

EXAM GENIUS
Presents

GENIUS CURRENT AFFAIRS

In English



**India's No. 1 Platform for UPSC
| SSC | BANK | RAILWAY Exam**

Achieve Success with Exam Genius - Your Ultimate Guide to Reasoning Mastery !



Ques : What is the fiscal deficit target for India in the Union Budget 2025-26?

- (a) 3.8% of GDP
- (b) 4.4% of GDP
- (c) 4.8% of GDP
- (d) 5.6% of GDP
- (e) 5.4% of GDP

Answer : Option B

Explanation :

- Finance Minister Nirmala Sitharaman has set a fiscal deficit target of 4.4% of GDP (gross domestic product) for fiscal year 2025-26.
- This is a decrease from the previous year's revised estimate of 4.8%.
- The updated Fiscal Responsibility and Budget Management (FRBM) Act 2003 requires the government to reduce the fiscal deficit to less than 4.5 percent by FY26.
- To cover the budget deficit, net market borrowings from dated securities are expected at Rs.11.54 lakh crore.
- India's Union Budget for FY26 sets overall government expenditure at Rs.50.65 trillion, up from Rs.47.16 trillion in the revised estimates for 2024-25.

EXAM
Genius





Ques : RMBS (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) received its Certificate of Registration (CoR) from which organization?

- (a) Reserve Bank of India (RBI)
- (b) State Bank of India (SBI)
- (c) NPCI International Payments Limited (NIPL)
- (d) Insurance Regulatory and Development Authority of India (IRDAI)
- (e) National Housing Bank (NHB)

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) has granted RMBS (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) a Certificate of Registration (CoR), a significant milestone for India's housing finance sector.
- RDCL has a paid-up capital of Rs. 500 crore and plans to start operations in March 2025.
- Between March 2019 and March 2024, India's outstanding individual home loans increased from Rs 17.95 Lakh Crore to Rs 33.19 Lakh Crore, with a CAGR of 13.1%.

EXAM
Genius





Ques : What is the Goods and Services Tax (GST) collections for the month of January ?

- (a) Rs.1.96 lakh crore
- (b) Rs.1.24 lakh crore
- (c) Rs.1.38 lakh crore
- (d) Rs.1.08 lakh crore
- (e) Rs.1.74 lakh crore

Answer : Option A

Explanation :

- GST receipts for the month of January totaled Rs 1.96 lakh crore, up 12.3% year on year.
- In the previous month, India's GST collections increased 7.3% to Rs 1.77 lakh crore in December over the previous year. This growth has slowed after an 8.5% surge in November.
- Central GST receipts were Rs 36,100 crore, while states collected Rs 44,900 crore. Furthermore, this month's consolidated GST collections maintained at Rs 1.01 lakh crore. Furthermore, GST cess receipts were reported at Rs 13,400 crores.

Collection of GST in January 2024:

- Gross GST Revenue : Rs 1,95,506 crore
- Central GST : Rs 36,100 crore
- State GST : Rs 44,900 crore
- Integrated GST : Rs 1.01 lakh crore
- Cess : Rs 13,400 crore

GST Collection of Previous Months :

- August 2024 – 1.75 lakh crore
- September 2024 – 1.73 lakh crore
- October 2024 – 1.87 lakh crore
- November 2024 – 1.82 lakh crore
- December 2024 – 1.77 lakh crore
- January 2025 – 1.96 lakh crore





Ques : Which digital payments app has partnered with The FinTech Yatra 2025 as a Principal Partner?

- (a) Google Pay
- (b) PhonePe
- (c) BHIM
- (d) Paytm
- (e) Amazon Pay

Answer : Option C

Explanation :

- BHIM, India's digital payments app powered by NPCI BHIM Services Ltd (NBSL), has joined The FinTech Yatra 2025 as a Principal Partner.
- The FinTech Yatra is a 10,000 kilometer tour to locate and support financial services players in India.
- Over 200 NGOs will receive train-the-trainer training to promote digital payments as part of this collaboration.

EXAM
Genius





Ques : Who clinched the women's singles title at the Senior National Table Tennis Championships 2025?

- (a) Sreeja Akula
- (b) Diya Chitale
- (c) Manika Batra
- (d) Archana Kamath
- (e) Ayhika Mukherjee

Answer : Option B

Explanation :

- 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.
- The men's singles table tennis final saw Manush Shah defeat Payas Jain 4-1 (10-12, 11-6, 11-6, 12-10, 11-8).
- Diya Chitale defeated two-time national champion Sreeja Akula in the women's final, 4-3 (10-12, 8-11, 13-11, 12-10, 11-8, 9-11, 11-9).

