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**Ques : CREST and CREST PLUS scheme launched by which bank ?**  
**क्रेस्ट और क्रेस्ट प्लस योजना किस बैंक द्वारा शुरू की गई?**

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

**Answer :** Option A

**Explanation :**

- Canara Crest Launched by Canara Bank in two Categories. They are CREST and CREST PLUS.
- Membership for 'CREST' segment is available for customers who maintain Quarterly Average Balance (QAB) of Rs 10 lakh to Rs 50 lakh
- Membership for 'CREST PLUS' segment is available for customers who maintain Quarterly Average Balance (QAB) of Rs 50 lakh and above
- The program will offer exclusive benefits to its eligible customers like: service lounge access, dining rewards, exclusive hotel stays, unlimited fitness memberships, and more

**About Canara Bank :**

- Established : 1906
- HQ : Bangalore, Karnataka
- MD & CEO : K. Satyanarayana Raju
- Tagline : Together we can

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

- Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen
- **CRED** has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (**CBDC**)
- **MobiKwik**, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank
- **HSBC TravelOne Credit Card** Launched by HSBC India. It is Powered by Mastercard
- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (**SPJIMR**)
- **Punjab National Bank (PNB)** is the first Indian bank to use Clari5's National Cybercrime Reporting Portal (NCRP) Integration Solution, advancing fraud prevention and complaint handling.
- **IDFC FIRST Bank**, in collaboration with RuPay, India's global card payment network, has launched the FIRST EARN RuPay Credit Card, which supports UPI.
- **Tata AIA** Life Insurance has created 'Shubh Muhurat,' a life insurance solution aimed to assist families in financially preparing for weddings, which are a significant life milestone in India.
- **TATA AIG** General Insurance Company has launched CyberEdge, a cutting-edge cyber insurance product aimed at protecting Indian enterprises from the growing threat of cyberattacks.
- **Policybazaar.ae**, the UAE's premier online insurance marketplace, has launched **PB Advantage**, a game-changing project that aims to reinvent the health insurance experience in the UAE
- **Shriram** Life Insurance has established Shriram Life Sunishchit Laabh, a non-participating individual savings plan that offers guaranteed returns of up to 668% of the total premium paid.
- Cybersecurity Hackathon **2024-25** 1st Edition Launched by Punjab National Bank (PNB). The Theme is "**Code Against Malware**". Winners will receive prizes worth up to Rs 11 lakhs and have the opportunity to implement their solutions in live environments with PNB.





**Ques : Who has implemented New Rules for Unified Payments Interface (UPI) transactions, effective from February 1, 2025 ?**

**1 फरवरी, 2025 से प्रभावी यूनिफाइड पेमेंट इंटरफेस (UPI) लेनदेन के लिए नए नियम किसने लागू किए हैं?**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

**Answer : Option E**

**Explanation :**

- The National Payments Corporation of India (NPCI) has established new rules for Unified Payments Interface (UPI) transactions, beginning February 1, 2025.
- This law requires that any UPI transaction IDs with special characters (@, #, \$, %, and others) be denied and replaced with only alphanumeric characters.
- This directive attempts to enforce conformity with UPI technical specifications, effective in March 2024.

**About National Payments Corporation of India (NPCI) :**

- **Established** : 2008
- **HQ** : Mumbai, Maharashtra
- **CEO & MD** : Dilip Asbe
- **Non-Executive Chairman** : Ajay Kumar Choudhary





**Ques : Which insurance company has launched the first indemnity health insurance plan called Shri Health Suraksha Insurance?**

**किस बीमा कंपनी ने श्री स्वास्थ्य सुरक्षा बीमा नामक पहली क्षतिपूर्ति स्वास्थ्य बीमा योजना शुरू की है?**

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Shriram General Insurance Company / श्रीराम जनरल इंश्योरेंस कंपनी
- (e) PNB MetLife India Insurance / पीएनबी मेटलाइफ इंडिया इंश्योरेंस

**Answer :** Option D

**Explanation :**

- Shriram General Insurance (**SGIC**) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price.
- The plan provides a wide range of treatments, including both modern medical procedures and AYUSH treatments (Ayurveda, Yoga, Unani, Siddha, and Homeopathy), to meet the unique healthcare needs of people and families.
- **Shri Health Suraksha** Insurance provides countrywide coverage, allowing policyholders to receive cashless treatments at more than 13,000 network facilities.
- The plan provides several sum-insured alternatives, ensuring flexibility and affordability for a wide range of policyholders.
- **Anil Aggarwal** is the MD and CEO of Shriram General Insurance Company.

