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Ques : Who has been appointed as the MD & CEO of SBI Cards and Payment Services Board, effective from 1 April 2025?

- (a) Dinesh Kumar Khara
- (b) Rajnish Kumar
- (c) Salila Pande
- (d) Arundhati Bhattacharya
- (e) Ashwini Kumar Tewari

Answer : Option C

Explanation :

- Salila Pande has been appointed as the MD and CEO of SBI Cards and Payment Services Board, effective April 1, 2025. The appointment of Pande, who has been nominated by the State Bank of India, will be for two years.
- The board has accepted Pande's nomination following Abhijit Chakravorty's retirement from the State Bank of India on March 31, 2025, according to the statement.
- Pande is the Chief General Manager at the State Bank of India. She is a career banker who joined the SBI as a probationary officer in 1995 and has worked for the country's leading banking organization ever since.

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Recent Appointment in Banking & Insurance

Sector :

- Shreekant : Administrator of New India Cooperative Bank
- 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)

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Ques : Until when has Vakrangee Limited been authorized to operate WLAs by RBI?

- (a) March 31, 2025
- (b) March 31, 2026
- (c) December 31, 2024
- (d) June 30, 2027
- (e) September 30, 2025

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has extended the authority of Mumbai-based Vakrangee Limited to operate White Label ATMs (WLAs) across India till March 31, 2026.
- As of January 31, 2025, Vakrangee operates 6,036 WLAs, 76% of which are in Tier 4 and Tier 6 regions, aiming to improve financial access in neglected areas.
- Vakrangee intends to generate USD 1 billion in revenue and a gross transaction value of USD 150 billion by 2030.

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Ques : Who has introduced a new rule for managing charge backs in Unified Payments Interface (UPI) transaction ?

- (a) National Payments Corporation of India (NPCI)
- (b) Small Industries Development Bank of India (SIDBI)
- (c) Reserve Bank Innovation Hub (RBIH)
- (d) Securities and Exchange Board of India (SEBI)
- (e) Indian Banks' Association (IBA)

Answer : Option A

Explanation :

- The National Payments Corporation of India (NPCI) has implemented a new guideline for handling chargebacks in UPI transactions.
- The new UPI regulation will automatically accept or reject charge backs depending on TCC and RET raised by beneficiary banks in the next settlement cycle after the charge back is initiated.
- The new facility is available in the UPI Dispute Resolution System (URCS) starting February 15, 2025.

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Ques : What was the latest edition of 'Bima Manthan' held by IRDAI?

- (a) 5th
- (b) 6th
- (c) 7th
- (d) 8th
- (e) 9th

Answer : Option E

Explanation :

- The insurer Regulatory and Development Authority of India (IRDAI) convened the 9th edition of Bima Manthan, a quarterly review conference with insurer CEOs.
- The discussions centered on the performance of the life and general insurance industries, the status of the state insurance plan, distribution reforms, and improving disclosure and transparency.
- The presentation of Bima Trinity, a transformative program focused at improving accessibility, affordability, and efficiency in the insurance business, was a high point of the gathering.

The Bima Trinity consists of three important components:

- Bima Sugam: A unified digital marketplace for selling, servicing, and claiming insurance policies from many insurers.
- Bima Vahaak is a women-centric, localised insurance distribution approach designed to increase insurance uptake.
- Bima Vistaar is a first-of-its-kind composite insurance plan that includes life, accident, property, and hospitalization.





Ques : Which insurance company has launched the “One Man Office” (OMO) service to provide its sales force with a comprehensive digital ecosystem ?

- (a) Kotak Mahindra Life Insurance
- (b) Tata AIA Life Insurance
- (c) Bajaj Allianz General Insurance
- (d) Bharti AXA General Insurance
- (e) Life Insurance Corporation of India

Answer : Option E

Explanation :

- The Life Insurance Corporation of India (LIC) has launched the "One Man Office" (OMO) solution to offer its sales staff with a comprehensive digital ecosystem that would allow them to serve customers smoothly.
- The project is consistent with LIC's long-term goal of delivering 'Insurance for All by 2047'.
- OMO is intended to promote digital policy sales, provide after-sales services, track business success, and serve as a training and information base for agents.
- The program is based on LIC's ANANDA (Atma Nirbhar Agents New Business Digital Application) platform, which enables agents to onboard consumers.
- It also offers a knowledge center, insurance and health-related calculators, an office locator, and NEFT search tools to help agents with consumer interactions.

