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Ques : Mirae Asset Investment Managers (India) Pvt. Ltd. has launched a new fund named Mirae Asset Smallcap Fund. Which of the following statements about the fund is correct?

- (a) It is an open-ended equity scheme focusing on smallcap stocks
- (b) It primarily invests in large-cap stocks to ensure stability
- (c) The fund exclusively focuses on midcap stocks
- (d) It is a closed-ended debt scheme targeting short-term investments
- (e) It aims to invest in both smallcap and cryptocurrency markets

Answer : Option A

Explanation :

- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Senior Fund Manager Varun Goel will manage the fund, which will be benchmarked against the Nifty smallcap 250 Total Return Index (TRI).
- The New Fund Offer (NFO) is open for subscription on January 10 and expires on January 24, with a minimum initial investment of Rs 5,000. Regular trading will begin on February 3, with further investments allowed in multiples of Rs 1.
- The fund's strategy includes investing at least 65 percent of its portfolio in smallcap firms, with the option of allocating up to 35 percent to mid and largecap stocks. It will focus on quality stocks with long-term high profits growth, solid capital efficiency, and good corporate governance.





Ques : ICICI Lombard General Insurance has partnered with __ to offer insurance cover for people travelling to the Maha Kumbh Mela.

- (a) Paytm
- (b) Cashfree
- (c) PhonePe
- (d) Google Pay
- (e) Razorpay

Answer : option C

Explanation :

- PhonePe has partnered with ICICI Lombard General Insurance to provide insurance coverage for travelers visiting the Maha Kumbh Mela.
- The insurance plan will be available from January 13, 2024 to February 25, 2025 in two forms.
- This economical insurance package is offered in two options: Rs 59 per traveler for train or bus, and Rs 99 for domestic flights.
- Maximum sum insured is Rs 1 lakh.

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Ques : Microfinance Institutions Network established in which year ?

- (a) 2003
- (b) 2005
- (c) 2009
- (d) 2010
- (e) 2011

Answer : Option C

Explanation :

- The Microfinance Institutions Network (MFIN), a self-regulatory organization (SRO) for the microfinance sector, has announced a three-month delay in adopting a new rule that limits the number of lenders per borrower to three, down from four, to mitigate risks.
- The regulation's implementation date has been pushed out to April 1, 2025, from its original January 1, 2025 deadline.
- On January 1, 2025, further regulations were implemented, including a loan cap of Rs.2 lakh per borrower and a ban on lending to delinquent consumers.
- Members were directed to stop making loans to consumers with overdue amounts over ₹3,000 and waiting for more than 60 days.

Ques : What is the revised GDP growth forecast for India by SBI for FY25?

- (a) 6.1%
- (b) 6.2%
- (c) 6.3%
- (d) 6.4%
- (e) 6.5%

Answer : Option C





Explanation :

- The National Statistical Office (NSO) had predicted that India's GDP will expand by 6.4 percent in the fiscal year 2024–2025 (FY25), however the State Bank of India (SBI) has lowered its estimate to 6.3%.
- SBI's modification reflects concerns about a slowdown in lending and manufacturing, as well as the impact of a big base effect from the previous year.
- According to NSO data, agriculture and related activities are expected to rise by 3.8% in FY25, up from 1.4% in FY24, owing to strong policy measures and public infrastructure development.

Updated GDP List :

- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)
- RBI – 6.6% (FY24)
- Deloitte – 6.5% – 6.8% (FY24), 6.7% – 7.3% (FY26)
- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7% (FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI – 6.6% (FY24)
- Morgan Stanley – 6.3% (FY25)

Ques : Which state has launched the 'Bima Sakhi Yojana' recently ?

- (a) Himachal Pradesh
- (b) Maharashtra
- (c) Goa
- (d) Punjab
- (e) Gujarat

Answer : Option C



Explanation :

- Pramod Sawant, the Chief Minister of Goa, has started the 'Bima Sakhi Yojana' in the state with the goal of providing "insurance for all".
- Goa became the second state, after Haryana, to start Prime Minister Narendra Modi's flagship plan.
- According to the central government's homepage, the Bima Sakhi Yojana project of Life Insurance Corporation of India (LIC) is intended to empower women aged 18 to 70 who have completed Class X.
- After training, individuals can work as LIC agents, and graduates like Bima Sakhis can be considered for LIC development officer positions.
- Bima Sakhis will be trained and paid a monthly stipend of Rs 7,000 in the first year, Rs 6,000 in the second, and Rs 5,000 in the third year.
- Overall, these Bima Sakhis would receive Rs 2.16 lakh over the course of three years.
- The special scheme intends to improve life insurance coverage at the grassroots level, in addition to empowering women.

Ques : According to a United Nations report, by what percentage is the Indian economy expected to expand in 2025?

- (a) 6.4%
- (b) 6.6%
- (c) 6.8%
- (d) 7%
- (e) 7.2%

Answer : Option B

Explanation :

- According to a United Nations estimate, the Indian economy is expected to grow by 6.6% in 2025, driven mostly by strong private consumption and investment.
- According to the United Nations' World Economic Situation and Prospects 2025, the near-term outlook for South Asia is expected to remain robust, with growth projected at 5.7% in 2025 and 6.0% in 2026, "driven by strong performance in India as well as economic recovery in a few other economies," including Bhutan, Nepal, and Sri Lanka.
- The Indian economy increased by 6.8% in 2024 and is expected to grow by 6.6% in 2025. The Indian economy is expected to return to 6.8% growth by 2026.



Ques : Study in India (SII) portal Launched in which year ?

- (a) 2016
- (b) 2018
- (c) 2019
- (d) 2021
- (e) 2022

Answer : Option B

Explanation :

- The Ministry of Home Affairs (MHA) has developed two new specialized visa categories, the 'e-student visa' and the 'e-student-x visa', to let overseas students pursue higher education at Indian schools.
- Eligible overseas students registered on the Study in India (SII) portal can apply for the e-student visa. The e-student-x visa is for dependents of e-student visa holders.
- The e-student visa is for foreign citizens participating in full-time formal programs at India-recognized institutions, including UG, PG, and PhD.
- Valid for up to five years depending on course duration, with extensions available in India.

About the Study in India (SII) portal :

- Launched : 2018
- Aim : to streamline the admission process for international students pursuing higher education in India
- Scholarship : The SII Scholarship, valued at USD 3,200, is awarded to students who excel in the PRAGATII Exam





Ques : What is the Rank of India in Henley Passport Index 2025 Published by Henley ?

- (a) 78th
- (b) 80th
- (c) 82nd
- (d) 84th
- (e) 85th

Answer : Option E

Explanation :

- Henley Passport Index 2025 Published by Henley
- According to the Henley Passport Index 2025, India's position has decreased from 80th to 85th among the world's most powerful passports.
- The Indian passport provides visa-free or visa-on-arrival access to 57 places.
- Singapore and Japan have secured the top two positions.

Ranking of top 5 and last countries :

- 1 Singapore (195 destinations)
- 2 Japan (193 destinations)
- 3 Finland, France, Germany, Italy, South Korea, Spain (192 destinations)
- 4 Austria, Denmark, Ireland, Luxembourg, Netherlands, Norway, Sweden (191 destinations)
- 5 Belgium, New Zealand, Portugal, Switzerland, United Kingdom (190 destinations)
- 60 China (85 destinations)
- 85 India (57 destinations)
- 90 Bhutan (50 destinations)
- 96 Sri Lanka (44 destinations)
- 101 Nepal (39 destinations)
- 103 Pakistan (33 destinations)
- 106 Afghanistan (26 destinations)





India's Rankings in Different Indices

- ThreatLandscape Report 2024 Published by CloudSEK : India (2nd), United States (top)
- Global Aging Index Published by National University of Singapore (NUS) & Columbia University : India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- 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)
- 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)



Ques : Which IIT has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur ?

- (a) IIT Guwahati
- (b) IIT Delhi
- (c) IIT Madras
- (d) IIT Indore
- (e) IIT Roorkee

Answer : Option C

Explanation :

- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus at Thaiyur.
- Collaborators: National Technology Centre for Ports, Waterways, and Coasts (NTCPWC), Ministry of Shipping.
- The research facility aims to handle complex coastal engineering challenges and contribute significantly to marine science and engineering.

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Ques : Which wars did Havaladar (retd) Baldev Singh participate in?

- (a) Four wars against Pakistan
- (b) Two wars against Pakistan and one against China
- (c) Three wars against Pakistan and one peacekeeping mission
- (d) One war against Pakistan and the Kargil conflict
- (e) Only one war during the 1965 India-Pakistan conflict

Answer : Option A

Explanation :

- Veteran soldier Havaladar (retd) Baldev Singh, who fought four wars against Pakistan, died at his home in Jammu and Kashmir's Rajouri district. He was 93.
- Singh, born on September 27, 1931, in Naunihal village, was just 16 years old when he volunteered to join the Bal Sena Force, led by Brigadier Usman, Commander of the 50 Para Brigade, during the battles of Naushera and Jhangar in 1947-48.
- In honor of their valor, then-Prime Minister Jawaharlal Nehru presented the Bal Sainiks with gramophones, watches, and the opportunity to join the Army.
- Singh joined the Army on November 14, 1950, and served it with dedication and courage for nearly three decades. He served in several wars, including the 1961, 1962, and 1965 India-Pakistan wars.

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Ques : Which state has launched the first phase of its flagship education evaluation programme, Gunotsav 2025 ?

- (a) Tripura
- (b) Mizoram
- (c) Assam
- (d) Manipur
- (e) Meghalaya

Answer : Option C

Explanation :

- The Assam government has inaugurated the first phase of its flagship education evaluation initiative, Gunotsav 2025.
- This effort aims to examine education quality and enhance learning outcomes for 14.11 lakh pupils in the state.
- The "Ensuring Quality Education" program will be implemented in three phases across several schools and districts.

Phases of Gunotsav :

- Phase 1 January 6-9, 2025 (11 districts)
- Phase 2 January 17-22, 2025 (14 districts)
- Phase 3 February 5-8, 2025 (10 districts)

About Assam :

- Capital : Dispur
- CM : Himanta Biswa Sarma
- Governor : Lakshman Acharya





Ques : What is the name of the initiative launched by NITI Aayog's Women Entrepreneurship Platform (WEP) in collaboration with New Shop?

- (a) EmpowHER Biz – Sapno Ki Udaan
- (b) Women on the Rise
- (c) Empower Women Entrepreneurs
- (d) Sapne Saakar – Women in Business
- (e) Entrepreneurial Growth for Women

Answer : Option A

Explanation :

- NITI Aayog's Women Entrepreneurship Platform (WEP) has developed EmpowHER Biz - Sapno Ki Udaan in collaboration with New Shop, India's largest 24/7 convenience shop chain, as part of its Award to Reward (ATR) program.
- This initiative seeks to empower female entrepreneurs by providing them with the knowledge and resources they need to succeed in the organized retail industry.
- EmpowHER Biz will provide mentorship and thorough training to ambitious female entrepreneurs, covering retail management, digital tools, financial literacy, and business development.
- Under the program, fifty volunteers aged 18 to 35 will be chosen through an online application procedure based on predetermined criteria. The top twenty of these competitors will earn a 100% remission of New Shop franchise fees.
- The initiative is being offered for women in Delhi-NCR, Punjab, Rajasthan, Uttar Pradesh, Haryana, Madhya Pradesh, and Gujarat.
- WEP, which began as an aggregator platform at NITI Aayog in 2018, will shift to a public-private partnership in 2022.





Ques : India and which country have announced a strategic partnership aimed at co-producing sonobuoys for Undersea Domain Awareness (UDA) within the Indian Navy ?

- (a) Spain
- (b) China
- (c) USA
- (d) France
- (e) UK

Answer : Option C

Explanation :

- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- Ultra Marine (UM), a US-based leader in underwater combat technology, and Bharat Dynamics Limited (BDL) will collaborate to build sonobuoys.
- Sonobuoys are vital for detecting submarines in the ocean and enhancing maritime security.

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Ques : The AWBI operates under the Department of Animal Husbandry and Dairying, which is a part of which larger Ministry?

- (a) Union Ministry of Home Affairs
- (b) Union Ministry of Fisheries, Animal Husbandry and Dairying
- (c) Union Ministry of Power
- (d) Union Ministry of Social Justice and Empowerment
- (e) Union Ministry of Heavy Industries

Answer : Option B

Explanation :

- The Animal Welfare Board of India (AWBI), a statutory agency under the Department of Animal Husbandry and Dairying of the Ministry of Fisheries, Animal Husbandry, and Dairying, has signed a MOU with NALSAR University of Law in Hyderabad.
- The MoU established a strategic cooperation to provide high-quality, professional legal training to civil society individuals who aid District Society for the Prevention of Cruelty to Animals (SPCAs) and State Animal Welfare Boards in their efforts to help animals.
- The training will be conducted in batches, with a maximum of 25 participants each session, and will last at least three days. Upon satisfactory completion of training, AWBI will offer Honorary Animal Welfare Representative (HAWR) credentials based on NALSAR assessments.

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Ques : World Hindi Day celebrated every year on which day ?

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

Answer : Option B

Explanation :

- Every year on January 10, World Hindi Day, also known as 'Vishwa Hindi Diwas', is observed to promote Hindi as one of the world's most frequently spoken languages, alongside English and Mandarin.
- Theme 2025: A Global Voice of Unity and Cultural Pride.
- On September 14, 1949, the Constituent Assembly of India designated Hindi written in the Devanagari script as the official language of the Republic of India.
- While Hindi became one of India's official languages, the Indian Constitution does not designate a language as the national language.
- Hindi, along with 21 other languages, has official status. The decision underlined the importance of respecting India's multilingual history.





