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# **GENIUS CURRENT AFFAIRS**



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

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

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

**Answer : Option C**

### Explanation :

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



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

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

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

**Answer : Option C**

**Explanation :**

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

**About IndusInd Bank :**

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



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

**किस बीमा कंपनी ने विशेष रूप से महिला-केंद्रित गंभीर बीमारियों और सर्जरी के लिए अपनी तरह का पहला स्वास्थ्य उत्पाद लॉन्च किया है?**

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Magma HDI General Insurance / मैग्मा एचडीआई सामान्य बीमा

**Answer : Option B**

**Explanation :**

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

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## Recent Facilities Launched in Banking & Insurance Sector :

- 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.
- Axis Bank has introduced the ARISE Women's Savings Account, a tailored solution designed to meet the financial needs of women.
- HDFC Bank created the Pragati Savings Account to meet the financial needs of India's rural and semi-urban communities.



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

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

**Answer : Option B**

**Explanation :**

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



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

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

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

**Answer : Option B**

### Explanation :

- SEBI, the market regulator, slapped a Rs 54 lakh penalty on Jaiprakash Power Ventures, its MD and CEO Suren Jain, and other key personnel for falsifying the company's financial statements.
- Sebi has also fined the company's chairman, Manoj Gaur, executive directors Sunil Kumar Sharma and Praveen Kumar Singh, chief financial officer R K Porwal, and former whole-time member M K V Rama Rao.
- They have been asked to pay the fine within 45 days.
- This came after the regulator conducted an investigation into Jaiprakash Power Ventures Ltd (JPVL), a subsidiary of the Jaypee Group of companies, to determine potential violations of PFUTP (Prohibition of Fraudulent and Unfair Trade Practices) and LODR (Listing Obligations and Disclosure Requirements) regulations.





## Recent Penalties imposed on Banks by RBI :

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





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

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

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

**Answer : Option B**

### Explanation :

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

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

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



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

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

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

**Answer : Option C**

## Explanation :

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



## Recent News headlines related to Sports

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



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

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

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

**Answer : Option D**

### Explanation :

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

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

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

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

**Answer : Option E**

### Explanation :

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

### About Karnataka :

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



## Recent News Headlines Related to First in India and World :

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

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

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

**Answer : Option E**

### Explanation :

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





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

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

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

**Answer : Option B**

### Explanation :

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



## Recent records in Cricket :

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



**Ques : China Approves \_\_\_\_\_ Mega Dam on Brahmaputra Near Indian Border.**

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

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

**Answer : Option D**

**Explanation :**

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



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

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

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

**Answer : Option B**

**Explanation :**

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



## Recent News Headlines Related to Awards & Winners :

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

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

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

**Answer : Option C**

### Explanation :

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





## Recent News Headlines Related to MoU and agreement :

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





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

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

**Answer : Option B**

### Explanation :

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

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## Recent News Headlines Related to Festivals & Fairs :

- Viraasat Sari Festival 2024 : 3rd Edition Hosted by Ministry of Textiles at Handloom Haat, Janpath, New Delhi
- Eaglenest Bird Festival : Arunachal Pradesh in Kellong and Thongre village, West Kameng District
- International Gita Mahotsav : Kurukshetra, Haryana
- Asthalakshmi Mahotsav : New Delhi, It will focus on India's eight north-eastern states
- Cherry Blossom Festival : Shillong, Meghalaya
- Hornbill Festival : Nagaland
- Bodoland Mohotsav : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat')
- Jauljibi Mela : Pithoragarh, Uttarakhand
- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi) : Uttarakhand
- Bali Padyami festival (Bali Pratipada) : Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela : goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav : President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat : Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- Naga King Chilli festival : Seiyhama village in Nagaland celebrated 3rd edition belongs to the genus Capsicum
- harvest festival of Karma or Karam Parv : Tribal populations of many states
- 9th Ladakh Zaskar Festival 2024 : Celebrated in Zaskar, situated in the Ladakh
- Onam festival : celebration in Kerala



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

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

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

**Answer : Option D**

### Explanation :

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



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

अंतर्राष्ट्रीय महामारी तैयारी दिवस कब मनाया जाता है?

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

**Answer : Option B**

**Explanation :**

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

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## Important Days

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



## IMPORTANT ONE – LINER Current Affairs

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

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

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

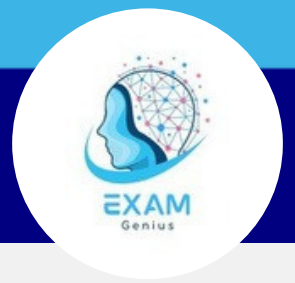
The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.

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

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

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

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



## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

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

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

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

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

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

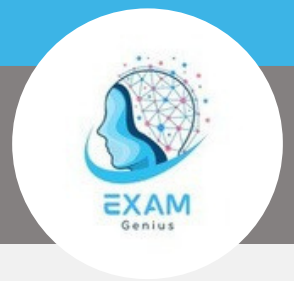
इस वर्ष के समारोह का विषय "मैं हूँ भारतीय रेल" था, जो भारतीय रेलवे के गौरव और समर्पण का प्रतीक है

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

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

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