EXAM GENIUS
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# GENIUS CURRENT AFFAIRS

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:Ques: Which bank has signed a MoU with the Indo-Tibetan Border Police (ITBP) to provide exclusive financial benefits and insurance coverage? किस बैंक ने विशेष वित्तीय लाभ और बीमा कवरेज प्रदान करने के लिए भारत-तिब्बत सीमा पुलिस (ITBP) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (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 D

### **Explanation**:

- Punjab National Bank (PNB) has signed a Memorandum of Understanding (MoU) with the Indo-Tibetan Border Police (ITBP) to offer special financial and insurance benefits to ITBP soldiers, pensioners, and families.
- PNB has renewed its commitment to supporting India's military forces, including the 'Himveers' of ITBP, by offering specialized financial products and services to meet their needs.

## The salient features offered to ITBP personnel are:

- Air Accidental Insurance Rs 150 lakhs
- Additional Cover of Death during Operations Rs 10 lakhs
- Cost of imported medicines including transportation Up to Rs10 lakhs 6. Air Ambulance Cost - Up to Rs 10 lakhs
- Permanent/Partial Disability Coverage Rs 100 lakhs
- Personal Accidental Insurance Rs 100 lakhs















### Recently signed banking agreements

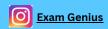
- The Japan International Cooperation Agency (JICA) and the Department of Horticulture and Food Processing (DHFP), Government of Uttarakhand, have signed the 'Records of Discussions' for a four-year Technical Cooperation Project (TCP) titled 'Uttarakhand Integrated Horticulture Development Promotion Project'
- National Securities Depository (NSDL) and Central Depository Services (CDSL), in partnership with capital market regulator Sebi, have introduced the Unified Investor App (UIP), which combines CDSL's MyEasi and NSDL's SPEED-e.
- L&T Infotech Limited (LTI) Mindtree Ltd has teamed with Eurobank S.A., Greece's largest banking services provider, for a multi-year banking technology program to improve customer experience
- Small Industries Development Bank of India (SIDBI) and AFD, France have inked a USD 100 million credit facility agreement (CFA) to expand Green Finance solutions for Indian MSMEs
- One 97 Communications Limited (Paytm) has teamed up with Agoda, a prominent digital travel platform under Booking Holdings, to enhance its travel services
- Tata Power Renewable Energy Limited (TPREL) has partnered with Bank of Baroda Limited (BoB) in Vadodara, Gujarat, to provide loans for residential rooftop solar installations
- Policybazaar has teamed with HDFC Life, a private life insurer, to provide HDFC Life Click 2 Protect Ultimate, a term plan with 100% claim assurance
- IDFC FIRST Bank, in collaboration with Ikonz, has installed the latest artificial intelligence (AI) avatar of Bollywood superstar Amitabh Bachchan at ten additional branches across five new cities, including Delhi, Gurugram, Ahmedabad, Bangalore, and Hyderabad
- Indian Overseas Bank (IOB), India's major PSB, has joined the Partnership for Carbon Accounting Financials (PCAF).
- 121 Finance Private Limited partnered with Government e-Marketplace (GeM) along with Perfios Software Solutions Private Limited and Tata Consultancy Services (TCS) developed GeM Sahay 2.0
- PNB MetLife has partnered with Policybazaar to launch the PNB MetLife Smart Invest Pension Plan, a Unit-Linked, Non-Participating Individual Pension Plan, designed to help individuals plan for their golden years

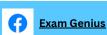
















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Ques: Bank Credit to NBFCs Falls to 4-Year Low at what percent in 2024? 2024 में एनबीएफसी को बैंक क्रेडिट 4 साल के निचले स्तर पर कितने प्रतिशत पर गिर गया?

- (a) 5.7%
- (b) 6.2%
- (c) 5.4%
- (d) 6.7%
- (e) 4.8%

**Answer**: Option D

- In 2024, bank lending to non-banking financial organizations (NBFCs) increased at the slowest rate in four years, rising 6.7% to Rs 16.22 lakh crore by December, compared to a 15% increase in 2023.
- In November 2023, the RBI upped the risk weight for bank loans to NBFCs by 25 basis points to 125%, citing concerns about their reliance on bank borrowings.
- In 2024, NBFCs raised more funds through external commercial borrowings (ECB) than in previous years.
- According to PRIME Database, NBFCs raised Rs 3.64 lakh crore through ECBs in 2024, the biggest sum in the past five years.





















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Ques: What is the theme of the 2025 Financial Literacy Week initiated by the RBI? RBI द्वारा शुरू किए गए 2025 वित्तीय साक्षरता सप्ताह का विषय क्या है?

- (a) Financial Education for Youth / युवाओं के लिए वित्तीय शिक्षा
- (b) Financial Awareness for All / सभी के लिए वित्तीय जागरूकता
- (c) Financial Literacy—Women's Prosperity / वित्तीय साक्षरता-महिला समृद्धि
- (d) Digital Payments and Financial Inclusion / डिजिटल भुगतान और वित्तीय समावेशन
- (e) Smart Investments for a Better Future / बेहतर भविष्य के लिए स्मार्ट निवेश

**Answer**: Option C

- The Reserve Bank of India launched the 2025 Financial Literacy Week, an annual program to raise financial awareness among the public.
- This year's campaign runs from February 24 to 28, with the theme "Financial Literacy-Women's Prosperity."
- As part of the effort, banks have been asked to raise awareness by posting RBIcreated posters on their websites, ATMs, mobile applications, and branch display boards.

