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Ques : Which bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem ?

किस बैंक ने भारत के स्टार्टअप पारिस्थितिकी तंत्र का समर्थन करने के लिए दो विशेष स्टार्टअप चालू खाता उत्पाद लॉन्च किए?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyasya Bank / करूर व्यास बैंक

Answer : Option A

Explanation :

- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem
- SIB Business Startup Current Account and SIB Corporate Startup Current Account Launched by South Indian Bank (SIB)
- SIB Business Startup Current Account : This program offers banking support to sole proprietorships and partnerships in the early phases of their firm.
- SIB Corporate's Startup Current Account : It applies to private limited corporations, public limited companies, one-person businesses, and limited liability partnerships.

About South Indian Bank :

- **Established :** 1929
- **HQ :** Thrissur, Kerala
- **MD & CEO :** PR Seshadri
- **Tagline :** Experience Next Generation Banking





Recent Facilities Launched in Banking & Insurance Sector :

- L & T Finance Limited (**LTF**) has launched Knowledgeable AI (**KAI**), an AI-powered virtual home loan advisor aimed to simplify and personalize the home loan process, which is available on their newly updated corporate website
- Canara Crest Launched by Canara Bank in two Categories. They are CREST and **CREST PLUS**
- **SBI Patrons** Launched by State Bank of India (SBI) as Term Deposit (TD) Scheme for Super Senior Citizens (residents aged 80 years or above). Interest rates are From 4.10% to 7.60%
- Shriram General Insurance (**SGIC**) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price
- Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen
- **CRED** has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (CBDC)
- **MobiKwik**, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank
- **HSBC TravelOne Credit Card** Launched by HSBC India. It is Powered by Mastercard
- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (**SPJIMR**)
- Punjab National Bank (**PNB**) is the first Indian bank to use Clari5's National Cybercrime Reporting Portal (NCRP) Integration Solution, advancing fraud prevention and complaint handling.
- **IDFC FIRST Bank**, in collaboration with RuPay, India's global card payment network, has launched the FIRST EARN RuPay Credit Card, which supports UPI.
- **Tata AIA Life Insurance** has created 'Shubh Muhurat,' a life insurance solution aimed to assist families in financially preparing for weddings, which are a significant life milestone in India.
- **TATA AIG** General Insurance Company has launched CyberEdge, a cutting-edge cyber insurance product aimed at protecting Indian enterprises from the growing threat of cyberattacks.



Ques : Who is the founder of The 1% Club, the financial advisory startup?
वित्तीय सलाहकार स्टार्टअप द 1% क्लब के संस्थापक कौन हैं?

- (a) Rachana Ranade / रचना रानाडे
- (b) Sharan Hegde / शरण हेगड़े
- (c) Ankur Warikoo / अंकुर वारिकू
- (d) Nikhil Kamath / निखिल कामथ
- (e) Tanmay Bhat / तन्मय भट्ट

Answer : Option B

Explanation :

- The **1% Club**, founded by online personality Sharan Hegde, is the first finfluencer-led company to receive an RIA license from the Securities and Exchange Board of India (**SEBI**).
- The company hopes to disrupt India's wealth management business by providing scalable solutions such as stock recommendations, thematic portfolios, small cases, and high-yielding debt options in the future.
- The division presently handles Rs.750 crore (USD 90 million) in advisory assets (**AUA**).
- The company's **RIA license**, acquired after a 6-month examination, allows for the expansion of low-cost advice solutions based on technology.
- As of January 2025, India has only 1,300 RIAs.

Criteria for RIA License :

- The firm must be a company or Limited Liability Partnership (**LLP**)
- At least one director or partner must have a minimum of a graduate degree in any discipline from a recognized university.
- Additionally, professional qualifications like Chartered Financial Analyst (**CFA**) or Master of Business Administration (**MBA**) (with a specialization in finance) may be considered
- Individuals providing advisory services must have passed the National Institute of Securities Markets (**NISM**)-Series-X-A: Investment Adviser (Level 1) Examination
- The firm must have a minimum net worth of Rs 25 lakh to register as an RIA with the SEBI





About The 1% Club :

- **Established** : 2022
- **HQ** : Mumbai
- **CEO** : Sharan Hegde



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Ques : Which Small Finance Bank (SFB) applies for a universal banking licence to expand offerings ?