Championships 2025 winners list :

- Men's singles : Manush Shah
- Women's singles : Diya Chitale
- Men's doubles : Abhinandh and S. Preyesh Raj
- Women's doubles : Sreeja Akula and Diya Chitale
- Mixed doubles : Akash Pal and Poymantee Baisya





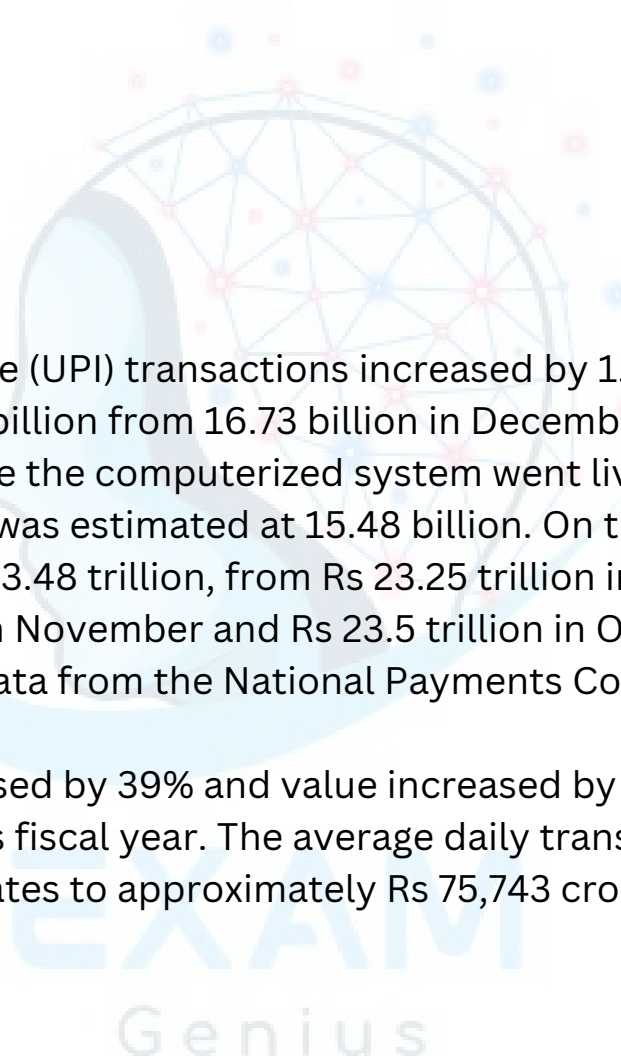
Ques : What was the total value of UPI transactions in January 2025?

- (a) Rs 20.48 trillion
- (b) Rs 22.45 trillion
- (c) Rs 26.48 trillion
- (d) Rs 20.45 trillion
- (e) Rs 23.48 trillion

Answer : Option E

Explanation :

- Unified Payments Interface (UPI) transactions increased by 1.6% month on month in January, reaching 16.99 billion from 16.73 billion in December 2024. This was a new record for volume since the computerized system went live in April 2016.
- In November, the volume was estimated at 15.48 billion. On the other side, the value climbed by 1% to Rs 23.48 trillion, from Rs 23.25 trillion in December.
- This was Rs 21.55 trillion in November and Rs 23.5 trillion in October, the highest value so far, according to data from the National Payments Corporation of India (NPCI).
- In January, volume increased by 39% and value increased by 28% compared to the same month in the previous fiscal year. The average daily transaction for the month was 548 million, which equates to approximately Rs 75,743 crore.





Ques : The National Urban Co-operative Finance and Development Corporation (NUCFDC) has officially inaugurated its Corporate Office in which state ?

- (a) Bengaluru
- (b) New Delhi
- (c) Pune
- (d) Greater Noida
- (e) Mumbai

Answer : Option E

Explanation :

- The National Urban Cooperative Finance and Development Corporation (NUCFDC) has opened its Corporate Office in Mumbai.
- The Honourable Union Home and Cooperation Minister, Amit Shah, inaugurated the NUCFDC Corporate Office during the International Year of Co-operatives 2025 in Mumbai.
- In February 2024, NUCFDC acquired RBI registration after acquiring Rs 117.95 crore in paid-up capital.
- NUCFDC will only gain clearance if it reaches Rs 300 crore in paid-up capital within one year of registration by RBI, by February 7, 2025.

EXAM
Genius





Ques : What initiative has the Government of India introduced to enhance the Haj pilgrimage experience?

