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Ques : What was India's Wholesale Price Index (WPI) inflation rate in January 2025? जनवरी 2025 में भारत की थोक मूल्य सूचकांक (WPI) मुद्रास्फीति दर क्या थी?

- (a) 2.04%
- (b) 2.16%
- (c) 2.31%
- (d) 2.68%
- (e) 3.2%

Answer: Option C

Explanation :

India's annual Wholesale Price Index (WPI) inflation fell to 2.31% in January 2025 from 2.37% in December 2024, according to Commerce and Industry Ministry data.
The WPI fell 0.45% month on month in January, driven by decreased food prices. The index of primary articles fell by 2.01%, while food article prices fell by 3.62%. However, prices for crude oil and natural gas (6.34%), non-food items (0.66%), and minerals (0.22%) rose.

• The WPI Food Index inflation rate fell from 8.89% in December to 7.47% in January.

Recent WPI-based Retail inflation in India :

- December 2024 : 2.37%
- November 2024 : 1.89%
- October 2024 : 2.36%
- September 2024 : 1.84%
- August 2024 : 1.31%
- July 2024 : 2.04%









किस गैर−बैंकिंग वित्त कंपनी (NBFC) ने SACE ECB ऋण के माध्यम से 500 मिलियन डॉलर जुटाए हैं?

- (a) Bajaj Finserv / बजाज फिनसर्व
- (b) 121 Finance Private Limited / 121 फाइनेंस प्राइवेट लिमिटेड
- (c) Muthoot Finance / मुथूट फाइनेंस
- (d) Shriram Finance / श्रीराम फाइनेंस
- (e) Mahindra Finance / महिंद्रा फाइनेंस

Answer : Option D

Explanation :

- Shriram financing, a large non-banking financing company (NBFC), raised \$500 million through the SACE External Commercial Borrowing Push loan facility, which has a ten-year term.
- SACE is an Italian government-run export finance agency. Shriram Finance has raised more than \$2.5 billion in offshore funding in the current fiscal year.
- HSBC served as the sole export credit agency, with Coordinator and ING Bank serving as the social loan coordinators for the transaction.







RECENT LOANS AND AGREEMENTS :

- The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- Loan of Rs 2,424.28 crore (approximately USD 280 million) given to Kerala Health System Improvement Programme (KHSP), Government of Kerala by World Bank to Strengthen Healthcare System
- 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
- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
- The state-owned National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate
- USD 30 million for JK Tyre & Industries Limited and up to USD 70 million for Cavendish Industries Limited (CIL) loan given by International Finance Corporation (IFC) to boost local supply chains, encourage the development of energy-efficient tyre production, and create employment.
- Tata Capital Ltd, the Tata group's financial services arm, raised \$400 million through a maiden international bond with a 5.38 percent interest rate.
- USD 35 million Given to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) by World Bank.
- The Export-Import Bank of India (EXIM Bank) successfully raised \$1 billion (Rs. 8,570 crore) in overseas bond issuance at competitive rates, a notable achievement for Indian issuers in global capital markets.







न्यू इंडिया कोऑपरेटिव बैंक का प्रशासक किसे नियुक्त किया गया है?

- (a) Uday Kotak / उदय कोटक
- (b) Shreekant / श्रीकांत
- (c) Shaktikanta Das / शक्तिकांत दास
- (d) Dinesh Khara / दिनेश खारा
- (e) Ajay Banga / अजय बंगा

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has replaced the board of directors of New India Cooperative Bank, appointing Shreekant, a former chief general manager of State Bank of India (SBI), as the bank's 'Administrator' to oversee operations.
- The RBI confirmed that the board's replacement will be in force for 12 months.
- In addition, the RBI has formed a 'Committee of Advisors' to assist the administrator in running the bank's activities. The committee's members include Ravindra Sapra, a former general manager at SBI, and chartered accountant Abhijeet Deshmukh.
- The RBI had put limitations on the Mumbai-based New India Cooperative Bank, prohibiting it from providing new loans or allowing deposit withdrawals for six months due to ongoing supervisory concerns.
- Depositors can claim up to Rs.5 lakh under the deposit insurance plan. As of March 2024, the bank's deposits exceeded Rs.2,400 crore.