कौन सा लघु वित्त बैंक (एसएफबी) अपनी पेशकशों का विस्तार करने के लिए सार्वभौमिक बैंकिंग लाइसेंस के लिए आवेदन करता 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 A

Explanation :

- **Ujjivan Small Finance Bank (SFB)** said it has submitted an application to the Reserve Bank of India (RBI) seeking a universal banking licence to strengthen its products and its position in the industry.
- The Bengaluru-based lender is the second SFB after AU SFB to apply for a universal banking licence under the voluntary transition path.

Eligibility for SFBs to change into UBs :

- SFBs must have a minimum net worth of Rs 1,000 crore
- SFBs must be scheduled banks with a satisfactory track record of performance for a minimum of 5 years
- Should have net profits in the last two Financial Years
- Shares must be listed on a recognized stock exchange
- No addition of new promoters or changes to existing promoters are permitted during the transition
- Gross non-performing assets (G-NPA) and net NPA (NNPA) must be less than or equal to 3% and 1%, respectively, over the last two FYs



Ques : Which Bank has launched the 8th edition of its Parivartan Start-Up Grants initiative, with a total commitment of up to Rs.20 crore ?

किस बैंक ने 20 करोड़ रुपये तक की कुल प्रतिबद्धता के साथ अपनी परिवर्तन स्टार्ट-अप अनुदान पहल का 8वां संस्करण लॉन्च किया है?

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

Answer : Option C

Explanation :

- **HDFC Bank**, India's largest private sector bank, has announced the 8th edition of its Parivartan Start-Up Grants initiative, with a total investment of up to Rs.20 crore.
- The program plans to fund 50-60 social entrepreneurs this fiscal year. Selected startups will receive grants up to Rs.50 lakh.
- **HDFC Bank** has collaborated with 15 incubators and accelerators, including IIT Madras, IIM Ahmedabad companies, Villgro, and ICAR Pusa Krishi, to identify potential social companies.
- Since 2017, HDFC Bank Parivartan has supported over 400 firms through 120 incubators, with an emphasis on social entrepreneurship and sustainability.

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Ques : By how many basis points did the Reserve Bank of India (RBI) reduce the repo rate?

भारतीय रिजर्व बैंक (RBI) ने रेपो रेट में कितने आधार अंक की कटौती की?

- (a) 10 basis points
- (b) 15 basis points
- (c) 25 basis points
- (d) 50 basis points
- (e) 75 basis points

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) is due to release its sixth and last biweekly monetary policy for the fiscal year 2025.
- On Friday, the Reserve Bank of India (RBI) decreased the repo rate by 25 basis points to 6.25%, the first cut in nearly five years.

various rates are as follows :

- **Repo Rate : 6.25%**
- **Reverse Repo Rate : 3.35%**
- **Standing Deposit Facility (SDF) : 6.00%**
- **Marginal Standing Facility Rate : 6.50%**
- **Bank Rate : 6.50%**
- **Cash reserve ratio (CRR) : 4.00%**
- **Statutory Liquidity Ratio (SLR) : 18.00%**

GDP Growth Projections :

- **For FY 2025 : 26 6.7%**
- **For Q1 FY 2025 : 26 6.7%**
- **For Q2 FY 2025 : 26 7.0%**
- **For Q3 & Q4 FY 2025 : 26 6.5%**





Ques : Ques : India has signed a deal with the US for the procurement of how many Predator MQ-9B High Altitude Long Endurance UAV manufactured by General Atomics?

भारत ने जनरल एटॉमिक्स द्वारा निर्मित कितने प्रीडेटर MQ9B हाई एल्टीट्यूड लॉन्ग एंड्योरेंस UAV की खरीद के लिए अमेरिका के साथ एक समझौते पर हस्ताक्षर किए हैं?

