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Ques : How much did overseas Indians deposit in NRI deposit schemes during April-October FY25, and how does it compare to the same period in the previous year?

वित्त वर्ष 2025 में अप्रैल-अक्टूबर के दौरान प्रवासी भारतीयों ने एनआरआई जमा योजनाओं में कितना जमा किया और इसकी तुलना पिछले वर्ष की समान अवधि से कैसे की जाती है?

- (a) \$6.11 billion, double the previous year's deposits of \$3 billion
- (b) \$12 billion, nearly double the previous year's deposits of \$6.11 billion
- (c) \$12 billion, similar to the previous year's deposits of \$12 billion
- (d) \$6.11 billion, significantly less than the previous year's deposits of \$12 billion
- (e) None of these

Answer : Option B

Explanation :

- Overseas Indians deposited approximately \$12 billion in NRI deposit schemes from April to October FY25, nearly double the amount deposited the previous year (\$6.11 billion).
- In October 2024, the total outstanding NRI deposits reached \$162.69 billion, up from \$143.48 billion in October 2023.
- In October 2024, overseas Indians invested nearly \$1 billion in various NRI deposit schemes.
- FCNR (B) accounts enable NRIs to hold fixed deposits in India in freely convertible foreign currencies for one to five years.
- During April-October FY25, FCNR (B) deposits saw the most inflows, totaling \$6.1 billion, up from \$2.06 billion the previous year.
- The total outstanding FCNR (B) deposits were \$31.87 billion.



Ques : Which country has emerged as the global leader in Initial Public Offerings (IPOs) in terms of volume, hosting twice as many IPOs as the United States and 2.5 times more than Europe, as per Pantomath Group's analysis?

पैंटोमैथ ग्रुप के विश्लेषण के अनुसार, कौन सा देश आरंभिक सार्वजनिक पेशकश (आईपीओ) में मात्रा के मामले में वैश्विक नेता के रूप में उभरा है, जिसने संयुक्त राज्य अमेरिका की तुलना में दोगुने और यूरोप की तुलना में 2.5 गुना अधिक आईपीओ की मेजबानी की है?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) Japan / जापान
- (e) Russia / रूस

Answer : Option C

Explanation :

- India has become the global leader in Initial Public Offerings (IPOs), hosting twice as many IPOs as the United States and 2.5 times more than Europe, according to data analyzed by Pantomath Group.
- In the first 11 months of 2024, 76 companies in India raised ₹1.3 trillion through IPOs. The Pantomath report predicts that IPO fundraising in 2025 could break records, reaching over ₹2 trillion.
- For the first time, India ranked #1 globally in IPO volume, surpassing the US and Europe. India listed nearly double the number of IPOs compared to the US and 2.5 times more than Europe. However, the US still leads in total IPO proceeds (money raised), showing its market is highly attractive to global investors.
- Meanwhile, China's IPO activity dropped to its lowest in 10 years due to stricter regulations. Globally, the Technology, Media, and Telecommunications (TMT), industrials, and consumer sectors drove most IPO activity, contributing about 60% of the total IPOs.

IPO Volume :

- India: 332 IPOs (highest globally)
- US: 205 IPOs
- China: 130 IPOs
- Western Europe: 64 IPOs
- Japan: 80 IPOs



IPO Proceeds (Value Raised) :

- US: \$35.6 billion (largest value)
- India: \$22.7 billion
- Western Europe: \$17.7 billion
- China: \$17.0 billion
- Japan: \$2.3 billion

This shows that although India leads in the number of IPOs, the US IPOs are much larger on average, raising more funds.



EXAM
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Ques : In October 2024, how much did the Reserve Bank of India (RBI) net sell in the foreign exchange market, marking its highest monthly sale in over two years?

अक्टूबर 2024 में, भारतीय रिज़र्व बैंक (RBI) ने विदेशी मुद्रा बाजार में कितनी शुद्ध बिक्री की, जो दो वर्षों में इसकी सबसे अधिक मासिक बिक्री है?

- (a) \$8.5 billion
- (b) \$9.2 billion
- (c) \$10.3 billion
- (d) \$7.8 billion
- (e) \$6.8 billion

Answer : Option B

Explanation :

- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- In October, the RBI bought and sold \$27.5 billion and \$36.7 billion of foreign currency respectively.
- The rupee fell by 0.34% in October, reaching 84 per dollar on October 11 and surpassing 85 per dollar by the end of the month.
- The RBI intervened strongly at 83.98 per dollar to control the rupee's volatility.
- In the first half of the current fiscal year (April-September), the RBI purchased \$8.52 billion.



Ques : Which port welcomed CMA CGM Fort Diamant, the first-ever Liquefied Natural Gas (LNG) powered container vessel to dock at its Container Terminal-CT4?

किस बंदरगाह ने अपने कंटेनर टर्मिनल-सीटी4 पर डॉक करने वाले पहले तरलीकृत प्राकृतिक गैस (एलएनजी) संचालित कंटेनर जहाज सीएमए सीजीएम फोर्ट डायमंट का स्वागत किया?

- (a) Jawaharlal Nehru Port / जवाहरलाल नेहरू पोर्ट
- (b) Adani Ports Mundra / अदानी पोर्ट्स मुंद्रा
- (c) Chennai Port / चेन्नई बंदरगाह
- (d) Vizag Port / विजाग पोर्ट
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Adani Ports and Special Economic Zone (APSEZ) Mundra welcomed CMA CGM Fort Diamant, the first LNG-powered container vessel to berth at the port's Container Terminal-CT4.
- This vessel, 268 meters long and 43 meters wide, is the third in a line of LNG-powered ships with a capacity of 7,000 containers.
- The CIMEX2K/AS-1 service connects the Indian subcontinent and China, boosting global commerce lines.
- Adani's Mundra port is India's largest port and the showpiece of APSEZ, with cutting-edge infrastructure capable of handling vessels up to 21 meters deep and solid connectivity via highways, rail corridors, and the Dedicated Freight Corridor (DFC).
- Adani Ports and Special Economic Zone Limited (APSEZ) is India's largest commercial port operator, responsible for approximately a quarter of all cargo flow in the country.
- It has 13 domestic ports spread over seven marine states: Gujarat, Maharashtra, Goa, Kerala, Andhra Pradesh, Tamil Nadu, and Odisha.



Ques : Who has been appointed as the Chief financial officer (CFO) of Oil India ?
ऑयल इंडिया के मुख्य वित्तीय अधिकारी (सीएफओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rajesh Verma / राजेश वर्मा
- (b) Amitava Chatterjee / अमिताव चटर्जी
- (c) Arunish Chawla / अरुणीश चावला
- (d) Abhijit Majumder / अभिजीत मजूमदार
- (e) Sunil Sharma / सुनील शर्मा

Answer : Option D

Explanation :

- Oil India said that its board has accepted the appointment of Abhijit Majumder, director (finance), as chief financial officer (CFO) of the firm, effective December 18, 2024.
- Abhijit Majumder will replace Rupam Barua, ED (F&A), as the company's CFO.
- Majumder is a member of the Institute of Cost and Management Accountants of India, holds a Bachelor's degree in Economics and Law, a postgraduate diploma in Forex Management from ICFAI, and is a graduate of the IICA Valuation Certificate Programme.
- Oil India is a state-owned Maharatna that reports to India's Ministry of Petroleum and Natural Gas. As of September 30, 2024, the government of India owned 56.66% of the corporation.



Recent Appointment in different departments :

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



Ques : Maia Sandu Sworn in as President of which country for 2nd Term ?

मैया संदू ने दूसरे कार्यकाल के लिए किस देश के राष्ट्रपति के रूप में शपथ ली?

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

Answer : Option C

Explanation :

- Ms Maia Sandu was sworn in as Moldova's President for a second four-year term.
- Ms Maia Sandu became President of Moldova in 2020. She was the first woman to become President of the country after it earned independence in 1991, following the Soviet Union's collapse.
- According to Moldova's constitution, a person can serve as President for two four-year terms.
- During her tenure, the country shifted away from Russia and toward stronger connections with the European Union. Moldova applied to join the European Union, which has 27 member nations, in 2022.

About Moldova :

- Capital – Chisinau
- Currency- Moldovan Leu
- Official language- Romanian
- President- Maia Sandu



Newly Appointed Prime Minister & President :

- 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 : Rimtalba 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



Ques : Which state becomes first state to fully adopt Govt e-Marketplace (GeM) ?

कौन सा राज्य पूरी तरह से गवर्नमेंट ई-मार्केटप्लेस (GeM) को अपनाने वाला पहला राज्य बन गया है?

- (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 is the first state to connect its procurement process with the Centre's Govt e-Marketplace (GeM), replacing its traditional tendering system.
- On November 26, 2024, the UP government issued a comprehensive government order (GO) canceling over 33 previous procurement-related directives to ensure full compliance with the GeM portal policies.

About Uttar Pradesh :

- Capital : Lucknow
- CM : Yogi Adityanath
- Governor : Anandiben Patel



Ques : Who has been awarded for 34th Vyas Samman 2024 ?

34वें व्यास सम्मान 2024 से किसे सम्मानित किया गया है?

- (a) Geetanjali Shree / गीतांजलि श्री
- (b) Suryabala / सूर्यबाला
- (c) Nirmal Verma / निर्मल वर्मा
- (d) Krishna Sobti / कृष्णा सोबती
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The 34th Vyas Samman for 2024 has been awarded to Hindi writer Suryabala for Her novel “Kaun Des Ko Vasi: Venu Ki Diary” which was published in 2018.
- It is Chaired by A committee chaired by Prof. Ramji Tiwari.

About Vyas Samman :

Started : 1991

Awarded by : K.K. Birla Foundation

Awarded for : To honors outstanding Hindi literary works published in the last 10 years

Prize given : Rs 4 lakh, along with a citation and a plaque

1st winner : Dr. Ram Vilas Sharma for his work Bharat ke Pracheen Bhasha aur Hindi

33rd winner : Pushpa Bharathi for the book “Yaadein Yaadein Aur Yaadein”



Ques : Which company wins Gold award at the AP State Energy Conservation Award-2024 competitions ?

एपी राज्य ऊर्जा संरक्षण पुरस्कार-2024 प्रतियोगिताओं में किस कंपनी ने स्वर्ण पुरस्कार जीता?

- (a) BHEL
- (b) SAIL
- (c) HUL
- (d) RINL
- (e) HPCL

Answer : Option D

Explanation :

- RINL, the corporate entity of the Visakhapatnam Steel Plant, has won the prestigious "Gold Award" in the State Energy Conservation Award 2024 competitions (conducted by Andhra Pradesh's State Energy Conservation Mission) for its significant initiatives in energy conservation in the Iron and Steel category.
- This prestigious Gold award was given to RINL for implementing energy conservation measures over the last three years and utilizing waste energy.
- Sri Uttam Brahma, GM (Energy, Environment, and Utilities), and Sri VVVS Pulla Reddy, DGM (Energy Management Department), accepted the Gold Award on behalf of RINL.



Recent News Headlines Related to Awards & Winners :

- Royal honors 'knighthood' and 'damehood' by King Charles III : Oscar award winning filmmaker Christopher Nolan and his wife, Emma Thomas
- Pandit Swapan Chaudhuri : Rashtriya Tansen Samman 2023
- Sanand Nyas Sanstha from Indore : Raja Mansingh Tomar Samman 2023
- Prime Minister Narendra Modi : Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer
- Mrs. India USA 2024 : Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India
- Miss Teen India USA 2024 : Sanskriti Sharma from Illinois
- 14th PSE Excellence Awards in 3 Category : "Corporate Governance" and "Corporate Social Responsibility & Sustainability" and "Operational Performance Excellence" : Indian Renewable Energy Development Agency Limited (IREDA)
- Public Relations Society of India (PRSI) National Awards 2024 (in 8 category) : Steel Authority of India Limited (SAIL)
- US Navy's prestigious Distinguished Public Service Award : Tom Cruise
- External Affairs Minister S Jaishankar : Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)
- Biocon Group Chairperson Kiran Mazumdar-Shaw : Jamsetji Tata Award by the Indian Society for Quality (ISQ)
- Best FIFA Men's Player : Vinícius Junior of Spain and Real Madrid football club of Spain
- Best FIFA Women's Player : Aitana Bonmatí of Spain and Barcelona football club of Spain
- Best FIFA Women's Coach : Emma Hayes, coach of the United States women's team
- Best FIFA Men's Goalkeeper : Emiliano Martínez of Argentina and English club Aston Villa
- Good Design Award Australia 2024 : Air India Limited, India's leading airline based in New Delhi
- 'Sword of Honour' from the British Safety Council : 'Ram Temple project' of the Shri Ram Janmaboomi Temple in Ayodhya
- Federation of Indian Chambers of Commerce & Industry (FICCI) Drone Award in Category "Training and Capacity Building" : Karnataka State Police (KSP)



Ques : India reached an important milestone in its self-reliance journey by delivering how many warships to the Indian Navy ?

भारतीय नौसेना को कितने युद्धपोत सौंपकर भारत अपनी आत्मनिर्भरता यात्रा में एक महत्वपूर्ण मील के पत्थर तक पहुँच गया?

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

Answer : Option B

Explanation :

- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- The Navy's Warship Design Bureau and MDL (Mumbai's Mazagon Dock Shipbuilders Limited) collaborated in India to design and build both ships.
- Surat's keel was placed on November 7, 2019 and launched on May 17, 2022. The Nilgiri's keel was placed on December 28, 2017 and launched on September 28, 2019.
- INS Surat is a Visakhapatnam-class destroyer with a length of 163 meters and a displacement of approximately 7,400 tons.
- INS Nilgiri is a 126-meter-long stealth frigate with a displacement of about 6,500 tons.
- The guided-missile destroyer INS Surat is the fourth and last ship in the Visakhapatnam class. Meanwhile, INS Nilgiri is the first of seven stealth-guided missile frigates in the class.



Ques : Akums Group has entered into a strategic long-term agreement at an estimated value of _ with an undisclosed global pharma firm.

एकम्स ग्रुप ने एक अज्ञात वैश्विक फार्मा फर्म के साथ __ के अनुमानित मूल्य पर एक रणनीतिक दीर्घकालिक समझौता किया है।

- (a) 50 million euros
- (b) 100 million euros
- (c) 150 million euros
- (d) 200 million euros
- (e) 250 million euros

Answer : Option D

Explanation :

- Akums Group, a contract development and manufacturing organisation, has signed a strategic long-term arrangement for an estimated 200 million euros (Rs 1,760 crore) with an unknown multinational pharmaceutical company for the manufacture and supply of formulations in the European market.
- Akums Group will create and supply several stock-keeping units of oral liquid formulations for the partner company to market in various European countries.
- As part of the arrangement, the Akums Group will get an initial payment of 100 million euros (Rs 880 crore) from European authorities for product development and site approval.
- Commercial supply of these items is planned to commence in 2027 and continue until 2032.



Ques : Who awarded the Pradhan Mantri Rashtriya Bal Puraskar to 17 Children during a ceremony at New Delhi's Rashtrapati Bhavan Cultural Centre ?

नई दिल्ली के राष्ट्रपति भवन सांस्कृतिक केंद्र में एक समारोह के दौरान 17 बच्चों को प्रधानमंत्री राष्ट्रीय बाल पुरस्कार से किसने सम्मानित किया?

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

Answer : Option D

Explanation :

- President Droupadi Murmu awarded the Pradhan Mantri Rashtriya Bal Puraskar to 17 youngsters (10 girls and 7 boys) during a ceremony at New Delhi's Rashtrapati Bhavan Cultural Centre.
- The prize was announced and presented during the Veer Baal Diwas.
- Since 2022, December 26 has been observed as Veer Bal Diwas to honour and remember the sacrifice of Guru Gobind Singh's youngest sons, Zorawar Singh and Fateh Singh.
- The winner of the Pradhan Mantri Rashtriya Bal Puraskar receives a medal, a certificate, and a cash prize of Rs. 1 lakh.
- The Pradhan Mantri Rashtriya Bal Puraskar is overseen by the Union Ministry of Women and Children Development. The Indian government introduced the prize in 1996.

About the Pradhan Mantri Rashtriya Bal Puraskar :

- It is given to youngsters aged 5 to 18 years for their extraordinary performance, abilities, and achievements. Each year, a maximum of 25 youngsters are honored.
- The award is offered in seven categories, which are essentially grouped into two: Child Bravery and Child Excellence.
- The Child Excellence Award is granted to children who have demonstrated extraordinary abilities and achievements in the following areas: (i) innovation (ii) arts and culture (iii) science and technology (iv) the environment (v) social service (vi) sports.



Ques : Women's Kabaddi World Cup 2025 to be Held in which state ?

महिला कबड्डी विश्व कप 2025 किस राज्य में आयोजित किया जाएगा?

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

Answer : Option D

Explanation :

- Bihar will host the Women's Kabaddi World Cup in March 2025 at Rajgir Sports Academy's indoor venue.
- 14 countries (India, China, Japan, South Korea, Nepal, Pakistan, Iran, Indonesia, Sri Lanka, Thailand, Poland, Argentina, and South Africa) are expected to participate.
- Bihar will host the Women's Kabaddi World Cup for the second time, following its previous hosting in 2012 at the Patliputra Sports Complex in Patna.

EXAM
Genius



Ques : Which renowned environmentalist, also known as the 'Encyclopedia of Forest', recently passed away at the age of 86 in Honnali, Karnataka?

किस प्रसिद्ध पर्यावरणविद्, जिन्हें 'वन विश्वकोश' के नाम से भी जाना जाता है, का हाल ही में 86 वर्ष की आयु में कर्नाटक के होन्नाली में निधन हो गया?

- (a) Medha Patkar / मेधा पाटकर
- (b) Vandana Shiva / वंदना शिवा
- (c) Sunita Narain / सुनीता नारायण
- (d) Tulsi Gowda / तुलसी गौड़ा
- (e) Aradhna Sharma / आराधना शर्मा

Answer : Option D

Explanation :

- Tulsi Gowda, commonly known as the "Encyclopedia of Forest," died at the age of 86 in Honnali, Karnataka. She was born in 1938 in Honnali.
- In 2021, she received the Padma Shri Award, India's fourth highest civilian honor, for her contributions to environmental conservation.
- Tulsi Gowda, from the Halakki tribal family, is known as the "Vruksha Maate" (Mother of Tress) among her tribe for her extensive knowledge of the forest.
- In 1999, she received the Karnataka Rajyotsava Award (also known as the Kannada Rajyotsava).

EXAM
Genius



Ques : How many medals did India win at the Asian Youth and Junior Weightlifting Championship 2024?

एशियाई युवा और जूनियर भारोत्तोलन चैंपियनशिप 2024 में भारत ने कितने पदक जीते?

- (a) 25
- (b) 27
- (c) 30
- (d) 33
- (e) 37

Answer : Option D

Explanation :

- The young Indian weightlifters ended the Asian Youth and Junior Weightlifting Championships 2024 with a respectable 33 medals, including 7 gold, 16 silver, and 10 bronze.
- Jyoshna Sabar of Uttar Pradesh dominated with three gold medals and a new Asian record.
- At the 2023 Asian Youth and Junior Weightlifting Championships in Greater Noida, Uttar Pradesh, the Indian weightlifting team won 42 medals.
- The Asian Weightlifting Federation organised the Asian Youth and Junior Weightlifting Championships 2024 in Doha, Qatar.
- The Youth Championship was accessible to weightlifters aged 13 to 17, while weightlifters aged 15-20 were eligible for the Asian Junior Championship.

