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

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

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

Answer : Option C

Explanation

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



Recent News Headlines Related to RBI

- RBI in cooperation with the government, has proposed amendments to the existing Foreign Exchange Management Act (FEMA) regulations to encourage cross-border transactions in the Indian rupee (INR) and local / national currencies.
- RBI has instructed banks and other regulated entities (REs) to use the '1600xx' phone numbering series exclusively for making transactional calls to customers.
- HSBC India, the Indian arm of London-based HSBC, has received approval from the Reserve Bank of India (RBI) to open 20 branches in 20 cities.
- The RBI will conduct daily Variable-Rate Repo (VRR) auctions until further notice. This measure will increase banking liquidity amid the deficit.
- The RBI has implemented new credit reporting rules. Lenders are now required to update credit bureau information every 15 days, rather than monthly. This directive went into force on January 1, 2025.
- The Reserve Bank Innovation Hub and IIMA Ventures have launched Swanari TechSprint 3.0, a program targeted at fostering women-centric financial firms in India.
- The RBI lifted the supervisory restrictions imposed on two non-banking financial companies (NBFCs) – Asirvad Micro Finance Limited and DMI Finance Private Limited.
- The Reserve Bank announced the winners of its 3rd Global Hackathon, themed 'Zero Financial Frauds' and 'Being Divyang Friendly'.
- The RBI has declared that the interest rate for RBI Floating Rate Savings Bonds (Taxable) FRSB 2020 (T) will stay at 8.05% from January 1 to June 30, 2025
- The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.
- HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.
- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.





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

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

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

Answer : Option B

Explanation :

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

Different types of NBFCs :

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





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

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

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

Answer : Option A

Explanation :

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

Updated GDP List :

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

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

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

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

Answer : option D

Explanation :

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





Recently signed banking agreements

- The Financial Intelligence Unit-India (FIU-IND) has signed an MoU with National Housing Bank (NHB) to engage in crucial areas such as intelligence sharing, capacity building, and risk assessment.
- PNB MetLife India Insurance Company Ltd (PNB MetLife) has entered into a strategic bancassurance agreement with Saraswat Co-operative Bank Ltd, one of India's leading urban co-operative banks.
- The state-owned PFC has signed an agreement with the Japan Bank for International Cooperation (JBIC) for a credit facility of 120 billion Japanese yen (about Rs 6,600 crore)
- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- PhonePe has partnered with ICICI Lombard General Insurance to provide insurance coverage for travelers visiting the Maha Kumbh Mela.
- Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (Irdai) have signed a MoU for sharing of intelligence and information to check money laundering.
- The National Skill Development Corporation (NSDC) has teamed with pollster Axis My India to help bridge India's skills gaps and satisfy the predicted demand for millions of jobs in developed economies over the next five years.
- Bajaj brokerage, the brokerage arm of Bajaj Finance Ltd., has teamed up with Tamilnad Mercantile Bank (TMB) to launch a comprehensive 3-in-1 account solution that combines banking, broking, and investing services on a single platform
- The Assam government has inked a Memorandum of Understanding (MoU) with SBI and UBI to provide insurance coverage to state government employees.
- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.





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

किस संगठन ने 'एंटिटी लॉकर' प्लेटफॉर्म विकसित किया?

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

Answer : Option C

Explanation :

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



Recent News Headlines Related to launched Apps/portals

- Bharat Ranbhoomi Darshan app Launched by Union Minister Rajnath Singh, Ministry of Defense (MoD). This app includes detailed information of 77 battlefield sites.
- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- Swiggy has introduced a new standalone food delivery app called 'Snacc by Swiggy'. Snacc is a 15-minute food delivery app that serves short snacks and meals, comparable to Zepto's Zepto Café.
- NITI Aayog's Women Entrepreneurship Platform (WEP) has developed EmpowHER Biz - Sapno Ki Udaan in collaboration with New Shop, India's largest 24/7 convenience shop chain, as part of its Award to Reward (ATR) program.
- The e-Shram portal has been improved and will now be available in all 22 scheduled languages. Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, has launched the multilingual e-Shram portal, which aims to be a 'One-Stop-Solution' website for all unorganised registered workers.
- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming
- "Amrit Gyaan Kosh" Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)





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

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

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

Answer : Option A

Explanation :

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

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

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



India's Rankings in Different Indices

- Annual India Fintech Report 2024 Published by Tracxn Technologies Limited : India (3rd), United States of America (USA) (1st)
- Henley Passport Index 2025 Published by Henley : India (85th), Singapore (top)
- ThreatLandscape Report 2024 Published by CloudSEK : India (2nd), United States (top)
- Global Aging Index Published by National University of Singapore (NUS) & Columbia University : India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)



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

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

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

Answer : Option C

Explanation :

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

About Odisha :

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





Recent News Headlines Related to MoU and agreement :

