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In English



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Ques : Who chaired the 12th All India Pension Adalat in New Delhi?

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Jitendra Singh
- (d) Nitin Gadkari
- (e) Kiren Rijiju

Answer : Option C

Explanation :

- Union Minister **Dr. Jitendra Singh** presided over the 12th All India Pension Adalat in New Delhi.
- During the event, the Minister engaged with seniors from several states and resolved their pension-related concerns on the spot. Speaking at the event, the Minister dedicated the Pension Adalat to all pensioners.
- The Pension Adalat attempted to address long-standing pension cases that had been lingering for more than 120 days in 16 departments and ministries that attended the Adalat. The Adalat discussed about 180 ministry-related cases.

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Ques : Which edition of Paris AI Summit begins with PM Modi as Co-Chair?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : option C

Explanation :

- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime **Minister Narendra** Modi, along with French President Emmanuel Macron.
- The UK government hosted the "**Global AI Safety Summit**" in Buckinghamshire in November 2023, marking the first international event on artificial intelligence.
- The South Korean and UK governments jointly hosted the second Global AI Safety Summit, titled "**Seoul AI Summit**," on May 21-22, 2024, virtually.

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Ques : Who chaired the meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime'?

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

Answer : Option A

Explanation :

- **Amit Shah**, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on '**Cyber Security and Cyber Crime**' in New Delhi.
- **Shri Nityanand Rai**, Union Minister of State for Home Affairs, and Shri Bandi Sanjay Kumar, a Committee member, attended the meeting.
- Cyber Crime Forensic Training Labs have been set up in 33 states and union territories. 101,561 police officers have registered on the '**CyTrain**' platform, a "Massive Open Online Course (**MOOC**)" platform, with over 78,000 certifications given.
- The Union Home Minister underlined the significance of public knowledge in preventing cybercrime and recommended that all committee members publicize the I4C hotline number 1930.
- India has emerged as the world's third-largest digital landscape. The digital economy accounts for 20 percent of India's entire economy.





Ques : India and which country Inaugurate Indian Consulate in Marseille ?

- (a) Spain
- (b) Egypt
- (c) USA
- (d) France
- (e) UK

Answer : Option D

Explanation :

- Prime Minister **Narendra Modi** and French President **Emmanuel Macron** will inaugurate the Indian Consulate in Marseille, strengthening India's diplomatic and economic presence in France.
- This is India's second diplomatic representation in France, following its embassy in Paris.
- Marseille, France's second-largest city, is strategically significant due to its location on the Mediterranean coast. This trade route connects Europe to Africa, the Middle East, and Asia.

About France :

- **Capital :** Paris
- **Currency :** Euro
- **President :** Emmanuel Macron

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Ques : Which edition of India-France AI Policy Roundtable was held at Sciences Po University, Paris, as a side event to the AI Action Summit 2025 ?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option B

Explanation :

- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025.
- The event was organized by the Office of the Principal Scientific Adviser (**PSA**) to the Government of India in partnership with the Indian Institute of Science (**IISc**) in Bengaluru, the India AI Mission, and Sciences Po Paris.
- Experts stressed India and France's collaboration on indigenous AI models, multilingual large language models (**LLMs**), federated AI infrastructure, and long-term AI practices.
- The Second Roundtable expanded on the major objectives of the First Roundtable held in Bengaluru during Technology Dialogue 2025, with an emphasis on inclusive AI frameworks, varied datasets, governance, public-private collaborations, and foundational models.





Ques : Recently the Government includes how many New Agricultural Commodities under e-NAM ?

- (a) 8
- (b) 10
- (c) 12
- (d) 14
- (e) 15

Answer : Option B

Explanation :

- The government of India has increased the list of agricultural commodities sold on the electronic- National Agricultural Market (eNAM) platform and includes 10 more agricultural commodities.
- With the addition of the 10 new commodities the total agricultural commodities traded on e-NAM is 231.
- The newly included agricultural commodities include dried tulsi leaves, besan (chickpea flour), wheat flour, chana sattu (roasted chickpea flour), water chestnut flour, asafoetida, dried fenugreek leaves, water chestnut, baby corn, and dragon fruit.

About e-NAM :

- **Launched** : 14th April 2016
- **Funded by** : Government of India
- **Implemented by** : Small Farmers Agribusiness Consortium (SFAC), under the Ministry of Agriculture and Farmers' Welfare
- **Aim** : to provide better marketing opportunities for the farmers to sell their produce through an online competitive and transparent price discovery system and online payment facility





Ques : What is the name of the startup conclave organized by ICAR-Indian Institute of Spices Research (IISR), Kozhikode?

- (a) Spice Up
- (b) Rise Up
- (c) Agri Innovate
- (d) Spice Tech
- (e) Start Spice

Answer : Option B

Explanation :

- The **ICAR-Indian** Institute of Spices Research (**IISR**) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition.
- The three-day conclave will feature seminars on topics such as the potential for innovation, the future of spice-based entrepreneurship, and technological breakthroughs in the spice industry.
- The Ideathon, held in cooperation with Kerala Startup Mission, invites students, entrepreneurs, and companies to submit their ideas online by February 15. Each squad can have up to five players.
- A panel of specialists will initially assess submitted ideas, and the selected concepts will be presented on the first day of the event at the IISR.
- The event offers a total prize pool of ₹1,00,000, with additional help from the research institution to develop promising concepts.
- **George Ninan**, Director of ICAR's Central Institute of Fisheries Technology.





Ques : Who won the Men's Singles title at the 2025 Chennai Open Tennis tournament?

- (a) Elias Ymer
- (b) Rafael Nadal
- (c) Novak Djokovic
- (d) Kyrian Jacquet
- (e) Daniil Medvedev

Answer : Option D

Explanation :

- **Kyrian Jacquet** of France won the 2025 Chennai Open Tennis Men's Singles title, defeating Elias Ymer of Sweden in the final.
- The final took place at the **SDAT** Tennis Stadium in Nungambakkam, Tamil Nadu.
- Kyrian Jacquet, a 23-year-old French player, won his maiden ATP title.
- **Shintaro Mochizuki** and **Kaito Uesugi** of Japan won the doubles title in the 2025 Chennai Open Tennis tournament.

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Ques : Which organization launched a seven-year project with Somalia to enhance climate adaptation and resilience?

- (a) WTO
- (b) WHO
- (c) World Bank
- (d) FAO
- (e) UNDP

Answer : Option D

Explanation :

- The Food and Agriculture Organization of the United Nations (FAO) has formally launched a seven-year project in Somalia to improve climate adaptation and resilience for the country's most vulnerable people.
- The 95 million-dollar "Climate Resilient Agriculture in Somalia" initiative, known as "Ugbaad," which means "hope" in Somalia, would address climate change concerns and boost agrifood systems through large-scale investments.
- In Somalia, the agricultural industry employs an estimated 65 percent of the population and accounts for approximately 75 percent of the country's GDP.

About Food and Agriculture Organisation :

- **Founded-** 16 October 1945
- **HQ-** Rome, Italy
- **Parent organization-** United Nations Economic and Social Council
- **Director General** – Qu Dongyu





Ques : Cabinet Extends Safai Karamchari Commission Tenure till which date ?

- (a) March 31, 2025
- (b) April 31, 2025
- (c) May 31, 2025
- (d) March 31, 2026
- (e) May 31, 2026

Answer : Option A

Explanation :

- 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.
- Established in 1993 under the **NCSK** Act, the **NCSK** was initially set up to promote the welfare of Safai Karamcharis (sanitation workers) and address the challenges they face.

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Ques : What is the new name of the Hindustan Jet Trainer HJT-36?

- (a) Tejas
- (b) Yashas
- (c) Garuda
- (d) Prachand
- (e) Dhruv

Answer : Option B

Explanation :

- Hindustan Jet Trainer HJT-36, the flagship training aircraft of Hindustan Aeronautics Limited (HAL), has been renamed 'Yashas' following major upgrades to improve departure characteristics.
- Sanjeev Kumar, Secretary, Department of Defence Production, presented the new name in front of HAL Chief Managing Director DK Sunil and top officers at the Aero India 2025 event in Bengaluru.
- The FADEC-controlled AL-55I jet engine provides ideal thrust-to-weight ratio, enhanced thrust management, and durability.
- 'Yashas' is also fitted with stall and spin recovery, aerobatics, weapons carriage up to 1,000 kg, and single-point ground refueling and defueling capabilities.

About Hindustan Aeronautics Limited (HAL) :

- **Established** : 1940
- **HQ** : Bengaluru
- **CMD** : DK Sunil

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Recent News Headlines related to Defence

- Union Defence Minister Rajnath Singh opened Asia's largest 15th Aero India event in Bengaluru. The five-day expo, themed "**Runway to a Billion Opportunities**"
- The MoD secured defence contracts worth Rs 10,147 crore to strengthen the Indian Army's firepower
- The Indian Navy's First Training Squadron (1TS) ships, INS Sujata, INS Shardul, and ICGS Veera, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia
- The Indian Army renamed Kolkata's Fort William, the headquarters of its Eastern Command, Vijay Durg as part of the Central Government's anti-colonial activities
- Sunita Williams, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk
- Group Captain Shubhanshu Shukla, an Indian Space Research Organization (ISRO) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (Ax-4), a private trip to the International Space Station (ISS)
- Purchased 31 MQ-9B Predator drones from General Atomics (USA) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house
- The Cabinet Committee on Security (**CCS**), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's Pinaka Multi Barrel Rocket Launcher Systems (MBRLs)
- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched '**SANJAY** - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.
- 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.



Ques : Who has been appointed as the President of the Institute of Chartered Accountants of India (ICAI) for the term 2025-26?

- (a) Nirmal Jain
- (b) Suresh Prabhu
- (c) Ramesh Chand Gupta
- (d) Sanjay Malhotra
- (e) Charanjot Singh Nanda

Answer : Option E

Explanation :

- The Institute of Chartered Accountants of India (ICAI), the world's largest accounting group, has a new President, Charanjot Singh Nanda, for the fiscal year 2025–26.
- Nanda, who had previously served as ICAI's Vice-President, was elected as the 73rd President at a Central Council meeting in New Delhi.
- D Prasanna Kumar, a chartered accountant from Andhra Pradesh (Southern India Regional Council), was elected Vice President.
- Nanda, a Chartered Accountant for over 30 years, has been a member of the ICAI's Central Council since 2004 and has served many terms.
- Nanda earned a Bachelor of Commerce degree from M.L.N. College in 1987 and was constantly on the Kurukshetra University Merit List during his undergraduate studies. He became a chartered accountant in 1991.

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Ques : Who is the singer of the official song for the ICC Men's Champions Trophy 2025?

- (a) Arijit Singh
- (b) Atif Aslam
- (c) Shankar Mahadevan
- (d) Badshah
- (e) Jubin Nautiyal

Answer : Option B

Explanation :

- The International Cricket Council (ICC) has released the official song for the ICC Men's Champions Trophy 2025, titled "Jeeto Baazi Khel Ke" and performed by Atif Aslam.
- The publication of this song fuels interest for the next 15-match competition in Pakistan and the UAE, scheduled from February 19 to March 9.
- Abdullah Siddiqui produced the song, with lyrics written by Adnan Dhool and Asfandiyar Asad.

About ICC Men's Champions Trophy :

- **Started : 1998**
- **Tournament format :** Group stage-Round-robin and Knockout
- **Number of teams :** 8
- **Most successful :** Australia & India (2 titles each)
- **2025 edition :** 9th
- **2025 host :** Pakistan & UAE





Ques : Who has been appointed as one of the brand ambassadors for the ICC Champions Trophy 2025?

- (a) Virat Kohli
- (b) Rohit Sharma
- (c) Shikhar Dhawan
- (d) AB de Villiers
- (e) Steve Smith

Answer : Option C

Explanation :

- The International Cricket Council (**ICC**) has been named the brand ambassador for the Champions Trophy 2025. Shikhar Dhawan, a left-handed batter, was appointed one of the event's four ambassadors.
- The event's other three ambassadors are former Australian all-rounder Shane Watson, New Zealand pacer Tim Southee, and former Champions Trophy captain Sarfaraz Ahmed.
- The competition will be place in Pakistan and Dubai from February 19 to March 9.
- India will play their matches in Dubai because they have declined to travel to Pakistan because to security concerns. India will begin their Champions Trophy campaign against Bangladesh on February 20.

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Ques : Which organisation signed an MOU with Korea Transport Institute (KOTI), Republic of Korea ?

- (a) Department of Higher Education
- (b) Department of Official Language
- (c) Department of Fertilizers
- (d) Department for Promotion of Industry and Internal Trade
- (e) Department of Consumer Affairs

Answer : Option D

Explanation :

- The Korea Transport Institute and the Department for Promotion of Industry and Internal Trade (**DPIIT**) have inked a collaboration agreement to improve logistics and infrastructure development.
- The **MoU** will strengthen cooperation in logistics and infrastructure development, allowing the institute's expertise to support India's ambitious infrastructure projects.
- The MoU will create a structure for information exchange and institutional cooperation among the logistics division, DPIIT, and **KOTI**.