India's medal winners in Asian Youth Weightlifting Championships 2024 :

Gold medal winners :

- Jyoshna Sabar – women's youth 40kg (total)
- Jyoshna Sabar – women's youth 40kg (snatch)
- Jyoshna Sabar – women's youth 40kg (clean and jerk)
- Payal – women's youth 45kg (total)
- Payal – women's youth 45kg (snatch)
- Koyel Bar – women's youth 55kg (clean and jerk)
- Sairaj Pardeshi – men's youth 81kg (total)



Ques : Prime Minister Narendra Modi distributed how much property cards to property owners under SVAMITVA Scheme ?

प्रधान मंत्री नरेंद्र मोदी ने SVAMITVA योजना के तहत संपत्ति मालिकों को कितने संपत्ति कार्ड वितरित किए?

- (a) 50 lakh
- (b) 52 lakh
- (c) 54 lakh
- (d) 56 lakh
- (e) 58 lakh

Answer : Option E

Explanation :

- Four years after the Union government began the Svamitva initiative to digitize rural property records, Prime Minister Narendra Modi held a virtual event in which 58 lakh property cards offering 'Record of Rights' were issued to owners in over 50,000 villages across 12 states.
- The Prime Minister introduced the SVAMITVA project with the goal of enhancing rural India's economic prosperity by offering a 'Record of Rights' to households with residences in inhabited sections of villages using cutting-edge surveying drone technology.
- The strategy also facilitates property monetization and institutional credit through bank loans, reduces property-related conflicts, improves property assessment and property taxation in rural areas, and allows for complete village-level planning.
- Drone surveys have been conducted in over 3.1 lakh villages, accounting for 92% of the target communities. So far, around 2.2 crore property cards have been created for over 1.5 lakh localities.
- Tripura, Goa, Uttarakhand, and Haryana have all fully utilised the initiative.
- Drone surveys have been done in the states of Madhya Pradesh, Uttar Pradesh, and Chhattisgarh, as well as various Union Territories.



Ques : Who has been appointed as the Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)?

राष्ट्रीय परीक्षण एवं अंशांकन प्रयोगशाला प्रत्यायन बोर्ड (एनएबीएल) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Dr. Sandip Shah / डॉ. संदीप शाह
- (b) Prof. Subbanna Ayyappan / प्रो. सुब्बन्ना अय्यप्पन
- (c) Dr. Randeep Guleria / डॉ. रणदीप गुलेरिया
- (d) Dr. Devi Shetty / डॉ. देवी शेट्टी
- (e) Dr. Vinay Kumar / डॉ. विनय कुमार

Answer : Option A

Explanation :

- Dr. Sandip Shah, an accomplished medical expert and visionary leader, has been selected as the Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL), a constituent board of the Quality Council of India (QCI).
- NABL seeks to improve the quality of testing and calibration services, assuring trust in the products and services utilized by consumers, businesses, and regulators.
- Dr. Shah, a Gold Medalist in MD Pathology and Bacteriology at B.J. Medical College in Ahmedabad, has substantial academic and practical experience in pathology, molecular biology, and transplant immunology.

About National Accreditation Board for Testing and Calibration Laboratories (NABL) :

- Founder- Department of Science and Technology
- Founded- 1988
- Headquarters- Gurgaon
- NABL is one of the constituent boards of Quality Council of India (QCI), an autonomous body under Department for Promotion of Industry & Internal Trade (DPIIT), Ministry of Commerce and Industry, Government of India.



IMPORTANT ONE – LINER Current Affairs

The central government announced this amendment in the Right of Children and Free School Education Act 2010 (RTE Act 2010). The new amendments allow states to hold regular exams for the students of class 5 and 8 and hold them back if they fail. These amendments come five years after the RTE Act was amended, in 2019.

The Supreme Court overturned the National Consumer Dispute Redressal Commission's (NCDRC) 2008 order that prohibited commercial banks from charging credit card holders over 30% per year for late payments.

For the first time in Indian Railways, Northeast Frontier Railway has started a project to maintain electrification infrastructure, including Overhead Equipment (OHE) and Power Supply Installation (PSI), by partnering with IRCON International Limited through an agreement.

The Punjab Chief Minister, Bhagwant Singh Mann, approved the Punjab State (Development and Promotion of Sports) Act, 2024, making it the first state in the country to do so.

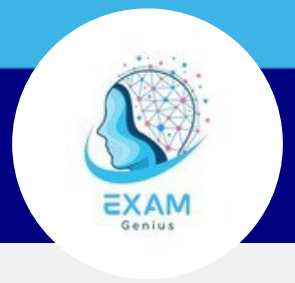
Social Democratic party leader Kristrunn Frostadottir Appointed as 33rd Prime Minister of Iceland. She Replaced Bjarni Benediktsson.

Union Minister Kinjarapu Rammohan Naidu of the Ministry of Civil Aviation (MoCA) inaugurated the centenary celebration logo for Netaji Subhash Chandra Bose International Airport (NSCBI Airport) in Kolkata, West Bengal (WB), to commemorate its 100-year service.

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.

Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

केंद्र सरकार ने बच्चों का अधिकार और मुफ्त स्कूल शिक्षा अधिनियम 2010 (आरटीई अधिनियम 2010) में इस संशोधन की घोषणा की। नए संशोधन राज्यों को कक्षा 5 और 8 के छात्रों के लिए नियमित परीक्षा आयोजित करने और असफल होने पर उन्हें रोकने की अनुमति देते हैं। ये संशोधन 2019 में आरटीई अधिनियम में संशोधन के पांच साल बाद आए हैं।

सुप्रीम कोर्ट ने राष्ट्रीय उपभोक्ता विवाद निवारण आयोग (एनसीडीआरसी) के 2008 के आदेश को पलट दिया, जिसने वाणिज्यिक बैंकों को देर से भुगतान के लिए क्रेडिट कार्ड धारकों से प्रति वर्ष 30% से अधिक शुल्क लेने से रोक दिया था।

भारतीय रेलवे में पहली बार, पूर्वोत्तर सीमांत रेलवे ने एक समझौते के माध्यम से इरकॉन इंटरनेशनल लिमिटेड के साथ साझेदारी करके, ओवरहेड इक्विपमेंट (ओएचई) और पावर सप्लाई इंस्टॉलेशन (पीएसआई) सहित विद्युतीकरण बुनियादी ढांचे को बनाए रखने के लिए एक परियोजना शुरू की है।

पंजाब के मुख्यमंत्री भगवंत सिंह मान ने पंजाब राज्य (खेलों का विकास और संवर्धन) अधिनियम, 2024 को मंजूरी दे दी, जिससे वह ऐसा करने वाला देश का पहला राज्य बन गया।

सोशल डेमोक्रेटिक पार्टी के नेता क्रिस्ट्रन फ्रॉस्टडॉटर को आइसलैंड के 33वें प्रधान मंत्री के रूप में नियुक्त किया गया। उन्होंने बजरनी बेनेडिक्टसन का स्थान लिया।

नागरिक उड्डयन मंत्रालय (MoCA) के केंद्रीय मंत्री किंजरापु राममोहन नायडू ने कोलकाता, पश्चिम बंगाल (WB) में नेताजी सुभाष चंद्र बोस अंतर्राष्ट्रीय हवाई अड्डे (NSCBI हवाई अड्डे) की 100 साल की सेवा के उपलक्ष्य में शताब्दी समारोह लोगो का उद्घाटन किया।

उत्तराखंड ने हाल ही में कोटद्वार में अपनी पहली वाइन उत्पादन इकाई का उद्घाटन किया है, जो वाइन पर्यटन को बढ़ावा देने के उद्देश्य से सरकार की नई आबकारी नीति का हिस्सा है।

भारतीय भारोत्तोलक मार्टिना देवी ने एशियाई जूनियर भारोत्तोलन चैंपियनशिप में महिला जूनियर +87 किग्रा वर्ग में रजत पदक जीता।

EXAM
Genius



Ques : What was the percentage increase in Health insurance claims rejection according to IRDAI report ?

IRDAI रिपोर्ट के अनुसार स्वास्थ्य बीमा दावों की अस्वीकृति में कितने प्रतिशत की वृद्धि हुई?

- (a) 17.05%
- (b) 18.25%
- (c) 19.10%
- (d) 19.75%
- (e) 20%

Answer : Option C

Explanation :

- According to the annual report of the industry regulator, as of March 2024, 11 percent of health claims were denied by Indian insurance firms, while 6 percent were still waiting.
- In the year ending March 2024, insurers rejected and "repudiated" health coverage claims totaling Rs 26,000 crore, a 19.10% rise from the previous year.
- The Insurance Regulatory and Development Authority of India (IRDAI) reports that the amount rejected in the year ending March 2023 was Rs 21,861 crore.
- When an insurance company declines to handle a claim because of certain problems with its legitimacy, it is said to be rejected or disallowed.
- This indicates that because of mistakes or inconsistencies in the policyholder's documentation, terms, or procedures, the insurer has rejected the claim altogether without having yet assessed it for coverage.
- Conversely, claim repudiation happens when the insurer rejects the claim following an examination, concluding that it does not comply with the policy's terms and conditions.
- According to the analysis, India's overall insurance penetration fell to 3.7% in 2023–2024 for the second year in a row. This is a drop from 4.2% in 2022–2023 and 4.2% in 2021–2022 during the pandemic.
- In 2023–2024, public sector insurers paid out more than they received in premiums, as evidenced by their settlement ratio of 103.38%. On the other hand, independent health insurers suffered with a low ratio of only 64.71%, while private insurers maintained a ratio of 88.71%.
- For the year ended March 2024, life insurance firms paid out Rs 48,512 crore in death claims, up from Rs 46,380 crore the year before. The total amount paid for individual policies was Rs 28,868 crore.



Ques : Which Bank plans to offload Rs.1,573 crore worth of non-performing microfinance retail loans ?

कौन सा बैंक 1,573 करोड़ रुपये मूल्य के गैर-निष्पादित माइक्रोफाइनेंस खुदरा ऋण बेचने की योजना बना रहा है?

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

Answer : Option C

Explanation :

- IndusInd Bank aims to sell Rs.1,573 crore of non-performing microfinance retail loans.
- The auction is all-cash, so purchasers must pay the full sum ahead.
- The bank established a reserve price of Rs.85 crore for the assets, resulting in a 5.04% recovery rate.
- In November 2024, Ujjivan Small Finance Bank sold Rs.270 crore worth of non-performing assets, including Rs.208 crore of non-performing loans and Rs.62.36 crore of written-off microbanking loans.

About IndusInd Bank :

- Established : 1994
- HQ : Pune
- CEO & MD : Sumant Kathpalia
- Tagline : We Make You Feel Richer



Ques : Which insurance company has launched a first-of-its-kind health product specifically catering to women-centric critical illnesses and surgeries?

किस बीमा कंपनी ने विशेष रूप से महिला-केंद्रित गंभीर बीमारियों और सर्जरी के लिए अपनी तरह का पहला स्वास्थ्य उत्पाद लॉन्च किया 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) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Magma HDI General Insurance / मैग्मा एचडीआई सामान्य बीमा

Answer : Option B

Explanation :

- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- ICICI Pru Wish was created in conjunction with Reinsurance Group of America Inc., a major global life and health reinsurer.
- The program provides an instant reimbursement of up to 100% of the health cover amount upon the diagnosis of serious illnesses such as breast, cervical, uterine, and cardiac disorders, to mention a few.

EXAM
Genius



Ques : What milestone did the Trade Receivables Electronic Discounting System (TReDS), backed by the Reserve Bank of India (RBI), achieve in 2024?

- (a) Bills financed surpassed Rs.1 lakh crore
- (b) Bills financed surpassed Rs.2 lakh crore
- (c) Bills financed surpassed Rs.3 lakh crore
- (d) Bills financed surpassed Rs.4 lakh crore
- (e) Bills financed surpassed Rs.5 lakh crore

Answer : Option B

Explanation :

- TReDS, supported by the RBI, experienced tremendous growth in 2024, with bills financed exceeding Rs.2 lakh crore.
- As of October 2024, the TReDS platform financed approximately 100,000 bills totaling Rs.2.08 lakh crore.
- Over 100,000 MSME vendors have registered on four licensed TReDS platforms: Invoicemart (Axis Bank), M1xchange, Receivables Exchange of India (RXIL), and C2FO Factoring Solutions.
- The government cut the turnover barrier for mandatory TReDS onboarding from Rs.500 crore to Rs.250 crore, making it more appealing to banks and NBFCs.



Ques : Which regulatory body has imposed a total fine of Rs 54 lakh on Jaiprakash Power Ventures, its MD and CEO Suren Jain and other top officials for misrepresenting the company's financial statements.

किस नियामक संस्था ने कंपनी के वित्तीय विवरणों को गलत तरीके से प्रस्तुत करने के लिए जयप्रकाश पावर वेंचर्स, इसके एमडी और सीईओ सुरेन जैन और अन्य शीर्ष अधिकारियों पर कुल 54 लाख रुपये का जुर्माना लगाया।

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

Answer : Option B

Explanation :

- 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 also fined the company's chairman, Manoj Gaur, executive directors Sunil Kumar Sharma and Praveen Kumar Singh, chief financial officer R K Porwal, and former whole-time member M K V Rama Rao.
- They have been asked to pay the fine within 45 days.
- This came after the regulator conducted an investigation into Jaiprakash Power Ventures Ltd (JPVL), a subsidiary of the Jaypee Group of companies, to determine potential violations of PFUTP (Prohibition of Fraudulent and Unfair Trade Practices) and LODR (Listing Obligations and Disclosure Requirements) regulations.



Recent Penalties imposed on Banks by RBI :

- IndusInd Bank Limited was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.
- The Reserve Bank of India issued a monetary penalty of Rs.5 lakh on The Panchkula Central Co-operative Bank Limited, Haryana.
- Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to non-compliance with directives on interest rate on deposits and customer service standards.
- The Reserve Bank of India (RBI) issued a penalty of Rs 28.30 lakh on SG Finserve Limited (previously Moongipa Securities).
- Arunachal Pradesh Rural Bank received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on The Bihar Awami Co-operative Bank Ltd., Patna for violating section 26A and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.
- Penalty on Hewlett Packard Financial Services (India) Private Limited is Amount to Rs.10.4 lakh and on Muthoot Vehicle & Asset Finance Limited is Amount to Rs.7.9 lakh
- The Reserve Bank of India has imposed a penalty of Rs 31.8 lakh on BNP Paribas for failing to comply with specific RBI guidelines on 'Interest Rate on Advances'.
- The RBI levied a monetary penalty of Rs.1.91 crore on Axis Bank Limited and Rs.1 crore on HDFC Bank Limited for non-compliance with certain directions issued by RBI.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.2.68 crore on UCO Bank.



Ques : Where is the headquarter of Catholic Bishops' Conference of India (CBCI) ?

कैथोलिक बिशप्स कॉन्फ्रेंस ऑफ इंडिया (CBCI) का मुख्यालय कहाँ है?

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

Answer : Option B

Explanation :

- Prime Minister Narendra Modi will attend Christmas celebrations held by the Catholic Bishops' Conference of India (CBCI) at the CBCI Centre in New Delhi.
- This is the first time a Prime Minister has attended an event at the Catholic Church in India's headquarters.
- Additionally, it is a historic occasion as the CBCI celebrates its 80th anniversary.

About the Catholic Bishops' Conference of India (CBCI) :

- Established : 1944
- HQ : New Delhi
- President : Archbishop Andrews Thazhath



Ques : Who recently won their second title at the World Rapid Chess Championship, marking a historic victory in New York?

हाल ही में किसने न्यूयॉर्क में ऐतिहासिक जीत दर्ज करते हुए विश्व रैपिड शतरंज चैम्पियनशिप में अपना दूसरा खिताब जीता?

- (a) Magnus Carlsen / मैग्नस कार्लसन
- (b) Viswanathan Anand / विश्वनाथन आनंद
- (c) Koneru Humpy / कोनेरू हम्पी
- (d) Dronavalli Harika / द्रोणावल्ली हरिका
- (e) Hou Yifan / होउ यिफ़ान

Answer : Option C

Explanation :

- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Humpy is only the second chess player, after Ju Wenjun of China, to have won the women's title more than once.
- In an outstanding performance at the World Rapid Championship, the Indian No. 1 finished first with 8.5 out of 11 points. This is her second title in the format, having won in Moscow in 2019.
- Later, 18-year-old Volodar Murzin of Russia won the comparable title in the men's category.
- Murzin is the second-youngest FIDE World Rapid Champion, trailing only Nodirbek Abdusattorov, who won the title at 17.



Recent News headlines related to Sports

- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.
- Bihar will host the Women's Kabaddi World Cup in March 2025 at Rajgir Sports Academy's indoor venue.
- The young Indian weightlifters ended the Asian Youth and Junior Weightlifting Championships 2024 with a respectable 33 medals, including 7 gold, 16 silver, and 10 bronze
- India won the inaugural Women's U-19 Asia Cup at Kuala Lumpur's Bayuemas Oval, defeating Bangladesh by 41 runs in the final.
- Haris Rauf (Pakistan) named as ICC Men's player of the month for November 2024 and Danni Wyatt-Hodge (England) as ICC Women's player of the month for November 2024.
- Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.
- Daniil Savelev, a Russian tennis player, has received a two-year suspension for violating anti-doping rules.
- India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023.
- At the Mangaung Oval in Bloemfontein, South Africa, England's Nat Sciver-Brunt and Maia Bouchier broke records in women's cricket.
- The Indian men's team achieved fifth place in Men's World Team Squash Championships.
- Uttarakhand Chief Minister Pushkar Singh Dhami unveiled the logo, theme music, and mascot for the upcoming 38th National Games in Dehradun.



Ques : Rodrigo Rato has been sentenced to nearly five years in a prison by a Madrid-court for corruption related offences. He is the Former Chief of which organization ?

भ्रष्टाचार से संबंधित अपराधों के लिए मैड्रिड-अदालत ने रोड्रिगो रातो को लगभग पांच साल जेल की सजा सुनाई है। वह किस संगठन के पूर्व प्रमुख हैं?

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

Answer : Option D

Explanation :

- Former IMF Chief Rodrigo Rato was sentenced to nearly five years in jail by a Madrid court on corruption-related charges.
- The 75-year-old former IMF Chairman and deputy prime minister of Spain's People Party (PP) has denied any misconduct and intends to fight the ruling.
- Ordered to pay €2 million fines and €568,413 in additional penalties to tax officials.
- Previously served two years in prison (2017-2019) for embezzlement and misuse of Bankia credit cards.

EXAM
Genius



Ques : Who recently became the first transgender individual to be appointed as a guest lecturer at a university in Karnataka?

हाल ही में कर्नाटक के एक विश्वविद्यालय में अतिथि व्याख्याता के रूप में नियुक्त होने वाले पहले ट्रांसजेंडर व्यक्ति कौन बने हैं?

- (a) Kalki Subramaniam / कल्कि सुब्रमण्यम
- (b) Laxmi Narayan Tripathi / लक्ष्मी नारायण त्रिपाठी
- (c) Manabi Bandopadhyay / मानबी बंदोपाध्याय
- (d) Gauri Sawant / गौरी सावंत
- (e) K N Renuka Pujar / के एन रेणुका पुजार

Answer : Option E

Explanation :

- K N Renuka Pujar, 27, has been chosen as the first transgender guest lecturer at a Karnataka institution.
- Her achievement represents a significant milestone in promoting inclusivity and breaking barriers for the transgender community in the field of education and professional opportunities.
- Pujar, who recently completed her postgraduate studies in Kannada, began working in the Kannada Department at Vijayanagara Sri Krishnadevaraya University's Nandihalli campus (PG Centre) earlier this month.