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**Ques : Digital payments across the country registered how much per cent year-on-year rise as of September 2024 ?**

**सितंबर 2024 तक देश भर में डिजिटल भुगतान में साल-दर-साल कितने प्रतिशत की वृद्धि दर्ज की गई?**

- (a) 9.9%
- (b) 10.10%
- (c) 11.11%
- (d) 12.12%
- (e) 13.13%

**Answer : Option C**

**Explanation :**

- As of September 2024, digital payments in the country increased by 11.11 percent year on year, according to the RBI's online transaction adoption index.
- The RBI's Digital Payments Index (RBI-DPI) for September 2024 is 465.33, compared to 445.5 in March 2024.

**About RBI-DPI :**

- **Started** : January 2021
- **Base year** : March 2018
- **Interval** : Published on a semi-annual basis from March 2021 onwards with a lag of four months
- **Parameters are** : • Payment Enablers (weight 25%) • Payment Infrastructure Demand-side factors (10%) • Payment Infrastructure Supply-side factors (15%) • Payment Performance (45%) • Consumer Centricity (5%).





**Ques : SBI Patrons Launched by SBI as Term Deposit (TD) Scheme for which age group ?**

**एसबीआई पैट्रन्स को एसबीआई ने किस आयु वर्ग के लिए सावधि जमा (टीडी) योजना के रूप में लॉन्च किया है?**

- (a) aged 50 years or above
- (b) aged 60 years or above
- (c) aged 70 years or above
- (d) aged 80 years or above
- (e) aged 90 years or above

**Answer :** Option D

**Explanation :**

- **SBI Patrons** Launched by State Bank of India (SBI) as Term Deposit (TD) Scheme for Super Senior Citizens (residents aged 80 years or above)
- Interest rates are From 4.10% to 7.60% for super senior citizens
- Minimum deposit of Rs.1,000 and a maximum deposit of up to Rs.3 crore and tenure ranges from 7 days to 10 years
- penalty of 0.50% for premature withdrawals up to Rs.5 lakh, and 1% for amounts exceeding Rs.5 lakh

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### Recent News Headlines Related to SBI :

- **State Bank of India (SBI)** Given Loan of Rs.31,802 crore to Bharat Petroleum Corporation Limited (BPCL) to finance the expansion of its refinery to 11 Million tonnes per annum (MMTPA) from 7.8 MMTPA and setting up of a petrochemical complex in Bina, Madhya Pradesh.
- The State Bank of India (SBI) has launched two new deposit plans for its customers. The two new deposit schemes are **Har Ghar Lakhpati** and **SBI Patrons**.
- According to an SBI Research analysis, India's rural poverty ratio has dropped dramatically to **4.86 percent** in the fiscal year **2023-24** from **25.7 percent** in **2011-12**, while urban poverty has reduced to 4.09 percent from 4.6 percent during the same period.
- State Bank of India (SBI) has introduced a TAB-based digital onboarding procedure for Non-Resident Indians (NRIs) to make it easier to open NRE and NRO accounts.
- SBI is seeking a ¥30 billion (**\$197 million**) credit facility, contributing to a record level of yen loans raised by Asian borrowers outside Japan in 2024.
- SBI Mutual Fund has established the SBI Quant Fund, an open-ended equity program with a quant-based investment strategy.
- The State Bank of India (SBI), India's largest lender, has launched a statewide awareness campaign to promote the necessity of activating inactive accounts.
- SBI has raised **Rs.50,000 crore** through domestic bonds in **FY25**. Bond issuances totaled Rs.30,000 crore for long-term bonds, **Rs.15,000 crore** for tier 2 bonds, and Rs.5000 crore for AT1
- State Bank of India (SBI), India's largest lender, has introduced a low-cost customized vehicle loan for Uber fleet partners.
- The State Bank of India (SBI), India's largest lender, has successfully raised \$500 million through five-year bonds from international investors
- SBI, India's largest public sector bank, has joined with Jagriti Yatra 2024, an 8,000-kilometer, 15-day entrepreneurial adventure through India's Tier 2 and Tier 3 districts.
- SBI is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.







