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

गिग श्रमिकों को असुरक्षित ऋण प्रदान करने के लिए एक पायलट परियोजना शुरू करने के लिए किस संगठन ने विविफी फाइनेंस के साथ साझेदारी की है?

- (a) National Payments Corporation of India (NPCI) / नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (एनपीसीआई)
- (b) Small Industries Development Bank of India (SIDBI) / भारतीय लघु उद्योग विकास बैंक (सिडबी)
- (c) Reserve Bank Innovation Hub (RBIH) / रिजर्व बैंक इनोवेशन हब (आरबीआईएच)
- (d) Securities and Exchange Board of India (SEBI) / भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी)
- (e) Indian Banks' Association (IBA) / भारतीय बैंक संघ (आईबीए)

Answer : Option C

Explanation :

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

About the Reserve Bank Innovation Hub :

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



Recent News Headlines Related to RBI

- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).
- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework
- RBI has announced Introduction of the Secured Overnight Rupee Rate (SORR) , a benchmark based on the secured money markets





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

आईटीआई एसेट मैनेजमेंट (आईटीआई एएमएल) के मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Rajesh Bhatia / राजेश भाटिया
- (b) Suresh Kumar / सुरेश कुमार
- (c) Jatinder Pal Singh / जतिंदर पाल सिंह
- (d) Anil Jain / अनिल जैन
- (e) Rohit Sharma / रोहित शर्मा

Answer : Option C

Explanation :

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

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Recent Appointment in Banking & Insurance Sector :

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

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

दिसंबर 2024 में UPI लेनदेन का कुल मूल्य क्या था?

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

Answer : Option A



Explanation :

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

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

किस बैंक ने अनिवासी भारतीयों (एनआरआई) के लिए TAB-आधारित एंड-टू-एंड डिजिटल ऑनबोर्डिंग प्रक्रिया शुरू की है?

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B





Explanation :

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

Recent News Headlines Related to SBI :

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





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

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

किस माइक्रोफाइनेंस कंपनी ने 'ऑन टैप' लाइसेंसिंग दिशानिर्देशों के तहत लघु वित्त बैंक (एसएफबी) लाइसेंस के लिए आवेदन किया है?

- (a) Ujjivan Small Finance Bank / उज्जीवन लघु वित्त बैंक
- (b) Bandhan Bank / बंधन बैंक
- (c) Janalakshmi Financial Services / जनलक्ष्मी फाइनेंशियल सर्विसेज
- (d) Equitas Small Finance Bank / इक्विटास स्मॉल फाइनेंस बैंक
- (e) VFS Capital / वीएफएस कैपिटल

Answer : Option E





Explanation :

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

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

नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड (NSE) ने डिलीवरी पार्टनर्स को वित्तीय साक्षरता के साथ सशक्त बनाने के लिए किस कंपनी के साथ साझेदारी की है?

- (a) Amazon / अमेज़न
- (b) Flipkart / फ्लिपकार्ट
- (c) Google / गूगल
- (d) Messho / मेशो
- (e) Swiggy / स्विगी

Answer : Option E

Explanation :

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

About National Stock Exchange :

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





Recent News Headlines Related to MoU and agreement :

- 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.
- Uttar Pradesh and Japan's Yamanashi Prefecture signs MOU to improve economic and cultural cooperation between UP and Yamanashi, representing a growing partnership between the two nations.
- Uttar Pradesh and Manipur governments signed an MOU To implement the 'Ek Bharat Shreshtha Bharat' program in Lucknow, UP. Manipur is the third state to sign a MoU with Uttar Pradesh (UP) under the Ek Bharat Shreshtha Bharat programme after Arunachal Pradesh (AR) and Meghalaya.
- West Bengal(WB) Government and United Nations Children's Fund (UNICEF) signed an MOU To enhance the treatment of children affected by NonCommunicable Diseases (NCD), including juvenile diabetes.
- The National e-Governance Division (NeGD) and the Indian Ports Association (IPA) have signed a historic MoU in New Delhi to foster digital transformation in India's marine sector.
- 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.





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

भारत ने किस वर्ष को रक्षा क्षेत्र में 'सुधार का वर्ष' घोषित किया है?

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

Answer : Option B

Explanation :

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

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

ब्लिंकिट ने सबसे पहले अपनी 10 मिनट की एम्बुलेंस सेवा कहाँ शुरू की?