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Recent Appointment in Banking & Insurance

Sector:

- Dr. Madhavankutty G : Chief economist of Canara Bank
- Ashu Khullar : Global co-head of Global Asset Managers (GAM)
- **Mr**. **Rajendra Narayan Das** : Inspector general (IG) of Central Reserve Police Force (CRPF)
- Ms. Parul Kush : Inspector general (IG) of Sashastra Seema Bal (SSB)
- Ms. Rani Bindu : : Inspector general (IG) of Bureau of Police Research and Development (BPR&D)
- **K Balasubramanian** : India subcontinent sub-cluster and banking head of Citibank (succeeding Ashu Khulla)
- P. Suriaraj : Executive Director of the Dhanlaxmi Bank
- Rakesh Sharma : Reappointment as MD and CEO of IDBI Bank
- Alok Kumar Agarwal : Managing Director and CEO of Zurich Kotak General Insurance
- Binod Kumar : MD and CEO of Indian Bank
- Ashok Chandra : MD and CEO of Punjab National Bank (PNB)
- **Ankur Jhaveri** : MD and CEO of Institutional Equities at JM Financial Institutional Securities
- Ambarish Kenghe : CEO of Angel One
- **Baldev Prakash** : deputy managing director and group chief risk officer of State Bank of India
- Amit Ganorkar : Managing Director(MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company (Replaced Neelesh Garg)
- Jatinder Pal Singh : CEO of ITI Asset Management (ITI AML) (succeeding Hitesh Thakkar)
- Rajat Verma : CEO of DBS Bank India (succeeding Surojit Shome)
- Anup Kumar Sinha : Reappointment as Bandhan Bank's non-executive chairman





Ques : What is the total penalty amount imposed by the Reserve Bank of India on Nainital Bank and Ujjivan Small Finance Bank for contravention of regulatory norms?

नियामक मानदंडों के उल्लंघन के लिए भारतीय रिजर्व बैंक द्वारा नैनीताल बैंक और उज्जीवन लघु वित्त बैंक पर कुल कितनी राशि का जुर्माना लगाया गया है?

(a) Rs.57.4 lakh

- (b) Rs.55.3 lakh
- (c) Rs.64.5 lakh
- (d) Rs.68.1 lakh
- (e) Rs.68.5 lakh

Answer : Option D

Explanation :

- The Reserve Bank levied penalties of Rs.68.1 lakh on Nainital Bank and Ujjivan Small Finance Bank for violating regulatory requirements.
- Nainital Bank Ltd received a penalty of Rs.61.40 lakh for failing to follow guidelines on 'Interest Rate on Advances' and 'Customer Service in Banks.
- The RBI assessed a Rs.6.70 lakh penalty on Ujjivan Small Finance Bank for failing to comply with its 'Loans and Advances Statutory and Other Restrictions.'
- Shriram Finance, a non-banking business, was fined Rs.5.80 lakh by the RBI for failing to comply with KYC standards and 'Data Format for Furnishing of Credit Information to Credit Information Companies.'

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Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India (RBI) has issued penalties on Equitas Small Finance Bank and India Post Payments Bank for failing to comply with regulatory requirements
- Equitas Small Finance Bank has been fined Rs 65 lakh, India Post Payments Bank Ltd has been fined Rs 26.70 lakh and Aptus Finance India Pvt Ltd has also received a Rs 3.10 lakh
- The Insurance Regulatory and Development Authority of India (IRDAI) issued a Rs.1 crore penalty on Royal Sundaram General Insurance for violating outsourcing standards
- RBI Fines Canara (Rs.1.63 crore), BOI (Rs.1 crore), and J&K Bank (Rs.3.31 crore) for Non-Compliance
- RBI has terminated the registration of X10 Financial Services Ltd, a non-banking financial company (NBFC), citing irregularities in its digital lending operations.
- IndusInd Bank Limited was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.
- The Reserve Bank of India issued a monetary penalty of Rs.5 lakh on The Panchkula Central Co-operative Bank Limited, Haryana.
- Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to noncompliance with directives on interest rate on deposits and customer service standards.
- The Reserve Bank of India (RBI) issued a penalty of Rs 28.30 lakh on SG Finserve Limited (previously Moongipa Securities).
- Arunachal Pradesh Rural Bank received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on The Bihar Awami Cooperative Bank Ltd., Patna for violating section 26A and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.







