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Ques : Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Punjab National Bank (PNB)?

पंजाब नेशनल बैंक (पीएनबी) के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rajnish Kumar / रजनीश कुमार
- (b) S. S. Mallikarjuna Rao / एस.एस. मल्लिकार्जुन राव
- (c) Atanu Kumar Das / अतनु कुमार दास
- (d) Ashok Chandra / अशोक चंद्र
- (e) Shyam Srinivasan / श्याम श्रीनिवासन

Answer : Option D

Explanation :

- Punjab National Bank (PNB) has selected Ashok Chandra as its Managing Director (MD) and Chief Executive Officer (CEO).
- Before these positions, Chandra was an executive director at Canara Bank. He replaced Atul Kumar Goel.
- Chandra, who joined Canara Bank as an executive director in November 2022, was in charge of a variety of verticals, including digital banking and information technology, strategy and planning, marketing and public relations, financial inclusion, micro, small, and medium enterprises (MSME), retail assets, agriculture, and priority sectors.
- Chandra began his banking career as a probationary officer at what was then known as Corporation Bank in September 1991.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- MD & CEO : Ashok Chandra
- Tagline : The Name You Can Bank Upon





Ques : Which Indian organization has partnered with UAE-based Magnati to advance QR-based UPI payments in the Middle East?

मध्य पूर्व में QR-आधारित UPI भुगतान को आगे बढ़ाने के लिए किस भारतीय संगठन ने संयुक्त अरब अमीरात स्थित मैग्नाटी के साथ साझेदारी की है?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Paytm / पेटीएम
- (e) HDFC Bank / एचडीएफसी बैंक

Answer : Option C

Explanation :

- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- The collaboration intends to expand the QR-based merchant payment network in the UAE by allowing more businesses to accept UPI as a payment method from Indian travelers, according to NIPL, the international branch of the National Payments Corporation of India (NPCI).
- UPI is regarded as one of the world's most successful real-time payment systems, handling over 16 billion transactions by December 2024.
- The agreement will first provide UPI acceptance throughout Dubai Duty Free, improving the shopping and payment experience for Indian tourists.

About NPCI International Payments Limited (NIPL) :

- Established : 2020
- HQ : Mumbai
- CEO : Ritesh Shukla



Ques : Tata Capital raises how much through maiden international bond ?
टाटा कैपिटल ने पहले अंतरराष्ट्रीय बांड के माध्यम से कितना जुटाया?

- (a) \$100 million
- (b) \$200 million
- (c) \$300 million
- (d) \$400 million
- (e) \$500 million

Answer : Option D

Explanation :

- Tata Capital Ltd, the Tata group's financial services arm, raised \$400 million through a maiden international bond with a 5.38 percent interest rate.
- The senior unsecured bond has a 3.5-year tenor and will be used to fund corporate operations, including lending.
- Tata Capital initiated the deal with an initial price guidance of US Treasury + 125 basis points (bps) in response to considerable investor demand.

About Tata Capital Ltd :

- Established : 2007
- HQ : Mumbai
- MD & CEO : Rajiv Sabharwal

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Ques : Who has been appointed as the MD & CEO of Institutional Equities at JM Financial Institutional Securities?

जेएम फाइनेंशियल इंस्टीट्यूशनल सिक्योरिटीज में इंस्टीट्यूशनल इक्विटीज के एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Ramesh Gupta / रमेश गुप्ता
- (b) Alok Sharma / आलोक शर्मा
- (c) Ankur Jhaveri / अंकुर झावेरी
- (d) Ravi Iyer / रवि अय्यर
- (e) Prashant Mehta / प्रशांत मेहता

Answer : Option C

Explanation :

- JM Financial has named Ankur Jhaveri MD & CEO of Institutional Equities at JM Financial Institutional Securities. He will be in charge of improving the sales, trading, research, and derivatives sectors.
- Ankur has approximately 20 years of expertise in institutional stocks and derivatives. Before to JM Financial, he was Managing Director at Axis Capital.
- He earned an MBA in Finance and Financial Management Services from the NL Dalmia Institute of Management Studies and Research, as well as a Master's degree in Finance (International Finance) from ICFAI University.

Genius





Ques : What is the GDP growth forecast for India by FICCI for the financial year 2024-25?

वित्तीय वर्ष 2024-25 के लिए फिक्की द्वारा भारत के लिए जीडीपी वृद्धि का पूर्वानुमान क्या है?

- (a) 6.4%
- (b) 5.6%
- (c) 6.8%
- (d) 5.2%
- (e) 6.7%

Answer : Option A

Explanation :

- The FICCI expects India's GDP to rise by 6.4% in fiscal year 2024-25.
- This is a decrease from the 7.0% prediction issued in September 2024 and represents a significant deceleration from the 8.2% growth observed in 2023-24.
- The agricultural industry, including allied activities, is predicted to rise 3.6% in 2024-25, according to the FICCI Survey.

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Ques : Where were the three naval combatants commissioned?

तीन नौसैनिक लड़ाकों को कहाँ नियुक्त किया गया था?

- (a) Kochi Naval Base / कोच्चि नौसेना बेस
- (b) Naval Dockyard, Mumbai / नौसेना डॉकयार्ड, मुंबई
- (c) Visakhapatnam Naval Dockyard / विशाखापत्तनम नौसेना डॉकयार्ड
- (d) Chennai Port / चेन्नई पोर्ट
- (e) Goa Naval Base / गोवा नौसेना बेस

Answer : Option B

Explanation :

- On Indian Army Day, Prime Minister Narendra Modi dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- The Prime Minister also introduced new platforms, such as the INS Nilgiri, which honors the Chola dynasty's nautical strength, and the Surat battleship.
- INS Surat, the fourth and last ship of the P15B Guided Missile Destroyer Project, is one of the world's largest and most advanced destroyers.
- INS Nilgiri, the first ship in the P17A Stealth Frigate Project, was designed by the Indian Navy's Warship Design Bureau and has sophisticated features for increased survivability, seakeeping, and stealth.
- INS Vaghsheer is the sixth and final submarine of the P75 Scorpene Project.





Recent News Headlines related to Defence

- 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.
- 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 is the rank of India in Annual India Fintech Report 2024 ?

वार्षिक भारत फिनटेक रिपोर्ट 2024 में भारत का स्थान क्या है?

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

Answer : Option C

Explanation :

- Annual India Fintech Report 2024 Published by Tracxn Technologies Limited
- India placed third globally in fintech funding, despite a 33% year-over-year fall to USD 1.9 billion from USD 2.8 billion in 2023.
- The fintech sector received USD 805 million in funding in Q3 2024, a 61% increase over the previous year.
- According to the research, early-stage fundraising rounds decreased by 16% year on year, from USD 667 million in 2023 to USD 562 million in 2024, and by 70% from USD 1.9 billion in 2022.
- Seed-stage funding decreased by 19% year on year, from USD 219 million in 2023 to USD 178 million in 2024, and by 66% from USD 529 million in 2022.

Top 3 in Tracxn's Annual India Fintech Report 2024 :

- Country : 1. United States of America (USA) 2. United Kingdom (UK) 3. India
- Top 3 Indian cities which emerged as hub for fintech funding in 2024 : 1. Bengaluru 2. Mumbai 3. Delhi
- Top 3 Investing Companies : 1. XV Partners 2. LetsVenture Technologies Private Limited 3. Y Combinator
- Top 3 companies in Seed Investments : 1. Catalysts Private Limited 2. Y Combinator LLC 3. Antler



Ques : What is the primary aim of the Chief Election Commissioner and Other Election Commissioners Act, 2023?

मुख्य चुनाव आयुक्त और अन्य चुनाव आयुक्त अधिनियम, 2023 का प्राथमिक उद्देश्य क्या है?

- (a) To reduce the tenure of election commissioners / चुनाव आयुक्तों के कार्यकाल को कम करने के लिए
- (b) To centralize the election process / चुनाव प्रक्रिया को केंद्रीकृत करना
- (c) To widen the scope of selection of election commissioners / चुनाव आयुक्तों के चयन का दायरा बढ़ाना
- (d) To introduce electronic voting machines / इलेक्ट्रॉनिक वोटिंग मशीनें पेश करना
- (e) To limit the powers of the Election Commission / चुनाव आयोग की शक्तियों को सीमित करना

Answer : Option C

Explanation :

- The Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service, and Term of Office) Act of 2023 establishes new processes to broaden the scope of selection.

Background to the New Law for Appointing CECs and ECs :

- Article 324 of the Indian Constitution states that the President will nominate the CEC and ECs, however this is subject to Parliamentary law (if such law exists).
- While this provision requires Parliament to propose a corresponding law, it has not done so (until now).
- In the lack of such a law, the President has made selections based on the Prime Minister's recommendations.
- In 2023, the Constitution Bench of the Supreme Court (in the Anoop Baranwal v. Union of India case) agreed to modify the process for Election Commission selections in order to ensure their independence.
- The Bench formed a committee that included the Prime Minister, the Leader of the Opposition in Parliament, and the Chief Justice of India (CJI).
- This committee will provide recommendations to the President on Election Commission appointments until Parliament passes a separate statute on the subject.



New Appointment Process Under the Act :

- The Election Commission is made up of the Chief Election Commissioner and two Election Commissioners, who are currently Gyanesh Kumar and Sukhbir Singh Sandhu.
- Section 5 limits eligibility to current or past Secretary-level officers.
- Previously, the senior-most Election Commissioner succeeded the outgoing CEC. The Act provides for the selection of candidates outside of the Election Commission, which broadens the pool.
- Section 6 of the Act establishes a Search Committee chaired by the Minister of Law and Justice and two senior officials to select a panel of five candidates.
- Selection committee composition : The Prime Minister, a Cabinet minister, and the Lok Sabha's Leader of the Opposition make up the Selection Committee. This committee has the option of selecting a candidate within the panel or nominating someone from outside.

Ques : Union Education Minister Dharmendra Pradhan has inaugurated the registration page for the third edition of Kashi Tamil Sangamam, a 10-day festival taking place in which city ?

केंद्रीय शिक्षा मंत्री धर्मेंद्र प्रधान ने किस शहर में होने वाले 10 दिवसीय उत्सव काशी तमिल संगमम के तीसरे संस्करण के लिए पंजीकरण पृष्ठ का उद्घाटन किया है?

- (a) Guwahati / गुवाहाटी
- (b) New Delhi / नई दिल्ली
- (c) Kaziranga / काजीरंगा
- (d) Kolkata / कोलकाता
- (e) Varanasi / वाराणसी

Answer : Option E





Explanation :

- Union Education Minister Dharmendra Pradhan has inaugurated the registration page for the third edition of Kashi Tamil Sangamam, a 10-day festival taking place in Varanasi. The event will be held from February 15 to 24, 2025.
- The portal, kashitamil.iitm.ac.in, administered by the Indian Institute of Technology Madras, will take registrations till February 1.
- The event, organized by the Ministry of Education in partnership with the Uttar Pradesh government, will commemorate the long-standing ties between Tamil Nadu and Kashi. This year's event will be dedicated to Maharishi Agasthyar.
- Prime Minister Shri Narendra Modi launched KTS 2.0 in Varanasi on December 17, 2023.

This year, the government has decided to bring around 1000 delegates from Tamil Nadu under five categories/groups :

- (i) Students, Teachers, and Writers
- (ii) Farmers and Artisans (Vishwakarma Categories)
- (iii) Professionals and Small Entrepreneurs
- (iv) Women (SHG, Mudra Loan beneficiaries, DBHPS Pracharaks)
- (v) Start-up, Innovation, Edu-Tech, Research.

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Ques : Who has been appointed as the Secretary of the Department of Higher Education under the Ministry of Education?

शिक्षा मंत्रालय के तहत उच्च शिक्षा विभाग के सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Alok Kumar / आलोक कुमार
- (b) Ramesh Pokhriyal / रमेश पोखरियाल
- (c) Anurag Sharma / अनुराग शर्मा
- (d) Amit Khare / अमित खरे
- (e) Vineet Joshi / विनीत जोशी

Answer : Option E

Explanation :

- Vineet Joshi, a seasoned Indian Administrative Service (IAS) officer from the Manipur cadre in the 1992 batch, has been appointed Secretary of the Department of Higher Education under the Ministry of Education.
- Prior to this assignment, Joshi was Manipur's Chief Secretary, a position he took in May 2023 amidst growing ethnic tensions.
- Vineet Joshi previously served as the Director-General of the National Testing Agency (NTA), where he oversaw important entrance exams such as the National Eligibility-cum-Entrance Test (NEET) and the Joint Entrance Examination (JEE) Main.
- He has also served as Chairman of the Central Board of Secondary Education (CBSE), where he was influential in implementing the Continuous and Comprehensive Evaluation (CCE) system.





Recent Appointment in different departments :

- K Vinod Chandran : Chief Justice of Supreme Court
- Ajit Kumar Mohanty : Chairman of the reformed Atomic Energy Commission (AEC)
- 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
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation





Ques : Where has the first astronomical observatory of Eastern India been inaugurated?

पूर्वी भारत की पहली खगोलीय वेधशाला का उद्घाटन कहाँ किया गया है?

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

Answer : Option A

Explanation :

- The Department of Science and Technology, Union Ministry of Science and Technology, has inaugurated the first astronomical observatory in Eastern India and the sixth in the country, located on Panchet Hill in the Garpanchkot area of Purulia district in West Bengal.
- It is the sixth such observatory in India, following Ladakh, Nainital (Uttarakhand), Mount Abu (Rajasthan), Girbani Hills in Pune, and Kavalur in Tamil Nadu.
- The observatory in Garpanchkot Hills is named after the eminent scientist Satyendra Nath Bose. The Satyendra Nath Bose National Centre for Basic Sciences established the observatory.
- The Satyendra Nath Bose National Centre for Basic Sciences has signed a memorandum of understanding (MoU) with Sidhu Kanu Birsa University, Purulia to operate the observatory and share resources.
- In 1986, the Government of India's Department of Science and Technology established the Satyendra Nath Bose National Centre for Basic Sciences in Kolkata, West Bengal.



Ques : On which route is the first trial run of the hydrogen-powered train in India expected to take place?

भारत में हाइड्रोजन से चलने वाली ट्रेन का पहला ट्रायल रन किस रूट पर होने की उम्मीद है?

- (a) Delhi-Agra / दिल्ली-आगरा
- (b) Mumbai-Pune / मुंबई-पुणे
- (c) Jind-Sonipat / जींद-सोनीपत
- (d) Chennai-Bengaluru / चेन्नई-बेंगलुरु
- (e) Jaipur-Ajmer / जयपुर-अजमेर

Answer : Option C

Explanation :

- At the 18th Pravasi Bharatiya Divas, India's Railway Minister, Ashwini Vaishnaw, highlighted a significant success in green energy technology.
- Indian Railways has developed the world's most powerful hydrogen-powered train engine, surpassing the 500-600 horsepower engines developed by other countries. The engine generates 1,200 horsepower.
- The first trial run is expected on the Jind-Sonipat route in Haryana soon.

About Indian Railway :

- Established : 16 April 1853
- HQ : New Delhi
- Chairman & CEO : Satish Kumar

EXAM
Genius





Ques : Which Indian grandmaster defeated World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in an online chess competition?

किस भारतीय ग्रैंडमास्टर ने ऑनलाइन शतरंज प्रतियोगिता में विश्व नंबर 1 मैग्नस कार्लसन और विश्व नंबर 2 फैबियानो कारुआना को हराया?

- (a) Praggnanandhaa R / प्रग्नानंद आर
- (b) Nihal Sarin / निहाल सरीन
- (c) Gukesh D / गुकेश डी
- (d) Arjun Erigaisi / अर्जुन एरिगैसी
- (e) Viswanathan Anand / विश्वनाथन आनंद

Answer : Option D

Explanation :

- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.
- His Only loss in the tournament occurred in the seventh round to the American grandmaster Hikaru Nakamura. Nakamura also finished with 10 points, but the Indian grandmaster had a higher tiebreak record.
- He overcame Magnus Carlsen with black pieces in round 10, and then defeated Fabiano Caruana in the 11th and final round.
- Titled Tuesday is an online competition for titled chess players with legitimate Chess.com accounts. To ensure fair play, players are asked to be accessible on Zoom calls.





