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Ques : Which organization has partnered with Vivifi Finance to launch a pilot project for providing unsecured loans to gig workers?

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

Answer : Option C

Explanation :

- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.
- The experiment intends to create a digital platform for lending to cab drivers like Ola and Uber, food delivery providers like Swiggy and Zomato, and gig workers.
- Currently, 36 lenders, including banks and NBFCs, use over 50 data services including authentication, land records from 6 states, satellite data, property searches, dairy insights, and document verification.
- The RBIH created the Public Tech Platform for Frictionless Credit to provide a digital solution for agriculture loans.

About the Reserve Bank Innovation Hub :

- Established : 2021
- HQ : Bengaluru, Karnataka
- CEO : Rajesh Bansal

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Ques : Who has been appointed as the Chief Executive Officer of ITI Asset Management (ITI AML)?

- (a) Rajesh Bhatia
- (b) Suresh Kumar
- (c) Jatinder Pal Singh
- (d) Anil Jain
- (e) Rohit Sharma

Answer : Option C

Explanation :

- ITI Asset Management (ITI AML) has appointed Jatinder Pal Singh as CEO, succeeding Hitesh Thakkar, who had been acting CEO.
- Singh has over 25 years of experience in the mutual funds industry and previously worked at Mahindra Manulife Investment Management.
- His leadership is expected to guide the company in expanding its portfolio and strengthening its position in the asset management industry.
- ITI Mutual Fund Established in 2018 and headquartered in Mumbai.

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Recent Appointment in Banking & Insurance Sector :

- Rajat Verma : CEO of DBS Bank India (succeeding Surojit Shome)
- Anup Kumar Sinha : Reappointment as Bandhan Bank's non-executive chairman
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- 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.

Ques: What was the total value of UPI transactions in December 2024?

- (a) Rs 23.25 trillion
- (b) Rs 20.25 trillion
- (c) Rs 21.75 trillion
- (d) Rs 23 trillion
- (e) Rs 22 trillion

Answer : Option A



Explanation :

- Unified Payments Interface (UPI) transactions increased by 8% month on month to 16.73 billion in December, the greatest number for the digital system since its launch in April 2016.
- The value also rose by 8% to Rs 23.25 trillion, up from Rs 21.55 trillion in November.
- According to figures from the National Payments Corporation of India (NPCI), the volume of transactions climbed by 46% to around 172 billion in 2024, up from 118 billion in 2023.
- In terms of value, transactions climbed by 35% to roughly Rs 247 trillion for the year, compared to Rs 183 trillion in 2023.
- Compared to November, the number of daily transactions climbed from 516 million to 540 million in December.
- This resulted in an increase in daily value to Rs 74,990 crore from Rs 71,840 crore in November.
- The volume and value in December increased by 39% and 28%, respectively, compared to December 2023.

Ques : Which bank has introduced a TAB-based end-to-end digital onboarding process for Non-Resident Indians (NRIs) ?

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

Answer : Option B

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Explanation :

- State Bank of India (SBI) has introduced a TAB-based digital onboarding procedure for Non-Resident Indians (NRIs) to make it easier to open NRE and NRO accounts.
- The new program is currently available at all SBI branches in India and select foreign offices. By utilizing digital tools, the bank hopes to improve the efficiency and convenience of the account opening procedure.
- The digital onboarding procedure reduces the need for physical documentation, allowing for faster account openings at branches and during customer visits via digital document verification.
- This streamlined approach is intended to make the procedure more efficient and comfortable for NRIs.
- Indian financial institutions offer an NRI bank account, which is a bespoke banking solution for Indian residents or Persons of Indian Origin (PIOs) residing overseas.
- These accounts provide a variety of banking services to help NRIs manage their financial affairs, investments, and transactions within India.
- NRE Account are Non-Resident External account for managing income earned outside India
- NRO Account are Non-Resident Ordinary account for income earned in India .

Recent News Headlines Related to SBI :

- SBI is seeking a ¥30 billion (\$197 million) credit facility, contributing to a record level of yen loans raised by Asian borrowers outside Japan in 2024.
- SBI Mutual Fund has established the SBI Quant Fund, an open-ended equity program with a quant-based investment strategy.
- The State Bank of India (SBI), India's largest lender, has launched a statewide awareness campaign to promote the necessity of activating inactive accounts.
- SBI has raised Rs.50,000 crore through domestic bonds in FY25. Bond issuances totaled Rs.30,000 crore for long-term bonds, Rs.15,000 crore for tier 2 bonds, and Rs.5000 crore for AT1
- State Bank of India (SBI), India's largest lender, has introduced a low-cost customized vehicle loan for Uber fleet partners.
- The State Bank of India (SBI), India's largest lender, has successfully raised \$500 million through five-year bonds from international investors .





- SBI, India's largest public sector bank, has joined with Jagriti Yatra 2024, an 8,000-kilometer, 15-day entrepreneurial adventure through India's Tier 2 and Tier 3 districts.
- SBI is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.
- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- SBI intends to issue Rs.5,000 crore in the domestic debt capital market via non-convertible, perpetual, subordinated, unsecured Basel III-compliant Additional Tier I (AT-I) notes.
- The State Bank of India (SBI) will offer the Mauritius government with a Rs 487.60 crore line of credit to finance a water project.
- The State Bank of India (SBI) plans to increase the quick loan scheme's threshold from Rs 5 crore to improve credit availability for the MSME sector.
- The State Bank of India (SBI) has extended the Amrit Kalash and Amrit Vrishti fixed deposit schemes till March 31, 2025.
- The State Bank of India (SBI) chaired a committee to promote co-lending agreements between commercial banks and non-banking financial enterprises. The committee proposed abolishing the 18% Goods and Services Tax (GST) on co-lending-related operations.
- State Bank of India (SBI) has filed a petition under Section 7 of the Insolvency and Bankruptcy Code, 2016, against KM Toll Road Private Limited, a wholly owned subsidiary of Reliance Infrastructure, before the National Company Law Tribunal, Mumbai, for a claim amount of Rs.233.44 crore (including interest).

Ques : Which microfinance company has applied for a small finance bank (SFB) license under the 'on tap' licensing guidelines?

- (a) Ujjivan Small Finance Bank
- (b) Bandhan Bank
- (c) Janalakshmi Financial Services
- (d) Equitas Small Finance Bank
- (e) VFS Capital

Answer : Option E





Explanation :

- VFS Capital, a microfinance organization, has sought for a small finance bank (SFB) licence under the private sector's 'on tap' licensing standards.
- During the quarter ending December 31, 2024, the Reserve Bank of India received one application from VFS Capital Limited under the rules for 'on tap' licensing of small finance banks in the private sector, dated December 5, 2019.
- VFS Capital, formerly known as Village Financial Services Private and headquartered in West Bengal, was established in 1994 as a non-deposit non-banking financial company-microfinance organization.
- It began microfinance activity in 2006 and was registered with the RBI as an NBFC-MFI in September 2013.
- VFS makes loans to individual female members, primarily from rural areas, through joint liability groups (JLGs) of five members each. VFS Capital makes all disbursements digitally.

Ques : National Stock Exchange of India Limited (NSE) partners with which company to Empower Delivery Partners with Financial Literacy ?

- (a) Amazon
- (b) Flipkart
- (c) Google
- (d) Messho
- (e) Swiggy

Answer : Option E

Explanation :

- Swiggy Limited & National Stock Exchange of India Limited (NSE) Partners to provide financial literacy to its delivery partners.
- This initiative aims to educate them about personal finance, savings, and investment options to help them achieve financial stability and security.
- The main Aim to introduce a financial literacy program designed specifically for Swiggy's delivery partners, with a strong focus on empowering women in the workforce
- Swiggy Limited aims to have 1 lakh women delivery partners by 2030.

About National Stock Exchange :

- **Established : 1992** • **HQ : Mumbai** • **Chairperson : Ashishkumar Chauhan**



Ques : Which year has India declared as the 'Year of Reforms' in the defence sector?

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2030

Answer : Option B

Explanation :

- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- The 'Year of Reforms' will mark a watershed moment in the armed forces' modernisation journey.
- The reforms seek to establish integrated theater commands, improve cooperation between the three services, and turn the military into a technologically advanced, combat-ready force.

Ques : Where did Blinkit first launch its 10-minute ambulance service?

- (a) Bengaluru
- (b) New Delhi
- (c) Chennai
- (d) Greater Noida
- (e) Gurugram

Answer : Option E



Explanation :

- Blinkit, a quick-commerce business, has launched a 10-minute ambulance service in Gurugram. Blinkit intends to expand the service to additional cities in India during the next two years.
- The ambulances would be equipped with medical supplies such as oxygen cylinders, AEDs (Automated External Defibrillators), stretchers, monitors, suction machines, emergency medications, and injections. The ambulance will include a paramedic, a helper, and a certified driver.
- While the first five ambulances will immediately hit the roads of Gurugram, more people will be able to order a Basic Life Support (BLS) ambulance through the Blinkit app.
- Blinkit's ambulance service would carry a flat Rs 2,000 fee.
- Albinder Dhinds is the CEO of Blinkit.

Ques : Who released the book 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages'?

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Narendra Modi
- (d) Dharmendra Pradhan
- (e) Amit Shah

Answer : Option E

Explanation :

- Amit Shah, Union Home Minister and Minister of Cooperation, released the book 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages' in New Delhi.
- The book's editor is Professor Raghuvendra Tanwar, the Chairman of the Indian Council of Historical Research (ICHR).
- The book provides an insightful visual depiction of the historical and cultural linkages of Jammu, Kashmir, and Ladakh.





Recent News Headlines Related to Books :

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- The Nehru Development Model : Arvind Panagariya
- Living with Birds : Asad Rahamani
- BRING IT ON: The Incredible Story of My Life : Dr. Deepa Malik
- New Bharat – Modi's Vision and Development 2019-2024 : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat
- 3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books
- Tipu Sultan-The Saga of the Mysore Interregnum : Vikram Sampath
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- Why Bharat Matters : External Affairs Minister Dr S. Jaishankar
- 'Maa-Mother' : Dr. Davendra Kumar Dhodawat
- Modialogue: Conversations for a Viksit Bharat : Dr. Ashwin Fernandes, Executive Director of the United Kingdom (UK)-based QS World ranking
- Speaking with Nature: The Origins of Indian Environmentalism : Ramachandra Guha
- Bharatvakya : Pravin Vitthal Tarde
- Friends – India's Closest Strategic Partners : Prof. Sreeram Chaulia
- Mountain Mammals of the World : M.K. Ranjitsinh
- War : Veteran investigative journalist Bob Woodward





Ques : Which state becomes 5th state to provide 100% piped water supply to rural household ?

- (a) Punjab
- (b) Karnataka
- (c) Uttarakhand
- (d) Haryana
- (e) Maharashtra

Answer : Option A

Explanation :

- Punjab Water Supply and Sanitation Minister Hardip Singh Mundian announced that the state has become the fifth in the country to offer 100% piped water to rural communities.
- This was done under the central government's 'Har Ghar Jal' initiative.
- To address water quality and availability, 15 large canal water projects encompassing 1706 villages are undertaken at a cost of Rs. 2174 crore.
- The following states and union territories have 100% tap water supply : Telangana, Mizoram, Himachal Pradesh, and Gujarat.

About Punjab :

- Capital : Chandigarh
- CM : Bhagwant Mann
- Governor : Gulab Chand Kataria





Ques : What is the total outlay approved by the Union Cabinet for the continuation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the Restructured Weather Based Crop Insurance Scheme (RWBCIS) until 2025-26?

- (a) Rs.42,415.71 Crore
- (b) Rs.52,500.71 Crore
- (c) Rs.69,515.71 Crore
- (d) Rs.73,415.71 Crore
- (e) Rs.80,165.71 Crore

Answer : Option C

Explanation :

- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Union Cabinet has approved the creation of the Fund for Innovation and Technology (FIAT) with a capital of Rs.824.77 Crore to enhance transparency and claim calculation and settlement in the scheme's execution.
- The fund will support technological efforts such as Yield Estimation System using Technology (YESTECH), Weather Information and Network Data Systems (WINDS), and research and development.
- YES-TECH: Uses remote sensing technology to estimate yield accurately; it has now been deployed in nine key states, including Madhya Pradesh, which will use 100% technology-based estimating in 2023-24.
- WINDS: Plans to build up Automatic meteorological Stations (AWS) and Automatic Rain Gauges (ARGs) to collect hyper-local meteorological data. The system is being implemented in nine states, including Uttar Pradesh and Karnataka, with a funding ratio of 90:10 between the central and state governments.





About Pradhan Mantri Fasal Bima Yojana (PMFBY) :

- Launched : 2016
- Implementing Agency : Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare
- Aim : To provide financial support to farmers suffering crop loss/damage arising out of natural calamities.
- Payment of premium : Maximum of 2 percent of the total premium of the insured amount for Kharif crops, 1.5 percent for rabi food crops and oilseeds as well as 5 percent for commercial/horticultural crops

Recent News Headlines Related to Schemes

- 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 extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India(GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- 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.
- The Ministry of New and Renewable Energy (MNRE) predicts that by March 2025, rooftop solar installations under the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) will exceed 10 lakh .
- Rythu Bharosa Scheme Launched by Telangana government, led by Chief Minister A. Revanth Reddy To provide annual subsidies of Rs.15,000 per farmer as part of Congress' six guarantees. The government has cleared Rs.7,625 crore in crop loan arrears for Kharif 2023, affirming its commitment to farmers' welfare.
- The government's Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) has improved the health and wellbeing of senior folks significantly. Approximately 14 lakh Ayushmann Vay Vandana cards have been distributed to older adults aged 70 and above through the scheme.





Ques : India's coffee exports have reached a remarkable milestone, achieving a record _ between April and November of FY24 .

- (a) \$1.04 billion
- (b) \$1.14 billion
- (c) \$2.10 billion
- (d) \$3.15 billion
- (e) \$2.25 billion

Answer : Option B

Explanation :

- India's coffee exports reached a record \$1.14 billion from April to November of FY24, a 29% rise over the same period last year.
- The expansion of Robusta coffee has been driven by global demand and supply chain issues in countries such as Brazil and Vietnam.
- Total exports in 2023-24 increased by 12.22% to \$1.28 billion.
- Major export markets include Italy, Russia, the UAE, Germany, and Turkey.
- Brazil is the Largest coffee grower and Rank of India as coffee grower is 8th.
- Coffee produces by India are Arabica and Robusta (72% of India's production). India is the 5th largest Robusta producer globally (Vietnam is largest).

Top 3 coffee producing states of India :

1. Karnataka with 71%
2. Kerala with 20%
3. Tamil Nadu with 5%





Ques : Which institution has partnered with the Union Ministry of Agriculture and Farmers Welfare to enhance the agricultural extension system?

