का स्थान क्या है?

- (a) 30th
- (b) 32nd
- (c) 35th
- (d) 37th
- (e) 39th

Answer : Option E

Explanation :

- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF)
- India's travel and tourism industry is now ranked 39th out of 119 countries worldwide.
- This marks a significant improvement from the prior adjusted ranking of 38th in 2021.
- India's tourism industry has had a significant increase in foreign tourist arrivals (FTAs), reaching 9.5 million in 2023, up 23.96% from 7.7 million in 2014.

Ranking of top 5 and last country :

- 1 United States
- 2 Spain
- 3 Japan
- 4 France
- 5 Australia
- 119 Mali

Ranking of India and its neighboring countries :

- 8 China
- 39 India
- 76 Sri Lanka
- 101 Pakistan
- 105 Nepal
- 109 Bangladesh



India's Rankings in Different Indices

- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)
- Global Hunger Index (GHI) 2024 19th Edition Published by International Food Policy Research Institute (IFPRI) , Concern Worldwide and Welthungerhilfe : India (105th), Belarus (top)



Ques : Who has been named as Senior White House Policy Advisor on Artificial Intelligence by US President-elect Donald Trump?

अमेरिकी राष्ट्रपतिचुनाव डोनाल्ड ट्रम्प द्वारा आर्टिफिशियल इंटेलिजेंस पर वरिष्ठ व्हाइट हाउस नीति सलाहकार के रूप में किसे नामित किया गया है

- (a) Elon Musk / एलोन मस्क
- (b) Priyank Kanoongo / प्रियांक कानूनगो
- (c) Sundar Pichai / सुंदर पिचाई
- (d) David Sacks / डेविड सैक्स
- (e) Sriram Krishnan / श्रीराम कृष्णन

Answer : Option

Explanation :

- US President-elect Donald Trump appointed Sriram Krishnan, an Indian American entrepreneur, venture capitalist, and author, as Senior White House Policy Advisor on Artificial Intelligence.
- Krishnan, who has previously headed product teams at Microsoft, Twitter, Yahoo!, Facebook, and Snap, will collaborate with David O. Sacks, who will serve as the White House AI and Crypto Czar.
- Sriram will work closely with David Sacks to ensure continuing American leadership in AI, as well as create and coordinate AI policy throughout government, particularly with the President's Council of Advisors on Science and Technology (PCAST). Sriram began his career with Microsoft as a founding member of Windows Azure.

EXAM
Genius



Recent Appointment in different departments :

- Rupam Roy : General Secretary (GS) of All India State Bank Officers' Federation (AISBOF)
- Arun Kumar Bishoyi : President of All India State Bank Officers' Federation (AISBOF)
- Retired Supreme Court Justice V. Ramasubramanian : Chairperson of the National Human Rights Commission
- Madan B Lokur : chairperson of the United Nations Internal Justice Council (IJC)
- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google
- Carl Hopkinson : Mumbai Indians' new fielding coach for the IPL 2025
- Economic Affairs Secretary Ajay Seth : Additional charge of Revenue Secretary (Replaced Sanjay Malhotra)
- Rahul Narwekar : 15th Maharashtra Legislative Assembly Speaker
- Rabindra Nath Mahato : Speaker of the 6th Jharkhand Legislative Assembly
- Shammi Silva : President of the Asian Cricket Council (ACC) (Replaced Jay Shah)
- Assam cricketer Devajit Saikia : interim secretary of the Board of Control for Cricket in India (BCCI)
- BJP leader Devendra Fadnavis : 18th Chief Minister of Maharashtra (Replaced Eknath Shinde)
- Mallika Srinivasan : Chairperson of the Public Enterprises Selection Board (PESB)



Ques : Which state Unveils India's First Yoga Policy to Become Global Yoga Hub ?

किस राज्य ने वैश्विक योग केंद्र बनने के लिए भारत की पहली योग नीति का अनावरण किया?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option C

Explanation :

- Uttarakhand, often known as "Devbhoomi," will be the first Indian state to enact a specific Yoga Policy, aiming to make the state a global yoga destination.
- Building on Rishikesh's cultural and spiritual tradition, this program aligns with the successful AYUSH strategy.
- 50 new yoga and wellness centers, including Yoga Grams, will offer work possibilities for local kids and professionals.
- The state is holding the 10th World Ayurveda Congress and Arogya Expo, with over 3,000 professionals and participants from 50 nations.

About Uttarakhand :

- Capital : Gairsain (summer) Dehradun (winter)
- CM : Pushkar Singh Dhami
- Governor : Gurmit Singh



Recent News Headlines Related to First in India and World :

- The first Ganges River Dolphin (*Platanista Gangetica*) has been tagged in Assam, marking a historic moment in animal conservation.
- NLC India Limited (NLCIL) and Uttar Pradesh Rajya Vidyut Utpadan Nigam Limited (UPRVUNL) partners to commence commercial operations of its 1st supercritical power plant '1980 Mega Watt (MW) Ghatampur Thermal Power Plant' (GTPP) in Uttar Pradesh.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, unveiled Kisan Kavach, India's first indigenous anti-pesticide bodysuit
- The New Delhi Indira Gandhi International (IGI) Airport has become the first airport in India to connect 150 destinations.
- The Indian Council of Medical Research (ICMR) in collaboration with the Madras Diabetes Research Foundation (MDRF) has set up the country's first diabetes biobank in Chennai.
- The Indian Council of Agricultural Research (ICAR) – Indian Institute of Spices Research (IISR) introduced India's first ginger variety, "IISR Surasa," which was developed to use as a vegetable.
- Finland presented its first national soundscape, 'Aania', on its 107th Independence Day.
- India's first Hyperloop test track measuring 410 meters(m) was successfully completed at Indian Institute of Technology (IIT) Madras, Discovery Campus in Thaiyur, TamilNadu
- Uber has inaugurated India's first water transport service, the Uber Shikara, on the tranquil Dal Lake in Srinagar.
- India's first modern, self-sufficient gaushala named Adarsh Gaushala Inaugurated by Prime Minister Narendra Modi at Laltipara, Gwalior, Madhya Pradesh.
- Amara Raja Infra, an EPC company, has completed the construction of India's first green hydrogen fueling station in Leh, Ladakh, for NTPC.