**Ques : In January 2025, which two banks were penalized by the Reserve Bank of India (RBI) for deficiencies in regulatory compliance?**

**जनवरी 2025 में, भारतीय रिजर्व बैंक (RBI) ने विनियामक अनुपालन में कमियों के लिए किन दो बैंकों को दंडित किया?**

- (a) Axis Bank and IDFC First Bank / एक्सिस बैंक और आईडीएफसी फर्स्ट बैंक
- (b) Kotak Mahindra Bank and Punjab National Bank / कोटक महिंद्रा बैंक और पंजाब नेशनल बैंक
- (c) ICICI Bank and Yes Bank / आईसीआईसीआई बैंक और यस बैंक
- (d) State Bank of India (SBI) and HDFC Bank / भारतीय स्टेट बैंक (एसबीआई) और एचडीएफसी बैंक
- (e) Equitas Small Finance Bank and India Post Payments Bank / इक्विटास स्मॉल फाइनेंस बैंक और इंडिया पोस्ट पेमेंट्स बैंक

**Answer :** Option E

**Explanation :**

- The Reserve Bank of India (RBI) has issued penalties on Equitas Small Finance Bank and India Post Payments Bank for failing to comply with regulatory requirements.
- Equitas Small Finance Bank has been fined Rs 65 lakh by the RBI for failing to comply with key guidelines on 'Levy of Foreclosure Charges/Pre-payment Penalty on Floating Rate Term Loans' and 'Credit Flow to Agriculture – Collateral-free agricultural loans'.
- India Post Payments Bank Ltd has been fined Rs 26.70 lakh for failing to comply with specific 'Customer Service in Banks' guidelines.
- Aptus Finance India Pvt Ltd has also received a Rs 3.10 lakh penalty for violating certain non-banking financial business standards.
- The fines are based on inadequacies in regulatory compliance and are not meant to determine the legitimacy of any transaction or agreement entered into by the firms with their consumers.





### Recent Penalties imposed on Banks by RBI :

- The Insurance Regulatory and Development Authority of India (**IRDAI**) issued a Rs.1 crore penalty on **Royal Sundaram General Insurance** for violating outsourcing standards
- RBI Fines Canara (Rs.1.63 crore), BOI (Rs.1 crore), and J&K Bank (Rs.3.31 crore) for Non-Compliance
- **RBI** has terminated the registration of X10 Financial Services Ltd, a non-banking financial company (NBFC), citing irregularities in its digital lending operations.
- **IndusInd Bank Limited** was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.
- The Reserve Bank of India issued a monetary penalty of Rs.5 lakh on The Panchkula Central Co-operative Bank Limited, Haryana.
- Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to non-compliance with directives on interest rate on deposits and customer service standards.
- The Reserve Bank of India (**RBI**) issued a penalty of Rs 28.30 lakh on **SG Finserve Limited** (previously Moongipa Securities).
- **Arunachal Pradesh Rural Bank** received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on **The Bihar Awami Co-operative Bank Ltd.**, Patna for violating **section 26A** and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.
- Penalty on Hewlett Packard Financial Services (India) Private Limited is Amount to Rs.10.4 lakh and on Muthoot Vehicle & Asset Finance Limited is Amount to Rs.7.9 lakh





**Ques : Which city hosted the launch of the official logo and mascot for the 23rd National Para Athletics Championship?**

**23वीं राष्ट्रीय पैरा एथलेटिक्स चैंपियनशिप के लिए आधिकारिक लोगो और शुभंकर के लॉन्च की मेजबानी किस शहर ने की?**

- (a) New Delhi / नई दिल्ली
- (b) Mumbai / मुंबई
- (c) Chennai / चेन्नई
- (d) Bengaluru / बेंगलुरु
- (e) Hyderabad / हैदराबाद

**Answer :** Option C

**Explanation :**

- The official logo and mascot for the 23rd National Para Athletics Championship, scheduled for February 17-20, 2025, were launched recently in Chennai.
- The Sports Development Authority of Tamil Nadu (SDAT), in partnership with the Tamil Nadu Para Sports Association, is sponsoring the tournament.
- This championship is expected to attract approximately 1,700 para athletes from across the nation.
- From September 26 to October 5, 2025, India will host the Para Athletics World Championships in New Delhi. This is the first time the event will be hosted in the country.