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Ques : What is the primary reason behind the expected decline in banks' NIMs in 2025-26?

- (a) Increase in credit demand
- (b) Decline in non-performing assets
- (c) Reserve Bank of India's interest rate cuts
- (d) Rise in deposit growth
- (e) Strengthening of the Indian Rupee

Answer : Option C

Explanation :

- Fitch Ratings predicts that Indian banks' net interest margins (NIMs) will decrease by 10 basis points on average in 2025-26 due to the Reserve Bank of India's interest rate decreases.
- However, the loss will be mitigated by the central bank's efforts to ease liquidity circumstances.
- This projection comes after the Reserve Bank of India (RBI) reduced the key policy rate by 25 basis points to 6.25% in February 2025.
- During April-September 2024, Indian banks maintained an average NIM of 3.5%, slightly lower than 3.6% the previous year due to higher deposit expenses.

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Ques : Which company is behind the development of Project Waterworth?

- (a) Microsoft
- (b) Tinder
- (c) Meta
- (d) Google
- (e) Amazon

Answer : Option C

Explanation :

- Meta announced Project Waterworth, a 50,000-kilometer-long internet undersea cable that will improve access to the United States, India, Brazil, South Africa, and other regions while becoming the world's longest subsea cable project.
- Subsea cable projects, such as Project Waterworth, are the backbone of global digital infrastructure, carrying more than 95% of transcontinental traffic across the world's oceans to enable seamless digital communication, audiovisual experiences, online transactions, and other activities.
- According to Telecom Regulatory Authority of India (Trai) data, the country has around 17 international subsea cables spread over 17 district landing sites.

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Ques : What is the theme of Bharat Tex 2025 ?

- (a) Sustainability
- (b) Conservation
- (c) Protecting Nature
- (d) Preservation
- (e) Balancing

Answer : Option A

Explanation :

- BHARAT TEX 2025, one of the greatest worldwide textiles events, will hold its second edition from February 14 to 17, 2025.
- Bharat Tex 2025 emphasizes sustainability. The Ministry of Textiles supports this event, which brings together important players such as producers, buyers, industry experts, and innovators to promote India's textile industry globally.
- The event will take place at two venues: Bharat Mandapam in New Delhi and India Expo Centre & Mart in Greater Noida.
- Over 5,000 exhibitors and 6,000 international buyers from 110 countries are expected to attend, bringing in over 120,000 visitors.
- Prime Minister Narendra Modi set ambitious aims to raise India's textile exports from Rs.3 lakh crore to Rs.9 lakh crore by 2030.

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Recent News Headlines Related to Summits / conference

- The International Women's Conference 10th Edition Held at Bengaluru and Inaugurated by President Droupadi Murmu. It is Organised by The Art of Living and Over 500 delegates from 50 countries gathered at the Art of Living International Center
- Annual Conference of the International Institute of Administrative Science (IIAS) 1st Edition Held at New Delhi and Organised by International Institute of Administrative Science (IIAS) with the Department of Administrative Reforms and Public Grievances (DARPG). Theme is Next Generation Administrative Reforms – Empowering Citizens and Reaching the Last Mile
- Brazil will host the BRICS leaders conference in Rio de Janeiro on July 6 and 7, 2025
- 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
- AI 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 edition of the Dharma Guardian exercise will be held from February 25 to March 9 at Mount Fuji between India and Japan ?

- (a) 5th
- (b) 6th
- (c) 7th
- (d) 8th
- (e) 9th

Answer : option B

Explanation :

- From February 25 to March 9, the Indian Army will conduct the sixth iteration of Exercise Dharma Guardian alongside the Japan Ground Self-Defense Force (JGSDF) atop Mount Fuji in Japan.
- The exercise's principal goal is to increase interoperability between the two armies through joint urban warfare and counter-terrorism simulations performed under United Nations supervision.
- 1st edition held in 2018 and Last edition held in Mahajan Field Firing Ranges in Rajasthan

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Recent News Headlines Related to Defence

Exercise :

- In the Eastern Theater, the Indian Army and Air Force collaborated to undertake a comprehensive training exercise known as EX Winged Raiders
- Exercise Cyclone 2025 3rd Edition Held at Mahajan Field Firing Range in Rajasthan between India-Egypt Joint Special Forces
- 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.