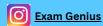


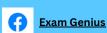
















### **Recent News Headlines Related to RBI**

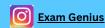
- RBI reported that outward remittances under its Liberalised Remittance Scheme (LRS) decreased by 10.15% year on year to USD 22.82 billion from April to December of Financial Year 2024-25 (9MFY25), from USD 24.80 billion in 9M FY24
- The Reserve Bank of India (RBI) has launched a new smartphone application called 'RBIDATA', which provides easy access to over 11,000 series of economic and financial data relating to the Indian economy
- The Reserve Bank of India (RBI) launched the Reserve BankIntegrated Ombudsman Scheme (RB-IOS), 2021, which was incorrectly translated into Hindi as "ररज़वसबैंक-एकीक़ त लोकपाल योजना, 2021." To ensure compliance, the RBI has formally renamed its plan in Hindi to "ररज़वसबैंक-एकीकृ त ओम्बड्समैन योजना, 2021," replacing "लोकपाल" with "ओम्बड्समैन"
- 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
- The Reserve Bank of India (RBI) has allowed the Bank of Maharashtra (BoM) to open a branch in Gujarat International Finance Tec-City.
- Indian payment solutions provider Easebuzz has secured final authorisation from the Reserve Bank of India (RBI) to function as an online payment aggregator
- The Reserve Bank of India (RBI) has expanded Unified Payments Interface (UPI) transactions by allowing small financing banks (SFBs) to offer pre-approved credit lines
- The Reserve Bank of India (RBI) eased limitations on Kotak Mahindra Bank over nine months ago, allowing the institution to accept new customers through its online and mobile banking systems
- The Reserve Bank of India will execute a 49-day variable rate repo for Rs 75,000 crore (\$8.63 billion) on Friday, as announced after market hours
- The Reserve Bank of India will soon print Rs.50 bank notes in the Mahatma Gandhi (new) Series, with the signature of newly appointed Governor Sanjay Malhotra, according to a release
- RBI Governor Sanjay Malhotra suspended the implementation of the proposed Liquidity Coverage Ratio (LCR) and project financing requirements until March 31, 2026

















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Ques: Which organization has partnered with the Department for Promotion of Industry and Internal Trade (DPIIT) to support fintech startups? किस संगठन ने फिनटेक स्टार्टअप्स को समर्थन देने के लिए उद्योग एवं आंतरिक व्यापार संवर्धन विभाग (DPIIT) के साथ साझेदारी की है?

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

**Answer**: Option C

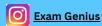
- The Department for Promotion of Industry and Internal Trade (DPIIT) has teamed up with Paytm to foster innovation and help manufacturing and fintech firms in India.
- Paytm will provide companies with mentorship, infrastructure, market access, and financial opportunities to help them grow and innovate.
- This project intends to provide entrepreneurs with crucial tools, allowing them to develop cutting-edge payment and financial technology solutions.

















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Ques: State Bank of India Chairman C S Setty said the largest Indian lender is targeting to be Net-Zero by \_.

भारतीय स्टेट बैंक के अध्यक्ष सी एस सेट्टी ने कहा कि सबसे बड़ा भारतीय ऋणदाता है \_ तक नेट-जीरो होने का लक्ष्य

- (a) 2035
- (b) 2040
- (c) 2045
- (d) 2050
- (e) 2055

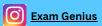
**Answer**: Option E

- C S Setty, Chairman of State Bank of India, stated that the largest Indian lender aims to achieve Net-Zero status by 2055. The bank will celebrate its centenary year.
- Setty made the remarks after launching the "SBI Green Marathon Season 5" event in the financial capital.
- Over 10,000 runners competed in the 5km, 10km, and 21km categories at this event.















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Ques: The Reserve Bank of India (RBI) received bids worth \_ against the notified amount of Rs 40,000 crore at the OMO purchase auction. भारतीय रिजर्व बैंक (RBI) को \_\_\_\_ की बोलियां प्राप्त हुईं ओएमओ खरीद नीलामी में 40,000 करोड़ रुपये की अधिसूचित राशि के मुकाबले

- (a) Rs 1.87 trillion
- (b) Rs 2.54 trillion
- (c) Rs 1.34 trillion
- (d) Rs 1.27 trillion
- (e) Rs 2.87 trillion

**Answer**: Option A

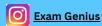
- During the Open Market Operation (OMO) buy auction, the Reserve Bank of India (RBI) received bids for Rs 1.87 trillion versus the notified amount of Rs 40,000 crore.
- The RBI has purchased Rs 1 trillion of government securities through OMO auctions. In January, the central bank bought Rs 58,875 crore in securities using screen-based OMOs.

