**About World Para Athletics Championships :**

- **Started :** 1994
- **2024 held :** Japan
- **2025 edition :** 12th
- **2025 host :** Jawaharlal Nehru Stadium, New Delhi





**Ques : Which team did India defeat to win the ICC Under-19 Women's T20 World Cup 2025?**

**भारत ने किस टीम को हराकर ICC अंडर-19 महिला T20 विश्व कप 2025 जीता?**

- (a) England / इंग्लैंड
- (b) New Zealand / न्यूजीलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) Ireland / आयरलैंड

**Answer :** Option D

**Explanation :**

- India successfully defended their **ICC** Under-19 Women's T20 World Cup title, defeating South Africa by nine wickets in the final at the Bayuemas Oval in Kuala Lumpur, Malaysia.
- **Gongadi Trisha's** undefeated 44-run innings allowed Niki Prasad's Women in Blue knock down the 83-run mark in the 12th over. She also received the Player of the Match award. Earlier, South Africa was bowled out for 82 runs.
- **Gongadi Trisha**, an Indian batter, scored the most runs in this World Cup, earning Player of the Tournament honors. Vaishnavi Sharma, on the other side, became the leading wicket-taker with 17 in six matches, including a hat-trick.
- India won the title in the maiden edition in 2023, defeating England by seven wickets in the final.

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## Recent News headlines related to Sports

- **Manush Shah** and **Diya Chitale** won the men's and women's singles titles at the Senior National Table Tennis Championships 2025, held at the Pandit Dindayal Upadhyay Indoor Stadium in Surat, Gujarat
- Australia was presented with the ICC Women's Championship trophy after winning the elite 10-team competition, which qualified them for the ICC Women's Cricket World Cup in 2025
- The Odisha Warriors Club won the inaugural Women's Hockey India League 2024-25 title by defeating Soorma Hockey Club 2-1 in the final at the **Marang Gomke Jaipal Singh Munda Astro Turf** Hockey Stadium in Ranchi
- The 38th National Games will be held in Dehradun, Uttarakhand, during its Silver Jubilee year, with events taking place in 11 cities across 8 districts from January 28th to February 14th
- Indian Grandmaster **Iniyann Panneerselvam** showcased an exceptional performance to win the 9th Johor International Open Chess Tournament in Malaysia. Indian IM VS Raahul and Chinese IM Li Bo finished second and third respectively
- Jyothi Yarraji of India smashed her own national record to win gold in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025 in France.
- ICC Men's T20I Cricketer of the Year is Arshdeep Singh (IND) and ICC Women's T20I Cricketer of the Year is Amelia Kerr (NZL)
- Jannik Sinner of Italy and Madison Keys of the United States won the men's and women's singles titles at the 2025 Australian Open Grand Slam Tennis Tournament, respectively.
- The Badminton Association of India (**BAI**) has announced a 14-member India squad for the 4th Badminton Asia Mixed Team Championships, which will be held in Qingdao, China.
- India will host the FIDE Chess World Cup 2025, its first big international tournament since the 2022 Chennai Chess Olympiad.





**Ques : Which African country became the first to eliminate onchocerciasis (river blindness) as recognized by the WHO?**

**कौन सा अफ्रीकी देश WHO द्वारा मान्यता प्राप्त ऑकोसेरसियासिस (नदी अंधापन) को खत्म करने वाला पहला देश बन गया?**

- (a) Nigeria / नाइजीरिया
- (b) Ethiopia / इथियोपिया
- (c) Ghana / घाना
- (d) Niger / नाइजर
- (e) Kenya / केन्या

**Answer :** Option D

**Explanation :**

- The **World Health Organization** recognizes Niger as the first African country to eliminate onchocerciasis (river blindness).
- **Onchocerciasis** is a parasite illness spread by black flies that mostly affects rural communities in Sub-Saharan Africa, Yemen, and parts of Latin America.
- From 2008 to 2019, Niger's eradication efforts included vector control (insecticide spraying) and mass drug administration (MDA) with ivermectin and albendazole.
- Following rigorous control measures and medicinal therapies, the prevalence of onchocerciasis in Niger decreased from around 60% to 0.02%.
- Niger joins four other countries in the Americas that have been recognized by WHO as having eliminated onchocerciasis: Colombia (2013), Ecuador (2014), Guatemala (2016), and Mexico (2015).

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**Ques : The year 2025 marks the which anniversary of diplomatic relations between India and China ?**

**वर्ष 2025 भारत और चीन के बीच राजनयिक संबंधों की कौन सी वर्षगांठ है?**

- (a) 55th
- (b) 60th
- (c) 65th
- (d) 70th
- (e) 75th

**Answer : Option E**

**Explanation :**

- India and China have confirmed preparations to resume the Kailash Mansarovar Yatra pilgrimage in summer 2025.
- In 2025, India and China will celebrate 75 years of diplomatic relations.
- The Kailash Mansarovar Yatra, a prominent Hindu pilgrimage, has been halted since 2020 owing of the COVID-19 epidemic and ongoing border concerns.