Recent News headlines related to Sports

- 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.
- 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.
- 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





Ques : Who broke multiple records in the 3rd ODI against Ireland Women at the Niranjan Shah Stadium, Rajkot ?

राजकोट के निरंजन शाह स्टेडियम में आयरलैंड महिलाओं के खिलाफ तीसरे वनडे में किसने कई रिकॉर्ड तोड़े?

- (a) Smriti Mandhana / स्मृति मंधाना
- (b) Harmanpreet Kaur / हरमनप्रीत कौर
- (c) Mithali Raj / मिताली राज
- (d) Shafali Verma / शैफाली वर्मा
- (e) Deepti Sharma / दीप्ति शर्मा

Answer : Option A

Explanation :

- Smriti Mandhana set many records in the third ODI against Ireland Women at the Niranjan Shah Stadium in Rajkot.
- Scored a century in just 70 balls, beating Harmanpreet Kaur's 87-ball record.
- Mandhana became the first Indian woman to score 10 ODI century.
- Mandhana's triple-figure total is the joint-seventh quickest in the format, matching former England cricketer Charlotte Edwards' feat in 2012.
- She now ranks third on the all-time list, alongside Australia's Tammy Beaumont, who has 10 centuries.

Genius





Recent records in Cricket :

- Jasprit Bumrah : the bowler with the highest average among those with 200 or more Test wickets
- Richa Ghosh : India's wicket keeper-batter, made history by hitting the joint-fastest fifty in women's T20Is
- Nat SciverBrunt : Fastest Test Century in just 96 balls
- Shaheen Afridi (Pakistani) : country's first bowler to take 100 wickets in all formats of international cricket
- Virat Kohli : became the fastest cricketer to amass 27000 international runs, breaking Sachin Tendulkar's previous record.
- Ravindra Jadeja : became the first Indian left arm spinner to reach 300 test wickets
- Jasprit Bumrah : 10th Indian bowler to reach the illustrious milestone of 400 international wickets
- Kagiso Rabada : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- Harmanpreet Kaur : top run-scorer in women's T20I cricket for India
- Ravindra Jadeja : Climbs to 5th Spot in India's Test Wicket List
- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Smriti Mandhana : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- Kagiso Rabada : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- Rohit Sharma 2nd player after MS Dhoni to play 250 matches in IPL
- Shafali Verma : Fastest double century in women's Test cricket
- Jos Buttler : Becomes first Englishman to make 3,000 T20I runs
- Sophie Ecclestone : Fastest woman to reach 100 wickets in One Day International (ODI) cricket
- Yuzvendra Chahal : first bowler to pick up 200 wickets in the history of the Indian Premier League (IPL)
- Dipendra Singh Airee, Nepal : Third man to hit six sixes in an over in an international T20 game





Ques : Who has inaugurated the 'Bharat Mobility Global Expo 2025', the largest mobility expo in the country, at Bharat Mandapam in New Delhi ?

नई दिल्ली के भारत मंडपम में देश के सबसे बड़े मोबिलिटी एक्सपो 'भारत मोबिलिटी ग्लोबल एक्सपो 2025' का उद्घाटन किसने किया?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option B

Explanation :

- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- The Expo, which will be hosted from January 17 to 22 at three different venues — Bharat Mandapam and Yashobhoomi in Delhi, and India Expo Center and Mart in Greater Noida — will feature over nine concurrent events, as well as over 20 seminars and pavilions.
- Furthermore, the Expo will include state sessions to highlight mobility-related regulations and initiatives, allowing for collaboration at the industry and regional level.
- It is an industry-led and government-supported project coordinated by India's Engineering Export Promotion Council (EEPC), with the cooperation of several industry associations and partner organizations.



Ques : The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with which company to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy ?

भारतीय नौसेना को मध्यम दूरी की सतह से हवा में मार करने वाली मिसाइलें (MRSAM) प्रदान करने के लिए किस कंपनी के साथ 2,960 करोड़ रुपये का अनुबंध किया गया?

- (a) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (b) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स
- (c) Bharat Dynamic Limited / भारत डायनेमिक लिमिटेड
- (d) Tata Advanced Systems / टाटा एडवांस्ड सिस्टम्स
- (e) Bharat Electronics Limited / भारत इलेक्ट्रॉनिक्स लिमिटेड

Answer : Option C

Explanation :

- The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- The MRSAM system will be installed on several Indian military ships and is intended to be integrated into future naval platforms.
- This contract accords with the government's objective of 'Aatmanirbhar Bharat,' as the missiles are supplied under the 'Buy (Indian)' category, which includes primarily local content.
- The initiative is intended to provide approximately 3.5 lakh mandays of employment in the defence sector, including contributions from other MSMEs, hence strengthening India's defence manufacturing capabilities.



Ques : Under which ministry does the Department for Promotion of Industry and Internal Trade (DPIIT) operate?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

Answer : Option E

Explanation :

- The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, has formed a strategic collaboration with ITC Limited, one of India's largest diversified conglomerates.
- This alliance establishes a shared goal to enhance startup growth and technology advancement while also creating sustainable market prospects for businesses across the country.
- Under this agreement, ITC intends to deploy startup solutions in important areas such as digital platforms for Manufacturing Execution Systems (MES), integrating renewable energy alternatives for manufacturing locations, energy storage systems, and so on.





IMPORTANT ONE – LINER Current Affairs

Cybersecurity Hackathon 2024-25 1st Edition Launched by Punjab National Bank (PNB). The Theme is “Code Against Malware”. Winners will receive prizes worth up to Rs 11 lakhs and have the opportunity to implement their solutions in live environments with PNB.

Bharat Heavy Electricals Limited (BHEL) and Oil & Natural Gas Corporation Limited (ONGC) Signed MoU to explore collaboration in the area of New and Renewable Energy (NRE) sector.

Bank of Baroda has launched "bob Liquid Fixed Deposits" as an alternative to regular fixed deposits (FDs). The bob Liquid FD allows you flexible deposit amounts starting at Rs.5,000 (with no maximum deposit amount), duration options ranging from 12 to 60 months, and partial withdrawals in multiples of Rs.1,000.

India and Spain have signed two Memorandums of Understanding to promote and expand their bilateral relations. These agreements prioritized sports collaboration and sustainable urban development. both countries agreed to mark 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)".

According to Swiss Re's most recent insurance market outlook report, India's insurance industry is primed for strong growth, with the country expected to lead the G20 in premium expansion at an average rate of 7.3% per year between 2025 and 2029. Swiss Re also predicts that India will overtake Germany and Japan to become the world's third-largest economy by the end of the decade.

India is considering reducing its ownership in 5 state-run banks, including UCO Bank, Central Bank of India, Indian Overseas Bank, Bank of Maharashtra, and Punjab and Sind Bank. The goal is to bring down the government's stake in these banks below 75% to meet regulatory norms





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

पंजाब नेशनल बैंक (पीएनबी) द्वारा साइबर सुरक्षा हैकथॉन 2024-25 पहला संस्करण लॉन्च किया गया। थीम "मैलवेयर के विरुद्ध कोड" है। विजेताओं को 11 लाख रुपये तक के पुरस्कार मिलेंगे और पीएनबी के साथ लाइव वातावरण में अपने समाधान लागू करने का अवसर मिलेगा।

भारत हेवी इलेक्ट्रिकल्स लिमिटेड (BHEL) और ऑयल एंड नेचुरल गैस कॉर्पोरेशन लिमिटेड (ONGC) ने नवीन और नवीकरणीय ऊर्जा (NRE) क्षेत्र में सहयोग तलाशने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

बैंक ऑफ बड़ौदा ने नियमित सावधि जमा (एफडी) के विकल्प के रूप में "बॉब लिक्विड फिक्स्ड डिपॉजिट" लॉन्च किया है। बॉब लिक्विड एफडी आपको 5,000 रुपये से शुरू होने वाली लचीली जमा राशि (कोई अधिकतम जमा राशि नहीं), 12 से 60 महीने तक की अवधि के विकल्प और 1,000 रुपये के गुणकों में आंशिक निकासी की अनुमति देता है।

भारत और स्पेन ने अपने द्विपक्षीय संबंधों को बढ़ावा देने और विस्तार करने के लिए दो समझौता ज्ञापनों पर हस्ताक्षर किए हैं। इन समझौतों में खेल सहयोग और सतत शहरी विकास को प्राथमिकता दी गई। दोनों देश 2026 को "संस्कृति, पर्यटन और कृत्रिम बुद्धिमत्ता (एआई) वर्ष" के रूप में चिह्नित करने पर सहमत हुए।

स्विस रे की सबसे हालिया बीमा बाजार आउटलुक रिपोर्ट के अनुसार, भारत का बीमा उद्योग मजबूत विकास के लिए तैयार है, देश को 2025 और 2029 के बीच प्रति वर्ष 7.3% की औसत दर से प्रीमियम विस्तार में जी20 का नेतृत्व करने की उम्मीद है। स्विस रे ने यह भी भविष्यवाणी की है दशक के अंत तक भारत जर्मनी और जापान को पछाड़कर दुनिया की तीसरी सबसे बड़ी अर्थव्यवस्था बन जाएगा।

भारत 5 सरकारी बैंकों में अपना स्वामित्व कम करने पर विचार कर रहा है, जिनमें यूको बैंक, सेंट्रल बैंक ऑफ इंडिया, इंडियन ओवरसीज बैंक, बैंक ऑफ महाराष्ट्र और पंजाब एंड सिंध बैंक शामिल हैं। नियामक मानदंडों को पूरा करने के लिए इन बैंकों में सरकार की हिस्सेदारी 75% से नीचे लाने का लक्ष्य है

Genius





Ques : How many Indian banks were ranked in the top 25 global banks by market capitalization in Q4 2024?

Q4 2024 में बाजार पूंजीकरण द्वारा शीर्ष 25 वैश्विक बैंकों में कितने भारतीय बैंकों को स्थान दिया गया?

- (a) 1
- (b) 2
- (c) 3
- (d) 4
- (e) 5

Answer : Option C

Explanation :

- GlobalData reports that three Indian banks, HDFC Bank, ICICI Bank, and State Bank of India (SBI), are among the top 25 worldwide banks by market value in Q4 2024.
- ICICI Bank's market valuation increased by 25.8% to \$105.7 billion, reflecting India's increasing digital banking and credit ecosystem.
- In Q4 2024, the top 25 global banks' aggregate market value increased by 27.1% year on year to \$4.6 trillion.

Top 3 Indian banks :

13th HDFC Bank (Market Cap : \$158.5 billion)

19th ICICI Bank (Market Cap : \$105.7 billion)

24th State Bank of India (SBI) (Market Cap : \$82.9 billion)

Genius





Ques : Which insurance company has recently partnered with Saraswat Co-operative Bank Ltd for a strategic bancassurance collaboration in January 2025?

हाल ही में किस बीमा कंपनी ने जनवरी 2025 में रणनीतिक बैंकाश्योरेंस सहयोग के लिए सारस्वत सहकारी बैंक लिमिटेड के साथ साझेदारी की है?

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Reliance Nippon Life Insurance / रिलायंस निप्पोन लाइफ इंश्योरेंस
- (e) PNB MetLife India Insurance / पीएनबी मेटलाइफ इंडिया इंश्योरेंस

Answer : Option E

Explanation :

- PNB MetLife India Insurance Company Ltd (PNB MetLife) has entered into a strategic bancassurance agreement with Saraswat Co-operative Bank Ltd, one of India's leading urban co-operative banks.
- This agreement intends to improve financial inclusion by providing a full suite of life insurance solutions, such as savings, protection, retirement, and group plans, to Saraswat Bank's enormous customer base of nearly 30 lakh people via 302 locations nationally.
- Bancassurance is an insurance distribution model in which corporations work with banks to market insurance policies or products.
- This arrangement benefits both banks and insurance companies. The bank obtains a commission from the insurance firm, while the insurer benefits from the bank's distribution network.
- Sameer Bansal is the MD and CEO of PNB MetLife.





Recently signed banking agreements

- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- 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.





Ques : Which state-owned Indian entity signed an agreement with Japan Bank for International Cooperation (JBIC) for a loan facility?

किस राज्य के स्वामित्व वाली भारतीय इकाई ने ऋण सुविधा के लिए जापान बैंक फॉर इंटरनेशनल कोऑपरेशन (JBIC) के साथ एक समझौते पर हस्ताक्षर किए?

- (a) Power Grid Corporation of India / पावर ग्रिड कॉर्पोरेशन ऑफ इंडिया
- (b) Power Finance Corporation (PFC) / पावर फाइनेंस कॉर्पोरेशन (पीएफसी)
- (c) Rural Electrification Corporation (REC) / ग्रामीण विद्युतीकरण निगम (आरईसी)
- (d) NTPC Limited / एनटीपीसी लिमिटेड
- (e) NHPC Limited / एनएचपीसी लिमिटेड

Answer : Option B

Explanation :

- The state-owned PFC has signed an agreement with the Japan Bank for International Cooperation (JBIC) for a credit facility of 120 billion Japanese yen (about Rs 6,600 crore).
- According to the deal, JBIC would contribute JPY 72 billion in funding, with commercial banks covering the remaining balance.
- This long-term financing (up to 20 years) to PFC will be made possible by JBIC's project 'Global Action for Reconciling Economic Growth and Environmental Preservation' (GREEN).
- The cash would be used by PFC to fund its renewable energy portfolio, accelerating India's shift to non-fossil-fuel energy sources.





Ques : Which company has launched the Sunishchit Laabh savings plan?
किस कंपनी ने सुनीश्चित लाभ बचत योजना लॉन्च की है?

- (a) HDFC Life Insurance / एचडीएफसी लाइफ इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) LIC of India / एलआईसी ऑफ इंडिया
- (d) SBI Life Insurance / एसबीआई लाइफ इंश्योरेंस
- (e) Shriram Life Insurance / श्रीराम लाइफ इंश्योरेंस

Answer : Option E

Explanation :

- Shriram Life Insurance has established Shriram Life Sunishchit Laabh, a non-participating individual savings plan that offers guaranteed returns of up to 668% of the total premium paid.
- The plan is designed for individuals aged 30 days to 60 years, with a minimum annual premium starting at Rs.30,000. Payment options include Rs.15,500 half-yearly, Rs.8,000 quarterly, and Rs.3,000 monthly.
- The plan provides tax-free maturity income distributions for up to 40 years and a maximum age of 101 years, assuring long-term financial security, including beyond retirement.
- It also offers death benefits of up to 160 times the annualised premium and flexible maturity income payment types, allowing consumers to adjust to changing financial circumstances.





Ques : Which state launches 'Garudakshi' portal for Forest Protection ?
किस राज्य ने वन संरक्षण के लिए 'गरुदाक्षी' पोर्टल लॉन्च किया?

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

Answer : Option B

Explanation :

- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- The new digital system, unveiled by Forest, Biology, and Environment Minister Ishwara B Khandre at Vidhana Soudha, aims to streamline the process of filing First Information Reports (FIRs) for forest crimes.
- Developed in conjunction with the Wild Life Trust of India (WTI), the Garudakshi program allows for online handling of forest crime cases under the Forest and Wildlife Protection Acts.

About Karnataka :

- Capital : Bangalore
- CM : Siddaramaiah
- Governor : Thawar Chand Gehlot

EXAM
Genius





Ques : India Meteorological Department (IMD) under the Ministry of Earth Sciences (MoES) celebrated its _ Foundation Day.

पृथ्वी मंत्रालय के अंतर्गत भारत मौसम विज्ञान विभाग (आईएमडी)। विज्ञान (एमओईएस) ने अपना __ स्थापना दिवस मनाया

- (a) 140th
- (b) 142nd
- (c) 148th
- (d) 150th
- (e) 152nd

Answer : Option D

Explanation :

- The India Meteorological Department (IMD) under the Ministry of Earth Sciences (MoES) commemorated its 150th foundation day.
- During the ceremony, PM unveiled 'Mission Mausam', a project to transform India into a 'Weather-Ready' and 'Climate-smart' country using advanced weather surveillance technologies.
- The Government of India (GoI) approved Mission Mausam in September 2024, with a budget of 2,000 crores for two years.
- In celebration of IMD's 150th anniversary, he issued commemorative postal stamps and coins.
- The coin is round and has a denomination of Rs 150. The coin is made of 99.99% silver and has a weight of 40 grams.
- On the obverse side of the coin, 'satyamev jayate' is written in Hindi underneath the Lion Capital of Ashoka Pillar in the center.
- The coin is imprinted with 'Bharat' in Hindi on the left and 'India' on the right.