IMPORTANT ONE – LINER Current Affairs

John Mahama has been sworn in for a second term as Ghana's president at a ceremony in the capital Accra. Mahama takes over from outgoing President Nana Akufo-Addo, who served two terms in power.

Ajit Doval, the country's national security adviser, and Raja Dato Nushirwan Bin Zainal Abidin, the director general of the National Security Council of Malaysia in New Delhi, co-chaired the first India-Malaysia Security Dialogue, wherein the two countries decided to strengthen their cooperation in the areas of cyber security, maritime security, defense industry, and counterterrorism and deradicalization.

KredX, India's largest supply chain finance platform, has secured the Reserve Bank of India's (RBI) final approval to commercially launch its Trade Receivables Discounting System (TReDS) platform under the brand name DTX (Domestic Trade Exchange).

Coal India Limited (CIL) and Indian Rare Earths Limited (IREL) Partner to collaborate on the development of critical minerals. Coal India Limited (CIL) Established in 1975 and headquarter is in Kolkata, West Bengal.

NRI or Pravasi Bharatiya Divas is observed every year on 9 January to mark the contribution of the overseas Indian community towards the development of India.

National Commission for Women (NCW), in collaboration with the Lok Sabha Secretariat and the Ministry of Tribal Affairs, inaugurated 'Panchayat Se Parliament 2.0' at the Central Hall of Samvidhan Sadan. This initiative commemorates the 150th birth anniversary of Bhagwan Birsa Munda, a revered tribal leader and freedom fighter.





Ques : Who Introduced New 15-Day Credit Reporting Rule Effective from January 1, 2025 ?

- (a) NABARD
- (b) RBI
- (c) EPFO
- (d) SEBI
- (e) NPCI

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has implemented new credit reporting rules. Lenders are now required to update credit bureau information every 15 days, rather than monthly. This directive went into force on January 1, 2025.
- Under the previous monthly reporting method, late payments or defaults could take up to 40 days to appear on a borrower's credit report. The new 15-day reporting cycle will keep credit histories up to current.

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Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) lifted the supervisory restrictions imposed on two non-banking financial companies (NBFCs) – Asirvad Micro Finance Limited and DMI Finance Private Limited.
- The Reserve Bank announced the winners of its 3rd Global Hackathon, themed 'Zero Financial Frauds' and 'Being Divyang Friendly'.
- The RBI has declared that the interest rate for RBI Floating Rate Savings Bonds (Taxable) FRSB 2020 (T) will stay at 8.05% from January 1 to June 30, 2025
- The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.
- HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.
- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.
- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- 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.





Ques : Which organisation has partnered with IIMA Ventures to launch Swanari TechSprint 3.0, a programme aimed at fostering women-centric fintech startups in India ?

- (a) National Payments Corporation of India (NPCI)
- (b) Small Industries Development Bank of India (SIDBI)
- (c) Reserve Bank Innovation Hub (RBIH)
- (d) Securities and Exchange Board of India (SEBI)
- (e) Indian Banks' Association (IBA)

Answer : Option C

Explanation :

- The Reserve Bank Innovation Hub and IIMA Ventures have launched Swanari TechSprint 3.0, a program targeted at fostering women-centric financial firms in India.
- The curriculum allows fintech innovators to conceptualize, create, and scale solutions that target women's specific financial needs.
- The initiative seeks applications from businesses developing gender-inclusive financial solutions, particularly those with a proven MVP/Product, in the pre-Seed to pre-Series A fundraising stage, or those have already generated revenue or traction.

Ques : What is the name of the new insurance plan introduced by RenewBuy?

- (a) RenewBuy Life Care Plan
- (b) RenewBuy Smart Term Plan
- (c) RenewBuy Secure Policy
- (d) RenewBuy Comprehensive Insurance
- (e) RenewBuy Term Shield

Answer : Option B



Explanation :

- RenewBuy, an online insurance company, has launched the RenewBuy Smart Term Plan under its RB Proprietary line.
- The strategy seeks to simplify term insurance for Indian consumers by tackling typical issues such as complexity, affordability, and policy duration.
- The Smart Term Plan is specifically designed for working professionals and small company owners. It addresses issues such as determining appropriate coverage and controlling long-term premiums.
- In its initial phase, RenewBuy collaborated with LIC, ICICI Prudential, and Digit Life to reach a large client base, particularly in underdeveloped Tier 2-3 areas.
- The plan provides choices including "10 Years Pay," which allows policyholders to pay premiums over 10 years for coverage up to Rs.1 crore till age 80 or beyond.

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Recent Facilities Launched in Banking & Insurance Sector :

- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (₹).
- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology
- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry (FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.
- Poonawalla Fincorp, a non-banking finance company under Cyrus Poonawalla Group, has implemented AI in HR operations to reduce risks and increase hiring accuracy.



Ques : Mukhyamantri Maiya Samman Yojana Launched by which government ?

- (a) Tripura
- (b) Jharkhand
- (c) Assam
- (d) Bihar
- (e) Meghalaya

Answer : Option B

Explanation :

- Mukhyamantri Maiya Samman Yojana Launched by Jharkhand government.
- Initially it was launched in August 2024 by Chief Minister Hemant Soren.
- Its aim is to enhance the financial security of women by providing direct cash transfers.
- Initial Benefit was Rs.1,000 per month per beneficiary and now it has been Increased to Rs.2,500 per month
- Women aged 21 to 49 years get the benefit of the yojana.
- Till date the amount Transferred is Rs.1,415.44 crore to 56.61 lakh women beneficiaries.

About Jharkhand :

- Capital : Ranchi
- CM : Hemant Soren
- Governor : Santosh Kumar Gangwar

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Ques : At 116 years old, Sister Inah Canabarro Lucas has been confirmed as the world's oldest living person by LongeviQuest. She is from which Country ?

- (a) Spain
- (b) Italy
- (c) Brazil
- (d) UK
- (e) None of these

Answer : Option C

Explanation :

- Sister Inah Canabarro Lucas, 116, is the world's oldest living person, according to LongeviQuest. She lives in Rio Grande do Sul, Brazil.
- Her confirmation follows the death of Tomiko Itooka of Japan on December 29, 2024.
- A longtime nun, teacher, and soccer enthusiast, Lucas has made history as the 20th oldest person ever recorded and the second-oldest nun in documented history

Ques : Which country has launched its first certificate course in Hindi on the occasion of the World Hindi Day in 2025?

- (a) Sri Lanka
- (b) Nepal
- (c) Bhutan
- (d) India
- (e) Bangladesh

Answer : Option A





Explanation :

- On the occasion of Hindi Diwas, the Indian High Commission in Sri Lanka established the country's first Hindi Certificate Course through open and distant learning.
- The certificate course was inaugurated during the Bharat-Sri Lanka Hindi Sammelan in Colombo on January 10, 2025, to commemorate World Hindi Day.
- The establishment of the Hindi course in Sri Lanka was part of the Ministry of External Affairs' efforts to promote the Hindi language worldwide.
- The Open University of Sri Lanka is launching a Hindi certificate course in partnership with the Swami Vivekananda Cultural Centre (SVCC), the cultural arm of India's High Commission in Colombo, Sri Lanka.

About Sri Lanka :

- Legislative capital – Sri Jayawardenepura Kotte
- Executive and Judicial capital – Colombo
- Currency – Sri Lankan rupee
- President – Anura Kumara Dissanayake;9th (replace Ranil Wickremesinghe)
- Prime Minister – Harini Amarasuriya

Ques : Which edition of Indusfood 2025 Held at Greater Noida,Uttar Pradesh ?

- (a) 4th
- (b) 6th
- (c) 8th
- (d) 10th
- (e) 12th

Answer : Option C

Explanation :

- Indusfood 2025 8th Edition Held at Greater Noida,Uttar Pradesh.
- It is Inaugurated by Union Minister for Food Processing Industries Chirag Paswan and Organised by Trade Promotion Council of India (TPCI),under the Market Access Initiative (MAI) scheme of the Union Ministry of Commerce.
- Exhibitors from around 30 countries Participates in this event.
- 1st edition of Indusfood held in 2017.





Ques : Which state government partnered with Google Cloud launch AI-powered Agriculture network?

- (a) Maharashtra
- (b) Assam
- (c) Kerala
- (d) Uttar pradesh
- (e) Rajasthan

Answer : Option D

Explanation :

- The Uttar Pradesh government has signed a Memorandum of Understanding with Google Cloud (India) to develop the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture.
- The effort aims to provide millions of farmers with one-stop access to consulting services, loans, mechanization, and market connectivity so they can sell their produce.
- Farmers will also receive real-time, accurate information on microclimates and market pricing, which is a key step toward the state government's goal of tripling farmers' revenue.
- The open and decentralized network allows many service providers to participate, such as input suppliers, financial institutions, and government organizations, while entrepreneurs can curate and supply specialized solutions to farmers.

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Recent News Headlines Related to MoU and agreement :

- Coal India Limited (CIL) and Indian Rare Earths Limited (IREL) Partner to collaborate on the development of critical minerals. Coal India Limited (CIL) Established in 1975 and headquarter is in Kolkata, West Bengal.
- Union Ministry of Cooperation and Indonesia's Ministry of Trade signed an MOU valid for four years. India will provide Indonesia with one million metric tonnes of non-basmati white rice per year at the current international pricing.
- Uttarakhand government and Indo-Tibetan Border Police (ITBP) signed an MOU to promote tourism in the border areas of the state.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has partnered with Stride Ventures, a venture debt firm, to catalyse the growth of Indian startups and widen their global footprint.
- Department for Promotion of Industry and Internal Trade (DPIIT) & boAt Signs MoU to nurture DPIIT-recognized startups, particularly in the Direct-to-Consumer (D2C) and manufacturing sectors.
- Swiggy Limited & National Stock Exchange of India Limited (NSE) Partners to provide financial literacy to its delivery partners.
- The All India Council for Technical Education (AICTE) and the National Quantum Mission (NQM) have jointly launched India's first Undergraduate (UG) Minor Programme in Quantum Technologies, which will begin in the upcoming academic session.
- Uttar Pradesh and Japan's Yamanashi Prefecture signs MOU to improve economic and cultural cooperation between UP and Yamanashi, representing a growing partnership between the two nations.
- Uttar Pradesh and Manipur governments signed an MOU To implement the 'Ek Bharat Shreshtha Bharat' program in Lucknow, UP. Manipur is the third state to sign a MoU with Uttar Pradesh (UP) under the Ek Bharat Shreshtha Bharat programme after Arunachal Pradesh (AR) and Meghalaya.
- West Bengal(WB) Government and United Nations Children's Fund (UNICEF) signed an MOU To enhance the treatment of children affected by NonCommunicable Diseases (NCD), including juvenile diabetes.
- The National e-Governance Division (NeGD) and the Indian Ports Association (IPA) have signed a historic MoU in New Delhi to foster digital transformation in India's marine sector.





Ques : Who has been appointed as the chairperson of Equal's newly formed Advisory Board?

- (a) Justice B. N. Srikrishna
- (b) Justice Dipak Misra
- (c) Justice R. F. Nariman
- (d) Justice Arun Mishra
- (e) Justice Kurian Joseph

Answer : Option A

Explanation :

- B. N. Srikrishna, a retired Supreme Court justice, will lead the newly formed Advisory Board of Equal, an ID verification and data sharing platform.
- Equal offers identity authentication services to large businesses, with digital integrations with several ID providers.
- The appointment comes as the government finalizes the Digital Personal Data Protection Rules, 2025, which will implement the DPDP Act, 2023.
- Justice Srikrishna chaired the first committee constituted by the Union Ministry of Electronics and Information Technology to develop a data protection law. The committee's report, which was submitted in 2018, was eventually rejected.
- He also led the Expert Committee on Arbitration Law, which proposed changes to the Arbitration & Conciliation Act of 1996.





Ques : Bureau of Indian Standards established in which year ?

- (a) 1956
- (b) 1965
- (c) 1977
- (d) 1987
- (e) 1985

Answer : Option D

Explanation :

- On January 6, 2025, the Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day, demonstrating its commitment to quality and innovation.
- Established on January 6, 1947, as the Indian Standards Institution (ISI), BIS was restructured under the Bureau of Indian Standards Act, 1986, to expand its statutory powers and scope.
- In 2014, there were 14 QCOs covering 106 products. Today, there are 186 covering 760 products, indicating a strong commitment to quality standards.
- Over 44.28 crore gold objects have been hallmarked, and there is increasing consumer demand for silver hallmarking, encouraging the BIS to examine its implementation.

About the Bureau of Indian Standards :

- Established : 1 April 1987
- HQ : New Delhi
- Director-General : Pramod Kumar Tiwari





Ques : What was the score achieved by SECI under the MoU with MNRE for FY 2023-24?

- (a) 85 out of 100
- (b) 90 out of 100
- (c) 96 out of 100
- (d) 80 out of 100
- (e) 98 out of 100

Answer : Option C

Explanation :

- Solar Energy Corporation of India Ltd (SECI) has received a "Excellent" grade for its performance under the MoU with the Ministry of New and Renewable Energy (MNRE) for fiscal year 2023-24, with a score of 96 out of 100.
- This achievement demonstrates SECI's unwavering commitment to operational excellence and sustaining the highest levels of corporate governance.
- SECI is critical to the development and extension of renewable energy (RE) capacity in India, with a total allocated generation capacity of more than 73 GW as of December 31, 2024.
- SECI is the country's main Renewable Energy Implementing Agency (REIA), dedicated to meeting climate targets and driving sustainable development.
- On August 30, 2024, SECI was accorded Navratna status by the Ministry of Finance.