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Ques: Net direct tax collections rise 15% to \_ till Feb 10 10 फरवरी तक शुद्ध प्रत्यक्ष कर संग्रह 15% बढ़कर \_ हो गया

- (a) Rs 16.48 lakh crore
- (b) Rs 17.78 lakh crore
- (c) Rs 17.25 lakh crore
- (d) Rs 14.38 lakh crore
- (e) Rs 11.78 lakh crore

**Answer**: Option B

- The Central Board of Direct Taxes (CBDT) reported a 14.69% increase in net direct tax collection this fiscal year, reaching over Rs 17.78 lakh crore.
- Gross direct tax collections increased by 19.06% to above Rs 21.88 lakh crore as of February 10.
- During the time, refunds totaling over Rs 4.10 lakh crore were issued, representing a 42.63% increase over the previous year.
- The collection of net non-corporate taxes, primarily personal income tax, increased by 21% year on year to over Rs 9.48 lakh crore.
- Net corporation tax revenue increased by about 6% to Rs 7.78 lakh crore between April 1, 2024 and February 10, 2025.
- This fiscal year, net collections from securities transaction tax (STT) increased by 65%, reaching Rs 49,201 crore.

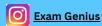


















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# Ques: Who Launched India's First Solar-Powered Payment Sound box for Merchants

### व्यापारियों के लिए भारत का पहला सौर ऊर्जा संचालित भुगतान साउंड बॉक्स किसने लॉन्च किया?

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

**Answer**: Option C

### **Explanation**:

- Paytm Money Limited has launched India's first solar-powered payment device, the 'Paytm Solar Sound Box', which accepts UPI and RuPay credit card payments via a QR code.
- It charges in 2-3 hours of sunlight for a full day, while the electricity-powered battery can last up to 10 days without recharging.
- It supports 11 Indian languages, delivers real-time audio payment confirmations with a 3-watt (W) speaker, and works with a 4G (fourthgeneration wireless) connection for rapid transaction alerts.

## **About Paytm:**

• Established : August 2010

• HQ: Noida

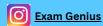
• CEO: Vijay Shekhar Sharma

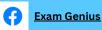
















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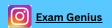
### Recent Facilities Launched in Banking & Insurance Sector:

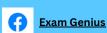
- Karnataka Bank launched two new products to commemorate its 101st founders' day: 'KBL Stri' and 'KBL One Family Banking Programme'
- Prospera Non-Resident External (NRE) Savings Account Launched by Federal Bank Limited. An exclusive banking solution designed for NonResident Indians (NRIs), Persons of Indian Origin (PIO), and Overseas Citizens of India (OCIs)
- SIB Quick FD Launched by South Indian Bank Limited. It allows individuals to open Fixed Deposits (FDs) without a savings account in the bank with a Min investment of Rs.1,000
- PhonePe rolled out a device tokenization solution for credit and debit cards to enable users to tokenize them on the company's application, and use it seamlessly across various services on its platform.
- 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 state-owned Life Insurance Corporation of India (LIC) has launched a marketing technology (MarTech) platform aimed at redefining consumer engagement
- On the occasion of its 89th Foundation Day celebrations, the public sector Indian Overseas Bank has launched Aadhaar-OTP-based account opening and API banking services
- Union Mutual Fund has launched two new funds: Union Gold ETF and Union Gold ETF Fund of Fund subscriptions are now open and will continue till February 24, with a minimum investment of Rs 1,000
- 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
- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem. They are SIB Business Startup Current Account and SIB Corporate Startup Current Account Launched by South Indian Bank (SIB).















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Ques: According to the latest data from the RBI, NRI deposits jump \_\_\_% in April-December 2024

RBI के नवीनतम आंकड़ों के अनुसार, अप्रैल-दिसंबर 2024 में NRI जमा में \_\_\_% का उछाल आया

- (a) 34%
- (b) 42.8%
- (c) 43.6%
- (d) 50%
- (e) 54%

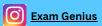
**Answer**: Option B

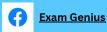
- Between April and December 2024, the influx of funds from Indians working overseas into non-resident Indian (NRI) bank accounts increased by 42.8% to \$13.33 billion, up from \$9.33 billion the previous year, according to RBI data.
- The total outstanding NRI deposits reached \$161.8 billion in December 2024, up from \$146.9 billion in December 2023.
- NRI deposit schemes include FCNR, NRE, and NRO deposits held in rupees.
- During April-December 2024, FCNR(B) deposits saw the largest inflows, totaling \$6.46 billion.
- Inflows into NRE deposits increased to \$3.57 billion from \$2.91 billion the previous year.
- Meanwhile, NRO deposits recorded inflows of \$3.29 billion, compared to \$2.97 billion in the previous year.















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Ques: Who Started "Imagine a world with more women in science" Campaign? "विज्ञान में अधिक महिलाओं वाली दुनिया की कल्पना करो" अभियान किसने शुरू किया?

- (a) WHO
- (b) WTO
- (c) UNESCO
- (d) UNDP
- (e) IMF

**Answer**: Option C

### **Explanation**:

- Campaign "Imagine a world with more women in science" launched by United Nations Educational, Scientific and Cultural Organization (UNESCO) with Hashtag #EveryVoiceInScience
- On the Occasion of 10-year anniversary of the International Day of Women and Girls in Science (11 February 2025)
- Its aim is to address the essential role women play in driving progress in science

### **About UNESCO:**

• Established: 16 November 1945

• HQ: Paris, France

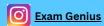
• Director-General : Audrey Azoulay

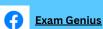
















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Ques: Which company has introduces new gen AI model 'Muse'? किस कंपनी ने नया जनरेशन AI मॉडल 'म्यूज' पेश किया है?