Ques : The Public Relations Society of India (PRSI) has conferred eight national awards to which company ?

पब्लिक रिलेशंस सोसाइटी ऑफ इंडिया (PRSI) ने किस कंपनी को आठ राष्ट्रीय पुरस्कार प्रदान किए हैं?

- (a) Bharat Forge Ltd / भारत फोर्ज लिमिटेड
- (b) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स लिमिटेड
- (c) Steel Authority of India Limited / स्टील अथॉरिटी ऑफ इंडिया लिमिटेड
- (d) Larsen and Toubro / लार्सन एंड टुब्रो
- (e) Hindustan Unilever Limited / हिंदुस्तान यूनिलीवर लिमिटेड

Answer : Option C

Explanation :

- The Public Relations Society of India (PRSI) National Awards 2024 were presented at the 46th All India Public Relations Conference in Raipur.
- The Public Relations Society of India (PRSI) has bestowed eight national honors upon Steel Authority of India Limited.
- SAIL has received recognition in a variety of categories, including E-Newsletter for SAIL Track, Corporate Film (English), Best Communication Campaigns (Internal Publics) for SAIL Gaurav Diwas celebration, House Journal (English) for SAIL News, Best Public Relations Program for Promoting Science and Technology for steel plant technologies, Best Use of Social Media in a Corporate Campaign for Promoting Green Steel, and corporate website.
- Amarendu Prakash is Chairman of SAIL.



Recent News Headlines Related to Awards & Winners :

- US Navy's prestigious Distinguished Public Service Award : Tom Cruise
- External Affairs Minister S Jaishankar : Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)
- Biocon Group Chairperson Kiran Mazumdar-Shaw : Jamsetji Tata Award by the Indian Society for Quality (ISQ)
- Best FIFA Men's Player : Vinícius Junior of Spain and Real Madrid football club of Spain
- Best FIFA Women's Player : Aitana Bonmatí of Spain and Barcelona football club of Spain
- Best FIFA Women's Coach : Emma Hayes, coach of the United States women's team
- Best FIFA Men's Goalkeeper : Emiliano Martínez of Argentina and English club Aston Villa
- Good Design Award Australia 2024 : Air India Limited, India's leading airline based in New Delhi
- 'Sword of Honour' from the British Safety Council : 'Ram Temple project' of the Shri Ram Janmaboomi Temple in Ayodhya
- Federation of Indian Chambers of Commerce & Industry (FICCI) Drone Award in Category "Training and Capacity Building" : Karnataka State Police (KSP)
- Person of the Year for 2024 by Time magazine : Donald Trump
- Directors Guild of America (DGA) 2025 Lifetime Achievement Award : Ang Lee, the celebrated Taiwanese American filmmaker
- Rising Star Women Leaders of Banking for 2024 award : Bharati Kolli from Vizianagaram district in Andhra Pradesh
- Merriam-Webster's Word of the Year 2024 : Polarization (Meaning - Highlighted societal and political divides, moving toward extremes over consensus)
- 3rd PSU Transformation Awards 2024 : Hindustan Shipyard Limited (HSL)



Ques : Tennis player Daniil Savelev has been suspended for 2 years for violating anti-doping regulations. He is from which country?

टेनिस खिलाड़ी डेनियल सेवलेव को डोपिंग रोधी नियमों का उल्लंघन करने के कारण 2 साल के लिए निलंबित कर दिया गया है। वह किस देश से हैं?

- (a) Australia / ऑस्ट्रेलिया
- (b) Russia / रूस
- (c) Japan / जापान
- (d) USA / यूएसए
- (e) India / भारत

Answer : Option B

Explanation :

- Daniil Savelev, a Russian tennis player, has received a two-year suspension for violating anti-doping rules.
- The International Tennis Integrity Agency (ITIA) reported that Savelev tested positive for the forbidden chemical meldonium during a July 2024 test.
- Consequently, he has been provisionally suspended since August of the same year, and his suspension will finish in August 2026.
- He had a career-high world doubles ranking of 1,486 in August 2022 when the violation occurred.

EXAM
Genius



Recent News headlines related to Sports

- India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023.
- At the Mangaung Oval in Bloemfontein, South Africa, England's Nat Sciver-Brunt and Maia Bouchier broke records in women's cricket.
- The Indian men's team achieved fifth place in Men's World Team Squash Championships.
- Uttarakhand Chief Minister Pushkar Singh Dhami unveiled the logo, theme music, and mascot for the upcoming 38th National Games in Dehradun.
- The Kho Kho Federation of India (KKFI) has officially appointed Bollywood superstar Salman Khan as the brand ambassador for the inaugural Kho Kho World Cup, which will be held in New Delhi from January 13 to 19, 2025.
- In shooting, Aurangabad's Riya Shirish Thatte won gold in the women's 25m pistol final at the 67th National Shooting Championships in New Delhi
- Team Asia won the inaugural Waldner Cup 2024 Table Tennis Tournament, defeating Team World 14–10
- In a TB awareness cricket match, the Lok Sabha Speaker XI defeated the Rajya Sabha Chairman XI by 73 runs in New Delhi
- Mumbai, captained by Shreyas Iyer, defeated Madhya Pradesh to win the 2024-25 Syed Mushtaq Ali Trophy.



Ques : The Indian tech industry is projected to reach a market size of \$350 billion by __.
भारतीय तकनीकी उद्योग के _ तक 350 अरब डॉलर के बाजार आकार तक पहुंचने का अनुमान है

- (a) 2026
- (b) 2027
- (c) 2028
- (d) 2029
- (e) 2030

Answer : Option E

Explanation :

- According to Nasscom President Rajesh Nambiar, the Indian IT industry is expected to be worth \$350 billion by 2030, up from \$254 billion in FY 2023-24.
- Despite recent challenges, the sector's projected 6.4% CAGR shows long-term stability.
- Slower-than-expected growth has led to a five-year delay in reaching the \$350 billion milestone formerly forecasted for FY2026.
- IT exports increased by only 3.3% in constant currency to \$199 billion, a significant decrease from the previous year's 11.4% growth rate.