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

Answer : Option C

Explanation :

- The Indian Institute of Technology, Madras, has worked with the Union Ministry of Agriculture and Farmers Welfare on a project to increase the efficiency and efficacy of the agricultural extension system through digitization.
- Vistaar (Virtually Integrated System To Access Agricultural Resources) is a prototype project that will utilize the institute's expertise.
- The Centre for Research on Startups and Risk Financing and the business it incubated, YNOS Venture Engine, have compiled extensive data on the Indian startup environment.
- The institute and the agriculture ministry have signed a memorandum of understanding (MoU) to supplement the Vistaar platform with information about agricultural startups and related sectors.
- This will make farmers and others in the agricultural and allied industries more aware of startups' skills and opportunities.





Recent News Headlines Related to IITs

- IIT Madras has completed a 410-meter Hyperloop test track, marking a big step forward in India's pursuit of futuristic transportation solutions.
- Hyundai Motor Group has partnered with three IITs to build a joint research system in the domains of batteries and electrification, involving a USD 7 million investment over five years.
- IIT Guwahati will host the 10th India International Science Festival (IISF) 2024 from November 30 to December 3.
- Samsung R&D Institute, Noida (SRI-Noida) has signed a MOU with the famed Indian Institute of Technology Bombay (IIT Bombay).
- IIT Madras and ISRO Collaborate to create a Centre of Excellence focused on research in 'Fluid and Thermal Sciences'. ISRO will provide seed funding of Rs 1.84 Crore to establish this center.
- The IIT Madras aims to establish a worldwide flagship center in Dubai to promote research, innovation, and entrepreneurship.
- IIT Delhi and the International Energy Agency (IEA) have signed a Memorandum of Understanding on clean energy transition.
- IIT Indore has developed a new technology for early detection of breast cancer that is specifically geared to assist women in rural and remote places.
- IIT Delhi and the Indian Air Force's Headquarters Maintenance (HQ) Command in Nagpur have signed a MOU to collaborate on the development of novel technologies for aviation textiles, with an emphasis on parachutes and other safety equipment.
- US Government Partner with IIT Madras Research Park in Chennai to work in 4 broad areas namely, Solar energy (SE), Green Hydrogen (GH), Electric Vehicles (EVs), and Batteries, and Green Buildings (GBs).
- The National Health Authority (NHA) and IIT Kanpur inked an MoU in the presence of Union Health Secretary Apurva Chandra.
- The establishment of an Advanced Drone Excellence Center at the IIT Bhubaneswar Research and Entrepreneurship Park is the result of an agreement between IIT Bhubaneswar and IG Drones.
- Indian Institute of Technology Madras (IIT Madras) has partnered with IDBI Bank to launch a cybersecurity Lab to develop and deploy security solutions in crucial sectors such as healthcare, fintech and aerospace, among others.
- The Centre for Development of Telematics (C-DOT), signed an agreement with the Indian Institute of Technology Roorkee (IIT Roorkee) and Indian Institute of Technology, Mandi (IIT Mandi). Goal for the development of 'Cell-Free' 6G Access Points. Both the IITs are collaborating to develop this technology.





Ques : Which country introduced a new tourist tax, replacing the earlier resort fee from January 1, 2025 ?

- (a) United States
- (b) China
- (c) India
- (d) Japan
- (e) Russia

Answer : Option E

Explanation :

- On January 1, 2025, Russia implemented a new tourist tax, replacing the previous resort charge.
- Amendments to the Russian Tax Code aim to strengthen regional tourism infrastructure.
- The staged proposal will charge tourists 1% of their hotel expenditures, increasing to 3% by 2027.
- To create a baseline contribution, a daily price of 100 rubles (0.9 US dollars) has been set.

About Russia :

- Capital : Moscow
- Currency : Russian Ruble
- President : Vladimir Putin





Ques : Which team won their first-ever Pro Kabaddi League (PKL) title?

- (a) Patna Pirates
- (b) Jaipur Pink Panthers
- (c) Bengaluru Bulls
- (d) Haryana Steelers
- (e) U Mumba

Answer : Option D

Explanation :

- Haryana Steelers reached a historic milestone by winning their first Pro Kabaddi League (PKL) title.
- In a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, the Steelers overcame the Patna Pirates by 32-23.
- Top scorer : Devank Dalal (301) Patna Pirates
- Most tackle points : Mohammadreza Chiyaneh (82) Haryana Steelers
- Most successful raid : Devank Dalal (226) Patna Pirates
- Most successful tackle : Mohammadreza Chiyaneh (78) Haryana Steelers

About Pro Kabaddi League :

- Started : 2014
- Tournament format : Double round-robin league and playoffs
- 2024 edition : 11th
- Number of teams : 12
- Most successful : Patna Pirates (3 titles)
- 2023 winner : Puneri Paltan
- 2024 Champion : Haryana Steelers (1st title)
- 2024 Runner-up : Patna Pirates





Recent News headlines related to Sports

- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- Hemanth Muddappa, known as the "Drag King," achieved a remarkable triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship held at the Madras International Circuit (MIC).
- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games
- Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.
- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.
- 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.





Ques : World Introvert Day celebrated on which day ?

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

Answer : Option C

Explanation :

- World Introvert Day is observed on January 2 to recognize and honor introverts' distinct features, stressing their strengths and contributions to society.
- The day raises awareness about common misconceptions regarding introversion and encourages acceptance of various personality types.
- Theme 2025: Finding peace and calm in a noisy world.
- World Introvert Day was first recognized in 2011, and has since grown in popularity as a way to highlight the qualities and accomplishments of the wallflower community.
- In contrast to extroverts, they recharge by spending time alone and prefer serious one-on-one conversations to huge social gatherings.

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Ques: International Mind-Body Wellness Day celebrated on which day ?

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

Answer : Option C

Explanation :

- Every year on January 3rd, we celebrate International Mind-Body Wellness Day.
- This day emphasizes the need of striking a balance between mental, emotional, and physical well-being.
- This global campaign encourages people to prioritize their mental and physical health by using practices that promote growth and wellness.

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IMPORTANT ONE – LINER Current Affairs

Department for Promotion of Industry and Internal Trade (DPIIT) & boAt Signs MoU to nurture DPIIT-recognized startups, particularly in the Direct-to-Consumer (D2C) and manufacturing sectors.

Switzerland is implementing a series of significant changes starting January 1, 2025. The ban applies to burqas, niqabs, and other face coverings, with violations punishable by a fine of up to CHF 1,000 (\$1,143)

Yoon Suk Yeol Resigned as South Korean President. The impeachment bill passed with 192 votes, exceeding the 151-vote threshold for cabinet members but below the 200 votes needed for a president.

People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.

Romania and Bulgaria have officially become the full member of the European Union's (EU) Schengen area at the stroke of midnight on 1 January 2025.

12 students and 2 teachers from Dyal Singh Public School in Karnal, Haryana has been awarded with International Astronomical Search Collaboration (IASC) by National Aeronautics and Space Administration (NASA) for their discovery of a Main-Belt Asteroid (MBA) TD40 found using data from pan-STARRS telescope.

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Ques : Which state signed an MOU with State Bank of India (SBI) and Union Bank of India (UBI) to offer insurance benefits to state government employees ?

- (a) Tripura
- (b) Sikkim
- (c) Assam
- (d) Arunachal Pradesh
- (e) Meghalaya

Answer : Option C

Explanation :

- The Assam government has inked a Memorandum of Understanding (MoU) with SBI and UBI to provide insurance coverage to state government employees.
- The agreements aim to offer zero-premium insurance coverage and other advantages to approximately 4 lakh permanent state government employees.
- Term Life Insurance : A minimum coverage of Rs.10 lakh for natural death, which includes death due to illness or accidents
- Permanent Total Disability insurance Coverage of up to Rs.1 crore
- Permanent Partial Disability insurance Coverage of up to Rs.80 lakh
- Accidental Death Insurance A minimum coverage of Rs.1 crore
- Air Accidental Insurance Minimum coverage of Rs.2 crore for deaths caused by air crashes

About Assam :

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

About State Bank of India (SBI) :

- Established : 01 July 1955
- HQ : Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty



About Union Bank of India :

- Established : 1919
- HQ : Mumbai
- MD & CEO : A. Manimekhalai
- Tagline : Good People to Bank with

Recently signed banking agreements

- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.
- Mizoram government entered into a Memorandum of Agreement (MoA) with its partner banks – State Bank of India (SBI), Mizoram Rural Bank (MRB), and Mizoram Cooperative Apex Bank Limited (MCAB) for the disbursement of loans under the Bana Kaih (handholding) Scheme.
- Punjab National Bank (PNB) and Federation of Cold Storage Associations of India (FCAOI) have signed an MoU to improve agricultural infrastructure and cold chain development in India
- Tata Consultancy Services (TCS) partnered with Bank of Bhutan, Bhutan's largest commercial bank, to modernize its digital core and improve customer experience.
- Magma HDI General Insurance has partnered with IndoStar Capital Finance Limited (ICFL), a prominent NBFC to enhance the availability of motor, health, and commercial insurance solutions for customers.
- M2P Fintech has partnered with the State Bank of India (SBI) to provide smooth and safe payment experiences.
- Tata Power Renewable Energy, a unit of Tata Power, has partnered with Canara Bank to offer cheap financing for rooftop solar installations.
- 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.



Ques : Which bank Enhances Digital Rupee App with Accessibility Features ?

- (a) Karnataka Bank
- (b) Central Bank of India
- (c) Indian Overseas Bank
- (d) Union Bank of India
- (e) Punjab & Sind Bank

Answer: Option D

Explanation :

- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (e₹).
- Union Bank is the first Public Sector Bank (PSB) to deliver such inclusive capabilities, paving the path for increased financial inclusion and innovation.
- The Digital Rupee, issued and regulated by the Reserve Bank of India, is a digital version of fiat currency that allows for wallet-based transactions, interoperability with UPI QR codes, auto-load capabilities, and real-time settlements.
- Union Bank's new accessibility features aim to empower people with diverse abilities, particularly those who are visually impaired, by improving the user experience.

About Union Bank of India :

- Established : 1919
- HQ : Mumbai
- MD & CEO : A. Manimekhalai
- Tagline : Good People to Bank with





Ques : What are the Interest rate on Saving deposits for Jan-March 2025 ?

- (a) 3%
- (b) 3.25%
- (c) 3.75%
- (d) 4%
- (e) 4.25%

Answer : option D

Explanation :

- The Centre has chosen to keep the returns payable on modest savings plans unchanged for the January to March 2025 quarter, making it the fourth quarter in a row that these rates have not changed.
- The interest rates on minor savings schemes such as the Public Provident Fund (PPF) and National Savings Certificate (NSC) are reset quarterly using a formula based on the returns on government assets with similar maturities.
- Since 2016, the Union Ministry of Finance has revised interest rates on modest savings schemes on a quarterly basis.

Interest rates for Jan-March 2025 :

- Savings Deposit- 4%
- 1-Year Post Office Time Deposits- 6.9%
- 2-Year Post Office Time Deposits- 7.0%
- 3-Year Post Office Time Deposits- 7.1%
- 5-Year Post Office Time Deposits- 7.5 %
- 5-Year Recurring Deposits- 6.7%
- Senior Citizens Savings Scheme- 8.2%
- Sukanya Samriddhi Account- 8.2%
- Monthly Income Account- 7.4%
- National Saving Certificates (NSC)- 7.7%
- Kisan Vikas Patra- 7.5% (will mature in 115 months)
- Public Provident Fund- 7.1%





Ques : What is the name of the transaction banking platform launched by Federal Bank?

- (a) FinnAxia
- (b) FedOne
- (c) SmartBank
- (d) FedPay
- (e) E-Banking

Answer : Option B

Explanation :

- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology.
- The implementation, which was completed following a 10-month partnership, intends to improve the bank's corporate banking offerings.
- Federal Bank, a renowned private sector bank in India, has launched FedOne™, powered by Nucleus Software's FinnAxia® transaction banking platform, marking a critical milestone in its digital transformation path.
- FedOne™ aims to transform corporate banking by streamlining processes and leveraging sophisticated technology to help Federal Bank capitalize on new business possibilities and provide great value.

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Recent Facilities Launched in Banking & Insurance Sector :

- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses .
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.
- Poonawalla Fincorp, a non-banking finance company under Cyrus Poonawalla Group, has implemented AI in HR operations to reduce risks and increase hiring accuracy.
- 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.





Ques : The Central Board of Indirect Taxes and Customs (CBIC) has provided guidance on the GST treatment of which type of transactions?

- (a) Real estate transactions
- (b) Vouchers
- (c) Cross-border transactions
- (d) Capital goods
- (e) Input tax credit adjustments

Answer : Option B

Explanation :

- The Central Board of Indirect Taxes and Customs (CBIC) shed light on the GST approach of voucher-based transactions. According to the CBIC, vouchers are classified into two sorts.
- The first group includes Reserve Bank of India-approved prepaid instruments such as gift cards and digital wallets. These vouchers are treated as 'money' under the GST structure, thus transactions using them are not categorized as the supply of goods or services.
- The second group includes non-prepaid vouchers, which are not classified as prepaid instruments. These vouchers function as claims for certain goods or services and are classified as 'actionable claims'. These transactions, like their prepaid counterparts, do not count as a supply of goods or services for GST purposes.
- The CBIC stated that, regardless of the form of voucher, transactions involving vouchers will not be considered the supply of goods or services. However, the items or services that can be redeemed with these vouchers may still be liable to GST.
- Regarding unused vouchers, when vouchers go unused after their expiry date, known as breakage, the money from these unredeemed vouchers is not taxable under GST.





Ques : Who has been appointed as the chief of the Directorate General of Civil Aviation (DGCA)?

- (a) Faiz Ahmed Kidwai
- (b) Rajiv Bansal
- (c) Sanjeev Kumar
- (d) Arun Kumar
- (e) Ajay Kumar Bhalla

Answer : Option A

Explanation :

- Faiz Ahmed Kidwai, a senior IAS officer, has been named chief of the Directorate General of Civil Aviation.
- The Madhya Pradesh cadre Indian Administrative Service (IAS) officer from the 1996 batch is now the Department of Agriculture and Farmers Welfare's Additional Secretary.
- Senior bureaucrat Akash Tripathi has been named Additional Secretary in the Ministry of Power.
- Kamal Kishore Soan, who was previously Additional Secretary in the Labour Ministry, will now serve as Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation.
- Shubha Thakur, Additional Secretary in the Department of Agriculture and Farmers Welfare, has been appointed to the Inter State Council Secretariat of the Home Ministry.





Ques : How much aid has the Government of India announced for the quake-hit nation of Vanuatu?