About Karnataka :

- Capital – Bengaluru
- Chief Minister –Siddaramaiah
- Deputy Chief Minister – DK Shivakumar
- Governor – Thawar Chand Gehlot



Ques : Prime Minister Narendra Modi laid the foundation stone of the Ken-Betwa National River Linking Project in which state ?

प्रधान मंत्री नरेंद्र मोदी ने किस राज्य में केन-बेतवा राष्ट्रीय नदी जोड़ो परियोजना की आधारशिला रखी?

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

Answer : Option E

Explanation :

- During a function in Khajuraho, Madhya Pradesh, Prime Minister Narendra Modi laid the groundwork for the Ken-Betwa National River Linking Project, inaugurated the Omkareshwar Floating Solar Project, and performed the Bhoomi Pujan for over 1,100 Atal Gram Sushasan Bhawans.
- The celebration commemorated the 100th birth anniversary of India's 10th Prime Minister, Atal Bihari Vajpayee.
- The project is estimated to cost Rs. 44,605 crore at the 2020-21 price level, with the expenses shared between the Centre and the states in a 90:10 ratio.
- The Central government will contribute Rs. 39,317 crore, comprising Rs. 36,290 crore as a grant and Rs. 3,027 crore as a loan.
- The project will benefit several districts across Madhya Pradesh and Uttar Pradesh.
- In Madhya Pradesh, the beneficiaries include the districts of Panna, Chhatarpur, Tikamgarh, Sagar, Damoh, Vidisha, Shivpuri, Datia, and Raisen.
- In Uttar Pradesh, the primary beneficiaries are the districts of Banda, Mahoba, Jhansi, and Lalitpur.



Ques : Which Indian cricketer recently set a record for having the best bowling average among bowlers with 200 or more Test wickets?

हाल ही में किस भारतीय क्रिकेटर ने 200 या अधिक टेस्ट विकेट लेने वाले गेंदबाजों के बीच सर्वश्रेष्ठ गेंदबाजी औसत का रिकॉर्ड बनाया है?

- (a) Anil Kumble / अनिल कुंबले
- (b) Jasprit Bumrah / जसप्रीत बुमरा
- (c) Ravichandran Ashwin / रविचंद्रन अश्विन
- (d) Kapil Dev / कपिल देव
- (e) Zaheer Khan / जहीर खान

Answer : Option B

Explanation :

- India's pace ace Jasprit Bumrah cemented his spot in cricket history by becoming the bowler with the highest average among those with 200 or more Test wickets.
- Bumrah became the fastest Indian pacer to reach 200 wickets in Test cricket.
- The momentous moment occurred on the fourth day of the Border-Gavaskar Trophy's fourth Test at the Melbourne Cricket Ground, when Bumrah removed Australia's Travis Head to take his 200th wicket.
- Furthermore, he reached the milestone with his 8484th legal delivery in Test cricket, being the quickest Indian to record 200 wickets in terms of balls delivered. He outperformed Mohammed Shami, who accomplished the same feat after 9896 deliveries.
- Overall, Bumrah is currently the fourth-fastest bowler to get 200 wickets, trailing Waqar Younis (7725 balls), Dale Steyn (7848 balls), and Kagiso Rabada (8154 balls).



Recent records in Cricket :

- 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 : China Approves _____ Mega Dam on Brahmaputra Near Indian Border.

चीन ने भारतीय सीमा के पास ब्रह्मपुत्र पर _ के मेगा बांध को मंजूरी दी

- (a) \$107-Billion
- (b) \$117-Billion
- (c) \$127-Billion
- (d) \$137-Billion
- (e) \$147-Billion

Answer : Option D

Explanation :

- China plans to build the world's largest dam on the Yarlung Zangbo (Brahmaputra) river in Tibet, near the Indian border.
- The \$137 billion project raises strategic and environmental issues in India and Bangladesh.
- The dam will be built in a Himalayan gorge where the Brahmaputra river turns sharply before entering Arunachal Pradesh and spilling into Bangladesh.
- The projected dam has a vertical drop of 25,154 feet, surpassing the Three Gorges Dam and becoming the world's largest infrastructural project.
- The Chinese government has approved the construction of a hydropower station on the lower Yarlung Zangbo River, also known as the Brahmaputra in Tibet.
- In 2006, India and China developed the Expert Level Mechanism (ELM) to facilitate cross-border river exchanges.
- During a meeting between India's NSA Ajit Doval and China's Foreign Minister Wang Yi on December 18, it was confirmed that China gives hydrological data to India during flood seasons.



Ques : Which government initiative won the SKOCH Award for its innovative approach in delivering governance?

शासन प्रदान करने में अपने अभिनव दृष्टिकोण के लिए किस सरकारी पहल ने SKOCH पुरस्कार जीता?

- (a) Delhi government's 'Mohalla Clinics' / दिल्ली सरकार के 'मोहल्ला क्लीनिक'
- (b) Maharashtra government's 'Shasan Aplya Dari' ('Government at Your Doorstep') / महाराष्ट्र सरकार की 'शासन अपल्या दारी' ('सरकार आपके द्वार')
- (c) Kerala government's 'Life Mission' / केरल सरकार का 'जीवन मिशन'
- (d) Uttar Pradesh government's 'Mission Shakti' / उत्तर प्रदेश सरकार का 'मिशन शक्ति'
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep') won the prestigious SKOCH Award.
- This initiative aims to bring governance and public services closer to citizens by addressing their needs directly at their locations, ensuring accessibility and efficiency in service delivery.
- Awarded for its excellence in citizen-focused governance and commitment to deliver efficient public services
- Over 5 crore benefits were delivered to the doorsteps of the citizens in the initiative



Ques : Which organizations recently signed a landmark Memorandum of Understanding (MoU) in New Delhi to enhance e-governance at ports?

हाल ही में किस संगठन ने बंदरगाहों पर ई-गवर्नेंस को बढ़ाने के लिए नई दिल्ली में एक ऐतिहासिक समझौता ज्ञापन (एमओयू) पर हस्ताक्षर किए?

- (a) National Informatics Centre (NIC) and Indian Ports Association (IPA) / राष्ट्रीय सूचना विज्ञान केंद्र (एनआईसी) और भारतीय बंदरगाह संघ (आईपीए)
- (b) Ministry of Shipping and National e-Governance Division (NeGD) / जहाजरानी मंत्रालय और राष्ट्रीय ई-गवर्नेंस डिवीजन (एनईजीडी)
- (c) National e-Governance Division (NeGD) and Indian Ports Association (IPA) / राष्ट्रीय ई-गवर्नेंस डिवीजन (एनईजीडी) और इंडियन पोर्ट्स एसोसिएशन (आईपीए)
- (d) Indian Ports Association (IPA) and Indian Railways / इंडियन पोर्ट्स एसोसिएशन (आईपीए) और भारतीय रेलवे
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- The National e-Governance Division (NeGD) and the Indian Ports Association (IPA) have signed a historic MoU in New Delhi.
- This strategic cooperation intends to foster digital transformation in India's marine sector by combining NeGD's technological competence with IPA's extensive nautical knowledge.
- This effort exemplifies a shared commitment to building a better, technology-driven maritime digital environment through seamless integration and stakeholder engagement.
- Through this collaboration, NeGD and IPA hope to address long-standing issues such as fragmented logistical networks, obsolete operational procedures, and insufficient digital infrastructure.



Recent News Headlines Related to MoU and agreement :

- Akums Group, a contract development and manufacturing organisation, has signed a strategic long-term arrangement for an estimated 200 million euros (Rs 1,760 crore) with an unknown multinational pharmaceutical company for the manufacture and supply of formulations in the European market
- Terminal Investment Ltd Sarl (TIL) has signed an MoU with the Jawaharlal Nehru Port Authority (JNPA), proposing to invest Rs 20,000 crore for constructing the Vadhvan Port Project. TIL headquartered in Geneva.
- Adani Defence Systems & Technologies Ltd (ADSTL) has signed a share purchase agreement to acquire 85.8 % shareholding for an enterprise value of Rs 400 crore in Air Works, India's largest private sector maintenance, repair, and overhaul (MRO) company.
- Maruti Suzuki India Ltd. & Transport Department, Government of Bihar Collaborate to establish five automated driving license test tracks in Bhagalpur, Darbhanga, Gaya, Purnia, and Saran.
- The Ministry of Defence (MoD) has signed a Rs 7,628.70 crore contract with Larsen & Toubro Limited (L&T) for the procurement of additional 155 mm/52 calibre K9 Vajra-T self-propelled tracked artillery guns for the Indian Army.
- National Council for Educational Research and Training (NCERT) and Google partners to launch YouTube Channels in 29 Indian languages, including sign language from grades 1-12.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed a MOU with Tally Solutions Pvt Ltd, a well-known business management software provider.
- The Ministry of Culture has partnered with France Museums Development (FMD) to transform the Yuga Yugeen Bharat National Museum into a world-class cultural institution
- Adani Vizhinjam Port Private Limited (AVPPL) and Government of Kerala signed an agreement for the development of Vizhinjam Seaport. The first phase is expected to be commissioned in December 2024. The second and third phases of the project will be completed by 2028.
- Bayerische Motoren Werke (BMW) Group and United Nations Children's Fund (UNICEF) Collaborated in India to transform the educational landscape for 100,000 children across four states : Assam, Jharkhand, Tamil Nadu (TN), and West Bengal (WB)



Ques : Which festival, marking the New Year in the Tibetan calendar, is celebrated in Ladakh?
तिब्बती कैलेंडर में नए साल को चिह्नित करने वाला कौन सा त्योहार लद्दाख में मनाया जाता है?

- (a) Hemis Festival / हेमिस महोत्सव
- (b) Ladakhi Losar / लद्दाखी लोसार
- (c) Saga Dawa / सागा दावा
- (d) Dosmoche / डोस्मोचे
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Ladakhi Losar is celebrated in Ladakh to mark the New Year according to the Tibetan calendar.
- It is a vibrant festival filled with traditional rituals, music, and dance, reflecting Ladakh's rich cultural heritage and Buddhist traditions.
- The festival symbolizes the start of a new year and is a time for prayers, feasts, and community gatherings.
- It is Organised by LAHDC Leh with support from the Culture Academy, Leh.

EXAM
Genius



Ques : Richard Parsons, a prominent Black executive in corporate America, held top positions at which major companies before his passing at the age of 76?

कॉर्पोरेट अमेरिका में एक प्रमुख अश्वेत कार्यकारी, रिचर्ड पार्सन्स, 76 वर्ष की आयु में निधन से पहले किन प्रमुख कंपनियों में शीर्ष पदों पर कार्यरत थे?

- (a) Apple and Microsoft / एप्पल और माइक्रोसॉफ्ट
- (b) Goldman Sachs and JPMorgan Chase / गोल्डमैन सैक्स और जेपी मॉर्गन चेज़
- (c) General Motors and IBM / जनरल मोटर्स और आईबीएम
- (d) Time Warner and Citigroup / टाइम वार्नर और सिटीग्रुप
- (e) General Motors and Citigroup / जनरल मोटर्स और सिटीग्रुप

Answer : Option D

Explanation :

- Richard Parsons, a famous Black executive who held high-level positions at Time Warner and Citigroup, has died. He was 76.
- Parsons, a Brooklyn native who began college at 16, was chosen Citigroup's chairman in 2009. He returned Citigroup to profitability following the financial instability caused by the subprime mortgage crisis, which shook the economy in 2007 and 2008.
- Parsons was appointed to the CBS board in September 2018, but resigned a month later due to illness.
- Following AOL's acquisition of Time Warner for \$106 billion in equity in 2001, Parsons became co-chief operating officer alongside AOL executive Robert Pittman.



Ques : When is the International Day of Epidemic Preparedness observed?

अंतर्राष्ट्रीय महामारी तैयारी दिवस कब मनाया जाता है?

- (a) 26 December
- (b) 27 December
- (c) 28 December
- (d) 29 December
- (e) 30 December

Answer : Option B

Explanation :

- Every year on December 27th, we mark International Day of Epidemic Preparedness.
- The day highlights the necessity of worldwide preparedness and response to diseases and pandemics.
- The United Nations General Assembly designated December 27, 2020, as the first International Day of Epidemic Preparedness to highlight the importance of epidemic prevention, preparedness, and collaboration.

EXAM
Genius



Important Days

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



IMPORTANT ONE – LINER Current Affairs

Azerbaijan Airlines' Embraer 190 plane crashed near Aktau, Kazakhstan, after being redirected due to fog. The plane flew from Baku, Azerbaijan to Grozny, Russia, with 62 passengers and five crew members.

Amiya Kumar Bagchi, a former professor, economic historian, and the founding director of the Institute of Development Studies Kolkata (IDSK), died in Kolkata. In 2005, he was awarded the Padma Shri for his contributions to literature and education.

Adani to acquire 85.8% stake in Air Works for Rs 400 cr enterprise value.

The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.

101 railway officials and 22 shields to the top-performing railway zones in Bharat Mandapam, New Delhi, received the "69th Ati Vishisht Rail Seva Puraskar (AVRSP 2024)" from Union Minister Ashwini Vaishnaw, Ministry of Railways (MoR), Ministry of Information and Broadcasting (MoI&B), and Ministry of Electronics and Information Technology (MeitY).

The theme for this year's ceremony was "Mai Hoon Bhartiya Rail," symbolizing pride and dedication to the Indian Railways

ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.

Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

अज़रबैजान एयरलाइंस का एम्बेयर 190 विमान कोहरे के कारण पुनर्निर्देशित होने के बाद कजाकिस्तान के अक्टाऊ के पास दुर्घटनाग्रस्त हो गया। विमान ने 62 यात्रियों और पांच चालक दल के सदस्यों के साथ बाकू, अजरबैजान से ग़ोज़नी, रूस के लिए उड़ान भरी।

पूर्व प्रोफेसर, आर्थिक इतिहासकार और इंस्टीट्यूट ऑफ़ डेवलपमेंट स्टडीज कोलकाता (IDSK) के संस्थापक निदेशक अमिय कुमार बागची का कोलकाता में निधन हो गया। 2005 में, उन्हें साहित्य और शिक्षा में उनके योगदान के लिए पद्म श्री से सम्मानित किया गया था।

अडाणी 400 करोड़ रुपये के उद्यम मूल्य पर एयर वर्क्स में 85.8% हिस्सेदारी खरीदेगा।

भारतीय रिज़र्व बैंक (RBI) डिजिटल वॉलेट, गिफ्ट कार्ड और मेट्रो रेल कार्ड सहित पूर्ण-केवाईसी प्रीपेड भुगतान उपकरण (पीपीआई) धारकों को Google Pay और PhonePe जैसे तृतीय-पक्ष ऐप का उपयोग करके UPI भुगतान करने और प्राप्त करने की अनुमति देता है।

भारत मंडपम, नई दिल्ली में शीर्ष प्रदर्शन करने वाले रेलवे ज़ोन के 101 रेलवे अधिकारियों और 22 शील्ड्स को केंद्रीय मंत्री अश्विनी वैष्णव, रेल मंत्रालय (एमओआर), सूचना मंत्रालय से "69वां अति विशिष्ट रेल सेवा पुरस्कार (एवीआरएसपी 2024)" प्राप्त हुआ। और प्रसारण (Moi&B), और इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (MeitY)।

इस वर्ष के समारोह का विषय "मैं हूँ भारतीय रेल" था, जो भारतीय रेलवे के गौरव और समर्पण का प्रतीक है

आईसीआईसीआई प्रूडेंशियल म्यूचुअल फंड ने आईसीआईसीआई प्रूडेंशियल रूरल अपॉर्चुनिटीज फंड की स्थापना की है, जो ग्रामीण और निकटवर्ती विषयों पर केंद्रित एक ओपन-एंडेड इक्विटी रणनीति है। यह 9 जनवरी, 2025 को शुरू होता है और 25 जनवरी, 2025 को समाप्त होता है।

कर्नाटक के एम. रघु और हरियाणा की देविका सिहाग ने 86वीं सीनियर नेशनल बैडमिंटन चैंपियनशिप 2024 में क्रमशः पुरुष और महिला एकल खिताब जीते।

EXAM
Genius



Ques : What is the projected growth rate for the Indian economy in FY25 according to Deloitte?

डेलॉइट के अनुसार वित्त वर्ष 25 में भारतीय अर्थव्यवस्था के लिए अनुमानित विकास दर क्या है?

- (a) 6.5-6.8%
- (b) 5.5-5.8%
- (c) 4.5-4.8%
- (d) 7.5-7.8%
- (e) 8.5-8.8%

Answer : Option A

Explanation :

- According to Deloitte, the Indian economy is expected to grow at 6.5-6.8 percent this fiscal year and slightly higher at 6.7-7.3 percent in FY2026, boosted by domestic consumption.
- According to Deloitte India Economist Rumki Majumdar, growth in the first half of fiscal year 2025 was slower than expected due to election concerns and disruptions in business caused by excessive rainfall and geopolitical events, which weighed on domestic demand and exports.
- However, India continues to demonstrate resilience in some areas that are worth mentioning, such as consumer patterns, service growth, the increasing role of high-value manufacturing in exports, and the capital market.

Updated GDP List :

- Deloitte – 6.5% – 6.8% (FY24), 6.7% – 7.3% (FY26)
- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7%(FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI –6.6% (FY24)
- Morgan Stanley – 6.3% (FY25)
- Moody Ratings – 2% (CY24)
- IMF – 7% (FY25), 6.5% (FY26)
- World Bank – 7% (FY25)





Ques : Federation of Cold Storage Associations of India (FCAOI) signed a Memorandum of Understanding (MoU) with which bank to enhance agricultural infrastructure ?

फेडरेशन ऑफ कोल्ड स्टोरेज एसोसिएशन ऑफ इंडिया (FCAOI) ने कृषि बुनियादी ढांचे को बढ़ाने के लिए किस बैंक के साथ एक समझौता ज्ञापन (MoU) पर हस्ताक्षर किए?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyas Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- 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.
- The partnership advances innovation, improves agricultural infrastructure, and provides farmers and agribusinesses with efficient storage and cold chain solutions.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- MD & CEO : Atul Kumar Goel
- Tagline : The Name You Can Bank Upon





Recently signed banking agreements

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





Ques : What is the name of the framework for which the Reserve Bank of India (RBI) has constituted a committee to develop ethical and responsible use of Artificial Intelligence in the financial sector?

उस ढांचे का नाम क्या है जिसके लिए भारतीय रिजर्व बैंक (RBI) ने वित्तीय क्षेत्र में आर्टिफिशियल इंटेलिजेंस के नैतिक और जिम्मेदार उपयोग को विकसित करने के लिए एक समिति का गठन किया है?

