

EXAM GENIUS
Presents

GENIUS CURRENT AFFAIRS



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

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



Ques : What is the projected growth rate for the Indian economy in FY25 according to Deloitte?

डेलॉइट के अनुसार वित्त वर्ष 25 में भारतीय अर्थव्यवस्था के लिए अनुमानित विकास दर क्या है?

- (a) 6.5-6.8%
- (b) 5.5-5.8%
- (c) 4.5-4.8%
- (d) 7.5-7.8%
- (e) 8.5-8.8%

Answer : Option A

Explanation :

- According to Deloitte, the Indian economy is expected to grow at 6.5-6.8 percent this fiscal year and slightly higher at 6.7-7.3 percent in FY2026, boosted by domestic consumption.
- According to Deloitte India Economist Rumki Majumdar, growth in the first half of fiscal year 2025 was slower than expected due to election concerns and disruptions in business caused by excessive rainfall and geopolitical events, which weighed on domestic demand and exports.
- However, India continues to demonstrate resilience in some areas that are worth mentioning, such as consumer patterns, service growth, the increasing role of high-value manufacturing in exports, and the capital market.

Updated GDP List :

- Deloitte – 6.5% – 6.8% (FY24), 6.7% – 7.3% (FY26)
- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7%(FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI – 6.6% (FY24)
- Morgan Stanley – 6.3% (FY25)
- Moody Ratings – 2% (CY24)
- IMF – 7% (FY25), 6.5% (FY26)
- World Bank – 7% (FY25)





Ques : Federation of Cold Storage Associations of India (FCAOI) signed a Memorandum of Understanding (MoU) with which bank to enhance agricultural infrastructure ?

फेडरेशन ऑफ कोल्ड स्टोरेज एसोसिएशन ऑफ इंडिया (FCAOI) ने कृषि बुनियादी ढांचे को बढ़ाने के लिए किस बैंक के साथ एक समझौता ज्ञापन (MoU) पर हस्ताक्षर किए?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyasya Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- Punjab National Bank (PNB) and Federation of Cold Storage Associations of India (FCAOI) have signed an MoU to improve agricultural infrastructure and cold chain development in India.
- The partnership advances innovation, improves agricultural infrastructure, and provides farmers and agribusinesses with efficient storage and cold chain solutions.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- MD & CEO : Atul Kumar Goel
- Tagline : The Name You Can Bank Upon



Recently signed banking agreements

- Tata Consultancy Services (TCS) partnered with Bank of Bhutan, Bhutan's largest commercial bank, to modernize its digital core and improve customer experience.
- Magma HDI General Insurance has partnered with IndoStar Capital Finance Limited (ICFL), a prominent NBFC to enhance the availability of motor, health, and commercial insurance solutions for customers.
- M2P Fintech has partnered with the State Bank of India (SBI) to provide smooth and safe payment experiences.
- Tata Power Renewable Energy, a unit of Tata Power, has partnered with Canara Bank to offer cheap financing for rooftop solar installations.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with HDFC Bank, India's largest private sector bank by assets, to provide entrepreneurs with world-class banking and financial services.
- Aditya Birla Housing Finance (ABHFL) has partnered with the National Housing Bank (NHB) to further the Pradhan Mantri Awas Yojana's (PMAY) mission of 'Housing for All'.
- Times Internet, in cooperation with ICICI Bank, has launched the Times Black ICICI Bank Credit Card, an ultra-premium offering designed for high-net-worth individuals (HNIs) and wealthy clients.
- Federal Bank has partnered with Ecofy, India's first green-only non-banking financial company (NBFC) backed by Eversource Capital, to offer innovative financing options for MSMEs investing in commercial rooftop solar installations.
- Manipal Academy of BFSI (MABFSI), a leading learning solutions provider for the BFSI sector, has partnered with Axis Bank to launch a Women-Exclusive Cohort under the Axis Bank Young Bankers Program (ABYB).
- Federal Bank, India's leading private sector bank, has established a strategic relationship with Ecofy, the country's first green-only NBFC backed by Eversource Capital, to provide MSMEs with innovative financing options for commercial rooftop solar installations.





Ques : What is the name of the framework for which the Reserve Bank of India (RBI) has constituted a committee to develop ethical and responsible use of Artificial Intelligence in the financial sector?

उस ढांचे का नाम क्या है जिसके लिए भारतीय रिजर्व बैंक (RBI) ने वित्तीय क्षेत्र में आर्टिफिशियल इंटेलिजेंस के नैतिक और जिम्मेदार उपयोग को विकसित करने के लिए एक समिति का गठन किया है?