- (a) Microsoft / माइक्रोसॉफ्ट
- (b) Tinder / टिंडर
- (c) Meta / मेटा
- (d) Google / गूगल
- (e) Amazon / अमेज़ॅन

**Answer**: Option A

- Microsoft has launched Muse, its first generative AI model for game ideation. Muse is a video game AI model "that can generate game visuals, controller actions, or both".
- Before renaming it Muse, Microsoft referred to the generation AI model as the World and Human Action Model (WHAM).
- Muse was created by the Microsoft Research Game Intelligence and Teachable AI Experiences (Tai X) teams, in partnership with Xbox Games Studios' Ninja Theory.
- Muse was created with the notion of how advances in AI capabilities may foster creativity. The tech titan discovered that the gaming business was the ideal application for Muse.

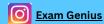


















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Ques: Which University topped in World Reputation Rankings 2025 Published by Times Higher Education (THE)?

टाइम्स हायर एजुकेशन (THE) द्वारा प्रकाशित विश्व प्रतिष्ठा रैंकिंग 2025 में कौन सा विश्वविद्यालय शीर्ष पर है?

- (a) Stanford University / स्टैनफोर्ड विश्वविद्यालय
- (b) University of Oxford / ऑक्सफोर्ड विश्वविद्यालय
- (c) University of Cambridge / कैम्ब्रिज विश्वविद्यालय
- (d) Massachusetts Institute of Technology / मैसाचुसेट्स इंस्टीट्यूट ऑफ टेक्नोलॉजी
- (e) Harvard University / हार्वर्ड विश्वविद्यालय

**Answer**: Option E

### **Explanation**:

- World Reputation Rankings 2025 Published by Times Higher Education (THE)
- The Times Higher Education (THE) World Reputation Rankings 2025 rank the most prominent universities globally based on academic excellence and international reputation.
- Harvard University leads the rankings for the 14th consecutive year, with the University of Oxford and Massachusetts Institute of Technology (MIT) tied for second place.
- This year's rankings include up to 300 institutions from 38 nations and territories.
- Four Indian institutes have been ranked on this list.

### Ranking of top 5 universities in the report:

- 1 Harvard University, USA
- 2 Massachusetts Institute of Technology, USA 📗 🕤
- 3 University of Oxford, UK
- 4 Stanford University, USA
- 5 University of Cambridge, UK

# Ranking of Indian universities:

201-300 Indian Institute of Science, Bengaluru

201-300 IIT Delhi

201-300 IIT Madras

201-300 Siksha 'O' Anusandhan, Bhubaneswar, Odisha















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### **India's Rankings in Different Indices**

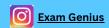
- Forbes' Women Billionaire List Published by Forbes: Alice Walton \$112.5 billion (top)
- FutureBrand Index 2024 Published by FutureBrand: Samsung (South Korea) (1st), RIL (India) (2nd)
- 2024 Burgundy Private Hurun India 500 ranking: Reliance Industries (1st)
- Asia's 20 richest families Published by Bloomberg: Ambani family (tops)
- Corruption Perceptions Index (CPI) for 2024 30th Edition Published by Transparency International: India (96th), Denmark (1st)
- Logistics Performance Index (LPI), 2023 Published by World Bank: India (22nd), Singapore (1st)
- 2025 Henley Passport Index Published by Henley & Partners: India (80th), Singapore (1st)
- USGBC's LEED green building certification global rankings by 2024: India (3rd), China (1st)
- Full-year and December 2024 international passenger market performance data Published by International Air Transport Association (IATA): India (1st), United States of America (2nd)
- 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)

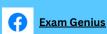
















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Ques: Which public sector enterprise has secured the Rs 288 crore contract to implement the Kavach anti-collision system? किस सार्वजनिक क्षेत्र के उद्यम ने कवच टक्कर रोधी प्रणाली को लागू करने के लिए 288 करोड़ रुपये का ठेका हासिल किया है?

- (a) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (b) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स
- (c) Indian Railways Finance Corporation / भारतीय रेलवे वित्त निगम
- (d) RailTel Corporation of India Limited / रेलटेल कॉर्पोरेशन ऑफ इंडिया लिमिटेड
- (e) Bharat Electronics Limited / भारत इलेक्ट्रॉनिक्स लिमिटेड

**Answer**: Option D

- RailTel Corporation of India Limited (RailTel), a public sector business under the Ministry of Railways, has been awarded a Rs 288 crore contract to install the Kavach anti-collision system at 71 stations.
- The project will cover 502 route kilometers (RKM) of East Central Railway's Danapur and Sonpur divisions. The introduction of Kavach, an advanced automatic train protection system, is intended to increase railway safety and operating efficiency.
- Kavach is a cutting-edge rail protection technology that automatically applies brakes if a train crosses a dangerous signal or is at risk of colliding.
- RailTel describes this as one of its major signalling projects, emphasizing its importance in improving railway safety infrastructure.

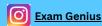


















Ques: Soil Health Card (SHC) scheme launched in which year? मुदा स्वास्थ्य कार्ड (एसएचसी) योजना किस वर्ष शुरू की गई?