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

Answer : Option E



Explanation :

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

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

‘जम्मू कश्मीर और लद्दाख थ्रू द एजस: ए विजुअल नैरेटिव ऑफ कॉन्टिन्यूटीज एंड लिंकेज’ पुस्तक का विमोचन किसने किया?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Narendra Modi / नरेंद्र मोदी
- (d) Dharmendra Pradhan / धर्मेन्द्र प्रधान
- (e) Amit Shah / अमित शाह

Answer : Option E

Explanation :

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



Recent News Headlines Related to Books :

- In Pursuit of Democracy : Najma Heptulla
- The Nehru Development Model : Arvind Panagariya
- Living with Birds : Asad Rahamani
- BRING IT ON: The Incredible Story of My Life : Dr. Deepa Malik
- New Bharat – Modi's Vision and Development 2019-2024 : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat
- 3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books
- Tipu Sultan-The Saga of the Mysore Interregnum : Vikram Sampath
- Loh Purush Sardar Vallabhbhai Patel Ka Jeevanvrit : Rakesh Kumar Sharma
- "Why the Heck Not?" - a blueprint for success from the man behind DLF : KP Singh and Aparna Jain
- Beyond the Higgs Boson: The W Boson : Manik Kotwal
- My Beloved Life tells the story of Jadunath : Amitava Kumar
- Ratan Tata: A Life : Thomas Mathew
- Why Bharat Matters : External Affairs Minister Dr S. Jaishankar
- 'Maa-Mother' : Dr. Davendra Kumar Dhodawat
- Modialogue: Conversations for a Viksit Bharat : Dr. Ashwin Fernandes, Executive Director of the United Kingdom (UK)-based QS World ranking
- Speaking with Nature: The Origins of Indian Environmentalism : Ramachandra Guha
- Bharatvakya : Pravin Vitthal Tarde
- Friends – India's Closest Strategic Partners : Prof. Sreeram Chaulia
- Mountain Mammals of the World : M.K. Ranjitsinh
- War : Veteran investigative journalist Bob Woodward





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

कौन सा राज्य ग्रामीण घरों में 100% पाइप जलापूर्ति प्रदान करने वाला 5वां राज्य बन गया है?

- (a) Punjab / पंजाब
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

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

About Punjab :

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

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

प्रधानमंत्री फसल बीमा योजना (पीएमएफबीवाई) और पुनर्गठित मौसम आधारित फसल बीमा योजना (आरडब्ल्यूबीसीआईएस) को 2025-26 तक जारी रखने के लिए केंद्रीय मंत्रिमंडल द्वारा स्वीकृत कुल परिव्यय क्या है?

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

Answer : Option C

Explanation :

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





About Pradhan Mantri Fasal Bima Yojana (PMFBY) :

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

Recent News Headlines Related to Schemes

- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India(GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi. The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.
- Delhi Chief Minister Atishi has introduced the Mukhyamantri Mahila Samman Yojana, which would pay a monthly stipend of Rs 1,000 to women residents with annual household incomes of up to Rs 3 lakh .
- Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states for rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana plan. It is launched on February 15, 2024.





- West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" initiative, which aims to provide housing for the state's rural poor.
- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices.
- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parent .
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023 .
- The Government of India's main effort for people with disabilities (PwDs), Sugamya Bharat Abhiyan or Accessible India Campaign (AIC), has been successfully implemented for 9 years.
- The Empowered Programme Committee has approved 7 startup proposals under the GREAT scheme. The Government is providing a maximum fund support of Rs 50 lakhs per startup.
- The Ministry of New and Renewable Energy (MNRE) predicts that by March 2025, rooftop solar installations under the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) will exceed 10 lakh .
- Rythu Bharosa Scheme Launched by Telangana government, led by Chief Minister A. Revanth Reddy To provide annual subsidies of Rs.15,000 per farmer as part of Congress' six guarantees. The government has cleared Rs.7,625 crore in crop loan arrears for Kharif 2023, affirming its commitment to farmers' welfare.
- The government's Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) has improved the health and wellbeing of senior folks significantly. Approximately 14 lakh Ayushmann Vay Vandana cards have been distributed to older adults aged 70 and above through the scheme.





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

भारत का कॉफी निर्यात एक उल्लेखनीय मील के पत्थर तक पहुंच गया है, जिसने वित्त वर्ष 2014 के अप्रैल और नवंबर के बीच 1.14 बिलियन डॉलर का रिकॉर्ड हासिल किया है।

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

Answer : Option B

Explanation :

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

Top 3 coffee producing states of India :

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



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

कृषि विस्तार प्रणाली को बढ़ाने के लिए किस संस्थान ने केंद्रीय कृषि एवं किसान कल्याण मंत्रालय के साथ साझेदारी की है?