Ques : Under which initiative did CCL and NCL collaborate with Sri Sathya Sai Health & Education Trust (SSSHET) to provide surgeries for children with CHD? सीसीएल और एनसीएल ने किस पहल के तहत सीएचडी वाले बच्चों के लिए सर्जरी प्रदान करने के लिए श्री सत्य साईं स्वास्थ्य और शिक्षा ट्रस्ट (एसएसएसएचईटी) के साथ सहयोग किया है?

- (a) Ayushman Bharat Yojana / आयुष्मान भारत योजना
- (b) Nanha Sa Dil / नन्हा सा दिल
- (c) PM-JAY (Pradhan Mantri Jan Arogya Yojana) / पीएम-जेएवाई (प्रधानमंत्री जन आरोग्य योजना)
- (d) Rashtriya Bal Swasthya Karyakram / राष्ट्रीय बाल स्वास्थ्य कार्यक्रम
- (e) Mission Indradhanush / मिशन इंद्रधनुष

Answer : option B

Explanation :

• On Congenital Heart Defect Awareness Day, Central Coalfields Limited (CCL) and Northern Coalfields Limited (NCL), subsidiaries of Coal India Ltd (CIL) under the Ministry of Coal, signed separate Memorandums of Understanding (MoUs) with Sri Sathya Sai Health & Education Trust (SSSHET) to provide life-saving surgeries for children suffering from Congenital Heart Disease (CHD) under the 'Nanha Sa Dil' initiative.

• These MoUs will generate goodwill equity for Coal India and its subsidiaries in the coming years.

• Nanha Sa Dil is a one-of-a-kind CSR initiative launched by CIL in cooperation with SSSHET to use the trust's expertise in paediatric heart surgery.

• Under this initiative, CCL will screen 45,000 children in Jharkhand, with 500 children diagnosed with CHD scheduled for surgery, and NCL will hold 345 grassroots-level screening camps for 17,250 children, referring those in need to a dedicated diagnostic center at NCL Bina Hospital for Echo analysis and additional treatment.







Recent News Headlines Related to MoU and agreement :

• Bharat Petroleum Corporation Limited has signed a MOU with the Shipping Corporation of India (SCI). According to the agreement, the two corporations will work together to develop a specialized, efficient, and future-ready maritime infrastructure

• Bharti Airtel has entered into a contract with Nokia to expand 5G Fixed Wireless Access (FWA) and Wi-Fi solutions for regions with low or nil fiber connectivity

- Ministry of Labour & Employment (MoL&E) and FoundIt (formerly Monster), a leading job portal signed an agreement to leverage the National Career Service (NCS) Portal to connect job seekers with domestic and international opportunities
- The Korea Transport Institute and the Department for Promotion of Industry and Internal Trade (DPIIT) have inked a collaboration agreement to improve logistics and infrastructure development
- India and Nicaragua sign agreements to implement Quick Impact Projects (QIPs)
- State-owned Oil and Natural Gas Corporation has signed a pact with global oil major BP to explore collaboration in exploration and production, trading and other energy vectors, in India and internationally
- The Fraunhofer Institute for Interfacial Engineering and Biotechnology (IGB), IIT Ropar, and Birla Institute of Technology and Science (BITS) Pilani have signed a MoU to enhance best practices for optimizing the water-energy-food nexus and promoting a sustainable and climate-neutral economy
- Honeywell and AM Green have signed a MOU to develop carbon capture and sustainable aviation fuel (SAF) in India
- Amazon & CleanMax Partner to develop a 100 MW renewable energy project in India, which is Expected to be functional by Q2 2026. Expected Electricity Generation 355 million kWh annually
- During the Cities in Action Forum 2025, the Federation of Indian Chambers of Commerce and Industry (FICCI) signed a MOU with Expo City Dubai to promote international urban cooperation
- 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
- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (AIIMS) in Delhi to seek frequent help

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Ques : Which country will host the BRICS leaders' summit from 6 to 7 July in 2025? 2025 में 6 से 7 जुलाई तक ब्रिक्स नेताओं के शिखर सम्मेलन की मेजबानी कौन सा देश करेगा?