About India Meteorological Department :

- Established : January 15, 1875
- HQ : New Delhi
- Director General : Dr. Mrutyunjay Mohapatra





Ques : Who has been reappointed as the Chairperson of the Executive Council of the Prime Ministers Museum and Library Society?

प्रधान मंत्री संग्रहालय और पुस्तकालय सोसायटी की कार्यकारी परिषद के अध्यक्ष के रूप में किसे पुनः नियुक्त किया गया है?

- (a) Amit Shah / अमित शाह
- (b) Nripendra Mishra / नृपेंद्र मिश्रा
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Piyush Goyal / पीयूष गोयल
- (e) Nitin Gadkari / नितिन गडकरी

Answer : Option B

Explanation :

- The Government of India has reorganized the Prime Ministers Museum and Library Society's Executive Council and reappointed Nripendra Mishra as Chairperson.
- Former Union Minister Smriti Irani, ex-NITI Aayog Vice-Chairman Rajiv Kumar, former Army General Syed Ata Hasnain, acclaimed filmmaker Shekhar Kapur, and Sanskar Bharati's Vasudev Kamath are among the distinguished new members of the PMML society.
- The Prime Ministers Museum and Library Society's Executive Council is its highest-level decision-making body.
- The important decision-making council, chaired by Prime Minister Narendra Modi as president and Defence Minister Rajnath Singh as vice president, has also grown. The executive council has expanded from 29 to 34 members.
- The Prime Minister Museum and Library Society was established by the Indian government on April 1, 1966, to oversee the Nehru Memorial Museum and Library, currently known as the Prime Minister Museum and Library.





Recent Appointment in different departments :

- Vineet Joshi : Secretary of the Department of Higher Education under the Ministry of Education
- K Vinod Chandran : Chief Justice of Supreme Court
- Ajit Kumar Mohanty : Chairman of the reformed Atomic Energy Commission (AEC)
- 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





Ques : India Unveils 'Utkash' as Second Multi-Purpose Vessel. It is built by which company ?

भारत ने दूसरे बहुउद्देशीय जहाज के रूप में 'उत्कश' का अनावरण किया। यह किस कंपनी द्वारा निर्मित है?

- (a) Cochin Shipyard Limited / कोचीन शिपयार्ड लिमिटेड
- (b) Hindustan Shipyard / हिंदुस्तान शिपयार्ड
- (c) Garden Reach Shipbuilders & Engineers / गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स
- (d) Mazagon Dock Shipbuilders / मझगांव डॉक शिपबिल्डर्स
- (e) L&T Shipyard / एल एंड टी शिपयार्ड

Answer : Option E

Explanation :

- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility.
- The occasion was attended by Defence Secretary Rajesh Kumar Singh, as well as senior officials from the Indian Navy and L&T Shipyard.
- The vessel, named 'Utkarsh', represents a major forward in India's indigenous shipbuilding skills.
- Its Dimension is 107 meters long and 18.6 meters wide.
- Maximum speed of 15 knots and Displacement Over 3,750 tonnes.
- The contract for the two Multi-Purpose Vessels was signed on March 25, 2022, between the Ministry of Defence and M/s L&T Shipyard .
- The First MPV launched earlier is INS Samarthak.





Recent News Headlines related to Defence

- The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- On Indian Army Day, Prime Minister Narendra Modi dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- 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.
- 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





Ques : Where was the Bhargavastra micro missile system successfully tested?
भार्गवास्त्र माइक्रो मिसाइल प्रणाली का सफल परीक्षण कहाँ किया गया?

- (a) Chandipur Firing Range, Odisha / चांदीपुर फायरिंग रेंज, ओडिशा
- (b) Gopalpur Seaward Firing Range, Odisha / गोपालपुर सीवर्ड फायरिंग रेंज, ओडिशा
- (c) Pokhran Test Range, Rajasthan / पोखरण टेस्ट रेंज, राजस्थान
- (d) Wheeler Island, Odisha / व्हीलर द्वीप, ओडिशा
- (e) Kalaikunda Air Base, West Bengal / कलाईकुंडा एयर बेस, पश्चिम बंगाल

Answer : Option B

Explanation :

- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The micro missile system was designed to counter the threat of swarm drone attacks.
- Economic Explosives Ltd (EEL), a part of the Solar Group based in Nagpur, designed the Bhargavastra. It was created and developed in-house and is regarded as an efficient low-cost weapon system against swarm drone attacks.

About Swarm Drone Attack :

- Unmanned aerial vehicles (UAVs), sometimes known as drones, are remotely controlled airborne objects that can be employed for a variety of purposes.
- The Americans initially employed drones on the battlefield to murder top commanders of Al-Qaeda and Talibans in Afghanistan.
- Iranians have employed swarm drones to successfully penetrate Israel's vaunted Iron Dome anti-missile system.





Ques : The ____ Foundation Day of Startup India, celebrated in New Delhi.
स्टार्टअप इंडिया का ____ स्थापना दिवस, नई दिल्ली में मनाया गया।

- (a) 4th
- (b) 6th
- (c) 7th
- (d) 9th
- (e) 11th

Answer : Option D

Explanation :

- The 9th Foundation Day of Startup India in New Delhi marked a critical milestone in India's progress towards becoming a global leader in innovation and entrepreneurship.
- Shri Piyush Goyal, Union Minister of Commerce & Industry, launched the Prabhaav Factbook and Bharat Startup Challenge to highlight the impact of startups on India's economy and society.
- This thorough overview covers India's startup ecosystem achievements from 2016 to 2024.
- India has experienced 76 Initial Public Offerings (IPOs) in the calendar year 2024.
- India now has the world's third largest startup ecosystem, with 1,59,157 registered startups as of January 15, up from approximately 500 in 2016. This has created 17.2 lakh direct jobs.
- The ministry has introduced the Bharat Startup Challenge, which would include 75 tasks in diverse sectors.





Ques : Which e-commerce giant has signed an agreement to acquire fintech lending start-up Axio?

किस ईकॉमर्स दिग्गज ने फिनटेक लेंडिंग स्टार्टअप एक्सियो का अधिग्रहण करने के लिए एक समझौते पर हस्ताक्षर किए हैं?

- (a) Amazon / अमेज़न
- (b) Flipkart / फ्लिपकार्ट
- (c) Google / गूगल
- (d) Messho / मेशो
- (e) Swiggy / स्विगी

Answer : Option A

Explanation :

- Amazon has inked a deal to acquire fintech loan start-up Axio, formerly Capital Float, for around \$190-200 million.
- Axio has filed an application with the regulator (RBI) for a change of control to Amazon, which is pending clearance. Following approval, Amazon's intended acquisition of Axio would be completed.
- Axio manages Rs 2,200 crore in assets, with 3% of them being gross non-performing assets. It has served almost ten million clients.
- In August of last year, it raised \$20 million in equity capital from the Amazon Smbhav Venture Fund to extend loan offerings.
- Amazon has purchased nine Indian startups since 2016.





Ques : The Union Cabinet approved establishing a third launchpad at Isro's Satish Dhawan Space Centre in Sriharikota at a cost of ____.

केंद्रीय मंत्रिमंडल ने ____ की लागत से श्रीहरिकोटा में इसरो के सतीश धवन अंतरिक्ष केंद्र में तीसरा लॉन्चपैड स्थापित करने को मंजूरी दे दी

- (a) Rs.3,985 crore
- (b) Rs.3,455 crore
- (c) Rs.2,745 crore
- (d) Rs.3,967 crore
- (e) Rs.3,650 crore

Answer : Option A

Explanation :

- The Union Cabinet approved establishing a third launchpad at Isro's Satish Dhawan Space Centre in Sriharikota at a cost of Rs.3,985 crore.
- The project is planned to be finished in 48 months (4 years).
- The Satish Dhawan Space Centre in Sriharikota will build a third launchpad capable of launching 30,000-tonne spacecraft into low-earth orbit.
- The Indian Space Research Organisation is designing the Next Generation Launch Vehicle (NGLV), which will be 91m tall.
- The first launch pad was erected in the early 1990s, and the first launch occurred on September 20, 1993.
- The second launch pad began functioning in 2005.





Recent News Headlines Related to ISRO

- The Indian Space Research Organisation (ISRO) has successfully launched the Space Docking Experiment (SpaDeX) mission. ISRO's PSLV-C60 rocket, carrying two spacecraft for space docking demonstrations, launched from Sriharikota's Satish Dhawan Space Centre
- The Indian Space Research Organisation (ISRO) successfully launched the European Space Agency (ESA) Probe 3 spacecraft from the First Launch Pad at the Satish Dhawan Space Centre (SDSC-SHAR) in Sriharikota, Andhra Pradesh.
- Indian Space Research Organisation (ISRO) has signed an Implementation Agreement (IA) with the Australian Space Agency (ASA) for further strengthening of cooperation in space activities between the two countries
- ISRO has launched its analogue space mission in Leh, Ladakh.
- Indian Space Research Organisation (ISRO) and the Department of Biotechnology (DBT) Objective To develop and conduct biological and environmental experiments for the planned Bharatiya Antariksh Station (BAS), expected to be operational by 2028-2035
- ISRO has launched India's first analog space mission from Leh, Ladakh. The mission involves ISRO, the University of Ladakh, IIT Bombay, AAKA Space Studio, and the Ladakh Autonomous Hill Development Council.
- EOS-06, commonly known as Oceansat-3, is an Earth observation spacecraft created by ISRO. It was successfully launched on November 26, 2022, using ISRO's Polar Satellite Launch Vehicle (PSLV-C54).
- ISRO has acquired two 400kg satellites for the next Space Docking Experiment (SPADEX)
- ISRO has received a budget of Rs 2104.06 crore for the Chandrayaan-4 mission, which would be completed in 36 months.
- The Indian Space Research Organisation (ISRO) aims to launch the first base module of the Bharatiya Antariksh Station (BAS), India's first space station, in 2028. The BAS will contain five modules.
- ISRO's Earth Perception Satellite-8 (EOS-8) is supposed to be sent off by the Small Satellite Launch Vehicle (SSLV)-D3 on August 16 from Sriharikota in Andhra Pradesh.
- The Air Breathing Propulsion Technology demonstration flight was successfully completed by the Indian Space Research Organisation (ISRO) on its second trial flight.
- GSAT 20 is a 4,700 kg heavy-weight, high-tech satellite. New Delhi: Using SpaceX's Falcon 9 rocket, the Indian space agency ISRO will launch its latest big satellite in a

first.



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IMPORTANT ONE – LINER Current Affairs

Bank of Baroda (BoB) raised Rs 5,000 crore through tenyear infrastructure bonds at a coupon rate of 7.23%. BoB's infrastructure bond, rated AAA by CRISIL and India Ratings, had a base issue of Rs 2,000 crore and a green shoe option of Rs 3,000 crore.

Binod Kumar has assumed office as the Managing Director (MD) and Chief Executive Officer (CEO) of Indian Bank. Prior to this, he was serving as Executive Director of Punjab National Bank (PNB).

Shriram Housing Finance (SHF) has rebranded itself as Truhome Finance following its acquisition by Warburg Pincus and its co-investors, including QIA (Qatar's sovereign wealth fund), from Shriram Finance.

Google-backed Indian space start-up company Pixxel has become the first Indian private company to launch its commercial satellite constellation named Firefly on board a Space X rocket.

The SpaceX rocket also carried the world's first commercial satellite for surveillance of space objects orbiting the earth, made by an Indian space company, Digantara.

Exercise 'Devil Strike' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces

Asia's second-largest International Society for Krishna Consciousness's (ISKCON's) temple Inaugurated by Prime Minister Narendra Modi at Kharghar, Navi Mumbai. Its Cost is Rs.170 crore. Asia's largest ISKCON temple Mayapur Chandrodaya Mandir Temple of the Vedic Planetarium is in West Bengal.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

बैंक ऑफ बड़ौदा (बीओबी) ने 7.23% की कूपन दर पर दस वर्षीय बुनियादी ढांचा बांड के माध्यम से 5,000 करोड़ रुपये जुटाए। बीओबी के इंफ्रास्ट्रक्चर बॉन्ड, जिसे क्रिसिल और इंडिया रेटिंग्स द्वारा एएए रेटिंग दी गई है, का बेस इश्यू 2,000 करोड़ रुपये और ग्रीन शू विकल्प 3,000 करोड़ रुपये था।

बिनोद कुमार ने इंडियन बैंक के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में पदभार ग्रहण किया है। इससे पहले, वह पंजाब नेशनल बैंक (पीएनबी) के कार्यकारी निदेशक के रूप में कार्यरत थे।

श्रीराम फाइनेंस से वारबर्ग पिंग्स और क्यूआईए (कतर के सॉवरेन वेल्थ फंड) सहित उसके सह-निवेशकों द्वारा अधिग्रहण के बाद श्रीराम हाउसिंग फाइनेंस (एसएचएफ) ने खुद को टूहोम फाइनेंस के रूप में पुनः ब्रांडेड किया है।

Google समर्थित भारतीय अंतरिक्ष स्टार्ट-अप कंपनी Pixxel स्पेस एक्स रॉकेट पर जुगनू नामक अपने वाणिज्यिक उपग्रह समूह को लॉन्च करने वाली पहली भारतीय निजी कंपनी बन गई है।

स्पेसएक्स रॉकेट पृथ्वी की परिक्रमा करने वाली अंतरिक्ष वस्तुओं की निगरानी के लिए दुनिया का पहला वाणिज्यिक उपग्रह भी ले गया, जिसे भारतीय अंतरिक्ष कंपनी दिगंतारा ने बनाया था।

भारतीय सेना, भारतीय वायु सेना और विशेष बलों के बीच भारत की उत्तरी सीमाओं पर अभ्यास 'डेविल स्ट्राइक' आयोजित किया गया

एशिया की दूसरी सबसे बड़ी इंटरनेशनल सोसाइटी फॉर कृष्णा कॉन्सर्नेस (इस्कॉन) के मंदिर का उद्घाटन प्रधानमंत्री नरेंद्र मोदी ने खारघर, नवी मुंबई में किया। इसकी लागत 170 करोड़ रुपये है। एशिया का सबसे बड़ा इस्कॉन मंदिर मायापुर चंद्रोदय मंदिर वैदिक तारामंडल का मंदिर पश्चिम बंगाल में है।

EXAM
Genius





Ques : Who Decided to Conduct Daily Variable-Rate Repo (VRR) Operations to Boost Banking Liquidity amid Deficit ?

घाटे के बीच बैंकिंग तरलता को बढ़ावा देने के लिए दैनिक परिवर्तनीय-दर रेपो (वीआरआर) संचालन का संचालन करने का निर्णय किसने लिया?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Paytm / पेटीएम
- (e) HDFC Bank / एचडीएफसी बैंक

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) will conduct daily Variable-Rate Repo (VRR) auctions until further notice. This measure will increase banking liquidity amid the deficit.
- The first VRR worth Rs 50,000 crore was held on January 16, 2025, with solo primary dealers participating alongside other eligible bidders.
- To control liquidity deficits, the RBI has reduced all banks' Cash Reserve Ratio (CRR) to 4% of deposits in two equal tranches of 25 basis points (bps) each beginning December 14, 2024 and December 28, 2024.
- On January 15, 2025, RBI held a 5-day VRR auction with a stated sum of Rs 75,000 crore. Banks submitted bids totaling Rs 3,980 crore.



Recent News Headlines Related to RBI

- 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.
- 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 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.





Ques : Who has partnered with the National Institute of Securities Markets (NISM) to launch an e-learning course on municipal bonds ?

नगरपालिका बांड पर ई-लर्निंग पाठ्यक्रम शुरू करने के लिए नेशनल इंस्टीट्यूट ऑफ़ सेक्योरिटीज मार्केट्स (NISM) के साथ किसने साझेदारी की है?

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

Answer : Option D

Explanation :

- SEBI has collaborated with the National Institute of Securities Markets (NISM) to offer an e-learning course on municipal bonds.
- The course's goal is to help municipal corporations, urban local authorities, and other stakeholders better understand municipal bonds in order to utilize them for urban infrastructure development
- Municipal bonds (muni bonds) are debt securities issued by metropolitan municipal governments and organizations. They are used to pay for day-to-day expenses as well as capital projects like highways, roads, and schools.
- The course is 10 hours long and can be taken at one's own pace. The course is available for free until March 31, 2025. After this date, a nominal fee will be charged.