Ques : What is the record-breaking number of participants expected for the Tata Mumbai Marathon 2025?

- (a) 30,000 runners
- (b) 40,000 runners
- (c) 50,000 runners
- (d) 60,000 runners
- (e) 70,000 runners

Answer : Option D

Explanation :

- The 20th edition of the Tata Mumbai Marathon, on January 19, 2025, is expected to attract a record-breaking 60,000 competitors.
- Sir Mo Farah, a well-known British long distance runner, has been named as the International Event Ambassador.
- He competed in the 5,000m and 10,000m races at the Olympics in 2012 and 2016, as well as the World Championships in 2013 and 2015.
- First man to win both the 5,000m and 10,000m titles at the Olympics and World Championships.

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Recent Headlines Related to Brand Ambassador :

- Sachin Tendulkar : Kissht, a leading digital lending platform operated by OnEMI Technology Solutions Private Limited
- Salman Khan and Tiger Shroff : Inaugural Kho Kho World Cup
- Indian Chess Prodigy D Gukesh : RBL Bank Limited
- Indian cricketer Rohit Sharma : ixigo's Trains app
- Mahendra Singh Dhoni : Eurogrip Tyres
- Mary Kom : Brand ambassador for the "Assam Rifles Half-Marathon (ARHM) 2024" in Shillong
- Rashmika Mandanna : DRA, a Chennai-based real estate developer
- Pankaj Tripathi : Festival ambassador for the Arunachal Rang Mahotsav 2024
- Abhishek Bachchan : Ramraj Cotton, a prominent traditional and ethnic wear brand
- Bollywood actor Jackie Shroff : All Living Things Environmental Film Festival (ALT EFF)
- Harbhajan Singh and Sania Mirza : Sports Ambassador by Dubai Sports Council
- Mahendra Singh Dhoni : Jharkhand Assembly Election
- Pankaj Tripathi : brand ambassador of Madhya Pradesh Tourism Department
- Sonu Sood : Brand Ambassador and Honorary Tourism Advisor for Thailand
- Rashmika Mandanna : Indian Cyber Crime Coordination Centre
- Manu Bhaker : Golden Bullet, a tools company
- Rahul Dravid : Shriram Finance Ltd
- Manu Bhaker : Ministry of Ports, Shipping and Waterways (MoPSW)
- Sharath Kamal : first Indian ambassador for the International Table Tennis Federation (ITTF) Foundation

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Ques : Piyush Goyal, Union Minister of Commerce and Industry, has started which edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi ?

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

Answer : Option D

Explanation :

- Piyush Goyal, Union Minister of Commerce and Industry, has started the 8th edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.
- The Agricultural & Processed Food Products Export Development Authority (APEDA) hosted the event in partnership with the Federation of Indian Chambers of Commerce and Industry (FICCI).

Details of portals revealed at the event :

- TraceNet 2.0 : It is an updated online Organic traceability solution that allows for more efficient operations and better regulatory oversight. It will assure the transparency, traceability, and conformity of organic agricultural and processed food products from farm to market.
- AgriXchange portal : The redesigned and renovated AgriXchange portal allows for more user-friendly data analysis and the development of reports and data on agricultural exports, making it available to the general public.
- Organic Promotion Portal : Farmers, FPOs, and exporters can promote their certified organic products, create trade leads, and connect with worldwide buyers.
- APEDA portal : The APEDA portal has been redesigned and refurbished to provide better user experience and information to stakeholders in agriculture and processed foods.
- NPOP site : The dedicated portal for the National Programme for Organic Production (NPOP) will improve visibility and operational efficiency for organic stakeholders.



Ques : Joseph Aoun elected as the new President of which country after a two-year-long presidential vacuum?

- (a) Namibia
- (b) Lebanon
- (c) Uruguay
- (d) Chad
- (e) Haiti

Answer : Option B

Explanation :

- Lebanon's parliament voted to elect Joseph Aoun, the country's army chief, as president, ending a more than two-year presidential vacuum.
- The session marked the legislature's 13th attempt to pick a successor to outgoing President Michel Aoun, whose mandate expired in October 2022.
- The president's influence in Lebanon is constrained by the power-sharing system, which requires that the president be a Maronite Christian, the prime minister be a Sunni Muslim, and the speaker of parliament be a Shiite.

About Lebanon :

- Capital : Beirut
- Currency : Lebanese pound

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Newly Appointed Prime Minister & President :

- Prime Minister of Iceland : Kristrun Frostadottir (Replaced Bjarni Benediktsson)
- President of Moldova : Ms Maia Sandu
- President of Tonga : Aisake Valu Eke
- President of Georgia : Mikheil Kavelashvili
- Prime Minister of France : Francois Bayrou
- Interim Prime Minister of Syria : Mohammad al-Bashir
- President of Ghana : John Dramani Mahama
- Prime minister of Burkina Faso : Rimalba Jean Emmanuel Ouedraogo
- President of Namibia : Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania : Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time) : Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali : Abdoulaye Maiga (Replaced Choguel Maiga)
- President of Somalia : Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti : Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan : Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term) : Maia Sandu
- 47th president of America : Donald Trump (Republican party) (Replaced Joe Biden)
- 50th Vice president of USA : JD Vance
- President of Botswana : Duma Boko
- President of Vietnam : Luong Cuong





Ques : Which company has launched two indigenously designed and constructed Fast Patrol Vessels (FPVs) for the Indian Coast Guard ?

- (a) Cochin Shipyard Limited
- (b) Hindustan Shipyard
- (c) Garden Reach Shipbuilders & Engineers
- (d) Mazagon Dock Shipbuilders
- (e) Goa Shipyard Limited

Answer : Option E

Explanation :

- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- In an official event, Vandana Agrawal, wife of Defence manufacturing Secretary Sanjeev Kumar, unveiled the fast patrol vessels Amulya and Akshay, developed under the vision of 'Atmanirbha Bharat' in defense manufacturing.
- These 52-meter-long, 8-meter-wide vessels, with a displacement of 320 tonnes, are ideal for defending offshore assets, islands, and conducting surveillance operations.

About Goa Shipyard Limited :

- Established : 1957
- HQ : Vasco da Gama, Goa
- CMD : Brajesh Kumar Upadhyay

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Recent News Headlines related to Defence

- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- 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.
- 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.
- 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.
- Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMs) 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.





Ques : Groww Asset Management Limited established in which year ?

- (a) 2006
- (b) 2008
- (c) 2010
- (d) 2012
- (e) 2015

Answer : Option B

Explanation :

- Groww Mutual Fund, an asset management company, introduced the Groww Nifty India Railways PSU Index Fund and ETF.
- The Groww Nifty India Railways (IR) PSU ETF will be the first of its type in India.
- The Groww Nifty India Railways PSU ETF is an open-ended plan that tracks the Nifty India Railways PSU Index (TRI) (Total Return Index).

About Groww Asset Management Limited :

- Established : 2008
- HQ : Mumbai
- CEO : Varun Gupta

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Recent Facilities Launched in Banking & Insurance Sector :

- RenewBuy, an online insurance company, has launched the RenewBuy Smart Term Plan under its RB Proprietary line.
- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (₹).
- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology
- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.





Ques : Which platform has been exclusively mandated by IBBI for asset sales under the liquidation process?

- (a) GEM (Government e-Marketplace)
- (b) eBKray auction platform
- (c) MCA21 portal
- (d) NCLT auction system
- (e) SEBI e-Auction portal

Answer : Option B

Explanation :

- Beginning April 1, the Insolvency and Bankruptcy Board of India (IBBI) will exclusively use the eBKray auction platform to sell assets throughout the liquidation process.
- The eBKray (now Bank Asset Auction Network) is a property listing and e-auction network for banks and lending institutions to efficiently recover non-performing assets (NPAs).
- IBBI has urged insolvency professionals to offer unsold assets from ongoing liquidation cases for sale on the eBKray platform by March 31.
- The IBBI reports that 210 assets have been posted on the site, with 25 auctions currently scheduled.

About IBBI :

- Established : 2016
- HQ : New Delhi
- Chairperson : Ravi Mittal

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Ques : Securities and Exchange Board of India Chairperson Madhabi Puri Buch Predicts how much percent Increase in Capital Market Fundraising ?

- (a) 15%
- (b) 18%
- (c) 21%
- (d) 25%
- (e) 28%

Answer : Option C

Explanation :

- According to SEBI Chairperson Madhabi Puri Buch, total capital market fundraising in FY2025 is likely to increase by 21% to Rs.14.7 lakh crore from Rs.11.8 lakh crore in FY2024.
- During the first nine months of FY2024 (April-December), Rs.10.7 lakh crore was raised from the domestic capital market.
- SEBI has cut the processing period for rights issues from 317 days to 26 days, promoting increased funding through this route.

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Recent News Headlines Related to SEBI

- Cosmea Financial Holdings (CFH) Private Limited, led by Sam Ghosh, was granted approval by the SEBI to sponsor a Mutual Fund (MF). CFH plans to invest Rs 200 crore (USD 23.3 million) in its Asset Management Company (AMC).
- SEBI, the market regulator, slapped a Rs 54 lakh penalty on Jaiprakash Power Ventures, its MD and CEO Suren Jain, and other key personnel for falsifying the company's financial statements.
- 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.
- 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.





Ques : What amount given by World Bank to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) ?

- (a) USD 15 million
- (b) USD 25 million
- (c) USD 30 million
- (d) USD 35 million
- (e) USD 40 million

Answer : Option D

Explanation :

- USD 35 million Given to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) by World Bank
- Maturity period for Loan Amount is 15 years, including a grace period of 5 years
- The aim of the loan to better empower 5,00,000 adolescents to make the transition from school to work by lowering dropouts, improving learning outcomes and providing assistance for accessing jobs and starting businesses
- MPOWER will strengthen academic results for adolescents in grades 6-12 and close gaps in students' reading and math skills.
- Total cost of the project is USD 45 million (Rest will be given by GoI).

About World Bank :

- Established : 1944
- HQ : Washington DC
- Members : 189
- President : Ajay banga
- MD & CFO : Anshula Kant
- Chief Economist : Indermit Gill

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RECENT LOANS AND AGREEMENTS :

- The Export-Import Bank of India (EXIM Bank) successfully raised \$1 billion (Rs. 8,570 crore) in overseas bond issuance at competitive rates, a notable achievement for Indian issuers in global capital markets.
- 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 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 : Suryoday Small Finance Bank established in which year ?

- (a) 2015
- (b) 2017
- (c) 2019
- (d) 2020
- (e) 2021

Answer : Option B

Explanation :

- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- SSFB will benefit from Tata Neu's reach and offer deposit schemes to retail clients through this relationship.
- SSFB's fixed deposit (FD) offering will be available on the Tata Neu platform, allowing customers to earn up to 9.1% interest without requiring a savings account.
- Customers can start investing with as little as Rs. 1,000 and the onboarding process is quick.

About Suryoday Small Finance Bank :

- Established : 2017
- HQ : Navi Mumbai
- Tagline : A bank of smiles
- MD & CEO : Baskar Babu Ramachandran

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Recently signed banking agreements

- PhonePe has partnered with ICICI Lombard General Insurance to provide insurance coverage for travelers visiting the Maha Kumbh Mela.
- Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (Irdai) have signed a MoU for sharing of intelligence and information to check money laundering.
- The National Skill Development Corporation (NSDC) has teamed with pollster Axis My India to help bridge India's skills gaps and satisfy the predicted demand for millions of jobs in developed economies over the next five years.
- Bajaj brokerage, the brokerage arm of Bajaj Finance Ltd., has teamed up with Tamilnad Mercantile Bank (TMB) to launch a comprehensive 3-in-1 account solution that combines banking, broking, and investing services on a single platform
- The Assam government has inked a Memorandum of Understanding (MoU) with SBI and UBI to provide insurance coverage to state government employees.
- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.
- Mizoram government entered into a Memorandum of Agreement (MoA) with its partner banks – State Bank of India (SBI), Mizoram Rural Bank (MRB), and Mizoram Cooperative Apex Bank Limited (MCAB) for the disbursement of loans under the Bana Kaih (handholding) Scheme.
- Punjab National Bank (PNB) and Federation of Cold Storage Associations of India (FCAOI) have signed an MoU to improve agricultural infrastructure and cold chain development in India
- Tata Consultancy Services (TCS) partnered with Bank of Bhutan, Bhutan's largest commercial bank, to modernize its digital core and improve customer experience.
- 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.





Ques : Which bank Offer AI-Driven Support and Digital Payment Solutions for Maha Kumbh 2025 ?

- (a) HDFC Bank
- (b) Karnataka Bank
- (c) Bank of baroda
- (d) Canara Bank
- (e) None of these

Answer : Option C

Explanation :

- Bank of Baroda (BoB) will open AI-powered customer service and full-fledged branches in Prayagraj, including forex transaction facilities, to better serve visitors.
- BoB is opening two full-fledged branches with FX transaction services.
- The Bank created Aditi, a GenAI-powered Virtual Relationship Manager, to improve customer service and solve banking-related issues.
- The bank is pushing its new UPI payment app, BoB e-Pay, which provides comprehensive payment options.