Ques : Which country is setting up a dedicated platform - EFTA (European Free Trade Association) desk - to promote trade, investment, and business facilitation between the two regions ?

- (a) United States
- (b) China
- (c) India
- (d) South Korea
- (e) Germany

Answer : Option C

Explanation :

- India is creating an EFTA (European Free Trade Association) desk to facilitate trade, investment, and commercial opportunities between the two areas.
- On March 10, 2018, India and the four European nations of the EFTA bloc inked a free trade agreement to strengthen trade and investment relations.
- The Trade and Economic Partnership Agreement (TEPA) is set to take effect at the end of this year.
- The EFTA includes Iceland, Liechtenstein, Norway, and Switzerland.
- Establishing the desk is crucial as India has got a USD 100 billion investment promise from the grouping over the next 15 years.
- Switzerland is India's top trading partner and investor, followed by Norway within the bloc.

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Ques : Who did Gyanesh Kumar succeed as the Chief Election Commissioner?

- (a) Sunil Arora
- (b) Rajiv Kumar
- (c) Nasim Zaidi
- (d) Sushil Chandra
- (e) Achal Kumar Joti

Answer : Option B

Explanation :

- Election Commissioner Gyanesh Kumar has been named the 26th Chief Election Commissioner (CEC). He succeeded Rajiv Kumar.
- CEC Gyanesh Kumar is a retired Indian Administrative Service officer from Kerala's 1988 batch. He has worked as a secretary at the Ministry of Parliamentary Affairs.
- Dr. Vivek Joshi has been appointed as the new Election Commissioner. He is an IAS officer from the Haryana cadre's 1989 batch. President Droupadi Murmu appointed both commissioners.
- As the next Chief Election Commissioner, he would be in charge of elections in five states: opposition-ruled Bengal, Kerala, and Tamil Nadu, as well as NDA-ruled Bihar and Assam, in the near future. The election in Bihar is scheduled for later this year, with the remainder taking place in 2026.

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Recent Appointment in different departments :

- **Dr. Vivek Joshi** : Election Commissioner of India (Replaced Gyanesh Kumar)
- **BJP MP Baijayant Panda** : Head of the Committee to examine the new Income Tax Bill
- **Abhishek Dwivedi** : CEO of Navi Finserv
- **Rajiv Naresh** : CEO of Navi Technologies
- **Charanjot Singh Nanda** : President of the Institute of Chartered Accountants of India (ICAI) for the term 2025-26 (Replaced Ranjeet Kumar Agarwal)
- **D Prasanna Kumar** : Vice president of Institute of Chartered Accountants of India (ICAI) (Replaced Charanjot Singh Nanda)
- **Maimun Alam** : Director in the Ministry of Steel under the Central Staffing Scheme
- **Justin Hotard** : CEO of Nokia (Replaced Pekka Lundmark)
- **Vikram Kasbekar** : Acting Chief Executive Officer (CEO) of Hero MotoCorp (HMC) Limited (Replaced Niranjana Gupta)
- **Gopal Vittal** : acting head of the GSMA (Groupe Spécial Mobile Association) board
- **Hiroki Totoki** : Chief Executive Officer of Sony Group (Replaced Kenichiro Yoshida)
- **Allahabad High Court Justice Harsh Kumar** : heading the three-member judicial committee set up to inquire into the stampede incident at Maha Kumbh 2025
- **Rajesh Nirwan** : Director General of the Bureau of Civil Aviation Security (BCAS)
- **Deshnee Naidoo** : first Chief Executive Officer (CEO) Vedanta Resources Ltd (VRL)
- **Hisashi Takeuchi** : Managing Director (MD) and Chief Executive Officer (CEO) of Maruti Suzuki India
- **Janet Petro** : 15th Acting NASA administrator (Replaced 14th NASA administrator, Bill Nelson)
- **Jay Shah** : Board member of the Marylebone Cricket Club (MCC) Advisory Board
- **Neeraj Parakh** : Chief Executive Officer of Reliance Power
- **Dhananjay Shukla** : President of Institute of Company Secretaries of India (ICSI)
- **Robert Jerard Ravi** : Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)





Ques : What is the name of the drilling ship included in China's deep-sea space station project?

