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

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

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

Answer : Option C

Explanation :

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

About YES Bank :

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

About FICCI Ladies Organisation :

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



Recent Facilities Launched in Banking & Insurance Sector :

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





Ques : What is the GST collection in December ?

दिसंबर में कितना रहा जीएसटी कलेक्शन?

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

Answer : Option C

Explanation :

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

Collection of GST in December 2024 :

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

GST Collection of Previous Months :

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



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

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

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

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

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

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

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

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

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

(a) Only a

(b) Only b

(c) Both a and b

(d) Both a and c

(e) Both b and c

Answer : Option E

Explanation :

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



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

Recent News Headlines Related to RBI

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





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

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

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

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

Answer : Option A

Explanation :

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





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

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

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

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

Answer : Option B

Explanation :

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





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

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

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

Answer : option B

Explanation :

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

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Recent Appointment in different departments :

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





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

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

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

Answer : Option A

Explanation :

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





Recent News Headlines Related to ISRO

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





Ques : PM CARES Fund created in which year ?

PM CARES फंड किस वर्ष बनाया गया?

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

Answer : Option D

Explanation :

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





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

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

Answer : Option A

Explanation :

- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- The final of the 78th Santosh Trophy 2024-25 was held at the GMC Balayogi Stadium in Hyderabad, Telangana.
- Santosh Trophy is a prominent domestic state-level football tournament for men in India, organized by the All India Football Federation.
- The final in Hyderabad was West Bengal's 47th appearance in the Santosh Trophy, while Kerala was making its 16th.

Winners :

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

About the Santosh Trophy :

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





Recent News headlines related to Sports

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





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

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

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

Answer : Option E

Explanation :

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

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

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

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

Answer : Option E



Explanation :

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

Recent Headlines Related to Inauguration :

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



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

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

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

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

Answer : Option C

Explanation :

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



Recent News Headlines Related to First in India and world :

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





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

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

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

Answer : Option A

Explanation :

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



Recent News Headlines Related to Schemes

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





IMPORTANT ONE – LINER Current Affairs

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

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

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

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

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

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

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

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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

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

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

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

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

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

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

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

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