- (a) 2002
- (b) 2008
- (c) 2010
- (d) 2012
- (e) 2015

**Answer**: Option E

### **Explanation**:

- The Government of India (GoI) launched the Soil Health Card (SHC) project to help state governments provide soil health cards to all farmers in the country. It has been successfully implemented for the past decade.
- The number of soil health cards provided to farmers increased from 16.84 lakh (2020-21) to 53.08 lakh (2024-25).
- The GoI has released Rs 1706.18 crore in funds to various states and UTs.

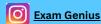
### About Soil Health Card (SHC) scheme:

- Launched: February 19, 2015 at Suratgarh, Rajasthan
- Promoted by: Department of Agriculture & Cooperation (DA&C)
- Merger: Gol merged SHC scheme in Rashtriya Krishi Vikas Yojana (RKVY) scheme as one of its components under the name 'Soil Health & Fertility' from 2022-23
- Under this scheme, soil samples are taken two times in a year, following the harvesting of Rabi and Kharif crop respectively or when there is no standing crop in the field
- Its aim is to promote soil test based nutrient management across all states/UTs of the country















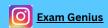
### **Recent News Headlines Related to Schemes**

- Recognizing Pradhan Mantri Fasal Bima Yojana (PMFBY)'s impact, the Union Cabinet recommended its continuation, together with the Restructured Weather Based Crop Insurance Scheme (RWBCIS), until 2025-26, with a budget of Rs.69,515.71 crore.
- 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
- 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.
- 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















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Ques: In which athletic event did Gulveer Singh win a bronze medal at the Hangzhou Asian Games? हांग्जो एशियाई खेलों में गुलवीर सिंह ने किस एथलेटिक स्पर्धा में कांस्य पदक जीता?

- (a) 1500 metres
- (b) 5000 metres
- (c) 10,000 metres
- (d) Steeplechase
- (e) Marathon

**Answer**: Option B

### **Explanation**:

- Gulveer Singh, who won bronze in the Hangzhou Asian Games, became the first Indian to break the 13-minute mark in the men's 5000 metre indoor race.
- Gulveer ran an incredible 12 minutes 59.77 seconds during the BU Terrier DMR Challenge in Boston, setting a new Indian national record as well as a new Asian 5000m short track record
- Gulveer set a new national record in the men's 3000-metre indoor event last week, beating a record set 16 years ago. He ran 7 minutes and 38.26 seconds, finishing second and breaking the previous Indian record of 7:49.47 set by Surendar Singh in 2008.



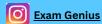














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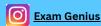
### **Recent News headlines related to Sports**

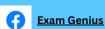
- The top-seeded Indian duo of Jeevan Nedunchezhiyan and Vijay Sundar Prasanth won the men's doubles title at the Pune ATP Challenger 100. They defeated the second-seeded Australian pair of Blake Bayldon and Matthew Romios.
- A 20-year-old Indian student Vishvaa Rajakumar has made headlines by winning the Memory League World Championship, an intense online competition where participants compete in rapid memorisation challenges
- Md Shami, India's star bowler, reached a historic milestone by taking three wickets in India's first match against Bangladesh in the ICC Champions Trophy 2025 in Dubai, bringing his total to 200 in one-day international cricket
- The 34th ITTF-ATTU Asian Cup table tennis competition begins in Shenzhen, China.
- The 9th Asian Winter Games were place in Harbin, Heilongjiang Province, China. China won the most medals, with 85 (32 gold, 27 silver, and 26 bronze)
- The first edition of the Olympic Esports Games, a landmark event both in the world of esports and within the Olympic Movement, will be held in 2027 in Riyadh, Saudi Arabia
- 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
- 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 fourth South Asian Senior Athletics Championships will be held in Ranchi from May 3 to 5, 2025, at the Birsa Munda Athletics Stadium
- 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















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Ques: Under which government initiative has Bisleri International Pvt. Ltd. partnered with the Archaeological Survey of India (ASI)? किस सरकारी पहल के तहत बिसलेरी इंटरनेशनल प्रा.लि. लिमिटेड ने भारतीय पुरातत्व सर्वेक्षण (एएसआई) के साथ भागीदारी की?

- (a) Swachh Bharat Mission / स्वच्छ भारत मिशन
- (b) Namami Gange Programme / नमामि गंगे कार्यक्रम
- (c) Adopt a Heritage 2.0 Programme / विरासत 2.0 कार्यक्रम को अपनाएं
- (d) Jal Jeevan Mission / जल जीवन मिशन
- (e) National Water Conservation Initiative / राष्ट्रीय जल संरक्षण पहल

**Answer**: Option C

### **Explanation**:

- Bisleri Signs MOU with Archaeological Survey of India to make a lasting impact on India's heritage sites, ensuring they remain preserved for centuries to come
- It is Signed under Archaeological Survey of India's 'Adopt a Heritage 2.0 Programme' and Bisleri's CSR initiative 'Nayi Umeed'
- The partnership will focus on the rejuvenation of four historic water bodies: Chand Baori (Abhaneri), Baori (Neemrana), Padma and Rani Talabs (Ranthambore Fort), and Budha Budhi Pond (Kalinjar Fort) through desilting, cleaning, ecological revival, and landscaping.