Ques : Masali a village has become India's first 'solar village' located near the border. It is located in which state ?

मसाली गांव सीमा के पास स्थित भारत का पहला 'सौर गांव' बन गया है। यह किस राज्य में स्थित है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- Masali, a village in Gujarat's Banaskantha district, has become India's first 'solar village' near the border, a key milestone in the country's renewable energy efforts.
- This milestone, located 40 kilometers from Pakistan's border, aligns with India's initiatives to improve energy efficiency and sustainability in border areas.
- Under the PM Suryaghar Yojana, solar roofs were put on 119 dwellings in Masali village, which has a population of 800.
- The village's houses generate over 225 kilowatts of electricity.
- The project cost Rs 1 crore 16 lakh to complete. The PM Suryaghar Yojana provided a subsidy of Rs 59.81 lakh, while the public contributed Rs 20.52 lakh and CSR contributed Rs 35.67 lakh.



Ques : Shyam Benegal, a legend of Indian parallel cinema, died at the age of 90 years. He received Padma Bhushan in which year ?

भारतीय समानांतर सिनेमा के दिग्गज कलाकार श्याम बेनेगल का 90 वर्ष की आयु में निधन हो गया। उन्हें किस वर्ष पद्म भूषण प्राप्त हुआ?

- (a) 1991
- (b) 1987
- (c) 1989
- (d) 1983
- (e) 2001

Answer : Option A

Explanation :

- Shyam Benegal, the doyen of Indian parallel cinema, died at the age of 90 years.
- With films like 'Ankur' and 'Manthan', Shyam Bengal is regarded as one of the major lights of India's parallel cinema movement, alongside Satyajit Ray, Ritwik Ghatak, and Govind Nihalini.
- He received India's highest film honor, the DadaSaheb Phalke honor, in 2005. He also got 18 national film awards.
- He also served on the jury at the 31st Moscow International Film Festival in 2009.
- In 1991, he received the Padma Bhushan, India's third-highest civilian award.
- He received India's fourth highest civilian award, the Padma Shri, in 1976.



Ques : Which Department will launch the 'Jago Grahak Jago App,' and 'Jagriti App,' for public use on National Consumers Day 2024 ?

कौन सा विभाग राष्ट्रीय उपभोक्ता दिवस 2024 पर सार्वजनिक उपयोग के लिए 'जागो ग्राहक जागो ऐप' और 'जागृति ऐप' लॉन्च करेगा?

- (a) Department of Higher Education / उच्च शिक्षा विभाग
- (b) Department of Official Language / राजभाषा विभाग
- (c) Department of Startup India / स्टार्टअप इंडिया विभाग
- (d) Department for Promotion of Industry and Internal Trade / उद्योग और आंतरिक व्यापार संवर्धन विभाग
- (e) Department of Consumer Affairs / उपभोक्ता मामले विभाग

Answer : Option E

Explanation :

- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public.
- These apps will provide consumers with tools for identifying dark trends on e-commerce sites.
- In addition, the Central Consumer Protection Authority is being strengthened with the 'Jagriti Dashboard', which generates real-time information on e-commerce URLs for the existence of dark patterns, strengthening the ability to efficiently monitor and control online consumer interactions.
- The 'Jago Grahak Jago App' delivers critical e-commerce information about all URLs seen during a consumer's online activity, informing them if any URL is potentially hazardous and should be avoided.
- Meanwhile, the 'Jagriti App' allows users to report URLs that they believe include one or more prohibited dark patterns.
- These reports are then filed as complaints with the Central Consumer Protection Authority (CCPA) for possible reparation and further action.



Ques : The Ministry of New and Renewable Energy (MNRE) has announced that from June____ , solar companies will need to exclusively use India-made solar photovoltaic (PV) cells.

नवीन एवं नवीकरणीय ऊर्जा मंत्रालय (एमएनआरई) ने इसकी घोषणा की है जून ____ से, सौर कंपनियों को विशेष रूप से भारत-निर्मित सौर फोटोवोल्टिक (पीवी) कोशिकाओं का उपयोग करने की आवश्यकता होगी

- (a) 2025
- (b) 2026
- (c) 2027
- (d) 2027
- (e) 2028

Answer : Option B

Explanation :

- Starting June 2026, solar enterprises must utilize only India-made solar photovoltaic (PV) cells for government procurement programs, according to the Ministry of New and Renewable Energy (MNRE).
- India has an installed production capacity of 63 GW for solar modules and 8 GW for solar PV cells.
- The MNRE plans to release List-II of authorized solar PV cells under the authorized List of Models and Manufacturers (ALMM) by June 1, 2026.



IMPORTANT ONE – LINER Current Affairs

Italy recently granted citizenship to Argentine President Javier Milei based on his Italian ancestry, sparking a wave of criticism in Argentina

Adani Defence Systems & Technologies Ltd (ADSTL) has signed a share purchase agreement to acquire 85.8 % shareholding for an enterprise value of Rs 400 crore in Air Works, India's largest private sector maintenance, repair, and overhaul (MRO) company.

The Executive Board of the Sahitya Akademi, chaired by President Sri Madhav Kaushik, approved the Sahitya Akademi Awards in 21 Indian languages, as nominated by a renowned jury.

Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India wins Mrs. India USA 2024 and Sanskriti Sharma from Illinois wins Miss Teen India USA 2024 at Annual pageant held in New Jersey.

Terminal Investment Ltd Sarl (TIL) has signed an MoU with the Jawaharlal Nehru Port Authority (JNPA), proposing to invest Rs 20,000 crore for constructing the Vadhvan Port Project. TIL headquartered in Geneva.