- (a) Digital India Haj Program
- (b) Haj Suvidha App
- (c) Pilgrim Welfare Scheme
- (d) Haj Travel Assistance Program
- (e) Indian Haj Assistance Portal

Answer : Option B

Explanation :

- The Government of India has taken considerable initiatives to improve the Haj pilgrimage experience, including the introduction of the 'Haj Suvidha App' and extensive healthcare services for Indian pilgrims, with a special emphasis on the elderly.
- Pilgrims can gain access to critical information such as training materials, hotel details, travel schedules, baggage tracking, an emergency helpline (SOS), grievance resolution, and feedback.
- The app also provides language translation services and other helpful information to improve the pilgrim's experience.
- The software offers real-time monitoring and emergency response tools to government personnel directing Haj operations, resulting in improved coordination and accountability.

EXAM
Genius





Recent News Headlines Related to launched Apps/portals

- 'Samman Sanjeevani' app Launched by Haryana Cabinet Minister Shruti Choudhry. Its aimed at enhancing the efficiency of the 'Mahila Evam Kishori Samman Yojana'. which is designed to provide essential services to BPL (Below Poverty Line) women and girls between the ages of 10 and 45, particularly sanitary napkins.
- Building on DigiLocker's success, the government has launched 'Entity Locker,' a new digital platform designed to simplify the management and verification of corporate and organizational records
- Bharat Ranbhoomi Darshan app Launched by Union Minister Rajnath Singh, Ministry of Defense (MoD). This app includes detailed information of 77 battlefield sites.
- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- Swiggy has introduced a new standalone food delivery app called 'Snacc by Swiggy'. Snacc is a 15-minute food delivery app that serves short snacks and meals, comparable to Zepto's Zepto Café.
- NITI Aayog's Women Entrepreneurship Platform (WEP) has developed EmpowHER Biz - Sapno Ki Udaan in collaboration with New Shop, India's largest 24/7 convenience shop chain, as part of its Award to Reward (ATR) program.
- The e-Shram portal has been improved and will now be available in all 22 scheduled languages. Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, has launched the multilingual e-Shram portal, which aims to be a 'One-Stop-Solution' website for all unorganised registered workers.
- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public





Ques : Who released the book "Indian Renaissance: The Modi Decade" in New Delhi?

- (a) Amit Shah
- (b) Dr. Mansukh Mandaviya
- (c) Rajnath Singh
- (d) Piyush Goyal
- (e) Nitin Gadkari

Answer : Option A

Explanation :

- Amit Shah, the Union Home Minister and Minister of Cooperation, has released the book "Indian Renaissance: The Modi Decade" in New Delhi.
- Amit Shah stated that the previous decade of Prime Minister Shri Narendra Modi's leadership has marked the end of an era and the beginning of a new one.
- He highlighted that when India's history is rewritten, even Modi Ji's harshest opponents will remember these ten years in gold letters.

EXAM
Genius





Recent News Headlines Related to Books :

- Soumitra Chatterjee and His World : Journalist Sanghamitra Chakraborty
- Wild Fictions : Amitav Ghosh
- The World After Gaza : Pankaj Mishra
- Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective : Dr. K.S. Chauhan
- How India Scaled Mt G20: The Inside Story of G20 Presidency : Former NITI Aayog CEO Amitabh Kant
- Middle Class India: Driving Change in the 21st Century : Manisha Pande
- “Chhaunk: On Food, Economics and Society (Juggernaut)” : Abhijit Vinayak Banerjee and Cheyenne Olivier
- 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages' : Professor Raghuvendra Tanwar
- In Pursuit of Democracy : Najma Heptulla
- The Nehru Development Model : Arvind Panagariya
- Living with Birds : Asad Rahamani
- BRING IT ON: The Incredible Story of My Life : Dr. Deepa Malik
- New Bharat – Modi’s Vision and Development 2019-2024 : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat
- 3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books





- Tipu Sultan-The Saga of the Mysore Interregnum : Vikram Sampath
- Loh Purush Sardar Vallabhbhai Patel Ka Jeevanvrit : Rakesh Kumar Sharma



EXAM
Genius





Ques : Fiscal Health Index (FHI) 2025 for the Financial Year 2022-23 (FY23) Published by ____.