## **About Archaeological Survey of India:**

• **Established** : 1861

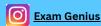
• HQ : New Delhi

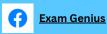
• Director General: Yadubir Singh Rawat















## Recent News Headlines Related to MoU and agreement:

- Godrej Partners with Bisiach & Carru for manufacturing advanced railway and aerospace equipment in the country
- India and Argentina have signed a MOU to expand their collaboration in lithium exploration and investment
- India's Council of Scientific and Industrial Research (CSIR) and Nepal's Nepal Academy of Science and Technology (NAST) have signed a memorandum of understanding (MOU) to strengthen scientific and technical partnership
- India and Qatar Elevate Bilateral Ties to Strategic Partnership, Enhancing Trade, Investment, and Energy Cooperation. It aim to double trade from \$14.08 billion to \$28 billion within five years
- Tribal Cooperative Marketing Development Federation of India Ltd (TRIFED) has signed MoUs with Meesho, IFCA, and MGIRI during the 'Aadi Mahotsav' event to implement a B2B approach, enhancing market access for tribal products
- A.P. Moller Maersk (Maersk) and Cochin Shipyard Ltd. (CSL) have signed a MoU to explore collaboration opportunities in ship repair, maintenance, and building activities in India
- 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
- 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

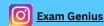


















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Ques: Manohar International Airport (GOX), also known as Mopa Airport has become the first in India to receive the "Sarvashrestha Suraksha Puraskar (Golden Trophy)". It is in which state?

मनोहर अंतर्राष्ट्रीय हवाई अड्डा (जीओएक्स), जिसे मोपा हवाई अड्डा भी कहा जाता है, "सर्वश्रेष्ठ सुरक्षा पुरस्कार (गोल्डन ट्रॉफी)" प्राप्त करने वाला भारत का पहला हवाई अड्डा बन गया है। यह किस राज्य में है?

- (a) Himachal Pradesh / हिमाचल प्रदेश
- (b) Maharashtra / महाराष्ट्र
- (c) Goa / गोवा
- (d) Punjab / पंजाब
- (e) Gujarat / गुजरात

**Answer**: Option C

- Goa's Manohar International Airport (GOX), also known as Mopa Airport has become the first in India to receive the "Sarvashrestha Suraksha Puraskar (Golden Trophy)" in 'Service Sector' category.
- It is Awarded at National Safety Council of India (NSCI) Safety Awards 2024, Mumbai
- Airport developed by GMR Goa International Airport Limited (GGIAL)
- This award recognizes Manohar International Airport's exceptional performance in Occupational Safety and Health (OSH), commitment to reducing worker injuries, and application of best safety standards.

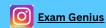


















### Recent News Headlines Related to Awards & Winners:

- SKOCH Award: Nagaland Forest Management Project (NFMP)
- insignia of the Knight Commander of the Most Excellent Order of the British Empire (KBE): Sunil Bharti Mittal
- Governor of Massachusetts' Citation: Nita Ambani, the Founder and Chairperson of Reliance Foundation
- Grande Médaille award : Hollywood star Tom Cruise
- BBC Sportswoman of the Year : Manu Bhaker
- Emerging Athlete Award: Archer Sheetal Devi
- Lifetime Achievement Award: Mithali Raj
- Most Excellent Order of the British Empire (Civil Division): Chairman of Tata Group, Natarajan Chandrasekaran
- Forward Faster Sustainability Award 2025 in the Water Resilience category: NTPC Ltd
- Golden Peacock Award for Corporate Social Responsibility: Coal India Limited (CIL)
- Bronze Award at the Global Best M-Gov Award 2025 at the World Government Summit (WGS) in Dubai: Sagar Teotia (team leader), Abhinav Mishra, and Anushka Singh for application AccessWay
- Sahitya Akademi Award 2024 in the Dogri language: Late Chaman Arora for His short story book 'lk Hor Ashwthama' (Short Stories)



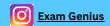


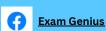
















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Ques: Which ministry Classifies Barytes, Felspar, Mica, and Quartz as Major Minerals?

कौन सा मंत्रालय बैराइट्स, फेल्सपार, अभ्रक और क्वार्ट्ज को प्रमुख खनिजों के रूप में वर्गीकृत करता है?

- (a) Union Ministry of Housing and Urban Affairs / केंद्रीय आवास और शहरी मामलों का मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Mines / केंद्रीय खान मंत्रालय
- (e) Union Ministry of Jal Shakti / केंद्रीय जल शक्ति मंत्रालय

**Answer**: Option D

- The Ministry of Mines (MoM) has reclassified Barytes, Felspar, Mica, and Quartz as significant minerals to improve exploration and exploitation of these vital minerals.
- The mining of these minerals will be regulated under Section 8A of the Mines and Minerals (Development and Regulation) (MMDR) Act, 1957.
- This comes after the Union Cabinet approved the National Critical Mineral Mission (NCMM) on January 29, 2025, with a budget of Rs. 34,300 crore over seven years.
- A transition time of four months, that is, up to June 30 has been provided.