About Bank of Baroda :

- Established : 1908
- HQ : Vadodara, Gujarat
- Tagline : India's International Bank
- MD & CEO : Debadatta Chand

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Ques : Where was the Inland Waterways Development Council (IWDC) meeting held?

- (a) Guwahati
- (b) New Delhi
- (c) Kaziranga
- (d) Kolkata
- (e) Varanasi

Answer : Option C

Explanation :

- Over the next five years, a total of Rs 50,000 crore would be invested in infrastructure along national waterways. According to the announcement, the investment ideas were announced during the Inland Waterways Development Council (IWDC) meeting in Kohora, Kaziranga.
- The Inland Waterways Authority of India (IWAI), the focal body for waterway development under the Ministry of Ports, Shipping, and Waterways (MoPSW), organised the IWDC.
- The IWDC meeting discussed a major policy program called the Riverine Community Development Scheme, which aims to improve the socioeconomic well-being of coastal communities by improving infrastructure.
- The IWDC, established in 2023, is an exercise to maximize the economic potential of inland water bodies. It necessitates unusually coordinated inter-state ties, collaborations, and cooperation in the spirit of cooperative federalism.





Ques : Who Inaugurate Z-Morh Tunnel for Boosting Kashmir-Ladakh Connectivity ?

- (a) Draupadi Murmu
- (b) Narendra Modi
- (c) Om Birla
- (d) S Jaishankar
- (e) None of the above

Answer : Option B

Explanation :

- Z-Morh tunnel Inaugurated by Prime Minister Narendra Modi.
- It marks a significant step in creating a year-round strategic corridor between Kashmir and Ladakh

About Z-Morh tunnel :

- Located between Gagangir and Sonamarg in Ganderbal district, under the Thajiwas Glacier. Length is 6.5-km two-lane.
- Main tunnel is 10.8 meters wide, with an escape tunnel of 7.5 meters, and ventilation tunnels of 8.3 meters. It Costs Rs.2,680 crore
- The Z-Morh tunnel will connect to the Zojila tunnel, making it Asia's longest tunnel once completed.

After Zojila Tunnel Connection :

- It Will be Asia's longest tunnel, improving travel between Ganderbal (Kashmir) and Kargil (Ladakh). Length is 13.14-km Zojila tunnel
- It Reduces travel time from 3 hours to just 20 minutes.
- t Built at Rs.6,800 crore, the Zojila tunnel will provide reliable access to Ladakh during winter



Ques : What is the name of Swiggy's new standalone food delivery app?

- (a) Swiggy Express
- (b) Snacc by Swiggy
- (c) Swiggy QuickBite
- (d) SnackTime
- (e) Swiggy Lite

Answer : Option B

Explanation :

- Swiggy has introduced a new standalone food delivery app called 'Snacc by Swiggy'. Snacc is a 15-minute food delivery app that serves short snacks and meals, comparable to Zepto's Zepto Cafe.
- Snacc is currently being tested in very specific pin codes in Bengaluru. Tea, coffee, breakfast, short lunches, and desserts are among the choices.
- Most recently, Zomato added a 15-minute food delivery option to its main app, bringing quick-to-prepare and ready-to-eat options from restaurants within a 2-kilometre radius.
- Ola, too, debuted Ola Dash, a 10-minute food delivery service, in Bengaluru, and is gradually expanding statewide.
- Another company in this market is magicpin, which recently launched its 15-minute meal delivery service magicNOW in six major Indian cities, with deliveries within a 1.5-2 km radius.





Recent News Headlines Related to launched Apps/portals

- NITI Aayog's Women Entrepreneurship Platform (WEP) has developed EmpowHER Biz - Sapno Ki Udaan in collaboration with New Shop, India's largest 24/7 convenience shop chain, as part of its Award to Reward (ATR) program.
- The e-Shram portal has been improved and will now be available in all 22 scheduled languages. Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, has launched the multilingual e-Shram portal, which aims to be a 'One-Stop-Solution' website for all unorganised registered workers.
- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- 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.
- 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





Ques : The Centre released how much tax devolution to the state governments to accelerate capital expenditure and finance welfare activities ?

- (a) Rs 1.7 lakh crore
- (b) Rs 1.53 lakh crore
- (c) Rs 1.63 lakh crore
- (d) Rs 1.73 lakh crore
- (e) Rs 1.13 lakh crore

Answer : Option D

Explanation :

- The Centre has granted Rs 1.73 lakh crore in tax devolution to state governments in order to accelerate capital investment and fund welfare programs.
- The Union government has released tax devolution of Rs 1,73,030 crore to state governments, compared to Rs 89,086 crore in December 2024.
- Currently, 41% of taxes collected by the Centre are distributed in instalments to states within a fiscal year.
- Uttar Pradesh, Uttarakhand, and Bihar received the highest allocations of funding, with Rs.31,039.84 crore, Rs.17,403.36 crore, and Rs.13,017.06 crore, respectively.

EXAM
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Ques : Which state offered a \$1 million prize for deciphering the Indus Valley script, which has been an unsolved mystery for almost a century ?

- (a) Kerala
- (b) Tamil Nadu
- (c) Odisha
- (d) Andhra Pradesh
- (e) Telangana

Answer : Option B

Explanation :

- Tamil Nadu Chief Minister MK Stalin offered a \$1 million prize for deciphering the Indus Valley script, which has been an unsolved mystery for almost a century.
- Stalin regarded Sir John Marshall's discovery of the Indus Valley Civilization (IVC) in 1924 as a watershed moment in Indian history, altering perceptions of the country's past.
- Tamil linguists and researchers worldwide are still working to solve the Indus conundrum, which has been unsolved for almost a century.
- The CM has announced a Rs.2 crore funding to establish a research chair named after distinguished scholar Iravatham Mahadevan at the Roja Muthiah Research Library.

Genius





Ques : Tamim Iqbal has recently announced his retirement from international cricket. He is from which country?

- (a) Sri Lanka
- (b) Nepal
- (c) Bhutan
- (d) India
- (e) Bangladesh

Answer : Option E

Explanation :

- Tamim Iqbal declared his retirement from international cricket.
- This is his second retirement announcement, having previously retired in July 2023 in an emotionally heated news conference, only to reverse his decision within 24 hours after intervention from Bangladesh's then-prime minister Sheikh Hasina.
- Tamim finished his career with 15,192 runs for Bangladesh, the second most in the country's history behind Mushfiqur Rahim.
- The 35-year-old amassed 5134 runs in 70 Tests, 8357 in 243 One-Day Internationals, and 1758 in 78 Twenty20 Internationals.

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Recently Retired Players :

- Martin Guptill (New Zealand) : Retirement from international cricket
- Rishi Dhawan : Retirement from Indian limited overs cricket
- Ravichandran Ashwin (Indian) : International cricket
- Imad Wasim (Pakistan) : International cricket
- Siddarth Kaul (Indian) : cricket
- Emma McKeon (Australia): professional swimming
- Rafael Nadal (Spain) : professional tennis
- Tim Southee (New Zealand) : international cricket
- Mohammad Nabi (Afghanistan) : Retire from ODI Cricket
- Wriddhiman Saha (India) : retired from all cricket formats
- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket

EXAM
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Ques : Which edition of “Future of Jobs Report 2025 – Insights Report January 2025” Published by World Economic Forum (WEF) ?

- (a) 3rd
- (b) 4th
- (c) 5th
- (d) 6th
- (e) 7th

Answer : Option C

Explanation :

- Future of Jobs Report 2025 – Insights Report January 2025 5th Edition Published by World Economic Forum (WEF).
- By 2030, employment disruption is expected to affect 22% of the worldwide workforce.
- The analysis predicts the creation of 170 million new employment and the displacement of 92 million, resulting in a net increase of 78 million jobs.
- By 2030, approximately 40% of current skills are predicted to become outdated.
- The report estimates that 59 out of 100 persons in the global workforce will require training by 2030.
- By 2030, 60% of employers expect increased digital access to transform their firm.
- 86% of employers expect AI and information processing to have a significant impact, while 58% anticipate the influence of robotics and automation.

About World Economic Forum (WEF) :

- Established : 1971
- HQ : Cologny, Geneva, Switzerland
- President and CEO : Borge Brende





India's Rankings in Different Indices

- Henley Passport Index 2025 Published by Henley : India (85th), Singapore (top)
- ThreatLandscape Report 2024 Published by CloudSEK : India (2nd), United States (top)
- Global Aging Index Published by National University of Singapore (NUS) & Columbia University : India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- 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)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)



Ques : Varun Aaron has announced his retirement at the age of 35. He is from which sports ?

- (a) Cricket
- (b) Football
- (c) Shooting
- (d) Badminton
- (e) tennis

Answer : Option A

Explanation :

- Varun Aaron announced his retirement from all kinds of cricket at the age of 35.
- After retiring from red-ball cricket at the end of the 2023-24 Indian domestic season, Aaron officially resigned from representative cricket following Jharkhand's elimination from the Vijay Hazare Trophy, where he appeared in four matches and took three wickets at an average of 53.3.
- Aaron's rise to prominence came at the age of 21 during the 2010-11 Vijay Hazare Trophy, when his raw pace wowed spectators, most notably with a blistering 153kph delivery against Gujarat in the final.

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Ques : Which state government has signed an agreement with software giant Infosys to provide technical help for the state's expected first-ever skill census initiative in the country ?

- (a) Kerala
- (b) Tamil Nadu
- (c) Odisha
- (d) Andhra Pradesh
- (e) Telangana

Answer : Option D

Explanation :

- To increase job possibilities for young people, the Andhra Pradesh government has signed an agreement with software giant Infosys to provide technical help for the state's expected first-ever skill census initiative in the country.
- As part of the talent census program, Infosys would provide a generative AI-powered digital platform for pre-validating candidate skills, with no financial participation.
- As part of the agreement, Infosys would create a digital platform for pre-validating the skills of Andhra Pradesh's 3.59 million people aged 15 to 59.
- The program would enable transparent data-driven evaluations to measure progress and outcomes, while also aligning with the State's goal of creating 20 lakh employment over the next five years.





Ques : Which ministry Launched Bharat Cleantech Manufacturing Platform at Bharat Climate Forum 2025 in New Delhi ?

- (a) Union Ministry of Home Affairs
- (b) Union Ministry of Education
- (c) Union Ministry of Skill Development and Entrepreneurship
- (d) Union Ministry of Social Justice and Empowerment
- (e) Union Ministry of Commerce and Industry

Answer : Option E

Explanation :

- Piyush Goyal, Union Minister of Commerce and Industry, presented the 'Bharat Cleantech Manufacturing Platform', which the Centre described as a "initiative designed to enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors".
- The unveiling took place during the Bharat Climate Forum 2025, which was held in New Delhi.
- The introduction of the Bharat Cleantech Manufacturing Platform would enable Indian enterprises to collaborate and co-innovate, as well as providing a platform for funding and sharing ideas, technology, and resources.
- This will help India become an appealing business case and a global leader in the sustainability and cleantech sectors.





News Headlines Related to Ministry :

- Piyush Goyal, Union Minister of Commerce and Industry, has started the 8th edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.
- The Animal Welfare Board of India (AWBI), a statutory agency under the Department of Animal Husbandry and Dairying of the Ministry of Fisheries, Animal Husbandry, and Dairying, has signed a MOU with NALSAR University of Law in Hyderabad.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, revealed that the Council of Scientific and Industrial Research (CSIR) has created technology to synthesize Paracetamol in-house.
- Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims. the policy will immediately cover the victim's treatment costs for 7 days, up to a maximum of Rs 1.5 lakh.
- Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in Sikkim.
- First phase of the 'One Nation, One Subscription (ONOS)' Launched by Ministry of Education(MoE). An Outlay of Rs 6,000 crore released for three years, from 1st January 2025 to 31st December 2027.
- Mission MAUSAM Approved in September 2024. It is Led by Ministry of Earth Sciences (MoES) with the Aim to make India "Weather Ready" and "Climate Smart", complying with the international standards by 2026. It has an Outlay of Rs 2,000 crore for 2 years.
- The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.
- 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)





Ques : What is the name of the rocket by Blue Origin set to make its inaugural launch?

- (a) Falcon Heavy
- (b) New Glenn
- (c) Atlas V
- (d) Vulcan Centaur
- (e) Starship

Answer : Option B

Explanation :

- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- The New Glenn rocket, measuring around 320 feet (98 meters), is the first Blue Origin rocket designed to transport satellites to space and one of the most powerful in the world.
- It is named after John Glenn, the first American astronaut to orbit Earth in 1962.

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Recent News Headlines related to Defence

- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- 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.
- 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.
- 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





Ques : Which country will host the 28th Conference of Speakers and Presiding Officers of Parliaments of Commonwealth Countries (CSPOC) in 2026 ?

- (a) Sri Lanka
- (b) Nepal
- (c) Bhutan
- (d) India
- (e) Bangladesh

Answer : Option D

Explanation :

- India will host the 28th Commonwealth Speakers and Presiding Officers Conference (CSPOC) in 2026.
- The seminar will center on the application of artificial intelligence and social media in parliamentary processes.
- The CSPOC platform was defined as a space for member countries to strengthen their collaboration and exchange parliamentary practices.
- India has already hosted the conference in 1970-71, 1986, and 2010, and has asked Commonwealth presiding officials to attend the 2026 session in New Delhi.