- (a) \$5 lakh
- (b) \$10 lakh
- (c) \$15 lakh
- (d) \$20 lakh
- (e) \$25 lakh

Answer: Option A

Explanation :

- The Indian government has provided a \$5 lakh help package for Vanuatu, a tiny Pacific Ocean country devastated by the earthquake. The funding will be utilized to help with relief, rehabilitation, and reconstruction operations in the country.
- Vanuatu, a South Pacific Ocean island nation, was rocked by successive earthquakes on December 17 and 22, 2024.
- On December 17, the country experienced its first earthquake of 7.3 magnitude, killing around 14 people and injuring over 200 others. To deal with the dead and devastation caused by the earthquake, the government ordered a dawn-to-dusk curfew across the country.
- On December 22, 2024, a second earthquake of magnitude 6.1 rocked the country, sparking widespread panic.
- The successive earthquakes caused severe damage to various business and residential buildings, as well as embassies and a hospital, which collapsed due to the powerful earthquake.





Ques : Who among the following has not been selected for the 2024 Major Dhyan Chand Khel Ratna Award?

- (a) Harmanpreet Singh
- (b) Vantika Agrawal
- (c) Praveen Kumar
- (d) Manu Bhaker
- (e) Gukesh D

Answer : Option B

Explanation :

- The Union Ministry of Youth Affairs and Sports has released the names of the 2024 National Sports Award recipients.
- President Droupadi Murmu will present the awards at a ceremony on January 17, 2025, at the Rashtrapati Bhavan in New Delhi.
- The National Sports Awards include the Major Dhyan Chand Khel Ratna Award, the Arjuna Award, the Dronacharya Award, the Maulana Abul Kalam Azad Trophy, and the Rashtriya Khel Protsahan Puruskar.
- Major Dhyan Chand Khel Ratna is the country's highest sporting honor. It was previously known as the Rajiv Gandhi Khel Ratna Award until being renamed in 2021 to the Major Dhyan Chand Khel Ratna Award.

Major Dhyan Chand Khel Ratna Award 2024 :

- Shri Gukesh D : Chess
- Shri Harmanpreet Singh : Hockey
- Shri Praveen Kumar : Para-Athletics
- Ms. Manu Bhaker : Shooting

Arjuna Awards (Lifetime) for Outstanding Performance in Sports 2024

- Shri Sucha Singh : Athletics
- Shri Murlikant Rajaram Petkar : Para-Swimming





Dronacharya Award for Outstanding Coaches in Sports and Games 2024 :

Regular Category :

- Shri Subhash Rana : Para-Shooting
- Ms. Deepali Deshpande : Shooting
- Shri Sandeep Sangwan : Hockey

Lifetime Category :

- Shri S Muralidharan : Badminton
- Shri Armando Agnelo Colaco : Football

Rashtriya Khel Protsahan Puraskar :

- Physical Education Foundation of India

Maulana Abul Kalam Azad (MAKA) Trophy 2024 :

- Overall Winner University : Chandigarh University
- 1st Runner Up University : Lovely Professional University
- 2nd Runner Up University : Guru Nanak Dev University, Amritsar

Arjuna Awards for Outstanding Performance in Sports 2024 : 32 PLAYERS

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Recent News Headlines Related to Awards & Winners :

- Bahrain's prestigious 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa : Dr. Ravi Pillai
- "Great Place to Work" certification for January 2025–2026 : Steel Authority of India Limited (SAIL)
- SKOCH Award : Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep')
- 34th Vyas Samman for 2024 : Hindi writer Suryabala for Her novel "Kaun Des Ko Vasi: Venu Ki Diary" which was published in 2018
- Prestigious "Gold Award" in the State Energy Conservation Award 2024 : RINL, the corporate entity of the Visakhapatnam Steel Plant
- Royal honors 'kighthood' 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





Ques : Who has been appointed as the Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)?

- (a) Faiz Ahmed Kidwai
- (b) Anil Kumar Gupta
- (c) Ashutosh Agnihotri
- (d) Arun Kumar
- (e) Ajay Kumar Bhalla

Answer : Option C

Explanation :

- Ashutosh Agnihotri, an IAS officer now serving as Additional Secretary in the Department of Home, Ministry of Home Affairs, has been appointed Chairman and Managing Director (CMD) of the Food Corporation of India (FCI).
- Agnihotri, a 1999-batch IAS officer from the Assam-Meghalaya cadre, brings extensive administrative experience and skills to administrative tasks.
- The Food Corporation of India, founded in 1965, plays an important role in the country's food security by acquiring, storing, and distributing critical food grains through the Public Distribution System.
- The organization also helps farmers by assuring minimum support prices and storing buffer stockpiles to keep market prices stable.

About Food Corporation of India :

- Founded- 14 January 1965
- Headquarters- New Delhi
- Founder- Government of India
- CMD – Ashutosh Agnihotri
- Owner- Ministry of Consumer Affairs, Food and Public Distribution, GoI





Ques : The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the extension of One-time Special Package on Di-Ammonium Phosphate (DAP). It belongs to which Department ?

- (a) Department of Higher Education
- (b) Department of Official Language
- (c) Department of Fertilizers
- (d) Department for Promotion of Industry and Internal Trade
- (e) Department of Consumer Affairs

Answer : Option C

Explanation :

- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the Department of Fertilizers' proposal to extend the One-time Special Package on Di-Ammonium Phosphate (DAP) beyond the NBS subsidy of Rs 3,500 per MT for the period from January 1, 2025 until further orders to ensure farmers' sustainable availability of DAP at affordable prices.
- The tentative budgetary required for the above would be up to Rs. 3,850 crore. The P&K fertilizer subsidy is administered by the NBS Scheme as of April 1, 2010.
- Continuing to prioritize farmers' welfare, the government has provided significant relief to farmers by keeping the price of Di-Ammonium Phosphate (DAP) fertilizer steady.
- In July 2024, the Cabinet approved a one-time Special Package on DAP beyond the NBS subsidy at Rs 3,500 per MT from 01.04.2024 to 31.12.2024, with an estimated financial cost of Rs 2,625 crore.
- The Cabinet authorized the extension of the Special Package on DAP at its meeting today (1.1.2025), with an estimated financial impact of up to Rs. 3850 crore.





Ques : Whom did Jyoti Sharma succeed as the CEO of Nasscom Foundation?

- (a) Nandan Nilekani
- (b) Arundhati Bhattacharya
- (c) Nidhi Bhasin
- (d) Falguni Nayar
- (e) Shikha Sharma

Answer : Option C

Explanation :

- The Nasscom Foundation has named Jyoti Sharma as its new Chief Executive Officer (CEO), following Nidhi Bhasin.
- Sharma has over 20 years of experience delivering social impact by directing program development, resource mobilization, and stakeholder engagement.
- The Nasscom Foundation, founded in 2001, is a non-profit organisation that represents the Indian technology industry.

Ques : On which day 67th Foundation Day of DRDO is celebrated ?

- (a) 1 January 2025
- (b) 2 January 2025
- (c) 3 January 2025
- (d) 4 January 2025
- (e) 5 January 2025

Answer : Option B





Explanation :

- On January 2, 2025, the Defence Research and Development Organization (DRDO) celebrated its 67th Foundation Day.
- Since its establishment in 1958, DRDO has expanded to 52 laboratories and 5 DRDO Young Scientist Laboratories (DYSLs), covering a wide range of defense technologies.
- Raksha Mantri emphasized the importance of DRDO in achieving the 'Year of Reforms' goals

Ques : World Braille Day celebrated on which day ?

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

Answer : Option D

Explanation :

- Every year on January 4th, we celebrate World Braille Day.
- The goal is to create awareness about the value of Braille as a communication tool for the blind and partially sighted.
- In 2018, the United Nations General Assembly declared January 4 as World Braille Day in honor of Louis Braille, the visionary who developed the braille system.
- The originator of the braille code, Louis Braille, was born on January 4, 1809, in Coupvray, France. Braille was three years old when he hurt his eye with a sharp tool while playing in his father's shop. Even with the finest care, the infection in one eye quickly spread to the other, leaving him entirely blind.



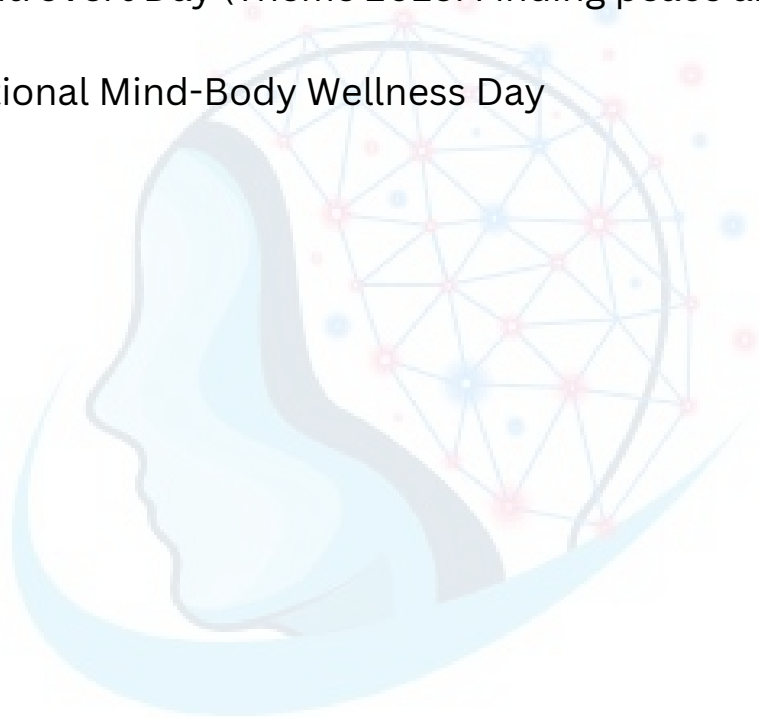
Important days :

- 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
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 3 January : International Mind-Body Wellness Day



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IMPORTANT ONE – LINER Current Affairs

A Book “Chhaunk: On Food, Economics and Society (Juggernaut)” Authored by Nobel Prize laureate Abhijit Vinayak Banerjee and Cheyenne Olivier is Released at Apeejay Kolkata Literary Festival (AKLF).

As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the ₹2,000 denomination banknotes have been returned to the banking system, with ₹6,691 crore still held by the public.

Gangadhar National Award for Poetry 2023 has been given to Odia poet Prativa Satpathy by Sambalpur University on Occasion of Sambalpur University's 58th foundation day on January 5, 2025.

Gangadhar National Award for Poetry Established in 1989. It recognizes excellence in the field of poetry and is named after the eminent Odia poet Gangadhar Meher. A citation, shawl, and a cash prize of Rs.1,00,000 given to the winner.

Sanjiv Ranjan Appointed as Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius for 3 Years. Replaced Salman Al-Farisi of Indonesia.

IDBI Bank has approved the issuance of Long-Term Bonds to finance Infrastructure and Affordable Housing projects, raising up to Rs.10,000 crore. Bond issuance will take place in tranches, with Rs.5,000 crore expected by March 31, 2025, and the remaining amount over FY 2025–26.

Mission MAUSAM Approved in September 2024. It is Led by Ministry of Earth Sciences (MoES) with the Aim to make India “Weather Ready” and “Climate Smart”, complying with the international standards by 2026. It has an Outlay of Rs 2,000 crore for 2 years.





Ques : Who has approved the voluntary merger of The National Co-operative Bank Ltd., Bangalore (Karnataka) with Cosmos Co-operative Bank Limited (Maharashtra)?

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

Answer : Option B

Explanation :

- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- The Scheme of Amalgamation has been approved in accordance with the powers granted under Sub-Section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949. The Scheme will take effect on January 6, 2025.
- Beginning January 6, 2025, the branches of The National Co-operative Bank Ltd. in Bangalore (Karnataka) will be operated by Cosmos Co-operative Bank Limited (Maharashtra).
- National Cooperative Bank Ltd. has 13 branches. 12 in Bangalore and one in Mysore.
- Cosmos Bank was formed in the fiscal year ending March 2024 by the merger of Mumbai-based Maratha Sahakari Bank (with 7 branches) and Sahebrao Deshmukh Sahakari Bank (with 11 branches).





Recent News Headlines Related to RBI

- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.
- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- 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.





Ques : Which bank has launched the deposit schemes "Har Ghar Lakhpati" and "Patrons"?

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

Answer : Option B

Explanation :

- The State Bank of India (SBI) has launched two new deposit plans for its customers. The two new deposit schemes are Har Ghar Lakhpati and SBI Patrons.
- 'Har Ghar Lakhpati' is a pre-calculated recurring deposit system that enables clients to accumulate Rs 1 lakh or multiples thereof.
- The new program makes it easier for customers to plan and save for their financial goals. This product is also offered to minors, which promotes early financial planning and saving practices.
- SBI has also launched 'SBI Patrons,' a program for select senior citizens. This is a specialist fixed deposit arrangement designed for senior citizens aged 80 and up.
- SBI has established additional deposit programs that provide greater FD rates to its clients. For example, the SBI We-care deposit scheme offers senior adults a 7.50% interest rate for tenors ranging from 5 to fewer than 10 years.
- Similarly, the SBI 444 days FD program (Amrit Vrishti) offers a 7.75% interest rate to older folks. The plan is accessible until March 31, 2025.
- SBI Amrit Kalash, a 400-day FD scheme, gives older citizens an interest rate of 7.60%. The plan is also accessible until March 31, 2025.





Ques : What is the current rural poverty ratio in India as per the SBI report for FY 2023-24?

- (a) 3.25%
- (b) 4.25%
- (c) 4.86%
- (d) 4.75%
- (e) 5.5%

Answer : Option C

Explanation :

- According to an SBI Research analysis, India's rural poverty ratio has dropped dramatically to 4.86 percent in the fiscal year 2023-24 from 25.7 percent in 2011-12, while urban poverty has reduced to 4.09 percent from 4.6 percent during the same period.
- At the aggregate level, we predict India's poverty rates could presently be in the range of 4% to 4.5 percent, with nearly no extreme poverty.
- The dramatic drop in the rural poverty ratio is due to increased consumption growth in the lowest 0-5 percent decile, with significant government support.
- According to the 2023-24 fractile distribution, the sample share of poverty in rural areas is 4.86 percent, whereas 4.09 percent in urban areas in FY24. This is also much lower than the FY23 predictions for rural poverty (7.2%) and urban poverty (4.6%).
- The difference between rural and urban monthly per capita consumption expenditure (MPCE) is now at 69.7 per cent, a rapid decline from 88.2 per cent in 2009-10.





Ques : Punjab & Sind Bank will launch an instant loan scheme for the MSME sector. What is the maximum loan amount under the instant loan scheme for the MSME sector by Punjab & Sind Bank?

- (a) Rs 5 lakh
- (b) Rs 10 lakh
- (c) Rs 15 lakh
- (d) Rs 20 lakh
- (e) Rs 25 lakh

Answer : Option E

Explanation :

- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- As part of its revolutionary goal, the bank has already implemented digital house loan and auto loan schemes that provide in-principle approval for an application within 15 minutes.
- The path from loan application to sanction for both segments, PSB e-Apna Ghar and PSB e-Apna Vahan (introduced last month), is based on Straight Through Process (STP) and a pre-defined Business Rule Engine (BRE).
- This automated system eliminates manual intervention during the processing and sanctioning stages, increasing speed, efficiency, and client satisfaction.