- (a) Ethical AI Framework (EAF) / एथिकल एआई फ्रेमवर्क (ईएएफ)
- (b) Responsible AI in Banking (RAIB) / बैंकिंग में जिम्मेदार एआई (आरएआईबी)
- (c) Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI) / आर्टिफिशियल इंटेलिजेंस के जिम्मेदार और नैतिक सक्षमता के लिए रूपरेखा (फ्री-एआई)
- (d) Artificial Intelligence Governance Framework (AIGF) / आर्टिफिशियल इंटेलिजेंस गवर्नेंस फ्रेमवर्क (एआईजीएफ)
- (e) AI in Finance Framework (AIF) / फाइनेंस फ्रेमवर्क में एआई (एआईएफ)

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- Pushpak Bhattacharyya, Professor, Department of Computer Science and Engineering, IIT Bombay, will serve as the committee's head.
- According to the RBI, the committee's goal is to develop a governance framework to promote ethical AI use in India's financial industry.
- The Committee will assess the current level of AI adoption in financial services, both globally and in India, review regulatory and supervisory approaches to AI with a focus on the financial sector globally, identify potential risks associated with AI, if any, and recommend an evaluation, mitigation, and monitoring framework, as well as compliance requirements for financial institutions such as banks, NBFCs, FinTechs, PSOs, and so on.
- The Committee will submit its report within six months after its initial meeting.





Ques : Which state launched a new citizen-centric initiative called the SWAR (Speech and Written Analysis Resource) platform ?

किस राज्य ने SWAR (भाषण और लिखित विश्लेषण संसाधन) मंच नामक एक नई नागरिक-केंद्रित पहल शुरू की?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On December 25, the SWAR (Speech and Written Analysis Resource) platform was launched to coincide with Good Governance Day.
- The SWAR platform was developed by the Chief Minister's Office (CMO) in partnership with the Bhashini Team of the Ministry of Electronics and Information Technology (National Language Translation Mission).
- This revolutionary platform uses technology to overcome linguistic obstacles. The Gujarat CMO website now includes a speech-to-text capability.





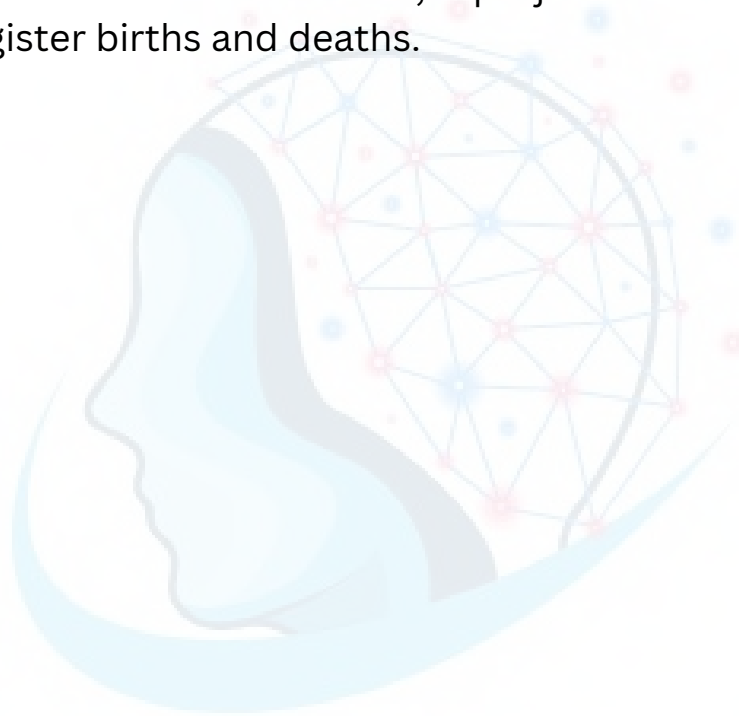
Recent News Headlines Related to launched Apps/portals

- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming
- “Amrit Gyaan Kosh” Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)
- Pralhad Joshi, Minister of Food and Consumer Affairs, has presented 'Anna Chakra', a game-changing supply chain optimization tool for the Public Distribution System
- Indian Railways has launched the 'Sanraksha' smartphone application, which is an innovative move toward boosting passenger safety and security.
- The Department of Justice is launching a year-long statewide campaign called 'Hamara Samvidhan Hamara Samman' to commemorate India's 75th year as a Republic and the adoption of its Constitution.
- Union Minister for Commerce and Industry, Piyush Goyal, has launched the Confederation of Indian Industry (CII) Ease of Doing Business (EoDB) and Regulatory Affairs Portal in a bid to enhance transparency and facilitate feedback on India's business environment
- Shri Dharmendra Pradhan, Union Minister for Education, has inaugurated The TeacherApp, an innovative digital platform built by the Bharti Airtel Foundation to provide educators with the skills needed to address the changing demands of 21st-century classrooms.
- General Upendra Dwivedi, Chief of Army Staff (COAS), has launched an online learning platform for the Indian Army known as "Eklavya”.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, has inaugurated the VISION ("Viksit Bharat Initiative for Student Innovation and Outreach Network") Portal in New Delhi.