- (a) NITI Aayog
- (b) Ministry of Home affairs
- (c) RBI
- (d) SEBI
- (e) Ministry of Education

Answer : Option A

Explanation :

- Fiscal Health Index (FHI) 2025 for the Financial Year 2022-23 (FY23) Published by National Institution for Transforming India (NITI) Aayog. Total 18 States are covered.
- It is Released by Dr. Arvind Panagariya, Chairman of 16th Finance Commission (FC)
- It is Categories in four parts : 1. Achiever(FHI Score>50), 2. Front Runner(FHI Score: 40-50), 3. Performer(FHI Score:25-40) and 4. Aspirational(FHI Score \leq 25)
- Sub-indices are Quality of Expenditure, Revenue Mobilisation, Fiscal Prudence, Debt Index and Debt Sustainability
- According to the research, Odisha has the highest cumulative score (67.8 out of 100), followed by Chhattisgarh (55.2) and Goa (53.6).
- the top 5 achiever states invest up to 4% of their GSDP in capital expenditure.

Ranking of Top 3 states in FHI 2025 :

- Achiever : Odisha (1st) Chhattisgarh (2nd) Goa (3rd)
- Front-runner : Maharashtra (1st) Uttar Pradesh (2nd) Telangana (3rd)
- Performer : Tamil Nadu (1st) Rajasthan (2nd) Bihar (3rd)
- Aspirational : Kerala (1st) West Bengal (2nd) Andhra Pradesh (3rd)





1st ranked states in Sub-indices (SI) in different categories :

- Quality of Expenditure : Madhya Pradesh (Achiever) Karnataka (Front-runner) Gujarat (Performer) Punjab (Aspirational)
- Revenue Mobilisation : Goa (Achiever) Maharashtra (Front-runner) Karnataka (Performer) Andhra Pradesh (Aspirational)
- Fiscal Prudence : Jharkhand (Achiever) Uttar Pradesh (Front-runner) Madhya Pradesh (Performer) West Bengal (Aspirational)
- Debt Index : Odisha (Achiever) Karnataka (Front-runner) Andhra Pradesh (Performer) Haryana (Aspirational)



EXAM
Genius





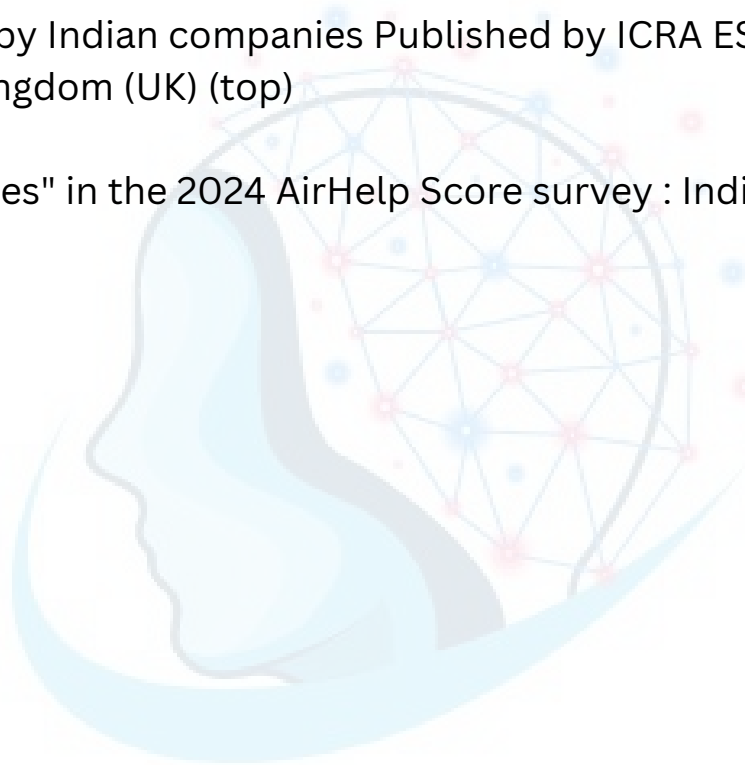
India's Rankings in Different Indices

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





- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)



EXAM
Genius





Ques : Which North Eastern state became the first to sign an MoU with Bhashini for Multilingual Governance?