Ques : What is the Rank of India in Global Aging Index ?

- (a) 120
- (b) 121
- (c) 122
- (d) 123
- (e) 124

Answer : Option D

Explanation :

- Global Aging Index Published by National University of Singapore (NUS) & Columbia University.
- The Domains to check are well-being (25%), productivity and engagement (20%), equity (18%), cohesion (17%) and security (20%).
- India ranks 123rd out of 143 countries (95.4% of the world's population) in addressing the concerns of aging.
- Switzerland leads with a score of 82.3, followed by Norway and Denmark in second and third place, respectively.
- According to the analysis, the global population over 65 is projected to quadruple from 703 million in 2019 to 1.5 billion by 2050.

Ranking of different countries :

- 1 Switzerland
- 2 Norway
- 3 Denmark
- 4 Sweden
- 5 Iceland
- 86th Bangladesh
- 94th Sri Lanka
- 102nd Nepal
- 118th Pakistan
- 123rd India
- 143 Rwanda

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Ques : Which is the first state to link forest ecosystem with Green GDP ?

- (a) Tripura
- (b) Jammu and Kashmir
- (c) Nagaland
- (d) Bihar
- (e) Chhattisgarh

Answer : Option E

Explanation :

- In a first, Chhattisgarh state has devised an innovative concept that combines forest ecosystem services with Green Gross Domestic Product (Green GDP).
- The action plan aims to promote economic development while protecting the environment for future generations.
- With 44% of its territory covered in forests, Chhattisgarh's natural resources are crucial for the livelihoods of millions.

About Chhattisgarh :

- Capital : Raipur
- CM : Vishnu Deo Sai
- Governor : Ramen Deka

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Recent News Headlines Related to First in India and World :

- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Uttarakhand has recently inaugurated its first wine production unit in Kotdwar, which is part of the government's new excise policy aimed at promoting wine tourism
- 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.





Ques : What is the name of the flagship initiative launched by the Mira Bhayandar Municipal Corporation (MBMC) to empower women entrepreneurs?

- (a) Sakhi Yojana
- (b) Women Entrepreneurs Program
- (c) Faral Sakhi
- (d) Mahila Udyog
- (e) Nari Shakti Initiative

Answer : Option C

Explanation :

- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- MBMC cooperated with the Women Entrepreneurship Platform (WEP) of NITI Aayog to formally launch 'Faral Sakhi' as part of WEP's Award to Reward initiative.
- WEP, which began as an aggregator platform at NITI Aayog in 2018, will shift to a public-private partnership in 2022.
- The 'Faral Sakhi' program intends to provide permanent employment possibilities for women by including them in the preparation and marketing of traditional holiday delicacies ('Faral').
- MBMC established a central kitchen where women from self-help groups (SHGs) may professionally prepare these refreshments.
- 25 women from Mira Bhayandar will be chosen for technical training in business operations. This workshop, led by the Centre for Education, Governance, and Public Policy (CEGP Foundation), will provide participants with the skills and information they need to start sustainable businesses and contribute to the local economy.





Ques : First phase of the ‘One Nation, One Subscription (ONOS)’ launched by which ministry ?

- (a) Union Ministry of Home Affairs
- (b) Union Ministry of Education
- (c) Union Minister of Ports, Shipping and Waterways
- (d) Union Ministry of Micro, Small and Medium Enterprises
- (e) Ministry of Environment, Forest and Climate Change

Answer : Option B

Explanation :

- First phase of the ‘One Nation, One Subscription (ONOS)’ Launched by Ministry of Education(MoE).
- This is Coordinated by INFLIBNET (Information and Library Network), an InterUniversity Centre based in Ahmedabad, Gujarat.
- An Outlay of Rs 6,000 crore released for three years, from 1st January 2025 to 31st December 2027.
- Its aim is to provide access to world-class scholarly articles and journals for government-run Higher Education Institutions (HEIs) and Central Government (CG) Research and Development (R&D) centers across India.
- It will provide access to over 13,000 journals for more than 6,300 government academic and R&D institutes including central and state-govt universities and colleges.
- The subscription fees for journals from 30 publishers under ONOS Phase I will be centrally managed by INFLIBNET.





Ques : When was India's 4th Biennial Update Report (BUR-4) submitted to the UNFCCC?

- (a) 1st January 2025
- (b) 15th December 2024
- (c) 25th November 2024
- (d) 30th December 2024
- (e) 31st December 2024

Answer : Option D

Explanation :

- India's fourth Biennial Update Report (BUR-4) to the United Nations Framework Convention on Climate Change (UNFCCC) was submitted on December 30, 2024. The BUR-4 updates the Third National Communication (TNC) and includes the National Greenhouse Gas (GHG) Inventory for 2020.
- The report also includes information on India's national circumstances, mitigation initiatives, and an analysis of restrictions, gaps, and related funding, technology, and capacity-building requirements.

India's achievements in respect of the NDC targets :

- By October 2024, non-fossil sources accounted for 46.52% of installed energy generation capacity. The total installed capacity of renewable power, including large hydropower, is 203.22 GW.
- The cumulative installed capacity (excluding large hydro projects) has increased by 4.5 times from 35 GW in March 2014 to 156.25 GW.
- India has gradually been decoupling economic growth from GHG emissions. From 2005 to 2020, India reduced its GDP emissions intensity by 36%.
- India's forest and tree cover has continually increased, and it now accounts for 25.17% of the country's total geographical area. From 2005 to 2021, an additional carbon sink of 2.29 billion tons of CO₂ equivalent was created.





Ques : Who inaugurated the Grameen Bharat Mahotsav in New Delhi ?

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Narendra Modi
- (d) Dharmendra Pradhan
- (e) Amit Shah

Answer : Option C

Explanation :

- Prime Minister Narendra Modi inaugurated the Grameen Bharat Mahotsav in New Delhi. The Grameen Bharat Mahotsav will be held in New Delhi from January 4 to 9, 2025.
- The Grameen Bharat Mahotsav brings together government, rural economic, and industry leaders to debate ways and tactics for creating a prosperous and self-sufficient rural India.
- The Department of Financial Services, the Union Ministry of Finance, and the National Bank for Agriculture and Rural Development (NABARD) together organized the Grameen Bharat Mahotsav.
- The theme for the Grameen Bharat Mahotsav is "Building a Resilient Rural India for a Viksit Bharat 2024". The Grameen Bharat Mahotsav's motto is "गांव बढ़े, तो देश बढ़े" (If villages flourish, the country grows).





Ques : Who won the Padmapani Lifetime Achievement Award recently?

- (a) Shyam Benegal
- (b) Sai Paranjpye
- (c) Mira Nair
- (d) Zoya Akhtar
- (e) Vishal Bhardwaj

Answer : Option B

Explanation :

- Sai Paranjpye, a legendary Indian cinema director and writer, was honored with the prestigious Padmapani Lifetime Achievement Award for her contributions to both Indian cinema and Marathi literature.
- Award given at Upcoming 10th edition of Ajanta-Ellora International Film Festival (AIFF) 2025 in Chhatrapati Sambhajinagar.
- A Padmapani memento, a letter of honour, and a monetary reward of Rs 2 lakh will given to her.

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Recent News Headlines Related to Awards & Winners :

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





Ques : Who launched the revamped 'Baanknet' portal?

- (a) Finance Minister Nirmala Sitharaman
- (b) RBI Governor Shaktikanta Das
- (c) Financial Services Secretary M Nagaraju
- (d) Economic Affairs Secretary Ajay Seth
- (e) Revenue Secretary Sanjay Malhotra

Answer : Option C

Explanation :

- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- This portal compiles data on e-auction properties from all Public Sector Banks (PSBs) and provides a one-stop shop for buyers and investors to explore a diverse choice of assets.
- Gathering all of these facts in one place streamlines the process of locating and participating in property e-auctions, allowing buyers and investors to spot attractive opportunities more easily.

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Recent News Headlines Related to launched Apps/portals

- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public .
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming .
- “Amrit Gyaan Kosh” Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs) .
- Pralhad Joshi, Minister of Food and Consumer Affairs, has presented 'Anna Chakra', a game-changing supply chain optimization tool for the Public Distribution System .
- 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.





Ques : Who was K S Manilal, who recently passed away in Thrissur ?

- (a) historian
- (b) botanist
- (c) physician
- (d) zoologist
- (e) geologist

Answer : Option B

Explanation :

- K S Manilal, a renowned botanist who translated the Latin book 'Hortus Malabaricus', a significant 17th-century botanical compendium about Kerala's medicinal plants, into English and Malayalam, died in Thrissur. He was 86.
- Manilal was also the head of Calicut University's Department of Botany.
- He won the E K Janaki Ammal Taxonomy Award (2003) as well as the Netherlands Government's highest civilian distinction, the Officer of the Order of Orange-Nassau, bestowed by Her Majesty Queen Beatrix of the Netherlands.
- In 2020, India awarded him the Padma Shri.

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Ques : Which city will be the headquarters of the newly proposed 69th Railway Division of Indian Railways?

- (a) Pathankot
- (b) Amritsar
- (c) Srinagar
- (d) Jammu
- (e) Firozpur

Answer : Option D

Explanation :

- The Railway Ministry will reorganize the Firozpur division to form a new division with headquarters in Jammu under the Northern Railway Zone.
- The proposed Jammu division will be divided into five sections: Pathankot-Jammu-Udhampur (currently martyr Captain Tushar Mahajan), Srinagar-Baramulla, Bhogpur Sirwal-Pathankot, Batala (excluding)-Pathankot, and Pathankot-Joginder Nagar.
- The Indian Railways now has 68 divisions, and when the notification is published, Jammu will become the 69th.
- India has the world's fourth largest rail network, after the United States, China, and Russia.
- The Jammu Division will be under the Northern Railway Zone. It will be formed by reorganising the existing Firozpur division and it will manage the 742.1 km network.





Ques : National Bird Day is celebrated every year on which day ?

- (a) 4 January
- (b) 5 January
- (c) 6 January
- (d) 7 January
- (e) 8 January

Answer : Option B

Explanation :

- Every year on January 5, we celebrate National Bird Day.
- The day is observed every year to promote awareness about the importance of birds and their habitats. The day also emphasizes the ecological value of birds and the need to protect them.
- Theme 2025: Protecting Our Birds, Protecting Our Future.
- National Bird Day was founded in 2002 by the Avian Welfare Coalition. The day not only raises awareness about the grave concerns of bird extinction and habitat loss, but it also encourages individuals and organizations to participate in efforts to conserve bird populations.





Ques : World Day of War Orphans celebrated on which Day ?

- (a) 4 January
- (b) 5 January
- (c) 6 January
- (d) 7 January
- (e) 8 January

Answer : Option C

Explanation :

- The World Day of War Orphans is observed yearly on January 6.
- The day draws awareness to the condition of children who have become orphans as a result of wars and conflicts, highlighting their need for care, protection, and assistance.
- The day promotes international efforts to offer education, healthcare, and secure settings for children afflicted by war.
- SOS Enfants en Détresses, a French NGO, launched World Day of War Orphans. The day focuses on the lives of children affected by war and seeks to improve their future.

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Important days :

- 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 : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day





IMPORTANT ONE – LINER Current Affairs

The Committee Chaired by Professor Ramesh Chand, a member of NITI Aayog to revise the base year of the Wholesale Price Index (WPI) from 2011-12 to 2022-23. The last revision of the WPI occurred in 2015, updating the base year from 2004-05 to 2011-12.

Schengen area Created in 1985 with the Composition of 29 members (25 of the 27 EU member states as well as Switzerland, Norway, Iceland and Liechtenstein).

Pakistan began its two-year tenure as a non-permanent member of the United Nations Security Council (UNSC) on January 1. The new members join the five veto-wielding permanent members the United States, Russia, China, United Kingdom and France and the five countries elected as non-permanent members last year Algeria, Guyana, South Korea, Sierra Leone and Slovenia.

Cosmea Financial Holdings (CFH) Private Limited, led by Sam Ghosh, was granted approval by the Securities and Exchange Board of India (SEBI) to sponsor a Mutual Fund (MF). CFH plans to invest Rs 200 crore (USD 23.3 million) in its Asset Management Company (AMC).

The Department for Promotion of Industry and Internal Trade (DPIIT) has partnered with Stride Ventures, a venture debt firm, to catalyse the growth of Indian startups and widen their global footprint.

HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.

Devajit Saikia has been appointed as the Chief Secretary of the Board of Control for Cricket in India (BCCI). While, Prabhtej Singh Bhatia was appointed as treasurer of BCCI.





Ques : Which company has launched the “Digit Glow Term Life Insurance” plan?

- (a) Bajaj Allianz General Insurance
- (b) ICICI Prudential Life Insurance
- (c) Kotak Mahindra Life Insurance
- (d) Go Digit Life Insurance
- (e) Magma HDI General Insurance

Answer : Option D

Explanation :

- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- Designed to meet the changing demands of India's self-employed population, the plan aims to make insurance more accessible to approximately 300 million* self-employed individuals, including gig workers, small company owners, and professionals.
- Digit Glow Term Life Insurance tackles the unique issues that self-employed people experience, including as variable income and a lack of formal income verification, by utilizing technology-enabled underwriting methods and alternative credit standards.
- The plan provides comprehensive coverage ranging from Rs.2.25 lakh to Rs.1 crore, making it accessible to persons with lesser incomes.
- Sabyasachi Sarkar is the MD and CEO of Go Digit Life Insurance.





Recent Facilities Launched in Banking & Insurance Sector :

- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (₹).
- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology
- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry (FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.
- Poonawalla Fincorp, a non-banking finance company under Cyrus Poonawalla Group, has implemented AI in HR operations to reduce risks and increase hiring accuracy.
- 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.





Ques : Employees' Provident Fund Organisation (EPFO) established in which year ?

- (a) 1952
- (b) 1958
- (c) 1999
- (d) 1985
- (e) 1949

Answer : Option A

Explanation :

- The EPFO has successfully deployed the Centralized Pension Payments System (CPPS) throughout all regional offices in India, resulting in substantial advancements in pension disbursement.
- This scheme allows over 68 lakh pensioners to obtain their pensions from any bank location countrywide.
- Pensioners can withdraw their pension from any bank branch in India, removing the requirement for transfers between branches.

About EPFO :

- Established : 4 March 1952
- HQ : New Delhi
- CPFC : Ramesh Krishnamurthi

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Ques : IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website. What is the maximum interest rate available on fixed deposit investments made through IndiaBonds.com?