Unsoo Kim Appointed as Managing Director (MD) of Hyundai Motor India for 3 years and Pradeep Chugh Appointed as Company secretary of Hyundai Motor India.

Book BRING IT ON: The Incredible Story of My Life Authored by Dr. Deepa Malik.

According to the IRDAI's annual report, the non-life insurance industry's net incurred claims to net earned premium (claims ratio) was 82.52 percent in 2023-24, compared to 82.95 percent in the previous fiscal year.

Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

इटली ने हाल ही में अर्जेन्टीना के राष्ट्रपति जेवियर माइली को उनके इतालवी वंश के आधार पर नागरिकता प्रदान की, जिससे अर्जेन्टीना में आलोचना की लहर दौड़ गई।

अदानी डिफेंस सिस्टम्स एंड टेक्नोलॉजीज लिमिटेड (एडीएसटीएल) ने भारत की सबसे बड़ी निजी क्षेत्र की रखरखाव, मरम्मत और ओवरहाल (एमआरओ) कंपनी एयर वर्क्स में 400 करोड़ रुपये के उद्यम मूल्य के लिए 85.8% शेयरधारिता हासिल करने के लिए एक शेयर खरीद समझौते पर हस्ताक्षर किए हैं।

अध्यक्ष श्री माधव कौशिक की अध्यक्षता में साहित्य अकादमी के कार्यकारी बोर्ड ने एक प्रसिद्ध जूरी द्वारा नामित 21 भारतीय भाषाओं में साहित्य अकादमी पुरस्कारों को मंजूरी दी।

भारत के चेन्नई में जन्मी 19 वर्षीय भारतीय-अमेरिकी किशोरी कैटलिन सैंड्रा नील ने मिसेज इंडिया यूएसए 2024 जीता और इलिनोइस की संस्कृति शर्मा ने न्यू जर्सी में आयोजित वार्षिक प्रतियोगिता में मिस टीन इंडिया यूएसए 2024 जीता।

टर्मिनल इन्वेस्टमेंट लिमिटेड सरल (टीआईएल) ने जवाहरलाल नेहरू पोर्ट अथॉरिटी (जेएनपीए) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं, जिसमें वाधवन पोर्ट परियोजना के निर्माण के लिए 20,000 करोड़ रुपये का निवेश करने का प्रस्ताव है। टीआईएल का मुख्यालय जिनेवा में है।

उन्सू किम को 3 साल के लिए हुंडई मोटर इंडिया के प्रबंध निदेशक (एमडी) के रूप में नियुक्त किया गया और प्रदीप चुघ को हुंडई मोटर इंडिया के कंपनी सचिव के रूप में नियुक्त किया गया।

पुस्तक ब्रिंग इट ऑन: द इनक्रेडिबल स्टोरी ऑफ माई लाइफ, डॉ. दीपा मलिक द्वारा लिखित।

आईआरडीएआई की वार्षिक रिपोर्ट के अनुसार, गैर-जीवन बीमा उद्योग का शुद्ध अर्जित प्रीमियम (दावा अनुपात) का शुद्ध दावा 2023-24 में 82.52 प्रतिशत था, जबकि पिछले वित्तीय वर्ष में यह 82.95 प्रतिशत था।

रियल मैट्रिड ने कतर के लुसैल स्टेडियम में मेक्सिको के पचुका को 3-0 से हराकर 2024 फीफा इंटरकांटीनेंटल कप जीता।



Ques : Who has been appointed as the new MD & CEO of J&K Bank?

जेएंडके बैंक के नए एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Dinesh Khara / दिनेश खरा
- (b) Rajnish Kumar / रजनीश कुमार
- (c) Amitava Chatterjee / अमिताव चटर्जी
- (d) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- J&K Bank has named Amitava Chatterjee, the current Deputy Managing Director of State Bank of India (SBI), as its new managing director (MD) and CEO.
- Baldev Prakash's term ends on December 29, thus Chatterjee will take over.
- Chatterjee, who has worked in banking for over three decades in a variety of geographical areas and key positions, has also served as MD and CEO of SBI CAPS.
- His diversified experience includes leading SBI's operations as CGM New Delhi Circle and Jaipur Circle for high-end clients such as PSUs, NBFCs, and DISCOMS.



Recent Appointment in Banking & Insurance Sector :

- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management
- Binod Kumar : Managing Director of Chennai-based Indian Bank
- Rahul Bhave : Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra : country manager for India at Visa



Ques : Net incurred claims to net earned premium (claims ratio) of the non-life insurance industry stood at ____ % during 2023-24.

2023-24 के दौरान गैर-जीवन बीमा उद्योग का शुद्ध अर्जित प्रीमियम (दावा अनुपात) का शुद्ध दावा ____ % रहा।

- (a) 82.52%
- (b) 62.45%
- (c) 55.65%
- (d) 25.68%
- (e) 74.32%

Answer : Option A

Explanation :

- According to the Irdai's annual report, the non-life insurance industry's net incurred claims to net earned premium ratio was 82.52 percent in 2023-24, compared to 82.95 percent the previous year. The non-life insurance business in India generated Rs 2.90 lakh crore in direct premiums, a 12.76% increase from the previous year.
- Public sector general insurers increased their contribution by 8.88% from Rs 82,891 crore in 2022-23 to Rs 90,252 crore in 2023-24.
- Private sector insurers, including standalone health insurers, underwrote Rs 1.88 lakh crore, compared to Rs 1.58 lakh crore in 2022-23.



Ques : Manmohan Singh, India's 14th Prime Minister and regarded the architect of the country's economic reforms, died at the age of 92. He was awarded with the Padma Vibhushan in which year ?

भारत के 14वें प्रधान मंत्री और देश के आर्थिक सुधारों के वास्तुकार माने जाने वाले मनमोहन सिंह का 92 वर्ष की आयु में निधन हो गया। उन्हें किस वर्ष पद्म विभूषण से सम्मानित किया गया था?