(a) Spain / स्पेन (b) Italy / इटली (c) Brazil / ब्राजील (d) UK / यूके (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- Brazil will host the BRICS leaders conference in Rio de Janeiro on July 6 and 7, 2025.
- Brazil assumed the rotating leadership of BRICS on January 1 and is directing working groups to develop the program and issues for the summit, which will bring together heads of state and government.
- The decision comes after the city's successful hosting of the G20 Leaders' Summit last November.
- BRICS was founded in 2009 by Brazil, Russia, India, and China, with South Africa joining in 2010 to counterbalance the Group of Seven leading industrialized nations.
- Last year, the group extended to include Iran, Egypt, Ethiopia, and the United Arab Emirates. Saudi Arabia has also been asked to participate.
- Turkey, Azerbaijan, and Malaysia have submitted formal applications for membership, and numerous additional countries have expressed interest.







Recent News Headlines Related to Summits / conference

- International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of Unani Held at New Delhi
- The 14th Asian Fisheries and Aquaculture Forum (14AFAF) with the topic "Greening the Blue Growth in Asia-Pacific" has been held in New Delhi
- MRO Middle East and AIME 2025 is the largest edition yet, taking place in Dubai and focuses on aircraft modernization and MRO services
- Union Minister Dr. Jitendra Singh presided over the 12th All India Pension Adalat in New Delhi
- Al Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime Minister Narendra Modi, along with French President Emmanuel Macron
- Amit Shah, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime' in New Delhi
- The ICAR-Indian Institute of Spices Research (IISR) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition
- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025
- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the BIMSTEC Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025
- The third edition of the Kashi Tamil Sangamam will take place beginning February 15th. This year's theme will be 'Sage Agasthiyar'







Ques : Which team topped the medal tally at the 38th Summer National Games? 38वें ग्रीष्मकालीन राष्ट्रीय खेलों में पदक तालिका में कौन सी टीम शीर्ष पर रही?

- (a) Maharashtra / महाराष्ट्र
- (b) Haryana / हरियाणा
- (c) Services Sports Control Board / सेवा खेल नियंत्रण बोर्ड
- (d) Punjab / पंजाब
- (e) Karnataka / कर्नाटक

Answer : Option C

Explanation :

• At the 38th Summer National Games, the Services Sports Control Board won the Raja Bhalindra Singh Trophy with 121 medals, including 68 gold, 26 silver, and 27 bronze.

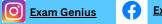
• The Service Sports Control Board, consisting of athletes from the Indian Army, Navy, and Air Force, has won the Raja Bhalendra Singh Trophy five times: in 2007, 2011, 2015, 2022, and 2025.

• Won the Raja Bhalindra Singh Trophy in the 37th Summer National Games 2023 in Goa, Maharashtra, after winning the most medals.

• Uttarakhand hosted the 38th Summer National Games in 12 towns from January 28 to February 14, 2025.

Medal tally of Top 5 in National Games of India 2025 :

- 1 Services Sports Control Board (Gold 68, Silver 26, Bronze 27, Total = 121)
- 2 Maharashtra (Gold 54, Silver 71, Bronze 76, Total = 201)
- 3 Haryana (Gold 48, Silver 47, Bronze 58, Total = 153)
- 4 Karnataka (Gold 34, Silver 26, Bronze 22, Total = 82)
- 5 Madhya Pradesh (Gold 34, Silver 18, Bronze 28, Total = 80)





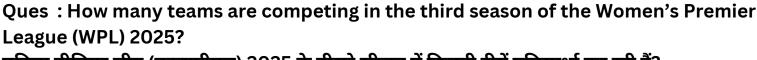
About National Games of India 2025 :

- Host: 38th Edition in Uttarakhand
- Mascot : Mauli a Himalayan monal, state bird of Uttarakhand and Himachal Pradesh
- **Teams :** 37
- Motto : Sankalp Se Shikhar Tak
- Sport : 35 sports -,33 sports medal sports, and two Demonstration events
- Demonstration events : Kalaripayattu and Rafting
- Mallakhamb and yogasana were announced as demonstration sports but were later upgraded to medal sports
- Athlete's Oath : Lakshya Sen (Badminton Player)
- **Opening ceremony :** Rajiv Gandhi International Cricket Stadium in Dehradun, Uttarakhand by PM Modi
- **Closing ceremony :** International Sports Complex, Haldwani, Uttarakhand by Union Home Minister and Minister for Cooperation Amit Shah
- Medal : A total of 1523 457 golds, 455 silver, and 611 bronze medals









महिला प्रीमियर लीग (डब्ल्यूपीएल) 2025 के तीसरे सीज़न में कितनी टीमें प्रतिस्पर्धा कर रही हैं?