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Recent News Headlines Related to MoU and agreement :

- The Fraunhofer Institute for Interfacial Engineering and Biotechnology (IGB), IIT Ropar, and Birla Institute of Technology and Science (BITS) Pilani have signed a MoU to enhance best practices for optimizing the water-energy-food nexus and promoting a sustainable and climate-neutral economy
- Honeywell and AM Green have signed a MOU to develop carbon capture and sustainable aviation fuel (**SAF**) in India
- Amazon & CleanMax Partner to develop a 100 MW renewable energy project in India, which is Expected to be functional by Q2 2026. Expected Electricity Generation 355 million kWh annually
- During the Cities in Action Forum 2025, the Federation of Indian Chambers of Commerce and Industry (**FICCI**) signed a MOU with Expo City Dubai to promote international urban cooperation
- Indian Army's 4 Corps (Tezpur, Assam) & IIT Guwahati Collaborate and Signed by **Maj. Gen. Rohin Bawa** (GOC, Red Horns Division) and **Prof. Devendra Jalihal** (Director, IIT Guwahati) to enhance sustainability, reduce weight, and improve deployability in high-altitude regions like Arunachal Pradesh
- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (**AIIMS**) in Delhi to seek frequent help
- Technology Hub (**T-Hub**) & Indo-Turkiye Friendship Association (ITFA) sign MOU to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology
- Air India and Kenya Airways Limited signed a Codeshare agreement to expand its network and offer more travel options for passengers.
- Government of Tripura and Digital India Bhashini Division (**DIBD**) of 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
- 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
- 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





Ques : Logistics Performance Index (LPI), 2023 Published by which organization ?

- (a) WTO
- (b) WHO
- (c) World Bank
- (d) RBI
- (e) SEBI

Answer : Option C

Explanation :

- Logistics Performance Index (**LPI**), 2023 Published by World Bank
- **It is published in 6 different Categories** : 1. Customs 2. Infrastructure 3. International Shipments 4. Logistics Competence 5. Tracking & Tracing 6. Timeliness
- In 2023, India ranked 22nd globally for international shipments and 38th overall in the World Bank's Logistics Performance Index (**LPI**).
- In 2018, India ranked 44th in the International Shipments category.
- Indian ports have drastically reduced processing times, with an average turnaround time of 0.9 days, surpassing big economies like the USA (1.5 days), Australia (1.7 days), and Germany (1.3 days).
- India's steady increase in the World Bank's Logistics Performance Index from 54th in 2014 to 38th in 2023 is attributed to policy-driven and technology-backed reform.

Ranking of Top 5 and last countries :

- 1 Singapore
- 2 Finland
- 3 Denmark
- 4 Germany
- 5 Netherlands
- 38 India
- 138 Libya

Ranking of India in 6 categories :

- 47 Customs 47 Infrastructure
- 22 International Shipments 38 Logistics Competence
- 35 Timeliness 41 Tracking & Tracing



Ques : The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened how many bank accounts as of January 15, 2025 ?

- (a) 54 crore
- (b) 58 crore
- (c) 52.68 crore
- (d) 53.58 crore
- (e) 54.58 crore

Answer : Option E

Explanation :

- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore bank accounts as of January 15, 2025, marking an important milestone.
- Women account for 30.37 crore (55.7%) of these accounts, highlighting the scheme's impact on financial inclusion, particularly in underprivileged areas.
- As of January 15, total enrolments under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) were 22.52 crore, with over 10 crore women.
- The Pradhan Mantri Suraksha Bima Yojana (PMSBY) had 49.12 crore enrolments, with 22.84 crore women. As of December 31, APY had 7.25 crore enrolled individuals, with 3.44 crore of them being women.

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Ques : Who is the author of the book I Am a Soldier's Wife?

- a) Naina Lal Kidwai
- b) Sudha Murthy
- c) Kiran Desai
- d) Geetika Lidder
- e) Jhumpa Lahiri

Answer : Option D

Explanation :

- Brigadier LS Lidder, a famous commander in the Indian Army, is remembered in a poignant book written by his wife, Geetika Lidder, titled 'I Am a Soldier's Wife: The Life and Love of Toni Lidder.'
- It is Released by Army Chief General Upendra Dwivedi.
- The book commemorates his incredible journey as both a soldier and a loyal family man.
- The biography also revisits the tragic December 2021 helicopter crash, which claimed the lives of Brigadier Lidder and other distinguished officers, including General Bipin Rawat, India's first Chief of Defence Staff (CDS).

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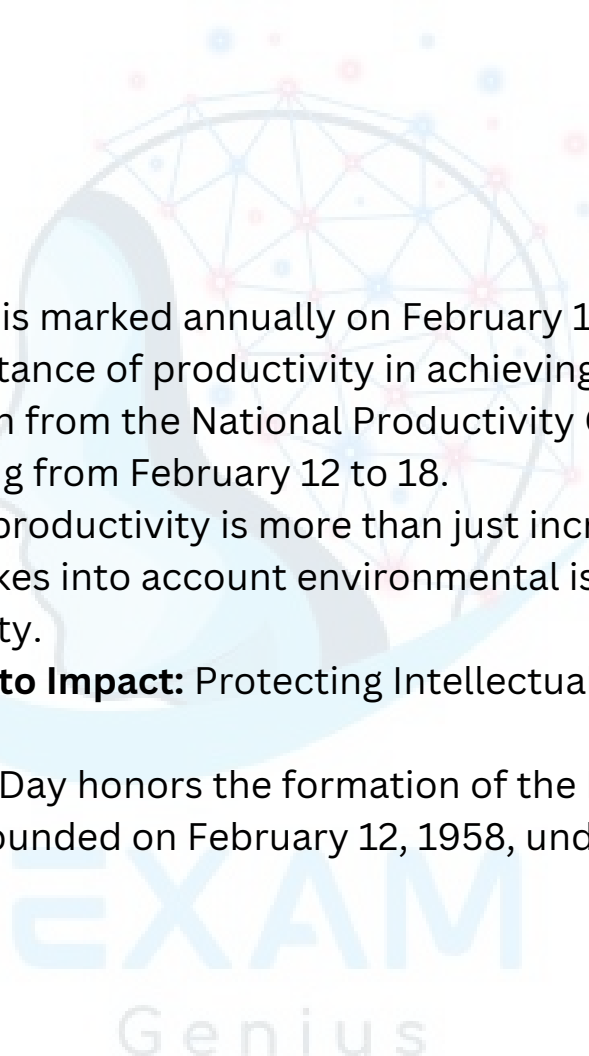
Ques : National Productivity Day is observed annually on which day ?

- (a) 10 February
- (b) 11 February
- (c) 12 February
- (d) 13 February
- (e) 14 February

Answer : Option C

Explanation :

- National Productivity Day is marked annually on February 12 in India to raise awareness about the importance of productivity in achieving economic growth and sustainability, with direction from the National Productivity Council (**NPC**). It is part of a week-long event running from February 12 to 18.
- This day emphasizes that productivity is more than just increasing output; it is a multifaceted notion that takes into account environmental issues, human resource development, and job quality.
- **Theme 2025: "From Ideas to Impact: Protecting Intellectual Property for Competitive Startups."**
- The National Productivity Day honors the formation of the National Productivity Council (**NPC**), which was founded on February 12, 1958, under the Societies Registration Act of 1960.





Ques : World Radio Day is observed annually on which day ?

- (a) 10 February
- (b) 11 February
- (c) 12 February
- (d) 13 February
- (e) 14 February

Answer : Option D

Explanation :

- World Radio Day is observed yearly on February 13th.
- The goal is to increase awareness about the role of radio in protecting free expression, cultural variety, and access to information.
- **Theme 2025:** Radio and Climate Change
- It was declared by UNESCO in 2011 and adopted by the United Nations General Assembly in 2012 to acknowledge radio's role in promoting discourse, peace, and cultural variety.

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Important days :

- **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)
- **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





IMPORTANT ONE – LINER Current Affairs

State-owned Oil and Natural Gas Corporation has signed a pact with global oil major BP to explore collaboration in exploration and production, trading and other energy vectors, in India and internationally.

Maimun Alam Appointed as Director in the Ministry of Steel under the Central Staffing Scheme.

Infibeam Avenues Limited has announced that its subsidiary, Rediff.com India Ltd., has obtained a Third-Party Application Provider (**TPAP**) license from the National Payments Corporation of India (NPCI) for its digital payment platform, RediffPay.

India and Nicaragua sign agreements to implement Quick Impact Projects (QIPs).

SBI Mutual Fund (**MF**) expanded its stake in Axis Bank to 5.0238%. Stake is increased by 0.036%.

One 97 Communications Limited (**Paytm**) has teamed up with Agoda, a prominent digital travel platform under Booking Holdings, to enhance its travel services.

Golden Peacock Award for Corporate Social Responsibility given by Institute of Directors (**IOD**) to Coal India Limited (**CIL**) at IOD's 19th International Conference on Corporate Social Responsibility at Hotel Taj Lands End, Mumbai. In the last three years, CIL and its subsidiaries have spent Rs. 1673 Crores in Healthcare, education, rural developments etc.

India has reached a historic milestone in its defense sector, with domestic defense production surpassing Rs.1.27 lakh crore.

Reliance Industries (**RIL**)-owned Mumbai Indians (**MI**), through its subsidiary **RISE** Worldwide, has announced the acquisition of a 49% ownership in London-based Oval Invincibles, a franchise in the England and Wales Cricket Board's (ECB) The Hundred, for an undisclosed sum.





:Ques : The Reserve Bank of India (RBI) will soon issue Rs.50 denomination banknotes featuring the signature of which newly appointed Governor?

- (a) Shaktikanta Das
- (b) Raghuram Rajan
- (c) Sanjay Malhotra
- (d) Urjit Patel
- (e) D. Subbarao

Answer : Option C

Explanation :

- 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.
- These notes are designed similarly to the Rs.50 banknotes in the Mahatma Gandhi (new) Series.
- All previous Rs.50 banknotes issued by the Reserve Bank shall remain legal tender.
- On December 9, 2024, Malhotra took over as the next RBI chief.

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Ques: lender to onboard new customers through its online and mobile banking platforms ?

- (a) Federal Bank
- (b) Axis Bank
- (c) IndusInd Bank
- (d) HDFC Bank
- (e) Kotak Mahindra Bank

Answer : Option E

Explanation :

- 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 RBI authorized the private sector bank to issue new credit cards.
- The limits were placed on April 24, 2024, under Section 35A of the Banking Regulation Act, 1949, due to concerns raised by the RBI's IT assessment of the bank in 2022 and 2023.

About Kotak Mahindra Bank :

- **Established :** 2003
- **HQ :** Mumbai
- **MD & CEO :** Ashok Vaswani
- **Tagline :** Let's make money simple

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Ques : The Reserve Bank of India will conduct a 49-day variable rate repo for how much ?

- (a) Rs 55,000 crore
- (b) Rs 65,000 crore
- (c) Rs 75,000 crore
- (d) Rs 85,000 crore
- (e) Rs 95,000 crore

Answer : Option C

Explanation :

- 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 RBI increased the amount of government bonds it plans to purchase in an open market operation to Rs 40,000 crore.
- On Wednesday, the central bank announced an overnight repo auction totaling Rs 2.75 trillion rupees, the highest amount since the process began a month ago.
- about the past month, the central bank has injected about Rs 1.50 trillion through bond purchases, dollar/rupee swaps, and a 56-day repo.

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Recent News Headlines Related to RBI

- RBI Governor Sanjay Malhotra suspended the implementation of the proposed Liquidity Coverage Ratio (LCR) and project financing requirements until March 31, 2026
- The RBI approved the merger of Twin Cities Co-operative Urban Bank Ltd. with Kranti Co-operative Urban Bank Ltd. in Hyderabad
- RBI approved the merger of Navinirman Co-operative Urban Bank Ltd. and Rajadhani Co-operative Urban Bank Ltd., both headquartered in Hyderabad
- The Reserve Bank of India (RBI) proposes to use Additional Factor Authentication (AFA) for cross-border "Card Not Present" transactions
- The Reserve Bank of India (RBI) is introducing unique internet domains 'bank.in' and 'fin.in' for Indian financial institutions to improve digital banking trust and reduce fraud threats
- RBI has formed a nine-member Working Group to conduct a complete assessment of financial market trading and settlement schedules. The Working Group will be chaired by Radha Shyam Ratho, Executive Director of the RBI.
- The RBI has approved two voluntary amalgamations in the urban co-operative bank (UCB) space: The Citizen Co-operative Bank (Vasco-De-Gama, Goa) with TJSB Sahakari Bank (Thane, Maharashtra), and Pune Commercial Co-operative Bank (Satara, Maharashtra) with Pimpri Chinchwad Sahakari Bank (Pune, Maharashtra)
- The Reserve Bank of India (RBI) has developed a Regulatory Sandbox (RS) to test the "On Tap" application for retail payments
- The Reserve Bank of India (RBI) has approved Tata Communications' intention to sell its full stake in Tata Communications Payment Solutions (TCPSP) to Transaction Solutions International (TSI), the Indian subsidiary of Findi, an Australian fintech business
- Reserve Bank of India (RBI), conducted a dollar-rupee buy/sell swap FX swap auction for USD 5.1 billion
- 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
- The Reserve Bank of India (RBI) plans to inject approximately Rs 1.5 lakh crore into the banking system gradually
- According to the Reserve Bank of India's Payments System Report, the United Payments Interface (UPI) would account for 83% of total payment volume by 2024, up from 34% in 2019.





Ques : Who launches MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors trace inactive mutual fund folios ?

- (a) NABARD
- (b) RBI
- (c) EPFO
- (d) SEBI
- (e) NPCI

Answer : Option D

Explanation :

- ‘MITRA’ (Mutual Fund Investment Tracing and Retrieval Assistant) Launched by Market regulator Securities Exchange Board of India (SEBI)
- Its objective is to help investors trace their unclaimed or inactive mutual fund folios
- It is hosted by Two qualified RTAs (QRTAs) – Computer Age Management Services Limited (CAMS) and KFIN Technologies Limited
- Operational within 15 working days of the circular’s issuance, with a beta version available for two months

EXAM
Genius





Ques : What activities is the New India Co-operative Bank prohibited from doing due to the RBI's restrictions?