- (a) 1984
- (b) 1987
- (c) 1999
- (d) 2000
- (e) 2005

Answer : Option B

Explanation :

- Manmohan Singh, India's 14th Prime Minister and regarded the architect of the country's economic reforms, died at the age of 92.
- Singh, who was prime minister for two consecutive terms from 2004 to 2014 under the Congress-led United Progressive Alliance (UPA), has been in poor health in recent months.
- During Singh's tenure as Prime Minister, the country experienced tremendous growth. Between 2004 and 2014, India's economy grew at its quickest rate since independence, reaching about \$2 trillion.
- His administration was also distinguished by a number of transformational rights-based laws, such as the Right to Food, Right to Education, Right to Work, and Right to Information.
- Singh was born on September 26, 1932, in Gah, West Punjab, now Pakistan, and fled to India following Partition.
- He received his Bachelor's and Master's degrees in Economics from Panjab University in 1952 and 1954, respectively, followed by an Economic Tripos at Cambridge University (1957) and a D.Phil in Economics from Oxford University in 1962.
- Singh was awarded the Padma Vibhushan in 1987 and has gained worldwide recognition, including the Euro Money Award for Finance Minister of the Year in 1993 and the Asia Money Award in 1993 and 1994.
- In 1995, he received the Jawaharlal Nehru Birth Centenary Award from the Indian Science Congress.



Ques : Who is the youngest entrepreneur featured in the Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 list?

हुरुन इंडिया के शीर्ष 200 स्व-निर्मित उद्यमियों की मिलेनिया 2024 सूची में शामिल सबसे कम उम्र के उद्यमी कौन हैं?

- (a) Ritesh Agarwal / रितेश अग्रवाल
- (b) Kaivalya Vohra / कैवल्य वोहरा
- (c) Bhavish Aggarwal / भाविश अग्रवाल
- (d) Nithin Kamath / नितिन कामथ
- (e) None of the above / इनमे से कोई भी नहीं

Answer : Option B

Explanation :

- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking
- The list recognizes the accomplishments of roughly 400 founders from 200 enterprises, indicating an astounding age range, with the youngest entrepreneur at 21 and the oldest at 81, a 60-year disparity.
- Kaivalya Vohra, the 21-year-old creator of Zepto, a speedy grocery delivery business that has altered e-commerce in India, is a leading example of a young entrepreneur.

Top 5 Youngest Self-Made Entrepreneurs (2024) :

- 1 Kaivalya Vohra (Zepto)
- 2 Aadit Palicha (Zepto)
- 3 Shashvat Nakrani (BharatPe)
- 4 Dilsher Malhi (Zupee)
- 5 Karan Mehta (Kissht)

Top 5 Oldest Self-Made Entrepreneurs (2024) :

- 1 Ashok Soota (Happiest Minds Technologies)
- 2 Naresh Trehan (Global Health)
- 3 Kirti Mehta (Corona Remedies)
- 4 Shiv Prakash Mittal (Greenpanel Industries)
- 5 Munuswamy Anandan (Aptus Value Housing Finance India)



India's Rankings in Different Indices

- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)



Ques : Justice Gurmeet Singh Sandhawalia Appointed as Chief Justice of which state High Court ?

न्यायमूर्ति गुरमीत सिंह संधवालिया को किस राज्य के उच्च न्यायालय के मुख्य न्यायाधीश के रूप में नियुक्त किया गया?

- (a) Arunachal Pradesh / अरुणाचल प्रदेश
- (b) Sikkim / सिक्किम
- (c) Himachal Pradesh / हिमाचल प्रदेश
- (d) Maharashtra / महाराष्ट्र
- (e) Uttarakhand / उत्तराखंड

Answer : Option C

Explanation :

- The Centre has formally announced the selection of Justice Gurmeet Singh Sandhawalia as the new Chief Justice of the Himachal Pradesh High Court.
- Justice Sandhawalia, the Punjab and Haryana High Court's senior-most puisne Judge, was nominated on the advice of the Supreme Court Collegium.
- His appointment comes after a more than three-month wait and the retirement of Justice Rajiv Shakti in October 2024.
- Justice Sandhawalia holds a BA (Hons) degree from DAV College in Chandigarh and a law degree from Panjab University in Chandigarh.
- He was appointed as a judge of the Punjab and Haryana High Court on September 30, 2011, and was made a permanent judge on January 24, 2014.



Recently appointed of advocate/Justice :

- Justice G. Narendar (Replaced Ms Justice Ritu Bahri) : Chief Justice of the Uttarakhand High Court
- Former Supreme Court judge Madan B Lokur : Chairperson of the United Nations Internal Justice Council
- Supreme Court Justice Murdu Nirupa Bidushinie Fernando : 48th Chief Justice of Sri Lanka
- Delhi High Court Chief Justice Manmohan : Judge of Supreme Court
- Justice Surya Kant : Chairman of the Supreme Court Legal Services Committee (SCLSC)
- Advocate G. Krishnaraja : Director of Prosecution

Ques : How much money will Rajasthan spend annually on the ODOP policy?

राजस्थान ओडीओपी नीति पर सालाना कितना पैसा खर्च करेगा?

- (a) Rs 50 crore
- (b) Rs 100 crore
- (c) Rs 150 crore
- (d) Rs 200 crore
- (e) Rs 250 crore

Answer : option B

Explanation :

- Rajasthan intends to invest Rs 100 crore per year on the one-district, one-product (ODOP) strategy, which benefits local artisans, farmers, manufacturers, and entrepreneurs.
- The strategy, which was established a few days ago, is inspired by Prime Minister Narendra Modi's "Vocal for Local" agenda, according to a state industries department official. The ODOP would also assist workers, dealers, and exporters across the state's 50 districts.
- The ODOP initiative aims to promote balanced regional development across all districts in the state. The objective is to choose, market, and promote one product from each district of the state in order to achieve overall socioeconomic progress across all regions.



Ques : Who is the Vice Chairman (VC) of the National Institute for Transforming India (NITI Aayog) and was recently appointed as the Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM) with an additional charge?