- (a) 31
- (b) 25
- (c) 35
- (d) 21
- (e) 19

Answer : Option A

Explanation :

- The Cabinet Committee on Security (**CCS**), led by Prime Minister **Narendra Modi**, authorized two critical defence projects.
- Purchased **31 MQ-9B Predator drones** from General Atomics (**USA**) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house.
- The deal includes 16 Sky Guardian and 15 Sea Guardian variants, with the Indian Navy (IN) receiving 15 drones and the Indian Army (IA) and Air Force (IAF) receiving 8 apiece.
- The Predator drones, which can fly for up to 35 hours, would enhance India's marine surveillance and striking capabilities.

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Ques : What is the rank of India in 2024 international passenger market performance data Published by International Air Transport Association (IATA) ?

इंटरनेशनल एयर ट्रांसपोर्ट एसोसिएशन (IATA) द्वारा प्रकाशित 2024 अंतर्राष्ट्रीय यात्री बाजार प्रदर्शन डेटा में भारत का स्थान क्या है?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option A

Explanation :

- Full-year and December 2024 international passenger market performance data Published by International Air Transport Association **(IATA)**
- According to the analysis, India's domestic flights have a Passenger Load Factor **(PLF)** of 86.4% in 2024 (down 0.6% from 2023), the highest among all domestic markets.
- According to figures from the Directorate General of Civil Aviation **(DGCA)**, 163 million passengers will fly domestically in India by 2024.
- The report indicates a 10.4% increase in RPKs for the entire year 2024 compared to 2023. This growth was 3.8% higher than pre-pandemic (2019) values.
- According to the research, the overall PLF reached 83.5% in 2024, setting a record for full-year traffic.
- According to the research, international full-year traffic climbed 13.6% in 2024 compared to 2023, while capacity increased by 12.8%.

Ranking of top 5 countries in terms of PLF :

- 1 India (PLF - 86.4%)
- 2 United States of America (PLF - 84.1%)
- 3 China (PLF - 83.2%)
- 4 Brazil (PLF - 81.9%)
- 5 Australia (PLF - 81.8%)





India's Rankings in Different Indices

- **2025 list of the world's 10 most powerful countries Published by Forbes** : India (12th), United States (1st)
- **Forbes "50 Over 50" Women Global list 2025 1st Edition Published by Forbes** : Quarraisha Abdool Karim (top) (South Africa), Urmila Asher (3rd) (India)
- **World's Billionaires List 2025 Published by Forbes** : Elon Musk (top), Mukesh Ambani (9th)
- **World University Rankings by Subject 2025 Published by Times Higher Education (THE)** : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- **Global Firepower Index 2025 Published by Globalfirepower.com** : India (4th), US (top)
- **Global 500 2025 report 19th Edition Published by Brand Finance** : Apple (top), Tata Group (15th)
- **World Future Skills Index 2025 Published by Quacquarelli Symonds (QS)** : India (25th), USA (top)
- **HSBC Hurun Global Indians List 2024 Published by Hurun** : Satya Nadella, CEO of Microsoft (Top)
- **Annual India Fintech Report 2024 Published by Tracxn Technologies Limited** : India (3rd), United States of America (USA) (1st)
- **Henley Passport Index 2025 Published by Henley** : India (85th), Singapore (top)
- **ThreatLandscape Report 2024 Published by CloudSEK** : India (2nd), United States (top)
- **Global Aging Index Published by National University of Singapore (NUS) & Columbia University** : India (123rd), Switzerland (top)
- **Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking** : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- **Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF)** : India (39th), United States (Top)





Ques : A joint military exercise “Cyclone 2025” held between India and which country ?

भारत और किस देश के बीच संयुक्त सैन्य अभ्यास "साइक्लोन 2025" आयोजित हुआ?