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Ques : Who announced a USD 3 billion investment in India over the next two years to enhance AI and cloud infrastructure ?

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

Answer : Option A

Explanation :

- Microsoft plans to invest USD 3 billion in India over two years to improve AI and cloud infrastructure, as well as skilling efforts.
- Microsoft's ADVANTA(I)GE INDIA Initiative, part of its Global Skills for Social Impact charter, intends to teach 10 million Indians in vital AI skills by 2030.
The company also made various collaborations to meet this objective :
 - Partner with Apollo Hospitals On AI-driven research in genomics, disease progression, and multimodal AI models
 - Partner with Mahindra Group to Set up an AI Division to involve innovation across its automotive, farming, and finance sectors
 - Partner with RailTel to Establish an AI Center of Excellence through which Microsoft will train employees in AI and cloud technologies
 - Partner with Bajaj Finserv to Leverage Microsoft Azure OpenAI services to improve customer experiences, boost productivity, and reduce operational costs
 - Partner with upGrad To train 1 million learners in foundational and advanced AI skills by 2025 through the use of tools like GitHub Copilot and Azure OpenAI Service





Ques : National Youth Day is celebrated annually on which day ?

- (a) 12 January
- (b) 13 January
- (c) 14 January
- (d) 15 January
- (e) 16 January

Answer : Option A

Explanation :

- National Youth Day is observed annually on January 12th in India to commemorate the birth anniversary of Swami Vivekananda, a spiritual leader and philosopher.
- This year Swami Vivekananda's 162nd birth anniversary.
- The primary goal of this day's observance is to inspire and educate young people about their responsibilities.
- Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility.
- The Indian government initiated the festival on 1985.

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Important days :

- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)

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IMPORTANT ONE – LINER Current Affairs

Bangalore Medical College and Research Institute (BMCRI) has been chosen by the Indian Council of Medical Research (ICMR) to establish South India's first Infectious Disease Research and Diagnostic Laboratory (IRDL).

The respected American publication Track and Fields News has selected India's Neeraj Chopra, a gold medalist at the Tokyo Olympics, the best javelin thrower of 2024. Anderson Peters from Grenada was ranked second by the magazine.

Venezuelan President Nicolás Maduro was sworn in for a new term amidst continued demonstrations and rebukes from the United States and others who feel he stole last year's election.

President Droupadi Murmu presented the Pravasi Bharatiya Samman Award to the honoree during the 18th Pravasi Bharatiya Divas (PBD) Convention in Bhubaneswar, Odisha.

Since 2003, the ninth of January has been marked as Pravasi Divas in India to commemorate Mahatma Gandhi's return to India from South Africa on this date in 1915. It is organised by the Ministry of External Affairs and has taken place every two years since 2015.

Brijendra Pratap Singh Appointed as Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)

Prime Minister Narendra Modi will participate in the Artificial Intelligence (AI) Action Summit in France. The event will focus on five key themes: public interest in AI, the future of work, innovation and culture, trust in AI, and global AI governance.





Ques : Which bank is marketing its first dollar syndicated loan since 2012 of as much as \$400 million ?

- (a) Canara Bank
- (b) Bank of India
- (c) HDFC Bank
- (d) UCO Bank
- (e) Axis Bank

Answer : Option B

Explanation :

- According to sources, Bank of India is offering its first syndicated loan of up to \$400 million since 2012, coinciding with an increase in Indian debtors seeking worldwide credit.
- The Indian lender is raising the loan in three and five-year tranches through its Gujarat International Finance TecCity division.
- According to Bloomberg data, Bank of India last used offshore credit markets in 2012 to raise a \$200 million facility for two years.

About Bank of India :

- Established : 7 September 1906
- HQ : Mumbai, Maharashtra
- MD & CEO : Rajneesh Karnatak
- Tagline : Relationship Beyond Banking





Ques : How many persons can an investor declare as nominees under the revised SEBI rules for demat accounts or mutual fund folios?

- (a) 8
- (b) 10
- (c) 12
- (d) 15
- (e) 16

Answer : Option B

Explanation :

- Sebi has made significant modifications to the nomination requirements for mutual funds and demat accounts to reduce unclaimed assets.
- Sebi updated mutual fund nomination regulations, effective March 1, 2025.
- According to Sebi, investors can designate up to 10 candidates for their demat or mutual fund accounts. However, the investor must declare the nominee.
- New rules require investors to declare nominees themselves, as Power of Attorney (PoA) holders are not authorized to do so.

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Recent News Headlines Related to SEBI

- According to SEBI Chairperson Madhabi Puri Buch, total capital market fundraising in FY2025 is likely to increase by 21% to Rs.14.7 lakh crore from Rs.11.8 lakh crore in FY2024.
- Cosmea Financial Holdings (CFH) Private Limited, led by Sam Ghosh, was granted approval by the SEBI to sponsor a Mutual Fund (MF). CFH plans to invest Rs 200 crore (USD 23.3 million) in its Asset Management Company (AMC).
- SEBI, the market regulator, slapped a Rs 54 lakh penalty on Jaiprakash Power Ventures, its MD and CEO Suren Jain, and other key personnel for falsifying the company's financial statements.
- 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.
- 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.





Ques : What was the Consumer Price Index (CPI)-based retail inflation in December 2024 as reported by MoSPI?

- (a) 5%
- (b) 5.22%
- (c) 6%
- (d) 5.7%
- (e) 6.5%

Answer : Option B

Explanation :

- In December, India's retail inflation reached a four-month low of 5.22 percent, down from 5.48 percent the previous month.
- December is the fourth consecutive month of over 5% inflation.
- In October, India's retail inflation reached a 14-month high of 6.21%, while food inflation rose to a 15-month high of 10.9%.

Month-wise list of retail inflation :

- July 2024 : 3.54%
- August 2024 : 3.65%
- September 2024 : 5.49%
- October 2024 : 6.21%
- November 2024 : 5.48%

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Ques : Who has been appointed as the new secretary of the Board of Control for Cricket in India (BCCI)?

- (a) Jay Shah
- (b) Devajit Saikia
- (c) Sourav Ganguly
- (d) Rahul Dravid
- (e) Anurag Thakur

Answer : Option B

Explanation :

- Former first-class cricketer Devajit Saikia has been named as the new secretary of the Board of Control for Cricket in India (BCCI), succeeding Jay Shah, who became the ICC Chairman last year.
- Prabhtej Singh Bhatia was chosen Treasurer of the Indian Cricket Board.
- Saikia, who represented Assam in the 1990-91 first-class cricket season, scored 53 runs in four games.
- He also has extensive cricket administrative expertise, having previously served as the BCCI joint secretary and the secretary of the Assam Cricket Association.

About Board of Control for Cricket in India (BCCI) :

- Founded : 1928
- HQ : Mumbai
- President : Roger Binny
- Secretary : Devajit Saikia
- Treasurer : Prabhtej Singh Bhatia





Recent Appointment in different departments :

- Brijendra Pratap Singh : Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)
- B. N. Srikrishna : Chairperson of Equal's newly formed Advisory Board
- Tuhin Kanta Pandey : Secretary, Department of Revenue, Ministry of Finance
- Dr. V Narayanan : chairman of the Indian Space Research Organisation (ISRO)
- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation
- Amit Aggarwal : Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers
- Manish Singhal : Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (replace Deepak Sood)
- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)





Ques : Why is India's inclusion in the UN Committee of Experts on Big Data significant?

- (a) It enhances India's role in climate policy formulation
- (b) It recognizes India as a global leader in data science and statistical innovation
- (c) It helps India influence global trade policies
- (d) It promotes India's interests in artificial intelligence research
- (e) It aids in India's sustainable development goals

Answer : Option B

Explanation :

- India has joined the UN's Committee of Experts on Big Data and Data Science for Official Statistics.
- The UN Committee of Experts on Big Data and Data Science for Official Statistics (UN-CEBD) was established to explore the potential benefits and challenges of Big Data.
- This development aligns with India's efforts to modernize its statistical processes by integrating non-traditional data sources such as satellite imagery, IoT, and machine learning to provide accurate and real-time insights for governance.





Ques : How much total investment has the Adani Group committed in Chhattisgarh for energy and cement projects?

- (a) Rs 40,000 crore
- (b) Rs 45,000 crore
- (c) Rs 50,000 crore
- (d) Rs 60,000 crore
- (e) Rs 65,000 crore

Answer : Option E

Explanation :

- The Adani Group plans to invest Rs 65,000 crore in energy and cement projects in Chhattisgarh.
- Gautam Adani, chairman of Adani Group, met with Chhattisgarh Chief Minister Vishnu Deo Sai and announced an investment of Rs 60,000 crore to expand the group's power plants in Raipur, Korba, and Raigarh in the state. The development will increase Chhattisgarh's power producing capacity by 6,120 megawatts.
- According to the announcement, the Adani Group has invested Rs 5,000 crore to the construction and expansion of its cement factories in Chhattisgarh. Adani Cement operates two integrated operations in the state, in Bhatapara and Jamul, and has already announced growth at the Bhatapara facility.
- Adani Power is India's leading private thermal power producer. It plans to increase its thermal power capacity to 30.67 GW by 2029-30 from 15 GW currently.
- The company announced last month that it was considering investing Rs 20,000 crore to build a coal-fired ultra-supercritical thermal power plant in Bihar.
- Adani has committed to investing Rs 10,000 crore in the state over the next four years to support CSR activities in education, healthcare, skill development, and tourism.





Ques : What is the Outlay of the project INROAD (Indian Natural Rubber Operations for Assisted Development) ?

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

Answer : Option B

Explanation :

- INROAD (Indian Natural Rubber Operations for Assisted Development) started in the North-East India and parts of West Bengal with an Outlay of Rs.100 crore
- The initiative is financially backed by four large corporations: Apollo, Ceat, JK, and MRF. The Rubber Board of India is in charge of its implementation.
- In its first four years, the project has successfully established 1,25,272 hectares of new natural rubber plantations.
- These plantations span across 94 districts in the North East and parts of West Bengal.
- A model smokehouse has been inaugurated for the Bhaishkhuli Pragatishil Mohila Samittee, a cooperative of 65 female rubber growers in Goalpara, Assam to enhance the quality of natural rubber produced in India's North-East.





Ques : Which state government launched the Swami Vivekanand Yuva Shakti Mission on the occasion of the National Youth day?

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Maharashtra
- (e) Madhya Pradesh

Answer : Option E

Explanation :

- On the occasion of the National Youth Day in Bhopal, Madhya Pradesh Chief Minister Mohan Yadav officially launched the Swami Vivekanand Yuva Shakti Mission.
- Chief Minister Mohan Yadav also unveiled the world's largest 3-D rangoli, depicting Swami Vivekananda, at the Shaurya Smarak in Bhopal.
- The Swami Vivekananda Yuva Shakti Mission was launched by the state government in accordance with Prime Minister Narendra Modi's guiding principle of GYAN (Focus on the Poor, Youth, Farmers, and Women) and inspired by Swami Vivekanand's ideas.
- The Chief Minister also introduced the Swami Vivekananda Yuva Shakti Mission Portal and theme song. The Portal will provide information on the mission to the broader public.
- The state government intends to employ more than 70% of the young by 2028. By 2030, all of the state's youth will have completed their education through the 12th grade.





Ques : Which state became the 34th state to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) ?

- (a) Kerala
- (b) Tamil Nadu
- (c) Odisha
- (d) Andhra Pradesh
- (e) Telangana

Answer : Option C

Explanation :

- Odisha became the 34th state to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), a substantial improvement in the state's healthcare system.
- The National Health Authority (NHA) of the Union Ministry of Health and Odisha's Department of Health and Family Welfare signed a Memorandum of Understanding (MoU) to formalize their merger.
- The AB PM-JAY would work with Odisha's existing Gopabandhu Jan Arogya Yojana (GJAY).
- The unified system provides annual health coverage of ₹5 lakh per family, with an additional Rs.5 lakh for female members.

About Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) :

- Launched : 23 September, 2018
- Nodal agency National Health Authority
- It provides a health coverage of Rs.5 lakh per family annually, with an additional Rs.5 lakh specifically for women members
- AB PM-JAY has recorded 8.19 crore hospital admissions across India, with Rs.1.13 lakh crore allocated towards healthcare for marginalized communities





Ques : Kappad beach and Chal beach wins Blue Flag certification. It is in which state ?

- (a) Kerala
- (b) Tamil Nadu
- (c) Odisha
- (d) Andhra Pradesh
- (e) Telangana

Answer : Option A

Explanation :

- The Foundation for Environmental Education (FEE), based in Denmark, has given Kerala's renowned Kappad beach in Kozhikode and Chal beach in Kannur the prestigious Blue Flag designation.
- This designation acknowledges beaches that adhere to high environmental, safety, and sustainability criteria.
- The Blue Flag designation raises Kerala's profile as a sustainable tourism destination and serves as a global benchmark for environmentally friendly tourism activities.
- Kappad Beach has earned the Blue Flag certification for the 4th consecutive year. As of November 2024, India has 13 Blue Flag beaches.
- Award given to Beaches and marinas that meet 33 criteria, focusing on environmental education, water quality, safety, services, and waste management
- It is Launched under the Integrated Coastal Zone Management Project (ICZMP) by the Ministry of Environment, Forest, and Climate Change.