About NISM :

- NISM is an Indian public trust, established in 2006 by SEBI (Securities and Exchange Board of India).
- HQ : Mumbai, Maharashtra
- NISM is also the central training institute for SEBI's civil service staff.
- NISM provides certification and training programs to enhance knowledge and skills in the securities market.





Recent News Headlines Related to SEBI

- Sebi has made significant modifications to the nomination requirements for mutual funds and demat accounts to reduce unclaimed assets.
- 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.
- 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 is the primary focus of the collaboration between FIU-IND and NHB?
FIU-IND और NHB के बीच सहयोग का प्राथमिक फोकस क्या है?

- (a) Promoting housing development schemes / आवास विकास योजनाओं को बढ़ावा देना
- (b) Enhancing digital payment systems / डिजिटल भुगतान प्रणाली को बढ़ाना
- (c) Facilitating rural credit availability / ग्रामीण ऋण उपलब्धता को सुविधाजनक बनाना
- (d) Monitoring foreign exchange transactions / विदेशी मुद्रा लेनदेन की निगरानी
- (e) Intelligence sharing, capacity building, and risk assessment / खुफिया जानकारी साझा करना, क्षमता निर्माण, और जोखिम मूल्यांकन

Answer : Option E

Explanation :

- The Financial Intelligence Unit-India (FIU-IND) has signed an MoU with National Housing Bank (NHB) to engage in crucial areas such as intelligence sharing, capacity building, and risk assessment.
- The goal is to improve the execution of the Prevention of Money Laundering Act, 2002 (PMLA) and related laws as part of continuous efforts.

About Financial Intelligence Unit (India) :

- Established : 2004
- Act : Prevention of Money Laundering Act, 2002
- HQ : New Delhi
- Director : Vivek Aggarwal

About National Housing Bank :

- Established : 9 July 1988
- HQ : New Delhi
- MD & CEO : Sanjay Shukla





Recently signed banking agreements

- PNB MetLife India Insurance Company Ltd (PNB MetLife) has entered into a strategic bancassurance agreement with Saraswat Co-operative Bank Ltd, one of India's leading urban co-operative banks.
- The state-owned PFC has signed an agreement with the Japan Bank for International Cooperation (JBIC) for a credit facility of 120 billion Japanese yen (about Rs 6,600 crore)
- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- 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.





Ques : RBI has instructed banks and other regulated entities (REs) to use the which phone numbering series exclusively for making transactional calls to customers ?
आरबीआई ने बैंकों और अन्य विनियमित संस्थाओं (आरई) को ग्राहकों को लेन-देन संबंधी कॉल करने के लिए विशेष रूप से किस फोन नंबरिंग श्रृंखला का उपयोग करने का निर्देश दिया है?

- (a) 1200xx
- (b) 1400xx
- (c) 1500xx
- (d) 1600xx
- (e) 1800xx

Answer : Option D

Explanation :

- RBI has instructed banks and other regulated entities (REs) to use the '1600xx' phone numbering series exclusively for making transactional calls to customers.
- The RBI has instructed that banks and REs use the '140xx' series for promotional calls in order to avoid confusion with transactional calls and limit the risk of fraud.
- Mobile numbers have become an important identifier in the account authentication and verification process since they get sensitive information such as OTPs, transaction alerts, and account updates.
- The RBI has recommended regulated firms to check and clean up their client datasets using the Mobile Number Revocation List (MNRL), which is available on the Digital Intelligence Platform (DIP) maintained by the Department of Telecommunications (DoT).
- All regulated entities must comply with the RBI's guidelines by March 31, 2025.

According to the DoT's notification, the phone number format for the '1600xx' series is 1600ABCXXX, where:

- XXX represents any number between 000-999.
- AB represents the telecom circle (e.g., Kolkata).
- C represents the service provider (e.g., Bharti Airtel).





Ques : Which financial institution has received RBI approval to open 20 branches across 20 cities in India?

किस वित्तीय संस्थान को भारत के 20 शहरों में 20 शाखाएँ खोलने के लिए RBI की मंजूरी मिली है?

- (a) Citibank / सिटी बैंक
- (b) Standard Chartered Bank / स्टैंडर्ड चार्टर्ड बैंक
- (c) Barclays Bank / बार्कलेज बैंक
- (d) HSBC India / एचएसबीसी इंडिया
- (e) Deutsche Bank / डॉयचे बैंक

Answer : Option D

Explanation :

- HSBC India, the Indian arm of London-based HSBC, has received approval from the Reserve
- Bank of India (RBI) to open 20 branches in 20 cities.
- The opening of 20 branches brings HSBC India's total number of branches in the country to 46. In 2016, HSBC operated 50 branches in the country before deciding to close 26. Opening branches represents a significant shift in approach.
- HSBC India will open branches in the following cities: Amritsar, Bhopal, Bhubaneswar, Dehradun, Faridabad, Indore, Jalandhar, Kanpur, Ludhiana, Lucknow, Mysuru, Nagpur, Nashik, Navi Mumbai, Patna, Rajkot, Surat, Thiruvananthapuram, Vadodara, and Vishakhapatnam.
- These regions were chosen because of their rising wealth pools, which cater to affluent, high-net-worth, and ultra-high-net-worth individuals with domestic and international banking and asset management requirements.



Ques : What was the total loan disbursal amount under PMMY in the third quarter of the financial year ending December 2024?

दिसंबर 2024 को समाप्त वित्तीय वर्ष की तीसरी तिमाही में PMMY के तहत कुल ऋण वितरण राशि क्या थी?

- (a) Rs.3.39 lakh crore
- (b) Rs.3 lakh crore
- (c) Rs.2.25 lakh crore
- (d) Rs.3.75 lakh crore
- (e) Rs.2.45 lakh crore

Answer : Option A

Explanation :

- In the third quarter of the current fiscal year, small business loans disbursed under the Pradhan Mantri Mudra Yojana (PMMY) hit an all-time high of Rs.3.39 lakh crore (December 2024).
- In the first half of FY25, PMMY loans totaled Rs.1.86 lakh crore, a modest reduction from Rs.1.91 lakh crore in the same period last year.
- The fiscal year 2023-24 saw record disbursements of Rs.5.20 lakh crore, surpassing the Rs.4.40 lakh crore disbursed in FY23.
- On October 24, 2024, the government increased the maximum loan amount for PMMY from Rs.10 lakh to Rs.20 lakh.
- The Union Budget 2024-25 added the 'Tarun Plus' category, which allows successful borrowers to obtain larger loan limits.

Types of loans under Mudra Yojana :

- Shishu : Loan up to Rs.50,000.
- Kishor : Loan above Rs.50,000 and less than Rs.5 lakh.
- Tarun : Rs. 5 lakhs and less than Rs.10 lakh.
- Tarun Plus : Rs. 10 lakhs and less than Rs.20 lakh

About Pradhan Mantri Mudra Yojana :

- Launched : 8 April 2015
- Maximum loan : 10 lakhs





Ques : What is the projected growth rate of India for FY26 and FY27 as per the IMF?
आईएमएफ के अनुसार वित्त वर्ष 26 और वित्त वर्ष 27 के लिए भारत की अनुमानित विकास दर क्या है?

- (a) 4.5%
- (b) 5.5%
- (c) 5.8%
- (d) 6.5%
- (e) 6.8%

Answer : Option D

Explanation :

- The International Monetary Fund (IMF) has kept India's growth rate at 6.5 percent for the next two fiscal years, 2025-26 or FY26 and 2026-27 or FY27, as forecast in October's World Economic Outlook report.
- Meanwhile, the IMF forecasts global growth of 3.3% in both 2025 and 2026, which is lower than the historical average of 3.7%.
- The 2025 prediction is substantially unchanged from the October 2024 World Economic Outlook, with an upward revision for the US offsetting losses in other major economies.

About International Monetary Fund :

- Established : 1 July 1944
- HQ : Washington, D.C., U.S.
- Member : 191 countries (190 UN countries and Kosovo)
- Managing Director : Kristalina Georgieva
- Chief Economist : Pierre-Olivier Gourinchas





Ques : Novak Djokovic broke a tie with which player for the most Grand Slam matches in tennis history ?

नोवाक जोकोविच ने टेनिस इतिहास में सर्वाधिक ग्रैंड स्लैम मैचों का टाई किस खिलाड़ी के साथ तोड़ा?

- (a) Carlos Alcaraz / कार्लोस अल्कराज
- (b) Rafael Nadal / राफेल नडाल
- (c) Roger Federer / रोजर फ़ेडरर
- (d) Jannik Sinner / जैनिक सिनार
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- Novak Djokovic broke a tie with Roger Federer for the most Grand Slam matches in tennis history.
- Djokovic overtook Roger Federer's record of 429 Grand Slam matches with his second-round match at the Australian Open.

Top 5 most Grand Slam Matches :

- 1) Novak Djokovic : 430
- 2) Roger Federer : 429
- 3) Rafael Nadal : 358
- 4) Jimmy Connors : 282
- 5) Andre Agassi : 277

EXAM
Genius



Recent News headlines related to Sports

- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.
- 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.
- 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.
- 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





Ques : Who has been appointed as the Director General of the Central Reserve Police Force (CRPF)?

केंद्रीय रिजर्व पुलिस बल (सीआरपीएफ) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Kuldiep Singh / कुलदीप सिंह
- (b) Rakesh Asthana / राकेश अस्थाना
- (c) Gyanendra Pratap Singh / ज्ञानेंद्र प्रताप सिंह
- (d) Anil Chauhan / अनिल चौहान
- (e) Sudeep Lakhtakia / सुदीप लखटकिया

Answer : Option C

Explanation :

- Gyanendra Pratap Singh, the Assam police chief, has been named Director General of the Central Reserve Police Force (CRPF).
- Singh is a 1991 batch Indian Police Service officer from the Assam-Meghalaya cadre.
- Senior IPS officer Vitul Kumar has been in command of the force after Anish Dayal Singh's retirement on December 31, 2024.
- Singh, who previously worked for the National Investigation Agency (NIA), was transferred to Assam as the additional DGP in 2019 in response to the anti-Citizenship Amendment Act (CAA) protests. He later took over as the DGP.





Ques : What is the name of the app launched under the Defence Ministry's "battle tourism" plan?

रक्षा मंत्रालय की "युद्ध पर्यटन" योजना के तहत लॉन्च किए गए ऐप का नाम क्या है?

- (a) Bharat Sainik Darshan / भारत सैनिक दर्शन
- (b) Bharat Yodha App / भारत योद्धा ऐप
- (c) Bharat Ranbhoomi Darshan App / भारत रणभूमि दर्शन ऐप
- (d) Veer Bharat App / वीर भारत ऐप
- (e) Battlefields of India App / बैटलफील्ड्स ऑफ इंडिया ऐप

Answer : Option C

Explanation :

- Bharat Ranbhoomi Darshan Launched by Union Minister Rajnath Singh, Ministry of Defense (MoD)
- It is Developed by MoD, Ministry of Tourism, and the Indian Army
- This app includes detailed information of 77 battlefield sites and provides visitors an in-depth overview of some of the major military events
- To promote tourism and highlight India's military heritage, the government has opened significant battlefields to visitors.
- These include sites from the 1962 India-China war, offering a deeper connection to the nation's wartime history.

The Ministry of Defence (MoD) has granted civilians access to the following battlefields:

- Kibithoo and Bum La Pass in Arunachal Pradesh
- Rezang La and Pangong Tso in Ladakh
- Doklam, the site of the 2017 conflict
- The Army is exploring the possibility of opening additional significant battlefields, including Galwan Valley, Siachen, Kargil, Lipulekh Pass





Recent News Headlines Related to launched Apps/portals

- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- 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 Café.
- 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)





Ques : Which edition of the multinational naval exercise La Perouse held in the eastern Indian Ocean ?

बहुराष्ट्रीय नौसैनिक अभ्यास ला पेरौस का कौन सा संस्करण पूर्वी हिंद महासागर में आयोजित किया गया?

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

Answer : Option D

Explanation :

- The indigenously designed and built guided missile destroyer Indian Naval Ship (INS) Mumbai is taking part in the fourth edition of the multinational naval exercise La Perouse in the eastern Indian Ocean.
- France will lead the 2025 La Perouse exercise, which will also include eight other countries: India, the United States, Canada, Malaysia, Indonesia, Australia, the United Kingdom, and Singapore.
- The exercise seeks to improve common situational awareness by improving collaboration in maritime surveillance, maritime interdiction operations, and aviation operations, as well as conducting progressive training and information exchange.
- This visit is consistent with India's SAGAR (Security and Growth for All in the Region) agenda of strengthening maritime cooperation and partnership for a safer and more secure Indo-Pacific region.





Recent News Headlines Related to Defence Exercise :

- Exercise 'Devil Strike' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces
- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- Exercise Sahayog-Hop Tac 2nd Edition Held at off the coast of Kochi, Kerala between India & Vietnam (Coast guard).
- Exercise Desert Knight 2025 Held at Arabian Sea between India, France, and the UAE (Air force). From India Sukhoi-30MKI, Jaguars, IL-78 mid-air refuellers, and AEW&C (Airborne Early Warning and Control) systems participate in Exercise.
- The Eastern Naval Command will host the bilateral naval exercise SLINEX 2024 (Sri Lanka-India Exercise) at Visakhapatnam from December 17 to 20, 24.
- India and Cambodia's first joint tabletop exercise, dubbed 'CINBAX,' began at the Foreign Training Node in Pune, Maharashtra
- On December 2, 2024, India and Malaysia began the bilateral Joint Military Exercise "Harimau Shakti" at the Bentong camp in Pahang district, Malaysia
- The Indian Coast Guard (ICG) held the 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.
- The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and the Singapore Armed Forces, ended at Field Firing Ranges in Devlali (Maharashtra).
- The 11th edition of the Indian Coast Guard's National Maritime Search and Rescue Exercise and Workshop (SAREX-24) starts in Kochi, Kerala.
- The Indian Army successfully completed the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Sanyukt Vimochan 2024', which took place in Ahmedabad and Porbandar, Gujarat
- India Launches First Space Defense Exercise Antariksha Abhyas – 2024 To simulate and address threats to and from space-based assets, integrating space capabilities into military operations
- Exercise AUSTRALIND 3rd Edition Held at Foreign Training Node, Pune, Maharashtra between India & Australia (Army)
- The Indian Army, Indian Air Force, and Indian Navy will launch a command-level tri-service theatre exercise called 'Poorvi Prahar' along the India-China border.





Ques : Archaeological Experiential Museum Inaugurated by Union Ministry of Culture and the Gujarat State Government in which state ?

केंद्रीय संस्कृति मंत्रालय और गुजरात राज्य सरकार द्वारा किस राज्य में पुरातत्व अनुभवात्मक संग्रहालय का उद्घाटन किया गया?

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

Answer : Option B

Explanation :

- Archaeological Experiential Museum Inaugurated by Union Ministry of Culture and the Gujarat State Government at Vadnagar, Gujarat
- Inauguration ceremony was presided over by Union Home Minister Shri Amit Shah and attended by Gujarat Chief Minister Shri Bhupendrabhai Patel, Union Minister of Education Shri Dharmendra Pradhan
- 12,500 sq. m. area covered with nine thematic galleries
- 4,000 sq. m. excavation site, with visible archaeological remains up to 16-18 meters deep
- Its costs is Rs.298 Crore, including five years of operational maintenance
- Over 5,000 artifacts including ceramics, coins, sculptures, organic materials (food grains, DNA, skeletal remains)

Genius





Recent Headlines Related to Inauguration :

- Asia's second-largest International Society for Krishna Consciousness's (ISKCON's) temple Inaugurated by Prime Minister Narendra Modi at Kharghar, Navi Mumbai.
- Yogi Adityanath, Uttar Pradesh's chief minister, inaugurated Prasar Bharati's FM station 'Kumbhvani' at Circuit House.
- 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.
- 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.
- Om Birla, Lok Sabha Speaker, launched the Gandhi Darshan Art Gallery at Rajghat in New Delhi.
- Prime Minister Narendra Modi has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut Namo Bharat route. The corridor, worth Rs 4.600 crore.
- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi. The BHARATPOL platform will make it easier to process all requests for international assistance through INTERPOL.
- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.
- Two UK universities, Queen's University Belfast and Coventry University, have applied to open international campuses in Gujarat's GIFT City, following the lead of Australian institutions.