- (a) Tianzhou
- (b) Mengxiang
- (c) Haidou
- (d) Shenzhou
- (e) Chang'e

Answer : Option B

Explanation :

- The Chinese government has approved a deep-sea research facility, often known as a deep-sea space station, located in the resource-rich South China Sea.
- The deep sea space station will contain Mengxiang, a drilling spacecraft that seeks to reach the Earth's mantle first.
- China will become the third country after the US and the Soviet Union to build and operate a deep sea space station.
- The American deep-sea space station NR-1, a nuclear-powered submarine, was retired in 2008 after reaching a depth of 900 meters in the sea.
- The Soviet AS-12 Losharik, propelled by a nuclear reactor, reached a depth of 2000 meters. The Russians abandoned it in 2019 following a massive fire.
- The Chinese deep water space station will conduct research at a depth of 2000 meters in the South China water.
- The facility is planned to be operational by 2030 and can accommodate six scientists for one month.





Recent News Headlines related to Defence

- India has reached an agreement with Russia to acquire the Klub-S missile system. The system enhances the operational capabilities of the Indian Navy's submarine force
- China's Shenzhou-19 crew successfully demonstrated "artificial photosynthesis" technology in orbit, advancing space exploration
- Hindustan Jet Trainer HJT-36, the flagship training aircraft of Hindustan Aeronautics Limited (HAL), has been renamed 'Yashas' following major upgrades to improve departure characteristics
- Union Defence Minister Rajnath Singh opened Asia's largest 15th Aero India event in Bengaluru. The five-day expo, themed "Runway to a Billion Opportunities"
- The MoD secured defence contracts worth Rs 10,147 crore to strengthen the Indian Army's firepower
- The Indian Navy's First Training Squadron (1TS) ships, INS Sujata, INS Shardul, and ICGS Veera, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia
- The Indian Army renamed Kolkata's Fort William, the headquarters of its Eastern Command, Vijay Durg as part of the Central Government's anti-colonial activities
- Sunita Williams, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk
- 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)
- 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 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.





Ques : Until which year has the Centre approved the continuation of the PM-AASHA scheme?

- (a) 2024-25
- (b) 2025-26
- (c) 2026-27
- (d) 2027-28
- (e) 2028-29

Answer : Option B

Explanation :

- The PM-AASHA initiative will be extended through the 15th Finance Commission cycle until 2025-26.
- The system intends to improve procurement procedures, provide fair prices for farmers, and stabilize commodities prices for consumers.
- Union Agriculture Minister Shivraj Singh Chouhan has approved Tur (Arhar) procurement in Andhra Pradesh, Chhattisgarh, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Telangana, and Uttar Pradesh for the 2024-25 season.
- The approved procurement quantity is 13.22 lakh metric tons (LMT).
- Government will purchase 100% of the state's Tur, Urad, and Masur production for the next four years.

About Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA) scheme :

- **Launched :** 2018
- **Nodal agency :** Ministry of Agriculture and Farmers Welfare
- **Components :** 1. Price Support Scheme (PSS) 2. Price Deficiency Payment Scheme (PDPS) 3. Market Intervention Scheme (MIS) 4. Price Stabilisation Funds (PSF)
- Its objective is to provide remunerative prices to farmers and to control price instability of essential commodities for consumers





Ques : At which event did PM Modi announce the formation of the Deregulation Commission?

- (a) G20 Summit 2025
- (b) ET Now Global Business Summit 2025
- (c) India Economic Forum 2025
- (d) World Economic Forum 2025
- (e) Startup India Summit 2025

Answer : Option B

Explanation :

- Addressing the ET Now Global Business Summit 2025, PM Modi declared that the government will establish a Deregulation Commission to limit the state's influence in people's lives.
- This step supports the goal of making India a more business-friendly and efficient economy.
- Modi's Jan Vishwas 2.0 initiative aims to reduce outmoded compliances that hamper businesses.
- PM Modi announced the Swamitva Yojana, which included drone surveys of over 3 lakh villages and the distribution of property cards to over 2.25 crore people.
- He stated that the Swamitva Yojana has resulted in the unlocking of Rs 100 lakh crore in rural regions.