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**Ques : How much is the approved budget for the procurement of ammunition for the Indian Army's Pinaka MBRLs?**

**भारतीय सेना के पिनाका एमबीआरएल के लिए गोला-बारूद की खरीद के लिए स्वीकृत बजट कितना है?**

- (a) Rs 5,000 crore
- (b) Rs 7,500 crore
- (c) Rs 10,000 crore
- (d) Over Rs 10,000 crore
- (e) Rs 15,000 crore

**Answer : Option D**

**Explanation :**

- 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).
- The contract specifies that Munitions India Limited (MIL) and Economic Explosives Limited (EEL) will develop two types of ammunition: Pinaka Mk-I (Enhanced) Rocket System (EPRS) and Area Denial Munitions (ADM).
- This project aims to create high-explosive pre-fragmented rocket ammunition and ADM for Rs 5,700 crore and Rs 4,500 crore, respectively.

**About Pinaka Mk-I EPRS :**

- **Upgradation of :** Pinaka rocket system
- **Developed by :** DRDO's Pune based laboratories, Armament Research & Development Establishment (ARDE) and High Energy Materials Research Laboratory (HEMRL)
- **Range :** 45 kilometer (km)
- **Dimension :** 15-foot long rocket weighs around 280 kilogram







## Recent News Headlines related to Defence

- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched 'SANJAY - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.
- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.
- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- On Indian Army Day, Prime Minister Narendra Modi dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag Mk 2) at Rajasthan's Pokhran Field Firing Range.
- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.





**Ques : What are the four engines of development recognized in the Union Budget 2025-26?**

**केंद्रीय बजट 2025-26 में मान्यता प्राप्त विकास के चार इंजन कौन से हैं?**

- (a) Agriculture, MSME, Investment, and Infrastructure / कृषि, एमएसएमई, निवेश और बुनियादी ढांचा
- (b) Agriculture, MSME, Investment, and Exports / कृषि, एमएसएमई, निवेश और निर्यात
- (c) Education, Healthcare, Infrastructure, and Tourism / शिक्षा, स्वास्थ्य सेवा, बुनियादी ढांचा, और पर्यटन
- (d) Manufacturing, Services, Agriculture, and Exports / विनिर्माण, सेवाएँ, कृषि और निर्यात
- (e) IT, Finance, Logistics, and Energy / आईटी, वित्त, रसद, और ऊर्जा

**Answer :** Option B

**Explanation :**

- Union Finance Minister Nirmala Sitharaman presented the Union Budget 2025-26 to Parliament, recognizing four engines of development: agriculture, Micro, Small and Medium Enterprises (MSME), investment, and exports.
- The Union Budget 2025-26, with the motto Sabka Vikas, seeks to promote balanced growth in all regions. In keeping with the Budget theme, the finance minister laid out the fundamental concepts of Viksit Bharat.
- Engines in the journey to Viksit Bharat : Agriculture, MSMEs, Investment, and Exports are identified as growth engines, with reforms as the driving force and inclusivity as the guiding principle.
- Key reform areas as outlined in the Union Budget 2025-26 : Key reform areas include Taxation, Power, Urban Development, Mining, Financial Sector, and Regulations to enhance India's global competitiveness.
- Prioritized Section under the Union Budget 2025-26 : The Budget proposes development measures focusing on the poor (Garib), Youth, farmers (Annadata) and women (Nari). It does so while aiming to boost growth, attract private investment, uplift households, and empower the middle class.

**Six key principles of Viksit Bharat as outlined in the Union Budget 2025-26 :**

- Zero poverty





- Quality education for all
- Affordable, high-quality healthcare
- Skilled workforce with meaningful employment
- 70% women participation in economic activities
- Farmers making India the 'food basket of the world'



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**Ques : Where has the Bochasanwasi Akshar Purushottam Swaminarayan Sanstha (BAPS) inaugurated the largest Hindu temple of South Africa?**

**बोचासनवासी अक्षर पुरुषोत्तम स्वामीनारायण संस्था (BAPS) ने दक्षिण अफ्रीका के सबसे बड़े हिंदू मंदिर का उद्घाटन कहाँ किया है?**

- (a) Pretoria / प्रिटोरिया
- (b) Durban / डरबन
- (c) Johannesburg / जोहान्सबर्ग
- (d) Cape Town / केप टाउन
- (e) Bloemfontein / ब्लोमफ़ोन्टेन

**Answer :** Option C

**Explanation :**

- The Bochasanwasi Akshar Purushottam Swaminarayan Sanstha (BAPS) has inaugurated South Africa's largest Hindu temple in Johannesburg.
- The inauguration of the BAPS Shri Swaminarayan Mandir and Cultural Complex is a momentous moment for the country's Hindu community.
- This new temple joins an expanding network of 35 BAPS temples throughout Africa, including seven in South Africa.
- BAPS now has a global presence, with over 13,000 temples erected in diverse nations that serve as centers for spirituality, cultural preservation, and community service.