13 Blue Flag beaches in India are :

- Shivrajpur Beach : Dwarka, Gujarat (2020)
- Golden Beach : Puri, Odisha (2020)
- Ghoghla Beach : Diu, Gujarat (2020)
- Kasarkod Beach : Uttara Kannada, Karnataka (2020)
- Padubidri Beach : Udupi, Karnataka (2020)
- Rushikonda Beach : Visakhapatnam, Andhra Pradesh (2020)
- Radhanagar Beach : Havelock Island, Andaman & Nicobar Islands (2020)
- Kovalam Beach : Chennai, Tamil Nadu (2020)
- Eden Beach : Puducherry (2020)
- Minicoy Thundi Beach : Lakshadweep (2022)
- Kadmat Beach : Lakshadweep (2022)
- Kappad Beach : Kozhikode, Kerala (2025)
- Chal Beach : Kannur, Kerala (2025)





Ques : Which organization has launched a dedicated Post-Retirement Benefit (PRB) Cell to enhance the welfare and convenience of its retired employees?

- (a) Solar Energy Corporation of India Ltd
- (b) Hindustan Aeronautics Limited
- (c) South Eastern Coalfields Limited (SECL)
- (d) Steel Authority of India Limited
- (e) Bharat Heavy Electricals Limited

Answer : Option C

Explanation :

- South Eastern Coalfields Limited (SECL), a subsidiary of Coal India Limited (CIL) headquartered in Chhattisgarh, has established a dedicated Post-Retirement Benefit (PRB) Cell to improve the welfare and convenience of its retired personnel.
- The PRB Cell will function as a single-window system, integrating post-retirement services traditionally overseen by multiple departments such as Personnel, Finance, and Medical.
- The effort also compliments 'Mission Sambandh,' an SECL program that aims to improve stakeholder communication and collaboration.
- This centralized approach attempts to avoid delays and confusion, giving retirees easier access to pensions, provident funds, medical facilities, and other benefits.





Ques : Where is the headquarter of International Union for Conservation of Nature (IUCN) ?

- (a) Singapore
- (b) Germany
- (c) Switzerland
- (d) Denmark
- (e) Cambodia

Answer : Option C

Explanation :

- The IUCN Red List of Threatened Species has recognized India's Western Ghats as a global hotspot for threatened freshwater species. This is the first-ever multi-taxon assessment of freshwater fauna worldwide.
- The evaluation evaluates the extinction risk and significant threats to 23,496 freshwater species, including crustaceans, fishes, and odonates.
- The study found 89 confirmed and 187 suspected extinctions of freshwater species since 1500 AD.
- The Western Ghats is home to about 300 freshwater fish species, making it one of the richest places for freshwater biodiversity.
- Kerala has the highest number of vulnerable freshwater fishes in India, with 74 out of 188 species categorized as such.

About IUCN :

- Established : 1948
- HQ : Gland, Switzerland
- Director : General Grethel Aguilar





Ques : Who has successfully completed user trials of HIMKAVACH multi-layer clothing system in extreme cold weather conditions ?

- (a) DRDO
- (b) ISRO
- (c) HAL
- (d) NASA
- (e) None of these

Answer : Option A

Explanation :

- The Defence Research and Development Organisation (DRDO) has completed user trials for its HIMKAVACH multi-layer apparel system in extreme cold temperatures.
- The system is meant to protect personnel in temperatures ranging from $+20^{\circ}\text{C}$ to -60°C , making it excellent for high-altitude military operations, especially in the Himalayan region.
- Previously, the Indian Army (IA) utilized the Extreme Cold Weather Clothing System (ECWCS), a 3-layered suit created by DRDO's Defence Institute of Physiology and Allied Sciences (DIPAS).

About DRDO :

- Established : 1958
- HQ : New Delhi
- Chairman : Sameer V. Kamat

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Recent News Headlines Related to DRDO

- Garden Reach Shipbuilders & Engineers (GRSE), a defence PSU, formally handed over the "Jaldoot" Unmanned Surface Vessel (USV) to DRDO's Naval Science and Technological Laboratory (NSTL) in Visakhapatnam after successful trials.
- DRDO has completed flight testing for the Guided Pinaka Weapon System as part of the PSQR validation trials.
- DRDO has successfully completed three flight tests of the 4th Generation Very Short-Range Air Defence System (VSHORADS) at the Pokhran Field Firing Ranges in Rajasthan.
- DRDO, in collaboration with experts from IIT Delhi, has created lightweight bulletproof jackets called ABHED (Advanced Ballistics for High Energy Defeat), which provide 360-degree protection.
- The Indian Light Tank, Zorawar, underwent successful initial vehicle testing undertaken by the Defence Research and Development Organisation (DRDO).
- The Indian Navy, in collaboration with the Defence Research and Development Organisation (DRDO), successfully tested the Vertical Launch Short Range Surface to Air Missile (VL-SRSAM).
- India has completed a successful test-fire of Agni-4 Ballistic Missile in Chandipur, Odisha. The Agni missiles are designed and developed by the DRDO.
- Energy-harvesting shoes with GPS tracking have been created by the IIT Indore, Madhya Pradesh, in collaboration with the DRDO.
- The Defence Research and Development Organisation (DRDO) has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.
- Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) developed by the Jodhpur Laboratory of the Research DRDO was formally handed over to the Indian Navy at a function held in New Delhi.
- DRDO successfully tested the next-generation Supersonic Missile Assisted Release of Torpedo (SMART) system on 1 May 2024 from Dr APJ Abdul Kalam Island off the coast of Odisha.
- DRDO hands over nine defence tech projects to IIT-Bhubaneswar
- DRDO chairman Samir V Kamat gets one-year extension
- DRDO has taken up a preliminary study on the design and development of an indigenous conventional submarine under Project-76
- DRDO successfully tested the Indigenous Technology Cruise Missile (ITCM) from Chandipur, Odisha





Ques : Which institutions are collaborating with C-DOT for the development of the Wideband Spectrum-Sensor ASIC-Chip?

- (a) IIT Delhi and IIT Bombay
- (b) IIT Kanpur and IIT Hyderabad
- (c) IIT Madras and IISc Bengaluru
- (d) IIT Mandi and IIT Jammu
- (e) IIT Roorkee and IIT Guwahati

Answer : option D

Explanation :

- The Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Department of Telecommunications (DoT), GoI, has signed an agreement with IIT Mandi, in collaboration with IIT Jammu, for the development of "Wideband Spectrum-Sensor ASIC-Chip, for Enhancing Spectrum Utilization".
- The agreement was struck under the Telecom Technology Development Fund (TTDF) initiative of India's Department of Telecommunications.
- This program, which aims to support Indian entrepreneurs, academia, and R&D institutions, is a critical enabler for creating, developing, and commercializing telecommunications technologies and solutions.
- The project's goal is to create a dependable and easy-to-implement wideband spectrum sensing (WSS) algorithm that would enhance spectrum efficiency by using spectrum holes to provide broadband services in rural India.
- Spectrum sensing allows cognitive radio users to adapt to their surroundings by recognizing spectrum voids while avoiding interference with the core network.





Recent News Headlines Related to IITs

- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus at Thaiyur.
- IIT Madras, has worked with the Union Ministry of Agriculture and Farmers Welfare on a project to increase the efficiency and efficacy of the agricultural extension system through digitization.
- IIT Madras has completed a 410-meter Hyperloop test track, marking a big step forward in India's pursuit of futuristic transportation solutions.
- Hyundai Motor Group has partnered with three IITs to build a joint research system in the domains of batteries and electrification, involving a USD 7 million investment over five years.
- IIT Guwahati will host the 10th India International Science Festival (IISF) 2024 from November 30 to December 3.
- Samsung R&D Institute, Noida (SRI-Noida) has signed a MOU with the famed Indian Institute of Technology Bombay (IIT Bombay).
- IIT Madras and ISRO Collaborate to create a Centre of Excellence focused on research in 'Fluid and Thermal Sciences'. ISRO will provide seed funding of Rs 1.84 Crore to establish this center.
- The IIT Madras aims to establish a worldwide flagship center in Dubai to promote research, innovation, and entrepreneurship.
- IIT Delhi and the International Energy Agency (IEA) have signed a Memorandum of Understanding on clean energy transition.
- IIT Indore has developed a new technology for early detection of breast cancer that is specifically geared to assist women in rural and remote places.
- IIT Delhi and the Indian Air Force's Headquarters Maintenance (HQ) Command in Nagpur have signed a MOU to collaborate on the development of novel technologies for aviation textiles, with an emphasis on parachutes and other safety equipment.
- US Government Partner with IIT Madras Research Park in Chennai to work in 4 broad areas namely, Solar energy (SE), Green Hydrogen (GH), Electric Vehicles (EVs), and Batteries, and Green Buildings (GBs).
- The National Health Authority (NHA) and IIT Kanpur inked an MoU in the presence of Union Health Secretary Apurva Chandra.





Ques : Who was recently honored with the 'Satyajit Ray Lifetime Achievement Award' for contributions to Indian cinema?

- (a) Aparna Sen
- (b) Sharmila Tagore
- (c) Satyajit Ray
- (d) Rituparno Ghosh
- (e) Soumitra Chatterjee

Answer : Option A

Explanation :

- Eminent director Aparna Sen was honoured with the 'Satyajit Ray Lifetime Achievement Award' at the annual award ceremony of West Bengal Film Journalists Association (WBFJA) for her contributions to Indian cinema.

Winners List of West Bengal Film Journalists Association (WBFJA) :

- Best Bengali Film : Manik Babur Megh
- Best Actor (Male) : Chandan Sen
- Best Director : Srijit Mukherji ('Badami Haynar Kabale') and Debaloy Bhattacharya ('Padatik')
- Best Screenplay : Anjan Dutt (For 'Chalchitra Ekhon')
- Best Music Director : Amit Chatterjee
- Most Popular Film Award : Khadaan
- Best Actor (Female) : Rituparna Sengupta (for 'Ajogya')
- Most Promising Director : Abhinandan Banerjee (For 'Manik Babur Megh')
- Best Background Score : Rathijit Bhattacharya (for 'Khadaan')
- Playback singer awards : Timir Biswas (Tekka), Rathijit Bhattacharya (Khadaan), and Antara Mitra (Khadaan)
- Best Lyricist : Kaushik Ganguly (for 'Ajogya')
- Special Recognition for Technical Innovation : Srijit Mukherji's 'Oti Uttam'





Recent News Headlines Related to Awards & Winners :

- Best javelin thrower of 2024 by American publication Track and Fields News : India's Neeraj Chopra
- India's 1st and world's 3rd airport to receive the prestigious Level 5 Accreditation : Mumbai (Maharashtra)-based Chhatrapati Shivaji Maharaj International Airport (CSMIA)
- Padmapani Lifetime Achievement Award : Sai Paranjpye for her contributions to both Indian cinema and Marathi literature
- Gangadhar National Award for Poetry 2023 : Odia poet Prativa Satpathy
- Bahrain's prestigious 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa : Dr. Ravi Pillai
- "Great Place to Work" certification for January 2025–2026 : Steel Authority of India Limited (SAIL)
- SKOCH Award : Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep')
- 34th Vyas Samman for 2024 : Hindi writer Suryabala for Her novel "Kaun Des Ko Vasi: Venu Ki Diary" which was published in 2018
- Prestigious "Gold Award" in the State Energy Conservation Award 2024 : RINL, the corporate entity of the Visakhapatnam Steel Plant
- Royal honors 'knighthood' and 'damehood' by King Charles III : Oscar award winning filmmaker Christopher Nolan and his wife, Emma Thomas
- Pandit Swapan Chaudhuri : Rashtriya Tansen Samman 2023
- Sanand Nyas Sanstha from Indore : Raja Mansingh Tomar Samman 2023
- Prime Minister Narendra Modi : Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer
- Mrs. India USA 2024 : Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India
- Miss Teen India USA 2024 : Sanskriti Sharma from Illinois
- 14th PSE Excellence Awards in 3 Category : "Corporate Governance" and "Corporate Social Responsibility & Sustainability" and "Operational Performance Excellence" : Indian Renewable Energy Development Agency Limited (IREDA)





Ques : Which state University was recognized by the University Grants Commission (UGC) under Section 2(f) of the UGC Act, 1956, enabling it to offer academic courses in physical education and sports sciences ?

- (a) Tripura
- (b) Jharkhand
- (c) Assam
- (d) Bihar
- (e) Meghalaya

Answer : Option D

Explanation :

- Bihar Sports University, based in Rajgir, Bihar, is accredited by the University Grants Commission (UGC) under Section 2(f) of the UGC Act, 1956, allowing it to provide academic degrees in physical education and sports sciences.
- The Bihar government has nominated Shishir Sinha, a retired IAS officer, as the university's first Vice-Chancellor (VC).
- The university's academic programs will begin in the 2025-2026 session.

These programs will include :

- A four-year Bachelor of Physical Education (B.P.Ed.) program (subject to approval from the National Council for Teacher Education (NCTE))
- Diplomas and PG diplomas in yoga.
- Diplomas and PG diplomas in sports coaching, focusing on two or three sports

About University Grants Commission :

- Established : 28 December 1956
- HQ : New Delhi
- Chairman : Mamidala Jagadesh Kumar





IMPORTANT ONE – LINER Current Affairs

Department for Promotion of Industry and Internal Trade (DPIIT) and JK Cement Signed an MOU to foster innovation, empower entrepreneurs, and strengthen India's manufacturing ecosystem.

Bollywood actor Akshay Kumar Appointed as Brand ambassador for POCO India.