EXAM
Genius





Ques : Donald Trump was sworn in as which President of the United States?
डोनाल्ड ट्रम्प ने संयुक्त राज्य अमेरिका के किस राष्ट्रपति के रूप में शपथ ली?

- (a) 45th
- (b) 46th
- (c) 47th
- (d) 48th
- (e) 49th

Answer : Option C

Explanation :

- Donald Trump has been sworn in as the 47th President of the United States, for his second term.
- The oath was administered by Chief Justice John Roberts in the Capitol Rotunda in Washington, DC.
- JD Vance took the oath as Vice President, which was performed by Justice Brett Kavanaugh. Vance, 40, became the 50th vice president and the third youngest in US history.
- President Trump, at 78, is the oldest person to be inaugurated as president, surpassing Joe Biden, who took the oath five months earlier.
- The Term of the USA President is Four Years.





Newly Appointed Prime Minister & President :

- President of Croatia : Zoran Milanovic
- President of Venezuela : Nicolas Maduro
- President of Lebanon : Joseph Aoun
- 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 : Rintalba 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 : Global Lighthouse Network (GLN) launched in which year ?
ग्लोबल लाइटहाउस नेटवर्क (GLN) किस वर्ष लॉन्च किया गया?

- (a) 2015
- (b) 2017
- (c) 2018
- (d) 2019
- (e) 2020

Answer : Option C

Explanation :

- The World Economic Forum (WEF) has welcomed CEAT Limited and Hindustan Unilever Limited's Tinsukia (Assam) plant to its Global Lighthouse Network (GLN) to promote manufacturing transformation via innovation.
- 15 new members from UAE, China, Germany, Malaysia, Saudi Arabia, UK, USA, and Morocco (home to the first Lighthouse site in Africa).
- The WEF has added 17 innovative industrial sites to the GLN, bringing the total to 189 facilities. 25 of them are Sustainability Lighthouses, utilizing sophisticated 4IR/Industry 4.0 production technology.

About Global Lighthouse Network (GLN) :

- It is an initiative by the World Economic Forum (WEF) and cofounded with McKinsey & Company
- Launched : 2018
- Total facilities : 189
- Indian facilities : 16
- Objective : to enhance the performance of manufacturing and supply chains by adopting 4IR technologies

About World Economic Forum :

- Established : 24 January 1971
- HQ : Cologny, Switzerland
- Executive Chairman : Klaus Schwab
- President : Borge Brende





Ques : Which northeastern state is the first to distribute property cards under the Centre's village survey scheme 'SVAMITVA'?

केंद्र की ग्राम सर्वेक्षण योजना 'स्वामित्व' के तहत संपत्ति कार्ड वितरित करने वाला पहला पूर्वोत्तर राज्य कौन सा है?

- (a) Meghalaya / मेघालय
- (b) Arunachal Pradesh / अरुणाचल प्रदेश
- (c) Assam / असम
- (d) Mizoram / मिजोरम
- (e) Nagaland / नागालैंड

Answer : Option D

Explanation :

- Mizoram, the "first among the northeastern states," has handed property cards to 2,909 recipients through the Centre's village survey plan since April 2023.
- 1,754 property cardholders from 18 villages in the state were among the 65 lakh beneficiaries spread across ten states and two Union Territories.
- The Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas (SVAMITVA), a Ministry of Panchayati Raj scheme, provides a 'Record of Rights' to village household owners and issues legal ownership cards to property owners by mapping land parcels using drone technology.
- The Prime Minister announced the SVAMITVA plan on April 24, 2020. The plan used drone and GIS technology to create rights records in revenue documents for inhabited settlements.





Ques : Indian Space Research Organisation (ISRO) established in which year ?
भारतीय अंतरिक्ष अनुसंधान संगठन (ISRO) की स्थापना किस वर्ष हुई?

- (a) 1945
- (b) 1954
- (c) 1964
- (d) 1969
- (e) 1972

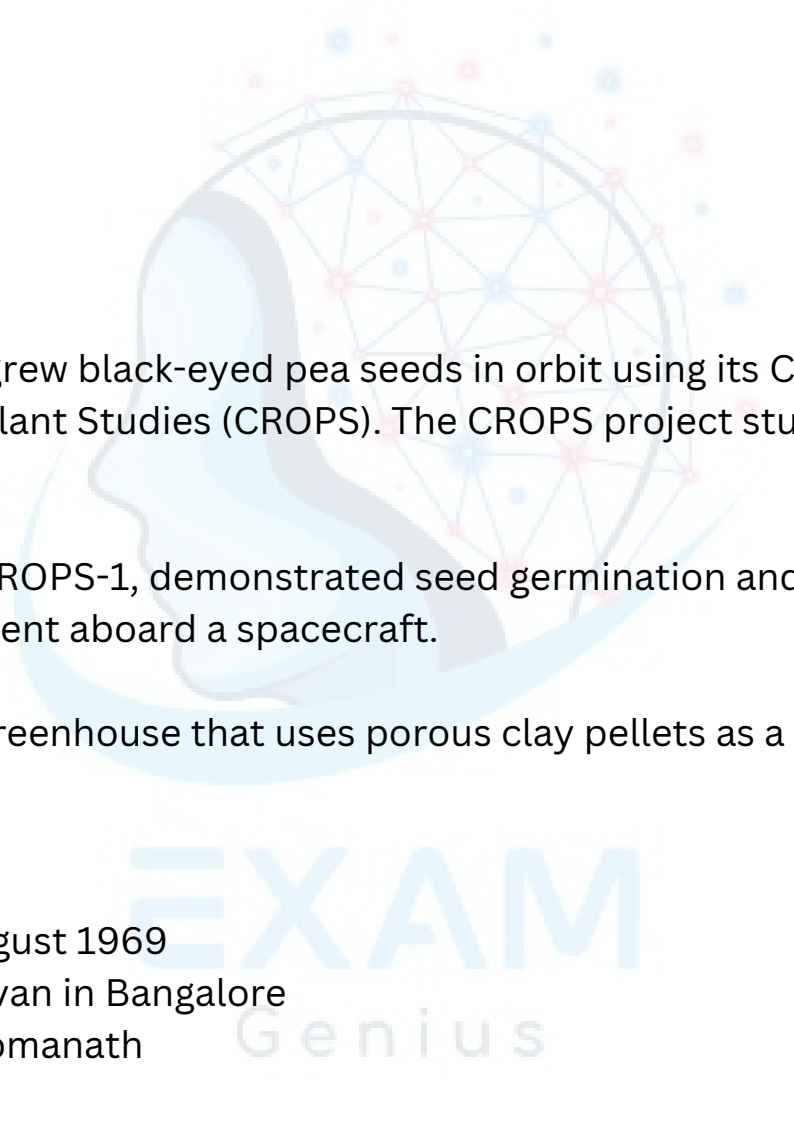
Answer : Option D

Explanation :

- ISRO successfully grew black-eyed pea seeds in orbit using its Compact Research Module for Orbital Plant Studies (CROPS). The CROPS project studies plant growth in space.
- The first mission, CROPS-1, demonstrated seed germination and plant growth in a controlled environment aboard a spacecraft.
- CROPS-1 is a tiny greenhouse that uses porous clay pellets as a soil media.

About ISRO :

- Established : 15 August 1969
- HQ : Antariksh Bhavan in Bangalore
- Chairman : Dr. S. Somanath





Recent News Headlines Related to ISRO

- The Union Cabinet approved establishing a third launchpad at Isro's Satish Dhawan Space Centre in Sriharikota at a cost of Rs.3,985 crore.
- The Indian Space Research Organisation (ISRO) has successfully launched the Space Docking Experiment (SpaDeX) mission. ISRO's PSLV-C60 rocket, carrying two spacecraft for space docking demonstrations, launched from Sriharikota's Satish Dhawan Space Centre
- The Indian Space Research Organisation (ISRO) successfully launched the European Space Agency (ESA) Probe 3 spacecraft from the First Launch Pad at the Satish Dhawan Space Centre (SDSC-SHAR) in Sriharikota, Andhra Pradesh.
- Indian Space Research Organisation (ISRO) has signed an Implementation Agreement (IA) with the Australian Space Agency (ASA) for further strengthening of cooperation in space activities between the two countries
- ISRO has launched its analogue space mission in Leh, Ladakh.
- Indian Space Research Organisation (ISRO) and the Department of Biotechnology (DBT) Objective To develop and conduct biological and environmental experiments for the planned Bharatiya Antariksh Station (BAS), expected to be operational by 2028-2035
- ISRO has launched India's first analog space mission from Leh, Ladakh. The mission involves ISRO, the University of Ladakh, IIT Bombay, AAKA Space Studio, and the Ladakh Autonomous Hill Development Council.
- EOS-06, commonly known as Oceansat-3, is an Earth observation spacecraft created by ISRO. It was successfully launched on November 26, 2022, using ISRO's Polar Satellite Launch Vehicle (PSLVC54).
- ISRO has acquired two 400kg satellites for the next Space Docking Experiment (SPADEX)
- ISRO has received a budget of Rs 2104.06 crore for the Chandrayaan-4 mission, which would be completed in 36 months.
- The Indian Space Research Organisation (ISRO) aims to launch the first base module of the Bharatiya Antariksh Station (BAS), India's first space station, in 2028. The BAS will contain five modules.
- ISRO's Earth Perception Satellite-8 (EOS-8) is supposed to be sent off by the Small Satellite Launch Vehicle (SSLV)-D3 on August 16 from Sriharikota in Andhra Pradesh.
- The Air Breathing Propulsion Technology demonstration flight was successfully completed by the Indian Space Research Organisation (ISRO) on its second trial flight.
- GSAT 20 is a 4,700 kg heavy-weight, high-tech satellite. New Delhi: Using SpaceX's Falcon 9 rocket, the Indian space agency ISRO will launch its latest big satellite in a first.





Ques : Who inaugurated the 85th All India Presiding Officers' Conference (AIPOC) in Patna?

पटना में 85वें अखिल भारतीय पीठासीन अधिकारी सम्मेलन (AIPOC) का उद्घाटन किसने किया?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option C

Explanation :

- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (AIPOC) in Patna.
- The two-day conference is titled '75th Anniversary of Constitution: Contribution of Parliament and State Legislative Bodies to Strengthening Constitutional Values'.
- Following a 43-year pause, the state hosted the programme for the third time.

EXAM
Genius





Recent News Headlines Related to Summits / conference

- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- 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.
- 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.
- 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.
- 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.
- The latest edition of Asia's largest biannual air show and aviation exhibition, Aero India 2025, will take place at the Air Force Station, Yelahanka in Bengaluru, Karnataka. The 15th edition of the Aero India show.
- The 18th Pravasi Bharatiya Divas (PBD Convention 2025) will be place in Bhubaneswar, Odisha, beginning January 8th. The theme of this three-day convention is "The Diaspora's Contribution to a Viksit Bharat".
- India will host the World Audio Visual Entertainment Summit (WAVES) for the first time in 2025.
- Amit Shah, the Union Home Minister and Minister of Cooperation, presided over the North Eastern Council (NEC)'s 72nd plenary session in Agartala, Tripura.
- India served as vice chair during the Supply Chain Council's second meeting. India was represented by Shri Rajesh Agrawal, Additional Secretary, Department of Commerce
- Uttarakhand Chief Minister Pushkar Singh Dhami opened the 10th World Ayurveda Congress and Arogya Expo 2024 at Dehradun.
- Prime Minister Narendra Modi opened the Rising Rajasthan Global Investment Summit 2024 and the Rajasthan Global Business Expo at the Jaipur Exhibition and Convention Centre (JECC) in Jaipur, Rajasthan.





Ques : National Penguin Awareness Day celebrated annually on which day ?
राष्ट्रीय पेंगुइन जागरूकता दिवस प्रतिवर्ष किस दिन मनाया जाता है?

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

Answer : Option B

Explanation :

- National Penguin Awareness Day is commemorated annually on January 20 to raise awareness of penguins, their natural habitats, and the threats they face as a result of climate change, habitat destruction, and pollution.
- The day emphasizes the significance of safeguarding penguin species, many of which are endangered or under threat owing to melting ice caps, overfishing, and ocean pollution.

EXAM
Genius





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)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)





IMPORTANT ONE – LINER Current Affairs

Singapore's highest honor for non-citizens, the Honorary Citizen Award Given to Tarun Das, former Director General of the Confederation of Indian Industry (CII) by President Tharman Shanmugaratnam. He received the Singapore Public Service Medal in 2004.

During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.

State Bank of India (SBI) Given Loan of Rs.31,802 crore to Bharat Petroleum Corporation Limited (BPCL) to finance the expansion of its refinery to 11 Million tonnes per annum (MMTPA) from 7.8 MMTPA and setting up of a petrochemical complex in Bina, Madhya Pradesh.

The US Senate has confirmed the appointment of Marco Rubio as the 72nd US Secretary of State in the Trump Administration. Rubio won the vote by 99-0 during the 1st session of the 119th Congress.

Dr. Mandaviya stressed India's goal of ranking among the top five world sports performers by 2047, when the country will celebrate its 100th anniversary of independence.

Book Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective Authored by Dr. K.S. Chauhan and Released by Vice President Jagdeep Dhankhar.

Dr. Jitendra Singh, India's Science and Technology Minister, dedicated India's first-ever CSIR Innovation Complex in Mumbai via virtual mode.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

गैर-नागरिकों के लिए सिंगापुर का सर्वोच्च सम्मान, मानद नागरिक पुरस्कार राष्ट्रपति थर्मन शनमुगरत्नम द्वारा भारतीय उद्योग परिसंघ (सीआईआई) के पूर्व महानिदेशक तरुण दास को दिया गया। उन्हें 2004 में सिंगापुर लोक सेवा पदक प्राप्त हुआ।

नई दिल्ली में पहली बार कॉर्पोरेट गोलमेज सम्मेलन के दौरान, केंद्रीय युवा मामले और खेल मंत्री डॉ. मनसुख मंडाविया ने 2036 ओलंपिक खेलों की तैयारी के लिए भारतीय खेल पारिस्थितिकी तंत्र को बढ़ावा देने के लक्ष्य के साथ निगमों को एक खेल अपनाने के लिए आमंत्रित किया।

भारतीय स्टेट बैंक (एसबीआई) ने भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड (बीपीसीएल) को अपनी रिफाइनरी को 7.8 एमएमटीपीए से 11 मिलियन टन प्रति वर्ष (एमएमटीपीए) तक विस्तारित करने और बीना में एक पेट्रोकेमिकल कॉम्प्लेक्स की स्थापना के लिए 31,802 करोड़ रुपये का ऋण दिया। , मध्य प्रदेश।

अमेरिकी सीनेट ने ट्रम्प प्रशासन में 72वें अमेरिकी विदेश मंत्री के रूप में मार्को रुबियो की नियुक्ति की पुष्टि की है। 119वीं कांग्रेस के पहले सत्र के दौरान रुबियो ने 99-0 से वोट जीता।

डॉ. मंडाविया ने 2047 तक शीर्ष पांच विश्व खेल प्रदर्शनकर्ताओं में रैंकिंग के भारत के लक्ष्य पर जोर दिया, जब देश अपनी आजादी की 100वीं वर्षगांठ मनाएगा।

पुस्तक संसद: शक्तियां, कार्य और विशेषाधिकार; एक तुलनात्मक संवैधानिक परिप्रेक्ष्य, लेखक डॉ. के.एस. चौहान एवं उपाध्यक्ष जगदीप धनखड़ द्वारा जारी किया गया।

भारत के विज्ञान और प्रौद्योगिकी मंत्री डॉ. जितेंद्र सिंह ने वर्चुअल मोड के माध्यम से मुंबई में भारत का पहला सीएसआईआर इनोवेशन कॉम्प्लेक्स समर्पित किया।

EXAM
Genius





Ques : What changes have been made by the Reserve Bank of India (RBI) under the Foreign Exchange Management Act (FEMA)?

भारतीय रिजर्व बैंक (RBI) ने विदेशी मुद्रा प्रबंधन अधिनियम (FEMA) के तहत क्या बदलाव किए हैं?