- (a) Granting loans and renewing advances
- (b) Accepting new deposits
- (c) Allowing withdrawals
- (d) All of the above
- (e) Only (a) and (c)

Answer : Option D

Explanation :

- The Reserve Bank of India (RBI) has restricted New India Co-operative Bank due to liquidity concerns. Beginning February 13, 2025, the bank will no longer provide loans, renew advances, take new deposits, or allow withdrawals to protect depositors.
 - As of March 2024, the bank's deposits totaled Rs.2,436 crore.
- New India Co-operative Bank has had losses in the past two fiscal years. In fiscal 2024, the bank reported a loss of Rs.227.8 million, down from Rs.307.5 million in the previous year.
- Depositors are insured up to Rs.5 lakh, but the bank's ongoing hold on transactions and six-month limitation period pose a key period for recovery.

EXAM
Genius





Ques : What type of banks have been allowed to offer pre-sanctioned credit lines via UPI?

- (a) Public sector banks
- (b) Private commercial banks
- (c) Small Finance Banks (SFBs)
- (d) Foreign banks operating in India
- (e) Regional Rural Banks (RRBs)

Answer : Option C

Explanation :

- 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.
- In September 2023, the RBI introduced credit lines on UPI for banks and third-party apps.
- Pre-sanctioned credit lines via UPI enable users to access preapproved credit immediately on the platform.

EXAM
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Ques : What was the retail inflation based on the Consumer Price Index (CPI) in January 2025?

- (a) 4.31%
- (b) 3.57%
- (c) 2.58%
- (d) 4.59%
- (e) 3.25%

Answer : Option A

Explanation :

- India's retail inflation fell to 4.31% in January, a considerable decrease from the previous month's 5.22%.
- This is the lowest retail inflation rate in five months, approaching the Reserve Bank of India's target of 4%.

Month-wise list of retail inflation :

- **December 2024** : 5.22%
- **November 2024** : 5.48%
- **October 2024** : 6.21%
- **September 2024** : 5.49%
- **August 2024** : 3.65%
- **July 2024** : 3.54%

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Ques : Which Indian financial institution has partnered with AFD, France, for a USD 100 million credit facility?

- (a) RBI
- (b) EXIM Bank
- (c) NABARD
- (d) SEBI
- (e) SIDBI

Answer : Option E

Explanation :

- 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.
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- MSMEs play a crucial role in India's goal of becoming carbon neutral by 2070.

About SIDBI :

- **Established :** 1990
- **HQ :** Lucknow, Uttar Pradesh
- **Chairman & MD :** Manoj Mittal

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Recently signed banking agreements

- 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
- Finvasia Partners with YES Bank Launched AI-Driven Super App 'Jumpp' to simplify personal finance
- Airtel Payments Bank has partnered with the Karnataka Bulldozers for the Celebrity Cricket League (CCL) 2025
- BHIM, India's digital payments app powered by NPCI BHIM Services Ltd (NBSL), has joined The FinTech Yatra 2025 as a Principal Partner
- RBL Bank and Piramal Finance have announced a co-lending partnership aimed at offering loans to middle- and low-income borrowers in rural and semi-urban areas
- IPPB and PNB MetLife India Insurance Company Limited formed a bancassurance cooperation to provide access to life insurance solutions in India.



Ques : Who announced the extension of translation services in the House to six additional languages—Bodo, Dogri, Maithili, Manipuri, Sanskrit and Urdu ?

- (a) Draupadi Murmu
- (b) Narendra Modi
- (c) Om Birla
- (d) S Jaishankar
- (e) None of the above

Answer : Option C

Explanation :

- Lok Sabha Speaker Om Birla has expanded translation services to six more languages: Bodo, Dogri, Maithili, Manipuri, Sanskrit, and Urdu.
- Translation services are currently available in 10 languages, including Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Tamil, and Telugu, in addition to Hindi and English.
- On June 28, 2023, the Lok Sabha Secretariat announced a plan for real-time, two-way interpretation across all 22 languages.

EXAM
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Ques : How many total medals did India win at the 2025 Para Archery Asia Cup in Thailand?

- (a) 10
- (b) 12
- (c) 14
- (d) 16
- (e) 18

Answer : Option B

Explanation :

- India won the most medals at the 2025 Para Archery Asia Cup in Thailand, with six golds, three silvers, and three bronze.
- Sarita and Shyam Sundar Swami received gold medals in the women's and men's compound open events, respectively.
- In a closely contested women's compound open final, Sarita defeated Nur Syahidah Alim of Singapore, 143-142. Shyam Sundar Swami defeated Indonesia's Ken Swagumilang 143-141 to win India's sixth gold medal in the men's compound open final.
- Harvinder Singh, the reigning Paralympic champion, won bronze in the men's recurve open, defeating Malaysia's Nurfaizal Hamzah 6-2.
- Adil Mohamed Nazir Ansari of India won the bronze medal in the men's W1 (Rec/Comp) event, defeating Hong Kong's Yung Man Tai 120-116.

Genius





Ques : What is the percentage increase in tariffs on steel and aluminum imports under Trump's policy?

- (a) 10%
- (b) 15%
- (c) 20%
- (d) 25%
- (e) 30%

Answer : Option D

Explanation :

- US President Donald Trump increased tariffs on steel and aluminum imports to 25% without exceptions or waivers.
- Trump increased the US tariff rate on aluminum to 25% from 10%.
- A White House official confirmed that the restrictions will take effect on March 4, 2025.
- Tariffs on steel and aluminum imports from Canada, Brazil, Mexico, South Korea, and other nations that were previously duty-free will return to 25%.
- In 2017, Donald Trump implemented similar tariffs during his first term as president.

EXAM
Genius





Ques : Where was the 14th Asian Fisheries and Aquaculture Forum (14AFAF) organized?

- (a) Bengaluru /
- (b) New Delhi /
- (c) Chennai /
- (d) Noida /
- (e) Gurugram /

Answer : Option B

Explanation :

- The 14th Asian Fisheries and Aquaculture Forum (14AFAF) with the topic "Greening the Blue Growth in Asia-Pacific" has been held in New Delhi.
- The Asian Fisheries and Aquaculture Forum (AFAF) is a triennial event organized by the Asian Fisheries Society, which has its headquarters in Kuala Lumpur, Malaysia.
- The Asian Fisheries Society (AFS) in Kuala Lumpur, the Indian Council of Agricultural Research (ICAR) in New Delhi, the Department of Fisheries (DoF) of the Government of India, and the Asian Fisheries Society Indian Branch (AFSIB) in Mangalore are all collaborating to host the 14th AFAF.
- This important tournament is being organized in India for the second time, following the 8AFAF held in Kochi in 2007.

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Recent News Headlines Related to Summits conference

- Union Minister Dr. Jitendra Singh presided over the 12th All India Pension Adalat in New Delhi
- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime Minister Narendra Modi, along with French President Emmanuel Macron
- Amit Shah, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime' in New Delhi
- The ICAR-Indian Institute of Spices Research (IISR) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition
- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025
- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the BIMSTEC Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025
- The third edition of the Kashi Tamil Sangamam will take place beginning February 15th. This year's theme will be 'Sage Agasthiyar'
- The 32nd session of the Indian Art History Congress opens in Noida, Uttar Pradesh. Gajendra Singh Shekhawat, Union Minister of Culture and Tourism, opened the three-day event
- Global Justice, Love & Peace Summit Held at Dubai Exhibition Centre, Expo City 2,800 peacekeepers and 72 distinguished speakers, including 10 Nobel Laureates, heads of state, and religious leaders Participates in it
- 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
- Prime Minister Narendra Modi has inaugurated the 'Utkarsh Odisha, Make in Odisha Conclave' in Bhubaneswar. The two-day conclave aims to promote investment, boost industrial growth, and position Odisha as a key economic hub in Eastern India
- Quad foreign ministers meeting 9th Edition Held at Washington D.C, the United States of America by US Secretary of State Marco Rubio. Quad group consisting of India, Japan, Australia, and the United States of America.
- The 1st International Olympic Research Conference is set to be hosted in Gujarat.





Ques : Which city hosted the MRO Middle East and AIME 2025 edition?

- (a) Dubai
- (b) Riyadh
- (c) Muscat
- (d) Doha
- (e) Abu Dhabi

Answer : Option A

Explanation :

- MRO Middle East and AIME 2025 is the largest edition yet, taking place in Dubai and focuses on aircraft modernization and MRO services.
- Over 250 international exhibitors took part, demonstrating strong aviation sector expansion amid record-high passenger demand.
- GE Aerospace has announced a \$10 million investment to increase engine service capacity in the Middle East.
- According to Airbus' Middle East Services Forecast 2024-2043, worldwide services demand will reach \$32 billion over the next 20 years, growing at a 4.5% CAGR.
- Sheikh Ahmed Bin Saeed Al Maktoum opened the event, emphasizing its significance as the region's leading aerospace innovation platform.

EXAM
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Ques : What is the India's rank in the Corruption Perceptions Index (CPI) for 2024?

- (a) 84
- (b) 88
- (c) 94
- (d) 96
- (e) 104

Answer : Option D

Explanation :

- Corruption Perceptions Index (CPI) for 2024 30th Edition Published by Transparency International
- The Corruption Perceptions Index (CPI) for 2024 ranks Denmark as the least corrupt country worldwide, followed by Finland, Singapore, and New Zealand.
- Transparency International's study ranked India 96th, down three spots from the previous year.
- India, Gambia, and Maldives are included on the list.
- According to the list, India's total score in 2024 was 38, compared to 39 in 2023 and 40 in 2022. India's ranking in 2023 was 93.

Ranking of top 5 and last countries :

- 1 Denmark
- 2 Finland
- 3 Singapore
- 4 New Zealand
- 5 Luxembourg
- 18 Bhutan
- 76 China
- 96 India
- 107 Nepal
- 121 Sri Lanka
- 135 Pakistan
- 180 South Sudan

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India's Rankings in Different Indices

- 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)
- 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)





IMPORTANT ONE – LINER Current Affairs

Indian payment solutions provider Easebuzz has secured final authorisation from the Reserve Bank of India (RBI) to function as an online payment aggregator.

The agriculture ministry has revised guidelines for the Market Intervention Scheme (MIS), increasing the procurement limit of crops to 25% from 20%. The guidelines have been revised to encourage states to implement the MIS.

Ministry of Labour & Employment (MoL&E) and FoundIt (formerly Monster), a leading job portal signed an agreement to leverage the National Career Service (NCS) Portal to connect job seekers with domestic and international opportunities

“Culinary, Crafts & Clicks – Moods & Magic”, a Festival of Street Food & Handicraft Held at Amrit Udyan, Rashtrapati Bhavan, New Delhi by Ministry of Housing & Urban Affairs (MoHUA).

THDC India Limited THDCIL has begun commercial operations on a 660-MW unit at its Khurja Power Plant, marking its debut into the domestic thermal energy industry. Until now, the company generated 1,424 MW of hydro, 113 MW of wind, and 50 MW of solar energy.

THDCIL plans to invest approximately Rs.13,000 crore in a 1,320-megawatt (2X660 MW) super thermal power facility in Bulandshahr district, Uttar Pradesh (UP).

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Ques : What does CKYC stand for in the context of Decentro's latest solution?

- (a) Central Know Your Compliance
- (b) Common Know Your Credit
- (c) Central Know Your Customer
- (d) Customer Knowledge & Compliance
- (e) Certified Know Your Credentials

Answer : Option C

Explanation :

- Decentro, a leading fintech infrastructure platform, has introduced India's first completely compliant, self-hosted CKYC (Central Know Your Customer) solution, allowing financial institutions to adapt smoothly to the new CERSAI compliance framework.
- This invention reduces third-party dependencies, allowing banks, NBFCs, and insurers to onboard consumers more quickly while maintaining regulatory compliance.
- Furthermore, the Union Budget 2025 focuses on AI-driven KYC changes, emphasizing the importance of a safe, transparent, and centralized CKYC system.
- The changing **CKYC** market poses problems such as compliance risks, operational disruptions, and considerable time and cost implications for institutions that lack the requisite infrastructure.
- **Rohit Taneja** is the co-founder and CEO of Decentro.

Genius





Ques : Which bank gets board approval to raise up to Rs 8,500 crore equity ?

- (a) HDFC Bank
- (b) Karnataka Bank
- (c) Bank of baroda
- (d) Canara Bank
- (e) None of these

Answer : Option C

Explanation :

- The board of public sector lender Bank of Baroda has approved the bank's intention to issue up to Rs 8,500 crore in common equity shares to promote business expansion and comply with regulatory requirements.
- The Mumbai-based lender would use multiple modalities, including Qualified Institutional Placement (**QIP**), in appropriate tranches till March 2028 and beyond, as needed.
- The bank's capital adequacy was 15.96 percent, with Common Equity **Tier-I (CET-I)** at 12.38 percent as of December 31, 2024. During fiscal year 21, BoB raised Rs 4,500 crore using a QIP.

EXAM
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Ques : What type of investment products has Union Mutual Fund recently launched?

- (a) Real estate mutual funds
- (b) Union Gold ETF and Union Gold ETF Fund of Fund
- (c) Cryptocurrency exchange-traded funds
- (d) Green energy investment funds
- (e) Union Silver ETF and Union Silver ETF Fund of Fund

Answer : Option B

Explanation :

- According to the business, Union Mutual Fund has launched two new funds that will invest in gold "at a time when investors are looking for diversified solutions".
- 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.
- Gold is important for portfolio diversification because of its low connection with other asset classes and potential as an inflation hedge. Central banks around the world are big buyers of gold, which drives up demand and prices.
- The schemes provide significant benefits, including low-cost exposure to gold without the need for charges or storage.