- (a) 5.5%
- (b) 6.5%
- (c) 7.4%
- (d) 8.4%
- (e) 9.4%

Answer : Option E

Explanation :

- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- This move improves accessibility and convenience for individual investors by providing a streamlined solution for managing bonds and fixed deposits simultaneously under one roof.
- Fixed deposit investors can earn up to 9.4% interest with an integrated portfolio dashboard that efficiently manages cash flows, returns, and allocations.
- The website also provides adjustable payout options, minimal minimum investment requirements, and the ability to manage all fixed-income investments in one spot. Additional fixed deposit partnerships are likely to increase its offerings in the following weeks.





Ques : Who recently assumed command of the Base Repair Depot (BRD) at Tughlakabad?

- (a) Air Commodore Rishi Seth
- (b) Air Commodore Debakinandan Sahu
- (c) Air Commodore Arvind Kumar
- (d) Air Vice Marshal Rajeev Gupta
- (e) Wing Commander Anil Sharma

Answer : Option B

Explanation :

- Air Commodore Debakinandan Sahu took leadership of the Base Repair Depot (BRD) in Tughlakabad, following Air Commodore Rishi Seth.
- Air Commodore Sahu was commissioned into the Indian Air Force's Aeronautical Engineering division on May 30, 1994, and brings an impressive career spanning three decades to his current position.
- He is a graduate of the Air Force Technical College (AFTC), Defence Services Staff College (DSSC), and Secunderabad's College of Air Warfare, and is well-known for his extensive knowledge of aviation systems and Guided Weapon Missile technologies.

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Recent Defence related appointments :

- Air Marshal Jeetendra Mishra : Chief of the Indian Air Force's Western Air Command (Replaced Air Marshal Pankaj Mohan Sinha)
- Vitul Kumar : Director General of the Central Reserve Police Force (CRPF) (Replaced Anish Dayal Singh)
- Jared Isaacman : NASA Chief to Oversee Moon Missions
- Valdecy Urquiza (Brazil) : Secretary-General of the International Criminal Police Organisation INTERPOL
- Rajesh Kumar Singh : Defence Secretary at South Block
- Surgeon Vice Admiral Kavita Sahai : Director General Medical Services (Navy)
- Paramesh Sivamani : 26th Director General of the Indian Coast Guard (ICG)
- Air Marshal SP Dharkar : Vice Chief of Air Staff
- IPS Nalin Prabhat : Director General of Police (DGP) of Jammu and Kashmir (Replaced R.R. Swain)
- Surgeon Vice Admiral Arti Sarin : first female officer as Director General of Armed Forces Medical Services (DGAfMS)
- Air Marshal Amar Preet Singh : Vice Chief of the Indian Air Force (IAF) (succeed Air Chief Marshal V.R. Chaudhari)
- Nikhat Zareen (boxer) : Telangana Police as a Deputy Superintendent of Police (Special Police)
- Amrit Mohan Prasad : Director General of Sashastra Seema Bal
- Air Marshal Ashutosh Dixit : Air Officer Commanding-in-Chief (AOC-in-C) of Central Air Command
- Air Marshal Tejinder Singh : Deputy Chief of the Indian Air Force
- Vice Admiral Rajesh Dhankhar : Director General of Project Seabird
- Rajwinder Singh Bhatti : Director General of the Central Industrial Security Force (CISF)
- B Srinivasan : Director General (DG) of National Security Guard



Ques : Who inaugurates Delhi-Meerut Namo Bharat RRTS line worth Rs 4,600 crore ?

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Narendra Modi
- (d) Dharmendra Pradhan
- (e) Amit Shah

Answer : Option C

Explanation :

- Prime Minister Narendra Modi has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut Namo Bharat route.
- With this launch, Delhi will receive its first Namo Bharat link. The corridor, worth Rs 4.600 crore, will have several stations, including significant ones in Delhi, Ghaziabad, and Meerut.
- Notable stations include Sarai Kale Khan, Anand Vihar, Sahibabad, and Meerut South.
- The corridor will feature India's fastest rapid transit trains, known as Namo Bharat, which can travel at speeds of up to 160 km/h. These trains are intended to cut the travel time between Delhi and Meerut to around an hour.
- The ticket from New Ashok Nagar Station to Meerut South is Rs 150 for a regular coach and Rs 225 for a premium coach.





Recent Headlines Related to Inauguration :

- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.
- Two UK universities, Queen's University Belfast and Coventry University, have applied to open international campuses in Gujarat's GIFT City, following the lead of Australian institutions.
- 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





Ques : Who launched the BHARATPOL portal developed by the Central Bureau of Investigation in New Delhi ?

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Narendra Modi
- (d) Dharmendra Pradhan
- (e) Amit Shah

Answer : Option E

Explanation :

- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi.
- The BHARATPOL platform will make it easier to process all requests for international assistance through INTERPOL, including the issue of Red Notices and other color-coded INTERPOL notices.
- The CBI built the BHARATPOL portal. It would provide Indian investigation agencies a new competitive advantage by expanding their global reach in order to achieve the Modi government's aim of a secure Bharat for everyone.
- The BHARATPOL platform will greatly benefit Indian law enforcement organizations by allowing real-time information sharing and faster access to international police support.
- Mr Shah also gave police medals to 35 CBI officers who had received the President's Police Medal for Distinguished Service and the Union Home Minister's Medal for Excellence in Investigation.





Recent News Headlines Related to launched Apps/portals

- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagruti 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





Ques : Consider the following Statement About Pravasi Bharatiya Divas Convention 2025 :

- (a) The 18th Pravasi Bharatiya Divas (PBD Convention 2025), will be held at New Delhi.
- (b) The theme of this three-day convention is "The Diaspora's Contribution to a Viksit Bharat".
- (c) Prime Minister Narendra Modi will inaugurate the PBD Convention.

Which of the following Statement is/are True ?

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

Answer : Option C

Explanation :

- The 18th Pravasi Bharatiya Divas (PBD Convention 2025) will be place in Bhubaneswar, Odisha, beginning January 8th.
- The theme of this three-day convention is "The Diaspora's Contribution to a Viksit Bharat".
- Prime Minister Narendra Modi will open the PBD Convention. The Chief Guest, Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago, will deliver a virtual address.
- The Pravasi Bharatiya Express will operate as part of the Ministry of External Affairs' Pravasi Teertha Darshan Yojana.
- President Droupadi Murmu will preside over the Valedictory Session of the 18th PBD Convention on January 10th.
- Meanwhile, the Youth Pravasi Bharatiya Divas will be conducted on January 8, 2025, in collaboration with the Ministry of Youth Affairs and Sports.





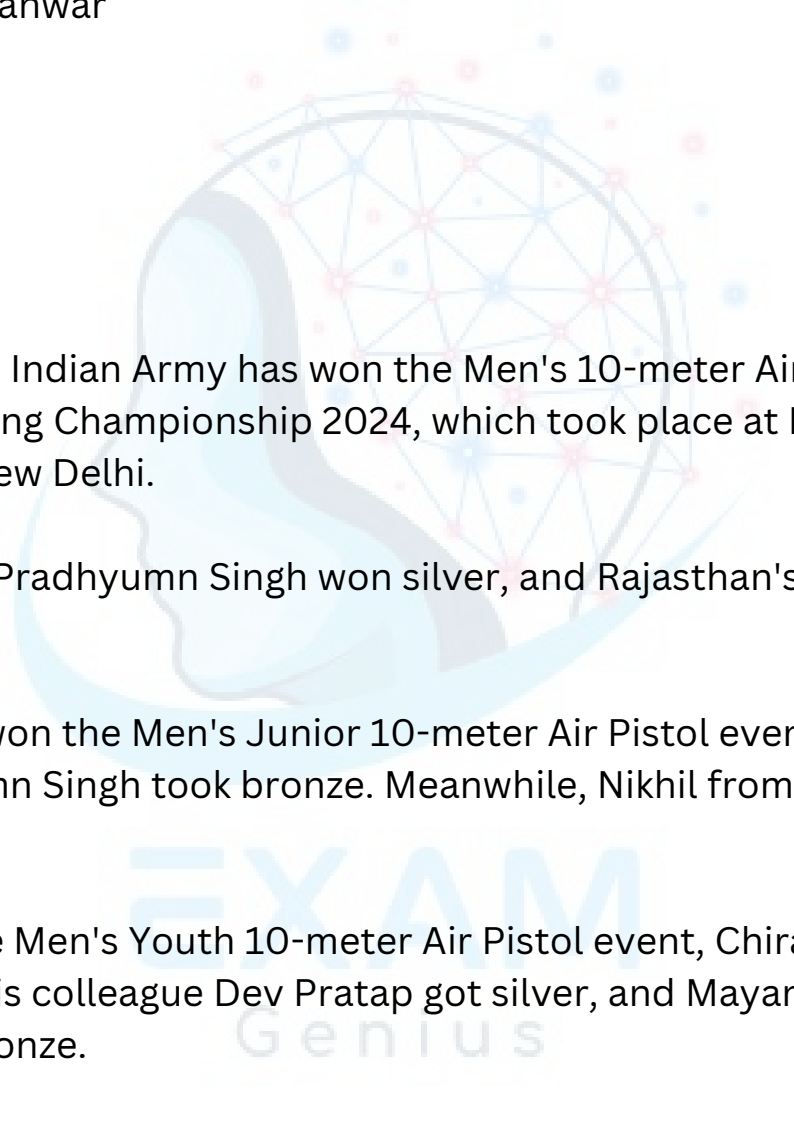
Ques : Who won the Men's 10-meter Air Pistol finals at the 67th National Shooting Championship 2024?

- (a) Saurabh Chaudhary
- (b) Abhishek Verma
- (c) Varun Tomar
- (d) Divyansh Singh Panwar
- (e) Anish Bhanwala

Answer : Option C

Explanation :

- Varun Tomar of the Indian Army has won the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024, which took place at Dr Karni Singh Shooting Range in New Delhi.
- Varun's teammate Pradhyumn Singh won silver, and Rajasthan's Aakash Bhardwaj took bronze.
- Varun Tomar also won the Men's Junior 10-meter Air Pistol event, while his teammate Pradhyumn Singh took bronze. Meanwhile, Nikhil from Uttar Pradesh won the silver medal.
- Furthermore, in the Men's Youth 10-meter Air Pistol event, Chirag Sharma of Uttar Pradesh won gold, his colleague Dev Pratap got silver, and Mayank Choudhary of Rajasthan earned bronze.





Recent News headlines related to Sports

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





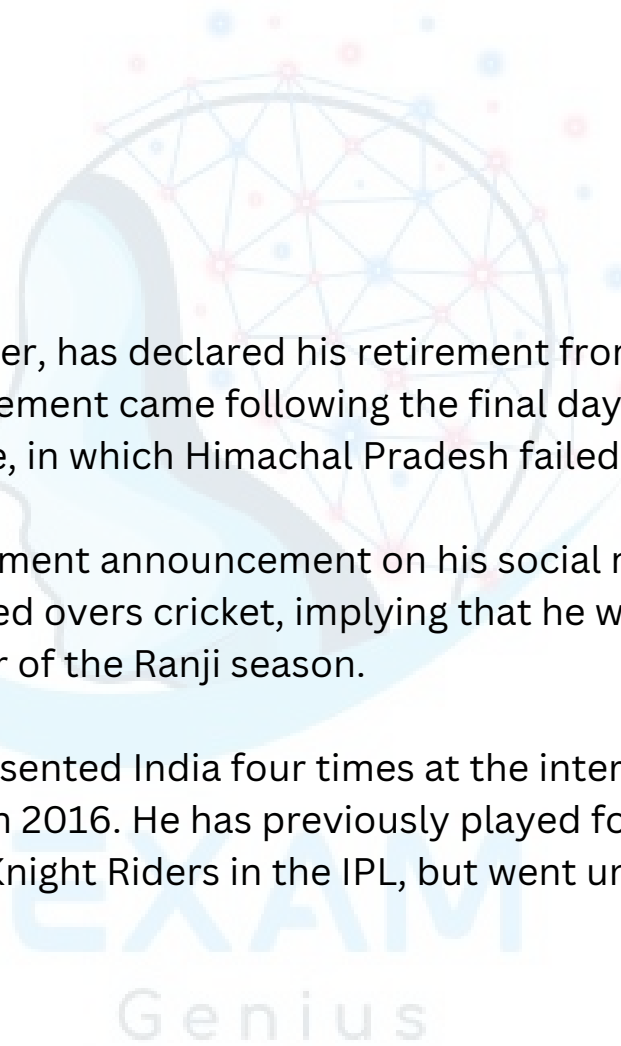
Ques : Rishi Dhawan has announced his retirement recently. He is related to which sport?

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

Answer : Option A

Explanation :

- Rishi Dhawan, an allrounder, has declared his retirement from Indian limited overs cricket. Dhawan's announcement came following the final day of the Vijay Hazare Trophy's group stage phase, in which Himachal Pradesh failed to advance.
- However, Dhawan's retirement announcement on his social media handle particularly mentions limited overs cricket, implying that he will be ready to play for Himachal for the remainder of the Ranji season.
- The 34-year-old has represented India four times at the international level, with all four appearances coming in 2016. He has previously played for the Mumbai Indians, Punjab Kings, and Kolkata Knight Riders in the IPL, but went unsold in the most recent auctions.





Ques : How many individuals were honored with the Presidential Medal of Freedom in this ceremony?

- (a) 12
- (b) 15
- (c) 17
- (d) 19
- (e) 22

Answer : Option D

Explanation :

- Lionel Messi, captain of Argentina's men's football team, was one of 19 individuals recognized with the Presidential Medal of Freedom during a ceremony at the White House.
- Messi became the first male football player to win the award, following Megan Rapinoe's win in 2022.
- The honor was given to 19 remarkable individuals by American President Joe Biden, whose time as 46th President ended on January 19, 2024.

The following individuals will be awarded the Presidential Medal of Freedom :

- Ashton Baldwin Carter (posthumous) : served as the 25th Secretary of Defense and devoted his career to making the nation safer for all.
- Michael J. Fox : actor who has won five Emmy Awards, four Golden Globe Awards, two Screen Actors Guild Awards, and a Grammy Award.
- Jose Andres : A renowned Spanish-American culinary innovator who popularized tapas in the United States.
- Tim Gill : visionary entrepreneur whose work has advanced LGBTQI rights and equality.
- Bono : frontman for legendary rock band U2 and a pioneering activist against AIDS and poverty.
- Hillary Rodha Clinton : made history many times over decades in public service, including as the first First Lady elected to the United States Senate.