- Government of Uttarakhand and Icelandic company Verkis Consulting Engineers (Verkis) signed an MOU for geothermal exploration and development in Uttarakhand. Under the agreement, feasibility studies for these projects will be funded by the Government of Iceland
- Amazon has inked a deal to acquire fintech loan start-up Axio, formerly Capital Float, for around \$190-200 million.
- Department for Promotion of Industry and Internal Trade (DPIIT) and ITC Limited signed MOU to accelerate startup growth and technological advancement besides creation of viable market opportunities for startups across the country.
- India and Spain have signed two MOU to promote and expand their bilateral relations. These agreements prioritized sports collaboration and sustainable urban development. both countries agreed to mark 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)"
- Bharat Heavy Electricals Limited (BHEL) and Oil & Natural Gas Corporation Limited (ONGC) Signed MoU to explore collaboration in the area of New and Renewable Energy (NRE) sector
- India has signed an agreement with Saudi Arabia for Hajj 2025, finalising a quota of 1,75,025 pilgrims. Union Minister for Minority Affairs Kiren Rijiju signed the deal in Jeddah with Saudi Minister for Hajj and Umrah Tawfiq Bin Fawzan Al Rabiah.
- Mongolia & India Signed an Mining Partnership. In the areas of geology and exploration, aiming to enhance resource security and diversify supply chains.
- Department for Promotion of Industry and Internal Trade (DPIIT) and JK Cement Signed an MOU to foster innovation, empower entrepreneurs, and strengthen India's manufacturing ecosystem.
- To increase job possibilities for young people, the Andhra Pradesh government has signed an agreement with software giant Infosys to provide technical help for the state's expected first-ever skill census initiative in the country.
- The Uttar Pradesh government has signed a MOU with Google Cloud (India) to develop the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture.
- Coal India Limited (CIL) and Indian Rare Earths Limited (IREL) Partner to collaborate on the development of critical minerals. Coal India Limited (CIL) Established in 1975 and headquarter is in Kolkata, West Bengal.
- Union Ministry of Cooperation and Indonesia's Ministry of Trade signed an MOU valid for four years. India will provide Indonesia with one million metric tonnes of non-basmati white rice per year at the current international pricing.





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

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

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

Answer : Option C

Explanation :

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

About Uttarakhand :

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





Recent News Headlines Related to First in india and world :

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





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

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

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

Answer : Option A

Explanation :

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





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

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

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

Answer : Option A

Explanation :

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

About Lokpal :

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





Ques : The United States of America (USA)'s Bureau of Industry & Security (BIS) has removed how many Indian nuclear entities from its restrictive Entity List ?

संयुक्त राज्य अमेरिका (यूएसए) के उद्योग और सुरक्षा ब्यूरो (बीआईएस) ने अपनी प्रतिबंधात्मक इकाई सूची से कितनी भारतीय परमाणु संस्थाओं को हटा दिया है?

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

Answer : Option B

Explanation :

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

The entities removed from the USA entity list are :

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

Genius





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

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

Answer : Option E

Explanation :

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

About Chhattisgarh :

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





Recent News Headlines Related to Schemes

- PARTH Yojana (Police Army Recruitment Training & Hunar) Launched by Madhya Pradesh To prepare youth for recruitment into Indian Army, Police, ParaMilitary forces, and related services.
- Mohan Charan Majhi, Chief Minister of Odisha announced Shahid Madho Singh Haath Kharcha Scheme with a budget of Rs 156 crore to support tribal students. Its aims is to reduce dropout rates and increase students' interest in education.
- 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.





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

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

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

Answer : Option B

Explanation :

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

About Andaman and Nicobar Islands :

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





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

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

Answer : Option C

Explanation :

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





Recent News Headlines Related to Summits / conference

- Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, Youth Affairs, and Sports, has opened a two-day international symposium on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations" in New Delhi.
- During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.
- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (AIPOC) in Patna.
- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- Prime Minister Narendra Modi will participate in the Artificial Intelligence (AI) Action Summit in France. The event will focus on five key themes: public interest in AI, the future of work, innovation and culture, trust in AI, and global AI governance.
- India will host the 28th Commonwealth Speakers and Presiding Officers Conference (CSPOC) in 2026. The seminar will center on the application of artificial intelligence and social media in parliamentary processes.
- Over the next five years, a total of Rs 50,000 crore would be invested in infrastructure along national waterways. According to the announcement, the investment ideas were announced during the Inland Waterways Development Council (IWDC) meeting in Kohora, Kaziranga.





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

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

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

Answer : Option B

Explanation :

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





Important days :

- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day





IMPORTANT ONE – LINER Current Affairs

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

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

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

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

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

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

Book The World After Gaza Authored by Pankaj Mishra.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

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

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

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

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

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

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

द वर्ल्ड आफ्टर गाजा पुस्तक के लेखक पंकज मिश्रा हैं।

EXAM
Genius