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Recent Facilities Launched in Banking & Insurance Sector :

- 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).
- HDFC Bank, India's largest private sector bank, has announced the 8th edition of its Parivartan Start-Up Grants initiative, with a total investment of up to Rs.20 crore
- L & T Finance Limited (**LTF**) has launched Knowledgeable AI (KAI), an AI-powered virtual home loan advisor aimed to simplify and personalize the home loan process, which is available on their newly updated corporate website
- Canara Crest Launched by Canara Bank in two Categories. They are CREST and CREST PLUS
- 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%
- 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
- 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.





Ques : Which Indian family holds the top position in Bloomberg's Top 20 Richest Families in Asia?

- (a) Birla family
- (b) Tata family
- (c) Adani family
- (d) Ambani family
- (e) Mittal family

Answer : Option D

Explanation :

- Asia's 20 richest families Published by Bloomberg
- Six Indian families made it to Bloomberg's Top 20 Richest Families in Asia, indicating their strong presence in the region's wealth rankings.
- The Ambani family tops the list with \$90.5 billion, followed by Thailand's Chearavanont family with \$42.6 billion.

Ranking of top 5 in the Asia's 20 richest families :

1. Ambani (India) 90.5bn
2. Chearavanont (Thailand) 42.6bn
3. Hartono (Indonesia) 42.2bn
4. Mistry (India) 37.5bn
5. Kwok (Hong Kong) 35.6bn

Ranking of top 6 Indian families :

- 1 Ambani 90.5bn
- 4 Mistry 37.5bn
- 7 Jindal 28.1bn
- 9 Birla 23.0bn
- 13 Bajaj 20.1bn
- 18 Hinduja 15.2bn





Ques : Who launched the Mass Drug Administration (MDA) campaign for the elimination of Lymphatic Filariasis in India?

- (a) Amit Shah
- (b) Dr. Mansukh Mandaviya
- (c) Rajnath Singh
- (d) Jagat Prakash Nadda
- (e) Narendra Modi

Answer : Option D

Explanation :

- Mass Drug Administration (**MDA**) campaign for the elimination of Lymphatic Filariasis Launched by Union Minister for Health and Family Welfare, Jagat Prakash Nadda
- Area covered is 111 districts of 13 states where the Lymphatic Filariasis disease is endemic
- 13 states are Assam, Andhra Pradesh, Bihar, Chhattisgarh, Maharashtra, Gujarat, Jharkhand, Kerala, Karnataka, Madhya Pradesh, Odisha, Uttar Pradesh, and West Bengal
- Its target is to eliminate the incidence of Lymphatic Filariasis disease in the country by 2027
- The Government of India is a signatory to the 1997 World Health Assembly Resolution for Global Elimination of Lymphatic Filariasis

About Mass Drug Administration (MDA) :

- **Launched :** 2004
- **Administered by :** National Center for Vector Borne Diseases Control
- **Aim :** to prevent the transmission of the disease.
- The MDA program involves trained health workers going door-to-door to administer recommended oral medicine in endemic regions.



Ques : The International Cricket Council (ICC) has announced prize money for the 2025 Champions Trophy, starting on February 19 in Pakistan. How much prize money will the winning team receive in the 2025 ICC Champions Trophy?

- (a) 1.04 million USD
- (b) 2.24 million USD
- (c) 2.52 million USD
- (d) 3.20 million USD
- (e) 2.70 million USD

Answer : Option B

Explanation :

- The International Cricket Council (**ICC**) has announced the prize money for the 2025 Champions Trophy, which begins on February 19 in Pakistan.
- The overall prize fund for this event has been increased by an amazing 53% over the 2017 edition, to US 4.5 million dollars.
- The champions will receive \$2.24 million, and the runners-up will receive \$1.12 million. Losing semi-finalists will receive \$560,000 apiece.
- Every group match win is worth more than US \$34,000, while teams placing fifth or sixth will get \$350,000. The seventh and eighth-place teams will receive 140,000 US dollars. All eight teams are guaranteed 125,000 US dollars for competing.
- This marks the first ICC event in Pakistan since 1996. The event will last 19 days, with 15 matches being contested in Pakistan and the UAE.
- **The eight teams are separated into two groups:** Group A contains Bangladesh, India, Pakistan, and New Zealand, and Group B includes Afghanistan, England, Australia, and South Africa.



Ques : Who has been appointed as the captain of Royal Challengers Bengaluru (RCB) for the upcoming IPL season?

- (a) Virat Kohli
- (b) Faf du Plessis
- (c) Glenn Maxwell
- (d) Rajat Patidar
- (e) Dinesh Karthik

Answer : Option D

Explanation :

- **Rajat Patidar**, a 31-year-old middle-order batsman, has been named the captain of Royal Challengers Bengaluru (**RCB**) for the next Indian Premier League season.
- After releasing Faf du Plessis, who had captained the side in previous seasons, the Bengaluru franchise was without a captaincy contender for the 2025 season.
- Patidar, who led Madhya Pradesh to the **Syed Mushtaq Ali** Trophy final earlier this season, would be the eighth player to captain RCB.
- Patidar made his IPL debut in 2021 and has been with the franchise ever then. He has played 27 games for RCB, scoring 799 runs at a strike rate of 158.85, and is equally adept at dominating pace and spin.
- He was one of three RCB retainers ahead of the mega auction, along with **Virat Kohli** and **Yash Dayal**. He was retained for INR 11 crore.

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Recent News headlines related to Sports

- India won the most medals at the 2025 **Para Archery Asia Cup** in Thailand, with six golds, three silvers, and three bronze
- The International Cricket Council (ICC) has released the official song for the ICC Men's Champions Trophy 2025, titled "Jeeto Baazi Khel Ke" and performed by Atif Aslam
- **Kyrrian Jacquet** of France won the 2025 Chennai Open Tennis Men's Singles title, defeating Elias Ymer of Sweden in the final
- Meghalaya will host the 39th National Games in February/March 2027. Meghalaya, the host state for the next edition, will be presented with the IOA flag at the 38th Games' closing ceremony in Uttarakhand
- India's most accomplished player Pankaj Advani secured his 36th overall national title and 10th men's snooker crown at the Yashwant Club in Madhya Pradesh
- **Jil Teichmann** of Switzerland defeated Mananchaya Sawangkaew of Thailand to win the singles championship in the 2025 Mumbai Open tennis competition
- Ahead of the third One-Day International against England at the Narendra Modi Stadium in Ahmedabad, Indian team members, including former captain Virat Kohli, asked fans to support the 'Donate Organs, Save Lives' initiative and promise to donate organs
- The International Football Federation (**FIFA**) has suspended the Pakistan Football Federation (**PFF**) for failing to alter its constitution in order to ensure the smooth and equitable governance of the sport in the country. This is the third suspension the Pakistan Football Federation has issued since 2017

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Ques : Which country's Shenzhou-19 crew successfully conducted the first in-orbit demonstration of artificial photosynthesis technology?

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

Answer : Option B

Explanation :

- China's **Shenzhou-19** crew successfully demonstrated "**artificial photosynthesis**" technology in orbit, advancing space exploration.
- This breakthrough enables the production of oxygen and rocket fuel in space, enhancing future missions such as a planned crewed moon landing in 2030.
- The technique developed by the Shenzhou-19 crew utilises semiconductor catalysts to convert carbon dioxide and water into oxygen and hydrocarbon fuels.
- The crew conducted 12 trials with a drawer-shaped gadget.

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Ques : Who has been appointed as the CEO of Navi Technologies?

- (a) Abhishek Dwivedi
- (b) Rajiv Naresh
- (c) Sachin Bansal
- (d) Vijay Shekhar Sharma
- (e) Deepak Shenoy

Answer : Option B

Explanation :

- Navi Group, a major technology-driven financial services provider, has named **Rajiv Naresh** and **Abhishek Dwivedi** as CEOs of Navi Technologies and Navi Finserv, respectively.
- **Sachin Bansal**, the co-founder and outgoing CEO of both companies, will serve as the Navi Group's executive chairman.
- **Bansal** will be responsible for the group's overall strategic vision, expansion activities, funding, mergers and acquisitions, and compliance frameworks.
- **Rajiv Naresh**, a former member of Navi's founding team, will effectively oversee NTL's non-lending operations, while Dwivedi, another founding member, will supervise the lending vertical.

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Recent Appointment in different departments :

- **Charanjot Singh Nanda** : President of the Institute of Chartered Accountants of India (ICAI) for the term 2025-26
- **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
- **Hiroki Totoki** : Chief Executive Officer of Sony Group (Replaced Kenichiro Yoshida)
- **Allahabad High Court Justice Harsh Kumar** : heading the three-member judicial committee set up to inquire into the stampede incident at Maha Kumbh 2025
- **Rajesh Nirwan** : Director General of the Bureau of Civil Aviation Security (BCAS)
- **Deshnee Naidoo** : first Chief Executive Officer (CEO) Vedanta Resources Ltd (VRL)
- **Hisashi Takeuchi** : Managing Director (MD) and Chief Executive Officer (CEO) of Maruti Suzuki India
- **Janet Petro** : 15th Acting NASA administrator (Replaced 14th NASA administrator, Bill Nelson)
- **Jay Shah** : Board member of the Marylebone Cricket Club (MCC) Advisory Board
- **Neeraj Parakh** : Chief Executive Officer of Reliance Power
- **Dhananjay Shukla** : President of Institute of Company Secretaries of India (ICSI)
- **Robert Jerard Ravi** : Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)
- **Justice Devendra Kumar Upadhyaya** : Chief Justice of the Delhi High Court (Replaced Justice Vibhu Bakhru)
- **Justice Alok Aradhe** : Chief Justice of the Bombay High Court (Replaced Justice Devendra Kumar Upadhyaya)
- **Marco Rubio** : 72nd US Secretary of State



Ques : ISRO and which IIT have developed an indigenous microprocessor named 'SHAKTI' ?

- (a) IIT Guwahati
- (b) IIT Delhi
- (c) IIT Madras
- (d) IIT Indore
- (e) IIT Roorkee

Answer : Option C

Explanation :

- IIT Madras and ISRO have developed an indigenous microprocessor for space applications that can be utilized in command and control systems as well as other vital operations in space.
- The **SHAKTI** microprocessor project is being led by IIT Madras Director V Kamakoti at the Prathap Subrahmanyam Centre for Digital Intelligence and Secure Hardware Architecture (**PSCDISHA**) at the Department of Computer Science and Engineering.
- The SHAKTI family of computers is built on RISC-V, an open-source Instruction Set Architecture (ISA) for creating bespoke processors.
- The Ministry of Electronics and Information Technology supports "SHAKTI" through its 'Digital India **RISC-V**' program (**DIRV**). It seeks to encourage indigenous development of microprocessor-based products that provide best-in-class security and visibility to users of RISC-V technology.
- The ISRO Inertial Systems Unit (**IISU**) in Thiruvananthapuram proposed the concept of a **64-bit RISC-V-based** controller and partnered with IIT Madras to define the specifications and construct the semiconductor chip.





Recent News Headlines Related to ISRO

- **ISRO** unveiled the latest edition of the Finite Element Analysis of Structures (FEAST) software during the 8th National Finite Element Developers' Meeting at the IIT Hyderabad
- The Indian Space Research Organisation (**ISRO**) successfully launched its new generation satellite, NVS-02, from Sriharikota, Andhra Pradesh. The Geosynchronous Satellite Launch Vehicle (**GSLV-F15**) carried the NVS-02
- **ISRO** successfully grew black-eyed pea seeds in orbit using its Compact Research Module for Orbital Plant Studies (CROPS). The CROPS project studies plant growth in space.
- The Union Cabinet approved establishing a third launchpad at Isro's **Satish** Dhawan Space Centre in Sriharikota at a cost of Rs.3,985 crore.
- The Indian Space Research Organisation (**ISRO**) has successfully launched the Space Docking Experiment (SpaDeX) mission. **ISRO's PSLV-C60** rocket, carrying two spacecraft for space docking demonstrations, launched from **Sriharikota's** Satish Dhawan Space Centre
- The Indian Space Research Organisation (**ISRO**) successfully launched the European Space Agency (**ESA**) Probe 3 spacecraft from the First Launch Pad at the Satish Dhawan Space Centre (SDSC-SHAR) in Sriharikota, Andhra Pradesh.
- Indian Space Research Organisation (ISRO) has signed an Implementation Agreement (**IA**) with the Australian Space Agency (**ASA**) for further strengthening of cooperation in space activities between the two countries
- ISRO has launched its analogue space mission in Leh, Ladakh.
- Indian Space Research Organisation (**ISRO**) and the Department of Biotechnology (**DBT**) Objective To develop and conduct biological and environmental experiments for the planned Bharatiya Antariksh Station (**BAS**), expected to be operational by 2028-2035
- ISRO has launched India's first analog space mission from Leh, Ladakh. The mission involves ISRO, the University of Ladakh, IIT Bombay, AAKA Space Studio, and the Ladakh Autonomous Hill Development Council.





Ques : International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of Unani held in which state ?