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

Answer: Option B

Explanation :

• The third season of the Women's Premier League (WPL) 2025 began, with five clubs competing in four Indian cities : Vadodara, Bengaluru, Lucknow, and Mumbai.

• In the inaugural match, defending champions Royal Challengers Bangalore (RCB) will meet Gujarat Giants at the Kotambi Stadium in Vadodara.

• Smriti Mandhana, India's star opener, will skipper RCB, while Australia's Ashleigh Gardner will lead the Gujarat Giants.

• The tournament, which includes five teams : RCB, Gujarat Giants, Delhi Capitals, UP Warriorz, and Mumbai Indians, will continue till March 15, with the final slated for Brabourne Stadium in Mumbai.

• Since its inception in 2023, the WPL has provided players with an excellent opportunity to display their talent and serve as a springboard to achieving their dream of playing for the Indian team through matches in Mumbai, Bengaluru, and New Delhi.

• For the third season, in addition to Mumbai and Bengaluru, the WPL will expand to two more locations - Vadodara and Lucknow - with the Gujarat Giants and UP Warriorz experiencing home comforts for the first time.



A





Recent News headlines related to Sports

• Shohely Akhter, a Bangladesh offspinner, has become the first female cricketer to be suspended for corruption

• Rajat Patidar, a 31-year-old middle-order batsman, has been named the captain of Royal Challengers Bengaluru (RCB) for the next Indian Premier League season

• ICC Men's player of the month for January 2025 Jomel Warrican (West Indies)

• ICC Women's player of the month for January 2025 Beth Mooney (Australia)

• India won the most medals at the 2025 Para Archery Asia Cup in Thailand, with six golds, three silvers, and three bronze

• The International Cricket Council (ICC) has released the official song for the ICC Men's Champions Trophy 2025, titled "Jeeto Baazi Khel Ke" and performed by Atif Aslam

• Kyrian Jacquet of France won the 2025 Chennai Open Tennis Men's Singles title, defeating Elias Ymer of Sweden in the final

• Meghalaya will host the 39th National Games in February/March 2027. Meghalaya, the host state for the next edition, will be presented with the IOA flag at the 38th Games' closing ceremony in Uttarakhand

• India's most accomplished player Pankaj Advani secured his 36th overall national title and 10th men's snooker crown at the Yashwant Club in Madhya Pradesh

• Jil Teichmann of Switzerland defeated Mananchaya Sawangkaew of Thailand to win the singles championship in the 2025 Mumbai Open tennis competition

• Ahead of the third One-Day International against England at the Narendra Modi Stadium in Ahmedabad, Indian team members, including former captain Virat Kohli, asked fans to support the 'Donate Organs, Save Lives' initiative and promise to donate organs









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Ques : Where was the 24th Divya Kala Mela inaugurated? 24वें दिव्य कला मेले का उद्घाटन कहाँ किया गया?

- (a) Srinagar / श्रीनगर
- (b) Gulshan Ground, Jammu / गुलशन ग्राउंड, जम्मू
- (c) Leh / लेह
- (d) New Delhi / नई दिल्ली
- (e) Chandigarh / चंडीगढ़

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Answer: Option B

Explanation :

• The 24th Divya Kala Mela began at Gulshan Ground in Jammu with a magnificent inauguration by Manoj Sinha, Lieutenant Governor of Jammu & Kashmir, and Virendra Kumar, Union Minister for Social Justice and Empowerment.

• The 24th Divya Kala Mela is being organized by the Department of Empowerment of Persons with Disabilities (DEPwD) of the Ministry of Social Justice and Empowerment in partnership with the National Divyangjan Finance and Development Corporation (NDFDC).

• The Divya Kala Mela shows the Prime Minister's desire to promote local artisans and entrepreneurs.

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• Previous editions were held successfully in Delhi, Mumbai, Bhopal, Guwahati, Jaipur, Bengaluru, Chennai, Patna, Nagpur, and Pune, among other locations.



Recent News Headlines Related to Festivals &

Fairs :

• "Culinary, Crafts & Clicks – Moods & Magic", a Festival of Street Food & Handicraft : Amrit Udyan, Rashtrapati Bhavan, New Delhi by Ministry of Housing & Urban Affairs (MoHUA)

• **51-day Pir Panjal Winter Festival :** inaugurated by Indian Army in the border district of Poonch, Jammu and Kashmir

- 38th edition of the Surajkund International Crafts Mela : in Faridabad
- world's largest Jhumur dance, also known as Jhumoir : Assam
- 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





(∰)



किस राज्य ने अपने 2025-26 बजट के हिस्से के रूप में "नोदी बंधन" योजना शुरू की है?