- (a) Ethical AI Framework (EAF) / एथिकल एआई फ्रेमवर्क (ईएएफ)
- (b) Responsible AI in Banking (RAIB) / बैंकिंग में जिम्मेदार एआई (आरएआईबी)
- (c) Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI) / आर्टिफिशियल इंटेलिजेंस के जिम्मेदार और नैतिक सक्षमता के लिए रूपरेखा (फ्री-एआई)
- (d) Artificial Intelligence Governance Framework (AIGF) / आर्टिफिशियल इंटेलिजेंस गवर्नेंस फ्रेमवर्क (एआईजीएफ)
- (e) AI in Finance Framework (AIF) / फाइनेंस फ्रेमवर्क में एआई (एआईएफ)

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- Pushpak Bhattacharyya, Professor, Department of Computer Science and Engineering, IIT Bombay, will serve as the committee's head.
- According to the RBI, the committee's goal is to develop a governance framework to promote ethical AI use in India's financial industry.
- The Committee will assess the current level of AI adoption in financial services, both globally and in India, review regulatory and supervisory approaches to AI with a focus on the financial sector globally, identify potential risks associated with AI, if any, and recommend an evaluation, mitigation, and monitoring framework, as well as compliance requirements for financial institutions such as banks, NBFCs, FinTechs, PSOs, and so on.
- The Committee will submit its report within six months after its initial meeting.





Ques : Which state launched a new citizen-centric initiative called the SWAR (Speech and Written Analysis Resource) platform ?

किस राज्य ने SWAR (भाषण और लिखित विश्लेषण संसाधन) मंच नामक एक नई नागरिक-केंद्रित पहल शुरू की?

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

Answer : Option B

Explanation :

- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On December 25, the SWAR (Speech and Written Analysis Resource) platform was launched to coincide with Good Governance Day.
- The SWAR platform was developed by the Chief Minister's Office (CMO) in partnership with the Bhashini Team of the Ministry of Electronics and Information Technology (National Language Translation Mission).
- This revolutionary platform uses technology to overcome linguistic obstacles. The Gujarat CMO website now includes a speech-to-text capability.





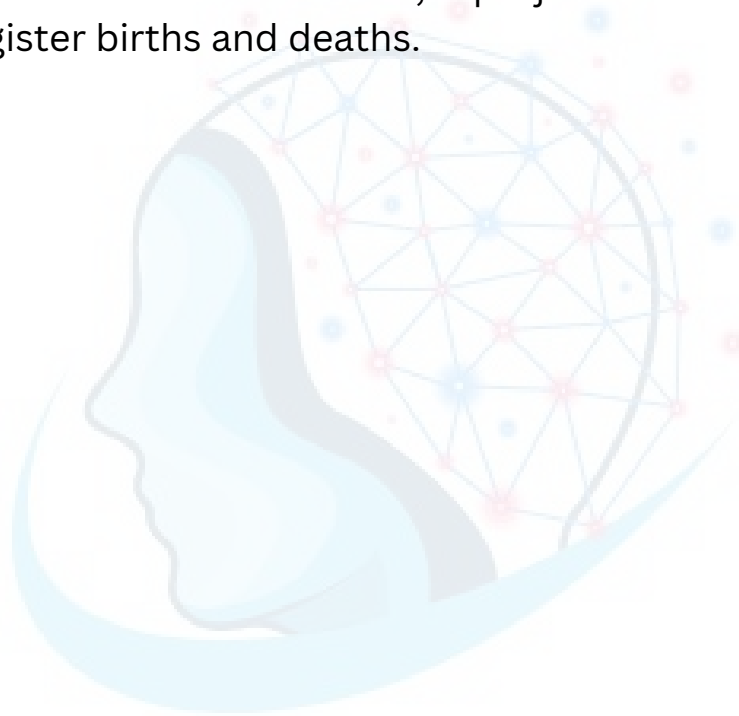
Recent News Headlines Related to launched Apps/portals

- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming
- “Amrit Gyaan Kosh” Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)
- Pralhad Joshi, Minister of Food and Consumer Affairs, has presented 'Anna Chakra', a game-changing supply chain optimization tool for the Public Distribution System
- Indian Railways has launched the 'Sanraksha' smartphone application, which is an innovative move toward boosting passenger safety and security.
- The Department of Justice is launching a year-long statewide campaign called 'Hamara Samvidhan Hamara Samman' to commemorate India's 75th year as a Republic and the adoption of its Constitution.
- Union Minister for Commerce and Industry, Piyush Goyal, has launched the Confederation of Indian Industry (CII) Ease of Doing Business (EoDB) and Regulatory Affairs Portal in a bid to enhance transparency and facilitate feedback on India's business environment
- Shri Dharmendra Pradhan, Union Minister for Education, has inaugurated The TeacherApp, an innovative digital platform built by the Bharti Airtel Foundation to provide educators with the skills needed to address the changing demands of 21st-century classrooms.
- General Upendra Dwivedi, Chief of Army Staff (COAS), has launched an online learning platform for the Indian Army known as "Eklavya”.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, has inaugurated the VISION ("Viksit Bharat Initiative for Student Innovation and Outreach Network") Portal in New Delhi.





- Shri C.R. Paatil, the Hon'ble Minister of Jal Shakti, digitally launched the "Bhu-Neer" platform during the India Water Week 2024 closing ceremony.
- The Union Minister for Youth Affairs and Sports has started a statewide campaign to improve the battle against doping in sports, encouraging athletes, coaches, and the entire sporting community to use the National Anti-Doping Agency (NADA) India's 'Know Your Medicine (KYM)' app
- The Civil Registration System (CRS) smartphone app, developed by India's Registrar General and Census Commissioner, is projected to dramatically cut the time necessary to register births and deaths.



EXAM
Genius





Ques : Who has been appointed as the Director of the National Testing Agency (NTA)?

राष्ट्रीय परीक्षण एजेंसी (एनटीए) के निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Ramesh Pokhriyal / रमेश पोखरियाल
- (b) Subhas Sarkar / सुभाष सरकार
- (c) Sandip Kumar Mishra / संदीप कुमार मिश्रा
- (d) Amit Khare / अमित खरे
- (e) Anil Sahasrabudhe / अनिल सहस्रबुद्धे

Answer : Option C

Explanation :

- Sandip Kumar Mishra has been appointed as the Director of the National Testing Agency (NTA) for 5 years.
- The NTA is responsible for conducting various national-level entrance examinations in India, ensuring transparency and fairness in the examination process.
- He Replaced Pradeep Singh Kharola.
- Mishra's leadership is expected to strengthen the agency's operations.
- Archana Shukla, Amit Kumar, and Shivani Appointed as Joint directors of NTA for 4 years.
- National Testing Agency (NTA) is established in 2017 and headquarter is in New Delhi.



Recent Appointment in different departments :

- K N Renuka Pujar : first transgender guest lecturer at a Karnataka institution
- Dr. Sandip Shah : Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)
- Abhijit Majumder : Chief financial officer (CFO) of Oil India
- Arunish Chawla : Revenue Secretary
- Suman Berry : Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM)
- Unsoo Kim : Managing Director (MD) of Hyundai Motor India for 3 years
- Pradeep Chugh : Company secretary of Hyundai Motor India
- Sriram Krishnan : Senior White House Policy Advisor on Artificial Intelligence
- Rupam Roy : General Secretary (GS) of All India State Bank Officers' Federation (AISBOF)
- Arun Kumar Bishoyi : President of All India State Bank Officers' Federation (AISBOF)
- Retired Supreme Court Justice V. Ramasubramanian : Chairperson of the National Human Rights Commission
- Madan B Lokur : chairperson of the United Nations Internal Justice Council (IJC)
- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google
- Carl Hopkinson : Mumbai Indians' new fielding coach for the IPL 2025
- Economic Affairs Secretary Ajay Seth : Additional charge of Revenue Secretary (Replaced Sanjay Malhotra)
- Rahul Narwekar : 15th Maharashtra Legislative Assembly Speaker
- Rabindra Nath Mahato : Speaker of the 6th Jharkhand Legislative Assembly





Ques : Who, a global auto industry icon and former chairman of Suzuki Motor Corporation, passed away at the age of 94?

वैश्विक ऑटो उद्योग आइकन और सुजुकी मोटर कॉर्पोरेशन के पूर्व अध्यक्ष का 94 वर्ष की आयु में निधन हो गया?

- (a) Akio Toyoda / अकीओ टोयोडा
- (b) Osamu Suzuki / ओसामु सुजुकी
- (c) Soichiro Honda / सोइचिरो होंडा
- (d) Eiji Toyoda / ईजी टोयोडा
- (e) Shoichiro Toyoda / शोइचिरो टोयोडा

Answer : Option B

Explanation :

- Osamu Suzuki, the former chairman of Suzuki Motor Corporation and an icon in the worldwide car industry, died at the age of 94.
- The former chairman of the Japanese brand, who headed the company for nearly four decades, has reportedly died of cancer. Suzuki stepped down as the brand's chairman in 2021, at the age of 91.
- Osamu Suzuki joined Suzuki Motor in 1958 and became president in 1978, while serving as chairman from 2000 onward.
- With 28 years in the chair and two terms as president of the brand, he became the longest-serving leader of the global carmaker.





Ques : Which state Launches AI Task Force to promote Technological Growth ?
तकनीकी विकास को बढ़ावा देने के लिए किस राज्य ने AI टास्क फोर्स लॉन्च की?

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

Answer : Option B

Explanation :

- During the 11th Chintan Shibir in Somnath, Gujarat Chief Minister Bhupendra Patel launched the Artificial Intelligence (AI) Task Force to position the state as a pioneer in technology-driven government and socio-economic growth.
- The AI Task Force, directed by the Principal Secretary of Gujarat's Department of Science and Technology, has a one-year tenure with annual progress evaluations.
- The group consists of 10 members, including directors from IIT Gandhinagar and IIT Vadodara in Gujarat, as well as senior experts from India AI Mission, National Informatics Centre (NIC), and Centre for Development of Advanced Computing (C-DAC).

EXAM
Genius





Ques : Which country Universities Set to Establish Campuses at GIFT City, Gujarat ?

किस देश के विश्वविद्यालय GIFT सिटी, गुजरात में परिसर स्थापित करने जा रहे हैं?

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

Answer : Option E

Explanation :

- 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.
- Queen's University Belfast, a top-ranked UK institution, is the third foreign university accepted for GIFT City.
- Coventry University, with over 13,000 international students from 160 countries, is preparing to join the GIFT City educational environment.
- The institution, famed for its global campuses, will open a "India Hub" in Delhi in 2024.

About United Kingdom :

- Capital : London
- Currency : Pound sterling
- PM : Keir Starmer

EXAM
Genius





Ques : Which company launched the advertising campaign "First the fan will come, then electricity will come" to promote its renewable energy initiatives?
किस कंपनी ने अपनी नवीकरणीय ऊर्जा पहल को बढ़ावा देने के लिए "पहले पंखा आएगा, फिर बिजली आएगी" विज्ञापन अभियान शुरू किया?

- (a) Tata Power / टाटा पावर
- (b) Adani Group / अदानी समूह
- (c) Reliance Industries / रिलायंस इंडस्ट्रीज
- (d) NTPC Limited / एनटीपीसी लिमिटेड
- (e) Suzlon Energy / सुजलॉन एनर्जी

Answer : Option B

Explanation :

- Adani Group has launched a new advertising campaign dubbed "First the fan, then the electricity" to promote its renewable energy initiatives.
- The program is part of the Adani Group's overall commitment to renewable energy. Its renewable energy division, Adani Green Energy, aspires to build 50 GW of renewable energy capacity by 2030. This includes the huge Khavda Renewable Energy Park in Gujarat.
- Khavda, which covers 538 square kilometers—five times the size of Paris—is destined to become one of the world's largest renewable energy projects.
- The park will have a total capacity of 30 GW, with the first phase of 250 MW wind energy now online. The group's track record includes the 648 MW Kamuthi Solar Plant in Tamil Nadu, which was completed in 2016.
- At the time, it was the world's largest single-site solar energy plant. These initiatives demonstrate the Adani Group's leadership in promoting India's sustainable energy aspirations.
- Director of Adani Airport Holdings Ltd is Jeet Adani .



Ques : Which country will host the World Audio Visual Entertainment Summit (WAVES) for the first time in 2025?

कौन सा देश 2025 में पहली बार वर्ल्ड ऑडियो विजुअल एंटरटेनमेंट समिट (WAVES) की मेजबानी करेगा?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) Japan / जापान
- (e) Russia / रूस

Answer : Option C

Explanation :

- India will host the World Audio Visual Entertainment Summit (WAVES) for the first time in 2025.
- The WAVES Summit is set to act as a global forum for India's creative talent, encouraging collaborations and highlighting the country's potential as a hub for world-class content development.
- The WAVES Summit is set to act as a global forum for India's creative talent, encouraging collaborations and highlighting the country's potential as a hub for world-class content development.

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Ques : Joe Biden signed a law on Christmas Eve?

राष्ट्रपति जो बिडेन द्वारा क्रिसमस की पूर्व संध्या पर एक कानून पर हस्ताक्षर करने के बाद किस पक्षी को आधिकारिक तौर पर संयुक्त राज्य अमेरिका के राष्ट्रीय पक्षी के रूप में नामित किया गया था?

- (a) Golden Eagle / गोल्डन ईगल
- (b) Bald Eagle / बाल्ड ईगल
- (c) Peregrine Falcon / पेरेग्रीन फाल्कन
- (d) American Robin / अमेरिकन रॉबिन
- (e) Red-tailed Hawk / लाल पूंछ वाला हॉक

Answer : Option B

Explanation :

- The bald eagle is now the official national bird of the United States, according to a statute signed by President Joe Biden on Christmas Eve that recognizes the white-headed and yellow-beaked bird of prey.
- The bird has served as a national emblem in the United States for many years, appearing on the Great Seal of the United States, which is used on US papers, since 1782.
- Benjamin Franklin, a founding father, opposed to the species being picked to represent the country, calling it a "bird of bad moral character".
- According to the US Department of Veteran Affairs, bald eagles, like other eagles around the world, have long been regarded as emblems of strength, courage, independence, and immortality. The bald eagle, unlike other eagles, was native only to North America.
- Minnesota lawmakers spearheaded the legislation that designated the bald eagle as the national bird. The bald eagle is also protected by the National Emblem Act of 1940, which makes it unlawful to sell or hunt the bird.



Ques : Which state celebrated the annual Kagyad Dance festival ?

किस राज्य ने वार्षिक काग्याद नृत्य उत्सव मनाया?

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

Answer : Option B

Explanation :

- Sikkim held its annual Kagyad Dance event at Gangtok's Tsuklakhang Palace in accordance with tradition.
- Enacted on the 28th and 29th days of the 10th month of the Tibetan Lunar Calendar (early December), it is a bustling cultural festival that attracts both locals and international tourists seeking spiritual guidance.
- The event finishes with the traditional burning of effigies, which symbolizes the triumph of good over evil.

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Recent News Headlines Related to Festivals & Fairs :

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





Ques : Who, a revered figure in Malayalam literature and cinema, passed away at the age of 91?

मलयालम साहित्य और सिनेमा की एक प्रतिष्ठित हस्ती का 91 वर्ष की आयु में निधन हो गया?

- (a) Kamala Surayya / कमला सुरैया
- (b) O. V. Vijayan / ओ. वी. विजयन
- (c) Thakazhi Sivasankara Pillai / थकाज़ी शिवशंकर पिल्लई
- (d) Vaikom Muhammad Basheer / वैकोम मुहम्मद बशीर
- (e) M. T. Vasudevan Nair / एम. टी. वासुदेवन नायर

Answer : Option E

Explanation :

- Madath Thekkepat Vasudevan Nair, also known as M T Vasudevan Nair, was 91 years old when he died.
- Madath Thekkepat Vasudevan Nair was born into a Nair family in Kudallur village, Palakkad district, Kerala, in 1934.
- MT's literary achievements earned him India's highest literary honour, the Jnanpith Award, in 1995, as well as numerous other accolades such as the Kendra Sahitya Akademi Award, Kerala Sahitya Akademi Award, Vayalar Award, Vallathol Award, Ezhuthachan Award, Mathrubhumi Literary Award, and O N V Literary Award.
- M T received India's third-highest civilian decoration, the Padma Bhushan, in 2005.





Ques : International Cello Day is annually celebrated on which day ?

अंतर्राष्ट्रीय सेलो दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 26 December
- (b) 27 December
- (c) 28 December
- (d) 29 December
- (e) 30 December

Answer : Option D

Explanation :

- International Cello Day is an annual event celebrated on December 29 in several countries throughout the world.
- The day commemorates the life and contributions of the great cellist Pablo Casals, who was born on this day.
- Casals is regarded as one of the finest cellists of all time, and he is credited with establishing the cello as a significant solo instrument in classical music.

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Important days :

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





- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness

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IMPORTANT ONE – LINER Current Affairs

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.

West Bengal(WB) Government and United Nations Children's Fund (UNICEF) signed an MOU To enhance the treatment of children affected by NonCommunicable Diseases (NCD), including juvenile diabetes.

Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games.

Nvidia has recently announced the launch of its Jetson Orin Nano Super Generative AI supercomputer. With a price-tag of \$249, this new model is significantly more affordable compared to its predecessor, which was priced at \$499.

Uttar Pradesh and Manipur governments signed an MOU To implement the 'Ek Bharat Shreshtha Bharat' program in Lucknow, UP. Manipur is the third state to sign a MoU with Uttar Pradesh (UP) under the Ek Bharat Shreshtha Bharat programme after Arunachal Pradesh (AR) and Meghalaya.

'Ek Bharat Shreshtha Bharat' Program is Launched on 31st October 2015 under Nodal Ministry, Ministry of Education. It is Launched during 140th birth anniversary of Sardar Vallabhbhai Patel, India's first Deputy PM and Home Minister.

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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

पंजाब के विजयवीर सिद्धू ने आर्मी मार्क्समैनशिप यूनिट के साथी ओलंपियन गुरप्रीत सिंह को हराकर पिस्टल स्पर्धाओं के लिए 67वीं राष्ट्रीय शूटिंग चैम्पियनशिप प्रतियोगिता (एनएससीसी) में अपना पहला पुरुष 25 मीटर रैपिड-फायर पिस्टल (आरएफपी) खिताब जीता।

पश्चिम बंगाल (डब्ल्यूबी) सरकार और संयुक्त राष्ट्र बाल कोष (यूनिसेफ) ने किशोर मधुमेह सहित गैर-संचारी रोगों (एनसीडी) से प्रभावित बच्चों के उपचार को बढ़ाने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए।

भारत के लक्ष्य सेन ने फ्रांस के खिलाड़ी एलेक्स लानियर को सीधे गेम में हराकर किंग कप इंटरनेशनल बैडमिंटन ओपन में तीसरा स्थान हासिल किया।

एनवीडिया ने हाल ही में अपने जेटसन ओरिन नैनो सुपर जेनरेटिव एआई सुपरकंप्यूटर के लॉन्च की घोषणा की है। \$249 की कीमत के साथ, यह नया मॉडल अपने पूर्ववर्ती की तुलना में काफी अधिक किफायती है, जिसकी कीमत \$499 थी।

उत्तर प्रदेश और मणिपुर सरकारों ने लखनऊ, यूपी में 'एक भारत श्रेष्ठ भारत' कार्यक्रम को लागू करने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए। अरुणाचल प्रदेश (एआर) और मेघालय के बाद एक भारत श्रेष्ठ भारत कार्यक्रम के तहत उत्तर प्रदेश (यूपी) के साथ समझौता ज्ञापन पर हस्ताक्षर करने वाला मणिपुर तीसरा राज्य है।

'एक भारत श्रेष्ठ भारत' कार्यक्रम 31 अक्टूबर 2015 को नोडल मंत्रालय, शिक्षा मंत्रालय के तहत लॉन्च किया गया है। इसे भारत के पहले उप प्रधान मंत्री और गृह मंत्री सरदार वल्लभभाई पटेल की 140वीं जयंती के दौरान लॉन्च किया गया है।

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Ques : Which country's regulatory authority has granted approval for Doha Insurance Group (DIG) to establish a reinsurance branch in India?