नेशनल इंस्टीट्यूट फॉर ट्रांसफॉर्मिंग इंडिया (नीति आयोग) के उपाध्यक्ष (वीसी) कौन हैं और हाल ही में उन्हें अतिरिक्त प्रभार के साथ प्रधान मंत्री की आर्थिक सलाहकार परिषद (ईएसी-पीएम) के अध्यक्ष के रूप में नियुक्त किया गया है?

- (a) Rajiv Kumar / राजीव कुमार
- (b) Suman Berry / सुमन बेरी
- (c) Arvind Panagariya / अरविंद पनगढ़िया
- (d) Raghuram Rajan / रघुराम राजन
- (e) Anand Mehra / आनंद मेहरा

Answer : Option B

Explanation :

- Suman Berry currently serves as the Vice Chairman (VC) of NITI Aayog, a premier policy think tank of the Government of India.
- He Replaced Bibek Debroy.
- He was recently entrusted with the additional responsibility of serving as the Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM).
- This dual role emphasizes his significant contributions and leadership in shaping India's economic and policy strategies.

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Recent Appointment in different departments :

- Unsoo Kim : Managing Director (MD) of Hyundai Motor India for 3 years
- Pradeep Chugh : Company secretary of Hyundai Motor India
- Sriram Krishnan : Senior White House Policy Advisor on Artificial Intelligence
- Rupam Roy : General Secretary (GS) of All India State Bank Officers' Federation (AISBOF)
- Arun Kumar Bishoyi : President of All India State Bank Officers' Federation (AISBOF)
- Retired Supreme Court Justice V. Ramasubramanian : Chairperson of the National Human Rights Commission
- Madan B Lokur : chairperson of the United Nations Internal Justice Council (IJC)
- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google
- Carl Hopkinson : Mumbai Indians' new fielding coach for the IPL 2025
- Economic Affairs Secretary Ajay Seth : Additional charge of Revenue Secretary (Replaced Sanjay Malhotra)
- Rahul Narwekar : 15th Maharashtra Legislative Assembly Speaker
- Rabindra Nath Mahato : Speaker of the 6th Jharkhand Legislative Assembly
- Shammi Silva : President of the Asian Cricket Council (ACC) (Replaced Jay Shah)



Ques : How many employees and officers were conferred the 69th Ati Vishisht Rail Seva Award 2024 by Ashwini Vaishnaw?

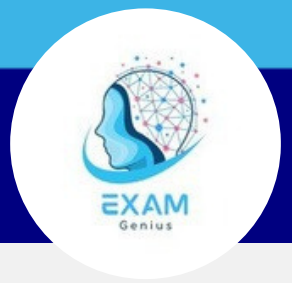
अश्विनी वैष्णव ने कितने कर्मचारियों और अधिकारियों को 69वां अति विशिष्ट रेल सेवा पुरस्कार 2024 प्रदान किया?

- (a) 55
- (b) 65
- (c) 77
- (d) 98
- (e) 101

Answer : Option E

Explanation :

- Union Railway and Information and Broadcasting Minister Ashwini Vaishnaw presented the 69th Ati Vishisht Rail Seva Award 2024 to 101 personnel and officers for their outstanding achievements to the Indian Railways.
- The 101 awards were chosen from a variety of areas, including innovation that leads to increased productivity, income generation, safety, operational efficiency, security, project completion, and sports.
- In addition to the individual prizes, the best-performing Railway Zones in various categories have received 22 Shields, honoring their remarkable achievements and contributions to the overall performance of the Indian Railways



Ques : Who launched the Rashtraparv Website and Mobile App on Good Governance Day?
सुशासन दिवस पर राष्ट्रपर्व वेबसाइट और मोबाइल ऐप किसने लॉन्च किया?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Rajesh Kumar Singh / राजेश कुमार सिंह
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option B

Explanation :

- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- The website will make it easier to acquire information about the organization of national events such as Republic Day, the Beating Retreat Ceremony, Independence Day, and so on, as well as live streaming, ticket purchasing, seating arrangements, and event route maps.
- The website and mobile application are the product of a consultative process implemented by the Ministry of Defense.
- The states suggested a site for managing tableaux design data. Similarly, viewers of the Republic Day event in the feedback urged having information on the events, parade, and tableaux with them.



Recent News Headlines Related to launched Apps/portals

- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming
- "Amrit Gyaan Kosh" Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)
- Pralhad Joshi, Minister of Food and Consumer Affairs, has presented 'Anna Chakra', a game-changing supply chain optimization tool for the Public Distribution System
- Indian Railways has launched the 'Sanraksha' smartphone application, which is an innovative move toward boosting passenger safety and security.
- The Department of Justice is launching a year-long statewide campaign called 'Hamara Samvidhan Hamara Samman' to commemorate India's 75th year as a Republic and the adoption of its Constitution.
- Union Minister for Commerce and Industry, Piyush Goyal, has launched the Confederation of Indian Industry (CII) Ease of Doing Business (EoDB) and Regulatory Affairs Portal in a bid to enhance transparency and facilitate feedback on India's business environment
- Shri Dharmendra Pradhan, Union Minister for Education, has inaugurated The TeacherApp, an innovative digital platform built by the Bharti Airtel Foundation to provide educators with the skills needed to address the changing demands of 21st-century classrooms.
- General Upendra Dwivedi, Chief of Army Staff (COAS), has launched an online learning platform for the Indian Army known as "Eklavya".
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, has inaugurated the VISION ("Viksit Bharat Initiative for Student Innovation and Outreach Network") Portal in New Delhi.



Ques : The 55th meeting of India's Goods and Services Tax (GST) Council, held in Jaisalmer, Rajasthan. What was the GST rate increase for used electric vehicles (EVs) decided by the GST Council?

भारत की वस्तु एवं सेवा कर (जीएसटी) परिषद की 55वीं बैठक राजस्थान के जैसलमेर में आयोजित हुई। जीएसटी परिषद द्वारा प्रयुक्त इलेक्ट्रिक वाहनों (ईवी) के लिए जीएसटी दर में कितनी वृद्धि का निर्णय लिया गया?

