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

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

**Answer : Option B**

**Explanation :**

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





## Recent News Headlines Related to RBI

- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.
- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).
- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework
- RBI has announced Introduction of the Secured Overnight Rupee Rate (SORR) , a benchmark based on the secured money markets
- The RBI increased the interest rate limit for NRI FCNR (B) deposits for a limited period.





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

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

**Answer : Option B**

**Explanation :**

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





### Recent News Headlines Related to SBI :

- 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.
- 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.



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

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

**Answer : Option C**

**Explanation :**

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







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

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

**Answer : Option E**

**Explanation :**

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





### Recent Facilities Launched in Banking & Insurance Sector :

- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (₹).
- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology
- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.
- Poonawalla Fincorp, a non-banking finance company under Cyrus Poonawalla Group, has implemented AI in HR operations to reduce risks and increase hiring accuracy.
- LazyPay, a leading digital financial services provider by PayU, has launched 'LazyPay EMI' in partnership with its partner lender, PayU Finance. Consumers can finance purchases between Rs. 5,000 to Rs. 1 lakh with flexible repayment options ranging from 3 to 12 months
- BOBCARD LIMITED has launched the TIARA Credit Card, a premium credit card specifically developed for women.
- Golden Jubilee (GJF) Scholarship Scheme 2024 Launched by Life Insurance Corporation of India (LIC)
- IDFC FIRST Bank Limited has created a holographic digital avatar of brand ambassador Amitabh Bachchan using AI technology.
- 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.





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

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

**Answer : Option D**

**Explanation :**

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

**Ranking of different countries :**

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

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## India's Rankings in Different Indices

- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)





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

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

**Answer : Option E**

**Explanation :**

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

**About Chhattisgarh :**

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

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

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





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

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

**Answer : Option C**

**Explanation :**

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







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

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

**Answer : Option B**

**Explanation :**

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



### News Headlines Related to Ministry :

- Mission MAUSAM Approved in September 2024. It is Led by Ministry of Earth Sciences (MoES) with the Aim to make India “Weather Ready” and “Climate Smart”, complying with the international standards by 2026. It has an Outlay of Rs 2,000 crore for 2 years.
- The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.
- Starting June 2026, solar enterprises must utilize only India-made solar photovoltaic (PV) cells for government procurement programs, according to the Ministry of New and Renewable Energy (MNRE)
- Union Minister Nitin Gadkari, Minister of Road Transport and Highways (MoRTH), unveiled the 'SWITCH EiV12', India's first low-floor electric city bus, a significant step forward in the country's EV sector.
- Minister for Environment, Forest and Climate Change, Bhupender Yadav released the ‘India State of Forest Report 2023 (ISFR 2023)’ today at Forest Research Institute, Dehradun.
- Under the Ministry of Coal's direction, Singrauli-based Coal India arm Northern Coalfields Limited (NCL) has launched 'CHARAK'- "Community Health: A Responsive Action for Koylanchal", an innovative health-centric CSR initiative.
- ‘Urjaveer’ scheme launched by Union Minister Manohar Lal Khattar, Ministry of Power at Poranki in Krishna district of Andhra Pradesh.
- The Lok Sabha passed the Railways (Amendment) Bill, 2024 during the Winter Session despite disruptions, with Union Minister Ashwini Vaishnaw addressing concerns over potential privatisation
- India's atomic power capacity has increased from 4,780 to 8,081 megawatts in the last decade and is expected to triple by 2031, according to Minister of State (Independent Charge) for Science, Technology, and Earth Sciences, Jitendra Singh
- Union Home Minister Amit Shah proposes to build a comprehensive anti-drone force to tackle the use of unmanned aerial vehicles for transporting drugs and weapons across the western border with Pakistan.
- Union Minister for Education, Dharmendra Pradhan, has launched PMeVIDYA DTH 24x7 Channel No. 31 for Indian Sign Language (ISL) in New Delhi.



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

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

**Answer : Option D**

**Explanation :**

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

**India's achievements in respect of the NDC targets :**

- By October 2024, non-fossil sources accounted for 46.52% of installed energy generation capacity. The total installed capacity of renewable power, including large hydropower, is 203.22 GW.
- The cumulative installed capacity (excluding large hydro projects) has increased by 4.5 times from 35 GW in March 2014 to 156.25 GW.
- India has gradually been decoupling economic growth from GHG emissions. From 2005 to 2020, India reduced its GDP emissions intensity by 36%.
- India's forest and tree cover has continually increased, and it now accounts for 25.17% of the country's total geographical area. From 2005 to 2021, an additional carbon sink of 2.29 billion tons of CO<sub>2</sub> equivalent was created.





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

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

**Answer : Option C**

**Explanation :**

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





**Ques : Who won the Padmapani Lifetime Achievement Award recently?**

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

**Answer : Option B**

**Explanation :**

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

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### Recent News Headlines Related to Awards & Winners :

- Gangadhar National Award for Poetry 2023 : Odia poet Prativa Satpathy
- Bahrain's prestigious 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa : Dr. Ravi Pillai
- "Great Place to Work" certification for January 2025–2026 : Steel Authority of India Limited (SAIL)
- SKOCH Award : Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep')
- 34th Vyas Samman for 2024 : Hindi writer Suryabala for Her novel "Kaun Des Ko Vasi: Venu Ki Diary" which was published in 2018
- Prestigious "Gold Award" in the State Energy Conservation Award 2024 : RINL, the corporate entity of the Visakhapatnam Steel Plant
- Royal honors 'knighthood' and 'damehood' by King Charles III : Oscar award winning filmmaker Christopher Nolan and his wife, Emma Thomas
- Pandit Swapan Chaudhuri : Rashtriya Tansen Samman 2023
- Sanand Nyas Sanstha from Indore : Raja Mansingh Tomar Samman 2023
- Prime Minister Narendra Modi : Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer
- Mrs. India USA 2024 : Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India
- Miss Teen India USA 2024 : Sanskriti Sharma from Illinois
- 14th PSE Excellence Awards in 3 Category : "Corporate Governance" and "Corporate Social Responsibility & Sustainability" and "Operational Performance Excellence" : Indian Renewable Energy Development Agency Limited (IREDA)
- Public Relations Society of India (PRSI) National Awards 2024 (in 8 category) : Steel Authority of India Limited (SAIL)
- US Navy's prestigious Distinguished Public Service Award : Tom Cruise
- External Affairs Minister S Jaishankar : Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)





**Ques : Who launched the revamped 'Baanknet' portal?**

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

**Answer : Option C**

**Explanation :**

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

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## Recent News Headlines Related to launched Apps/portals

- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public .
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming .
- “Amrit Gyaan Kosh” Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs) .
- Pralhad Joshi, Minister of Food and Consumer Affairs, has presented 'Anna Chakra', a game-changing supply chain optimization tool for the Public Distribution System .
- Indian Railways has launched the 'Sanraksha' smartphone application, which is an innovative move toward boosting passenger safety and security.
- The Department of Justice is launching a year-long statewide campaign called 'Hamara Samvidhan Hamara Samman' to commemorate India's 75th year as a Republic and the adoption of its Constitution.





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

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

**Answer : Option B**

**Explanation :**

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

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Genius





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

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

**Answer : Option D**

**Explanation :**

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







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

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

**Answer : Option B**

**Explanation :**

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





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

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

**Answer : Option C**

**Explanation :**

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

EXAM  
Genius





### Important days :

- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day





## IMPORTANT ONE – LINER Current Affairs

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

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

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

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

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

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

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