- (a) Assam
- (b) Meghalaya
- (c) Tripura
- (d) Manipur
- (e) Arunachal Pradesh

Answer : Option C

Explanation :

- Government of Tripura and Digital India Bhashini Division (DIBD) of the Ministry of Electronics and Information Technology (MeitY) signed an MOU to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance.
- The MOU signing ceremony took place at Pragna Bhavan in Agartala, during the State-Level Workshop 'Bhashini Rajyam,' inaugurated by Pranajit Singha Roy, IT Minister of Tripura
- Tripura is the first northeastern state and the eighth state in the country to sign an MOU with Bhashini

EXAM
Genius





Recent News Headlines Related to MoU and agreement :

- India and Oman signed a protocol to alter their Double Taxation Avoidance Agreement (DTAA) and agreed to expedite negotiations for the early signing of the Comprehensive Economic Partnership Agreement (CEPA).
- The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing (C-DAC), a Scientific Society under Ministry of Electronics and Information Technology (MeitY) signed an umbrella MoU to advance technological innovation and excellence in India's maritime sector
- The JSW Group, led by Sajjan Jindal, has inked an MoU with the Odisha government to build a 5-million-tonne steel facility in Keonjhar district.
- National Institution for Transforming India (NITI Aayog) and the National Association of Software and Service Companies (NASSCOM) Foundation Signed MoU to provide digital skills to one lakh individuals with an aim to reduce the issue of digital divide.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed a Memorandum of Understanding (MOU) with the Bhaane Group, a subsidiary of Shahi Exports Pvt Ltd, the largest garment producer
- NTPC Limited and Ceylon Electricity Board of Sri Lanka signed MoU to develop a 50 Megawatt (MW) (extendable to 120 MW) solar project in Sampoor, Trincomalee, Sri Lanka.
- JSW Group and Maharashtra government Signed MOU to invest Rs.3 lakh crore across various sectors in Maharashtra, including in the naxal-infested Gadchiroli. The commitment aligns with Maharashtra's 'Green Maharashtra' mission.
- DPIIT and Apna platform have formed an alliance to conduct a talent search to provide DPIIT-registered startups with highly skilled personnel, thereby creating new job opportunities for unemployed youth.





- The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN) have signed a MOU to establish a Global Competency Centre in Bhubaneswar to foster FinTech collaboration, with a focus on developing inclusive and sustainable InsureTech and related areas.
- International Society for Krishna Consciousness (ISKCON) and the Adani Group Collaborate to ensure that nearly one lakh people are provided with nutritious meals daily during the 45-day spiritual gathering at Maha Kumbh Mela. ISKCON has set up a large-scale kitchen at Harshvardhan Marg.



EXAM
Genius





Ques : Which travel firm has partnered with the Central Government to provide accommodation, catering, and transport services for the National Games of India 2025?

- (a) MakeMyTrip
- (b) Yatra
- (c) Thomas Cook (India)
- (d) Cleartrip
- (e) EaseMyTrip

Answer : Option C

Explanation :

- Thomas Cook (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand.
- National Games of India 2025 is a multi-sport spectacle that would bring together top athletes from around the country to compete in 32 sporting disciplines and four showcase events from January 28 to February 14, 2025.
- Thomas Cook India has been named the exclusive partner to provide end-to-end management across three core portfolios of housing, catering, and transportation for 20,000 contingents, including over 10,000 athletes, 5,000 support workers, and 3,000 dignitaries.

Genius





Ques : The 13th edition of joint military exercise 'Ekuverin' held between India and which country ?

- (a) Malaysia
- (b) Maldives
- (c) Bhutan
- (d) Mauritius
- (e) Sri Lanka

Answer : Option B

Explanation :

- The 13th edition of the joint military exercise 'Ekuverin' between the Indian Army and the Maldives National Defence Force has begun in the island nation.
- It took place from June 11 to 24, 2023, at Chaubatia, Uttarakhand.
- Ekuverin means 'Friends' in Dhivehi.

EXAM
Genius





India's Rankings in Different Indices

- World's Billionaires List 2025 Published by Forbes : Elon Musk (top), Mukesh Ambani (9th)
- World University Rankings by Subject 2025 Published by Times Higher Education (THE) : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- Global Firepower Index 2025 Published by Globalfirepower.com : India (4th), US (top)
- Global 500 2025 report 19th Edition Published by Brand Finance : Apple (top), Tata Group (15th)
- World Future Skills Index 2025 Published by Quacquarelli Symonds (QS) : India (25th), USA (top)
- HSBC Hurun Global Indians List 2024 Published by Hurun : Satya Nadella, CEO of Microsoft (Top)
- Annual India Fintech Report 2024 Published by Tracxn Technologies Limited : India (3rd), United States of America (USA) (1st)
- Henley Passport Index 2025 Published by Henley : India (85th), Singapore (top)
- ThreatLandscape Report 2024 Published by CloudSEK : India (2nd), United States (top)
- Global Aging Index Published by National University of Singapore (NUS) & Columbia University : India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)