- (a) IIT Guwahati/ आईआईटी गुवाहाटी
- (b) IIT Delhi / आईआईटी दिल्ली
- (c) IIT Madras / आईआईटी मद्रास
- (d) IIT Indore / आईआईटी इंदौर
- (e) IIT Roorkee / आईआईटी रुड़की

Answer : Option C

Explanation :

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





Recent News Headlines Related to IITs

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





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

किस देश ने 1 जनवरी, 2025 से पुराने रिजॉर्ट शुल्क के स्थान पर एक नया पर्यटक कर लागू किया?

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

Answer : Option E

Explanation :

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

About Russia :

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

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Ques : Which team won their first-ever Pro Kabaddi League (PKL) title?
किस टीम ने अपना पहला प्रो कबड्डी लीग (पीकेएल) खिताब जीता?

- (a) Patna Pirates / पटना पाइरेट्स
- (b) Jaipur Pink Panthers / जयपुर पिंक पैंथर्स
- (c) Bengaluru Bulls / बेंगलुरु बुल्स
- (d) Haryana Steelers / हरियाणा स्टीलर्स
- (e) U Mumba / यू मुंबा

Answer : Option D

Explanation :

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

About Pro Kabaddi League :

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





Recent News headlines related to Sports

- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- Hemanth Muddappa, known as the "Drag King," achieved a remarkable triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship held at the Madras International Circuit (MIC).
- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games
- Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.
- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.
- Bihar will host the Women's Kabaddi World Cup in March 2025 at Rajgir Sports Academy's indoor venue.
- The young Indian weightlifters ended the Asian Youth and Junior Weightlifting Championships 2024 with a respectable 33 medals, including 7 gold, 16 silver, and 10 bronze
- India won the inaugural Women's U-19 Asia Cup at Kuala Lumpur's Bayuemas Oval, defeating Bangladesh by 41 runs in the final.
- Haris Rauf (Pakistan) named as ICC Men's player of the month for November 2024 and Danni Wyatt-Hodge (England) as ICC Women's player of the month for November 2024.
- Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.





Ques : World Introvert Day celebrated on which day ?

विश्व अंतर्मुखी दिवस किस दिन मनाया जाता है?

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

Answer : Option C

Explanation :

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





Ques: International Mind-Body Wellness Day celebrated on which day ?
अंतर्राष्ट्रीय माइंड-बॉडी वेलनेस दिवस किस दिन मनाया जाता है?

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

Answer : Option C

Explanation :

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

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Important days :

- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadata's' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day





- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)



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IMPORTANT ONE – LINER Current Affairs

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

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

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

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

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

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

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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

उद्योग और आंतरिक व्यापार संवर्धन विभाग (DPIIT) और boAt ने विशेष रूप से डायरेक्ट-टू-कंज्यूमर (D2C) और विनिर्माण क्षेत्रों में DPIIT-मान्यता प्राप्त स्टार्टअप को बढ़ावा देने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

स्विट्ज़रलैंड 1 जनवरी, 2025 से महत्वपूर्ण परिवर्तनों की एक श्रृंखला लागू कर रहा है। प्रतिबंध बुर्का, नकाब और अन्य चेहरा ढंकने पर लागू होता है, उल्लंघन के लिए CHF 1,000 (\$ 1,143) तक का जुर्माना लगाया जा सकता है।

यून सुक येओल ने दक्षिण कोरिया के राष्ट्रपति पद से इस्तीफा दे दिया। महाभियोग विधेयक 192 वोटों के साथ पारित हुआ, जो कैबिनेट सदस्यों के लिए 151 वोटों की सीमा से अधिक था लेकिन राष्ट्रपति के लिए आवश्यक 200 वोटों से कम था।

पीपुल्स लिबरेशन आर्मी नेवी (PLAN) ने आधिकारिक तौर पर शंघाई से अपना नवीनतम उभयचर हमला जहाज (AAS) लॉन्च किया, जिसका नाम दक्षिण-पश्चिमी चीन के एक प्रांत के नाम पर 'सिचुआन' रखा गया।

1 जनवरी 2025 की आधी रात को रोमानिया और बुल्गारिया आधिकारिक तौर पर यूरोपीय संघ (ईयू) शेंगेन क्षेत्र के पूर्ण सदस्य बन गए हैं।

हरियाणा के करनाल में दयाल सिंह पब्लिक स्कूल के 12 छात्रों और 2 शिक्षकों को डेटा का उपयोग करके पाए गए मेन-बेल्ट क्षुद्रग्रह (एमबीए) टीडी40 की खोज के लिए नेशनल एयरोनॉटिक्स एंड स्पेस एडमिनिस्ट्रेशन (नासा) द्वारा अंतर्राष्ट्रीय खगोलीय खोज सहयोग (आईएससी) से सम्मानित किया गया है। पैन-स्टार्स टेलीस्कोप से।

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