किस देश के नियामक प्राधिकरण ने दोहा इंश्योरेंस ग्रुप (DIG) को भारत में पुनर्बीमा शाखा स्थापित करने की मंजूरी दी है?

- (a) RBI / आरबीआई
- (b) SEBI / सेबी
- (c) World Bank / विश्व बैंक
- (d) Qatar Central Bank / कतर सेंट्रल बैंक
- (e) Dubai Financial Market / दुबई वित्तीय बाजार

Answer : Option D

Explanation :

- The Middle East and North Africa (MENA) region's top insurance and reinsurance provider, Doha Insurance Group (DIG), has revealed plans to build a reinsurance branch in India as part of its expansion.
- The Qatar Central Bank has given the insurer permission to open a branch in Gujarat International Financial Technology City (GIFT City). The "Gift City" international insurance office category will apply to the new branch's operations.
- Building on the achievements of its regional centers, which have greatly increased the group's revenues and fortified its insurance portfolio, this calculated move is a component of DIG's larger expansion strategy.





Ques : Shriram Finance established in which year ?

श्रीराम फाइनेंस की स्थापना किस वर्ष में हुई?

- (a) 1979
- (b) 1956
- (c) 1998
- (d) 1999
- (e) 2002

Answer : Option A

Explanation :

- To strengthen its green finance initiatives, the Shriram Group's flagship company, Shriram Finance Limited, established a special business unit called "Shriram Green Finance."
- Within the next three to four years, Shriram Green Finance's main objective is to reach an Asset Under Management (AUM) of Rs 5,000 crore.
- The company's initial focus will be on expanding its EV portfolio in areas such as Maharashtra, Kerala, the National Capital Region (NCR), and Karnataka.

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Ques : Which edition of Exercise Surya Kiran 2024 Held at Saljhandi, Nepal ?
अभ्यास सूर्य किरण 2024 का कौन सा संस्करण नेपाल के सलझंडी में आयोजित किया गया?

- (a) 12th
- (b) 13th
- (c) 15th
- (d) 17th
- (e) 18th

Answer : Option E

Explanation :

- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- A battalion from the 11th Gorkha Rifles is in charge of the 334-person Indian Army contingent.
- The Srijung Battalion will represent the Nepal Army contingent.
- Saljhandi, Nepal, will host the exercise from December 31, 2024, to January 13, 2025.

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Recent News Headlines Related to Defence Exercise :

- 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.
- The fifth edition of the Vietnam-Indian Bilateral Army Exercise "VINBAX 2024" began in Ambala. The drill will take place from November 4 to 23 in Ambala and Chandimandir.





Ques : Youth Co:Lab Launched in india in which year ?

यूथ को: लैब भारत में किस वर्ष लॉन्च किया गया?

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

Answer : Option C

Explanation :

- The 7th edition of the 'Youth Co:Lab National Innovation Challenge for 2024-2025' has been launched by the Atal Innovation Mission (AIM), NITI Aayog, the United Nations Development Programme (UNDP), and the Citi Foundation.
- The 2024-2025 iteration will be implemented in conjunction with the Bangalore (Karnataka)-based AssisTech Foundation (ATF).
- The competition encourages young founders (18-32 years) to produce significant ideas that address real-world difficulties, with a focus on disability inclusion.
- The initiative intends to help 30-35 early-stage entrepreneurs through a springboard program, offering seed money to the top performers to scale their impact.

About Youth Co:Lab :

- Launched in : 2017
- Launched by : UNDP and Citi Foundation, Youth Co:Lab
- Launched in India : 2019
- Launched by : UNDP and Citi Foundation, Youth Co:Lab with AIM, NITI Aayog
- Aim : To drive Sustainable Development Goals (SDGs) through leadership, innovation, and entrepreneurship





About Atal Innovation Mission (AIM) :

- Launched in : 2016
- Launched by : NITI Aayog
- Objective : To promote innovation and entrepreneurship

About NITI Aayog :

- Established : 1 January 2015
- HQ : New Delhi
- Chairman : Narendra Modi
- CEO : B V R Subrahmanyam

Ques : What was the primary focus of the 45th edition of PRAGATI chaired by Prime Minister Narendra Modi ?

प्रधान मंत्री नरेंद्र मोदी की अध्यक्षता में प्रगति के 45वें संस्करण का प्राथमिक फोकस क्या था?

- (a) Reviewing international trade agreements / अंतर्राष्ट्रीय व्यापार समझौतों की समीक्षा
- (b) Discussing defense modernization / रक्षा आधुनिकीकरण पर चर्चा
- (c) Reviewing key infrastructure and development projects / प्रमुख बुनियादी ढांचे और विकास परियोजनाओं की समीक्षा करना
- (d) Addressing climate change policies / जलवायु परिवर्तन नीतियों को संबोधित करना
- (e) Announcing new education reforms / नए शिक्षा सुधारों की घोषणा

Answer : Option C

Explanation :

- Prime Minister Narendra Modi chaired the 45th edition of PRAGATI, an interactive platform aimed at ensuring Pro-Active Governance and Timely Implementation of various development and infrastructure projects across India.
- PRAGATI enables the review and resolution of bottlenecks in critical government initiatives to enhance public service delivery.



- During the meeting, PM Modi reviewed eight significant projects Costs More than Rs 1 lakh crore.
- Six metro projects of Urban Transport, One project of Road Connectivity and One project of Thermal Power.

About PRAGATI Platform :

- Launched on : March 25, 2015
- Developed By : PMO team with the National Informatics Center (NIC)
- Aim : Addresses public grievances and monitors key government projects

Ques : Which state defeated Chandigarh 34-31 to clinch their maiden Senior National Men's Handball Championship title ?

किस राज्य ने चंडीगढ़ को 34-31 से हराकर अपना पहला सीनियर राष्ट्रीय पुरुष हैंडबॉल चैम्पियनशिप खिताब जीता?

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

Answer : Option A

Explanation :

- 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.
- Kerala made it to the final for the first time, defeating Services in the semi-finals, and Chandigarh defeated Indian Railways to win their position.
- Kerala's Devendar was crowned Best Player of the Championship, while Rahul was awarded Best Goalkeeper.
- Sujith was recognized as the finest left-wing player.





Recent News headlines related to Sports

- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games
- Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.
- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.
- Bihar will host the Women's Kabaddi World Cup in March 2025 at Rajgir Sports Academy's indoor venue.
- The young Indian weightlifters ended the Asian Youth and Junior Weightlifting Championships 2024 with a respectable 33 medals, including 7 gold, 16 silver, and 10 bronze
- India won the inaugural Women's U-19 Asia Cup at Kuala Lumpur's Bayuemas Oval, defeating Bangladesh by 41 runs in the final.
- Haris Rauf (Pakistan) named as ICC Men's player of the month for November 2024 and Danni Wyatt-Hodge (England) as ICC Women's player of the month for November 2024.
- Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.
- Daniil Savelev, a Russian tennis player, has received a two-year suspension for violating anti-doping rules.
- India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023.





- At the Mangaung Oval in Bloemfontein, South Africa, England's Nat Sciver-Brunt and Maia Bouchier broke records in women's cricket.
- The Indian men's team achieved fifth place in Men's World Team Squash Championships.
- Uttarakhand Chief Minister Pushkar Singh Dhami unveiled the logo, theme music, and mascot for the upcoming 38th National Games in Dehradun.

Ques : Which state government has decided to increase the maximum limit of Death-cum-Retirement Gratuity for state government employees by 25 percent ?

किस राज्य सरकार ने राज्य सरकार के कर्मचारियों के लिए मृत्यु-सह-सेवानिवृत्ति ग्रेच्युटी की अधिकतम सीमा 25 प्रतिशत बढ़ाने का निर्णय लिया है?

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

Answer : Option D

Explanation :

- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- This enhancement will take effect on January 1, 2025, increasing the gratuity from Rs 20 lakh to Rs 25 lakh.
- The Cabinet also approved a 25% increase in the maximum death-cum-retirement gratuity for state judicial officers.
- These decisions are intended to provide increased financial stability to state government employees and their families, as well as judicial authorities.

About Haryana :

- Capital – Chandigarh
- Chief Minister – Nayab Singh Saini
- Governor – Bandaru Dattatreya





Ques : Which cricket legend has been appointed as the brand ambassador for Kissht, India's leading digital lending platform?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) MS Dhoni / एमएस धोनी
- (d) Ravindra Jadeja / रवींद्र जड़ेजा
- (e) Sachin Tendulkar / सचिन तेंडुलकर

Answer : Option E

Explanation :

- Sachin Tendulkar, the iconic cricketer known as the "God of Cricket," has been appointed as the brand ambassador for Kissht, a leading digital lending platform operated by OnEMI Technology Solutions Private Limited.
- His association is expected to enhance Kissht's brand image and connect with a broader audience.

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Recent Headlines Related to Brand Ambassador :

- Salman Khan : Inaugural Kho Kho World Cup
- Indian Chess Prodigy D Gukesh : RBL Bank Limited
- Indian cricketer Rohit Sharma : ixigo's Trains app
- Mahendra Singh Dhoni : Eurogrip Tyres
- Mary Kom : Brand ambassador for the "Assam Rifles Half-Marathon (ARHM) 2024" in Shillong
- Rashmika Mandanna : DRA, a Chennai-based real estate developer
- Pankaj Tripathi : Festival ambassador for the Arunachal Rang Mahotsav 2024
- Abhishek Bachchan : Ramraj Cotton, a prominent traditional and ethnic wear brand
- Bollywood actor Jackie Shroff : All Living Things Environmental Film Festival (ALT EFF)
- Harbhajan Singh and Sania Mirza : Sports Ambassador by Dubai Sports Council
- Mahendra Singh Dhoni : Jharkhand Assembly Election
- Pankaj Tripathi : brand ambassador of Madhya Pradesh Tourism Department
- Sonu Sood : Brand Ambassador and Honorary Tourism Advisor for Thailand
- Rashmika Mandanna : Indian Cyber Crime Coordination Centre
- Manu Bhaker : Golden Bullet, a tools company
- Rahul Dravid : Shriram Finance Ltd
- Manu Bhaker : Ministry of Ports, Shipping and Waterways (MoPSW)
- Sharath Kamal : first Indian ambassador for the International Table Tennis Federation (ITTF) Foundation
- Alia Bhatt : French cosmetics company L'Oreal Paris
- Salman Khan : GRM Basmati Rice
- Shikhar Dhawan : MotoGP
- Aditya Roy Kapur : Bisleri Limonata
- PV Sindhu : Greenday's 'Better Nutrition' brand





Ques : Consider the following statements About newly-formed interim Asian body for boxing :

मुक्केबाजी के लिए नवगठित अंतरिम एशियाई निकाय के बारे में निम्नलिखित कथनों पर विचार करें:

- (a) The interim Asian body was established by the World Boxing organization.
अंतरिम एशियाई निकाय की स्थापना विश्व मुक्केबाजी संगठन द्वारा की गई थी।
- (b) Ajay Singh has been appointed as the Board Member.
अजय सिंह को बोर्ड सदस्य के रूप में नियुक्त किया गया है।
- (c) Lovlina Borgohain is one of the members of the Athletes' Commission in this body.
लवलीना बोरगोहेन इस निकाय में एथलीट आयोग के सदस्यों में से एक हैं।

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

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

Answer : Option E

Explanation :

- The Athletes' Commission now includes Tokyo Olympic medallist Lovlina Borgohain, while the newly formed interim Asian body, which was created by the breakaway organization World Boxing, will comprise six officials from the Boxing Federation of India (BFI), including president Ajay Singh.
- With the BFI holding seven important positions, including Singh's appointment as a board member, India will be pivotal in determining the direction of Asian boxing in the future.
- Borgohain will speak for sportsmen in Asian and international boxing. Treasurer Digvijay Singh and Secretary General Hemanta Kumar Kalita, two important BFI officials, will serve on the Finance and Audit Committee and the Olympic Commission, respectively.
- One of the three members of the Athletes' Commission, Borgohain, emphasized the value of the platform in promoting improved facilities, equitable chances, and support networks for athletes throughout Asia.



- Dr. Karanjeet Singh will join the Medical Commission, and BFI executives D P Bhatt and Narender Kumar Nirwan will serve on the Constitution and Sports & Competition Commissions, respectively.

Ques : Which Indian airport recently became the country's first Zero-Waste Airport?

कौन सा भारतीय हवाई अड्डा हाल ही में देश का पहला जीरो-वेस्ट हवाई अड्डा बन गया है?

- (a) Kempegowda International Airport, Bengaluru / केम्पेगौड़ा अंतर्राष्ट्रीय हवाई अड्डा, बेंगलुरु
- (b) Chhatrapati Shivaji Maharaj International Airport, Mumbai / छत्रपति शिवाजी महाराज अंतर्राष्ट्रीय हवाई अड्डा, मुंबई
- (c) Indira Gandhi International Airport, Delhi / इंदिरा गांधी अंतर्राष्ट्रीय हवाई अड्डा, दिल्ली
- (d) Devi Ahilyabai Holkar Airport, Indore / देवी अहिल्याबाई होल्कर हवाई अड्डा, इंदौर
- (e) Rajiv Gandhi International Airport, Hyderabad / राजीव गांधी अंतर्राष्ट्रीय हवाई अड्डा, हैदराबाद

Answer : Option D

Explanation :

- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Inauguration of 3,000 square feet (sq.ft) material recovery facility at the airport by Union Minister Kinjarapu Ram Mohan Naidu, Ministry of Civil Aviation (MoCA). This facility is based on the concept of 4R i.e. Reduce, Reuse, Recycle, and Restore.
- The airport achieved this milestone by implementing sustainable waste management practices, recycling, and minimizing waste generation, setting a benchmark for environmental responsibility in the aviation sector.



Ques : Which organization awarded with the 'Great Place to Work' certification for January 2025 to January 2026?

किस संगठन ने जनवरी 2025 से जनवरी 2026 के लिए 'ग्रेट प्लेस टू वर्क' प्रमाणन से सम्मानित किया?

- (a) BHEL
- (b) SAIL
- (c) RINL
- (d) BPCL
- (e) HPCL

Answer : Option B

Explanation :

- The Great Place to Work Institute in India has granted Steel Authority of India Limited (SAIL) the esteemed "Great Place to Work" certification for January 2025–2026.
- After been certified for December 2023 to December 2024, this is SAIL's second straight certification.
- The company's creative HR initiatives, such as the Work Other than Workplace (WoW) program, flexible scheduling for city-based employees, self-paced learning via LinkedIn Learning Hub and E-Pathshala, high-end IT and digital training with NASSCOM, etc., are highlighted by this consecutive worldwide recognition.
- These programs are designed to increase output, get workers ready for new technology, and help them reach their maximum potential.
- Through a stringent review process, the Great Place to Work Institute is a global organization that honors employers who are delivering exceptional employee experiences. After the Institute performed a thorough survey based on direct input from SAIL employees, SAIL obtained the certification.





Recent News Headlines Related to Awards & Winners :

- SKOCH Award : Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep')
- 34th Vyas Samman for 2024 : Hindi writer Suryabala for Her novel "Kaun Des Ko Vasi: Venu Ki Diary" which was published in 2018
- Prestigious "Gold Award" in the State Energy Conservation Award 2024 : RINL, the corporate entity of the Visakhapatnam Steel Plant
- Royal honors 'knighthood' and 'damehood' by King Charles III : Oscar award winning filmmaker Christopher Nolan and his wife, Emma Thomas
- Pandit Swapan Chaudhuri : Rashtriya Tansen Samman 2023
- Sanand Nyas Sanstha from Indore : Raja Mansingh Tomar Samman 2023
- Prime Minister Narendra Modi : Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer
- Mrs. India USA 2024 : Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India
- Miss Teen India USA 2024 : Sanskriti Sharma from Illinois
- 14th PSE Excellence Awards in 3 Category : "Corporate Governance" and "Corporate Social Responsibility & Sustainability" and "Operational Performance Excellence" : Indian Renewable Energy Development Agency Limited (IREDA)
- Public Relations Society of India (PRSI) National Awards 2024 (in 8 category) : Steel Authority of India Limited (SAIL)
- US Navy's prestigious Distinguished Public Service Award : Tom Cruise
- External Affairs Minister S Jaishankar : Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)
- Biocon Group Chairperson Kiran Mazumdar-Shaw : Jamsetji Tata Award by the Indian Society for Quality (ISQ)
- Best FIFA Men's Player : Vinícius Junior of Spain and Real Madrid football club of Spain
- Best FIFA Women's Player : Aitana Bonmatí of Spain and Barcelona football club of Spain
- Best FIFA Women's Coach : Emma Hayes, coach of the United States women's team
- Best FIFA Men's Goalkeeper : Emiliano Martínez of Argentina and English club Aston Villa





Ques : Which Indian Cricketer Accepts Prestigious Melbourne Cricket Club (MCC) Membership ?

किस भारतीय क्रिकेटर ने प्रतिष्ठित मेलबर्न क्रिकेट क्लब (एमसीसी) की सदस्यता स्वीकार की?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) MS Dhoni / एमएस धोनी
- (d) Ravindra Jadeja / रवींद्र जड़ेजा
- (e) Sachin Tendulkar / सचिन तेंडुलकर

Answer : Option E

Explanation :

- The Melbourne Cricket Club (MCC), which manages the renowned Melbourne Cricket Ground (MCG), has announced that legendary Indian batsman Sachin Tendulkar has accepted an Honorary Cricket Membership.
- This award honors Tendulkar's outstanding achievements to cricket during his 24-year international career.
- The Melbourne Cricket Club was founded on November 15, 1983, by Fred Powlett, Robert Russell, George B. Smyth, and brothers Alfred and Charles Mundy.
- Tendulkar holds the record for the most runs at MCG, with 449 from five Tests at an average of 44.90 and a strike rate of 58.69, including a hundred and three fifties.
- In 2012, Tendulkar received the Order of Australia, one of the country's highest honors.

EXAM
Genius





Ques : Who has become the youngest female to scale the highest peaks on all seven continents?

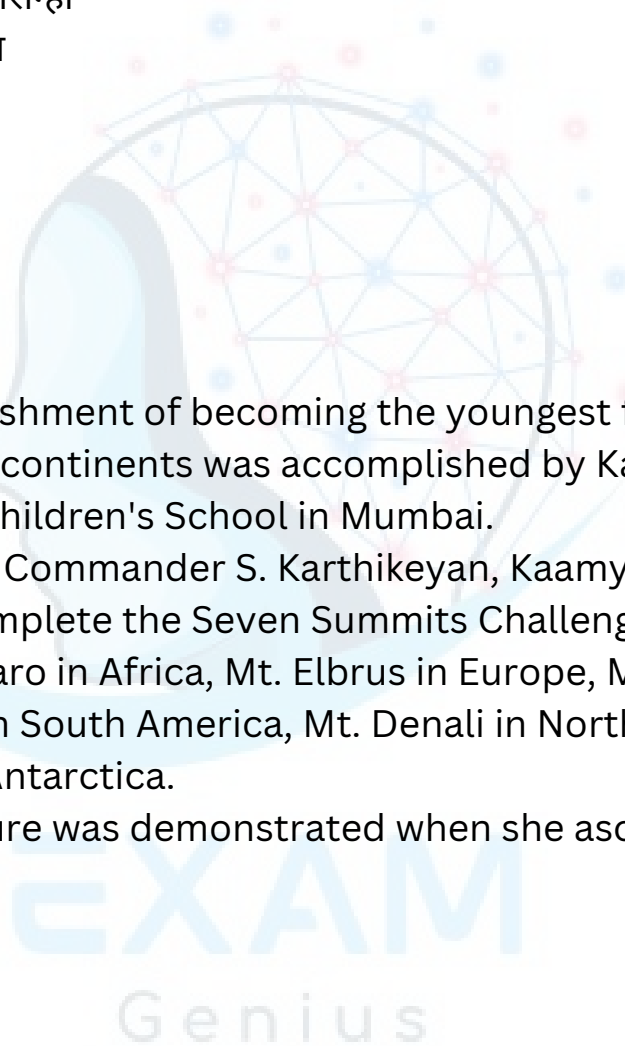
सभी सात महाद्वीपों की सबसे ऊंची चोटियों पर चढ़ने वाली सबसे कम उम्र की महिला कौन बन गई है?