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Ques : What is the name of the latest AI chatbot introduced by Elon Musk's xAI?

- (a) Grok-3
- (b) Grok-4
- (c) Grok-5
- (d) Grok-6
- (e) Grok-7

Answer : Option A

Explanation :

- Elon Musk's artificial intelligence business xAI has released Grok-3, the latest generation of its chatbot, in an effort to compete with Chinese AI firm DeepSeek, Microsoft-backed OpenAI, and Alphabet's Google.
- Grok-3's introduction comes at a vital juncture in the AI arms race, just days after DeepSeek unveiled its strong open-source model and as Musk rapidly expands xAI's reach.
- "Grok-3 across the board is in a league of its own," Musk said in a livestream with three xAI engineers late Monday, adding that the model outperforms its predecessor, Grok-2.

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Ques : Which state Launches G-SAFAL to Uplift 50,000 Underprivileged Women ?

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Maharashtra
- (e) Madhya Pradesh

Answer : Option B

Explanation :

- G-SAFAL (Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods) Launched by Gujarat Chief Minister Bhupendra Patel
- Its aim is to uplift 50,000 Antyodaya Anna Yojana (AAY) cardholder families across 25 talukas in 10 districts of Gujarat over the next five years
- Beneficiaries will receive comprehensive training and guidance, along with a grant of Rs 80,000 to create new opportunities for financial stability
- G-SAFAL also focuses on women's empowerment, with a 'field coach' working closely with 40 families to provide tailored training

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Recent News Headlines Related to Schemes

- The Kerala government has budgeted an additional Rs.300 crore for Karunya Arogya Suraksha Padhathi (KASAP), an integrated health protection system that covers over 64 lakh poor and vulnerable persons in the state
- Mamata Banerjee, the Chief Minister of West Bengal, has inaugurated the "Nodi Bandhan" initiative as part of the state's 2025-26 budget
- 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.





Ques : Which organization signed an MoU with IIIT Dharwad for collaborative research and skill development?

- (a) Hindustan Aeronautics Limited
- (b) Bharat Heavy Electricals Limited
- (c) Bharat Dynamic Limited
- (d) Tata Advanced Systems
- (e) Bharat Electronics Limited

Answer : Option A

Explanation :

- Hindustan Aeronautics Limited (HAL) has inked a MOU with the IIT Dharwad, to boost industry-academia collaboration in advanced technologies.
- The collaboration will concentrate on joint research, internships, and technical education in fields such as artificial intelligence, data science, robotics, augmented reality/virtual reality, and digital manufacturing, with a particular emphasis on aerospace and defense applications.
- Under this MoU, HAL personnel will be able to pursue higher education at IIIT Dharwad, while students will receive practical experience through internships in HAL's many divisions.

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Recent News Headlines Related to IITs

- Indian Bank has announced a Cyber Security & FinTech hackathon in collaboration with the Indian Institute of Technology (IIT) Madras, set for April 2025
- Ministry of Electronics and Information Technology (MeitY) and Indian Institute of Technology Indore (IIT-I) collaborate to launch 'AgriHub'
- The Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Department of Telecommunications (DoT), GoI, has signed an agreement with IIT Mandi, in collaboration with IIT Jammu, for the development of "Wideband Spectrum-Sensor ASIC-Chip, for Enhancing Spectrum Utilization".
- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus at Thaiyur.
- IIT Madras, has worked with the Union Ministry of Agriculture and Farmers Welfare on a project to increase the efficiency and efficacy of the agricultural extension system through digitization.
- IIT Madras has completed a 410-meter Hyperloop test track, marking a big step forward in India's pursuit of futuristic transportation solutions.
- Hyundai Motor Group has partnered with three IITs to build a joint research system in the domains of batteries and electrification, involving a USD 7 million investment over five years.
- IIT Guwahati will host the 10th India International Science Festival (IISF) 2024 from November 30 to December 3.
- Samsung R&D Institute, Noida (SRI-Noida) has signed a MOU with the famed Indian Institute of Technology Bombay (IIT Bombay).
- IIT Madras and ISRO Collaborate to create a Centre of Excellence focused on research in 'Fluid and Thermal Sciences'. ISRO will provide seed funding of Rs 1.84 Crore to establish this center.
- The IIT Madras aims to establish a worldwide flagship center in Dubai to promote research, innovation, and entrepreneurship.
- IIT Delhi and the International Energy Agency (IEA) have signed a Memorandum of Understanding on clean energy transition.
- IIT Indore has developed a new technology for early detection of breast cancer that is specifically geared to assist women in rural and remote places.
- IIT Delhi and the Indian Air Force's Headquarters Maintenance (HQ) Command in Nagpur have signed a MOU to collaborate on the development of novel technologies for aviation textiles, with an emphasis on parachutes and other safety equipment.