India and Mumbai batter Shreyas Iyer, the second-most expensive player in the player auction, has been appointed captain by Punjab Kings for IPL 2025. The 2024 IPL winning captain has previously led Delhi Capitals (DC) and Kolkata Knight Riders (KKR) in the IPL.

Mongolia & India Signed an Mining Partnership. In the areas of geology and exploration, aiming to enhance resource security and diversify supply chains.

Mount Ibu in North Maluku, Indonesia, erupted, producing ash clouds up to 4,000 meters and ejecting hot lava up to two kilometers from its crater. The volcano is located on Halmahera Island.

Zoran Milanović, political leader of the Social Democratic Party (SDP) Appointed as 5th President of Croatia for the 2nd consecutive term. He served as the President of Croatia for the 1st time in January 2020 by defeating former president Kolinda GrabarKitarovic.

India achieved a record renewable energy capacity addition of 30 GW in 2024, according to data from the Ministry of New & Renewable Energy (MNRE). India targets 500 GW of renewable energy capacity by 2030.





Ques : Which bank has introduced the 'Chiranjeevi-Super Senior Citizen FD' scheme?

- (a) HDFC bank
- (b) ICICI bank
- (c) RBL bank
- (d) Bandhan bank
- (e) IDBI bank

Answer : Option E

Explanation :

- IDBI Bank has launched a new fixed deposit scheme, 'IDBI Chiranjeevi-Super Senior Citizen FD,' for customers aged 80 and above.
- The scheme offers higher interest rates, with an additional 65 basis points over standard fixed deposit rates and 15 basis points over existing senior citizen rates.
- The 555-day tenure offers an annual interest rate of 8.05 percent, making it a highly competitive option.
- The bank has also created tempting rates for various term alternatives, such as 7.90% per annum for 375 days, 8.0% per annum for 444 days, and 7.85% per annum for 700 days.

About IDBI Bank :

- Established : 1 July 1964
- HQ : Mumbai
- MD & CEO : Rakesh Sharma
- Tagline : Bank Aisa Dost Jaisa

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Recent Facilities Launched in Banking & Insurance Sector :

- Bank of Baroda (BoB) will open AI-powered customer service and full-fledged branches in Prayagraj, including forex transaction facilities, to better serve visitors.
- Groww Mutual Fund, an asset management company, introduced the Groww Nifty India Railways PSU Index Fund and ETF.
- RenewBuy, an online insurance company, has launched the RenewBuy Smart Term Plan under its RB Proprietary line.
- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (₹).
- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology
- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.





Ques : Which Bank has introduced two new slabs for savings bank (SB) deposit holders ?

- (a) AU Small Finance Bank Limited
- (b) Capital Small Finance Bank Limited
- (c) Jana Small Finance Bank
- (d) Shivalik Small Finance Bank
- (e) Equitas Small Finance Bank Limited

Answer : Option E

Explanation :

- Equitas Small Finance Bank has added two new slabs for savings bank (SB) deposit holders.
- Balances exceeding Rs.10 lakhs, up to Rs.25 lakhs, and from Rs.25 lakhs to Rs.1 crore yield 7% and 7.25% interest, respectively.
- Interest rates for balances up to Rs.1 lakh will remain at 3.00%, while the expanded slab for balances between Rs.1 lakh and Rs.10 lakhs would be 5%.
- Balances ranging from Rs.1 crore to Rs.25 crore will earn 7.50 percent. For balances above Rs.25 crore, the current rate of 7.80% remains constant.

About Equitas Small Finance Bank :

- Headquarters- Chennai
- MD & CEO – P.N. Vasudevan
- Tagline – It's fun banking

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Ques : Who has been appointed as the Group Chief Executive Officer (CEO) of Angel One?

- (a) Sundar Pichai
- (b) Ambarish Kenghe
- (c) Satya Nadella
- (d) Rajesh Gopinathan
- (e) Nandan Nilekani

Answer : option B

Explanation :

- Angel One has named Ambarish Kenghe as its group CEO. Kenghe will inherit the position in March 2025.
- Kenghe has previously served as vice president and general manager, Google Pay APAC, where he was instrumental in increasing the platform's reach and supporting the UPI ecosystem in India.
- His previous positions were chief product officer for Myntra, consultant for Bain & Company, and engineer at Cisco Systems.

About Angel One :

- Established : 1996
- HQ : Mumbai, Maharashtra
- CMD : Dinesh Thakkar

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Recent Appointment in Banking & Insurance Sector :

- Baldev Prakash : deputy managing director and group chief risk officer of State Bank of India
- Amit Ganorkar : Managing Director(MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company (Replaced Neelesh Garg)
- Jatinder Pal Singh : CEO of ITI Asset Management (ITI AML) (succeeding Hitesh Thakkar)
- Rajat Verma : CEO of DBS Bank India (succeeding Surojit Shome)
- Anup Kumar Sinha : Reappointment as Bandhan Bank's non-executive chairman
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- 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)

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Ques : What is the India's wholesale price inflation in December ?

- (a) 2.37%
- (b) 4.27%
- (c) 2.15%
- (d) 1.54%
- (e) 3.45%

Answer : Option A

Explanation :

- India's wholesale price inflation rose to 2.37% in December 2024, up from 1.89% in November, driven by higher prices in manufactured products, non-food articles, and fuel and power
- It was 0.86 per cent in December 2023.

Recent WPI-based Retail inflation in India :

- November 2024 : 1.89%
- October 2024 : 2.36%
- September 2024 : 1.84%
- August 2024 : 1.31%
- July 2024 : 2.04%

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Ques : Where did the first edition of the Kho Kho World Cup take place?

- (a) Jawaharlal Nehru Stadium, New Delhi
- (b) Kalinga Stadium, Bhubaneswar
- (c) Indira Gandhi Indoor Stadium, New Delhi
- (d) Salt Lake Stadium, Kolkata
- (e) M. Chinnaswamy Stadium, Bengaluru

Answer : Option C

Explanation :

- The first Kho Kho World Cup kicked off on January 13, 2025, at the Indira Gandhi Indoor Stadium in New Delhi. Sudhanshu Mittal, President of the Indian Kho Kho Federation, officially opened the World Cup.
- The Kho Kho Federation of India, with the Indian Olympic Association's cooperation, will host the Kho Kho World Cup in New Delhi from January 13 to 19, 2025.
- During the World Cup, each team will have 12 players, but during a match, only 9 players from each team will take the field.
- The first Kho Kho World Cup will feature 20 men's and 19 women's teams from throughout the world. The male and female kho kho teams have been separated into four divisions.
- Pratik Waikar leads the Indian men's team of 15 members, while Priyanka Ingle leads the women's team.





Recent News headlines related to Sports

- India and Mumbai batter Shreyas Iyer, the second-most expensive player in the player auction, has been appointed captain by Punjab Kings for IPL 2025. The 2024 IPL winning captain has previously led Delhi Capitals (DC) and Kolkata Knight Riders (KKR) in the IPL.
- In squash, India's Anahat Singh won the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.
- Varun Tomar of the Indian Army has won the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024, which took place at Dr Karni Singh Shooting Range in New Delhi.
- Haryana Steelers reached a historic milestone by winning their first Pro Kabaddi League (PKL) title. In a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, the Steelers overcame the Patna Pirates by 32-23.
- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- Hemanth Muddappa, known as the "Drag King," achieved a remarkable triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship held at the Madras International Circuit (MIC).
- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games
- Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.
- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.





Ques : The Gaan Ngai festival commemorates the end of the harvest season and is celebrated in which state ?

- (a) Tripura
- (b) Mizoram
- (c) Assam
- (d) Manipur
- (e) Meghalaya

Answer : Option D

Explanation :

- The Gaan Ngai celebration, honoring the conclusion of the harvest season for the Kabui/Rongmei Naga group, is being held in Manipur.
- Gaan-ngai is a festival of lights and victory, namely victory against evil.
- Gaan-ngai is often referred to as the winter celebration. Chakaan means season, Gaan means winter, and Ngai means festival. This celebration is also known as a New Year's festival because it celebrates the conclusion of the year and the start of the New Year.

About Manipur :

- Capital – Imphal
- Chief Minister – Biren Singh
- Governor – Ajay Bhalla

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Recent News Headlines Related to Festivals & Fairs :

- Elephant and Tourism Festival 18th Edition : Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal
- Kagyad Dance event : Sikkim at Gangtok's Tsuklakhang Palace
- Ladakhi Losar : Celebrated in Ladakh to mark the New Year according to the Tibetan calendar
- Viraasat Sari Festival 2024 : 3rd Edition Hosted by Ministry of Textiles at Handloom Haat, Janpath, New Delhi
- Eaglenest Bird Festival : Arunachal Pradesh in Kellong and Thongre village, West Kameng District
- International Gita Mahotsav : Kurukshetra, Haryana
- Asthalakshmi Mahotsav : New Delhi, It will focus on India's eight north-eastern states
- Cherry Blossom Festival : Shillong, Meghalaya
- Hornbill Festival : Nagaland
- Bodoland Mohotsav : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat')
- Jauljibi Mela : Pithoragarh, Uttarakhand
- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi) : Uttarakhand
- Bali Padyami festival (Bali Pratipada) : Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela : goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav : President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat : Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- Naga King Chilli festival : Seiyhama village in Nagaland celebrated 3rd edition belongs to the genus Capsicum
- harvest festival of Karma or Karam Parv : Tribal populations of many states
- 9th Ladakh Zaskar Festival 2024 : Celebrated in Zaskar, situated in the Ladakh





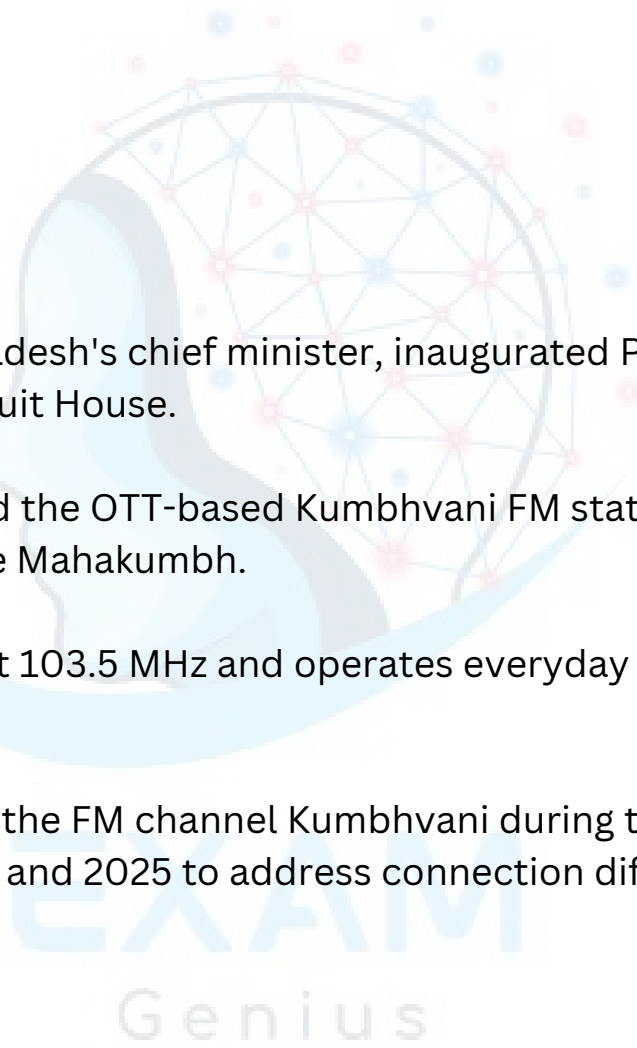
Ques : Which state inaugurated Prasar Bharati's FM channel 'Kumbhvani' at the Circuit House ?

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Maharashtra
- (e) Madhya Pradesh

Answer : Option A

Explanation :

- Yogi Adityanath, Uttar Pradesh's chief minister, inaugurated Prasar Bharati's FM station 'Kumbhvani' at Circuit House.
- Prasar Bharati has created the OTT-based Kumbhvani FM station to provide detailed information on the Mahakumbh.
- The channel broadcasts at 103.5 MHz and operates everyday from 5:55 am to 10:05 pm.
- Prasar Bharati developed the FM channel Kumbhvani during the Kumbh celebrations in 2013, 2019, and 2025 to address connection difficulties in remote locations.





Ques : Union Minister of Commerce & Industry, Piyush Goyal has inaugurated the National Turmeric Board in which city ?

- (a) Guwahati
- (b) New Delhi
- (c) Kaziranga
- (d) Kolkata
- (e) Varanasi

Answer : Option B

Explanation :

- Piyush Goyal, Union Minister of Commerce and Industry, has launched the National Turmeric Board at Vanijya Bhawan in New Delhi, which will benefit cultivators in 20 states.
- The government has named Palle Ganga Reddy as its first chairwoman. The Board's headquarters are in Nizamabad, Telangana.
- Representatives from other ministries will join the National Turmeric Board in the coming days. Representatives from exporter and producer organizations will also serve on the Board.
- The Board will ensure the quality and safety of turmeric production and exports. Last year, 2023-24, India cultivated 3.05 lakh hectares of turmeric, producing 10.74 lakh tonnes.
- Turmeric, often referred to as the “Golden Spice,” holds immense economic potential for Indian farmers, particularly those in 20 states including Maharashtra, Tamil Nadu, Andhra Pradesh, Telangana, Madhya Pradesh, and Meghalaya.
- India is the world's top producer, consumer, and exporter of turmeric. India accounts for more than 70% of global turmeric production, with 30 types grown in the country.
- During 2023-24, 1.62 lakh tonnes of turmeric and turmeric products worth 226.5 million USD were exported.
- The government of India has set a target of Rs8000 crore of turmeric by 2030.