- (a) Malavath Purna / मालवथ पूर्ण
- (b) Kaamya Karthikeyan / काम्या कार्तिकेयन
- (c) Arunima Sinha / अरुणिमा सिन्हा
- (d) Bachendri Pal / बछेंद्री पाल
- (e) Tashi Malik / ताशी मलिक

Answer : Option B

Explanation :

- The remarkable accomplishment of becoming the youngest female to climb the highest peaks on all seven continents was accomplished by Kaamya Karthikeyan, a Class 12 student at Navy Children's School in Mumbai.
- Together with her father, Commander S. Karthikeyan, Kaamya climbed Mount Vinson in Antarctica to complete the Seven Summits Challenge at the age of 17.
- She climbed Mt. Kilimanjaro in Africa, Mt. Elbrus in Europe, Mt. Kosciuszko in Australia, Mt. Aconcagua in South America, Mt. Denali in North America, Mt. Everest in Asia, and Mt. Vinson in Antarctica.
- Kaamya's love of adventure was demonstrated when she ascended Mount Everest at the age of 16.





IMPORTANT ONE – LINER Current Affairs

Tiger Shroff Appointed as Brand ambassador for the inaugural Kho Kho World Cup

The US released a revised edition of Form I-129, the petition for a nonimmigrant worker, in alignment with the newly announced H-1B and H-2 modernisation final rules

Google has introduced 2 experimental upgrades to its Gemini Artificial Intelligence (AI) suite “Gemini-Exp-1206 and Gemini 2.0 Flash”.

India recorded its highest ever coal production of 997.826 million tonnes (MT) in the financial year 2023-24 which represents an 11.71 per cent increase in comparison to the corresponding figure of 893.191 MT in the year 2022-23.

Elephant and Tourism Festival 18th Edition Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal.

Uttar Pradesh and Japan’s Yamanashi Prefecture signs MOU to improve economic and cultural cooperation between UP and Yamanashi, representing a growing partnership between the two nations.

The 39th President of the United States, Jimmy Carter, died in his hometown of Plains, Georgia, at the age of 100. Carter won the Nobel Peace Prize in 2002 and later received recognition for his international peace initiatives, despite serving only one time as president.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

टाइगर श्रॉफ को उद्घाटन खो खो विश्व कप के लिए ब्रांड एंबेसडर नियुक्त किया गया

अमेरिका ने नए घोषित एच-1बी और एच-2 आधुनिकीकरण के अंतिम नियमों के अनुरूप गैर-आप्रवासी श्रमिक के लिए याचिका, फॉर्म I-129 का एक संशोधित संस्करण जारी किया।

Google ने अपने जेमिनी आर्टिफिशियल इंटेलिजेंस (एआई) सूट में 2 प्रायोगिक अपग्रेड "जेमिनी-एक्सप-1206 और जेमिनी 2.0 फ्लैश" पेश किए हैं।

भारत ने वित्तीय वर्ष 2023-24 में अपना अब तक का सबसे अधिक कोयला उत्पादन 997.826 मिलियन टन (एमटी) दर्ज किया, जो वर्ष 2022-23 में 893.191 मीट्रिक टन के इसी आंकड़े की तुलना में 11.71 प्रतिशत की वृद्धि दर्शाता है।

हाथी और पर्यटन महोत्सव का 18वां संस्करण प्रसिद्ध चितवन राष्ट्रीय उद्यान, सौराहा, चितवन, नेपाल के पास बाघमारा मध्यवर्ती सामुदायिक वन में आयोजित किया गया।

उत्तर प्रदेश और जापान के यामानाशी प्रान्त ने यूपी और यामानाशी के बीच आर्थिक और सांस्कृतिक सहयोग में सुधार के लिए समझौता ज्ञापन पर हस्ताक्षर किए, जो दोनों देशों के बीच बढ़ती साझेदारी का प्रतिनिधित्व करता है।

संयुक्त राज्य अमेरिका के 39वें राष्ट्रपति, जिमी कार्टर का 100 वर्ष की आयु में उनके गृहनगर प्लेन्स, जॉर्जिया में निधन हो गया। कार्टर ने 2002 में नोबेल शांति पुरस्कार जीता और बाद में केवल एक बार राष्ट्रपति के रूप में कार्य करने के बावजूद, उन्हें अपनी अंतर्राष्ट्रीय शांति पहल के लिए मान्यता मिली।

EXAM
Genius





Ques : Rajat Verma has been appointed as the new CEO of which Bank?
रजत वर्मा को किस बैंक का नया सीईओ नियुक्त किया गया है?

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

Answer : option A

Explanation :

- DBS Group of Singapore has chosen Rajat Verma as CEO of DBS Bank India, succeeding Surojit Shome.
- Verma had been nominated and was awaiting clearance from the Reserve Bank of India, which is required for all bank CEO appointments.
- Verma, the current head of DBS Bank India's institutional banking group, was appointed effective March 1, following RBI approval.
- In his new post, he will be a member of DBS' group management committee, Southeast Asia's largest bank.

About Development Bank of Singapore (DBS) Bank :

- Founded – 1968
- Headquarters – Singapore
- Chairman – Peter Seah
- CEO – Piyush Gupta
- DBS Bank India' CEO- Rajat Verma (replace Surojit Shome)
- CEO – Tan Su Shan (effect from March 2025)



Recent Appointment in Banking & Insurance Sector :

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

EXAM
Genius





Ques : What is the new deadline for implementing the transaction volume cap on UPI apps as per NPCI?

एनपीसीआई के अनुसार यूपीआई ऐप पर लेनदेन वॉल्यूम कैप लागू करने की नई समयसीमा क्या है?

- (a) December 31, 2024
- (b) December 31, 2025
- (c) December 31, 2026
- (d) December 31, 2027
- (e) December 31, 2028

Answer : Option C

Explanation :

- The National Payments Corporation of India (NPCI) has extended the deadline for implementing transaction volume cap on Unified Payments Interface (UPI) apps by two years till December 31, 2026. This is the second time that the NPCI has extended this deadline.
- The industry giants PhonePe and Google Pay, who handle the majority of UPI transactions in the nation, are anticipated to receive much-needed relief from the most recent development. According to NPCI data, the two handled roughly 47.8% and 37.02 % of UPI transaction volumes in November, respectively.
- The deadline for current third-party application providers (TPAPs) to comply was extended by an additional two years by the apex payments authority after "considering various factors."
- Up 32.2% from 117.58 billion transactions in calendar year 2023 (CY23), UPI recorded 155.44 billion transactions as of November this year. The December 2024 numbers have not yet been released.
- In November 2020, the NPCI first suggested a 30% cap on the number of transactions that UPI apps may handle. The current players were given two years to comply with the volume cap.





Ques : The Reserve Bank of India (RBI) has approved the reappointment of Anup Kumar Sinha as the Non-Executive Chairman of which Bank ?

भारतीय रिजर्व बैंक (RBI) ने किस बैंक के गैर-कार्यकारी अध्यक्ष के रूप में अनुप कुमार सिन्हा की पुनर्नियुक्ति को मंजूरी दे दी है?

- (a) ICICI Bank / आईसीआईसीआई बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Bandhan Bank / बंधन बैंक

Answer : Option E

Explanation :

- Anup Kumar Sinha's reappointment as Bandhan Bank's non-executive chairman has been authorized by the Reserve Bank of India (RBI).
- The former head of Heritage Business School (or "HBS") was Dr. Anup Kumar Sinha. He has also been a member of the NABARD Board.
- Dr. Sinha has taught at the Indian Institute of Management Calcutta (often known as "IIMC") and Presidency College. He spent twenty-five years as an economics professor at IIMC.
- He was IIMC's Dean from 2003 to 2006 in addition to serving three terms on the Board of Governors.

EXAM
Genius





Ques : Reserve Bank of India (RBI) will Closed which type of Bank Accounts to Be Starting January 1, 2025 ?

भारतीय रिज़र्व बैंक (RBI) 1 जनवरी, 2025 से किस प्रकार के बैंक खाते बंद कर देगा?

- (a) Dormant Accounts / निष्क्रिय खाते
- (b) Inactive Accounts / निष्क्रिय खाते
- (c) Zero Balance Accounts / शून्य शेष खाते
- (d) Both a and b / ए और बी दोनों
- (e) All a, b and c / सभी ए, बी और सी

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) plans to increase the effectiveness, security, and transparency of the financial system by rendering three different kinds of bank accounts inactive by January 1, 2025.

Types of Accounts Becoming Non-Operative :

- Dormant Accounts : Accounts that have not had any transactions for two years
- Inactive Accounts : Accounts with no activity for a fixed period, often one year
- Zero Balance Accounts : Accounts with no money deposited for a long time and a zero balance

EXAM
Genius



Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).
- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework
- RBI has announced Introduction of the Secured Overnight Rupee Rate (SORR) , a benchmark based on the secured money markets
- The RBI increased the interest rate limit for NRI FCNR (B) deposits for a limited period.
- The Reserve Bank of India's Innovation Hub (RBIH), Bengaluru has launched MuleHunter.AI is a cutting-edge program that detects and flags mule bank accounts implicated in criminal financial activity, including money laundering.
- The RBI has increased the collateral-free lending limit for agricultural producers from Rs.1.66 lakh to Rs.2 lakh per borrower, providing significant relief to small and marginal farmers.
- The Warehousing Development and Regulatory Authority (WDRA) is lobbying the RBI for preferential treatment of Electronic Negotiable Warehouse Receipts (eNWRs).
- The Reserve Bank of India's sectoral credit statistics shows that bank credit to non-banking financial businesses (NBFCs) decreased to 6.4% in October from 18.3% the previous year.
- The Reserve Bank of India (RBI) hosted a two-day "High-Level Policy Conference of Central Banks from the Global South" in Mumbai, Maharashtra.





Ques : What is the projected GDP growth rate for India in FY25, according to the RBI report?

RBI की रिपोर्ट के अनुसार, वित्त वर्ष 25 में भारत के लिए अनुमानित जीडीपी वृद्धि दर क्या है?

- (a) 6.4%
- (b) 6.6%
- (c) 7.2%
- (d) 7.4%
- (e) 7.8%

Answer : Option B

Explanation :

- According to the RBI, the Indian economy is showing resilience and stability, and the GDP is expected to grow by 6.6% in 2024–2025 thanks to a rebound in rural consumption, an increase in government spending and investment, and robust services exports.
- The Reserve Bank has published the Financial Stability Report (FSR) for December 2024, which includes the Sub-Committee of the Financial Stability and Development Council's (FSDC) collective assessment of the threats to financial stability and the resilience of the Indian financial system.
- Sufficient capital and liquidity buffers, excellent profitability, and a decline in non-performing assets have all contributed to the stability of scheduled commercial banks (SCBs). The gross non-performing asset (GNPA) ratio has dropped to a multi-year low, while return on equity (RoE) and return on assets (RoA) are at decadal highs.

Genius





Ques : Who was awarded Bahrain's 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa?

राजा हमद बिन ईसा अल खलीफा द्वारा बहरीन के 'दक्षता पदक' (प्रथम श्रेणी) से किसे सम्मानित किया गया?

- (a) Yusuf Ali M.A / यूसुफ अली एम.ए.
- (b) Dr. Ravi Pillai / डॉ. रवि पिल्लई
- (c) Mukesh Ambani / मुकेश अंबानी
- (d) Sunil Bharti Mittal / सुनील भारती मित्तल
- (e) Azim Premji / अजीम प्रेमजी

Answer : Option B

Explanation :

- Dr. Ravi Pillai, a prominent Indian businessman and the founder and chairman of the Dubai-based RP Group of Companies, was awarded Bahrain's prestigious 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa.
- This honor recognizes his contributions to Bahrain's economic development and his philanthropic initiatives.
- He was the 1st foreign national to receive this distinguished honor
- In 2010, he was awarded 'Padma Shri' (India 4th highest civilian honour) for his distinguished service
- In 2015, Arabian Business ranked him as the 4th most powerful Indian in the Middle East

EXAM
Genius





Recent News Headlines Related to Awards & Winners :

- "Great Place to Work" certification for January 2025–2026 : Steel Authority of India Limited (SAIL)
- SKOCH Award : Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep')
- 34th Vyas Samman for 2024 : Hindi writer Suryabala for Her novel "Kaun Des Ko Vasi: Venu Ki Diary" which was published in 2018
- Prestigious "Gold Award" in the State Energy Conservation Award 2024 : RINL, the corporate entity of the Visakhapatnam Steel Plant
- Royal honors 'knighthood' and 'damehood' by King Charles III : Oscar award winning filmmaker Christopher Nolan and his wife, Emma Thomas
- Pandit Swapan Chaudhuri : Rashtriya Tansen Samman 2023
- Sanand Nyas Sanstha from Indore : Raja Mansingh Tomar Samman 2023
- Prime Minister Narendra Modi : Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer
- Mrs. India USA 2024 : Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India
- Miss Teen India USA 2024 : Sanskriti Sharma from Illinois
- 14th PSE Excellence Awards in 3 Category : "Corporate Governance" and "Corporate Social Responsibility & Sustainability" and "Operational Performance Excellence" : Indian Renewable Energy Development Agency Limited (IREDA)
- Public Relations Society of India (PRSI) National Awards 2024 (in 8 category) : Steel Authority of India Limited (SAIL)
- US Navy's prestigious Distinguished Public Service Award : Tom Cruise
- External Affairs Minister S Jaishankar : Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)
- Biocon Group Chairperson Kiran Mazumdar-Shaw : Jamsetji Tata Award by the Indian Society for Quality (ISQ)
- Best FIFA Men's Player : Vinícius Junior of Spain and Real Madrid football club of Spain





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

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

- (a) Kuldiep Singh / कुलदीप सिंह
- (b) Subodh Jaiswal / सुबोध जयसवाल
- (c) Praveen Sood / प्रवीण सूद
- (d) Vitul Kumar / वितुल कुमार
- (e) Sanjay Arora / संजय अरोड़ा

Answer : Option D

Explanation :

- Vitul Kumar, a senior IPS official, has been named as Director General of the Central Reserve Police Force (CRPF). He replaced Anish Dayal Singh.
- Kumar, a 1993 batch IPS officer from the Uttar Pradesh cadre, is currently the CRPF's Special Director General.
- Kumar's service has been acknowledged with numerous awards, including the President's Police Medal (PPM) on January 26, 2021 and the Police Medal (PM) on August 15, 2009.
- He also earned the Director General's Commendation Disc in Silver on January 26, 2016 and Gold on January 26, 2018.

EXAM
Genius





Ques : The Ministry of Defence (MoD) has signed a contract with which company for DRDO-made Air Independent Propulsion (AIP) system worth nearly Rs 1,990 crore?

रक्षा मंत्रालय (एमओडी) ने डीआरडीओ निर्मित एयर इंडिपेंडेंट प्रोपल्शन (एआईपी) सिस्टम के लिए किस कंपनी के साथ लगभग 1,990 करोड़ रुपये का अनुबंध किया 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) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- 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.
- The plugs will connect the DRDO-developed AIP system to the Kalvari-class submarines.
- An AIP is attached to traditional submarines with an AIP plug to allow the submarines to stay underwater for longer periods of time without having to come up to the ocean surface for air, minimizing the possibility of enemy discovery. AIP works as a 'force multiplier' for a diesel-electric submarine.
- DRDO is developing air independent propulsion (AIP) technology on its own.





Recent News Headlines related to Defence

- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- China successfully launched four Earth-observation radar satellites called 'PIESAT-2' using a Long March-2D rocket from the Taiyuan Satellite Launch Center in Shanxi Province.
- Space entrepreneurs in Japan and India had agreed to collaborate on a study of utilizing laser-equipped spacecraft to remove garbage from orbit, as an experimental answer to the increasingly pressing problem of orbital congestion.
- China's space program reached a milestone when two of its astronauts performed a nine-hour spacewalk. Shenzhou-19 crew members Cai Xuzhe and Song Lingdong completed a nine-hour extravehicular exercise (EVA), breaking a 22-year-old US record
- Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMs) 8x8.
- Starting in 2025, India's Aditya L1 and the European Space Agency's (ESA) Proba-3 missions will collaborate to further solar research.
- INS Tushil, a Russian-built guided missile frigate, was commissioned into the Indian Navy in Kaliningrad, Russia, in front of Defence Minister Rajnath Singh, Chief of Naval Staff Admiral Dinesh K Tripathi, and other senior officials.
- Adani Defence has delivered the second Drishti-10 Starliner surveillance drone to the Indian Navy, improving the country's marine capability.
- The Ministry of Defence has inked a contract with M/s Cochin Shipyard Limited for the Short Refit and Dry Docking (SRDD) of INS Vikramaditya at a total cost of Rs. 1207.5 crore
- India and the United Kingdom have signed a Statement of Intent (Sol) to cooperate on the design and development of Electric Propulsion Systems for the Indian Navy.
- MOI-TD (My Orbital Infrastructure – Technology Demonstrator), India's first AI laboratory in space Made by Hyderabad-based space tech company TakeMe2Space (TM2Space). Launch Vehicle is ISRO'S PSLV C60 rocket.





Ques : What is the key achievement of the India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA) after completing two years?

भारत-ऑस्ट्रेलिया आर्थिक सहयोग और व्यापार समझौते (Ind-Aus ECTA) के दो साल पूरे होने पर इसकी प्रमुख उपलब्धि क्या है?

- (a) Establishing a defense partnership / रक्षा साझेदारी स्थापित करना
- (b) Advancing trade ties and creating opportunities for MSMEs and employment / व्यापार संबंधों को आगे बढ़ाना और एमएसएमई और रोजगार के अवसर पैदा करना
- (c) Enhancing technological cooperation / तकनीकी सहयोग बढ़ाना
- (d) Promoting cultural exchanges / सांस्कृतिक आदान-प्रदान को बढ़ावा देना
- (e) Launching a joint space exploration program / एक संयुक्त अंतरिक्ष अन्वेषण कार्यक्रम शुरू करना

Answer : Option B

Explanation :

- The India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA) has completed two years of outstanding performance, promoting reciprocal growth and demonstrating the complementarity of both economies.
- The India-Australia ECTA has greatly advanced trade connections, opening up new prospects for MSMEs, businesses, and jobs in both countries while strengthening the foundation of their economic collaboration.
- Entering its third year, the Government of India is committed to maintaining this momentum through enhanced collaboration and new initiatives to drive mutual prosperity and achieve the Hon'ble Prime Minister's goal of India becoming a developed country by 2047.
- Since its signing, bilateral merchandise trade has more than doubled, increasing from USD 12.2 billion in 2020-21 to USD 26 billion in 2022-23. Total trade, however, moderated in 2023-24 to USD 24 billion, with India's exports to Australia increasing by 14%. The current fiscal year continues to show good momentum.