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## Recent Headlines Related to Inauguration

- **Sarala Aviation**, a Bengaluru-based startup, showcased its prototype air taxi, Shunya, at the Bharat Mobility Global Expo.
- Archaeological Experiential Museum Inaugurated by Union Ministry of Culture and the Gujarat State Government at Vadnagar.
- Asia's second-largest International Society for Krishna Consciousness's **(ISKCON's)** temple Inaugurated by Prime Minister Narendra Modi at Kharghar, Navi Mumbai.
- Yogi Adityanath, Uttar Pradesh's chief minister, inaugurated Prasar Bharati's FM station 'Kumbhvani' at Circuit House.
- **Z-Morh** tunnel Inaugurated by Prime Minister Narendra Modi. It marks a significant step in creating a year-round strategic corridor between Kashmir and Ladakh.
- National Commission for Women (NCW), in collaboration with the Lok Sabha Secretariat and the Ministry of Tribal Affairs, inaugurated 'Panchayat Se Parliament 2.0' at the Central Hall of Samvidhan Sadan.
- **Om Birla**, Lok Sabha Speaker, launched the Gandhi Darshan Art Gallery at Rajghat in New Delhi.
- Prime Minister Narendra Modi has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut Namo Bharat route. The corridor, worth Rs 4.600 crore.
- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi. The **BHARATPOL** platform will make it easier to process all requests for international assistance through **INTERPOL**.
- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.

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**Ques : The Centre has added four new Ramsar sites in India, bringing the total to how many Ramsar sites ?**

**केंद्र ने भारत में चार नई रामसर साइटें जोड़ी हैं, जिससे कुल कितनी रामसर साइटें हो गईं?**

- (a) 84
- (b) 86
- (c) 88
- (d) 89
- (e) 91

**Answer : Option D**

**Explanation :**

- The Centre has added four new Ramsar sites in India, bringing the total to 89.
- The Ministry of Environment, Forest, and Climate Change made the announcement ahead of World Wetlands Day on February 2.
- The newly designated sites include the Sakkarakottai Bird Sanctuary and the Therthangal Bird Sanctuary in Tamil Nadu, the Khecheopalri Wetland in Sikkim, and the Udhwa Lake in Jharkhand.
- Tamil Nadu has now become the state with the highest number of Ramsar sites in India, boasting a total of 20.
- Sikkim and Jharkhand have also marked their presence by adding their first Ramsar sites to the list.

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**Ques : Under which ministry Government of India will organize the BRICS Youth Council Entrepreneurship Working Group Meeting ?**

**भारत सरकार किस मंत्रालय के तहत ब्रिक्स युवा परिषद उद्यमिता कार्य समूह की बैठक आयोजित करेगी?**

- (a) Union Minister of Labour & Employment / केंद्रीय श्रम एवं रोजगार मंत्री
- (b) Union Minister of Youth Affairs & Sports / केंद्रीय युवा मामले और खेल मंत्री
- (c) Union Minister of Home affairs / केंद्रीय गृह मंत्री
- (d) Both a and b / ए और बी दोनों
- (e) Both a and c / ए और सी दोनों

**Answer : Option B**

**Explanation :**

- The Department of Youth Affairs, Ministry of Youth Affairs and Sports, Government of India, will host the BRICS Youth Council Entrepreneurship Working Group Meeting from March 3rd to March 7th, 2025.
- The meeting's theme is "**Youth Entrepreneurship for Sustainable Growth**".
- The meeting will be attended by approximately 45 **BRICS** youth representatives.
- At the Working Group Meeting, India will provide a forum for **BRICS** Youth Council delegates to exchange policies, programmes, and collaboration opportunities in the field of entrepreneurship.
- The representatives will be given the opportunity to share their experiences in youth-related work and discuss **BRICS**-wide entrepreneurship cooperation.