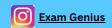


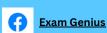
















### **News Headlines Related to Ministry:**

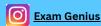
- Union Minister Shivraj Singh Chouhan opened the 77th Session of the African-Asian Rural Development Organization's Executive Committee (EC-77) in New Delhi, which was attended by senior officials from AARDO member countries
- The Ministry of Skill Development and Entrepreneurship (MSDE), National Skill Development Corporation (NSDC), and Intel India have launched the 'AI for Entrepreneurship' micro-learning module
- Mass Drug Administration (MDA) campaign for the elimination of Lymphatic Filariasis Launched by Union Minister for Health and Family Welfare, Jagat Prakash Nadd.
- The agriculture ministry has revised guidelines for the Market Intervention Scheme (MIS), increasing the procurement limit of crops to 25% from 20%
- 'Swavalambini', a new initiative focused on women entrepreneurship launched by Ministry of Skill Development and Entrepreneurship (MSDE), NITI Aayog in Northeastern states of Assam, Meghalaya, and Mizoram
- Shivraj Singh Chouhan, Union Minister of Rural Development, has launched a national-level mass outreach campaign called "Watershed Yatra" in Hybrid mode to encourage people to participate and raise awareness about the Watershed Development activities
- At the 'Energize India: Catalyzing Growth Through Startup Innovation conference', Union Minister Hardeep Singh Puri of the Ministry of Petroleum & Natural Gas (MoPNG) revealed the winners of two startup contests, 'Avinya'25' and 'Vasudha'.
- The Ministry of Micro, Small, and Medium Enterprises (MSME) has teamed with Open Network for Digital Commerce to launch MSME Trade Enablement And Marketing (TEAM) with an INR 277.35 Cr budget.
- The Ministry of Agriculture & Farmers Welfare (MoA&FW) has launched the first edible oil consumption survey on the "My Gov" site to examine consumption patterns in India.
- Union Education Minister Dharmendra Pradhan has inaugurated the registration page for the third edition of Kashi Tamil Sangamam, a 10-day festival taking place in Varanasi.
- Piyush Goyal, Union Minister of Commerce and Industry, has launched the National Turmeric Board at Vanijya Bhawan in New Delhi, which will benefit cultivators in 20 states.

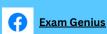
















### www.examgenius.in

Ques: Which cricketer has once again etched his name in the record books, becoming the fastest batter to breach the 14,000-run milestone in ODIs? किस क्रिकेटर ने वनडे में 14,000 रन का आंकड़ा पार करने वाला सबसे तेज बल्लेबाज बनकर एक बार फिर अपना नाम रिकॉर्ड बुक में दर्ज करा लिया है?

- (a) Virat Kohli / विराट कोहली
- (b) Rohit Sharma / रोहित शर्मा
- (c) Dinesh Karthik / दिनेश कार्तिक
- (d) Suryakumar Yadav / सूर्यकुमार यादव
- (e) Rishabh Pant / ऋषभ पंत

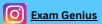
**Answer**: Option A

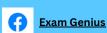
- Virat Kohli has set a new record by being the fastest hitter to achieve 14,000 runs in one-day internationals.
- During the Champions Trophy match against Pakistan, the Indian cricketer achieved a significant milestone.
- In only 287 innings, he broke Sachin Tendulkar's record of 350 innings to score 14,000 runs.
- Three male cricketers, Sachin Tendulkar of India, Kumar Sangakkara of Sri Lanka, and Virat Kohli, have scored over 14,000 runs in One-Day Internationals.
- Sangakkara reached this milestone during his 378th innings.
- During the Pakistan encounter, Virat Kohli surpassed previous Indian skipper Muhammad Azharuddin's record of 156 catches in 334 ODIs.
- Virat Kohli's 157th catch came from Pakistan's Nassem Shah, bowled by Kuldeep Yadav.















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Ques: Who has been given a one-year extension as the Drug Controller General of India (DCGI)?

भारत के औषधि महानियंत्रक (DCGI) के रूप में किसे एक वर्ष का विस्तार दिया गया है?

- (a) Parul Tyai / पारुल टायई
- (b) Vinod K. Paul / विनोद के. पॉल
- (c) Balram Bhargava / बलराम भार्गव
- (d) Raghuram Rajan / रघुराम राजन
- (e) Rajeev Singh Raghuvanshi / राजीव सिंह रघुवंशी

**Answer**: Option E

- The Appointments Committee of the Cabinet (ACC) has approved a one-year extension of Rajeev Singh Raghuvanshi's tenure as Drug Controller General of India.
- Raghuvanshi, who took over as DCGI on February 23, 2023, was originally scheduled to retire on February 28 this year. In addition, he serves as secretary-scientific director of the Indian Pharmacopoeia Commission.
- The DCGI is the leader of the country's apex health regulatory organization, the Central Drugs Standard Control Organisation (CDSCO), which is responsible for the regulation, manufacturing, sales, export, and import of all medications, vaccines, cosmetics, and medical devices in the country.



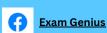
















### **Recent Appointment in different departments:**

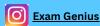
- Professor Sabyasachi Kar: Director of the Institute of Economic Growth (IEG), New Delhi (Replaced Professor Chetan Ghate)
- Shaktikanta Das: Principal Secretary II to Prime Minister Narendra Modi
- Rekha Gupta (BJP) : Chief Minister of Delhi
- B V R Subrahmanyam: extended the tenure of NITI Aayog Chief Executive Officer (CEO) by one year
- Parvesh Sahib Singh Verma: Deputy Chief Minister of NCT Delhi
- V Anantha Nageswaran: term has been extended by two years as Chief Economic Adviser
- Amit Kumar: Managing Partner and Global Head of Wipro Consulting
- Gyanesh Kumar: 26th Chief Election Commissioner (CEC) (succeeded Rajiv Kumar)
- 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 Niranjan Gupta)
- Gopal Vittal: acting head of the GSMA (Groupe Spécial Mobile Association) board

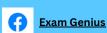
















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Ques: When is Central Excise Day observed in India? भारत में केंद्रीय उत्पाद शुल्क दिवस कब मनाया जाता है?