Ques : Karnataka Gov declared which day as Computer Operators' Day ?
कर्नाटक सरकार ने किस दिन को कंप्यूटर ऑपरेटर दिवस घोषित किया?

- (a) 26 December
- (b) 27 December
- (c) 28 December
- (d) 29 December
- (e) 30 December

Answer : Option A

Explanation :

- The Karnataka government established Computer Operators' Day on December 26 to commemorate the birth anniversary of Charles Babbage, an English mathematician and inventor of the digital computer.
- The Rural Development & Panchayat Raj Department (RDPR) of Karnataka observed this.
- The first-ever Computer Operators' Day was held on December 26, 2024.

About Karnataka :

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

EXAM
Genius





Ques : Who has been appointed as the new Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM)?

एसोसिएटेड चैंबर्स ऑफ कॉमर्स एंड इंडस्ट्री ऑफ इंडिया (एसोचैम) के नए महासचिव के रूप में किसे नियुक्त किया गया है?

- (a) Dilip Chenoy / दिलीप चैनॉय
- (b) Uday Shankar / उदय शंकर
- (c) Manish Singhal / मनीष सिंघल
- (d) Chandrajit Banerjee / चंद्रजीत बनर्जी
- (e) Praveen Mittal / प्रवीण मि्तल

Answer : Option C

Explanation :

- Manish Singhal has taken over as Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM), the country's premier business chamber.
- Singhal follows Deepak Sood, who left after a five-year tenure to pursue other interests.
- Singhal, an industry expert with more than 35 years of experience in Chamber and Corporate India, previously served as Deputy Secretary General of The Federation of Indian Chambers of Commerce and Industry (FICCI).
- He has also worked for several Indian multinational corporations, including Tata Motors, Eicher (Volvo), Tata Auto Comp Systems, Moser Baer India, and BEML, to name a few.

About Associated Chambers of Commerce and Industry of India (ASSOCHAM) :

- ASSOCHAM is a non-governmental trade association and advocacy group. This organization represents the interests of trade and commerce in India.
- Established -1920
- Headquarters – New Delhi
- Secretary General – Manish Singhal (replace Deepak Sood)
- ASSOCHAM has more than 200 chambers and trade organizations across India. It has more than 450,000 members.





Recent Appointment in different departments :

- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)
- K N Renuka Pujar : first transgender guest lecturer at a Karnataka institution
- Dr. Sandip Shah : Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)
- Abhijit Majumder : Chief financial officer (CFO) of Oil India
- Arunish Chawla : Revenue Secretary
- Suman Berry : Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM)
- Unsoo Kim : Managing Director (MD) of Hyundai Motor India for 3 years
- Pradeep Chugh : Company secretary of Hyundai Motor India
- Sriram Krishnan : Senior White House Policy Advisor on Artificial Intelligence
- Rupam Roy : General Secretary (GS) of All India State Bank Officers' Federation (AISBOF)
- Arun Kumar Bishoyi : President of All India State Bank Officers' Federation (AISBOF)
- Retired Supreme Court Justice V. Ramasubramanian : Chairperson of the National Human Rights Commission
- Madan B Lokur : chairperson of the United Nations Internal Justice Council (IJC)
- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google





Ques : Which country is set to construct its largest nuclear plant for electricity generation after receiving approval from its atomic energy regulatory agency?
कौन सा देश अपनी परमाणु ऊर्जा नियामक एजेंसी से मंजूरी मिलने के बाद बिजली उत्पादन के लिए अपना सबसे बड़ा परमाणु संयंत्र बनाने के लिए तैयार है?

- (a) China / चीन
- (b) Pakistan / पाकिस्तान
- (c) Bangladesh / बांग्लादेश
- (d) Malaysia / मलेशिया
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Pakistan Nuclear Regulatory Authority (PNRA) approved the construction of Chashma Nuclear Power Plant Unit 5 (C-5), the world's largest nuclear power plant with a capacity of 1200 MWe.
- C-5 is a Chinese Hualong-designed advanced third-generation pressurised water reactor with active and passive safety features such as double-shell containment and a reactor-filtered ventilation system. It has a lifespan of sixty years.
- This is Pakistan's third nuclear power facility using this architecture. Two other plants, Karachi Nuclear Power Plants units 2 and 3, are already operational and supplying power to the national grid.
- The National Economic Council's executive committee has already approved the C-5, which would cost USD 3.7 billion to build.
- Pakistan's installed nuclear energy capacity is around 3,530 MW, accounting for around 27% of total electricity generation in the national system.





Ques : Who has taken charge as the chief of the Indian Air Force's Western Air Command?

भारतीय वायु सेना की पश्चिमी वायु कमान के प्रमुख के रूप में किसने कार्यभार संभाला है?

- (a) Air Marshal Raghunath Nambiar / एयर मार्शल रघुनाथ नांबियार
- (b) Air Marshal Jeetendra Mishra / एयर मार्शल जीतेन्द्र मिश्रा
- (c) Air Marshal Sandeep Singh / एयर मार्शल संदीप सिंह
- (d) Air Marshal Balabhadra Radha Krishna / एयर मार्शल बलभद्र राधा कृष्ण
- (e) Air Marshal Vivek Ram Chaudhari / एयर मार्शल विवेक राम चौधरी

Answer : Option B

Explanation :

- Air Marshal Jeetendra Mishra takes over as chief of the Indian Air Force's Western Air Command, which is responsible for airspace security in the sensitive Ladakh sector and other portions of north India.
- Air Marshal Mishra, a fighter combat leader and experimental test pilot, has over 3000 hours of flying experience, according to the IAF.
- He follows Air Marshal Pankaj Mohan Sinha, who retired after more than 39 years of meritorious service.
- Air Marshal Mishra was commissioned into the Indian Air Force (IAF) as a fighter pilot on December 6, 1986.

Ques : Global Family Day is observed annually on which day ?

वैश्विक परिवार दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 28 December
- (b) 29 December
- (c) 31 December
- (d) 1 January
- (e) 2 January

Answer : Option D



Explanation :

- Every year on January 1, Global Family Day is marked to promote peace, solidarity, and a sense of common humanity around the world.
- Theme 2025: Let's Start the Year With Love, Unity, and Appreciation
- The day evolved from the United Nations Millennium Celebration in 2000, highlighting the importance of global solidarity and building a sense of family among people all around the world.

Important days :

- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)





- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

The 20th anniversary of the 2004 tsunami was observed across the coastal districts of Nagapattinam, Mayiladuthurai, and Karaikal in Tamil Nadu

The UAE's General Civil Aviation Authority (GCAA) introduced the first digital platform in the region for implementing CORSIA, a framework designed to reduce international aviation emissions through carbon offset mechanisms

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

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)

Puducherry led the nation with 53.03% women electors in the 2024 Lok Sabha Elections, making it the state/UT with the highest percentage of women electors.

China introduced the CR450, the world's fastest high-speed train, capable of reaching speeds of 450 kmph.

India's defence exports have surged to a record Rs 21,000 crore, a significant increase from Rs 2,000 crore a decade ago.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

2004 की सुनामी की 20वीं बरसी तमिलनाडु के नागपट्टिनम, मयिलादुथुराई और कराईकल के तटीय जिलों में मनाई गई।

यूएई के जनरल सिविल एविएशन अथॉरिटी (जीसीएए) ने सीओआरएसआईए को लागू करने के लिए क्षेत्र में पहला डिजिटल प्लेटफॉर्म पेश किया, जो कार्बन ऑफसेट तंत्र के माध्यम से अंतरराष्ट्रीय विमानन उत्सर्जन को कम करने के लिए डिज़ाइन किया गया एक ढांचा है।

मिजोरम सरकार ने बाना काइह के तहत ऋण वितरण के लिए अपने साझेदार बैंकों - भारतीय स्टेट बैंक (एसबीआई), मिजोरम ग्रामीण बैंक (एमआरबी), और मिजोरम सहकारी एपेक्स बैंक लिमिटेड (एमसीएबी) के साथ एक समझौता ज्ञापन (एमओए) में प्रवेश किया। हैंडहोल्डिंग योजना

"ड्रैग किंग" के नाम से जाने जाने वाले हेमंत मुद्दप्पा ने मद्रास इंटरनेशनल सर्किट (एमआईसी) में आयोजित एमएमएससी एफएमएससीआई इंडियन नेशनल मोटरसाइकिल ड्रैग रेसिंग चैंपियनशिप के अंतिम दौर में उल्लेखनीय ट्रिपल क्राउन जीत हासिल की।

पुडुचेरी ने 2024 के लोकसभा चुनावों में 53.03% महिला मतदाताओं के साथ देश का नेतृत्व किया, जिससे यह महिला मतदाताओं के उच्चतम प्रतिशत वाला राज्य/केंद्र शासित प्रदेश बन गया।

चीन ने दुनिया की सबसे तेज़ हाई-स्पीड ट्रेन CR450 पेश की, जो 450 किमी प्रति घंटे की गति तक पहुँचने में सक्षम है।

भारत का रक्षा निर्यात बढ़कर रिकॉर्ड 21,000 करोड़ रुपये हो गया है, जो एक दशक पहले के 2,000 करोड़ रुपये से काफी अधिक है।

EXAM
Genius





Ques : What is the name of the initiative launched by YES Bank and FICCI FLO to promote women entrepreneurs?

महिला उद्यमियों को बढ़ावा देने के लिए यस बैंक और फिक्की एफएलओ द्वारा शुरू की गई पहल का नाम क्या है?

- (a) YES Women's Empowerment / हॉ महिला सशक्तिकरण
- (b) YES Power to Women / हॉ महिलाओं को शक्ति
- (c) YES PowherUp / हॉ पॉवरअप
- (d) Women Entrepreneurship Drive / महिला उद्यमिता अभियान
- (e) EmpowerHer / उसे सशक्त बनाएं

Answer : Option C

Explanation :

- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp'
- Its aim is to empower women entrepreneur in promoting their businesses.
- It will offer comprehensive funding solutions like: waiving of 50% processing fee for members of FICCI FLO.
- Beneficiaries will be able to trade maximum Rs 1.5 crore at zero brokerage for 60 days with YES securities

About YES Bank :

- Established : 2004
- HQ : Mumbai, Maharashtra
- MD & CEO : Prashant Kumar
- Chairman : Rama Subramaniam Gandhi
- Tagline : Experience our Expertise

About FICCI Ladies Organisation :

- Established : 1983
- HQ : New Delhi
- President : Joyshree Das Verma





Recent Facilities Launched in Banking & Insurance Sector :

- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.
- Poonawalla Fincorp, a non-banking finance company under Cyrus Poonawalla Group, has implemented AI in HR operations to reduce risks and increase hiring accuracy.
- LazyPay, a leading digital financial services provider by PayU, has launched 'LazyPay EMI' in partnership with its partner lender, PayU Finance. Consumers can finance purchases between Rs. 5,000 to Rs. 1 lakh with flexible repayment options ranging from 3 to 12 months
- BOBCARD LIMITED has launched the TIARA Credit Card, a premium credit card specifically developed for women.
- Golden Jubilee (GJF) Scholarship Scheme 2024 Launched by Life Insurance Corporation of India (LIC)
- IDFC FIRST Bank Limited has created a holographic digital avatar of brand ambassador Amitabh Bachchan using AI technology.
- The Federal Bank sponsored an initiative named "Kaliyum Karyavum" to teach life skills to schoolchildren using traditional art forms.
- Paytm launched Unified Payment Interface(UPI) Lite Auto Top-Up which was designed to streamline small, frequent transactions for users, making everyday payments quick and hassle free.
- Prime Minister Narendra Modi launched the 'Bima Sakhi Yojana' in Panipat to increase financial literacy and insurance awareness among women. This initiative by the LIC aims to empower women aged 18 to 70 who have completed Class X.
- Esteem Savings Account Launched by Federal Bank Limited for Senior Citizens
- BharatPe, a fintech business, has created a fraud protection package called 'Shield' to provide coverage against digital fraud, including fraudulent Unified Payments Interface (UPI) transactions.



Ques : What is the GST collection in December ?

दिसंबर में कितना रहा जीएसटी कलेक्शन?

- (a) Rs.1.57 lakh crore
- (b) Rs.1.67 lakh crore
- (c) Rs.1.77 lakh crore
- (d) Rs.1.87 lakh crore
- (e) Rs.1.97 lakh crore

Answer : Option C

Explanation :

- In December 2024, India's GST collection growth decreased to 7.3% YoY, resulting in gross income of Rs.1.77 lakh crore, compared to Rs.1.65 lakh crore in December 2023.
- GST income have continuously exceeded Rs.1.7 lakh crore for ten consecutive months, with the December quarter averaging Rs.1.82 lakh crore, representing an 8.3% increase year on year.

Collection of GST in December 2024 :

- Gross GST Revenue : Rs 1,76,857 lakh Crore
- Central GST : Rs 32,836 crore
- State GST : Rs 40,499 crore
- Integrated GST : Rs 47,783 crore (including Rs 18,310 crore collected on imports)
- Cess : Rs 11,471 crore (including Rs 1,258 crore collected on imports)

GST Collection of Previous Months :

- November 2024 : 1,82,269 Crore
- October 2024 : 1,87,346 Crore
- September 2024 : 1.73 lakh crore
- August 2024 : 1.75 lakh crore
- June 2024 : 1.74 lakh crore



Ques : Consider the following statement About proposed lookup facility for NEFT and RTGS :

एनईएफटी और आरटीजीएस के लिए प्रस्तावित लुकअप सुविधा के बारे में निम्नलिखित कथन पर विचार करें:

(a) Member banks are required to implement the facility by January 1, 2025.

सदस्य बैंकों को 1 जनवरी 2025 तक यह सुविधा लागू करनी होगी।

(b) The facility will allow users to verify the beneficiary's name before initiating a transaction.

यह सुविधा उपयोगकर्ताओं को लेनदेन शुरू करने से पहले लाभार्थी के नाम को सत्यापित करने की अनुमति देगी।

(c) NPCI will develop the facility and onboard all banks.

एनपीसीआई सुविधा विकसित करेगा और सभी बैंकों को इसमें शामिल करेगा।

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

(a) Only a

(b) Only b

(c) Both a and b

(d) Both a and c

(e) Both b and c

Answer : Option E

Explanation :

- 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.
- Users will be able to read and verify the beneficiary's name before making a transaction, similar to the existing capability on India's real-time payment systems, Unified Payments Interface (UPI) and Immediate Payments Service (IMPS).
- Currently, remitters cannot see the beneficiary's name before making a NEFT or RTGS transfer. The RBI has directed that member banks in these systems implement the capability by April 1, 2025. Customers will be able to use this functionality for free.
- The National Payments Corporation of India (NPCI) has been tasked with establishing the capability and ensuring that all banks enable the function.



- Based on the account number and IFSC given by the remitter, the feature will retrieve the beneficiary's account name from the bank's core banking solution.
- Remitters will be able to use the facility via internet and mobile banking, as well as at bank branches for in-person transactions. Beneficiary banks will have to display the account name to the remitter.
- As part of the procedure, both the remitting and recipient banks must maintain data relating to the lookup queries and responses. However, the NPCI, which is in charge of building the service, will not be able to maintain any data relating to the lookup queries.

Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).
- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework
- RBI has announced Introduction of the Secured Overnight Rupee Rate (SORR) , a benchmark based on the secured money markets
- The RBI increased the interest rate limit for NRI FCNR (B) deposits for a limited period.





- The Reserve Bank of India's Innovation Hub (RBIH), Bengaluru has launched MuleHunter.AI is a cutting-edge program that detects and flags mule bank accounts implicated in criminal financial activity, including money laundering.
- The RBI has increased the collateral-free lending limit for agricultural producers from Rs.1.66 lakh to Rs.2 lakh per borrower, providing significant relief to small and marginal farmers.
- The Warehousing Development and Regulatory Authority (WDRA) is lobbying the RBI for preferential treatment of Electronic Negotiable Warehouse Receipts (eNWRs).

Ques : Who released the “Report on Trend and Progress of Banking in India 2023-24,” ?

"भारत में बैंकिंग की प्रवृत्ति और प्रगति पर रिपोर्ट 2023-24" किसने जारी की?

- (a) RBI
- (b) SEBI
- (c) NABARD
- (d) SBI
- (e) IMF

Answer : Option A

Explanation :

- 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.
- In 2023-24, banks' profitability increased for the sixth year in a row, with a return on assets (RoA) of 1.4% and a return on equity (RoE) of 14.6%.
- Asset Quality of Banks : The gross non-performing assets (NPAs) ratio of Indian banks has fallen to a 12-year low of 2.5% as of September 2024, the lowest since 2012.
- Projections for NPAs : The gross bad loan ratio could rise to 3% by March 2026 under a baseline scenario. In high-risk scenarios, it could reach up to 5.3%.
- Profitability Growth : SCBs have demonstrated consistent profitability, with a RoA of 1.4% and RoE of 14.6% in 2023-24
- Strong Capital Adequacy : The Capital-to-Risk-Weighted Assets Ratio (CRAR) of Indian banks stood at 16.8% as of September 2024, significantly higher than the regulatory minimum of 9%.



- Credit Growth and Economic Outlook : The Indian banking sector has witnessed a significant 19% increase in credit growth during 2023-24, reflecting positive economic growth and robust demand for loans
- GNPA ratio of NBFCs : Dropped to 3.4 percent at end-September 2024
- Consolidated balance sheet of the scheduled commercial banks, excluding RRBs : Increased by 15.5 percent during 2023-24, as compared with 12.2 percent during 2022-23
- Net profit : Increased by 32.8 percent to Rs 3,49,603 crore during the last fiscal

Ques : What is the unique feature of the Undergraduate Minor Programme in Quantum Technologies announced recently in India?

भारत में हाल ही में घोषित क्वांटम टेक्नोलॉजीज में अंडरग्रेजुएट माइनर प्रोग्राम की अनूठी विशेषता क्या है?

- (a) It is the first UG program fully funded by private institutions / यह निजी संस्थानों द्वारा पूरी तरह से वित्त पोषित पहला यूजी कार्यक्रम है
- (b) It is India's first UG Minor Programme in Quantum Technologies / यह क्वांटम टेक्नोलॉजीज में भारत का पहला यूजी माइनर प्रोग्राम है
- (c) It focuses exclusively on theoretical physics / यह विशेष रूप से सैद्धांतिक भौतिकी पर केंद्रित है
- (d) It is mandatory for all engineering students / यह सभी इंजीनियरिंग छात्रों के लिए अनिवार्य है
- (e) It offers dual degrees in Quantum Computing and Artificial Intelligence / यह क्वांटम कंप्यूटिंग और आर्टिफिशियल इंटेलिजेंस में दोहरी डिग्री प्रदान करता है

Answer : Option B

Explanation :

- The All India Council for Technical Education (AICTE) and the National Quantum Mission (NQM) have jointly launched India's first Undergraduate (UG) Minor Programme in Quantum Technologies, which will begin in the upcoming academic session.
- This effort for engineering students in their third or fourth semester intends to develop a qualified workforce in quantum computing and related sectors, in line with India's National Quantum Mission goals.
- Students can select 18 credits from over 30 courses, allowing flexibility and customisation based on institutional resources.





Ques : Who has recently been appointed as the CEO of the Unique Identification Authority of India (UIDAI)?