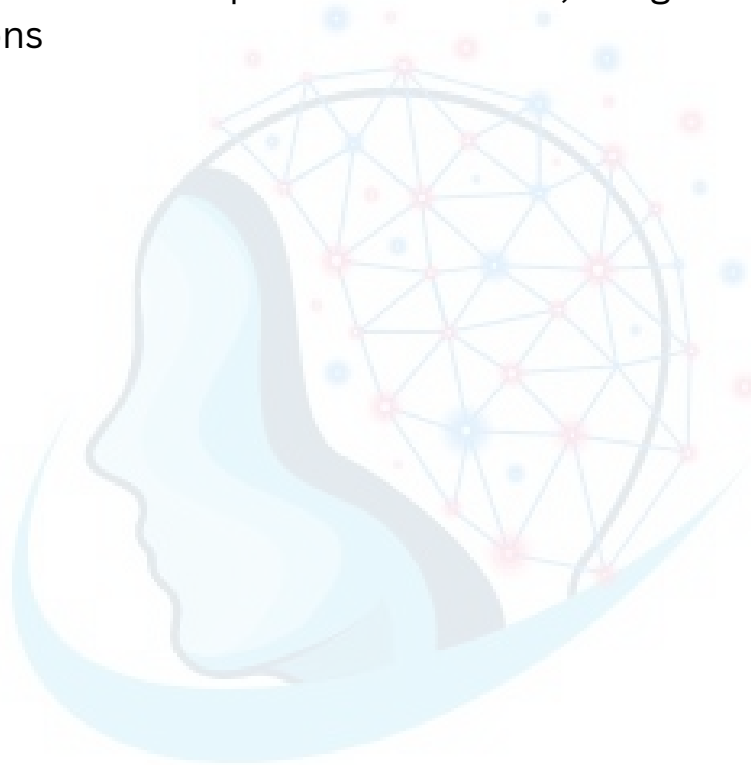


Recent News Headlines Related to Defence Exercise :

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



- The Indian Army successfully completed the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Sanyukt Vimochan 2024', which took place in Ahmedabad and Porbandar, Gujarat
- India Launches First Space Defense Exercise Antariksha Abhyas – 2024 To simulate and address threats to and from space-based assets, integrating space capabilities into military operations



EXAM
Genius





Ques : Which legendary cricketer was honored with the BCCI's Lifetime Achievement Award at the Board's annual gala in Mumbai?

- (a) Rahul Dravid
- (b) Kapil Dev
- (c) Sachin Tendulkar
- (d) Sunil Gavaskar
- (e) Anil Kumble

Answer : Option C

Explanation :

- Sachin Tendulkar, the legendary former cricketer, received the BCCI's Lifetime Achievement Award at the Board's annual banquet in Mumbai.
- Tendulkar is the 31st recipient of the coveted award, which was established in 1994 to honour India's first cricket captain, Col. C.K. Nayudu.
- The 51-year-old Tendulkar, who played 664 international matches for India, has the most Test and ODI runs in cricket history. He scored 15,921 runs in Tests and a whopping 18,426 runs in ODIs.
- Tendulkar also has the most appearances in both formats, having played 200 Tests and 463 ODIs.
- In 2023, former India head coach Ravi Shastri and wicket-keeping legend Farokh Engineer received the Lifetime Achievement Award.

Genius





Recent News Headlines Related to Awards & Winners :

- 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)





- Padmapani Lifetime Achievement Award : Sai Paranjpye for her contributions to both Indian cinema and Marathi literature



EXAM
Genius





Ques : What is the name of the newly approved credit guarantee scheme for MSMEs introduced by the Central Government?

- (a) Credit Linked Capital Subsidy Scheme (CLCSS)
- (b) Mutual Credit Guarantee Scheme for MSMEs (MCGS—MSME)
- (c) Emergency Credit Line Guarantee Scheme (ECLGS)
- (d) Stand-Up India Scheme
- (e) Mudra Loan Scheme

Answer : Option B

Explanation :

• The Indian government has introduced the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) to help small and medium businesses (MSMEs) get easier access to loans. Under this scheme, the National Credit Guarantee Trustee Company Limited (NCGTC) will cover 60% of the loan amount, giving confidence to banks and lenders to provide credit to MSMEs.

Key Features of MCGS-MSME :

- **Loan Guarantee Coverage :** The scheme provides 60% guarantee coverage for loans up to Rs.100 crore.
- **Purpose :** MSMEs can use these loans to buy plant, machinery, or equipment, boosting the Make in India initiative.
- **Eligible Lenders (MLIs) :** Scheduled Commercial Banks (SCBs), NBFCs (Non-Banking Financial Companies), and All India Financial Institutions (AIFIs) registered with NCGTC can provide loans under this scheme.
- **Eligible Borrowers :** The borrower must be an MSME with a valid Udyam Registration Number.
- **Minimum Investment in Equipment :** At least 75% of the total project cost should be used to buy machinery or equipment.