- (a) Bengaluru
- (b) New Delhi
- (c) Chennai
- (d) Noida
- (e) Gurugram

Answer : Option B

Explanation :

- International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of **Unani** Held at New Delhi
- It is Inaugurated by President **Droupadi Murmu** and Hosted by Central Council for Research in Unani Medicine (**CCRUM**) under the Ministry of Ayush
- **Theme** : Innovations in Unani Medicine for Integrative Health Solutions -- A Way Forward

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Recent News Headlines Related to Summits / conference

- International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of Unani Held at New Delhi
- The 14th Asian Fisheries and Aquaculture Forum (**14AFAF**) with the topic "Greening the Blue Growth in Asia-Pacific" has been held in New Delhi
- MRO Middle East and AIME 2025 is the largest edition yet, taking place in Dubai and focuses on aircraft modernization and MRO services
- Union Minister Dr. **Jitendra Singh** presided over the 12th All India Pension Adalat in New Delhi
- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime Minister **Narendra Modi**, along with French President **Emmanuel Macron**
- Amit Shah, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on '**Cyber Security** and Cyber Crime' in New Delhi
- The ICAR-Indian Institute of Spices Research (IISR) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition
- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025
- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the **BIMSTEC** Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025
- The third edition of the **Kashi Tamil Sangamam** will take place beginning February 15th. This year's theme will be 'Sage Agasthiyar'
- The 32nd session of the Indian Art History Congress opens in Noida, Uttar Pradesh. Gajendra Singh Shekhawat, Union Minister of Culture and Tourism, opened the three-day event
- Global Justice, Love & Peace Summit Held at Dubai Exhibition Centre, Expo City 2,800 peacekeepers and 72 distinguished speakers, including 10 Nobel Laureates, heads of state, and religious leaders Participates in it
- 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
- Prime Minister Narendra Modi has inaugurated the 'Utkarsh Odisha, Make in Odisha Conclave' in Bhubaneswar. The two-day conclave aims to promote investment, boost industrial growth, and position Odisha as a key economic hub in Eastern India





Ques : Who was named the ICC Men's Player of the Month for January 2025?

- (a) Virat Kohli
- (b) Jomel Warrican
- (c) Pat Cummins
- (d) Babar Azam
- (e) Joe Root

Answer : Option B

Explanation :

- ICC Men's player of the month for January 2025 Jomel Warrican (West Indies)
- ICC Women's player of the month for January 2025 Beth Mooney (Australia)

Recent ICC players of the month :

- **December 2024** : Jasprit Bumrah (India) (Men), Annabel Sutherland (Australia) (Women)
- **November 2024** : Haris Rauf (Pakistan) (Men), Danni Wyatt-Hodge (England) (Women)
- **October 2024** : Amelia Kerr (New Zealand) (Men), Noman Ali (Pakistan) (Women)
- **September 2024** : Kamindu Mendis (Sri Lanka) (Men), Tammy Beaumont (England) (Women)
- **August 2024** : Dunith Wellalage (Sri Lanka) Harshitha Samarawickrama (Sri Lanka) (Women)

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Ques : Who is the first female cricketer to be banned for corruption?

भ्रष्टाचार के आरोप में प्रतिबंधित होने वाली पहली महिला क्रिकेटर कौन है?

- (a) Ellyse Perry
- (b) Mithali Raj
- (c) Sophie Devine
- (d) Smriti Mandhana
- (e) Shohely Akhter

Answer : Option E

Explanation :

- **Shohely Akhter**, a Bangladesh offspinner, has become the first female cricketer to be suspended for corruption.
- **Akhter**, who has appeared in two ODIs and 13 T20Is, was found guilty of attempting to fix, offering a bribe, failing to reveal full details of an approach to the ICC's Anti-Corruption Code (**ACU**), and impeding the inquiry.
- She has been banned from all cricket for five years after admitting to violating five articles of the anti-corruption code.
- The claims against her revolve around an approach she made to a Bangladeshi cricketer at the 2023 Women's T20 World Cup in South Africa. Akhter, 36, was not part of Bangladesh's World Cup roster, having last played in October 2022.

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Ques : Which company received the Forward Faster Sustainability Award 2025 in the Water Resilience category?

- (a) NTPC Limited
- (b) Adani Power
- (c) Wipro
- (d) BHEL
- (e) Reliance Power

Answer : Option A

Explanation :

- NTPC Ltd., India's largest integrated power company, has received the Forward Faster Sustainability Award 2025 in the Water Resilience category.
- The prize was presented in Chennai during an event organized by the UN Global Compact Network India (**UN GCNI**).
- The Forward Faster Sustainability Awards recognize Indian organizations who have made substantial progress toward sustainability and corporate responsibility in accordance with the United Nations Sustainable Development Goals.
- This accolade underscores NTPC's commitment to incorporating sustainable practices into its operations and contributing to global sustainability objectives.

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Ques : PM Surya Ghar : Muft Bijli Yojana Launched in which year ?

- (a) 2021
- (b) 2022
- (c) 2023
- (d) 2024
- (e) 2020

Answer : Option D

Explanation :

- The PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) will celebrate its first anniversary on February 13, 2025. The program aims to provide affordable solar energy to homes and accelerate India's transition to a more sustainable future.
- The PMSGMBY, India's largest rooftop solar initiative, aims to provide solar power to one crore families by March 2027, transforming the country's energy landscape.
- As of January 27, 2025, the project has helped 8.46 lakh homes with rooftop solar panels.

About the PM Surya Ghar : Muft Bijli Yojana

- **Launched** : February, 2024
- **Aim** : to boost sustainable development and ensure the well-being of people by offering free electricity
- **Outlay** : Rs.75,000 crores
- Scheme offers up to 300 units of free electricity every month
- **Subsidy** : Rs 30,000 subsidy for a 1 kw system, Rs 60,000 for 2 kw systems and Rs 78,000 for 3 kw systems or higher





Ques : Who is the author of the book "The New Icon: Savarkar and the Facts"?

- (a) Ramachandra Guha
- (b) Shashi Tharoor
- (c) Vikram Sampath
- (d) Arun Shourie
- (e) Jairam Ramesh

Answer : Option D

Explanation :

- **Arun Shourie**, a highly known Indian thinker, has authored a strong new book called The New Icon: Savarkar and the Facts.
- The book critically examines **Vinayak Damodar** Savarkar's life and legacy.
- One important revelation in the book is Savarkar's alleged complicity in Mahatma Gandhi's assassination, which caused the release to be delayed by a day to prevent controversy.

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Recent News Headlines Related to Books :

- **'I Am a Soldier's Wife: The Life and Love of Toni Liddar.'** : Geetika Liddar
- **Hearts and Heroes: Lives that Shaped Us** : Kulbhushan Kumar
- **"Indian Renaissance: The Modi Decade"** : Dr. Aishwarya Pandit
- **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
- **"Why the Heck Not?"** - a blueprint for success from the man behind DLF : KP Singh and Aparna Jain





Ques : National Women's Day observed annually on which day ?

- (a) 12 February
- (b) 13 February
- (c) 14 February
- (d) 15 February
- (e) 16 February

Answer : Option B

Explanation :

- National Women's Day is held yearly in India on February 13th to commemorate the birth anniversary of **Sarojini Naidu**, a well-known political leader, poet, and advocate for women's rights.
- **Sarojini Naidu**, also known as the "**Nightingale of India**," was born on this day in 1879.
- The day commemorates women's unique hardships and goals, while also advocating gender equality and leadership.
- The All India Women's Conference (**AIWC**) elected Naidu as its fourth president in 1930. She was an outspoken supporter of women's voting rights, which were eventually enshrined into India's constitution.
- She also asked British authorities to give women the opportunity to vote, emphasizing her commitment to gender equality.

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Important days :

- **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)
- **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





IMPORTANT ONE – LINER Current Affairs

Sri Lankan cricket icon **Muttiah Muralitharan** Appointed as Brand ambassador for sports hydration drink brand 'Spinner' of Reliance

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

The board of directors of General Insurance Corporation of India (**GIC Re**) has approved the formation of GIC Re, India Service Company, a wholly owned subsidiary in the United Kingdom. The company has no minimum capital requirement and can be established with a capital of £1.

Book I Am? Authored by **Gopichand P Hinduja**, Chairman of the **Hinduja** Group. It is released by India's Vice President, **Jagdeep Dhankhar**

Klaus Iohannis Resigned as Romania's President. Bucharest is the capital of Romania and Romanian Leu is its Currency.

The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels.

International Darwin Day celebrated on 12th February to commemorate the birth anniversary of Charles Robert Darwin, the 19th-century British Naturalist and Geologist renowned for formulating the "**Theory of Evolution by Natural Selection**".

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





Ques : What was India's Wholesale Price Index (WPI) inflation rate in January 2025?

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

Answer : Option C

Explanation :

- India's annual Wholesale Price Index (WPI) inflation fell to 2.31% in January 2025 from 2.37% in December 2024, according to Commerce and Industry Ministry data.
- The WPI fell 0.45% month on month in January, driven by decreased food prices. The index of primary articles fell by 2.01%, while food article prices fell by 3.62%. However, prices for crude oil and natural gas (6.34%), non-food items (0.66%), and minerals (0.22%) rose.
- The WPI Food Index inflation rate fell from 8.89% in December to 7.47% in January.

Recent WPI-based Retail inflation in India :

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

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:Ques : Which Non-Banking Finance Company (NBFC) has raised \$500 million via SACE ECB loan?

- (a) Bajaj Finserv
- (b) 121 Finance Private Limited
- (c) Muthoot Finance
- (d) Shriram Finance
- (e) Mahindra Finance

Answer : Option D

Explanation :

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

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RECENT LOANS AND AGREEMENTS :

- The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- Loan of Rs 2,424.28 crore (approximately USD 280 million) given to Kerala Health System Improvement Programme (KHSP), Government of Kerala by World Bank to Strengthen Healthcare System
- National Bank for Financing Infrastructure and Development (NaBFID) Extends Rs 2,000 crore Loan to Gramercy Techpark Private Limited, backed by Blackstone Inc. for setting up of 120 MegaWatt (MW) data centre at Mahape in Navi Mumbai, Maharashtra
- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
- The state-owned National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate
- USD 30 million for JK Tyre & Industries Limited and up to USD 70 million for Cavendish Industries Limited (CIL) loan given by International Finance Corporation (IFC) to boost local supply chains, encourage the development of energy-efficient tyre production, and create employment.
- Tata Capital Ltd, the Tata group's financial services arm, raised \$400 million through a maiden international bond with a 5.38 percent interest rate.
- USD 35 million Given to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) by World Bank.
- The Export-Import Bank of India (EXIM Bank) successfully raised \$1 billion (Rs. 8,570 crore) in overseas bond issuance at competitive rates, a notable achievement for Indian issuers in global capital markets.





Ques : Who has been appointed as the Administrator of New India Cooperative Bank?

- (a) Uday Kotak
- (b) Shreekant
- (c) Shaktikanta Das
- (d) Dinesh Khara
- (e) Ajay Banga

Answer : Option B

Explanation :

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





**Recent Appointment in Banking & Insurance
Sector :**

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





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

- (a) Rs.57.4 lakh
- (b) Rs.55.3 lakh
- (c) Rs.64.5 lakh
- (d) Rs.68.1 lakh
- (e) Rs.68.5 lakh

Answer : Option D

Explanation :

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

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Ques : Under which initiative did CCL and NCL collaborate with Sri Sathya Sai Health & Education Trust (SSSHET) to provide surgeries for children with CHD?

- (a) Ayushman Bharat Yojana
- (b) Nanha Sa Dil
- (c) PM-JAY (Pradhan Mantri Jan Arogya Yojana) / पीएम-जेएवाई (प्रधानमंत्री जन आरोग्य योजना)
- (d) Rashtriya Bal Swasthya Karyakram
- (e) Mission Indradhanush

Answer : option B

Explanation :

- On Congenital Heart Defect Awareness Day, Central Coalfields Limited (CCL) and Northern Coalfields Limited (NCL), subsidiaries of Coal India Ltd (CIL) under the Ministry of Coal, signed separate Memorandums of Understanding (MoUs) with Sri Sathya Sai Health & Education Trust (SSSHET) to provide life-saving surgeries for children suffering from Congenital Heart Disease (CHD) under the 'Nanha Sa Dil' initiative.
- These MoUs will generate goodwill equity for Coal India and its subsidiaries in the coming years.
- Nanha Sa Dil is a one-of-a-kind CSR initiative launched by CIL in cooperation with SSSHET to use the trust's expertise in paediatric heart surgery.
- Under this initiative, CCL will screen 45,000 children in Jharkhand, with 500 children diagnosed with CHD scheduled for surgery, and NCL will hold 345 grassroots-level screening camps for 17,250 children, referring those in need to a dedicated diagnostic center at NCL Bina Hospital for Echo analysis and additional treatment.





Recent News Headlines Related to MoU and agreement :

- Bharat Petroleum Corporation Limited has signed a MOU with the Shipping Corporation of India (SCI). According to the agreement, the two corporations will work together to develop a specialized, efficient, and future-ready maritime infrastructure
- Bharti Airtel has entered into a contract with Nokia to expand 5G Fixed Wireless Access (FWA) and Wi-Fi solutions for regions with low or nil fiber connectivity
- Ministry of Labour & Employment (MoL&E) and FoundIt (formerly Monster), a leading job portal signed an agreement to leverage the National Career Service (NCS) Portal to connect job seekers with domestic and international opportunities
- The Korea Transport Institute and the Department for Promotion of Industry and Internal Trade (DPIIT) have inked a collaboration agreement to improve logistics and infrastructure development
- India and Nicaragua sign agreements to implement Quick Impact Projects (QIPs)
- State-owned Oil and Natural Gas Corporation has signed a pact with global oil major BP to explore collaboration in exploration and production, trading and other energy vectors, in India and internationally
- The Fraunhofer Institute for Interfacial Engineering and Biotechnology (IGB), IIT Ropar, and Birla Institute of Technology and Science (BITS) Pilani have signed a MoU to enhance best practices for optimizing the water-energy-food nexus and promoting a sustainable and climate-neutral economy
- Honeywell and AM Green have signed a MOU to develop carbon capture and sustainable aviation fuel (SAF) in India
- Amazon & CleanMax Partner to develop a 100 MW renewable energy project in India, which is Expected to be functional by Q2 2026. Expected Electricity Generation 355 million kWh annually
- During the Cities in Action Forum 2025, the Federation of Indian Chambers of Commerce and Industry (FICCI) signed a MOU with Expo City Dubai to promote international urban cooperation
- Indian Army's 4 Corps (Tezpur, Assam) & IIT Guwahati Collaborate and Signed by Maj. Gen. Rohin Bawa (GOC, Red Horns Division) and Prof. Devendra Jalihal (Director, IIT Guwahati) to enhance sustainability, reduce weight, and improve deployability in high-altitude regions like Arunachal Pradesh
- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (AIIMS) in Delhi to seek frequent help





Ques : Which country will host the BRICS leaders' summit from 6 to 7 July in 2025?