- (a) Spain / स्पेन
- (b) Egypt / मिस्र
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option B

Explanation :

- Exercise Cyclone 2025 3rd Edition Held at Mahajan Field Firing Range in Rajasthan between India-Egypt Joint Special Forces
- The Indian Army contingent is represented by personnel from The Parachute Regiment (Special Forces).
- The Egyptian contingent includes the Egyptian Commando Squadron and the Egyptian Airborne Platoon.
- The 14-day exercise aims to enhance defence cooperation between India and Egypt by sharing professional skills and improving interoperability of special forces in desert environments.

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Recent News Headlines Related to Defence

Exercise :

- The 13th edition of the joint military exercise '**Ekuverin**' between the Indian Army and the Maldives National Defence Force has begun in the island nation. It took place from June 11 to 24, 2023, at Chaubatia, Uttarakhand
- Indian Naval Ship (**INS**) Mumbai is taking part in the fourth edition of the multinational naval exercise La Perouse in the eastern Indian Ocean. France will lead the 2025 La Perouse exercise.
- Exercise '**Devil Strike**' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces
- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- Exercise Sahayog–Hop Tac 2nd Edition Held at off the coast of Kochi, Kerala between India & Vietnam (Coast guard).
- Exercise Desert Knight 2025 Held at Arabian Sea between India, France, and the UAE (Air force). From India Sukhoi-30MKI, Jaguars, IL-78 mid-air refuellers, and AEW&C (Airborne Early Warning and Control) systems participate in Exercise.
- The Eastern Naval Command will host the bilateral naval exercise SLINEX 2024 (Sri Lanka-India Exercise) at Visakhapatnam from December 17 to 20, 24.
- India and Cambodia's first joint tabletop exercise, dubbed 'CINBAX,' began at the Foreign Training Node in Pune, Maharashtra
- On December 2, 2024, India and Malaysia began the bilateral Joint Military Exercise "**Harimau Shakti**" at the Bentong camp in Pahang district, Malaysia
- The Indian Coast Guard (ICG) held the 11th National Maritime Search and Rescue Exercise (**SAREX-2024**) off the Kochi coast.
- The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and the Singapore Armed Forces, ended at Field Firing Ranges in Devlali (Maharashtra).
- The 11th edition of the Indian Coast Guard's National Maritime Search and Rescue Exercise and Workshop (**SAREX-24**) starts in Kochi, Kerala.
- The Indian Army successfully completed the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (**HADR**) Exercise '**Sanyukt Vimochan 2024**', which took place in Ahmedabad and Porbandar, Gujarat





Ques : Whose previous spacewalking record did Sunita Williams surpass?
सुनीता विलियम्स ने स्पेसवॉकिंग का पिछला रिकॉर्ड किसका तोड़ा था?

- (a) Christina Koch / क्रिस्टीना कोच
- (b) Sally Ride / सैली राइड
- (c) Peggy Whitson / पैगी व्हिटसन
- (d) Valentina Tereshkova / वेलेंटीना टेरेश्कोवा
- (e) Mae Jemison / मैई जेमिसन

Answer : Option C

Explanation :

- **Sunita Williams**, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk.
- **Williams** has completed nine spacewalks, totaling 62 hours and 6 minutes.
- **Sunita Williams** now has 62 hours and 6 minutes of spacewalking experience, surpassing **Peggy Whitson's** record of 60 hours and 21 minutes.
- In 2012, Williams completed the first triathlon in space utilizing ISS exercise equipment.

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Ques : Which country has emerged as the world's 2nd-largest mobile manufacturing hub?

कौन सा देश दुनिया का दूसरा सबसे बड़ा मोबाइल विनिर्माण केंद्र बनकर उभरा है?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) South Korea / दक्षिण कोरिया
- (e) Germany / जर्मनी

Answer : Option C

Explanation :

- India has made significant progress in mobile and electronics production, becoming the world's second-largest mobile manufacturing country.
- In 2014, India had just two mobile manufacturing plants. Today, the nation has over 300 manufacturing facilities, exhibiting rapid industrial progress.
- In 2014-15, only 26% of mobile phones sold in India were created domestically, while the remainder were imported. Currently, 99.2% of mobile phones sold in India are manufactured domestically.
- The industry's production value has increased significantly from ₹18,900 crore in **FY14** to Rs.4,22,000 crore in FY24.