## News Headlines Related to Ministry

- 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.
- Piyush Goyal, Union Minister of Commerce and Industry, presented the '**Bharat Cleantech Manufacturing Platform**', which the Centre described as a "initiative designed to enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors".
- Piyush Goyal, Union Minister of Commerce and Industry, has started the 8th edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.
- The Animal Welfare Board of India (AWBI), a statutory agency under the Department of Animal Husbandry and Dairying of the Ministry of Fisheries, Animal Husbandry, and Dairying, has signed a **MOU** with **NALSAR** University of Law in Hyderabad.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, revealed that the Council of Scientific and Industrial Research (CSIR) has created technology to synthesize Paracetamol in-house.
- Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims. the policy will immediately cover the victim's treatment costs for 7 days, up to a maximum of Rs 1.5 lakh.
- Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in Sikkim.
- First phase of the 'One Nation, One Subscription (**ONOS**)' Launched by Ministry of Education(MoE). An Outlay of Rs 6,000 crore released for three years, from 1st January 2025 to 31st December 2027.







**Ques : Who announced the winners of the startup competitions 'Avinya'25' and 'Vasudha'?**

**स्टार्टअप प्रतियोगिताओं 'अविन्या'25' और 'वसुधा' के विजेताओं की घोषणा किसने की?**

- (a) Nirmala Sitharaman / निर्मला सीतारमण
- (b) Hardeep Singh Puri / हरदीप सिंह पुरी
- (c) Piyush Goyal / पीयूष गोयल
- (d) Rajnath Singh / राजनाथ सिंह
- (e) Dharmendra Pradhan / धर्मेन्द्र प्रधान

**Answer : Option B**

**Explanation :**

- 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 ceremony was hosted at ONGC's headquarters in New Delhi.
- The startup challenges are part of India Energy Week 2025, taking place in New Delhi from February 11-14, 2025.

**List of winners :**

- **Avinya'25** : UrjanovaC Private Limited, Mumbai (Maharashtra)
- **Vasudha** : Latin Energy Partners Inc., Paraguay
- **Hackathon** : Indian Institute of Technology (IIT) (Indian School of Mines, ISM) Dhanbad, Jharkhand





## Recent News Headlines Related to Awards & Winners :

- **BCCI's Lifetime Achievement Award** : Sachin Tendulkar
- **Maharaja Hari Singh Award** : Lieutenant Governor Manoj Sinha
- **Nomination for a Japan Academy Film Prize** : Kiran Rao's directorial feature Laapataa Ladies
- **Best tableau award at the Republic Day Parade** : Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas'
- **Pravasi Bharatiya Samman Award from India** : Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago
- **Nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025** : Indian short film 'Anuja'
- **Indian Banks Association (IBA) Banking Technology Awards in seven categories** : City Union Bank (CUB)
- **Australian Cricket Hall of Fame** : Former Australian cricket captain Michael Clarke
- **Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category** : Indian National Centre for Ocean Information Services (INCOIS)
- **Gates-Cambridge Impact Prize 2025** : Prof. Urbasi Sinha
- **Singapore's highest honor for non-citizens, the Honorary Citizen Award** : Tarun Das, former Director General of the Confederation of Indian Industry (CII)
- **'Satyajit Ray Lifetime Achievement Award'** : Eminent director Aparna Sen
- **Blue Flag certification** : Kappad beach in Kozhikode and Chal beach in Kannur in Kerala
- **Best javelin thrower of 2024 by American publication Track and Fields News** : India's Neeraj Chopra
- **India's 1st and world's 3rd airport to receive the prestigious Level 5 Accreditation** : Mumbai (Maharashtra)-based Chhatrapati Shivaji Maharaj International Airport (CSMIA)





**Ques : Indian Coast Guard Day is observed annually on which day ?**

**भारतीय तटरक्षक दिवस प्रतिवर्ष किस दिन मनाया जाता है?**

- (a) 30 January
- (b) 31 January
- (c) 1 February
- (d) 2 February
- (e) 3 February

**Answer : Option C**

**Explanation :**

- Indian Coast Guard Day is held on February 1 every year, and this year marks the 49th year.
- It is a day to honor the institution responsible for protecting India's coastlines and enforcing maritime regulations.
- The Indian Parliament recognized Indian Coast Guard Day on August 18, 1978. The Indian Coast Guard was established on February 1, 1977, to combat maritime smuggling, which hampered India's internal economy.
- Founded in 1977 with only seven surface ships, it now has a fleet of 78 aircraft and 158 ships.
- According to the Comptroller and Auditor General of India, the Indian Coast Guard is the world's fourth largest.