- (a) 12% to 18%
- (b) 8% to 10%
- (c) 12% to 16%
- (d) 20% to 25%
- (e) 25% to 28%

Answer : Option A

Explanation :

- The 55th meeting of India's Goods and Services Tax (GST) Council was held in Jaisalmer, Rajasthan, and focused on critical economic challenges such as food inflation, unemployment, rural job creation, and capital expenditure momentum.
- The summit resulted in several key decisions that will have an influence on a variety of sectors. The Council authorized hiking the GST rate on old and used electric vehicles (EVs) from 12% to 18%.
- This measure is intended to harmonize the tax structure of used EVs with that of new EVs, which are currently taxed at 5%.
- GST rate for small petrol and diesel cars increased from 12% to 18%. This change is aimed to standardize tax rates across various vehicle types.
- The Council authorized full GST exemptions on term life insurance premiums and health insurance premiums for senior citizens.
- Furthermore, health insurance policies with coverage of up to Rs 5 lakh for other individuals will be tax exempt. This initiative is intended to make insurance more inexpensive and accessible.



Ques : Who has been appointed as the new Revenue Secretary in the Finance Ministry?
वित्त मंत्रालय में नए राजस्व सचिव के रूप में किसे नियुक्त किया गया है?

- (a) T. V. Somanathan / टी. वी. सोमनाथन
- (b) Ajay Bhushan Pandey / अजय भूषण पांडे
- (c) Arunish Chawla / अरुणीश चावला
- (d) Rajiv Gauba / राजीव गौबा
- (e) Amit Agarwal / अमित अग्रवाल

Answer : Option C

Explanation :

- The Cabinet Appointments Committee has appointed Arunish Chawla, a secretary in the Department of Pharmaceuticals, as the next revenue secretary.
- Chawla, a 1992-batch Indian Administrative Service (IAS) officer from Bihar, would succeed Ajay Seth, the current economic affairs secretary.
- Following Sanjay Malhotra's appointment as governor of the Reserve Bank of India (RBI), Seth has taken on additional responsibilities as revenue secretary.
- Chawla has been secretary of the Department of Pharmaceuticals within the Ministry of Chemicals and Fertilizers from November 1, 2023.
- The new textiles secretary is Neelam Shami Rao, who currently serves as secretary of the National Commission of Minorities.
- Amit Agrawal, CEO of the Unique Identification Authority of India (UIDAI), will be appointed secretary to the Department of Pharmaceuticals.
- Vineet Joshi has been named Secretary to the Department of Higher Education.



Ques : Which edition of Under-19 Women's Asia Cup 2024 held this year in Kuala Lumpur, Malaysia ?

इस वर्ष अंडर-19 महिला एशिया कप 2024 का कौन सा संस्करण मलेशिया के कुआलालंपुर में आयोजित किया गया ?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option A

Explanation :

- India won the inaugural Women's U-19 Asia Cup at Kuala Lumpur's Bayuemas Oval, defeating Bangladesh by 41 runs in the final.
- Gongadi Trisha, a key player in India's Women's T20 World Cup victory in South Africa, struck a half-century to help Niki Prasad's team win the final in style.

About Under-19 Women's Asia Cup 2024 :

- Edition : 1st
- Administrator : Asian Cricket Council
- Host : Malaysia
- Winner : India (1st title)
- Runners-up : Bangladesh
- Player of the series : Gongadi Trisha (India)
- Most runs : Gongadi Trisha (India) (159)
- Most wickets : Aayushi Shukla (India) (10)



Recent News headlines related to Sports

- Haris Rauf (Pakistan) named as ICC Men's player of the month for November 2024 and Danni Wyatt-Hodge (England) as ICC Women's player of the month for November 2024.
- Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.
- Daniil Savelev, a Russian tennis player, has received a two-year suspension for violating anti-doping rules.
- India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023.
- At the Mangaung Oval in Bloemfontein, South Africa, England's Nat Sciver-Brunt and Maia Bouchier broke records in women's cricket.
- The Indian men's team achieved fifth place in Men's World Team Squash Championships.
- Uttarakhand Chief Minister Pushkar Singh Dhami unveiled the logo, theme music, and mascot for the upcoming 38th National Games in Dehradun.
- The Kho Kho Federation of India (KKFI) has officially appointed Bollywood superstar Salman Khan as the brand ambassador for the inaugural Kho Kho World Cup, which will be held in New Delhi from January 13 to 19, 2025.
- In shooting, Aurangabad's Riya Shirish Thatte won gold in the women's 25m pistol final at the 67th National Shooting Championships in New Delhi
- Team Asia won the inaugural Waldner Cup 2024 Table Tennis Tournament, defeating Team World 14–10
- In a TB awareness cricket match, the Lok Sabha Speaker XI defeated the Rajya Sabha Chairman XI by 73 runs in New Delhi
- Mumbai, captained by Shreyas Iyer, defeated Madhya Pradesh to win the 2024-25 Syed Mushtaq Ali Trophy.



Ques : What discount can Namo Bharat train commuters avail on tickets purchased through the RRTS app?

आरआरटीएस ऐप के माध्यम से खरीदे गए टिकटों पर नमो भारत ट्रेन यात्रियों को कितनी छूट मिल सकती है?

- (a) 5%
- (b) 7%
- (c) 9%
- (d) 10%
- (e) 12%

Answer : Option D

Explanation :

- Namo Bharat train commuters can get a 10% discount on tickets purchased through the RRTS Connect mobile app as part of the NCRTC's "loyalty points program."
- Shalabh Goel, Managing Director of the National Capital Region Transport Corporation (NCRTC), officially launched the program at the Sahibabad Regional Rapid Transit System (RRTS).
- According to the loyalty points scheme, passengers will receive one point for every rupee spent on Namo Bharat rail tickets.
- Each loyalty point is worth Rs 0.10 (10 paise) and will be added to the passenger's account. These points are redeemable for ticket purchases.