- (a) Spain
- (b) Italy
- (c) Brazil
- (d) UK
- (e) None of these

Answer : Option C

Explanation :

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

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Recent News Headlines Related to Summits / conference

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





Ques : Which team topped the medal tally at the 38th Summer National Games?

- (a) Maharashtra
- (b) Haryana
- (c) Services Sports Control Board
- (d) Punjab
- (e) Karnataka

Answer : Option C

Explanation :

- At the 38th Summer National Games, the Services Sports Control Board won the Raja Bhalindra Singh Trophy with 121 medals, including 68 gold, 26 silver, and 27 bronze.
- The Service Sports Control Board, consisting of athletes from the Indian Army, Navy, and Air Force, has won the Raja Bhalendra Singh Trophy five times: in 2007, 2011, 2015, 2022, and 2025.
- Won the Raja Bhalindra Singh Trophy in the 37th Summer National Games 2023 in Goa, Maharashtra, after winning the most medals.
- Uttarakhand hosted the 38th Summer National Games in 12 towns from January 28 to February 14, 2025.

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

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



About National Games of India 2025 :

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

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Ques : How many teams are competing in the third season of the Women's Premier League (WPL) 2025?

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

Answer : Option B

Explanation :

- The third season of the Women's Premier League (WPL) 2025 began, with five clubs competing in four Indian cities : Vadodara, Bengaluru, Lucknow, and Mumbai.
- In the inaugural match, defending champions Royal Challengers Bangalore (RCB) will meet Gujarat Giants at the Kotambi Stadium in Vadodara.
- Smriti Mandhana, India's star opener, will skipper RCB, while Australia's Ashleigh Gardner will lead the Gujarat Giants.
- The tournament, which includes five teams : RCB, Gujarat Giants, Delhi Capitals, UP Warriorz, and Mumbai Indians, will continue till March 15, with the final slated for Brabourne Stadium in Mumbai.
- Since its inception in 2023, the WPL has provided players with an excellent opportunity to display their talent and serve as a springboard to achieving their dream of playing for the Indian team through matches in Mumbai, Bengaluru, and New Delhi.
- For the third season, in addition to Mumbai and Bengaluru, the WPL will expand to two more locations - Vadodara and Lucknow - with the Gujarat Giants and UP Warriorz experiencing home comforts for the first time.





Recent News headlines related to Sports

- Shohely Akhter, a Bangladesh offspinner, has become the first female cricketer to be suspended for corruption
- Rajat Patidar, a 31-year-old middle-order batsman, has been named the captain of Royal Challengers Bengaluru (RCB) for the next Indian Premier League season
- ICC Men's player of the month for January 2025 Jomel Warrican (West Indies)
- ICC Women's player of the month for January 2025 Beth Mooney (Australia)
- India won the most medals at the 2025 Para Archery Asia Cup in Thailand, with six golds, three silvers, and three bronze
- The International Cricket Council (ICC) has released the official song for the ICC Men's Champions Trophy 2025, titled "Jeeto Baazi Khel Ke" and performed by Atif Aslam
- Kyrian Jacquet of France won the 2025 Chennai Open Tennis Men's Singles title, defeating Elias Ymer of Sweden in the final
- Meghalaya will host the 39th National Games in February/March 2027. Meghalaya, the host state for the next edition, will be presented with the IOA flag at the 38th Games' closing ceremony in Uttarakhand
- India's most accomplished player Pankaj Advani secured his 36th overall national title and 10th men's snooker crown at the Yashwant Club in Madhya Pradesh
- Jil Teichmann of Switzerland defeated Mananchaya Sawangkaew of Thailand to win the singles championship in the 2025 Mumbai Open tennis competition
- Ahead of the third One-Day International against England at the Narendra Modi Stadium in Ahmedabad, Indian team members, including former captain Virat Kohli, asked fans to support the 'Donate Organs, Save Lives' initiative and promise to donate organs

Genius





Ques : Where was the 24th Divya Kala Mela inaugurated?

- a) Srinagar
- (b) Gulshan Ground, Jammu
- (c) Leh
- (d) New Delhi
- (e) Chandigarh

Answer : Option B

Explanation :

- The 24th Divya Kala Mela began at Gulshan Ground in Jammu with a magnificent inauguration by Manoj Sinha, Lieutenant Governor of Jammu & Kashmir, and Virendra Kumar, Union Minister for Social Justice and Empowerment.
- The 24th Divya Kala Mela is being organized by the Department of Empowerment of Persons with Disabilities (DEPwD) of the Ministry of Social Justice and Empowerment in partnership with the National Divyangjan Finance and Development Corporation (NDFDC).
- The Divya Kala Mela shows the Prime Minister's desire to promote local artisans and entrepreneurs.
- Previous editions were held successfully in Delhi, Mumbai, Bhopal, Guwahati, Jaipur, Bengaluru, Chennai, Patna, Nagpur, and Pune, among other locations.

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Recent News Headlines Related to Festivals & Fairs :

- **“Culinary, Crafts & Clicks – Moods & Magic”, a Festival of Street Food & Handicraft :** Amrit Udyan, Rashtrapati Bhavan, New Delhi by Ministry of Housing & Urban Affairs (MoHUA)
- **51-day Pir Panjal Winter Festival :** inaugurated by Indian Army in the border district of Poonch, Jammu and Kashmir
- **38th edition of the Surajkund International Crafts Mela :** in Faridabad
- **world's largest Jhumur dance, also known as Jhumoir :** Assam
- **Nagoba Jatara :** second biggest festival in Telangana Held at Keslapur village, Indravelli mandal
- **10th Sci-Fi Science Film Festival of India :** Panaji in Goa
- **seven-day "International Saraswati Mahotsav 2025" :** "Adi Badri" in Haryana's Yamunagar district
- **New Delhi World Book Fair 2025 :** Bharat Mandapam in Pragati Maidan
- **Pangsau Pass International Festival (PPIF) 2025 :** Nampong, Arunachal Pradesh on 3rd week of January
- **18th edition of the Jaipur Literature Festival :** Jaipur
- **Flamingo Festival 2025 :** Andhra Pradesh
- **Avaniyapuram Jallikattu Festival :** Avaniyapuram village, near the Sri Bathrakaliamman Temple, Madurai, Tamil Nadu. 1,100 bulls and 900 bull-tamers participate.
- **Thalai Pongal :** the first day of the Tamil month, is a significant harvest festival
- **Gaan Ngai celebration :** Kabui/Rongmei Naga group in Manipur
- **Elephant and Tourism Festival 18th Edition :** Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal
- **Kagyad Dance event :** Sikkim at Gangtok's Tsuklakhang Palace
- **Ladakhi Losar :** Celebrated in Ladakh to mark the New Year according to the Tibetan calendar
- **Viraasat Sari Festival 2024 :** 3rd Edition Hosted by Ministry of Textiles at Handloom Haat, Janpath, New Delhi





Ques : Which state has launched the “Nodi Bandhan” scheme as part of its 2025-26 budget ?

- (a) West Bengal
- (b) Karnataka
- (c) Uttarakhand
- (d) Haryana
- (e) Maharashtra

Answer : Option A

Explanation :

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

About West Bengal :

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

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Recent News Headlines Related to Schemes

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





Ques : Which city will host the 4th South Asian Senior Athletics Championship from May 3 to 5, 2025?

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

Answer : option D

Explanation :

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

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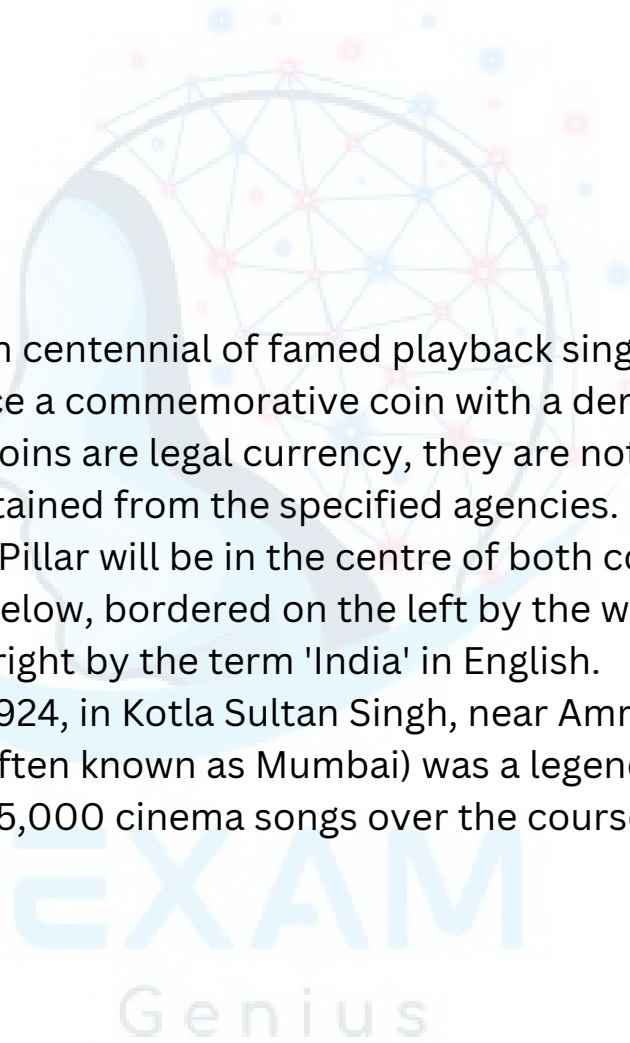
Ques : What is the denomination of the commemorative coin issued to mark the birth centenary of Mohammed Rafi?

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

Answer : Option B

Explanation :

- To commemorate the birth centennial of famed playback singer Mohammed Rafi, the government will produce a commemorative coin with a denomination of Rs.100.
- Though commemorative coins are legal currency, they are not available for general circulation. They can be obtained from the specified agencies.
- The lion capital of Ashoka Pillar will be in the centre of both coins, with the legend 'Satyamev Jayate' etched below, bordered on the left by the word 'Bharat' in Devnagri script and on the right by the term 'India' in English.
- Rafi (born December 24, 1924, in Kotla Sultan Singh, near Amritsar, Punjab—died July 31, 1980, in Bombay, often known as Mumbai) was a legendary Indian playback singer who recorded over 25,000 cinema songs over the course of nearly four decades.





Ques : Which Indian athlete broke a 17-year-old National Record in the indoor Men's 3000 metres event?

- (a) Neeraj Chopra
- (b) Avinash Sable
- (c) Jinson Johnson
- (d) Murali Sreeshankar
- (e) Gulveer Singh

Answer : Option E

Explanation :

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

EXAM
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Ques : Which renowned folk singer and Padma Shri awardee, also known as Sukrajji, recently passed away at the age of 88?

- (a) Teejan Bai
- (b) Malini Awasthi
- (c) Sukri Bommagowda
- (d) Ila Arun
- (e) Ratan Kahar

Answer : Option C

Explanation :

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





Ques : When is Global Tourism Resilience Day observed?

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

Answer : Option C

Explanation :

- Every year on February 17, Global Tourism Resilience Day promotes sustainable and resilient tourism practices around the world.
- The day emphasizes the need of planning, crisis management, and recovery techniques to help the tourist industry deal with global concerns like as pandemics and climate change.
- Global Tourism Resilience Day, established by the United Nations General Assembly in resolution A/RES/77/269, is more than a celebration; it represents a global commitment to strengthening tourism in the face of future shocks.

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Important days :

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





IMPORTANT ONE – LINER Current Affairs

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

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

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

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

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

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





Ques : Which Coca-Cola brand in India achieved a historic milestone of \$1 billion in annual sales in 2024?

- (a) Sprite
- (b) Thums Up
- (c) Maaza
- (d) Fanta
- (e) Limca

Answer : Option C

Explanation :

- In 2024, Coca-Cola's mango-based beverage Maaza reached USD1 billion in yearly sales, marking a historic milestone.
- Maaza becomes Coca-Cola's third billion-dollar brand in India, joining Thums Up (2021) and Sprite (2022).
- This makes Maaza the world's 30th billion-dollar beverage brand.
- Maaza, a popular mango-flavored drink in India, was launched by Parle Bisleri in 1976.
- Coca-Cola purchased Maaza and other Indian beverage brands in 1993, including Thums Up, Limca, and Gold Spot.

EXAM
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Ques : Recently which Bank Receives RBI Approval to Establish Branch in GIFT City ?