Ques : What is the name of the private space company organizing the Ax-4 mission?
Ax-4 मिशन का आयोजन करने वाली निजी अंतरिक्ष कंपनी का क्या नाम है?

- (a) SpaceX / स्पेसएक्स
- (b) Blue Origin / ब्लू ओरिजिन
- (c) Axiom Space / एक्सिओम स्पेस
- (d) Virgin Galactic / वर्जिन गैलेक्टिक
- (e) Boeing Space / बोइंग स्पेस

Answer : Option C

Explanation :

- Group Captain **Shubhanshu Shukla**, an Indian Space Research Organization (**ISRO**) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (Ax-4), a private trip to the International Space Station (ISS).
- With this announcement, he will become the first Indian astronaut to go to the ISS on a private mission, as well as the first Indian to visit space in 40 years.

About Axiom-4 Mission :

- In 2023, **NASA** awarded a mission order to Texas-based Axiom Space, an American space infrastructure developer, for the fourth commercial astronaut flight to the International Space Station (**Ax-4**).
- The mission will launch from NASA's **Kennedy Space Center** in Florida, USA, in 2025.
- Other Crew Members of Ax-4 mission are **Peggy Whitson** (Mission commander) and Sławosz Uznanski-Wisniewski of the European Space Agency (**ESA**) from Poland, and Tibor Kapu of Hungary (Mission specialist)





Recent News Headlines related to Defence

- The Cabinet Committee on Security (**CCS**), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's **Pinaka Multi** Barrel Rocket Launcher Systems (MBRLs)
- Chennai-based **Garuda** Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first '**Drone City**'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched '**SANJAY** - The Battlefield Surveillance System (**BSS**)' from South Block in New Delhi.
- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.
- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The Ministry of Defence (**MoD**) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (**BDL**) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- On Indian Army Day, Prime Minister **Narendra Modi** dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag Mk 2) at Rajasthan's Pokhran Field Firing Range.
- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- Goa Shipyard Limited (**GSL**) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (**UDA**).
- People's Liberation Army Navy (**PLAN**) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.





Ques : Which state will host the world's largest Jhumur dance on February 24, 2025?
24 फरवरी, 2025 को कौन सा राज्य दुनिया के सबसे बड़े झुमुर नृत्य की मेजबानी करेगा?

- (a) Assam / असम
- (b) Meghalaya / मेघालय
- (c) Tripura / त्रिपुरा
- (d) Manipur / मणिपुर
- (e) Arunachal Pradesh / अरुणाचल प्रदेश

Answer : Option A

Explanation :

- Assam will host the world's largest **Jhumur dance**, also known as Jhumoir, on February 24, 2025, before to the Advantage Assam 2.0 Investment Summit.
- With almost 7,500 dancers, the event hopes to set a Guinness World Record and will be visited by Prime Minister **Narendra Modi**.
- This conference provides an opportunity to display Assam's rich traditions to a global audience and attract investors.
- The two-day event is expected to attract investors from throughout India and beyond the world, cementing Assam's status as a new investment destination in the country.

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Recent News Headlines Related to Festivals & Fairs :

- **Nagoba Jatara** : second biggest festival in Telangana Held at Keslapur village, Indravelli mandal
- **10th Sci-Fi Science Film Festival of India** : Panaji in Goa
- **seven-day "International Saraswati Mahotsav 2025"** : "Adi Badri" in Haryana's Yamunagar district
- **New Delhi World Book Fair 2025** : Bharat Mandapam in Pragati Maidan
- **Pangsau Pass International Festival (PPIF) 2025** : Nampong, Arunachal Pradesh on 3rd week of January
- **18th edition of the Jaipur Literature Festival** : Jaipur
- **Flamingo Festival 2025** : Andhra Pradesh
- **Avaniyapuram Jallikattu Festival** : Avaniyapuram village, near the Sri Bathrakaliamman Temple, Madurai, Tamil Nadu. 1,100 bulls and 900 bull-tamers participate.
- **Thalai Pongal** : the first day of the Tamil month, is a significant harvest festival
- **Gaan Ngai celebration** : Kabui/Rongmei Naga group in Manipur
- **Elephant and Tourism Festival 18th Edition** : Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal
- **Kagyad Dance event** : Sikkim at Gangtok's Tsuklakhang Palace
- **Ladakhi Losar** : Celebrated in Ladakh to mark the New Year according to the Tibetan calendar
- **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