Ques : Who received Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer ?
कुवैत का सर्वोच्च नागरिक सम्मान, ऑर्डर ऑफ़ मुबारक अल कबीर किसे प्राप्त हुआ?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option E

Explanation :

- Prime Minister Narendra Modi was awarded Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer, in recognition of his contributions to strengthening India-Kuwait relations and fostering international diplomacy.
- This accolade highlights his global leadership and efforts to enhance bilateral ties with the Gulf nations.
- This prestigious accolade marks the 20th international honour received by PM Modi

International Awards received by PM Modi this year :

- Order of Mubarak Al-Kabeer : Kuwait
- Order of Excellence : Guyana
- Honorary Order of Freedom of Barbados : Barbados
- Grand Commander of the Order of the Niger : Nigeria
- Order of St. Andrew the Apostle : Russia
- Dominica Award of Honour : Dominica



Ques : National Consumer Rights Day is observed every year on which day ?

राष्ट्रीय उपभोक्ता अधिकार दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 23 December
- (b) 24 December
- (c) 25 December
- (d) 26 December
- (e) 27 December

Answer : Option B

Explanation :

- Every year on December 24, India celebrates National Consumer Rights Day to improve consumer awareness and push for consumer protection.
- The day honors the passage of the Consumer Protection Act of 1986, which establishes a framework for safeguarding consumers against unfair trade practices.
- It seeks to educate consumers on their rights, which include the right to safety, knowledge, choice, and remedy in the event of a dispute.

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Important days :

- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December : Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadata's for a Prosperous Nation)
- 25 December : Good Governance Day
- 26 December : Boxing Day



IMPORTANT ONE – LINER Current Affairs

Padma Shri recipient Pandit Swapan Chaudhuri honoured with Rashtriya Tansen Samman 2023 and Sanand Nyas Sanstha from Indore wins Raja Mansingh Tomar Samman 2023 at 100th Tansen Sangeet Samaroh, Gwalior.

Rashtriya Tansen Samman Started in 1980. A Cash prize of Rs.5 lakh and a citation plaque was given to winners.

India stands as the world's fifth-largest economy and third-largest startup ecosystem

Prime Minister Narendra Modi said that his government has provided nearly 10 lakh permanent government jobs for youth over the past one or one and a half years. He also distributed over 71,000 appointment letters to newly recruited employees.

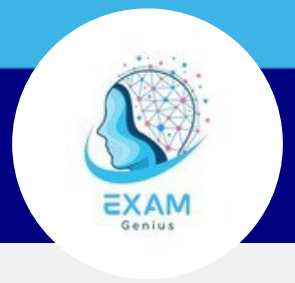
Government of India(GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.

Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Launched in 2019. The Nodal Ministry for the scheme is the Ministry of New and Renewable Energy (MNRE).

Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi. The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.

Exercise Sahayog–Hop Tac 2nd Edition Held at off the coast of Kochi, Kerala between India & Vietnam (Coast guard).

The theme for showcasing tableaux at the upcoming Republic Day Parade is 'Swarnim Bharat: Virasat aur Vikas', and 15 states and UTs have been selected for presenting them on the Kartavya Path on January 26.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

पद्मश्री प्राप्तकर्ता पंडित स्वपन चौधरी को राष्ट्रीय तानसेन सम्मान 2023 से सम्मानित किया गया और इंदौर की सानंद न्यास संस्था ने 100वें तानसेन संगीत समारोह, ग्वालियर में राजा मानसिंह तोमर सम्मान 2023 जीता।

राष्ट्रीय तानसेन सम्मान 1980 में शुरू हुआ। विजेताओं को 5 लाख रुपये का नकद पुरस्कार और एक प्रशस्ति पत्र दिया गया।

भारत दुनिया की पांचवीं सबसे बड़ी अर्थव्यवस्था और तीसरा सबसे बड़ा स्टार्टअप इकोसिस्टम है

प्रधानमंत्री नरेंद्र मोदी ने कहा कि उनकी सरकार ने पिछले एक-डेढ़ साल में युवाओं के लिए लगभग 10 लाख स्थायी सरकारी नौकरियां प्रदान की हैं। उन्होंने नवनियुक्त कर्मचारियों को 71,000 से अधिक नियुक्ति पत्र भी वितरित किये।

भारत सरकार (भारत सरकार) ने रु. भारत भर के राज्यों के लिए कृषि को सौर ऊर्जा से सुसज्जित करने के लिए प्रधान मंत्री किसान ऊर्जा सुरक्षा एवं उत्थान महाभियान (पीएम-कुसुम) योजना के तहत 4388 करोड़।

प्रधान मंत्री किसान ऊर्जा सुरक्षा एवं उत्थान महाभियान (पीएम-कुसुम) 2019 में लॉन्च किया गया। इस योजना के लिए नोडल मंत्रालय नवीन और नवीकरणीय ऊर्जा मंत्रालय (एमएनआरई) है।

आम आदमी पार्टी (आप) प्रमुख अरविंद केजरीवाल ने दिल्ली में दलित छात्रों के लिए एक नया छात्रवृत्ति कार्यक्रम शुरू किया है। डॉ. अंबेडकर सम्मान छात्रवृत्ति नाम की यह योजना विदेश में उच्च शिक्षा प्राप्त करने के इच्छुक दलित छात्रों के सभी खर्चों को कवर करेगी।

अभ्यास सहयोग-हॉप टैक द्वितीय संस्करण भारत और वियतनाम (तट रक्षक) के बीच कोच्चि, केरल के तट पर आयोजित किया गया।

आगामी गणतंत्र दिवस परेड में झांकियां प्रदर्शित करने का विषय 'स्वर्णिम भारत: विरासत और विकास' है, और 26 जनवरी को कर्तव्य पथ पर झांकियां प्रस्तुत करने के लिए 15 राज्यों और केंद्रशासित प्रदेशों का चयन किया गया है।

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