- (a) Promoting digital payments across India / पूरे भारत में डिजिटल भुगतान को बढ़ावा देना
- (b) Allowing cross-border transactions in Indian Rupee (INR) and local/national currencies / भारतीय रुपये (आईएनआर) और स्थानीय/राष्ट्रीय मुद्राओं में सीमा पार लेनदेन की अनुमति देना
- (c) Imposing restrictions on foreign direct investments / प्रत्यक्ष विदेशी निवेश पर प्रतिबंध लगाना
- (d) Enhancing cash withdrawal limits for NRIs / एनआरआई के लिए नकद निकासी सीमा बढ़ाना
- (e) Introducing stricter regulations for forex trading / विदेशी मुद्रा व्यापार के लिए सख्त नियमों का परिचय

Answer : Option B

Explanation :

- RBI in cooperation with the government, has proposed amendments to the existing Foreign Exchange Management Act (FEMA) regulations to encourage cross-border transactions in the Indian rupee (INR) and local / national currencies.
- This action comes against the backdrop of the rupee being under pressure from a surging dollar, weakening the Chinese currency.
- According to the revisions in FEMA, overseas branches of banks that are authorized to deal in foreign exchange (Authorised Dealers) would be able to create INR accounts for a resident outside India for the settlement of all permissible current account and capital account transactions with a resident in India.
- According to the FEMA revisions, persons located outside India will be able to use their balances in repatriable INR accounts for overseas investment, including FDI, in non-debt securities.
- Indian exporters would be able to open foreign currency accounts overseas to settle trade transactions, such as receiving export revenues and using them to pay for imports.



Recent News Headlines Related to RBI

- RBI has instructed banks and other regulated entities (REs) to use the '1600xx' phone numbering series exclusively for making transactional calls to customers.
- HSBC India, the Indian arm of London-based HSBC, has received approval from the Reserve Bank of India (RBI) to open 20 branches in 20 cities.
- The RBI will conduct daily Variable-Rate Repo (VRR) auctions until further notice. This measure will increase banking liquidity amid the deficit.
- The 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.
- 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 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.





Ques : Who has been appointed as the Managing Director and Chief Executive Officer of Zurich Kotak General Insurance?

ज्यूरिख कोटक जनरल इंश्योरेंस के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Sanjay Mehrotra / संजय मेहरोत्रा
- (b) Vikram Singh Mehta / विक्रम सिंह मेहता
- (c) Alok Kumar Agarwal / आलोक कुमार अग्रवाल
- (d) Ajay Bansal / अजय बंसल
- (e) Ramesh Chandran / रमेश चंद्रन

Answer : Option C

Explanation :

- Zurich Kotak General Insurance has appointed Alok Kumar Agarwal as its Managing Director and CEO. He succeeds Suresh Agarwal.
- Agarwal has over two decades of experience with ICICI Lombard General Insurance Company, where he held several executive positions in the corporate, SME, crop, and retail business segments during his 22-year career.
- The development comes after Zurich Insurance Group's strategic acquisition of a majority stake in Kotak Mahindra General Insurance Company in June 2024.

EXAM
Genius





Recent Appointment in Banking & Insurance Sector :

- Binod Kumar : MD and CEO of Indian Bank
- Ashok Chandra : MD and CEO of Punjab National Bank (PNB)
- Ankur Jhaveri : MD and CEO of Institutional Equities at JM Financial Institutional Securities
- Ambarish Kenghe : CEO of Angel One
- 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

Genius





Ques : In which country Policybazaar launched the PB Advantage initiative?
पॉलिसीबाजार ने किस देश में पीबी एडवांटेज पहल शुरू की?

- (a) Netherland / नीदरलैंड
- (b) Mauritius / मॉरीशस
- (c) Moldova / मोलदोवा
- (d) Singapore / सिंगापुर
- (e) UAE / यूएई

Answer : Option E

Explanation :

- Policybazaar.ae, the UAE's premier online insurance marketplace, has launched PB Advantage, a game-changing project that aims to reinvent the health insurance experience in the UAE.
- PB Advantage delivers cutting-edge services to simplify and improve the health insurance procedure.
- 30-Minute Claims Assistance: Dedicated claims desks enable faster outcomes.
- Auto Recharge of Sum Insured: Following the initial claim, the full coverage amount is automatically restored, giving additional coverage for unrelated illnesses or conditions. For example, an AED 1 million policy utilized for surgery is increased by additional AED 1 million for future claims.
- The No Claim Bonus adds 10% to the total insured for each claim-free year, up to a maximum of five years.





Recent Facilities Launched in Banking & Insurance Sector :

- Shriram Life Insurance has established Shriram Life Sunishchit Laabh, a non-participating individual savings plan that offers guaranteed returns of up to 668% of the total premium paid.
- Cybersecurity Hackathon 2024-25 1st Edition Launched by Punjab National Bank (PNB). The Theme is "Code Against Malware". Winners will receive prizes worth up to Rs 11 lakhs and have the opportunity to implement their solutions in live environments with PNB.
- Bank of Baroda has launched "bob Liquid Fixed Deposits" as an alternative to regular fixed deposits (FDs). The bob Liquid FD allows you flexible deposit amounts starting at Rs.5,000 (with no maximum deposit amount), duration options ranging from 12 to 60 months, and partial withdrawals in multiples of Rs.1,000
- IDBI Bank has launched a new fixed deposit scheme, 'IDBI Chiranjeevi-Super Senior Citizen FD,' for customers aged 80 and above.
- 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.





Ques : Who inaugurated the two-day international seminar on “Formalization and Social Security Coverage for Workers in the Informal Sector”?

“अनौपचारिक क्षेत्र में श्रमिकों के लिए औपचारिकीकरण और सामाजिक सुरक्षा कवरेज” पर दो दिवसीय अंतर्राष्ट्रीय संगोष्ठी का उद्घाटन किसने किया?

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Piyush Goyal / पीयूष गोयल
- (e) Nitin Gadkari / नितिन गडकरी

Answer : Option B

Explanation :

- Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, Youth Affairs, and Sports, has opened a two-day international symposium on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations" in New Delhi.
- He also released the coffee table book "Social Protection in India," which chronicles India's effort to provide social protection to its population through various social welfare measures.
- The Indian Ministry of Labour and Employment, in partnership with the Employees' State Insurance Corporation (ESIC) and the worldwide Social Security Association (ISSA), convened this worldwide conversation at the Yashobhoomi - India International Convention & Expo Center.





Recent News Headlines Related to Summits / conference

- During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.
- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (AIPOC) in Patna.
- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- 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.
- 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.
- 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.
- 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.
- The latest edition of Asia's largest biannual air show and aviation exhibition, Aero India 2025, will take place at the Air Force Station, Yelahanka in Bengaluru, Karnataka. The 15th edition of the Aero India show.

Genius





Ques : What is the total amount agreed by the Union Cabinet to revive Rashtriya Ispat Nigam Limited (RINL)?

राष्ट्रीय इस्पात निगम लिमिटेड (आरआईएनएल) को पुनर्जीवित करने के लिए केंद्रीय मंत्रिमंडल द्वारा सहमत कुल राशि कितनी है?

- (a) Rs.11,440 crore
- (b) Rs.10,240 crore
- (c) Rs.12,650 crore
- (d) Rs.9,440 crore
- (e) Rs.11,120 crore

Answer : Option A

Explanation :

- The Union Cabinet approved a Rs.11,440 crore revival plan for Rashtriya Ispat Nigam Limited (RINL), the state-owned entity that runs the Visakhapatnam Steel Plant.
- Union Minister Ashwini Vaishnaw outlined the strategy, which involves a Rs.10,300 crore equity infusion and the conversion of Rs.1,140 crore in working capital loans to preferred share capital.
- RINL will benefit from a Rs.10,300 crore equity investment to address operational challenges in raising working capital and maximizing productivity in blast furnace operations. The recovery plan anticipates that RINL would begin full production with two blast furnaces in January 2025 and three blast furnaces in August 2025.





Ques : Which organization launched the Internet Governance Internship and Capacity Building Scheme?

किस संगठन ने इंटरनेट गवर्नेंस इंटरनशिप और क्षमता निर्माण योजना शुरू की?

- (a) Ministry of Electronics and Information Technology (MeitY) / इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (MeitY)
- (b) National Informatics Centre (NIC) / राष्ट्रीय सूचना विज्ञान केंद्र (एनआईसी)
- (c) National Internet Exchange of India (NIXI) / नेशनल इंटरनेट एक्सचेंज ऑफ इंडिया (NIXI)
- (d) Indian Institute of Technology (IIT) / भारतीय प्रौद्योगिकी संस्थान (आईआईटी)
- (e) Internet and Mobile Association of India (IAMAI) / इंटरनेट एंड मोबाइल एसोसिएशन ऑफ इंडिया (आईएमएआई)

Answer : Option C

Explanation :

- The National Internet Exchange of India (NIXI) has introduced the Internet Governance Internship and Capacity Building Scheme. The initiative aims to increase awareness and skills in internet governance (IG) among Indian citizens.
- The program's goal is to provide participants with the knowledge they need to effectively participate in global internet governance processes with I-Star organizations such as the Internet Corporation for Assigned Names and Numbers (ICANN), the Internet Society or Information Security Operations Center (ISOC), the Institute of Electrical and Electronics Engineers (IEEE), and the Internet Engineering Task Force (IETF), as well as collaborate closely with leading industry experts.
- The program provides a bi-annual internship with two concurrent tracks: a six-month programme and a three-month programme.
- Interns will get a fixed monthly salary of Rs. 20,000/-, as well as assistance in carrying out necessary outreach projects.
- The National Internet Exchange of India, established on June 19, 2003, is a non-profit business under the aegis of the Ministry of Electronics and Information Technology, Government of India.



Ques : MEITY in association with Data Security Council of India (DSCI) Launches which edition of Cyber Security Grand Challenge for Advancing Cyber security Innovations ?
MEITY ने डेटा सिक्योरिटी काउंसिल ऑफ इंडिया (DSCI) के सहयोग से साइबर सुरक्षा नवाचारों को आगे बढ़ाने के लिए साइबर सुरक्षा ग्रैंड चैलेंज का कौन सा संस्करण लॉन्च किया है?

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

Answer : Option B

Explanation :

- Cyber Security Grand Challenge 2nd Edition launched by S. Krishnan, Secretary of the Ministry of Electronics & Information Technology (MEITY).
- It is Implemented by Data Security Council of India (DSCI) based on Noida, Uttar Pradesh.
- Total Prize money is Rs.6.85 crores, compared to Rs.3.2 crores in its first edition
- Participants will develop innovative solutions in six key areas : Application Programming Interface (API) Security • Data Security • Wearable Device Security and Privacy • Clone and Fake Application (App) Mitigation • Artificial Intelligence (AI) for Threat Detection and Incident Response • Securing Next-Generation Biometric Systems

The challenge is divided into four stages :

- Idea Stage : A total of 36 startups (6 per problem area) will be selected, each receiving INR 5 lakh
- Minimum Viable Product (MVP) Stage : 18 startups will be chosen and awarded INR 10 lakh each
- Final Product Stage : Winners for each problem area will receive INR 25 lakh
- Go-to-Market Stage : At this final stage, three top winners will be announced

Final stage, three top winners :

- Platinum winner : Rs 1 crore
- Gold Winner : Rs 50 lakh
- Silver Winner : Rs 25 lakh





Ques : National broadband mission (NBM) launched in which year ?

राष्ट्रीय ब्रॉडबैंड मिशन (एनबीएम) किस वर्ष शुरू किया गया?

- (a) 2015
- (b) 2017
- (c) 2019
- (d) 2021
- (e) 2023

Answer : Option C

Explanation :

- Union Minister of Communications Jyotiraditya M. Scindia has announced a number of projects, including the Sanchar Saathi Mobile App, the National Broadband Mission (NBM) 2.0, and the launch of the Intra Circle Roaming (ICR) capability at DBN-funded 4G mobile sites.
- NBM 2.0 seeks to connect the remaining 170,000 settlements in the country.
- Launched in 2019, the NBM aimed to provide internet access to all villages by 2022 by installing an additional 30 lakh km of optical fibre cable and increasing tower density from 0.42 to 1.0 tower per thousand inhabitants by 2024.

EXAM
Genius





Ques : Which state has approved solar power projects worth over Rs 10,000 crore to meet the state's renewable energy capacity of 22,000 megawatts (MW) ?

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

Answer : Option A

Explanation :

- Uttar Pradesh has approved solar power projects worth over Rs 10,000 crore to meet the state's renewable energy capacity of 22,000 megawatts (MW).
- The roadmap calls for the construction of three 2,000 Mw solar power facilities in the Bundelkhand region's Jhansi, Lalitpur, and Chitrakoot districts.
- While NTPC Green Energy will build 800 Mw and 600 Mw solar power plants in Chitrakoot and Lalitpur, respectively, Hinduja Group has been selected to build a 600 Mw unit in Jhansi.
- The UPNEDA has issued bidding paperwork for an additional 1,200 Mw solar power facility in Jalaun, Bundelkhand. Similar projects have been suggested in various locations, including Mirzapur, Kanpur, and Prayagraj.





Ques : What is the name of the air taxi prototype unveiled by Sarala Aviation?
सरला एविएशन द्वारा अनावरण किए गए एयर टैक्सी प्रोटोटाइप का नाम क्या है?

- (a) SkyGlide / स्काईग्लाइड
- (b) SwiftAir / स्विफ्टएयर
- (c) Nimbus / निंबस
- (d) AeroOne / एयरोवन
- (e) Shunya / शून्य

Answer : Option E

Explanation :

- Sarala Aviation, a Bengaluru-based startup, showcased its prototype air taxi, Shunya, at the Bharat Mobility Global Expo.
- The startup plans to launch electric flying taxis in Bengaluru by 2028, becoming the first to introduce urban air transport in India.
- The Shunya prototype is designed for short travels of 20-30 kilometers and can attain speeds of up to 250 kilometers per hour.
- The vehicle can carry up to six passengers and a maximum weight of 680 kg, making it the biggest payload eVTOL (electric vertical take-off and landing) vehicle on the market today.
- Adrian Schmidt, Rakesh Gaonkar, and Shivam Chauhan co-founded Sarla Aviation in October 2023. Adrian Schmidt is the co-founder and CEO of Sarla Aviation.
- The business just acquired \$10 million in Series A funding, led by Accel and including Flipkart co-founder Binny Bansal and Zerodha co-founder Nikhil Kamath.





Ques : India clinches historic double victory in men's and women's titles in Kho Kho World Cup by defeating which country ?

भारत ने खो खो विश्व कप में किस देश को हराकर पुरुष और महिला वर्ग में ऐतिहासिक दोहरी जीत हासिल की?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Bangladesh / बांग्लादेश
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The inaugural Kho Kho World Cup in New Delhi concluded on a historic note, with India winning both the men's and women's titles in dramatic manner.
- The Indian women's kho kho team defeated Nepal 78-40 at the Indira Gandhi Indoor Stadium to win the 2025 title. Meanwhile, the men's team defeated Nepal 54-36 in the final.
- India's Women Team Captain is Priyanka Ingle and India's Men's Team Captain is Pratik Waikar

EXAM
Genius



Ques : Which country has recently been admitted as a “partner country” of the BRICS bloc?

हाल ही में किस देश को ब्रिक्स ब्लॉक के “भागीदार देश” के रूप में शामिल किया गया है?

- (a) Sweden / स्वीडन
- (b) Spain / स्पेन
- (c) Gabon / गैबॉन
- (d) Comoros / कोमोरोस
- (e) Nigeria / नाइजीरिया

Answer : Option E

Explanation :

- Nigeria has been welcomed as a "partner country" of the BRICS bloc of developing countries, according to Brazil, the group's chairman.
- Iran, Egypt, Ethiopia, and the United Arab Emirates will join the group in 2023, and Saudi Arabia has been invited.
- Turkey, Azerbaijan, and Malaysia have formally sought to join BRICS, with a few more expressing interest.
- Nigeria is the eighth BRICS member country, joining Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Thailand, Uganda, and Uzbekistan.
- Brazil, Russia, India, and China founded BRICS in 2009, with South Africa joining in 2010 as a counterweight to the Group of Seven (G-7) main industrialised nations.