- Jane Goodall : world-renowned ethologist and conservationist whose research transformed our understanding of primates and human evolution
- Ralph Lauren : fashion designer who redefined the fashion industry with a lifestyle brand that embodies timeless elegance and American tradition
- Fannie Lou Hamer (posthumous) : transformed the struggle for racial justice in America
- Robert Francis Kennedy (posthumous) : remembered as an Attorney General who fiercely combatted racial segregation, and as a United States Senator who sought to address poverty and inequality in the country.
- Lionel Messi : most decorated player in the history of professional soccer.
- Earvin “Magic” Johnson : legendary retired basketball player who led the Los Angeles Lakers to five championships.
- George W. Romney (posthumous) : businessman who served as the chairman and president of American Motors Corporation.
- Denzel Washington : an actor, director, and producer who has won two Academy Awards, a Tony Award, two Golden Globes, and the 2016 Cecil B. DeMille Lifetime Achievement Award.
- William Sanford Nye : inspired and influenced generations of American students as “Bill Nye the Science Guy.”
- George Soros : an investor, philanthropist, and founder of the Open Society Foundations.
- David M. Rubenstein : co-founder and co-chairman of The Carlyle Group, where he built one of the most successful global investment firms.
- George Stevens, Jr. : an award-winning writer, director, author, and playwright.
- Anna Wintour : a renowned fashion icon who has led Vogue as editor-in-chief since 1988.

Genius





Recent News Headlines Related to Awards & Winners :

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





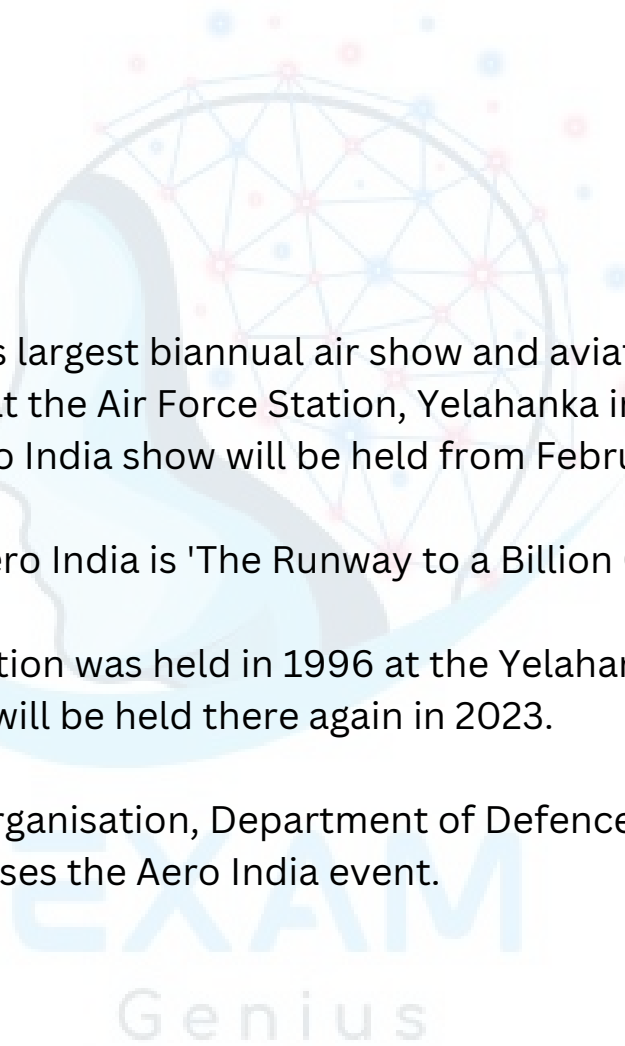
Ques : The latest edition of Asia's largest biannual air show and aviation exhibition, Aero India 2025, will take place in which city ?

- (a) Bengaluru
- (b) New Delhi
- (c) Chennai
- (d) Greater Noida
- (e) Gurugram

Answer : Option A

Explanation :

- The latest edition of Asia's largest biannual air show and aviation exhibition, Aero India 2025, will take place at the Air Force Station, Yelahanka in Bengaluru, Karnataka. The 15th edition of the Aero India show will be held from February 10 to 14, 2025.
- The theme for the 15th Aero India is 'The Runway to a Billion Opportunities'.
- The first Aero India exhibition was held in 1996 at the Yelahanka Air Force Station base, and the 14th edition will be held there again in 2023.
- The Defence Exhibition Organisation, Department of Defence Production, Union Ministry of Defence, organises the Aero India event.





Ques : India's first coastal and wader bird census held in which state ?

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

Answer : Option B

Explanation :

- The Gujarat government will conduct the country's first census of coastal and wader birds in the Marine National Park and Sanctuary in Jamnagar.
- The Bird Conservation Society of Gujarat and the state forest department will collaborate to organize the census.
- The Marine National Park and Marine Sanctuary in Gujarat is India's first recognized marine national park, covering 170 km of shoreline and 42 islands between Okha and Navlakhi.
- It is located in the districts of Devbhoomi Dwarka, Jamnagar, and Morbi.

EXAM
Genius





Ques : Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in which state ?

- (a) Arunachal Pradesh
- (b) Sikkim
- (c) Himachal Pradesh
- (d) Maharashtra
- (e) Uttarakhand

Answer : Option B

Explanation :

- Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in Sikkim.
- The organic fish cluster in Sikkim's Soreng District would increase farmer income while also promoting aquaculture sustainability.
- The project intends to sell organic fish that are free of antibiotics, chemicals, and pesticides in environmentally conscious markets around the world.
- Singh inaugurated 50 critical projects worth Rs.50 crore under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), including all northeastern states except Arunachal Pradesh and Mizoram, in Guwahati.

EXAM
Genius





Ques : Dr Rajagopala Chidambaram passed away at the age of 88. He joined Bhabha Atomic Research Centre in which year ?

- (a) 1950
- (b) 1988
- (c) 1954
- (d) 1962
- (e) 1960

Answer : Option D

Explanation :

- Dr. Rajagopala Chidambaram, the Chairman of the Atomic Energy Commission and the Principal Scientific Adviser to the Government of India when India conducted the critical Pokhran-II nuclear tests, died at the age of 88.
- Chidambaram joined the Bhabha Atomic Research Centre in 1962.
- Chidambaram was born in Chennai in 1936 to C Rajagopal Aiyar, a Controller of Defence Accounts, and Ananthalakshmi.
- He graduated first at Madras University with a B.Sc (Honours). He later joined the Indian Institute of Science in Bengaluru in 1956, earning his master's degree in a year and his PhD in 1961.
- Though Chidambaram's name is mainly linked with Pokhran-II (India's second nuclear testing, in May 1998), he did play a significant role in the 1974 Pokhran-I, for which he received the Padma Shri award in 1975 and the Padma Vibhushan in 1999.





Ques : Earth's Rotation Day is observed every year on which day ?

- (a) 4 January
- (b) 5 January
- (c) 6 January
- (d) 7 January
- (e) 8 January

Answer : Option E

Explanation :

- Earth's Rotation Day is held every year on January 8.
- The day raises awareness of the Earth's 24-hour rotational period, which is the foundation for the idea of time and the division of hours, minutes, and seconds.
- The Earth's Rotation Day commemorates the anniversary of French physicist Leon Foucault's 1851 confirmation that the Earth rotates around its axis. The day also commemorates Foucault's initial public demonstration in Paris.
- The Earth's diameter is 12,714 kilometers (7,900 miles) from the North to the South Poles and 12,756 kilometers (12,756 miles) along the equator (7,926 miles).
- 70% of the Earth's surface is covered in water. Only 3% of that is freshwater, whereas 97% is salty.

Genius





Important days :

- 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 : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans





IMPORTANT ONE – LINER Current Affairs

Costas Simitis, former Prime Minister of Greece and the architect of the country's joining the common European currency, the euro, has died at age 88. Mr. Simitis, a co-founder of the Socialist PASOK party in 1974.

Mike Johnson, a Republican from Louisiana Appointed as Speaker of the U.S. House of Representatives

The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.

Farmers in Telangana will receive Rs.12,000 per acre annually under the Rythu Bharosa scheme, as the State government has increased the cash benefit under the scheme by Rs.2,000.

Uttarakhand government and Indo-Tibetan Border Police (ITBP) signed an MOU to promote tourism in the border areas of the state.

A Japanese woman who was the world's oldest person according to Guinness World Records has died. Tomiko Itooka was 116 and died at a care home in Ashiya in the Hyogo Prefecture, according to elderly policies official Yoshitsugu Nagata.

The plan aims to expand heli-services to border areas near popular tourist locations including Adi Kailash, Om Parvat, and Timmarsain Mahadev.





Ques : Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company?

- (a) Rajesh Bansal
- (b) Sanjay Gupta
- (c) Amit Ganorkar
- (d) Ramesh Kumar
- (e) Piyush Tiwari

Answer : Option C

Explanation :

- Amit Ganorkar Appointed as Managing Director(MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company. He Replaced Neelesh Garg.
- TATA AIG General Insurance Company operates in the general insurance sector, offering a range of non-life insurance products.
- TATA AIG General Insurance is a joint venture between the TATA Group and American International Group (AIG), combining domestic and global expertise.
- TATA AIG General Insurance Established in 2001 and Headquarter is in Mumbai.

EXAM
Genius





Recent Appointment in Banking & Insurance Sector :

- Jatinder Pal Singh : CEO of ITI Asset Management (ITI AML) (succeeding Hitesh Thakkar)
- Rajat Verma : CEO of DBS Bank India (succeeding Surojit Shome)
- Anup Kumar Sinha : Reappointment as Bandhan Bank's non-executive chairman
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management

EXAM
Genius





Ques : What is the projected GDP growth rate for India in the fiscal year 2024-25 as per the first advance estimates?

- (a) 5.6%
- (b) 5.8%
- (c) 6%
- (d) 6.4%
- (e) 7.2%

Answer : Option D

Explanation :

- India's Gross Domestic Product (GDP) is expected to expand at 6.4% in fiscal year 2024-25, a four-year low and a substantial decrease from the 8.2% growth achieved in FY24, according to the government's initial advance forecasts.
- The prognosis is lower than the latest Reserve Bank estimate of 6.6 percent for the current fiscal year, which ends March 2025.
- The NSO released its first advance estimates of national income for 2024-25, stating that "real GDP has been estimated to grow by 6.4 percent in FY2024-25 as compared to the growth rate of 8.2 percent in the Provisional Estimate (PE) of GDP for FY2023-24". The report also showed that real Gross Value Added (GVA) is predicted to increase by 6.4% in FY25, down from 7.2% in FY24. In contrast, nominal GVA is expected to expand at 9.3% in FY25, slightly higher than 8.5% in the previous fiscal year.





Ques : Bajaj Broking, the broking arm of Bajaj Finance Ltd., has partnered with which Bank to introduce a comprehensive 3-in-1 account solution ?

- (a) South Indian Bank
- (b) Axis Bank
- (c) Tamilnad Mercantile Bank
- (d) Punjab National Bank
- (e) Karur Vyasya Bank

Answer : Option C

Explanation :

- Bajaj brokerage, the brokerage arm of Bajaj Finance Ltd., has teamed up with Tamilnad Mercantile Bank (TMB) to launch a comprehensive 3-in-1 account solution that combines banking, broking, and investing services on a single platform.
- The agreement intends to provide Tamilnad Mercantile Bank customers with a seamless online trading experience using Bajaj Broking's platform.
- As part of its expansion strategy, Bajaj Broking is increasing its physical presence throughout India. The company intends to expand its branch network to more than 50 locations by March 2025, with an emphasis on metro cities as well as Tier 2 and Tier 3 markets.

EXAM
Genius





Recently signed banking agreements

- The Assam government has inked a Memorandum of Understanding (MoU) with SBI and UBI to provide insurance coverage to state government employees.
- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.
- Mizoram government entered into a Memorandum of Agreement (MoA) with its partner banks – State Bank of India (SBI), Mizoram Rural Bank (MRB), and Mizoram Cooperative Apex Bank Limited (MCAB) for the disbursement of loans under the Bana Kaih (handholding) Scheme.
- Punjab National Bank (PNB) and Federation of Cold Storage Associations of India (FCAOI) have signed an MoU to improve agricultural infrastructure and cold chain development in India
- Tata Consultancy Services (TCS) partnered with Bank of Bhutan, Bhutan's largest commercial bank, to modernize its digital core and improve customer experience.
- Magma HDI General Insurance has partnered with IndoStar Capital Finance Limited (ICFL), a prominent NBFC to enhance the availability of motor, health, and commercial insurance solutions for customers.
- M2P Fintech has partnered with the State Bank of India (SBI) to provide smooth and safe payment experiences.
- Tata Power Renewable Energy, a unit of Tata Power, has partnered with Canara Bank to offer cheap financing for rooftop solar installations.
- 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).





Ques : Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims. What is the maximum financial help provided by the new cashless treatment system for road accident victims?

- (a) Rs 1.5 lakh
- (b) Rs 2 lakh
- (c) Rs 2.5 lakh
- (d) Rs 3 lakh
- (e) Rs 3.5 lakh

Answer : Option A

Explanation :

- Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims.
- Once the police are notified within 24 hours of the accident, the policy will immediately cover the victim's treatment costs for 7 days, up to a maximum of Rs 1.5 lakh.
- If a person is killed in a hit-and-run accident, his or her immediate family would receive Rs 2 lakh.
- Gadkari also emphasized road safety as a primary issue. In 2024, 1.8 lakh people died in traffic accidents across India. Approximately 30,000 people died as a result of not wearing helmets.
- Another alarming figure is that 66% of fatal accident victims were aged 18 to 34. Additionally, improper access and exit points near schools and colleges resulted in the deaths of 10,000 children.





Ques : Which state has launched the 'Atlas of Indian Wolf Habitats ' ?

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

Answer : Option B

Explanation :

- Gujarat is prioritizing biodiversity protection, with a focus on the Indian wolf.
- The state has unveiled the 'Atlas of Indian Wolf Habitats,' led by Chief Minister Bhupendra Patel and Forest Minister Mulubhai Bera.
- This atlas identifies ideal locations for wolves in 13 districts.
- The Atlas was created by the GEER Foundation in partnership with the Gujarat Forest Department.

Ques : India signed MOU with which country on Non-Basmati White Rice Trade ?

- (a) Indonesia
- (b) Sweden
- (c) Bhutan
- (d) Mauritius
- (e) Dubai

Answer : Option A

Explanation :

- The Union Cabinet has approved the Memorandum of Understanding (MoU) agreed between the Union Ministry of Cooperation and Indonesia's Ministry of Trade.



- The clearance was provided during a Union Cabinet meeting in New Delhi chaired by Prime Minister Narendra Modi.
- India will provide Indonesia with one million metric tonnes of non-basmati white rice per year at the current international pricing.
- The MoU will be valid for four years and automatically extended for another four years. The National Cooperative Exports Limited will supply rice to Indonesia.
- In 2023-24, bilateral commerce between the two countries totaled US\$29.4 billion. India's exports to Indonesia were \$5.99 billion, while its imports totaled \$23.4 billion.
- Indonesia is India's eighth-largest trading partner, and India is the second-largest importer of Indonesian coal and crude palm oil.
- To control rice prices in India, the government has banned the export of non-basmati white rice from July 20, 2023. The Indian government lifted the restriction on non-basmati rice exports in September 2024, but only at a minimum export price of \$490 per tonne.