- (a) HDFC Bank
- (b) Karnataka Bank
- (c) Bank of baroda
- (d) Canara Bank
- (e) Bank of Maharashtra

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) has allowed the Bank of Maharashtra (BoM) to open a branch in Gujarat International Finance Tec-City.
- This strategic move intends to strengthen BoM's offshore banking operations in India and coincide with the bank's expansion goals in the area.
- The bank aims to reach Rs.15,000 crore in revenue by the second quarter of 2024-25, a 25% increase from its current level.

About Bank Of Maharashtra :

- **Established :** 1935
- **HQ :** Pune, Maharashtra
- **MD & CEO :** Nidhu Saxena
- **Tagline :** One Family One Bank

EXAM
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Ques : Which organization has launched a marketing technology (MarTech) platform under Project DIVE?

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

Answer : Option E

Explanation :

- The state-owned Life Insurance Corporation of India (LIC) has launched a marketing technology (MarTech) platform aimed at redefining consumer engagement.
- The platform is the first key milestone in the DIVE project.
- This launch marks LIC's first move toward becoming a worldwide digital champion in the insurance business, employing world-class technology to transform consumer engagement on a massive scale.
- The MarTech platform adds an intelligent, multi-channel engagement capability, allowing LIC to run hyper-personalized, always-on campaigns that improve the customer experience and drive revenue.

EXAM
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Ques : which public sector bank has launched Aadhaar-OTP based account opening and API banking services?

- (a) City Union Bank
- (b) Indian Overseas Bank
- (c) Union Bank of India
- (d) Karnataka Bank
- (e) CSB Bank

Answer : Option B

Explanation :

- 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.
- The efforts were intended to provide streamlined banking services to both individual and corporate consumers.
- The city-based bank has implemented an Aadhaar OTP-based account opening facility, allowing consumers to open a savings account easily through the bank's website.

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Ques : REC Limited established in which year ?

- (a) 1952
- (b) 1962
- (c) 1969
- (d) 1972
- (e) 1980

Answer : Option C

Explanation :

- Loan amount of Rs 2,147.51 crore given by REC Limited (formerly Rural Electrification Corporation Limited) to Chenab Valley Power Project Limited (CVPPL).
- For the development and construction of the Pakal Dul Hydro Electric Project (HEP) in Jammu & Kashmir (J&K)
- It is Developed on Marusudar River, situated in the Kishtwar District of J&K with the Capacity of 1,000 megawatts (MW). Cost incurred is Rs 12,669.67 crore.

About REC Limited :

- **Established :** 1969
- **HQ :** Gurugram, Haryana
- **CMD :** Vivek Kumar Dewangan

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RECENT LOANS AND AGREEMENTS :

- Shriram financing, a large non-banking financing company (NBFC), raised \$500 million through the SACE External Commercial Borrowing Push loan facility, which has a ten-year term
- The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- Loan of Rs 2,424.28 crore (approximately USD 280 million) given to Kerala Health System Improvement Programme (KHSP), Government of Kerala by World Bank to Strengthen Healthcare System
- National Bank for Financing Infrastructure and Development (NaBFID) Extends Rs 2,000 crore Loan to Gramercy Techpark Private Limited, backed by Blackstone Inc. for setting up of 120 MegaWatt (MW) data centre at Mahape in Navi Mumbai, Maharashtra
- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
- The state-owned National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate
- USD 30 million for JK Tyre & Industries Limited and up to USD 70 million for Cavendish Industries Limited (CIL) loan given by International Finance Corporation (IFC) to boost local supply chains, encourage the development of energy-efficient tyre production, and create employment.
- Tata Capital Ltd, the Tata group's financial services arm, raised \$400 million through a maiden international bond with a 5.38 percent interest rate.
- USD 35 million Given to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) by World Bank.
- The Export-Import Bank of India (EXIM Bank) successfully raised \$1 billion (Rs. 8,570 crore) in overseas bond issuance at competitive rates, a notable achievement for Indian issuers in global capital markets.
- The Government of India (GoI) and the Asian Development Bank (ADB) agreed to a \$42 million loan for the Maharashtra Sustainable Climate-Resilient Coastal Protection and Management Project.





Ques : Who has inaugurated Aadi Mahotsav 2025 in New Delhi ?

- (a) Jagdeep Dhankhar
- (b) Rajesh Kumar Singh
- (c) Ashwini Vaishnaw
- (d) Droupadi Murmu
- (e) Narendra Modi

Answer : Option D

Explanation :

- The Aadi Mahotsav 2025, a big event highlighting India's rich tribal heritage, will take place from February 16 to 24, 2025, at Major Dhyan Chand National Stadium in New Delhi.
- The event, organized by the Tribal Co-operative Marketing Development Federation of India Limited (TRIFED) and hosted by the Ministry of Tribal Affairs, will highlight India's tribal populations' diverse culture, legacy, and economic potential.
- Droupadi Murmu, the President of India, has inaugurated the celebration as the Chief Guest. More than 600 tribal craftspeople, 500 performing artists, and 25 food stalls will showcase the unique cultures of over 30 states and union territories.
- The event aims to empower indigenous groups by providing them with a large marketplace to showcase their products and reach modern consumers.

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Recent News Headlines Related to Festivals & Fairs :

- **24th Divya Kala Mela** : at Gulshan Ground in Jammu
- **“Culinary, Crafts & Clicks – Moods & Magic”, a Festival of Street Food & Handicraft** : Amrit Udyan, Rashtrapati Bhavan, New Delhi by Ministry of Housing & Urban Affairs (MoHUA)
- **51-day Pir Panjal Winter Festival** : inaugurated by Indian Army in the border district of Poonch, Jammu and Kashmir
- **38th edition of the Surajkund International Crafts Mela** : in Faridabad
- **world's largest Jhumur dance, also known as Jhumoir** : Assam
- **Nagoba Jatara** : second biggest festival in Telangana Held at Keslapur village, Indravelli mandal
- **10th Sci-Fi Science Film Festival of India** : Panaji in Goa
- **seven-day "International Saraswati Mahotsav 2025"** : "Adi Badri" in Haryana's Yamunagar district
- **New Delhi World Book Fair 2025** : Bharat Mandapam in Pragati Maidan
- **Pangsau Pass International Festival (PPIF) 2025** : Nampong, Arunachal Pradesh on 3rd week of January
- **18th edition of the Jaipur Literature Festival** : Jaipur
- **Flamingo Festival 2025** : Andhra Pradesh
- **Avaniyapuram Jallikattu Festival** : Avaniyapuram village, near the Sri Bathrakaliamman Temple, Madurai, Tamil Nadu. 1,100 bulls and 900 bull-tamers participate.
- **Thalai Pongal** : the first day of the Tamil month, is a significant harvest festival

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Ques : Who was ranked as the world's highest-paid athlete in 2024, according to Sportico?

- (a) Lionel Messi
- (b) LeBron James
- (c) Kylian Mbappe
- (d) Cristiano Ronaldo
- (e) Roger Federer

Answer : Option D

Explanation :

- List of the world's highest paid athletes 2024 Published by Sportico
- According to Sportico, Cristiano Ronaldo led the list of the world's highest paid sportsmen in 2024 with a total revenue of \$260 million. However, no female athletes made the top 100.
- The top 100 athletes in football, NBA, NFL, golf, and boxing earned an estimated \$6.2 billion in total income last year.
- The athletes on the list represent 27 countries and compete in eight sports.
- Coco Gauff, former US Open tennis winner, earned \$30.4 million last year, making her the highest-paid female athlete.

Ranking of top 5 in the List of the world's highest paid athletes 2024 :

- 1 Cristiano Ronaldo** : Football (\$260M)
- 2 Stephen Curry** : Basketball (\$153.8M)
- 3 Tyson Fury** : Boxing (\$147M)
- 4 Lionel Messi** : Football (\$135M)
- 5 LeBron James** : Basketball (\$133.2M)





Ques : The Karuna Arogya Suraksha Paddhati (KASAP) scheme, which was in the news recently, is related to which state?

- (a) Kerala
- (b) Tamil Nadu
- (c) Odisha
- (d) Andhra Pradesh
- (e) Telangana

Answer : Option A

Explanation :

- The Kerala government has budgeted an additional ₹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.
- The flagship initiative now has a total budget of ₹978.54 crore for the current fiscal year, including this additional allocation.
- KASAP seeks to provide a health cover of ₹5 lakh yearly to around 41.99 lakh poor and vulnerable families (about 64 lakh beneficiaries), representing the bottom 40% of the Kerala population.

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Recent News Headlines Related to Schemes

- Mamata Banerjee, the Chief Minister of West Bengal, has inaugurated the "Nodi Bandhan" initiative as part of the state's 2025-26 budget
- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore bank accounts as of January 15, 2025, marking an important milestone
- National Commission for Safai Karamcharis (NCSK) Previous timeline is March 31, 2022. It is now Extended Three years until March 31, 2025. Extension budget is Approximately Rs.43.68 crore
- Bikashita Gaon Bikashita Odisha Launched by Odisha chief minister Mohan Charan Majhi For rural infrastructure development projects in the state with an Outlay of Rs.5,000 crore budget for five years
- Key programs launched by Odisha Government aimed at empowering teenage girls include "Nirbhaya Kadhi" (Fearless Bud), "Mo Gelha Jiya" (My Dear Daughter) in Ganjam, "Kalpana Avijan" in Dhenkanal, "Swarna Kalika" in Keonjhar, and "Veerangana Yojana" in Deogarh district
- The Prime Minister's Research Fellowship (PMRF) scheme, which supports brilliant students conducting doctorate research in India, has got a significant boost in Budget 2025
- The Indian government has introduced the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) to help small and medium businesses (MSMEs) get easier access to loans
- On Republic Day, Telangana Chief Minister A. Revanth Reddy introduced his government's four welfare schemes--Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards
- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.





Ques : India recently signed a deal with which country to procure the Klub-S missile system for its submarine fleet?

- (a) United States
- (b) China
- (c) United Kingdom
- (d) Japan
- (e) Russia

Answer : Option E

Explanation :

• India has reached an agreement with Russia to acquire the Klub-S missile system. The system enhances the operational capabilities of the Indian Navy's submarine force.

About Klub-S missile system :

- **Developed by :** NPO Novator, Russia
- **Induction Year :** 1994 into Russian defense forces
- **Targeting Capabilities :** Surface ships, submarines & ground target
- **Warhead Payload and Range :** 400 kg payload and range Up to 300 K.m.
- **Resistance to Electronic Warfare :** It operates effectively even in conditions of heavy enemy fire & electronic warfare
- **Cruising Altitude :** It mostly Flies at a height of 10-15 meters which reduces enemy reaction time
- **Vertical Launcher Unit (VLU) :** It launched the missiles from submarines
- **Terminal Phase Speed :** It achieves supersonic speeds in the terminal phase and this makes its interception very difficult
- **Fire Control System :** It ensure accurate targeting & missile guidance





Recent News Headlines related to Defence

- China's Shenzhou-19 crew successfully demonstrated "**artificial photosynthesis**" technology in orbit, advancing space exploration
- Hindustan Jet Trainer HJT-36, the flagship training aircraft of Hindustan Aeronautics Limited (HAL), has been renamed 'Yashas' following major upgrades to improve departure characteristics
- Union Defence Minister Rajnath Singh opened Asia's largest 15th Aero India event in Bengaluru. The five-day expo, themed "Runway to a Billion Opportunities"
- The MoD secured defence contracts worth Rs 10,147 crore to strengthen the Indian Army's firepower
- The Indian Navy's First Training Squadron (1TS) ships, INS Sujata, INS Shardul, and ICGS Veera, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia
- The Indian Army renamed Kolkata's Fort William, the headquarters of its Eastern Command, Vijay Durg as part of the Central Government's anti-colonial activities
- Sunita Williams, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk
- Group Captain Shubhanshu Shukla, an Indian Space Research Organization (ISRO) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (Ax-4), a private trip to the International Space Station (ISS)
- Purchased 31 MQ-9B Predator drones from General Atomics (USA) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house
- The Cabinet Committee on Security (CCS), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's Pinaka Multi Barrel Rocket Launcher Systems (MBRLs)
- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched 'SANJAY - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.
- 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'.





किस भारतीय एथलीट को बीबीसी स्पोर्ट्सवुमन ऑफ द ईयर 2024 से सम्मानित किया गया?

- (a) Mirabai Chanu
- (b) PV Sindhu
- (c) Manu Bhaker
- (d) Nikhat Zareen
- (e) Rani Rampal

Answer : Option C

Explanation :

- Manu Bhaker, an Indian shooter, was named the BBC Sportswoman of the Year following an excellent performance at the Paris Olympics 2024, where she won two bronze medals.
- The 22-year-old's outstanding exploits cemented her place among the country's top athletes. She became the first Indian shooter to win several medals at the same Olympics. She became the first Indian woman to win an Olympic shooting medal.
- Her fellow shooter, Avani Lekhara, received the BBC ISWOTY Para-Sportswoman of the Year award.
- Archer Sheetal Devi received the Emerging Athlete Award for becoming India's youngest Paralympic medalist.
- Mithali Raj received the Lifetime Achievement Award for captaining the Indian women's cricket team for an unprecedented 18 consecutive years.

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Ques : Where did Prime Minister Narendra Modi meet Tesla and SpaceX CEO Elon Musk?

- (a) The White House
- (b) Blair House, Washington
- (c) Tesla Headquarters, Texas
- (d) SpaceX Launch Facility, Florida
- (e) Silicon Valley, California

Answer : Option B

Explanation :

- Prime Minister Narendra Modi met with Elon Musk, CEO of Tesla and SpaceX, at the Blair House in Washington. Musk, along with his three children and partner Shvonne Zilis, presented Prime Minister Modi with an eye-catching gift.
- The millionaire who oversees the Department of Government Efficiency (DOGE) in the Trump administration gave PM Modi a heatshield tile from SpaceX's test flight 5 in October last year.
- The relic was inscribed with the words "Starship Flight Test 5. October 13, 2024."
- In 2015, the PM visited Tesla's San Jose facility and received a personal tour from the CEO.