About Nigeria :

- Capital- Abuja
- Currency- Nigerian naira
- Continent- Africa
- President- Bola Tinubu





Ques : Who was awarded the Gates-Cambridge Impact Prize 2025?
गेट्स-कैम्ब्रिज इम्पैक्ट पुरस्कार 2025 से किसे सम्मानित किया गया?

- (a) Dr. Ramesh Kulkarni / डॉ. रमेश कुलकर्णी
- (b) Prof. Urbasi Sinha / प्रो. उर्बासी सिन्हा
- (c) Prof. Sudha Murthy / प्रो. सुधा मूर्ति
- (d) Dr. Vandana Sharma / डॉ. वंदना शर्मा
- (e) Prof. Anil K. Gupta / प्रो. अनिल के. गुप्ता

Answer : Option B

Explanation :

- Prof. Urbasi Sinha, a faculty member in the Light and Matter Physics team of the Raman Research Institute (RRI) in Bengaluru, has been awarded the Gates-Cambridge Impact Prize 2025.
- Professor Sinha is a key figure in India's 'National Quantum Mission,' a program aimed at moving the country to the forefront of global quantum innovation.
- The Bill and Melinda Gates Foundation hosted the awards ceremony in Cambridge, UK.
- The Gates-Cambridge Impact Prize was created to mark the 25th anniversary of the Gates-Cambridge Scholarship Program.

EXAM
Genius





Ques : David Lynch, who recently passed away, was renowned for his work in which field?

डेविड लींच, जिनका हाल ही में निधन हो गया, किस क्षेत्र में अपने काम के लिए प्रसिद्ध थे?

- (a) Literature / साहित्य
- (b) Filmmaking / फिल्म निर्माण
- (c) Painting / पेंटिंग
- (d) Music / संगीत
- (e) Theatre / थिएटर

Answer : Option B

Explanation :

- David Lynch, an American filmmaker known for his surrealist films Mulholland Drive and Twin Peaks, passed away at the age of 78.
- He received an honorary Academy Award in 2019 for his lifetime contributions to cinema.
- He received two Primetime Emmy Awards and a Peabody Award for Twin Peaks in 1991.

EXAM
Genius





Ques : Which team did Karnataka defeat in the Vijay Hazare Trophy 2024-25 final?
विजय हजारे ट्रॉफी 2024-25 के फाइनल में कर्नाटक ने किस टीम को हराया?

- (a) Punjab / पंजाब
- (b) Uttar Pradesh / उत्तर प्रदेश
- (c) Vidarbha / विदर्भ
- (d) Gujarat / गुजरात
- (e) Hyderabad / हैदराबाद

Answer : Option C

Explanation :

- Karnataka defeated Vidarbha by 36 runs in the Vijay Hazare Trophy (VHT) 2024-25 final at the Kotambi Stadium in Vadodara. This is Karnataka's fifth Vijay Hazare Trophy title win.
- Karnataka first won the event in 2013-14, and they successfully defended it the following year. Their third title came in 2017-18, with Agarwal leading the batting rankings, while Padikkal was the leading run-scorer in Karnataka's fourth victory in 2019-20, over Tamil Nadu.
- Along with Karnataka, only Tamil Nadu (3), Mumbai (2), and Saurashtra (2) have won several titles during this time span.
- Captain of Karnataka Team is Mayank Agarwal and Captain of Vidarbha Team is Karun Nair.





Recent News headlines related to Sports

- Novak Djokovic broke a tie with Roger Federer for the most Grand Slam matches in tennis history.
- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.
- 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.
- 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.
- 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





IMPORTANT ONE – LINER Current Affairs

Robert Jerard Ravi Appointed as Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)

The 7th India Boat & Marine Show (IBMS) was held at the Bolgatty Palace Event Centre in Kochi. K-BIP of the Kerala government, NSIC, Kochi Water Metro, Kerala Tourism, Indian Coast Guard, Southern Naval Command, Kerala Maritime Board, CIFT, and the Fisheries Department have all supported and promoted the event.

Olympic champions Viktor Axelsen and An Se-young won the men's and women's singles titles, respectively, with lopsided victories in the India Open Super 750 badminton tournament in New Delhi.

Justice Devendra Kumar Upadhyaya Appointed as Chief Justice of the Delhi High Court. He Replaced Justice Vibhu Bakhru.

Government of Uttarakhand and Icelandic company Verkis Consulting Engineers (Verkis) signed an MOU for geothermal exploration and development in Uttarakhand. Under the agreement, feasibility studies for these projects will be funded by the Government of Iceland.

Justice Alok Aradhe Appointed as Chief Justice of the Bombay High Court. He Replaced Justice Devendra Kumar Upadhyaya.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

रॉबर्ट जेराड रवि को भारत संचार निगम लिमिटेड (बीएसएनएल) के अध्यक्ष और प्रबंध निदेशक (सीएमडी) के रूप में नियुक्त किया गया

7वां इंडिया बोट एंड मरीन शो (आईबीएमएस) कोच्चि के बोलगट्टी पैलेस इवेंट सेंटर में आयोजित किया गया। केरल सरकार के के-बीआईपी, एनएसआईसी, कोच्चि वॉटर मेट्रो, केरल पर्यटन, भारतीय तट रक्षक, दक्षिणी नौसेना कमान, केरल मैरीटाइम बोर्ड, सीआईएफटी और मत्स्य पालन विभाग सभी ने इस आयोजन का समर्थन और प्रचार किया है।

ओलंपिक चैंपियन विक्टर एक्सेलसेन और एन से-यंग ने नई दिल्ली में इंडिया ओपन सुपर 750 बैडमिंटन टूर्नामेंट में एकतरफा जीत के साथ क्रमशः पुरुष और महिला एकल खिताब जीते।

न्यायमूर्ति देवेन्द्र कुमार उपाध्याय को दिल्ली उच्च न्यायालय का मुख्य न्यायाधीश नियुक्त किया गया। उन्होंने न्यायमूर्ति विभू बाखरू का स्थान लिया।

उत्तराखंड सरकार और आइसलैंड की कंपनी वेर्किस कंसल्टिंग इंजीनियर्स (वेर्किस) ने उत्तराखंड में भू-तापीय अन्वेषण और विकास के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए। समझौते के तहत, इन परियोजनाओं के लिए व्यवहार्यता अध्ययन को आइसलैंड सरकार द्वारा वित्त पोषित किया जाएगा।

न्यायमूर्ति आलोक अराधे को बॉम्बे उच्च न्यायालय के मुख्य न्यायाधीश के रूप में नियुक्त किया गया। उन्होंने न्यायमूर्ति देवेन्द्र कुमार उपाध्याय का स्थान लिया।

EXAM
Genius





Ques : The Reserve Bank of India has revealed the names of the members of the Standing External Advisory Committee (SEAC), which will evaluate applications for Universal Banks and Small Finance Banks. What is the tenure of SEAC committee ?

भारतीय रिजर्व बैंक ने स्थायी बाहरी सलाहकार समिति (एसईएसी) के सदस्यों के नामों का खुलासा किया है, जो यूनिवर्सल बैंकों और लघु वित्त बैंकों के लिए आवेदनों का मूल्यांकन करेगी। SEAC समिति का कार्यकाल क्या है?

- (a) 1 years
- (b) 2 years
- (c) 3 Years
- (d) 4 Years
- (e) 5 Years

Answer : Option C

Explanation

- The Reserve Bank of India has revealed the names of the members of the Standing External Advisory Committee (SEAC), which will evaluate applications for Universal Banks and Small Finance Banks. The SEAC's tenure will be three years.
- K. Jain, former Deputy Governor of the Reserve Bank of India, will chair the committee.
- The SEAC will be led by Revathy Iyer, Director of the Central Board of the RBI; Parvathy V. Sundaram, former Executive Director of the RBI; Hemant G. Contractor, former MD of SBI and former Chairman of the PFRDA; and N. S. Kannan, former MD and CEO of ICICI Prudential Life Insurance Company Ltd.
- The Reserve Bank of India's Department of Regulation will offer secretarial support to the committee.
- According to licensing requirements, applications for Universal Banks and Small Finance Banks will be initially examined by the Reserve Bank to ensure that the applicants are eligible.
- The applications will next be evaluated by a Standing External Advisory Committee (SEAC) made up of distinguished individuals with experience in banking, the financial sector, and other relevant fields.



Ques : Who released the list of Non-Banking Finance Companies (NBFCs) in the Upper Layer (UL) segment under the Scale Based Regulation (SBR) for NBFCs for the financial year 2024-25(FY25) ?

वित्तीय वर्ष 2024-25 (FY25) के लिए NBFC के लिए स्केल आधारित विनियमन (SBR) के तहत ऊपरी परत (UL) खंड में गैर-बैंकिंग वित्त कंपनियों (NBFC) की सूची किसने जारी की?

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

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has published the list of Non-Banking Finance Companies (NBFCs) in the Upper Layer (UL) category under Scale-Based Regulation (SBR) for FY24-25.
- The RBI has kept Tata Sons Private Limited on the NBFC UL list despite their request to de-register, which is currently being reviewed.
- The latest list includes 15 organizations, including Life Insurance Corporation of India, Housing Finance Limited, Bajaj Finance Limited, and Shriram Finance Limited (SFL), among others.

Different types of NBFCs :

- NBFC-TL (Top Layer) : NBFC-UL will be moved to TL if RBI recog
- NBFC-UL (Upper Layer) : This layer are subjected to enhanced regulatory requirements for at least 5 years, even if they fail to meet the criteria in subsequent reviews
- NBFC-ML (Middle Layer) : All-deposit taking NBFCs and non-deposit taking NBFCs with assets more than Rs 1,000 crore.
- NBFC-BL (Base Layer) : Non-deposit taking NBFCs with assets less than Rs 1,000 crore





Ques : What is the GDP growth projection for India in the current fiscal by Deloitte India?

डेलोइट इंडिया द्वारा चालू वित्त वर्ष में भारत के लिए जीडीपी वृद्धि का अनुमान क्या है?

- (a) 6.5-6.8%
- (b) 5.5-5.8%
- (c) 7.0-7.3%
- (d) 6.0-6.3%
- (e) 7.5-7.8%

Answer : Option A

Explanation :

- Deloitte India expects India's GDP to increase at 6.5-6.8 percent in the current fiscal year, stating that India will need to adapt to the changing global landscape and leverage its internal assets to drive long-term prosperity.
- Deloitte India's Economic Outlook study also stated that the country must decouple from global uncertainty and maximize its own potential.

Updated GDP List :

- Deloitte – 6.5-6.8 (FY25)
- FICCI – 6.4% (FY25)
- UN – 6.6% (CY25); 6.7% (CY26)
- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)
- RBI – 6.6% (FY24)

EXAM
Genius





Ques : Which insurance company has entered into a partnership with Bharti Airtel to create a digital platform for financial services ?

वित्तीय सेवाओं के लिए डिजिटल प्लेटफॉर्म बनाने के लिए किस बीमा कंपनी ने भारती एयरटेल के साथ साझेदारी की है?

- (a) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (b) Universal Sompo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Bajaj Finance / बजाज फाइनेंस
- (e) None of these / इनमें से कोई नहीं

Answer : option D

Explanation :

- Bajaj Finance has partnered with Bharti Airtel to develop a digital platform for financial services.
- With this agreement, the telecom operator will gradually provide the majority of the non-banking financial company's (NBFC) retail financial solutions to all of its 370 million consumers.
- The platform will serve 375 million customers and Airtel's over 1.2 million strong distribution network via Bajaj Finance's diverse range of 27 product lines. It will use the distribution power of over 5,000 branches and 70,000 field agents.
- Airtel will initially provide Bajaj Finance's retail banking products through its Airtel Thanks app. This is to ensure a seamless and secure consumer experience, which will be extended across its nationwide network of retailers.





Recently signed banking agreements

- The Financial Intelligence Unit-India (FIU-IND) has signed an MoU with National Housing Bank (NHB) to engage in crucial areas such as intelligence sharing, capacity building, and risk assessment.
- PNB MetLife India Insurance Company Ltd (PNB MetLife) has entered into a strategic bancassurance agreement with Saraswat Co-operative Bank Ltd, one of India's leading urban co-operative banks.
- The state-owned PFC has signed an agreement with the Japan Bank for International Cooperation (JBIC) for a credit facility of 120 billion Japanese yen (about Rs 6,600 crore)
- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- 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.





Ques : Which organization developed the 'Entity Locker' platform?

किस संगठन ने 'एंटिटी लॉकर' प्लेटफॉर्म विकसित किया?

- (a) National Informatics Centre (NIC) / राष्ट्रीय सूचना विज्ञान केंद्र (एनआईसी)
- (b) Ministry of Corporate Affairs (MCA) / कॉर्पोरेट मामलों का मंत्रालय (एमसीए)
- (c) National eGovernance Division (NeGD) / राष्ट्रीय ई-गवर्नेंस प्रभाग (एनईजीडी)
- (d) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (e) Central Bureau of Digital Infrastructure (CBDI) / सेंट्रल ब्यूरो ऑफ डिजिटल इंफ्रास्ट्रक्चर (सीबीडीआई)

Answer : Option C

Explanation :

- Building on DigiLocker's success, the government has launched 'Entity Locker,' a new digital platform designed to simplify the management and verification of corporate and organizational records.
- This secure, cloud-based platform, developed by the National eGovernance Division (NeGD) of the Ministry of Electronics and Information Technology (MeitY), serves a wide range of entities, including corporations, micro, small, and medium enterprises (MSMEs), trusts, startup companies, and societies.
- Entity Locker uses cutting-edge technology to easily interface with multiple government and regulatory systems. Key characteristics include real-time access to government databases, consent-based mechanisms for safe information sharing, Aadhaar-authenticated role-based access, and legally binding digital signatures.
- Users are also given 10 GB of encrypted cloud storage for secure document management.
- The platform, which is part of India's Digital Public Infrastructure (DPI), corresponds with the Union Budget 2024-25 goals of enhancing digital governance and making it easier to conduct business.
- The platform serves a variety of applications, including vendor verification on procurement portals, expediting MSME loan approvals, enabling FSSAI compliance, and streamlining GSTN, MCA, and bidding processes.





Recent News Headlines Related to launched Apps/portals

- Bharat Ranbhoomi Darshan app Launched by Union Minister Rajnath Singh, Ministry of Defense (MoD). This app includes detailed information of 77 battlefield sites.
- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- 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 Café.
- 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)





Ques : Who has claimed the top spot in the inaugural HSBC Hurun Global Indians List 2024 ?

उद्घाटन एचएसबीसी हरुन ग्लोबल इंडियंस लिस्ट 2024 में शीर्ष स्थान का दावा किसने किया है?

- (a) Microsoft Chairman and CEO Satya Nadella / माइक्रोसॉफ्ट के अध्यक्ष और सीईओ सत्या नडेला
- (b) Alphabet CEO Sundar Pichai / अल्फाबेट के सीईओ सुंदर पिचाई
- (c) YouTube CEO Neal Mohan / यूट्यूब के सीईओ नील मोहन
- (d) Google cloud CEO Thomas Kurian / गूगल क्लाउड सीईओ थॉमस कुरियन
- (e) Adobe CEO Shantanu Narayan / एडोब के सीईओ शांतनु नारायण

Answer : Option A

Explanation :

- HSBC Hurun Global Indians List 2024 Published by Hurun.
- Satya Nadella, CEO of Microsoft, is ranked first in the inaugural HSBC Hurun Global Indians List 2024, which includes 226 CEOs of Indian descent who lead the world's most valuable organizations.
- Alphabet CEO Sundar Pichai and YouTube CEO Neal Mohan were second and third, respectively.
- Hurun compiled the list after surveying 400 respondents, including wealth creators.
- The survey shows that Indian-origin leaders have a major worldwide influence, with 79% of entrants residing in the US, 5% in the UK, and 4% in the UAE.
- San Francisco had the most entries (37), followed by New York and Palo Alto in California.

Ranking of top 5 in the HSBC Hurun Global Indians List 2024 :

- 1 Satya Nadella Microsoft CEO
- 2 Sundar Pichai Alphabet CEO
- 3 Neal Mohan YouTube CEO
- 4 Thomas Kurian Google cloud CEO
- 5 Shantanu Narayan Adobe CEO



Ques : Singapore's Global Finance & Technology Network (GFTN) signed an MoU with which state to establish the Global Competency Centre ?