Loan Repayment Terms :

- Loans up to Rs.50 crore : Repayment period of up to 8 years, with a 2-year moratorium (no principal payments for 2 years).
- Loans above Rs.50 crore : May get a longer repayment period and moratorium, based on approval.

Fees & Charges :

- Upfront Contribution: MSMEs must deposit 5% of the loan amount at the time of application.

Annual Guarantee Fee:

- No fee in the first year.
- 1.5% per year for the next 3 years.
- 1% per year after that.

Scheme Duration :

- The scheme is available for 4 years from the date the guidelines are issued OR until guarantees worth Rs.7 lakh crore have been issued—whichever comes first.
- This initiative is part of the 2024-25 Budget and aims to make credit more accessible for MSMEs, helping them grow and contribute to India's economy.



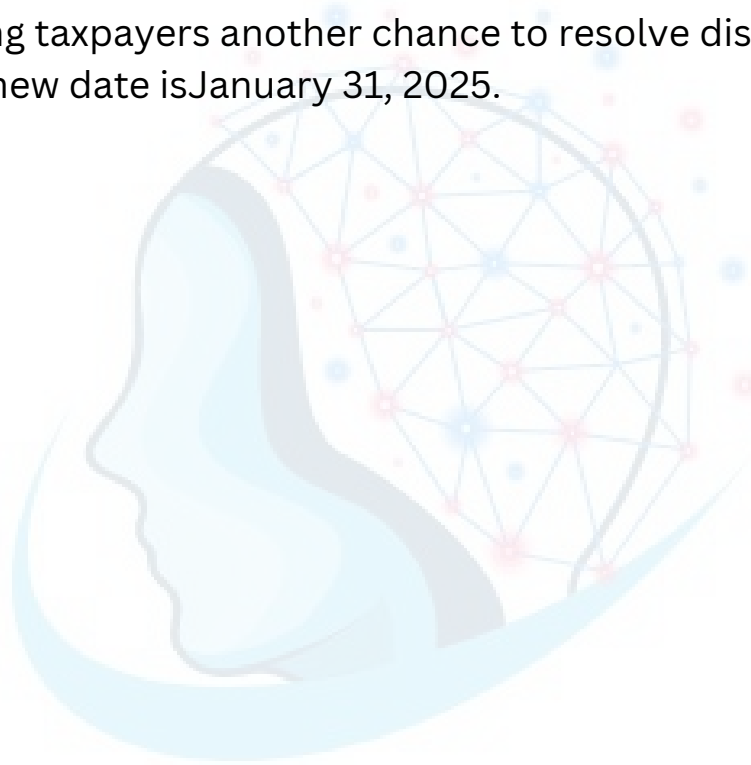
Recent News Headlines Related to Schemes

- On Republic Day, Telangana Chief Minister A. Revanth Reddy introduced his government's four welfare schemes--Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards
- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.
- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur. Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.
- PARTH Yojana (Police Army Recruitment Training & Hunar) Launched by Madhya Pradesh To prepare youth for recruitment into Indian Army, Police, ParaMilitary forces, and related services.
- Mohan Charan Majhi, Chief Minister of Odisha announced Shahid Madho Singh Haath Kharcha Scheme with a budget of Rs 156 crore to support tribal students. Its aims is to reduce dropout rates and increase students' interest in education.
- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi. It is launched for the Period of FY 2025-26 to FY 2029-30.
- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.





- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.



EXAM
Genius





Ques : How much has been allocated for the Samudrayaan project under India's Deep Ocean Mission in Budget 2025?

- (a) Rs.300 crore
- (b) Rs.400 crore
- (c) Rs.500 crore
- (d) Rs.600 crore
- (e) Rs.700 crore

Answer : Option D

Explanation :

- Union Finance Minister Nirmala Sitharaman has allocated Rs 600 crore for India's ambitious Deep Ocean Mission's Samudrayaan project, which will send scientists to the depths of the ocean in a specially designed submersible to explore the ocean floor, including the country's continental shelf and exclusive economic zones.
- The earth sciences ministry, which is in charge of the mission, received Rs 3,649.8 crore in the budget, compared to Rs 3,064.8 crore in the current fiscal year.
- India intends to deploy a manned submersible created by the Chennai-based National Institute of Ocean Technology (NIOT) to a depth of 500 metres in the ocean later this year, and then gradually explore the seabed to a depth of 6,000 metres the following year.