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

Answer : Option A

Explanation :

- Mamata Banerjee, the Chief Minister of West Bengal, has inaugurated the "Nodi Bandhan" initiative as part of the state's 2025-26 budget.
- The program will assist combat natural calamities while also generating job possibilities. The budget provides significant funding for the Ghatal Masterplan, which focuses on flood protection in West Midnapore.
- Nodi Bandhan's key goals are mitigating natural disasters, avoiding Ganga-Padma River erosion, and increasing work possibilities.

About West Bengal :

- Capital Kolkata
- Chief Minister Mamata Banerjee
- Governor C V Ananda Bose





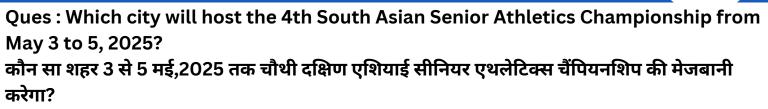


Recent News Headlines Related to Schemes

- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore bank accounts as of January 15, 2025, marking an important milestone
- National Commission for Safai Karamcharis (NCSK) Previous timeline is March 31, 2022. It is now Extended Three years until March 31, 2025. Extension budget is Approximately Rs.43.68 crore
- Bikashita Gaon Bikashita Odisha Launched by Odisha chief minister Mohan Charan Majhi For rural infrastructure development projects in the state with an Outlay of Rs.5,000 crore budget for five years
- Key programs launched by Odisha Government aimed at empowering teenage girls include "Nirbhaya Kadhi" (Fearless Bud), "Mo Gelha Jiya" (My Dear Daughter) in Ganjam, "Kalpana Avijan" in Dhenkanal, "Swarna Kalika" in Keonjhar, and "Veerangana Yojana" in Deogarh district
- The Prime Minister's Research Fellowship (PMRF) scheme, which supports brilliant students conducting doctorate research in India, has got a significant boost in Budget 2025
- The Indian government has introduced the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) to help small and medium businesses (MSMEs) get easier access to loans
- On Republic Day, Telangana Chief Minister A. Revanth Reddy introduced his government's four welfare schemes--Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards
- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.
- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur. Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.







(a) Guwahati / गुवाहाटी (b) Indor / इंदौर (c) Agra / आगरा (d) Ranchi / रांची (e) New Delhi / नई दिल्ली

Answer: option D

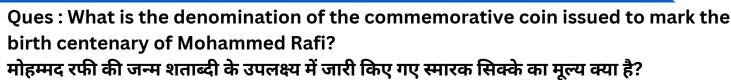
Explanation :

- The fourth South Asian Senior Athletics Championships will be held in Ranchi from May 3 to 5, 2025, at the Birsa Munda Athletics Stadium.
- Athletes from India, Sri Lanka, Pakistan, Bangladesh, Nepal, Bhutan, and the Maldives will compete at the competition.
- Last year, the championships were supposed to be held in Ranchi from October 4 to 6, but they were postponed.
- This event marks the championships' return to India after 17 years, the last being held in 2008.
- The first two South Asian Senior Athletics Championships took place in 1997 and 1998.



A





- (a) Rs.50
- (b) Rs.100
- (c) Rs.150
- (d) Rs.200
- (e) Rs.75

Answer: Option B

Explanation :

• To commemorate the birth centennial of famed playback singer Mohammed Rafi, the government will produce a commemorative coin with a denomination of Rs.100.

• Though commemorative coins are legal currency, they are not available for general circulation. They can be obtained from the specified agencies.

• The lion capital of Ashoka Pillar will be in the centre of both coins, with the legend 'Satyamev Jayate' etched below, bordered on the left by the word 'Bharat' in Devnagri script and on the right by the term 'India' in English.

• Rafi (born December 24, 1924, in Kotla Sultan Singh, near Amritsar, Punjab—died July 31, 1980, in Bombay, often known as Mumbai) was a legendary Indian playback singer who recorded over 25,000 cinema songs over the course of nearly four decades.