सिंगापुर के ग्लोबल फाइनेंस एंड टेक्नोलॉजी नेटवर्क (GFTN) ने ग्लोबल कॉम्पिटेंसी सेंटर स्थापित करने के लिए किस राज्य के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option C

Explanation :

- The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN) have signed a MOU to establish a Global Competency Centre in Bhubaneswar to foster FinTech collaboration, with a focus on developing inclusive and sustainable InsureTech and related areas.
- The effort is another positive step towards honoring the 60th anniversary of India-Singapore diplomatic relations in 2025.
- Odisha intends to use global skills and resources to spur innovation and develop bespoke Fintech solutions. It is developing incubator hubs, encouraging relationships between academia and industry, and improving financing access.

About Odisha :

- Capital – Bhubaneswar
- Chief Minister – Mohan Charan Majhi (replace Naveen Patnaik)
- Deputy CM – KV Singhdeo and Pravati Parida
- Governor – Dr. Hari Babu Kambhampati



Recent News Headlines Related to MoU and agreement :

- Government of Uttarakhand and Icelandic company Verkis Consulting Engineers (Verkis) signed an MOU for geothermal exploration and development in Uttarakhand. Under the agreement, feasibility studies for these projects will be funded by the Government of Iceland
- Amazon has inked a deal to acquire fintech loan start-up Axio, formerly Capital Float, for around \$190-200 million.
- Department for Promotion of Industry and Internal Trade (DPIIT) and ITC Limited signed MOU to accelerate startup growth and technological advancement besides creation of viable market opportunities for startups across the country.
- India and Spain have signed two MOU to promote and expand their bilateral relations. These agreements prioritized sports collaboration and sustainable urban development. both countries agreed to mark 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)"
- Bharat Heavy Electricals Limited (BHEL) and Oil & Natural Gas Corporation Limited (ONGC) Signed MoU to explore collaboration in the area of New and Renewable Energy (NRE) sector
- 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.
- Mongolia & India Signed an Mining Partnership. In the areas of geology and exploration, aiming to enhance resource security and diversify supply chains.
- 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.
- 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.
- The Uttar Pradesh government has signed a MOU with Google Cloud (India) to develop the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture.
- 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.





Ques : Which state recently approved the rules and regulations for the Uniform Civil Code (UCC) ?

हाल ही में किस राज्य ने समान नागरिक संहिता (यूसीसी) के नियमों और विनियमों को मंजूरी दी?

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

Answer : Option C

Explanation :

- The Uttarakhand cabinet has cleared the norms and regulations for the Uniform Civil Code (UCC), which would be implemented within the next 10 days.
- Uttarakhand would be the first state to adopt UCC since independence.
- UCC law covers fundamental problems like marriage, divorce, inheritance, and live-in relationships, with 7 schedules and 392 provisions.
- A nine-member team led by former chief secretary Shatrughan Singh was tasked with creating guidelines for implementing the Act.

About Uttarakhand :

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





Recent News Headlines Related to First in india and world :

- Dr. Jitendra Singh, India's Science and Technology Minister, dedicated India's first-ever CSIR Innovation Complex in Mumbai via virtual mode.
- Google-backed Indian space start-up company Pixxel has become the first Indian private company to launch its commercial satellite constellation named Firefly on board a Space X rocket.
- The SpaceX rocket also carried the world's first commercial satellite for surveillance of space objects orbiting the earth, made by an Indian space company, Digantara.
- The Department of Science and Technology, Union Ministry of Science and Technology, has inaugurated the first astronomical observatory in Eastern India and the sixth in the country, located on Panchet Hill in the Garpanchkot area of Purulia district in West Bengal.
- 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.
- On New Year's Day, January 1, 2025, India welcomed its first 'Generation Beta' baby in Aizawl, Mizoram.
- Noble Hospitals and Research Centre in Pune, Maharashtra has installed the first made-in-India surgical robot, the SSI Mantra (Multi-Arm Novel Tele Robotic Assistance).
- 'Nadi Tarangini', an indigenously designed pulse diagnostic instrument, has been India's first Ayurvedic medical device to be approved for use by the Central Drugs Standard Control Organization (CDSCO).
- The Gujarat government will conduct the country's first census of coastal and wader birds in the Marine National Park and Sanctuary in Jamnagar.
- In a first, Chhattisgarh state has devised an innovative concept that combines forest ecosystem services with Green Gross Domestic Product (Green GDP).
- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Uttarakhand has recently inaugurated its first wine production unit in Kotdwar, which is part of the government's new excise policy aimed at promoting wine tourism





Ques : United States President Donald Trump signed an executive order to withdraw from which Organisation on his very first day in office ?

संयुक्त राज्य अमेरिका के राष्ट्रपति डोनाल्ड ट्रम्प ने अपने कार्यकाल के पहले ही दिन किस संगठन से हटने के कार्यकारी आदेश पर हस्ताक्षर किए?

- (a) WHO
- (b) WTO
- (c) IMF
- (d) ADB
- (e) None of these

Answer : Option A

Explanation :

- On his first day in office, US President Donald Trump signed an executive order withdrawing from the World Health Organization (WHO).
- The order stated that the reasons for withdrawal were WHO's "mishandling of the COVID-19 pandemic," "failure to adopt urgently needed reforms," "inability to demonstrate independence from the inappropriate political influence of WHO member states," and the continued demand of "unfairly onerous payments from the United States."
- According to the WHO, US contributions were \$662 million for the 2024-25 budget cycle, accounting for 19% of the agency's overall revenue.
- The WHO is a United Nations organization that works on global health issues. It collaborates with governments to improve primary health care, develops government policies, and coordinates programs to combat certain diseases.



Ques : On which day Lokpal of India celebrated its inaugural Foundation Day at the Manekshaw Centre in New Delhi ?

भारत के लोकपाल ने किस दिन नई दिल्ली के मानेकशॉ केंद्र में अपना उद्घाटन स्थापना दिवस मनाया?

- (a) January 16, 2025
- (b) January 17, 2025
- (c) January 18, 2025
- (d) January 19, 2025
- (e) January 20, 2025

Answer : Option A

Explanation :

- On January 16, 2025, the Lokpal of India held its maiden Foundation Day at the Manekshaw Centre in New Delhi.
- The day commemorated the establishment of an anti-corruption body under Section 3 of the Lokpal and Lokayuktas Act, 2013, which took effect on January 16, 2014.
- The occasion included Chief Justice of India, Justice Sanjiv Khanna, as the Chief Guest.
- The Lokpal, chaired by Justice A.M. Khanwilkar, traces its origins to a civil society movement that advocated for an ombudsman to combat corruption.

About Lokpal :

- Concept originated from Administrative Reforms Commission (ARC) report (1966)
- Concept of ombudsman originated in Sweden in 19th century. Term coined by Dr. L.M.Singhvi in 1963.
- Selection Committee includes PM (Chairman), Lok Sabha Speaker, Opposition Leader, CJI/ Judge of the Supreme Court, and an eminent jurist
- The Tenure is 5 years or until 70 years of age
- Appointed made by President of India
- Timeline for cases are for Preliminary inquiry 90 days and for Investigation it is 6 months (extendable)
- 1st chairperson was Pinaki Chandra Ghose and Recent Chairperson is Ajay Manikrao Khanwilkar
- Composition : • Chairperson (Chief Justice of India or a Supreme Court judge, or an eminent person) • Up to 8 members (50% judicial; 50% from SC/ST/OBC/minorities/women)



Ques : The United States of America (USA)'s Bureau of Industry & Security (BIS) has removed how many Indian nuclear entities from its restrictive Entity List ?
संयुक्त राज्य अमेरिका (यूएसए) के उद्योग और सुरक्षा ब्यूरो (बीआईएस) ने अपनी प्रतिबंधात्मक इकाई सूची से कितनी भारतीय परमाणु संस्थाओं को हटा दिया है?

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

Answer : Option B

Explanation :

- The United States of America (USA)'s Bureau of Industry & Security (BIS) has removed 3 prominent Indian nuclear entities from its restrictive Entity List
- This move aims to strengthen bilateral ties between India and USA and also focus on promoting advanced energy cooperation.

The entities removed from the USA entity list are :

1. Trombay, Mumbai based Bhabha Atomic Research Center (BARC)
2. Mumbai based IREL (India) Limited (formerly Indian Rare Earths Ltd)
3. Kalpakkam based Indira Gandhi Centre for Atomic Research (IGCAR)

Genius





Ques : Which state government has launched 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' to provide Rs 10,000 annual aid to labourers?
किस राज्य सरकार ने मजदूरों को 10,000 रुपये वार्षिक सहायता प्रदान करने के लिए 'दीनदयाल उपाध्याय भूमिहीन कृषि मजदूर कल्याण योजना' शुरू की है?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option E

Explanation :

- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur.
- Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.
- The scheme's beneficiaries received more than Rs 562 crores as a result.
- The Chief Minister also took part in the 'Nagar Vikas Ke Sopan' event in Raipur, where he lay the groundwork for 813 projects totaling Rs 155.38 million.

About Chhattisgarh :

- Capital – Raipur
- Chief Minister – Vishnu Deo Sai (replace Bhupesh Baghel)
- Deputy CM – Arun Sao & Vijay Sharma
- Governor – Biswabhusan Harichandan





Ques : Which region's women entrepreneurs were highlighted in the 118th episode of "Mann Ki Baat"?

"मन की बात" के 118वें एपिसोड में किस क्षेत्र की महिला उद्यमियों पर प्रकाश डाला गया?

- (a) Lakshadweep / लक्षद्वीप
- (b) Andaman and Nicobar Islands / अंडमान और निकोबार द्वीप समूह
- (c) Kerala / केरल
- (d) Goa / गोवा
- (e) Tamil Nadu / तमिलनाडु

Answer : Option B

Explanation :

- In the 118th episode of "Mann Ki Baat," Prime Minister Narendra Modi emphasized the empowerment of women who produce Virgin Coconut Oil (VCO) in the Andaman & Nicobar Islands.
- This initiative intends to economically empower tribal people by establishing self-help groups (SHGs) and providing marketing and branding training.
- The Nicobar district's Virgin Coconut Oil (VCO) has earned the Geographical Indication (GI) badge.

About Andaman and Nicobar Islands :

- Capital : Port Blair
- Lt : Governor Admiral Devendra Kumar Joshi





Ques : The third National Mining Ministers Conference concluded in which state ?
तीसरा राष्ट्रीय खनन मंत्रियों का सम्मेलन किस राज्य में संपन्न हुआ?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option C

Explanation :

- The third National Mining Ministers Conference concluded in Konark, Odisha, with an emphasis on vital minerals mining. Rajasthan received the prize for excellent contribution to organizing the most auctions in 2023-24.
- The first National Mining Ministers Conference took place in Hyderabad, Telangana, in September 2022, followed by the second in Bhopal, Madhya Pradesh, in January 2024.
- The Union Ministry of Mines organized the National Mining Ministers Conference in conjunction with the Odisha government.
- G. Kishan Reddy, Union Minister of Coal and Mines, opened the third National Mining Ministers' Conference. Mohan Charan Majhi, the Chief Minister of Odisha, was the Conference's Chief Guest.





Recent News Headlines Related to Summits / conference

- Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, Youth Affairs, and Sports, has opened a two-day international symposium on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations" in New Delhi.
- During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.
- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (AIPOC) in Patna.
- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- 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.
- 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.
- 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.





Ques : The northeastern states of Manipur, Meghalaya, and Tripura celebrate their Statehood Day on which day ?

पूर्वोत्तर राज्य मणिपुर, मेघालय और त्रिपुरा किस दिन अपना राज्य दिवस मनाते हैं?

- (a) 20 January
- (b) 21 January
- (c) 22 January
- (d) 23 January
- (e) 24 January

Answer : Option B

Explanation :

- Every year on January 21, the northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day, commemorating the momentous moment when they achieved full statehood under the North Eastern Region (Reorganization) Act of 1971.
- Manipur, dubbed the "Jewel of India," has a rich past that includes traditional art, dance, and literature. Manipur's sovereignty in 1972 enabled it to thrive while maintaining its distinct identity.
- Meghalaya, often known as the "Abode of Clouds," became a full-fledged state to preserve its own cultural and linguistic identity. In 1947, the rulers of the Garo and Khasi regions joined India.
- Meghalaya, located in the country's northeastern area, was established as an autonomous state inside the state of Assam on April 2, 1970, including the districts of United Khasi and Jaintia Hills, as well as the Garo Hills.
- Tripura was a princely state till it merged with India on November 15, 1949. Bir Bikram was the last monarch to reign before India gained freedom. After his death on May 17, 1947, his minor son Kirri Bikram Mannikya ascended to the throne of Tripura kingdom.



Important days :

- 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)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day





IMPORTANT ONE – LINER Current Affairs

Eritrea's Berhane Tesfay and Kenya's Joyce Chepkemoi Tele won the men's and women's elite races, respectively, at the Mumbai Marathon 2025.

International Society for Krishna Consciousness (ISKCON) and the Adani Group Collaborate to ensure that nearly one lakh people are provided with nutritious meals daily during the 45-day spiritual gathering at Maha Kumbh Mela. SKCON has set up a large-scale kitchen at Harshvardhan Marg.

Russian President Vladimir Putin and Iranian President Masoud Pezeshkian signed a Comprehensive Strategic Partnership Treaty for 20 years at Moscow. The agreement seeks to enhance trade and economic ties, with bilateral trade having risen by 15.5% to \$3.77 billion between January and October 2024.

The National Broadband Mission (NBM) 2.0 aims to expand "operational" fiber connectivity to 2.7 lakh villages by 2030, from 50,000 now. The share of rural Indians who are subscribers should also grow from 45% to 60% by then.

India has ascended to the position of the world's seventh-largest coffee producer, with exports reaching \$1.29 billion in the fiscal year 2023-24, nearly doubling from \$719.42 million in 2020-21.

The introduction of coffee to India traces back to the 1600s when Sufi saint Baba Budan brought seven Mocha seeds to the hills of Karnataka.

Book The World After Gaza Authored by Pankaj Mishra.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

मुंबई मैराथन 2025 में इरिट्रिया के बेरहेन टेस्फे और केन्या की जॉयस चेपकेमोई टेली ने क्रमशः पुरुषों और महिलाओं की एलीट दौड़ जीती।

इंटरनेशनल सोसाइटी फॉर कृष्णा कॉन्शसनेस (इस्कॉन) और अदानी ग्रुप ने यह सुनिश्चित करने के लिए सहयोग किया है कि महाकुंभ मेले में 45-दिवसीय आध्यात्मिक सभा के दौरान लगभग एक लाख लोगों को प्रतिदिन पौष्टिक भोजन उपलब्ध कराया जाए। SKCON ने हर्षवर्द्धन मार्ग पर बड़े पैमाने पर रसोई स्थापित की है।

रूसी राष्ट्रपति व्लादिमीर पुतिन और ईरानी राष्ट्रपति मसूद पेज़ेशकियान ने मास्को में 20 वर्षों के लिए व्यापक रणनीतिक साझेदारी संधि पर हस्ताक्षर किए। यह समझौता व्यापार और आर्थिक संबंधों को बढ़ाने का प्रयास करता है, जनवरी और अक्टूबर 2024 के बीच द्विपक्षीय व्यापार 15.5% बढ़कर 3.77 बिलियन डॉलर हो गया है।

राष्ट्रीय ब्रॉडबैंड मिशन (एनबीएम) 2.0 का लक्ष्य 2030 तक "ऑपरेशनल" फाइबर कनेक्टिविटी को 50,000 से बढ़ाकर 2.7 लाख गांवों तक विस्तारित करना है। तब तक ग्रामीण भारतीयों की हिस्सेदारी भी 45% से बढ़कर 60% हो जानी चाहिए।

वित्त वर्ष 2023-24 में निर्यात 1.29 बिलियन डॉलर तक पहुंचने के साथ, भारत दुनिया के सातवें सबसे बड़े कॉफी उत्पादक की स्थिति में पहुंच गया है, जो 2020-21 में 719.42 मिलियन डॉलर से लगभग दोगुना हो गया है।

भारत में कॉफी की शुरूआत 1600 के दशक में हुई जब सूफी संत बाबा बुदान कर्नाटक की पहाड़ियों में सात मोचा बीज लाए।

द वर्ल्ड आफ्टर गाजा पुस्तक के लेखक पंकज मिश्रा हैं।

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