Genius





Ques : The Government of India has announced fully funded scholarships to how many students of Sri Lankan nationals for the 2025-2026 academic year ?

- (a) 50
- (b) 100
- (c) 150
- (d) 200
- (e) 250

Answer : Option D

Explanation :

- The Government of India has announced 200 fully funded scholarships for Sri Lankan nationals for the 2025-2026 academic year.

The schemes under which these scholarships have been offered are :

- Nehru Memorial Scholarship Scheme : It covers Under Graduate/Post Graduate & PhD courses in various domains such as Engineering, Science, Business, Economics, Commerce, Humanities and Arts, among others
- Maulana Azad Scholarship Scheme : Masters Degrees courses with preference to Engineering, Science and Agriculture
- Rajiv Gandhi Scholarship Scheme : Under Graduate courses in specifically in the field of Information Technology, leading to a Bachelor of Engineering and Bachelor of Technology
- Dr.A.P.J.Abdul kalam Commonwealth Scholarship scheme : It also covers Under Graduate/Post Graduate & PhD courses in various domains such as Engineering, Science, Business, Economics, Commerce, Humanities and Arts, among others



Ques : Which city in Assam is planned to be developed as the state's second capital?

- (a) Guwahati
- (b) Jorhat
- (c) Dibrugarh
- (d) Silchar
- (e) Tezpur

Answer : Option C

Explanation :

- Assam Chief Minister Himanta Biswa Sarma plans to construct Dibrugarh district headquarters as the state's second capital within three years.
- The Chief Minister of Assam has stated that one session of the assembly will be held in Dibrugarh annually starting in 2027.
- They plan to build a Raj Bhavan in Tezpur and establish it as Assam's cultural capital.

EXAM
Genius





Ques : Which former Chief Election Commissioner (CEC) passed away at the age of 79?

- (a) S. Y. Quraishi
- (b) T. N. Seshan
- (c) Navin Chawla
- (d) Sunil Arora
- (e) Rajiv Kumar

Answer : Option C

Explanation :

- Navin Chawla, the former chief election commissioner (CEC) who was recommended for removal from the poll panel in 2009 due to bias charges, died at the age of 79.
- Chawla, a former bureaucrat, served as election commissioner (EC) from 2005 to 2009, followed by chief election commissioner from April 2009 to July 2010. Chawla's stint in the election commission was fraught with controversy, with the then-opposition BJP accusing him of bias.
- Chawla was also renowned as Mother Teresa's biographer. The biography "Mother Teresa" was initially published in the United Kingdom in 1992 and has been translated and republished several times since then.

Genius





Ques : World Wetlands Day is observed annually on which day to raise awareness about the vital role of wetlands in sustaining biodiversity and supporting human well-being ?

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

Answer : Option D

Explanation :

- World Wetlands Day is marked annually on February 2 to promote awareness about the critical role of wetlands in biodiversity conservation and human well-being.
- Theme 2025: Protecting Wetlands for Our Common Future.
- The day commemorates the signing of the Ramsar Convention on Wetlands in 1971, a major international treaty aiming at protecting wetlands worldwide.

EXAM
Genius





Important days :

- **4 January** : World Braille Day
- **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)



EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Elon Musk's social networking platform X is cooperating with Visa to launch a real-time payment system, a step toward transforming the platform into a "everything app." Visa was named as the first partner for the platform's planned "X Money Account" service.

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.

The Insurance Regulatory and Development Authority of India (Irdai) has intervened to prevent significant health insurance price increases. Insurers can no longer increase premiums for policyholders aged 60 and up by more than 10% per year without prior approval.

Bollywood actor Amitabh Bachchan Appointed as Brand ambassador for KRBL Limited's flagship 'India Gate' brand

The Ministry of Railways has launched 'SwaRail', a new superapp. The app allows quick access to services like as reserved and unreserved ticket bookings, platform and parcel bookings, train queries, PNR inquiries, RailMadad assistance, and more.

In their second year as hosts, the Union Territory of Ladakh finished on top of the Khelo India Winter Games 2025, the first chapter of which ended at the NDS Stadium

KPI Green Energy Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in GIPCL's Solar Park and include 5 years of operation and maintenance services.

Lieutenant Governor Manoj Sinha Honored with Maharaja Hari Singh Award at Grand ceremony held at Satyam Resort, Jammu