Ques : Who Unveils FEAST Software at IIT-Hyderabad ?

आईआईटी-हैदराबाद में FEAST सॉफ्टवेयर का अनावरण किसने किया?

- (a) Indian Army / भारतीय सेना
- (b) Indian Navy / भारतीय नौसेना
- (c) Indian Air Force / भारतीय वायु सेना
- (d) Indian Space Research Organisation (ISRO) / भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो)
- (e) Defence Research and Development Organisation (DRDO) / रक्षा अनुसंधान एवं विकास संगठन (डीआरडीओ)

Answer : Option D

Explanation :

- The Indian Space Research Organisation (**ISRO**) unveiled the latest edition of the Finite Element Analysis of Structures (FEAST) software during the 8th National Finite Element Developers' Meeting at the Indian Institute of Technology in Hyderabad.
- ISRO's Vikram Sarabhai Space Centre (**VSSC**) in Bengaluru, Karnataka, created FEAST to analyze structural behavior under varied loads in aerospace, automobile, civil, mechanical, and marine engineering.
- The software is vital for upcoming ISRO programs, including the Human Mission, Bharatiya Antariksh Station (**BAS**), and Next Generation Launch Vehicle.

EXAM
Genius





Recent News Headlines Related to ISRO

- The Indian Space Research Organisation (**ISRO**) successfully launched its new generation satellite, **NVS-02**, from Sriharikota, Andhra Pradesh. The Geosynchronous Satellite Launch Vehicle (**GSLV-F15**) carried the NVS-02
- ISRO successfully grew black-eyed pea seeds in orbit using its Compact Research Module for Orbital Plant Studies (**CROPS**). The **CROPS project** studies plant growth in space.
- The Union Cabinet approved establishing a third launchpad at Isro's **Satish Dhawan Space Centre** in Sriharikota at a cost of Rs.3,985 crore.
- The Indian Space Research Organisation (ISRO) has successfully launched the Space Docking Experiment (**SpaDeX**) mission. ISRO's **PSLV-C60 rocket**, carrying two spacecraft for space docking demonstrations, launched from Sriharikota's Satish Dhawan Space Centre
- The Indian Space Research Organisation (ISRO) successfully launched the European Space Agency (ESA) Probe 3 spacecraft from the First Launch Pad at the Satish Dhawan Space Centre (SDSC-SHAR) in Sriharikota, Andhra Pradesh.
- Indian Space Research Organisation (**ISRO**) has signed an Implementation Agreement (IA) with the Australian Space Agency (ASA) for further strengthening of cooperation in space activities between the two countries
- ISRO has launched its analogue space mission in Leh, Ladakh.
- Indian Space Research Organisation (ISRO) and the Department of Biotechnology (DBT) Objective To develop and conduct biological and environmental experiments for the planned Bharatiya Antariksh Station (**BAS**), expected to be operational by 2028-2035
- ISRO has launched India's first analog space mission from Leh, Ladakh. The mission involves ISRO, the University of Ladakh, IIT Bombay, AAKA Space Studio, and the Ladakh Autonomous Hill Development Council.
- **EOS-06**, commonly known as Oceansat-3, is an Earth observation spacecraft created by ISRO. It was successfully launched on November 26, 2022, using ISRO's Polar Satellite Launch Vehicle (**PSLVC54**).