Ques : Where will the 'Pusa Krishi Vigyan Mela' 2025 be held from February 22-24?

- (a) Guwahati
- (b) Indor
- (c) Agra
- (d) Ranchi
- (e) New Delhi

Answer : option E

Explanation :

- Union Agriculture Minister Shivraj Singh Chouhan will inaugurate the 'Pusa Krishi Vigyan Mela' 2025 in New Delhi on February 22-24, presenting the most recent seed types and agricultural innovations.
- The three-day event, coordinated by ICAR-IARI, is projected to draw approximately 1 lakh people, including farmers, students, and stakeholders.
- The subject of the mela is "Unnat Krishi Viksit Bharat," and Minister of State for Agriculture Ramnath Thakur will be the Guest of Honour.
- Key highlights include live demonstrations of new agricultural technologies, as well as exhibitions from ICAR institutes, agricultural universities, startups, FPOs, and private firms.

EXAM
Genius





Ques : Which company holds the top position in the 2024 Burgundy Private Hurun India 500 list?

- (a) Reliance Industries
- (b) HDFC Bank
- (c) Bharti Airtel
- (d) Infosys
- (e) Larsen & Toubro

Answer : Option A

Explanation :

- According to the 2024 Burgundy Private Hurun India 500 ranking, Reliance Industries, TCS, and HDFC Bank are three of India's top ten most valued firms.
- According to the list, which was developed by Axis Bank's banking unit Burgundy Private and Hurun India, India's top 500 companies have a total value of \$3.8 trillion, which is greater than India's GDP as well as the GDPs of the UAE, Indonesia, and Spain put together.
- The top ten corporations have a total value more than Saudi Arabia's GDP.

List of top ten companies on Hurun India 500 list :

1. Reliance Industries
2. Tata Consultancy Services (TCS)
3. HDFC Bank
4. Bharti Airtel
5. ICICI Bank
6. Infosys
7. ITC
8. Larsen & Toubro
9. HCL Technologies
10. National Stock Exchange (NSE)





Ques : Which department and ITU Join Hands to Explore Future-Ready Infrastructure Planning with AI- Driven Digital Twin Technologies ?

- (a) Department of Science and Technology
- (b) Department of Biotechnology
- (c) Department of Atomic Energy
- (d) Department of Telecommunications
- (e) None of these

Answer : Option D

Explanation :

- The Department of Telecommunications (DoT) and the International Telecommunication Union (ITU) have signed a letter of intent to research AI-powered Digital Twin technologies for enhanced infrastructure planning.
- The Department of Transportation's "Sangam: Digital Twin" effort builds virtual replicas of real infrastructure, including telecom networks. This effort allows for real-time monitoring, simulation, and analysis, which improves infrastructure design and development.
- Digital Twin streamlines decision-making, improves efficiency, and promotes future-ready digital infrastructure by combining new technologies such as artificial intelligence and 5G.

EXAM
Genius





Ques : How much battery production capacity has been awarded to Reliance New Energy Battery Limited under Production Linked Incentive (PLI) Scheme for Advanced Chemistry Cell (ACC) ?

- (a) 8 Mwh
- (b) 9 Mwh
- (c) 10 Mwh
- (d) 11 Mwh
- (e) 12 Mwh

Answer : Option C

Explanation :

- Under the Production Linked Incentive (PLI) Scheme for Advanced Chemistry Cell (ACC), the Ministry of Heavy Industries (MHI) awarded a 10 GWh ACC capacity to Reliance New Energy Battery Limited through the signing of a Program Agreement.
- With this agreement, four companies have been given a total of 40 GWh of capacity under India's Rs.18,100 crore PLI ACC initiative, with the goal of having 50 GWh of production capacity overall.
- The PLI ACC Scheme is intended to promote the EV and renewable energy storage industries, increase local value addition, and guarantee globally competitive battery manufacturing costs.
- To speed up domestic battery production, the Union Budget for FY2025–2026 included measures such as exempting 35 extra capital goods for the production of EV batteries from basic customs duty.