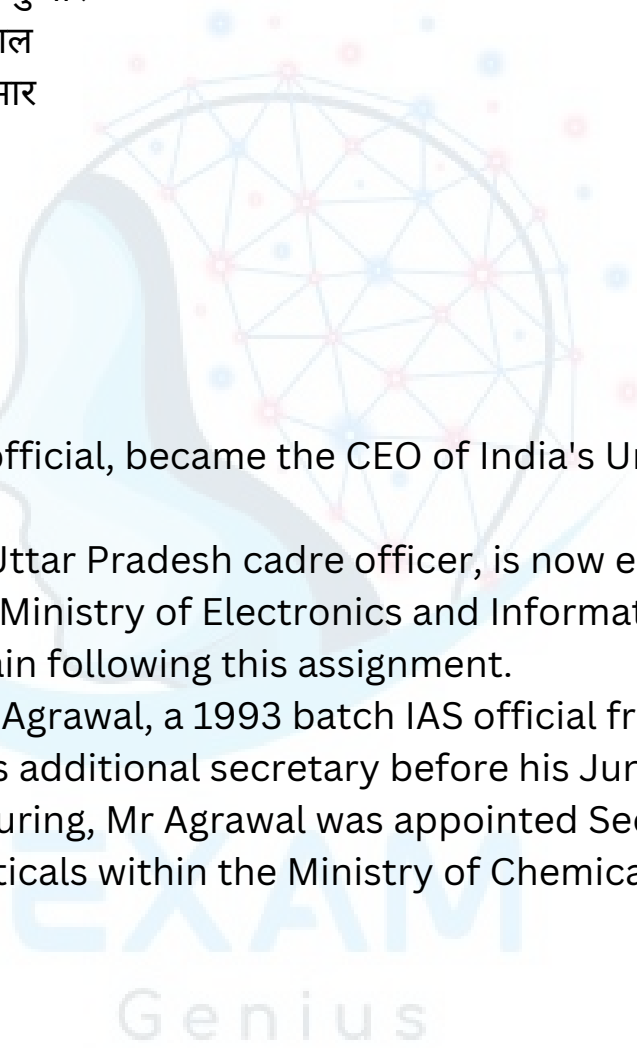
हाल ही में भारतीय विशिष्ट पहचान प्राधिकरण (यूआईडीएआई) के सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Sanjay Malhotra / संजय मल्होत्रा
- (b) Bhuvnesh Kumar / भुवनेश कुमार
- (c) Amit Agrawal / अमित अग्रवाल
- (d) Arvind Kumar / अरविंद कुमार
- (e) Rajesh Verma / राजेश वर्मा

Answer : option B

Explanation :

- Bhuvnesh Kumar, an IAS official, became the CEO of India's Unique Identification Authority (UIDAI).
- Mr. Kumar, a 1995 batch Uttar Pradesh cadre officer, is now employed as an additional secretary at the Ministry of Electronics and Information Technology (MEITY), where he will remain following this assignment.
- Mr. Kumar succeeds Amit Agrawal, a 1993 batch IAS official from the Chhattisgarh cadre who was also MEITY's additional secretary before his June 2023 appointment.
- In a bureaucratic restructuring, Mr Agrawal was appointed Secretary of the Department of Pharmaceuticals within the Ministry of Chemicals and Fertilizers.





Recent Appointment in different departments :

- Manish Singhal : Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM)
- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)
- K N Renuka Pujar : first transgender guest lecturer at a Karnataka institution
- Dr. Sandip Shah : Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)
- Abhijit Majumder : Chief financial officer (CFO) of Oil India
- Arunish Chawla : Revenue Secretary
- Suman Berry : Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM)
- Unsoo Kim : Managing Director (MD) of Hyundai Motor India for 3 years
- Pradeep Chugh : Company secretary of Hyundai Motor India
- Sriram Krishnan : Senior White House Policy Advisor on Artificial Intelligence
- Rupam Roy : General Secretary (GS) of All India State Bank Officers' Federation (AISBOF)
- Arun Kumar Bishoyi : President of All India State Bank Officers' Federation (AISBOF)
- Retired Supreme Court Justice V. Ramasubramanian : Chairperson of the National Human Rights Commission
- Madan B Lokur : chairperson of the United Nations Internal Justice Council (IJC)
- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google
- Carl Hopkinson : Mumbai Indians' new fielding coach for the IPL 2025





Ques : Who successfully launched the Space Docking Experiment (SpaDeX) mission ?

स्पेस डॉकिंग एक्सपेरिमेंट (SpaDeX) मिशन को सफलतापूर्वक किसने लॉन्च किया?

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

Answer : Option A

Explanation :

- 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.
- PSLV-C60 successfully launched two satellites, SDX01 (the Chaser) and SDX02 (the Target), into low Earth orbit shortly after launch.
- The two spacecraft will now be headed towards space docking within the next ten days. SpaDeX seeks to demonstrate advanced in-space docking technology, which is critical for future missions such as lunar excursions and the Bharatiya Antariksh Station (BAS).
- The SpaDeX mission is a significant step in increasing India's orbital docking capability. The successful completion of this mission would strengthen ISRO's capabilities to execute complicated operations in space and create the framework for future interplanetary missions.





Recent News Headlines Related to ISRO

- 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.





Ques : PM CARES Fund created in which year ?

PM CARES फंड किस वर्ष बनाया गया?

- (a) 2014
- (b) 2016
- (c) 2018
- (d) 2020
- (e) 2021

Answer : Option D

Explanation :

- The PM CARES Fund, established in March 2020 to address the COVID-19 problem, received just Rs 912 crore in donations in fiscal year 2022-23, a considerable decrease from Rs 7,184 crore in 2020-21.
- Voluntary contributions totaled Rs 909.64 crore, while international donations were only Rs 2.57 crore.
- In 2020-21, the PM CARES Fund got its highest-ever voluntary contributions of Rs 7,184 crore due to popular support during the COVID-19 situation.
- Foreign contributions also increased to Rs 495 crore. However, as the pandemic intensity dropped, voluntary donations decreased to Rs 1,938 crore in 2021-22 and Rs 912 crore in 2022-23.
- The "PM Cares for Children" initiative received a huge allocation of Rs 346 crore to support children who lost both parents or guardians due to COVID-19.
- Nearly Rs 92 crore was spent on purchasing oxygen concentrators to support the pandemic's medical response.





Ques : Which team won the 78th edition of the Santosh Trophy by defeating Kerala in the final? किस टीम ने फाइनल में केरल को हराकर संतोष ट्रॉफी का 78वां संस्करण जीता?

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

Answer : Option A

Explanation :

- 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.
- The final of the 78th Santosh Trophy 2024-25 was held at the GMC Balayogi Stadium in Hyderabad, Telangana.
- Santosh Trophy is a prominent domestic state-level football tournament for men in India, organized by the All India Football Federation.
- The final in Hyderabad was West Bengal's 47th appearance in the Santosh Trophy, while Kerala was making its 16th.

Winners :

- Winners – West Bengal (Santosh Trophy & a cash prize of Rs 5 Lakhs).
- Runners Up – Kerala (Kamla Gupta Trophy, & a cash prize of Rs 3 lakhs).
- Tulsidas Balaram Player of the Final Match – Robi Hansda of West Bengal.
- Peter Thangaraj Player of the Championship – Robi Hansda of West Bengal.

About the Santosh Trophy :

- The Santosh Trophy is a state-level men's event founded by the Indian Football Federation in 1941 and presently handled by the All India Football Federation (AIFF).
- The Santosh Trophy is a competition between Indian states, Union Territories, Services (Army, Navy, and Air Force), and Railways.
- Bengal won the first tournament in 1941-42, defeating Delhi. West Bengal is the tournament's most successful team, having won 33 titles.





Recent News headlines related to Sports

- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games
- Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.
- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.
- Bihar will host the Women's Kabaddi World Cup in March 2025 at Rajgir Sports Academy's indoor venue.
- The young Indian weightlifters ended the Asian Youth and Junior Weightlifting Championships 2024 with a respectable 33 medals, including 7 gold, 16 silver, and 10 bronze
- India won the inaugural Women's U-19 Asia Cup at Kuala Lumpur's Bayuemas Oval, defeating Bangladesh by 41 runs in the final.
- Haris Rauf (Pakistan) named as ICC Men's player of the month for November 2024 and Danni Wyatt-Hodge (England) as ICC Women's player of the month for November 2024.
- Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.
- Daniil Savelev, a Russian tennis player, has received a two-year suspension for violating anti-doping rules.
- India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023.





Ques : Which state government has launched a 15 day reading campaign amongst students?

किस राज्य सरकार ने छात्रों के बीच 15 दिवसीय पठन अभियान शुरू किया है?

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

Answer : Option E

Explanation :

- The Maharashtra government has announced a 15-day "reading campaign among students" beginning January 1, 2025.
- The plan was announced by Maharashtra's Minister for Higher and Technical Education, Chandrakant Patil.
- The Maharashtra government's Higher and Technical Education Department will organize a 15-day reading campaign. It will be conducted annually from January 1 to 15.
- The Maharashtra government's 15-day reading campaign aims to target college and university students.

Ques : Where has the Indian Army recently unveiled a grand statue of Chhatrapati Shivaji Maharaj?

भारतीय सेना ने हाल ही में छत्रपति शिवाजी महाराज की भव्य प्रतिमा का अनावरण कहाँ किया है?

- (a) Siachen Glacier / सियाचिन ग्लेशियर
- (b) Galwan Valley, Ladakh / गलवान घाटी, लद्दाख
- (c) Tawang, Arunachal Pradesh / तवांग, अरुणाचल प्रदेश
- (d) Leh, Ladakh / लेह, लद्दाख
- (e) Pangong Tso, Ladakh / पैगोंग त्सो, लद्दाख

Answer : Option E



Explanation :

- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.
- The Fire and Fury Corps installed a statue to honor the great Maratha monarch known for his courage and insight.
- The statue was unveiled by Lt Gen Hitesh Bhalla, General Officer Commanding of the 14 Corps (also known as the Fire and Fury Corps).
- The statue, placed at 14,300 feet, represents India's commitment to border security, especially in a location with tensions like the 2020 stalemate at Pangong Tso.

Recent Headlines Related to Inauguration :

- 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.
- During a function in Khajuraho, Madhya Pradesh, Prime Minister Narendra Modi laid the groundwork for the Ken-Betwa National River Linking Project, inaugurated the Omkareshwar Floating Solar Project.
- Union Minister Kinjarapu Rammohan Naidu of the Ministry of Civil Aviation (MoCA) inaugurated the centenary celebration logo for Netaji Subhash Chandra Bose International Airport (NSCBI Airport) in Kolkata, West Bengal (WB), to commemorate its 100-year service.
- GSI Geoscience Museum Inaugurated by Vice President Shri Jagdeep Dhankhar at Victoria Market Building in Gwalior, Madhya Pradesh.
- Prime Minister Narendra Modi will formally inaugurate Mahakumbh-2025 and launch over 600 projects worth Rs.7,000 crore, undertaken and completed ahead of the mega once-in-12-years fair.
- Delhi chief minister Atishi inaugurated an underground shooting range at the National Cadet Corps (NCC) Bhawan in Rohini
- External Affairs Minister S. Jaishankar inaugurated the new Chancery of the Indian Embassy in Rome, emphasizing the deep historical ties between India and Italy.
- Symbiosis International University's first international campus Inaugurated by External Affairs Minister Dr. S. Jaishankar and UAE Minister Sheikh Nahyan bin Mubarak Al Nahyan at Dubai Knowledge Park .





- Bengaluru marked a milestone with the inauguration of its first digital population clock at the Institute for Social and Economic Change (ISEC). The project was jointly taken up by ISEC, and the Union Ministry of Health and Family Welfare (MoHFW).
- India's celebrated badminton star and Olympic medallist, PV Sindhu, laid the foundation stone for the PV Sindhu Centre for Badminton and Sports Excellence in Chinna Gadili village on the outskirts of Visakhapatnam.
- External Affairs Minister S Jaishankar inaugurated the new Consulate General of India in Brisbane, emphasizing that it will help to deepen India's ties with the Queensland state, promote trade, and serve the diaspora
- PM Modi inaugurated airports at Rewa (Madhya Pradesh), Ambikapur (Chhattisgarh), and Saharanpur (Uttar Pradesh) through the UDAN scheme. The government recently extended the Udan plan for another ten years
- Prime Minister Narendra Modi and visiting Spanish Prime Minister Pedro Sanchez jointly opened the Tata Advanced Systems Ltd (TASL) Tata Aircraft Complex in Vadodara, Gujarat.

Ques : Where was India's first glass bridge over sea inaugurated?

समुद्र पर भारत का पहला ग्लास ब्रिज कहाँ पर खोला गया?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option C

Explanation :

- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Tamil Nadu Chief Minister MK Stalin unveiled the traditional glass bridge that joins the 133-foot-tall Saint Tiruvalluvar statue to the Vivekananda Rock Memorial.
- The bridge would allow travelers to take a leisurely walk between the locations while gazing into the choppy water below.
- The 77-meter bridge, built at a cost of 37 crores, was launched as part of the state government's silver anniversary celebrations for the Tiruvalluvar statue, which has been dubbed the Wisdom statue.





Recent News Headlines Related to First in India and world :

- 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
- The Punjab Chief Minister, Bhagwant Singh Mann, approved the Punjab State (Development and Promotion of Sports) Act, 2024, making it the first state in the country to do so.
- Adani Ports and Special Economic Zone (APSEZ) Mundra welcomed CMA CGM Fort Diamant, the first LNG-powered container vessel to berth at the port's Container Terminal-CT4.
- Uttar Pradesh is the first state to connect its procurement process with the Centre's Govt e-Marketplace (GeM), replacing its traditional tendering system
- Masali, a village in Gujarat's Banaskantha district, has become India's first 'solar village' near the border, a key milestone in the country's renewable energy efforts.
- Uttarakhand, often known as "Devbhoomi," will be the first Indian state to enact a specific Yoga Policy, aiming to make the state a global yoga destination.
- The first Ganges River Dolphin (*Platanista gangetica*) has been tagged in Assam, marking a historic moment in animal conservation.
- NLC India Limited (NLCIL) and Uttar Pradesh Rajya Vidyut Utpadan Nigam Limited (UPRVUNL) partners to commence commercial operations of its 1st supercritical power plant '1980 Mega Watt (MW) Ghatampur Thermal Power Plant' (GTPP) in Uttar Pradesh.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, unveiled Kisan Kavach, India's first indigenous anti-pesticide bodysuit
- The New Delhi Indira Gandhi International (IGI) Airport has become the first airport in India to connect 150 destinations.
- The Indian Council of Medical Research (ICMR) in collaboration with the Madras Diabetes Research Foundation (MDRF) has set up the country's first diabetes biobank in Chennai.
- The Indian Council of Agricultural Research (ICAR) – Indian Institute of Spices Research (IISR) introduced India's first ginger variety, "IISR Surasa," which was developed to use as a vegetable.





Ques : The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024. What is the new deadline ?

आयकर विभाग ने विवाद से विश्वास योजना 2024 की समय सीमा बढ़ा दी है। नई समय सीमा क्या है?

- (a) 31 January 2025
- (b) 31 February 2025
- (c) 31 March 2025
- (d) 31 April 2025
- (e) 31 May 2025

Answer : Option A

Explanation :

- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates.
- The new date of January 31, 2025, provides much-needed respite to those currently studying the concept. Initially scheduled for December 31, 2024, the extension avoids a 10% additional tax, resulting in a speedier settlement procedure.
- The Vivad Se Vishwas Scheme, proposed in Budget 2024, enables taxpayers to resolve pending disputes by paying a reduced amount of contested tax plus predetermined percentages.
- Applications received by January 31, 2025 will be subject to the lower rates listed in column (3) of the scheme's table. However, beginning February 1, 2025, applications will be subject to a 10% higher tax rate.
- The Vivad Se Vishwas Scheme makes dispute settlement easier by allowing taxpayers to settle issues with lower financial liability. Applications filed by January 31, 2025 will be charged at the rates shown in column (3) of the scheme's table.
- For example, new appellants must pay 100% of the challenged tax and 25% of the disputed penalty or interest if they file before the deadline. However, on February 1, 2025, these rates will increase to 110% and 30%, respectively.



Recent News Headlines Related to Schemes

- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India(Gol) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi. The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.
- Delhi Chief Minister Atishi has introduced the Mukhyamantri Mahila Samman Yojana, which would pay a monthly stipend of Rs 1,000 to women residents with annual household incomes of up to Rs 3 lakh
- Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states for rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana plan. It is launched on February 15, 2024.
- West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" initiative, which aims to provide housing for the state's rural poor.
- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices.
- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parent
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023
- The Government of India's main effort for people with disabilities (PwDs), Sugamya Bharat Abhiyan or Accessible India Campaign (AIC), has been successfully implemented for 9 years.
- The Empowered Programme Committee has approved 7 startup proposals under the GREAT scheme. The Government is providing a maximum fund support of Rs 50 lakhs per startup.





IMPORTANT ONE – LINER Current Affairs

Myanmar shares a 1,643 km long unfenced border with the Indian states of Arunachal Pradesh, Nagaland, Manipur, and Mizoram.

The National Bank for Financing Infrastructure and Development (NaBFID) has invested Rs 745 crore in long-term bonds issued by NDR InvIT.

NDR InvIT is an Infrastructure Investment Trust managed by NDR InvIT Managers and sponsored by NDR Warehousing Private Limited.

Between 2017 and 2024, the country's groundwater recharge increased by 15 billion cubic meters while extraction decreased by 3 billion cubic meters.

The Dynamic Ground Water Resource Assessment Report was released by the Union Minister for Jal Shakti CR Patil in New Delhi on 31st December 2024.

The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.

Amit Aggarwal has been appointed as the Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, Government of India.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

म्यांमार भारतीय राज्यों अरुणाचल प्रदेश, नागालैंड, मणिपुर और मिजोरम के साथ 1,643 किमी लंबी बिना बाड़ वाली सीमा साझा करता है।

नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (NaBFID) ने NDR InvIT द्वारा जारी दीर्घकालिक बांड में 745 करोड़ रुपये का निवेश किया है।

NDR InvIT एक इन्फ्रास्ट्रक्चर इन्वेस्टमेंट ट्रस्ट है जो NDR InvIT मैनेजर्स द्वारा प्रबंधित और NDR वेयरहाउसिंग प्राइवेट लिमिटेड द्वारा प्रायोजित है।

2017 और 2024 के बीच, देश के भूजल पुनर्भरण में 15 बिलियन क्यूबिक मीटर की वृद्धि हुई जबकि निकासी में 3 बिलियन क्यूबिक मीटर की कमी आई।

31 दिसंबर 2024 को नई दिल्ली में केंद्रीय जल शक्ति मंत्री सीआर पाटिल द्वारा गतिशील भूजल संसाधन मूल्यांकन रिपोर्ट जारी की गई।

उपभोक्ता मामलों के मंत्रालय ने उपभोक्ता शिकायतें दर्ज करने की प्रक्रिया को सरल बनाने के लिए एक वेब-आधारित एआई वर्चुअल असिस्टेंट, जागृति पेश करने के लिए मैसेजिंग प्लेटफॉर्म गपशप के साथ साझेदारी की है।

अमित अग्रवाल को भारत सरकार के रसायन और उर्वरक मंत्रालय के फार्मास्यूटिकल्स विभाग के सचिव के रूप में नियुक्त किया गया है।

EXAM
Genius