EXAM
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Ques : Which Edition of Report Forbes India 30 Under 30 Class of 2025 published by Forbes India ?

- (a) 9th
- (b) 10th
- (c) 11th
- (d) 12th
- (e) 13th

Answer : Option D

Explanation :

- Forbes India 30 Under 30 Class of 2025 12th Edition Published by Forbes India. 1st edition was Published in 2014.
- The 2025 list recognizes 42 individuals, including actress Aparna Balamurali, actor Rohit Saraf, and Swiss founder Aniket Shah, in 19 categories.
- The 2025 lists include 12 professionals and 11 women.
- D Gukesh, the 2024 World Chess Champion, was the youngest award winner in 2025.
- This year's list includes the Artificial Intelligence (AI) category for the first time.

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Ques : What is India's rank among the most affected countries by climate change from 1993-2022, according to CRI?

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

Answer : Option C

Explanation :

- According to the newly released 2025 Climate Risk Index (CRI), India has been one of the countries most affected by extreme weather over the last 30 years.
- Between 1993 and 2022, the country had more than 400 extreme events, including floods, heatwaves, and cyclones, resulting in 80,000 fatalities and economic losses of about \$180 billion.
- The CRI assesses both the human and economic costs of climate-related disasters, ranking countries according to fatalities, damages, and the number of people affected.
- According to the Climate Risk Index, India ranks sixth among the ten most affected countries, with high absolute mortality and economic losses, as well as a large absolute and relative number of affected individuals.
- It also makes notice of cyclones in Gujarat (1998), Odisha (1999), Hudhud (2014), and Amphan (2020), as well as catastrophic floods in northern India (1993), Uttarakhand (2013), and severe floods in 2019.

Countries Most Affected by Climate-Related Extreme Weather Events :

1993-2022 (Most Affected Countries) :

1. Dominica
2. China



3. Honduras
4. Myanmar
5. Italy
6. India

2022 (Most Affected Countries) :

1. Pakistan
2. Belize
3. Italy
4. Greece
5. Spain



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Ques : Babar Azam recently became the joint-fastest batter to score 6000 runs in ODI cricket. Against which team did he achieve this feat?

- (a) England
- (b) New Zealand
- (c) Australia
- (d) South Africa
- (e) Ireland

Answer : Option B

Explanation :

- **Babar Azam** has been the joint-fastest hitter to reach 6000 ODI runs. The right-hander achieved the feat against New Zealand in the Tri-Series final at Karachi's National Stadium.
- Babar Azam and former South African batsman Hashim Amla have reached 6,000 ODI runs each. Both players needed 123 innings to accomplish this milestone.
- Virat Kohli of India has 6,000 ODI runs after 136 innings, while Kane Williamson and David Warner each have 139 innings.

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Recent records in Cricket :

- **Dinesh Karthik** : highest run-scorer in T20 cricket
- **Smriti Mandhana** : the first Indian woman to score 10 ODI century and Scored a century in just 70 balls
- **Jasprit Bumrah** : the bowler with the highest average among those with 200 or more Test wickets
- **Richa Ghosh** : India's wicket keeper-batter, made history by hitting the joint-fastest fifty in women's T20Is
- **Nat SciverBrunt** : Fastest Test Century in just 96 balls
- **Shaheen Afridi (Pakistani)** : country's first bowler to take 100 wickets in all formats of international cricket
- **Virat Kohli** : became the fastest cricketer to amass 27000 international runs, breaking Sachin Tendulkar's previous record.
- **Ravindra Jadeja** : became the first Indian left arm spinner to reach 300 test wickets
- **Jasprit Bumrah** : 10th Indian bowler to reach the illustrious milestone of 400 international wickets
- **Kagiso Rabada** : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- **Harmanpreet Kaur** : top run-scorer in women's T20I cricket for India
- **Ravindra Jadeja** : Climbs to 5th Spot in India's Test Wicket List
- **Rohit Sharma** : First cricketer in the world to hit 600 sixes in international cricket
- **Smriti Mandhana** : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- **Kagiso Rabada** : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- **Rohit Sharma** 2nd player after **MS Dhoni** to play 250 matches in IPL





IMPORTANT ONE – LINER Current Affairs

The Japan International Cooperation Agency (JICA) and the Uttarakhand Government's Department of Horticulture and Food Processing (DHFP) have signed the 'Records of Discussions', an official agreement document, for the 'Uttarakhand Integrated Horticulture Development Promotion Project'.

Jotham Napat Appointed as 14th Vanuatu's new Prime Minister. He Replaced Charlot Salwai.

The International Women's Conference 10th Edition Held at Bengaluru and Inaugurated by President Droupadi Murmu. It is Organised by The Art of Living and Over 500 delegates from 50 countries gathered at the Art of Living International Center

Zulia Investments, a unit of Singapore's state-owned investment firm Temasek acquire Up to 7% Stake in AU Small Finance Bank.

Union Minister Jitendra Singh has inaugurated India's first 'Open Air Art Wall Museum' at Mausam Bhawan in New Delhi. It depicts and celebrates the 150-year milestone journey of the India Meteorological Department (IMD).

Conservative government's nominee, Constantine Tassoulas Appointed as 9th President of Greece. He Replaced Katerina Sakellariopoulou, Greece's first female president.

Annual Conference of the International Institute of Administrative Science (IIAS) Edition 1st Held at New Delhi and Organised by International Institute of Administrative Science (IIAS) with the Department of Administrative Reforms and Public Grievances (DARPG). Theme is Next Generation Administrative Reforms – Empowering Citizens and Reaching the Last Mile.





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

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

Answer : Option C

Explanation :

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

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Recent Appointment in Banking & Insurance

Sector :

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

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

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

Answer : Option B

Explanation :

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

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

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

Answer : Option A

Explanation :

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

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

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

Answer : Option E

Explanation :

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

The Bima Trinity consists of three important components:

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





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

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

Answer : Option E

Explanation :

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

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

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

Answer : Option C

Explanation :

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

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

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

Answer : Option C

Explanation :

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

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Ques : What is the theme of Bharat Tex 2025 ?

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

Answer : Option A

Explanation :

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

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Recent News Headlines Related to Summits / conference

- The International Women's Conference 10th Edition Held at Bengaluru and Inaugurated by President Droupadi Murmu. It is Organised by The Art of Living and Over 500 delegates from 50 countries gathered at the Art of Living International Center
- Annual Conference of the International Institute of Administrative Science (IIAS) 1st Edition Held at New Delhi and Organised by International Institute of Administrative Science (IIAS) with the Department of Administrative Reforms and Public Grievances (DARPG). Theme is Next Generation Administrative Reforms – Empowering Citizens and Reaching the Last Mile
- Brazil will host the BRICS leaders conference in Rio de Janeiro on July 6 and 7, 2025
- International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of Unani Held at New Delhi
- The 14th Asian Fisheries and Aquaculture Forum (14AFAF) with the topic "Greening the Blue Growth in Asia-Pacific" has been held in New Delhi
- MRO Middle East and AIME 2025 is the largest edition yet, taking place in Dubai and focuses on aircraft modernization and MRO services
- Union Minister Dr. Jitendra Singh presided over the 12th All India Pension Adalat in New Delhi
- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime Minister Narendra Modi, along with French President Emmanuel Macron
- Amit Shah, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime' in New Delhi
- The ICAR-Indian Institute of Spices Research (IISR) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition
- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025
- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the BIMSTEC Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025
- The third edition of the Kashi Tamil Sangamam will take place beginning February 15th. This year's theme will be 'Sage Agasthiyar'





Ques : Which edition of the Dharma Guardian exercise will be held from February 25 to March 9 at Mount Fuji between India and Japan ?

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

Answer : option B

Explanation :

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

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Recent News Headlines Related to Defence

Exercise :

- In the Eastern Theater, the Indian Army and Air Force collaborated to undertake a comprehensive training exercise known as EX Winged Raiders
- Exercise Cyclone 2025 3rd Edition Held at Mahajan Field Firing Range in Rajasthan between India-Egypt Joint Special Forces
- The 13th edition of the joint military exercise 'Ekuverin' between the Indian Army and the Maldives National Defence Force has begun in the island nation. It took place from June 11 to 24, 2023, at Chaubatia, Uttarakhand
- Indian Naval Ship (INS) Mumbai is taking part in the fourth edition of the multinational naval exercise La Perouse in the eastern Indian Ocean. France will lead the 2025 La Perouse exercise.
- Exercise 'Devil Strike' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces
- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- Exercise Sahayog-Hop Tac 2nd Edition Held at off the coast of Kochi, Kerala between India & Vietnam (Coast guard).
- Exercise Desert Knight 2025 Held at Arabian Sea between India, France, and the UAE (Air force). From India Sukhoi-30MKI, Jaguars, IL-78 mid-air refuellers, and AEW&C (Airborne Early Warning and Control) systems participate in Exercise.
- The Eastern Naval Command will host the bilateral naval exercise SLINEX 2024 (Sri Lanka-India Exercise) at Visakhapatnam from December 17 to 20, 24.
- India and Cambodia's first joint tabletop exercise, dubbed 'CINBAX,' began at the Foreign Training Node in Pune, Maharashtra
- On December 2, 2024, India and Malaysia began the bilateral Joint Military Exercise "Harimau Shakti" at the Bentong camp in Pahang district, Malaysia
- The Indian Coast Guard (ICG) held the 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.





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

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

Answer : Option C

Explanation :

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

EXAM
Genius





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

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

Answer : Option B

Explanation :

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

EXAM
Genius





Recent Appointment in different departments :

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





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

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

Answer : Option B

Explanation :

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





Recent News Headlines related to Defence

- India has reached an agreement with Russia to acquire the Klub-S missile system. The system enhances the operational capabilities of the Indian Navy's submarine force
- China's Shenzhou-19 crew successfully demonstrated "artificial photosynthesis" technology in orbit, advancing space exploration
- Hindustan Jet Trainer HJT-36, the flagship training aircraft of Hindustan Aeronautics Limited (HAL), has been renamed 'Yashas' following major upgrades to improve departure characteristics
- Union Defence Minister Rajnath Singh opened Asia's largest 15th Aero India event in Bengaluru. The five-day expo, themed "Runway to a Billion Opportunities"
- The MoD secured defence contracts worth Rs 10,147 crore to strengthen the Indian Army's firepower
- The Indian Navy's First Training Squadron (1TS) ships, INS Sujata, INS Shardul, and ICGS Veera, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia
- The Indian Army renamed Kolkata's Fort William, the headquarters of its Eastern Command, Vijay Durg as part of the Central Government's anti-colonial activities
- Sunita Williams, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk
- Group Captain Shubhanshu Shukla, an Indian Space Research Organization (ISRO) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (Ax-4), a private trip to the International Space Station (ISS)
- Purchased 31 MQ-9B Predator drones from General Atomics (USA) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house
- The Cabinet Committee on Security (CCS), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's Pinaka Multi Barrel Rocket Launcher Systems (MBRLs)
- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched 'SANJAY - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.





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

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

Answer : Option B

Explanation :

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

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

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





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

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

Answer : Option B

Explanation :

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

EXAM
Genius





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

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

Answer : Option A

Explanation :

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

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

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

Answer : Option B

Explanation :

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

EXAM
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Recent News Headlines Related to Schemes

- The Kerala government has budgeted an additional Rs.300 crore for Karunya Arogya Suraksha Padhathi (KASAP), an integrated health protection system that covers over 64 lakh poor and vulnerable persons in the state
- Mamata Banerjee, the Chief Minister of West Bengal, has inaugurated the "Nodi Bandhan" initiative as part of the state's 2025-26 budget
- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore bank accounts as of January 15, 2025, marking an important milestone
- National Commission for Safai Karamcharis (NCSK) Previous timeline is March 31, 2022. It is now Extended Three years until March 31, 2025. Extension budget is Approximately Rs.43.68 crore
- Bikashita Gaon Bikashita Odisha Launched by Odisha chief minister Mohan Charan Majhi For rural infrastructure development projects in the state with an Outlay of Rs.5,000 crore budget for five years
- Key programs launched by Odisha Government aimed at empowering teenage girls include "Nirbhaya Kadhi" (Fearless Bud), "Mo Gelha Jiya" (My Dear Daughter) in Ganjam, "Kalpana Avijan" in Dhenkanal, "Swarna Kalika" in Keonjhar, and "Veerangana Yojana" in Deogarh district
- The Prime Minister's Research Fellowship (PMRF) scheme, which supports brilliant students conducting doctorate research in India, has got a significant boost in Budget 2025
- The Indian government has introduced the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) to help small and medium businesses (MSMEs) get easier access to loans
- On Republic Day, Telangana Chief Minister A. Revanth Reddy introduced his government's four welfare schemes--Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards
- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.





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

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

Answer : Option A

Explanation :

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

EXAM
Genius





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

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

Answer : option E

Explanation :

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

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

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

Answer : Option A

Explanation :

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

List of top ten companies on Hurun India 500 list :

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





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

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

Answer : Option D

Explanation :

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

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

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

Answer : Option C

Explanation :

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

Genius





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

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

Answer : Option E

Explanation :

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

Winners of Popular Choice Awards 2025 :

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





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

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

Answer : Option D

Explanation :

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

EXAM
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IMPORTANT ONE – LINER Current Affairs

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

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

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

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

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

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

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

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

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