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## Recent News Headlines Related to Awards & Winners :

- **5 January** : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- **6 January** : World Day of War Orphans
- **6 January** : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- **8 January** : Earth's Rotation Day
- **9 January** : NRI or Pravasi Bharatiya Divas
- **10 January** : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- **12 January** : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- **14 January** : 9th Armed Forces Veterans' Day 2025 ( Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- **15 January** : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- **16 January** : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- **January 18 to February 17** : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day
- **21 January** : Northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day
- **23 January** : Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day
- **24 January** : International Day of Education 2025 (Theme 2025 AI and Education: Preserving Human Agency in a World of Automation)
- **24 January** : National Girl Child Day (Theme 2025: Empowering Girls for a Bright Future)
- **25 January** : National Voters' Day 2025 (Theme 2025 Nothing Like Voting, I Vote for Sure)
- **25 January** : National Tourism Day (Theme 2025: Tourism for Inclusive Growth)
- **26 January** : 76th Republic Day 2025 (Theme 2025 "Swarnim Bharat: Virasat aur Vikas" (Golden India: Heritage and Development))
- **26 January** : International Customs Day (Theme 2025: Customs Delivers on its Commitment to Efficiency, Security, and Prosperity)





- **26 January** : International Day of Clean Energy 2025 (Theme 2025 Climate Change: The Need for a Global Energy Transition)
- **26 January (last Sunday of January)** : World Leprosy Day (Theme 2025: Unite. Act. Eliminate)
- **27 January** : International Day of Commemoration in memory of the victims of the Holocaust (Theme 2025 Holocaust remembrance and education for dignity and human rights)
- **27 January** : National Geographic Day 2025
- **29 January** : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- **30 January** : Martyrs' Day, also known as Shaheed Diwas
- **30 January** : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- **2 February** : World Wetlands Day (Theme 2025: Protecting Wetlands for Our Common Future)

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## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

नागोबा जतारा, तेलंगाना का दूसरा सबसे बड़ा त्योहार, इंद्रवेल्ली मंडल के केसलापुर गांव में आयोजित किया गया। तेलंगाना का सबसे बड़ा त्योहार वारंगल में सम्मक्का सरलम्मा जतारा है

इस्लामवादी हयात तहरीर अल-शाम (एचटीएस) नेता अहमद अलशरा को सीरिया के अंतरिम राष्ट्रपति के रूप में नियुक्त किया गया। उन्होंने सीरियाई बाथ पार्टी के नेता बशर अल-असद का स्थान लिया।

एयर इंडिया और केन्या एयरवेज लिमिटेड ने अपने नेटवर्क का विस्तार करने और यात्रियों के लिए अधिक यात्रा विकल्प प्रदान करने के लिए एक कोडशेयर समझौते पर हस्ताक्षर किए। एयर इंडिया के विभिन्न एयरलाइनों के साथ 16 कोडशेयर समझौते और लगभग 100 इंटरलाइन समझौते हैं

हिरोकी टोटोकी को सोनी समूह के मुख्य कार्यकारी अधिकारी के रूप में नियुक्त किया गया। उन्होंने केनिचिरो योशिदा का स्थान लिया।

धन शोधन निवारण अधिनियम (पीएमएलए), 2002 के तहत उल्लंघन के लिए फाइनेंशियल इंटेलिजेंस यूनिट-इंडिया (एफआईयू-आईएनडी) द्वारा बायबिट फिनटेक लिमिटेड पर 9,27,00,000 रुपये (नौ करोड़ सत्ताईस लाख रुपये) का जुर्माना लगाया गया।

मिलोस वुसेविक ने सर्बिया के प्रधान मंत्री (पीएम) के रूप में इस्तीफा दे दिया। उन्होंने मई 2024 में सर्बिया के प्रधान मंत्री की भूमिका निभाई।

ग्रेगरी कर्टिस बेल (ग्रेग बेल), अमेरिकी लंबी कूद के दिग्गज और एथलेटिक्स में दुनिया के सबसे उम्रदराज जीवित ओलंपिक स्वर्ण पदक विजेता, का 94 वर्ष की आयु में इंडियाना, संयुक्त राज्य अमेरिका (यूएसए) में निधन हो गया। 1956 के मेलबर्न ओलंपिक में ग्रेग बेल ने 7.83 मीटर (मीटर) की छलांग लगाकर लंबी कूद में स्वर्ण पदक जीता।