Genius





Ques : Which edition of the “Sportstar Aces Awards 2025” was held at the Taj Mahal Palace in Mumbai, Maharashtra ?

- (a) 3rd
- (b) 4th
- (c) 5th
- (d) 6th
- (e) 7th

Answer : Option E

Explanation :

- The 7th edition of the "Sportstar Aces Awards 2025" was place at the Taj Mahal Palace in Mumbai, Maharashtra.
- The event included 5 Popular Choice Awards and 16 Jury Awards, with over 2 lakh votes cast in the Popular Choice categories.
- In 2025, two special awards were presented: 'Special Recognition Game Changer 2025' and 'Inspirational Icon Award 2025'.
- The jury, chaired by Sunil Gavaskar, includes sporting icons such as M.M. Somaya, Abhinav Bindra, Viswanathan Anand, Anjali Bhagwat, and Aparna Popat.

Winners of Popular Choice Awards 2025 :

- **Sportstar of the Year (Male) :** PR Sreejesh (Hockey)
- **Sportstar of the Year (Female) :** Manu Bhaker (Shooting)
- **National Team of the Year :** Indian Men and Women Chess Team (Chess)
- **Club/State Team of the Year :** Mumbai City Football Club (FC) (Football)
- **Sporting Moment of the Year :** Arshdeep Singh Aulakh matchwinning performance in the Twenty20 (T20) World Cup (Cricket)



Ques : Pankaj Tripathi has join which audio storytelling platform as a co-founder ?

- (a) Audible
- (b) Pocket FM
- (c) Kuku FM
- (d) Velvet
- (e) Storytel

Answer : Option D

Explanation :

- Pankaj Tripathi, a well-known actor from Stree 2, Gangs of Wasseypur, and Bareilly Ki Barfi, has co-founded Velvet, an audio storytelling platform.
- Velvet, a cinematic audio story platform, was launched in October 2024 with the objective of providing immersive storytelling experiences.
- The website, co-founded by Vikas Kumar, Akshat Saxena, Varad Bhatnagar, and Sharib Khan, primarily offers Hindi audio material.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Jacob Kiplimo of Uganda has created history in the half-marathon. He became the first person to complete the event in under 57 minutes. Kiplimo completed 56 minutes and 42 seconds in Barcelona. He smashed the previous record of 57:30 set by Ethiopia's Yomif Kejelcha in October.

The Agricultural and Processed Food Products Export Development Authority (APEDA), in conjunction with AgroStar and Kay Bee Exports, successfully completed India's first commercial trial shipments of quality Sangola and Bhagwa pomegranates to Australia by sea.

Axis Bank will provide a CSR award of Rs.104 crore to Ashoka University over four years to foster multidisciplinary research and advance scientific inquiry.

Amit Kumar has been appointed as Managing Partner and Global Head of Wipro Consulting.

Rural Development Minister Shivraj Singh Chouhan has inaugurated the National Geospatial Knowledge-based Land Survey of Urban Habitations (NAKSHA) in 152 urban local bodies across 26 States and three Union Territories in Madhya Pradesh.

ONGC NTPC Green Private Limited (ONGPL) Acquires 100% Stake in Ayana Renewable Power for Rs 19,500 Crore (USD 2.3 billion)

C Krishnaveni, a veteran Telugu actress and producer, went away at the age of 102. She started her career as a drama artist before moving on to films, making her debut as a child artist in Sati Anasuya (1936). She was presented with the Raghupathi Venkaiah Award in 2004.

A.P. Moller – Maersk (Maersk) and Cochin Shipyard Ltd. (CSL) have signed a Memorandum of Understanding (MoU) to explore collaboration opportunities in ship repair, maintenance, and building activities in India.

The Centre has inaugurated the 'Mutual Credit Guarantee Scheme for MSMEs', which was announced in the Union Budget 2025-26, to help micro, small, and medium-sized firms. The policy allows MSMEs to obtain collateral-free loans of up to Rs 100 crore for the purchase of plant, machinery, or equipment.