Ques : Which country Becomes 1st Latin American Nation to Exit China's Belt and Road Initiative (BRI) ?

कौन सा देश चीन के बेल्ट एंड रोड इनिशिएटिव (BRI) से बाहर निकलने वाला पहला लैटिन अमेरिकी राष्ट्र बन गया है?

- (a) Panama / पनामा
- (b) Ghana / घाना
- (c) Sudan / सूडान
- (d) Zimbabwe / जिम्बाब्वे
- (e) Oman / ओमान

Answer : Option A

Explanation :

- Panama's President, Jose Raul Mulino Quintero, announced the country's withdrawal from China's Belt and Road Initiative (BRI), becoming the first Latin American nation to do so.
- Panama joined the BRI in 2017, but has faced criticism for exorbitant project prices and the financial hardship of repaying loans from other countries.

About Belt and Road Initiative (BRI) :

- **Launched** : 2013 by China's President Xi Jinping
- Its objective is to establish extensive networks of land and sea routes that connect Southeast Asia, Central Asia, the Gulf region, Africa, and Europe
- Reach Over 140 countries and regions
- The most prominent BRI project is the China-Pakistan Economic Corridor (**CPEC**), a USD 60 billion venture linking Gwadar Port of Balochistan region in Pakistan to Xinjiang province in China

About Panama :

- **Capital** : Panama City
- **Currency** : Panamanian Balboa (PAB)
- **President** : Jose Raul Mulino Quintero





Ques : Which state government has formed a strategic partnership with AIIMS Delhi for regular assistance?

किस राज्य सरकार ने नियमित सहायता के लिए एम्स दिल्ली के साथ रणनीतिक साझेदारी की है?

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

Answer : Option E

Explanation :

- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (AIIMS) in Delhi to seek frequent help.
- A group of senior officials from Madhya Pradesh's National Health Mission met at AIIMS Delhi and signed an agreement with the country's premier government health facility.
- The conversation centered on evidence-based strategies and policy frameworks for improving healthcare services in the state.

EXAM
Genius





Recent News Headlines Related to MoU and agreement :

- Technology Hub (**T-Hub**) & Indo-Turkiye Friendship Association (**ITFA**) sign MOU to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology
- Air India and Kenya Airways Limited signed a Codeshare agreement to expand its network and offer more travel options for passengers.
- Government of Tripura and Digital India Bhashini Division (**DIBD**) of MeitY signed an **MOU** to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance
- Thomas Cook (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand
- KPI Green Energy Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in GIPCL's Solar Park and include 5 years of operation and maintenance services
- **Elon Musk's** social networking platform X is cooperating with Visa to launch a real-time payment system, a step toward transforming the platform into a "everything app." Visa was named as the first partner for the platform's planned "X Money Account" service
- India and Oman signed a protocol to alter their Double Taxation Avoidance Agreement (**DTAA**) and agreed to expedite negotiations for the early signing of the Comprehensive Economic Partnership Agreement (CEPA).
- The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing by a Scientific Society under Ministry of Electronics and Information Technology (MeitY) signed an umbrella MoU to advance technological innovation and excellence in India's maritime sector
- The JSW Group, led by Sajjan Jindal, has inked an MoU with the Odisha government to build a 5-million-tonne steel facility in Keonjhar district.
- National Institution for Transforming India (NITI Aayog) and the National Association of Software and Service Companies (**NASSCOM**) Foundation Signed MoU to provide digital skills to one lakh individuals with an aim to reduce the issue of digital divide.





IMPORTANT ONE – LINER Current Affairs

Indian Bank has announced a Cyber Security & FinTech hackathon in collaboration with the Indian Institute of Technology (IIT) Madras, set for April 2025.

Global Justice, Love & Peace Summit Held at Dubai Exhibition Centre, Expo City 2,800 peacekeepers and 72 distinguished speakers, including 10 Nobel Laureates, heads of state, and religious leaders Participates in it.