Ques : Which Indian athlete broke a 17-year-old National Record in the indoor Men's 3000 metres event? किस भारतीय एथलीट ने इनडोर पुरुषों की 3000 मीटर स्पर्धा में 17 साल पुराना राष्ट्रीय रिकॉर्ड तोड़ा?

- (a) Neeraj Chopra / नीरज चोपड़ा
- (b) Avinash Sable / अविनाश साबले
- (c) Jinson Johnson / जिन्सन जॉनसन
- (d) Murali Sreeshankar / मुरली श्रीशंकर
- (e) Gulveer Singh / गुलवीर सिंह

Answer: Option E

Explanation :

- Gulveer Singh of India made history by breaking a 17-year-old national record in the indoor men's 3000 metres at the David Hemery Invitational in Boston.
- Singh won the silver medal in 7 minutes 38.26 seconds, breaking Surendra Singh's previous national record by 11 seconds.
- Romain Legendre of Adams State won the gold, while Morgan Beadlescomb took the bronze.
- Gulveer Singh now has three National Records in several categories: outdoor 5000 metres, outdoor 10,000 metres, and indoor 3000 metres.





A



Ques : Which renowned folk singer and Padma Shri awardee, also known as Sukrajji, recently passed away at the age of 88? किस प्रसिद्ध लोक गायक और पद्म श्री पुरस्कार विजेता, जिन्हें सुकराजजी के नाम से भी जाना जाता है, का हाल ही में 88 वर्ष की आयु में निधन हो गया?

- (a) Teejan Bai / तीजन बाई
- (b) Malini Awasthi / मालिनी अवस्थी
- (c) Sukri Bommagowda / सुकरी बोम्मागौड़ा
- (d) Ila Arun / इला अरुण
- (e) Ratan Kahar / रतन कहार

Answer: Option C

Explanation :

- Sukri Bommagowda, commonly known as Sukrajji, a renowned folk singer and Padma Shri awardee, died aged 88 years old.
- She had been receiving treatment at a hospital in Manipal, Karnataka, before her death.
- Sukri Bommagowda was a venerated woman in Karnataka's Halakki Vokkaliga group, noted for her efforts to preserve traditional music.
- Sukrajji was well-known as a "walking encyclopedia" of Halakki folk traditions. She memorized and sang about 5,000 folk songs.
- Won Award from the Karnataka government (for "preserving the culture of indigenous tribes") in 1988 and Janapada Shri Award (for contributions to the field of arts, granted by the Karnataka Government) in 1999.
- In 2006 she won Nadoja Award (granted by the Kannada University), Sandesha Arts Award,The Alva Nudisiri Award in 2009 and Padma Shri Award in 2017.







Ques : When is Global Tourism Resilience Day observed? वैश्विक पर्यटन लचीलापन दिवस कब मनाया जाता है?

- (a) 14 February
- (b) 15 February
- (c) 17 February
- (d) 18 February
- (e) 19 February

Answer: Option C

Explanation :

• Every year on February 17, Global Tourism Resilience Day promotes sustainable and resilient tourism practices around the world.

• The day emphasizes the need of planning, crisis management, and recovery techniques to help the tourist industry deal with global concerns like as pandemics and climate change.

• Global Tourism Resilience Day, established by the United Nations General Assembly in resolution A/RES/77/269, is more than a celebration; it represents a global commitment to strengthening tourism in the face of future shocks.





A





Important days :

• **27 January :** International Day of Commemoration in memory of the victims of the Holocaust (Theme 2025 Holocaust remembrance and education for dignity and human rights)

- 27 January : National Geographic Day 2025
- **29 January :** Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- 30 January : Martyrs' Day, also known as Shaheed Diwas
- **30 January :** World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- 1 February : Indian Coast Guard Day
- **2 February :** World Wetlands Day (Theme 2025: Protecting Wetlands for Our Common Future)
- **4 February :** International Day of Human Fraternity (Theme 2025: Human fraternity for global peace and coexistence)
- 4 February : World Cancer Day (Theme 2024: United by Unique)
- 6 February : The International Day of Zero Tolerance for Female Genital Mutilation
- •1 7 February : World Interfaith Harmony Week (Theme 2025: Uniting for Peace)
- 2 8 February (First full week of February) : International Development Week 2025 (Theme 2025 Cooperation for a Sustainable Future: Celebrating 35 Years of IDW)
- 10 February : International Day of the Arabian Leopard
- 10 February : World Pulses Day
- **10 February (2nd Monday of February) :** International Epilepsy Day 2025 (Theme 2025 My Epilepsy journey)
- **11 February :** World Unani Day (Theme 2025: Innovations in Unani Medicine for Integrative Health Solutions. A Way Forward)
- 11 February : International Day of Women and Girls in Science
- 11 February : Anti-Smuggling Day 2025
- **12 February :** National Productivity Day (Theme 2025: "From Ideas to Impact: Protecting Intellectual Property for Competitive Startups.")
- **12 February :** International Day for the Prevention of Violent Extremism as and when Conducive to Terrorism
- 12 February : International Darwin Day
- 13 February : World Radio Day (Theme 2025: Radio and Climate Change)
- 13 February : National Women's Day