News Headlines Related to Ministry :

- Piyush Goyal, Union Minister of Commerce and Industry, presented the 'Bharat Cleantech Manufacturing Platform', which the Centre described as a "initiative designed to enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors".
- Piyush Goyal, Union Minister of Commerce and Industry, has started the 8th edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.
- The Animal Welfare Board of India (AWBI), a statutory agency under the Department of Animal Husbandry and Dairying of the Ministry of Fisheries, Animal Husbandry, and Dairying, has signed a MOU with NALSAR University of Law in Hyderabad.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, revealed that the Council of Scientific and Industrial Research (CSIR) has created technology to synthesize Paracetamol in-house.
- Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims. the policy will immediately cover the victim's treatment costs for 7 days, up to a maximum of Rs 1.5 lakh.
- Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in Sikkim.
- First phase of the 'One Nation, One Subscription (ONOS)' Launched by Ministry of Education(MoE). An Outlay of Rs 6,000 crore released for three years, from 1st January 2025 to 31st December 2027.
- Mission MAUSAM Approved in September 2024. It is Led by Ministry of Earth Sciences (MoES) with the Aim to make India "Weather Ready" and "Climate Smart", complying with the international standards by 2026. It has an Outlay of Rs 2,000 crore for 2 years.
- The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.





Ques : Who is the author of the book Middle Class India: Driving Change in the 21st Century?

- (a) Arundhati Roy
- (b) P. Sainath
- (c) Shashi Tharoor
- (d) Chetan Bhagat
- (e) Manisha Pande

Answer : Option E

Explanation :

- Manisha Pande, a journalist, has released the book Middle Class India: Driving Change in the 21st Century.

It's divided into three parts :

- Part I examines the middle class in pre-Independence India, namely from 1757 to 1947.
- Part II focuses on the period between 1947, when India gained independence from British colonial control, and 1991, when economic reform began.
- Part III discusses the post-liberalisation scenario from 1991 to the present day.

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Recent News Headlines Related to Books :

- “Chhaunk: On Food, Economics and Society (Juggernaut)” : Abhijit Vinayak Banerjee and Cheyenne Olivier
- 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages' : Professor Raghuvendra Tanwar
- In Pursuit of Democracy : Najma Heptulla
- The Nehru Development Model : Arvind Panagariya
- Living with Birds : Asad Rahamani
- BRING IT ON: The Incredible Story of My Life : Dr. Deepa Malik
- New Bharat – Modi’s Vision and Development 2019-2024 : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat
- 3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books
- Tipu Sultan-The Saga of the Mysore Interregnum : Vikram Sampath
- Loh Purush Sardar Vallabhbhai Patel Ka Jeevanvrit : Rakesh Kumar Sharma
- "Why the Heck Not?" - a blueprint for success from the man behind DLF : KP Singh and Aparna Jain
- Beyond the Higgs Boson: The W Boson : Manik Kotwal
- My Beloved Life tells the story of Jadunath : Amitava Kumar
- Ratan Tata: A Life : Thomas Mathew
- Why Bharat Matters : External Affairs Minister Dr S. Jaishankar

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Ques : Annabel Sutherland selected as the ICC Women's player of the month for December 2024. She is from which country ?

- (a) England
- (b) New Zealand
- (c) Australia
- (d) South Africa
- (e) Ireland

Answer : Option C

Explanation :

- The International Cricket Council (ICC) has named Jasprit Bumrah of India and Annabel Sutherland of Australia as the ICC Men's and Women's Players of the Month for December 2024, respectively.
- Top-ranked Test bowler Bumrah provided stern resistance to Australia's resurgence in a compelling Border-Gavaskar Trophy series with destructive bowling spells.
- Sutherland was in sparkling form during Australia's ODI matches against India and New Zealand, winning Player of the Series twice for her all-round contributions.
- Both players were crowned after a vote by global fans registered on ICC-cricket.com and an expert panel of ICC Hall of Famers, former international players, and media representatives.

Recent ICC players of the month :

- November 2024 : Haris Rauf (Pakistan) (Men) and Danni Wyatt-Hodge (England) (women)
- October 2024 : Amelia Kerr (New Zealand) (Men) and Noman Ali (Pakistan) (women)
- September 2024 : Kamindu Mendis (Sri Lanka) (Men) and Tammy Beaumont (England) (women)
- August 2024 : Dunith Wellalage (Sri Lanka) (Men) and Harshitha Samarawickrama (Sri Lanka) (women)





Ques : Who is the Chairman of the reconstituted Atomic Energy Commission (AEC)?

- (a) Manoj Govil
- (b) Pankaj Kumar Mishra
- (c) Suresh Kumar
- (d) Ajit Kumar Mohanty
- (e) Anamika sen

Answer : Option D

Explanation :

- The government has reconstituted the Atomic Energy Commission (AEC), which now includes T V Somanathan and Manoj Govil, who have taken over as Cabinet Secretary and Expenditure Secretary, respectively.
- The AEC also includes Pankaj Kumar Mishra, who was appointed as Member (Finance) last year, according to a notification made on October 21 and published in the Gazette on January 9.
- Ajit Kumar Mohanty, Secretary of the Department of Atomic Energy, serves as Chairman of the reformed AEC.
- The AEC is responsible for developing policy for the Department of Atomic Energy.

About The Atomic Energy Commission :

- The Atomic Energy Commission was founded in August 1948 as a division of the Department of Scientific Research.
- The Department of Atomic Energy was established later, on August 3, 1954, with direct supervision from the Prime Minister.
- The AEC was officially established in March 1958, following a government resolution. This historical framework laid the groundwork for India's nuclear policy evolution.





Recent Appointment in different departments :

- Devajit Saikia : New secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of the Indian Cricket Board
- Brijendra Pratap Singh : Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)
- B. N. Srikrishna : Chairperson of Equal's newly formed Advisory Board
- Tuhin Kanta Pandey : Secretary, Department of Revenue, Ministry of Finance
- Dr. V Narayanan : chairman of the Indian Space Research Organisation (ISRO)
- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry

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Ques : What type of missile is the Nag Mk 2?

- (a) Surface-to-Air Missile
- (b) Air-to-Air Missile
- (c) Cruise Missile
- (d) Ballistic Missile
- (e) Anti-Tank Guided Missile

Answer : Option E

Explanation :

- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag Mk 2) at Rajasthan's Pokhran Field Firing Range.
- The missile travels at 230 m/s and can kill enemy tanks up to 4 km away in 17-18 seconds.
- The rocket, weighing around 45 kilos and measuring 6 feet 1 inch, can quickly destroy enemy tanks and armored vehicles.
- The DRDO developed the missile at a cost of Rs.300 crore.
- The missile's first successful test occurred in 1990. Trials in 2017, 2018, and 2019 included technological improvements.

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Recent News Headlines related to Defence

- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- 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.
- 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.
- 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.
- Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMs) 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.





Ques : What monthly pension has the Odisha government announced for people jailed during the Emergency?

- (a) Rs.5000
- (b) Rs.10000
- (c) Rs.15000
- (d) Rs.20000
- (e) Rs.25000

Answer : Option D

Expanation :

- Chief Minister Mohan Charan Majhi announced the establishment of a monthly stipend for individuals detained and imprisoned during the Emergency under the Maintenance of Internal Security Act, Defence of India Rule, or Defence and Internal Security of India Rules.
- The Odisha government has granted a monthly stipend of Rs 20,000 and other perks for those imprisoned during the Emergency.
- Along with the pension, the state government will cover the medical expenditures of all those imprisoned during the Emergency. Everyone who is still living on January 1, 2025, will be eligible for a pension and medical care.
- From June 25, 1975 to March 21, 1977, hundreds were imprisoned in various jails across the country for protesting the Emergency.





Ques : Which high court did K. Vinod Chandran serve as the Chief Justice before being elevated to the Supreme Court?

- (a) Delhi High Court
- (b) Patna High Court
- (c) Kerala High Court
- (d) Bombay High Court
- (e) Madras High Court

Answer : Option B

Explanation :

- K Vinod Chandran, Chief Justice of the Patna High Court, was elevated to the Supreme Court. The Supreme Court Collegium approved Justice Chandran's name.
- Justice Chandran was appointed as a judge of the Kerala High Court on November 8, 2011. On March 29, 2023, he was appointed Chief Justice of the Patna High Court.
- Once he takes his oath as a Supreme Court judge, the court's working strength will increase to 33. It has a sanctioned strength of 34, including the Chief Justice of India.
- The appointment was made by the President in exercise of his duties under Article 124 (2) of the Constitution.

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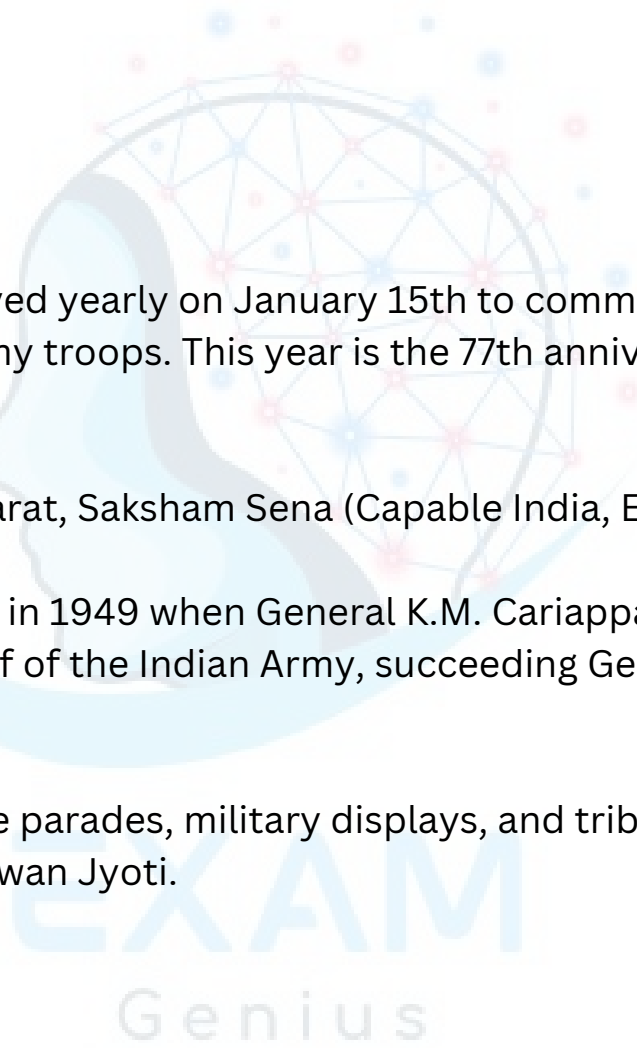
Ques : Indian Army Day is celebrated annually on which day ?

- (a) 15 January
- (b) 16 January
- (c) 17 January
- (d) 18 January
- (e) 19 January

Answer : Option A

Explanation :

- Indian Army Day is observed yearly on January 15th to commemorate the bravery and sacrifices of Indian Army troops. This year is the 77th anniversary of Indian Army Day.
- Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army).
- It commemorates the day in 1949 when General K.M. Cariappa became the first Indian Commander-in-Chief of the Indian Army, succeeding General Sir Francis Roy Bucher.
- The day is marked by huge parades, military displays, and tributes at the National War Memorial and Amar Jawan Jyoti.





Ques : When is National Startup Day celebrated in India?

- (a) 15 January
- (b) 16 January
- (c) 17 January
- (d) 18 January
- (e) 19 January

Answer : Option B

Explanation :

- National Startup Day is held yearly on January 16th to acknowledge and promote India's entrepreneurial spirit.
- It was initially declared by Prime Minister Narendra Modi in 2022 to commemorate startups' contributions to the Indian economy.
- The day emphasizes startups' role in fostering innovation, job development, and economic growth across multiple sectors.

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Important days :

- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)





IMPORTANT ONE – LINER Current Affairs

Uttar Pradesh is considering the privatization of two of its four power distribution companies—Dakshinanchal Vidyut Vitran Nigam and Purvanchal Vidyut Vitran Nigam.

PV Sindhu, two-time Olympic medallist and one of India's greatest sporting trailblazers, has joined forces with sports brand PUMA India in a multi-year partnership as brand ambassador.

Thalai Pongal, the first day of the Tamil month, is a significant harvest festival celebrated with fervor across Tamil Nadu. The Tamil Nadu Tourism Development Corporation (TNTDC) organized a grand celebration in Nanjikottai village near Thanjavur.

Prime Minister Narendra Modi has launched “Mission Mausam”, which aims to make the country a “weather-ready” and “climate-smart” nation, in New Delhi as part of the events marking the 150th foundation day of the India Meteorological Department.

India has signed an agreement with Saudi Arabia for Hajj 2025, finalising a quota of 1,75,025 pilgrims. Union Minister for Minority Affairs Kiren Rijiju signed the deal in Jeddah with Saudi Minister for Hajj and Umrah Tawfiq Bin Fawzan Al Rabiah.

Avaniyapuram Jallikattu Festival Held at Avaniyapuram village, near the Sri Bathrakaliamman Temple, Madurai, Tamil Nadu. 1,100 bulls and 900 bull-tamers participate and The best bull is awarded a tractor valued at Rs.11 lakh, while the top bull-tamer receives a car worth Rs.8 lakh.

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