National Bank for Financing Infrastructure and Development (NaBFID) Extends Rs 2,000 crore Loan to Gramercy Techpark Private Limited, backed by Blackstone Inc. for setting up of 120 MegaWatt (MW) data centre at Mahape in Navi Mumbai, Maharashtra

Ashu Khullar Appointed as Global co-head of Global Asset Managers (GAM)

Indian Army's 4 Corps (Tezpur, Assam) & IIT Guwahati Collaborate and Signed by Maj. Gen. Rohin Bawa (GOC, Red Horns Division) and Prof. Devendra Jalihal (Director, IIT Guwahati) to enhance sustainability, reduce weight, and improve deployability in high-altitude regions like Arunachal Pradesh

Beacon Launches India Bill Pay for NRIs to pay bills directly in India using Canadian dollars from their Beacon Money account. Beacon becomes the 1st North American company to integrate with Bharat Connect

Marcus Stoinis, an Australian all-rounder, will miss the next ICC Champions Trophy due to a decision to end his ODI career. Stoinis has played 71 ODIs for Australia since his debut in 2015.

Paytm Cloud Technologies Limited Acquire 25% Stake in Seven Technology LLC at a cost of \$1 million or Rs 8.7 crore.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

इंडियन बैंक ने भारतीय प्रौद्योगिकी संस्थान (आईआईटी) मद्रास के सहयोग से अप्रैल 2025 में साइबर सुरक्षा और फिनटेक हैकथॉन की घोषणा की है।

वैश्विक न्याय, प्रेम और शांति शिखर सम्मेलन दुबई प्रदर्शनी केंद्र, एक्सपो सिटी में आयोजित किया गया, इसमें 10 नोबेल पुरस्कार विजेताओं, राष्ट्राध्यक्षों और धार्मिक नेताओं सहित 2,800 शांतिरक्षक और 72 प्रतिष्ठित वक्ता भाग लेते हैं।

नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (एनएबीएफआईडी) ने महाराष्ट्र के नवी मुंबई में महापे में 120 मेगावाट (मेगावाट) डेटा सेंटर की स्थापना के लिए ब्लैकस्टोन इंक द्वारा समर्थित ग्रामरसी टेकपार्क प्राइवेट लिमिटेड को 2,000 करोड़ रुपये का ऋण दिया है।

आशु खुल्लर को ग्लोबल एसेट मैनेजर्स (जीएएम) के वैश्विक सह-प्रमुख के रूप में नियुक्त किया गया

भारतीय सेना की 4 कोर (तेजपुर, असम) और आईआईटी गुवाहाटी ने स्थिरता बढ़ाने, वजन कम करने और अरुणाचल प्रदेश जैसे उच्च ऊंचाई वाले क्षेत्रों में तैनाती क्षमता में सुधार करने के लिए मेजर जनरल रोहिन बावा (जीओसी, रेड हॉर्न्स डिवीजन) और प्रोफेसर देवेन्द्र जलिहाल (निदेशक, आईआईटी गुवाहाटी) द्वारा सहयोग और हस्ताक्षर किए।

बीकन ने एनआरआई के लिए अपने बीकन मनी खाते से कनाडाई डॉलर का उपयोग करके सीधे भारत में बिलों का भुगतान करने के लिए इंडिया बिल पे लॉन्च किया। बीकन भारत कनेक्ट के साथ एकीकृत होने वाली पहली उत्तरी अमेरिकी कंपनी बन गई है

ऑस्ट्रेलियाई ऑलराउंडर मार्कस स्टोइनिस अपने वनडे करियर को समाप्त करने के फैसले के कारण अगली आईसीसी चैंपियंस ट्रॉफी से चूक जाएंगे। स्टोइनिस ने 2015 में अपने डेब्यू के बाद से ऑस्ट्रेलिया के लिए 71 वनडे मैच खेले हैं।

पेटीएम क्लाउड टेक्नोलॉजीज लिमिटेड ने 1 मिलियन डॉलर या 8.7 करोड़ रुपये की लागत से सेवन टेक्नोलॉजी एलएलसी में 25% हिस्सेदारी हासिल की।