About National Cooperative Exports Limited (NCEL) :

- Established : in 2023 as a Multi-state Cooperative Society under the Multi-State Cooperative Society Act, of 2002
- Headquarters : New Delhi
- Managing Director : Unupom Kausik
- Function : is an umbrella organization for exports by the cooperative sector of the country.

EXAM
Genius





Ques : Who has inaugurated the Gandhi Darshan Art Gallery at Rajghat in New Delhi?

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

Answer : Option C

Explanation :

- Om Birla, Lok Sabha Speaker, launched the Gandhi Darshan Art Gallery at Rajghat in New Delhi.
- More than 80 artists have exhibited their work in the gallery, portraying the Father of the Nation, Mahatma Gandhi, in a distinctive and modern manner.
- Darshan Art Gallery will educate today's youngsters about Gandhian principles.
- The event was organized by the Ministry of Culture, Lalit Kala Academy, and Gandhi Smriti and Darshan Samiti.

EXAM
Genius





Recent Headlines Related to Inauguration :

- Prime Minister Narendra Modi has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut Namo Bharat route. The corridor, worth Rs 4.600 crore.
- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi. The BHARATPOL platform will make it easier to process all requests for international assistance through INTERPOL.
- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.
- Two UK universities, Queen's University Belfast and Coventry University, have applied to open international campuses in Gujarat's GIFT City, following the lead of Australian institutions.
- 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





Ques : Prabowo Subianto has formally accepted New Delhi's invitation to be the chief guest at the 2025 Republic Day parade. He is the President of which country ?

- (a) Indonesia
- (b) Sweden
- (c) Bhutan
- (d) Mauritius
- (e) Dubai

Answer : Option A

Explanation :

- Indonesian President Prabowo Subianto has formally accepted New Delhi's invitation to be the chief guest at the 2025 Republic Day parade.
- Subianto's selection as the first visitor of Prime Minister Modi's third term demonstrates the importance India places on bilateral relations with Indonesia and its Act East policy. The visit is designed to strengthen both sides' strategic cooperation and defense connections.
- President Sukarno of Indonesia, a crucial friend of Prime Minister Jawaharlal Nehru during the golden years of the non-aligned movement, was India's first Republic Day visitor.
- India and Indonesia have had strong cultural and commercial ties for over two thousand years, with Hindu, Buddhist, and Muslim traditions extending from India to Indonesia. The legends of the Ramayana and Mahabharata have had a significant impact on Indonesian traditional art and theater.

About Indonesia :

- Capital – Jakarta
- Currency – Rupiah
- Official language – Indonesian
- President – Prabowo Subianto





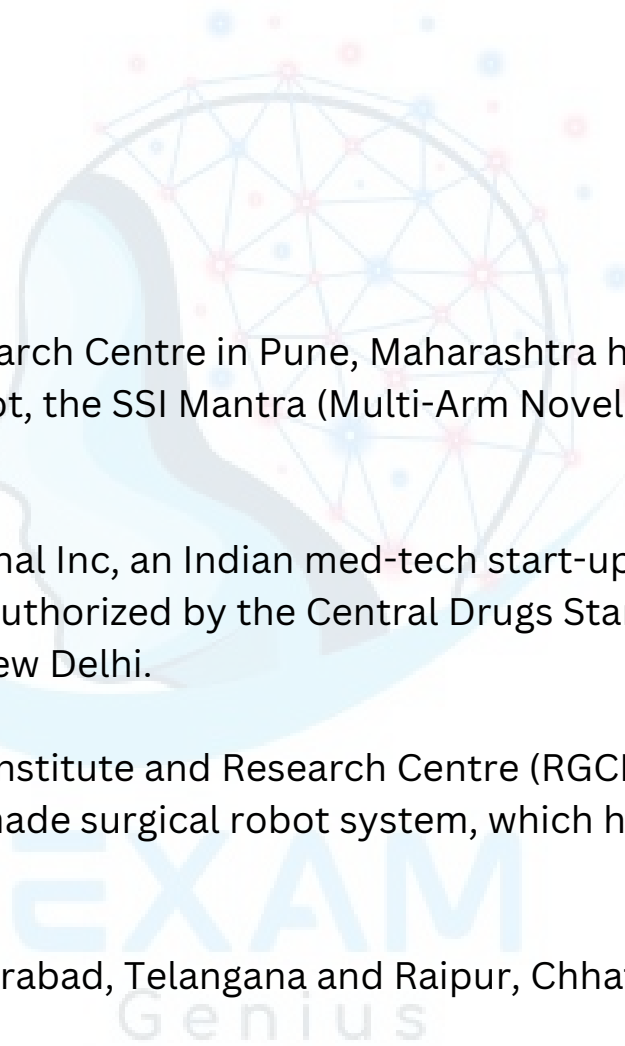
Ques : Which state has installed the ‘SSI Mantra (Multi-Arm Novel Tele Robotic Assistance) surgical robot’ ?

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

Answer : Option D

Explanation :

- Noble Hospitals and Research Centre in Pune, Maharashtra has installed the first made-in-India surgical robot, the SSI Mantra (Multi-Arm Novel Tele Robotic Assistance).
- SS Innovations International Inc, an Indian med-tech start-up, created cutting-edge technology that has been authorized by the Central Drugs Standard Control Organisation (CDSCO) in New Delhi.
- The Rajiv Gandhi Cancer Institute and Research Centre (RGCI) in New Delhi deployed the first Indian-made surgical robot system, which has successfully completed 26 procedures.
- It was later set up in Hyderabad, Telangana and Raipur, Chhattisgarh.



EXAM
Genius





Ques : Which organization approved 'Nadi Tarangini' for use as a medical device?

- (a) Indian Council of Medical Research (ICMR)
- (b) World Health Organization (WHO)
- (c) Central Drugs Standard Control Organization (CDSCO)
- (d) Ministry of AYUSH
- (e) National Accreditation Board for Hospitals (NABH)

Answer : Option C

Explanation :

- 'Nadi Tarangini', an indigenously designed pulse diagnostic instrument, has been India's first Ayurvedic medical device to be approved for use by the Central Drugs Standard Control Organization CDSCO, a national regulator for the cosmetics, pharmaceutical, and medical device sectors in India.
- Padma Bhushan's brainchild Prof. J. B. Joshi, Chancellor of the famous Institute of Chemical Technology (Formerly UDCT) and President of Marathi Vidnyan Parishad the device built by Dr. Aniruddha Joshi after over 6 years of hard research at IIT Bombay.
- "Nadi Tarangini is an innovative AI-powered pulse testing instrument that aims to speed up traditional Ayurvedic procedures. It combines extremely sensitive sensors with cutting-edge algorithms. It gives exact pulse measurements to provide detailed health information.
- This innovative instrument assists practitioners in analyzing 22 Ayurvedic indicators, including Tridosha balance (Vata, Pitta, Kapha), stress levels, digestive health, and overall well-being of the individual.





Ques : PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by which ministry ?

- (a) Union Ministry of Home Affairs
- (b) Union Ministry of Education
- (c) Union Ministry of Steel and Heavy Industries
- (d) Union Ministry of Micro, Small and Medium Enterprises
- (e) Ministry of Environment, Forest and Climate Change

Answer : Option C

Explanation :

- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi.
- It is launched for the Period of FY 2025-26 to FY 2029-30.
- Its aim is to encourage domestic production of specialty steel and lower imports by drawing in capital investments. The Investment is of Rs 6,322 crore.
- It covers Five product categories in line with the existing PLI Scheme, namely Coated / Plated Steel Products, High Strength / Wear resistant Steel, Specialty Rails, Alloy Steel Products & Steel wires and Electrical Steel.
- As of November 2024, companies have already invested Rs 18,300 crore and generated over 8,660 in employment





Recent News Headlines Related to Schemes

- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- 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 extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India (GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- 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 Thawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.





Ques : What is the Rank of India in Threat Landscape Report 2024 Published by CloudSEK ?

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

Answer : Option B

Explanation :

- ThreatLandscape Report 2024 Published by CloudSEK
- In 2024, India was the second most targeted country for cyberattacks, with 95 companies experiencing data breaches.
- Cyber attackers mostly targeted the finance and banking industries, resulting in 20 victims. The government recorded 13 events, followed by telecoms with 12.
- The healthcare, pharmaceutical, and education industries saw substantial threats, with 10 and 9 casualties, respectively.

Ranking of top 5 Countries :

- 1 United States
- 2 India
- 3 Israel
- 4 Thailand
- 5 Brazil

EXAM
Genius





India's Rankings in Different Indices

- Global Aging Index Published by National University of Singapore (NUS) & Columbia University : India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)



Ques : Council of Scientific and Industrial Research (CSIR) established in which year ?

- (a) 1947
- (b) 1942
- (c) 1956
- (d) 1958
- (e) 1962

Answer : option B

Explanation :

- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, revealed that the Council of Scientific and Industrial Research (CSIR) has created technology to synthesize Paracetamol in-house.
- Dr. Jitendra Singh declared this during the 40th Foundation Day of the Department of Scientific and Industrial Research (DSIR) in New Delhi.
- Satya Deeptha Pharmaceuticals Ltd, based in Karnataka, would manufacture inexpensive paracetamol domestically.

About Council of Scientific and Industrial Research (CSIR) :

- Established : 1942
- HQ : New Delhi
- Director General : N. Kalaiselvi





Ques : Who has been elected as the new President of the Athletics Federation of India (AFI)?

- (a) Milkha Singh
- (b) PT Usha
- (c) Bahadur Singh Sagoo
- (d) Neeraj Chopra
- (e) Abhinav Bindra

Answer : Option C

Explanation :

- Bahadur Singh Sagoo, an Asian Games gold winner, has been elected as the next President of the Athletics Federation of India (AFI).
- The Asian Games shot put medalist succeeded the outgoing president, Adille Sumariwalla, at the federation's Annual General Assembly Meeting in Chandigarh.
- With Sagoo's appointment, Sumariwalla's more than ten-year reign as AFI president comes to an end. The 67-year-old had been AFI president since 2012.
- Sagoo, a one-time Asian medalist and two-time national champion, won the gold medal in the shot put at the 2002 Busan Asian Games. He also competed at the 2000 and 2004 Olympics. His best attempt of 20.40m occurred in 2004 in Koncha-Zaspa, Kyiv.
- Meanwhile, Sandeep Mehta, who previously served as senior joint secretary, was elected secretary of the body during the AGM.





Recent Appointment in different departments :

- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation
- Amit Aggarwal : Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers
- Manish Singhal : Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (replace Deepak Sood)
- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)
- 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



Ques : In January 2024, the e-Shram portal has been upgraded in how many languages?

- (a) 12
- (b) 18
- (c) 15
- (d) 20
- (e) 22

Answer : Option E

Explanation :

- The e-Shram portal has been improved and will now be available in all 22 scheduled languages, allowing unorganized laborers from all parts of the country to use it and benefit from government services.
- The previous version only supported English, Hindi, Kannada, and Marathi.
- Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, has launched the multilingual e-Shram portal, which aims to be a 'One-Stop-Solution' website for all unorganised registered workers to take advantage of various government schemes designed to support their welfare, livelihood, and well-being.
- MEITY's Bhashini project has been used to enhance the e-Shram portal with 22 languages. The portal is now accepting registrations from building and other construction workers (BoCW), as well as gig and platform workers.





IMPORTANT ONE – LINER Current Affairs

Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (Irdai) have signed a MoU for sharing of intelligence and information to check money laundering.

Suzuki Motor Corporation has decided to acquire 26 per cent stake in NDDB Mirda Ltd, a bio-gas venture of National Dairy Development Board (NDDB), as part of its plans to use Compressed Bio-Gas (CBG) for longevity and performance of vehicles.

Financial Intelligence Unit-India (FIU-IND) & the Insurance Regulatory and Development Authority of India (Irdai) signed MOU For sharing of intelligence and information to check money laundering

The National Skill Development Corporation (NSDC) has teamed with pollster Axis My India to help bridge India's skills gaps and satisfy the predicted demand for millions of jobs in developed economies over the next five years.

Justin Trudeau Resigned as Canada's Prime Minister & Leader of his Liberal Party of Canada. He came to power in 2015 after 10 years of Conservative Party rule.

The Central Government has approved the establishment of a memorial dedicated to former President Pranab Mukherjee in the Rashtriya Smriti complex, situated in the Rajghat area of New Delhi. Pranab Mukherjee, who served as the 13th President of India from 2012 to 2017, had a political career spanning five decades.

Genius





Ques : Who has been appointed as the Deputy Managing Director and Group Chief Risk Officer of the State Bank of India (SBI)?

- (a) Rajnish Kumar
- (b) Arundhati Bhattacharya
- (c) Baldev Prakash
- (d) Dinesh Khara
- (e) P K Gupta

Answer : Option C

Explanation :

- State Bank of India has named Baldev Prakash as deputy managing director and group chief risk officer.
- Prakash previously served as managing director and chief executive officer of Jammu and Kashmir Bank on a three-year deputation, which concluded in December.
- Shiva Om Dikshit has been assigned a new role as deputy managing director, operations-channel management

EXAM
Genius





Recent Appointment in Banking & Insurance Sector :

- Amit Ganorkar : Managing Director(MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company (Replaced Neelesh Garg)
- Jatinder Pal Singh : CEO of ITI Asset Management (ITI AML) (succeeding Hitesh Thakkar)
- Rajat Verma : CEO of DBS Bank India (succeeding Surojit Shome)
- Anup Kumar Sinha : Reappointment as Bandhan Bank's non-executive chairman
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management

Genius



Ques : Export-Import Bank of India established in which year ?

- (a) 1982
- (b) 1985
- (c) 1989
- (d) 1995
- (e) 1998

Answer : Option A

Explanation :

- The Export-Import Bank of India (EXIM Bank) successfully raised \$1 billion (Rs. 8,570 crore) in overseas bond issuance at competitive rates, a notable achievement for Indian issuers in global capital markets.
- The offering was priced at US Treasury rates plus 1%, with a negative new issue concession of 0.05%.
- The bond issue had global interest, with 50% coming from Asia, 32% from Europe, the Middle East, and Africa, and 18% from the US.

About Export-Import Bank of India :

- Established : 1982
- HQ : Mumbai, Maharashtra
- CMD : Harsha Bangari

Ques : What was the theme of the 3rd edition of the Reserve Bank of India's Global Hackathon?