IMPORTANT ONE – LINER Current Affairs

Swedish defence and security company Saab has signed an agreement with Indian defence manufacturer Hindustan Aeronautics Limited (HAL) to collaborate on the Electronic Warfare Laser Warning System-310 (LWS-310).

Lok Sabha Speaker Om Birla has constituted a 31-member Select Committee to examine the new Income Tax Bill. The panel will be headed by BJP MP Baijayant Panda and it will submit its report by the first day of the next session.

Chairman of Tata Group, Natarajan Chandrasekaran has been conferred with The Most Excellent Order of the British Empire (Civil Division) in recognition of his contributions to UK-India business relations.

Acharya Satyendra Das, chief priest of Ayodhya Ram temple, passed away at the age of 85. He was given 'Jal Samadhi' in the Saryu River in Ayodhya, Uttar Pradesh.

Tata Consultancy Services (TCS) signed an agreement to drive end-to-end IT transformation of UPM, a global company that provides renewable and responsible solutions, to boost adoption of an AI-first operating model. The partnership further solidifies TCS' leadership in Finland, where it has been operational for over 25 years.

The BJP government plans to rename Delhi's Mohalla Clinics as 'Ayushman Arogya Mandirs' while keeping the existing infrastructure intact.







महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

स्वीडिश रक्षा और सुरक्षा कंपनी साब ने इलेक्ट्रॉनिक वारफेयर लेजर वार्निंग सिस्टम-310 (LWS-310) पर सहयोग के लिए भारतीय रक्षा निर्माता हिंदुस्तान एयरोनॉटिक्स लिमिटेड (HAL) के साथ एक समझौते पर हस्ताक्षर किए हैं।

लोकसभा अध्यक्ष ओम बिरला ने नए आयकर विधेयक की जांच के लिए 31 सदस्यीय प्रवर समिति का गठन किया है। पैनल का नेतृत्व भाजपा सांसद बैजयंत पांडा करेंगे और यह अगले सत्र के पहले दिन तक अपनी रिपोर्ट सौंपेंगे।

टाटा समूह के अध्यक्ष नटराजन चंद्रशेखरन को यूके-भारत व्यापार संबंधों में उनके योगदान के लिए द मोस्ट एक्सीलेंट ऑर्डर ऑफ द ब्रिटिश एम्पायर (सिविल डिवीजन) से सम्मानित किया गया है।

अयोध्या राम मंदिर के मुख्य पुजारी आचार्य सत्येन्द्र दास का 85 वर्ष की आयु में निधन हो गया। उन्हें उत्तर प्रदेश के अयोध्या में सरयू नदी में 'जल समाधि' दी गई।

टाटा कंसल्टेंसी सर्विसेज (टीसीएस) ने एआई-फर्स्ट ऑपरेटिंग मॉडल को अपनाने को बढ़ावा देने के लिए नवीकरणीय और जिम्मेदार समाधान प्रदान करने वाली वैश्विक कंपनी यूपीएम के एंड-टू-एंड आईटी परिवर्तन को बढ़ावा देने के लिए एक समझौते पर हस्ताक्षर किए। यह साझेदारी फिनलैंड में टीसीएस के नेतृत्व को और मजबूत करती है, जहां यह 25 वर्षों से अधिक समय से परिचालन में है।

भाजपा सरकार मौजूदा बुनियादी ढांचे को बरकरार रखते हुए दिल्ली के मोहल्ला क्लीनिकों का नाम बदलकर 'आयुष्मान आरोग्य मंदिर' करने की योजना बना रही है।