- (a) 21 February
- (b) 22 February
- (c) 23 February
- (d) 24 February
- (e) 25 February

**Answer**: Option D

- Central Excise Day is observed annually on February 24 in India to recognize the Central Board of Indirect Taxes and Customs (CBIC) and its role in tax administration.
- The day recognizes excise officers' efforts and contributions to fighting tax evasion and maintaining compliance with indirect tax regulations.
- Central Excise Day encourages honest and efficient tax collection, leveling the playing field for enterprises and discouraging unlawful trade activity.

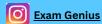


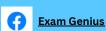
















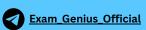
### Important days:

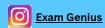
- 1 February : Indian Coast Guard Day
- 2 February: World Wetlands Day (Theme 2025: Protecting Wetlands for Our Common Future)
- 4 February: International Day of Human Fraternity (Theme 2025: Human fraternity for global peace and coexistence)
- 4 February: World Cancer Day (Theme 2024: United by Unique)
- 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
- 15 February: International Childhood Cancer Day (Theme 2025 Inspiring Action)
- 15 February (Third Saturday of February): 14th World Pangolin Day
- 17 February : Global Tourism Resilience Day
- 20 February: World Day of Social Justice (Theme 2025: Empowering Inclusion: Bridging Gaps in Social Justice)
- 21 February: 25th International Mother Language Day 2025 (Theme 2025 Silver Jubilee Celebration of International Mother Language Day)
- 22 February: World Thinking Day 2025 (Theme 2025 Our Story)
- 23 February: World Peace and Understanding Day

















### **IMPORTANT ONE - LINER Current Affairs**

Tata Power has entered into a partnership with Amazon Web Services to initiate a data-driven transformation to speed up India's energy transition.

Kotak Mahindra Prime, a subsidiary of Kotak Mahindra Bank (KMB), has appointed Shahrukh Todiwala as the new MD, CEO of the company.

India's National Centre for Good Governance (NCGG) & Sri Lanka Institute of Development Administration (SLIDA) signed to train 1,500 Sri Lankan civil service officers over five years. The NCGG has trained 95 civil servants from Sri Lanka till date. Around 8 modules will be held annually under the programme.

Microsoft has developed Magma, a multimodal AI model capable of interpreting visuals and language in both digital and real settings.

Prime Minister Narendra Modi has launched the 19th installment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) initiative from Bhagalpur, Bihar. The Prime Minister's installment was distributed to 9.8 crore eligible farmers via Direct Benefit Transfer.

Ali Ai Ligang festival Held at Assam. It is Celebrate by Mising tribe, one of Assam's largest indigenous communities. The Mising tribe, which belongs to the Tani ethnic group, primarily resides in Assam and Arunachal Pradesh.



















## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

टाटा पावर ने भारत के ऊर्जा परिवर्तन को गति देने के लिए डेटा-संचालित परिवर्तन शुरू करने के लिए अमेज़ॅन वेब सर्विसेज के साथ साझेदारी की है।

कोटक महिंद्रा बैंक (KMB) की सहायक कंपनी कोटक महिंद्रा प्राइम ने शाहरुख टोडीवाला को कंपनी का नया एमडी, सीईओ नियुक्त किया है।

भारत के राष्ट्रीय सुशासन केंद्र (एनसीजीजी) और श्रीलंका विकास प्रशासन संस्थान (एसएलआईडीए) ने पांच वर्षों में 1,500 श्रीलंकाई सिविल सेवा अधिकारियों को प्रशिक्षित करने के लिए हस्ताक्षर किए। एनसीजीजी ने अब तक श्रीलंका के 95 सिविल सेवकों को प्रशिक्षित किया है। कार्यक्रम के तहत सालाना लगभग 8 मॉड्यूल आयोजित किए जाएंगे।

माइक्रोसॉफ्ट ने मैग्मा विकसित किया है, जो एक मल्टीमॉडल एआई मॉडल है जो डिजिटल और वास्तविक दोनों सेटिंग्स में दृश्यों और भाषा की व्याख्या करने में सक्षम है।

प्रधान मंत्री नरेंद्र मोदी ने बिहार के भागलपुर से प्रधान मंत्री किसान सम्मान निधि (पीएम-किसान) पहल की 19वीं किस्त शुरू की है। प्रधानमंत्री आवास योजना की किस्त 9.8 करोड़ पात्र किसानों को प्रत्यक्ष लाभ हस्तांतरण के माध्यम से वितरित की गई।

अली ऐ लिगांग उत्सव असम में आयोजित हुआ। यह मिसिंग जनजाति द्वारा मनाया जाता है, जो असम के सबसे बडे स्वदेशी समुदायों में से एक है। मिसिंग जनजाति, जो तानी जातीय समूह से संबंधित है, मुख्य रूप से असम और अरुणाचल प्रदेश में रहती है।