- (a) Financial Inclusion and Literacy
- (b) Zero Financial Frauds and Being Divyang Friendly
- (c) Digital Banking Transformation
- (d) AI and Blockchain Innovations
- (e) Enhancing Rural Banking Services

Answer : Option B

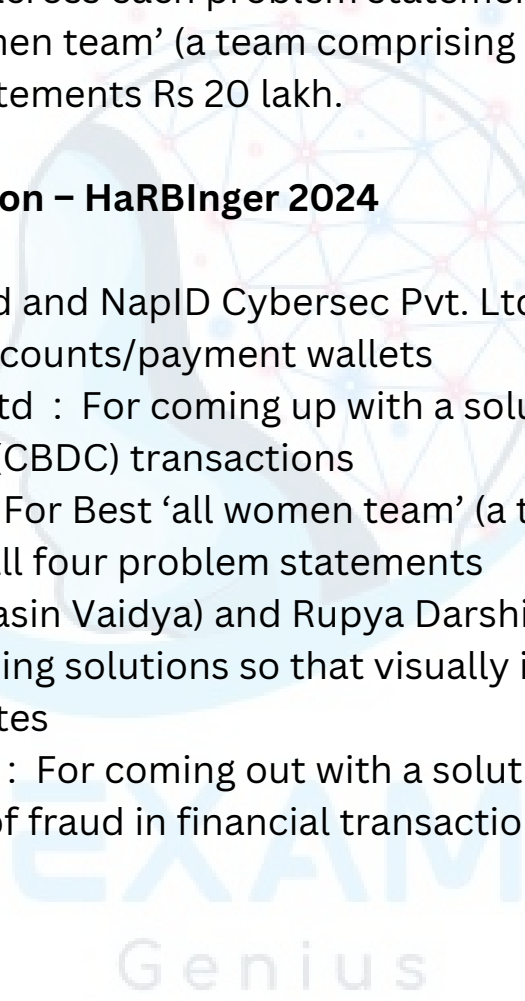


Explanation :

- The Reserve Bank announced the winners of its 3rd Global Hackathon, themed 'Zero Financial Frauds' and 'Being Divyang Friendly'.
- The hackathon got 534 submissions, 39 of which came from teams outside India, including the United States, UK, Hong Kong, Singapore, Brazil, and Morocco.
- Five winners were chosen for solving a set of problem statements.
- Prize money for Winners across each problem statement is Rs 40 lakh.
- Prize money Best 'all-women team' (a team comprising only women members), across all four problem statements Rs 20 lakh.

Winners of Global Hackathon – HaRBInger 2024

- Epifi Technologies Pvt. Ltd and NapID Cybersec Pvt. Ltd : For bringing in solutions to identifying mule bank accounts/payment wallets
- Xaults Technologies Pvt Ltd : For coming up with a solution ensuring transaction anonymity in token-based (CBDC) transactions
- VisAst (Krimisha Deore) : For Best 'all women team' (a team comprising of only women members), across all four problem statements
- H Vision India Pvt. Ltd. (Hasin Vaidya) and Rupya Darshini (Parthiban R., Jebaraj V. and Gobika S.) : For providing solutions so that visually impaired people can accurately identify banknotes
- FPL Technologies Pvt Ltd : For coming out with a solution for real time prediction, detection and prevention of fraud in financial transactions which called 'OneRadar'





Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.
- HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.
- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.
- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.





Ques : Who maintains the Floating Rate Savings Bonds (Taxable) FRSB interest rate at 8.05% from January 1 to June 30, 2025 ?

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

Answer : Option B

Explanation :

- The RBI has declared that the interest rate for RBI Floating Rate Savings Bonds (Taxable) FRSB 2020 (T) will stay at 8.05% from January 1 to June 30, 2025.
- The rate will be 7.70% for the National Savings Certificate (NSC) with an additional 0.35% margin.
- RBI FRSB interest is taxable and cannot be deducted. TDS applies if annual interest exceeds Rs.10,000.
- Bonds need a minimum investment of Rs.1,000, with further investments in multiples of Rs.1,000 and no maximum limit. The bonds cannot serve as security for loans.
- The RBI FRSB has a seven-year lock-in period and does not permit early withdrawals, save for senior citizens.

Ques : Who is set to become the next chairman of the Indian Space Research Organisation (ISRO) on January 14, 2025?

- (a) Dr. K Sivan
- (b) Dr. V Narayanan
- (c) Dr. A S Kiran Kumar
- (d) Dr. Sivanathan
- (e) Dr. M Annadurai

Answer : Option B



Explanation :

- Dr. V Narayanan, a famous scientist of the Indian Space Research Organisation (ISRO), is expected to succeed S. Somanath as chairman on January 14, 2025.
- He is currently the Director of the Liquid Propulsion Systems Centre (LPSC), where he has made significant contributions to India's space ambitions for nearly four decades.
- Dr. Narayanan joined ISRO in 1984 and has held several key positions during his career. His knowledge in rocket and spacecraft propulsion has proven useful on a number of important projects.
- Somanath became Secretary of the Department of Space on January 14, 2022, for a three-year term.
- Narayanan's specialty is in rocket and spacecraft propulsion. He served as the Project Director for the GSLV Mk III vehicle's C25 cryogenic project. Under his supervision, the team successfully produced the C25 Stage, which is an important component of the GSLV Mk III.
- He received his M.Tech in Cryogenic Engineering with First Rank from IIT-Kharagpur in 1989 and began working at the Liquid Propulsion Systems Centre's Cryogenic Propulsion division.

About Indian Space Research Organization (ISRO) :

- Founded – 15 August 1969
- Headquarters – Bangalore, Karnataka
- Founder / 1st Chairman – Vikram Sarabhai
- 10th Chairman – V Narayanan (replace S. Somanath)





Ques : Which edition of Ammunition- Cum TorpedoCum Missile (ACTCM) Barge conducted by Indian Navy ?

- (a) 4th
- (b) 5th
- (c) 7th
- (d) 8th
- (e) 10th

Answer : Option D

Explanation :

- The Indian Navy inducted its eighth ACTCM barge, LSAM 22 (Yard 132), during a ceremony at the Naval Dockyard in Mumbai.
- The ceremony was attended by Commodore Vinay Venkataram, Officer-in-Charge, Fleet Maintenance Unit (Mumbai), as the principal guest.
- On March 5, 2021, a contract was signed with M/s Suryadipta Projects Pvt. Ltd., a Thane-based MSME shipyard, to construct and deliver eleven ACTCM Barges.
- The MSME shipyard has obtained a contract to build and deliver 4 Sullage Barges for the Navy.

Ques : Who has been appointed as the Secretary of the Department of Revenue, Ministry of Finance?

- (a) Ajay Seth
- (b) Tuhin Kanta Pandey
- (c) Rajiv Kumar
- (d) Tarun Bajaj
- (e) Sanjay Malhotra

Answer : Option B



Explanation :

- The Cabinet Appointments Committee (ACC) has accepted Tuhin Kanta Pandey's appointment as Secretary, Department of Revenue, Ministry of Finance.
- He now serves as Secretary of the Department of Investment and Public Asset Management (DIPAM). Meanwhile, Pandey will continue to serve as the Finance Secretary.
- In a parallel move, Arunish Chawla, who is currently Secretary of Revenue in the Ministry of Finance, has been appointed Secretary of Investment and Public Asset Management (DIPAM), succeeding Tuhin Kanta Pandey.
- Chawla has also been appointed Secretary of the Department of Public Enterprises in the Ministry of Finance, as well as Secretary of Culture.

Ques : What percentage of the budgetary allocation was utilized by Indian Railways for capital expenditure in FY25?

- (a) 45%
- (b) 55%
- (c) 60%
- (d) 76%
- (e) 84%

Answer : Option D

Explanation :

- In FY25, Indian Railways exceeded Rs.2 lakh crore in capital expenditure (capex), making up 76% of its budget.
- The Union Budget for FY25 allocates Rs.2.65 lakh crore to Indian Railways, with a Gross Budgetary Support (GBS) of Rs.2.52 lakh crore.
- By December 2024, Indian Railways spent over Rs.2 lakh crore, including Rs.1.91 lakh crore from the GBS, Rs.824 crore from external resources, and Rs.8,733 crore from extra-budgetary sources.





Ques : Inauguration of the Adivasi Mela 2025, ahead of the Pravasi Bharatiya Divas(PBD) program, at the Exhibition Grounds in which state ?

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

Answer : Option C

Explanation :

- Mohan Charan Majhi, Chief Minister of Odisha, opened the Adivasi Mela 2025 at the Exhibition Grounds in Bhubaneswar, ahead of the Pravasi Bharatiya Divas (PBD) event.
- During the ceremony, the Shahid Madho Singh Haath Kharcha Scheme was established with a budget of Rs 156 crore to support tribal students. Additionally, nine tribal talents and ten tribal farmers were recognized for their remarkable accomplishments.
- Shaheed Madho Singh, a freedom fighter and tribal landowner from the Ghansa area of Bargarh district, Odisha
- Its aims is to reduce dropout rates and increase students' interest in education
- Tribal students who pass Class 8 and join Class 9 or 10 will receive a one-time incentive of Rs.5,000 per year Students and enrolling in Class 11 will also be eligible for this benefit
- It is Implemented for Current academic year 2024-2025
- Scheduled Tribe(ST) students whose annual family income does not exceed Rs 2,50,000 are eligible for the scheme.





Recent News Headlines Related to Schemes

- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi. It is launched for the Period of FY 2025-26 to FY 2029-30.
- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- 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 extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India (GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- 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 Thawarchand 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.





Ques : Which country Joins BRICS as 10th Full Member ?

- (a) Indonesia
- (b) Sweden
- (c) Bhutan
- (d) Mauritius
- (e) Dubai

Answer : Option A

Explanation :

- Indonesia, the world's fourth-most populous nation, has joined the BRICS (Brazil, Russia, India, China, South Africa) alliance as the tenth full member, as announced by Brazil, the BRICS chair for 2025.
- The participation of Indonesia corresponds with Brazil's presidency theme, "Enhancing Global South Cooperation for a More Inclusive and Sustainable Governance."
- In 2024, BRICS expanded to include Egypt, Ethiopia, Iran, and the UAE.

About Brics :

- Established : 2006
- HQ : Shanghai
- Members : Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, Saudi Arabia, the United Arab Emirates and Indonesia

Ques : As the year 2025 brought upon the world the 'Generation Beta', India got its first baby of this generation on New Year's Day, January 1 in which state ?

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

Answer : Option B



Explanation :

- On New Year's Day, January 1, 2025, India welcomed its first 'Generation Beta' baby in Aizawl, Mizoram
- The infant, Frankie Remruatdika Zadeng, is India's first kid from Generation Beta.
- Frankie's birth is significant since he belongs to Generation Beta, which refers to youngsters born between 2025 and 2039.
- Australian futurist Mark McCrindle coined the term "Generation Beta" to refer to the demographic group following Generation Alpha (2010-2024).

All the Generation Names and Years :

- The Greatest Generation : 1901–1927
- The Silent Generation : 1928–1945
- Baby Boom Generation : 1946–1964
- Generation X : 1965–1980
- Millennial Generation (Gen Y) : 1981–1996
- Generation Z (iGen) : 1997–2010
- Generation Alpha : 2010–2024
- Generation Beta : 2025–2039

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Recent News Headlines Related to First in India and World :

- Noble Hospitals and Research Centre in Pune, Maharashtra has installed the first made-in-India surgical robot, the SSI Mantra (Multi-Arm Novel Tele Robotic Assistance).
- 'Nadi Tarangini', an indigenously designed pulse diagnostic instrument, has been India's first Ayurvedic medical device to be approved for use by the Central Drugs Standard Control Organization (CDSCO).
- The Gujarat government will conduct the country's first census of coastal and wader birds in the Marine National Park and Sanctuary in Jamnagar.
- In a first, Chhattisgarh state has devised an innovative concept that combines forest ecosystem services with Green Gross Domestic Product (Green GDP).
- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Uttarakhand has recently inaugurated its first wine production unit in Kotdwar, which is part of the government's new excise policy aimed at promoting wine tourism.
- 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.





Ques : In which city was the British Junior Open 2024 held?

- (a) London
- (b) Manchester
- (c) Edinburgh
- (d) Glasgow
- (e) Birmingham

Answer : Option E

Explanation :

- In squash, India's Anahat Singh won the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.
- In the summit showdown, India's 16-year-old top seed defeated Egypt's Malika El Karaksy 3-2.
- Anahat won her third British Junior Open championship, having previously won in the Under-11 division in 2019 and the Under-15 category in 2023.

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Recent News headlines related to Sports

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





Ques : Martin Guptill announced his retirement from international cricket at the age of 38. He is from which country?

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

Answer : Option B

Explanation :

- Martin Guptill, a New Zealand cricketer, has announced his retirement from international cricket at the age of 38.
- During his 14-year career, he scored over 14 thousand runs in 367 matches and smashed 23 international hundreds.
- He played 198 ODIs, 122 T20Is, and 47 Tests, making his debut against the West Indies in 2009.
- Guptill has the record for the highest individual score in an ODI World Cup. In the 2015 World Cup, he scored 237 not out from 163 balls.
- Guptill will continue to play T20 franchise cricket across the world in the near future.

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Recently Retired Players :

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

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Ques : Agnes Keleti was the world's oldest living Olympic gold medalist in which sport?

- (a) Tennis
- (b) Gymnastic
- (c) Badminton
- (d) Wushu
- (e) Archery

Answer : Option B

Explanation :

- Agnes Keleti, the oldest remaining Olympic gold medalist and Holocaust survivor, passed away at the age of 103.
- Keleti, a five-time Olympic champion from Hungary, earned her first gold medal at the age of 31 in Helsinki in 1952, followed by four more in Melbourne in 1956, making her the oldest female gymnast to win gold.
- Keleti is the second-most successful Hungarian athlete of all time, with 10 Olympic medals, five of which are gold.

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IMPORTANT ONE – LINER Current Affairs

Indian Renewable Energy Development Agency Limited (IREDA) has achieved 'Excellent' rating for the performance MoU signed with the Ministry of New & Renewable Energy (MNRE) for the financial year 2023-24, with a score of 98.24.

The Reserve Bank of India (RBI) lifted the supervisory restrictions imposed on two non-banking financial companies (NBFCs) – Asirvad Micro Finance Limited and DMI Finance Private Limited.

Bank of Baroda enhanced its "Employee Assistance Program" (EAP) to prioritise the emotional, mental, and psychological well-being of its over 75,000 employees and their families. Partnering with Truworth Wellness, the Bank has introduced an upgraded version of the EAP, reinforcing its commitment to a supportive work environment.

The Gujarat government has approved the bifurcation of Banaskantha district to form a new administrative unit named Vav-Tharad district, with its headquarters in Tharad town. This decision will increase the number of districts in Gujarat to 34.

Banaskantha, which has 14 talukas, is the second-largest district in Gujarat by area and currently houses the highest number of talukas in the state. Vav-Tharad district will encompass eight talukas.

Edelweiss Financial Services Limited (EFSL) has announced the public issue of Secured Redeemable Non-Convertible Debentures (NCDs) with a total issue size of up to Rs. 2,000 million. The offering includes a base issue of Rs. 1,000 million and a green shoe option to retain an additional Rs. 1,000 million.