- Shri C.R. Paatil, the Hon'ble Minister of Jal Shakti, digitally launched the "Bhu-Neer" platform during the India Water Week 2024 closing ceremony.
- The Union Minister for Youth Affairs and Sports has started a statewide campaign to improve the battle against doping in sports, encouraging athletes, coaches, and the entire sporting community to use the National Anti-Doping Agency (NADA) India's 'Know Your Medicine (KYM)' app
- The Civil Registration System (CRS) smartphone app, developed by India's Registrar General and Census Commissioner, is projected to dramatically cut the time necessary to register births and deaths.



EXAM
Genius





Ques : Who has been appointed as the Director of the National Testing Agency (NTA)?

राष्ट्रीय परीक्षण एजेंसी (एनटीए) के निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Ramesh Pokhriyal / रमेश पोखरियाल
- (b) Subhas Sarkar / सुभाष सरकार
- (c) Sandip Kumar Mishra / संदीप कुमार मिश्रा
- (d) Amit Khare / अमित खरे
- (e) Anil Sahasrabudhe / अनिल सहस्रबुद्धे

Answer : Option C

Explanation :

- Sandip Kumar Mishra has been appointed as the Director of the National Testing Agency (NTA) for 5 years.
- The NTA is responsible for conducting various national-level entrance examinations in India, ensuring transparency and fairness in the examination process.
- He Replaced Pradeep Singh Kharola.
- Mishra's leadership is expected to strengthen the agency's operations.
- Archana Shukla, Amit Kumar, and Shivani Appointed as Joint directors of NTA for 4 years.
- National Testing Agency (NTA) is established in 2017 and headquarter is in New Delhi.





Ques : Who, a global auto industry icon and former chairman of Suzuki Motor Corporation, passed away at the age of 94?

वैश्विक ऑटो उद्योग आइकन और सुजुकी मोटर कॉर्पोरेशन के पूर्व अध्यक्ष का 94 वर्ष की आयु में निधन हो गया?

- (a) Akio Toyoda / अकीओ टोयोडा
- (b) Osamu Suzuki / ओसामु सुजुकी
- (c) Soichiro Honda / सोइचिरो होंडा
- (d) Eiji Toyoda / ईजी टोयोडा
- (e) Shoichiro Toyoda / शोइचिरो टोयोडा

Answer : Option B

Explanation :

- Osamu Suzuki, the former chairman of Suzuki Motor Corporation and an icon in the worldwide car industry, died at the age of 94.
- The former chairman of the Japanese brand, who headed the company for nearly four decades, has reportedly died of cancer. Suzuki stepped down as the brand's chairman in 2021, at the age of 91.
- Osamu Suzuki joined Suzuki Motor in 1958 and became president in 1978, while serving as chairman from 2000 onward.
- With 28 years in the chair and two terms as president of the brand, he became the longest-serving leader of the global carmaker.





Ques : Which state Launches AI Task Force to promote Technological Growth ?
तकनीकी विकास को बढ़ावा देने के लिए किस राज्य ने AI टास्क फोर्स लॉन्च की?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- During the 11th Chintan Shibir in Somnath, Gujarat Chief Minister Bhupendra Patel launched the Artificial Intelligence (AI) Task Force to position the state as a pioneer in technology-driven government and socio-economic growth.
- The AI Task Force, directed by the Principal Secretary of Gujarat's Department of Science and Technology, has a one-year tenure with annual progress evaluations.
- The group consists of 10 members, including directors from IIT Gandhinagar and IIT Vadodara in Gujarat, as well as senior experts from India AI Mission, National Informatics Centre (NIC), and Centre for Development of Advanced Computing (C-DAC).

EXAM
Genius





Ques : Which country Universities Set to Establish Campuses at GIFT City, Gujarat ?

किस देश के विश्वविद्यालय GIFT सिटी, गुजरात में परिसर स्थापित करने जा रहे हैं?

- (a) Spain / स्पेन
- (b) China / चीन
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option E

Explanation :

- Two UK universities, Queen's University Belfast and Coventry University, have applied to open international campuses in Gujarat's GIFT City, following the lead of Australian institutions.
- Queen's University Belfast, a top-ranked UK institution, is the third foreign university accepted for GIFT City.
- Coventry University, with over 13,000 international students from 160 countries, is preparing to join the GIFT City educational environment.
- The institution, famed for its global campuses, will open a "India Hub" in Delhi in 2024.

About United Kingdom :

- Capital : London
- Currency : Pound sterling
- PM : Keir Starmer

EXAM
Genius





Ques : Which company launched the advertising campaign "First the fan will come, then electricity will come" to promote its renewable energy initiatives?
किस कंपनी ने अपनी नवीकरणीय ऊर्जा पहल को बढ़ावा देने के लिए "पहले पंखा आएगा, फिर बिजली आएगी" विज्ञापन अभियान शुरू किया?

- (a) Tata Power / टाटा पावर
- (b) Adani Group / अदानी समूह
- (c) Reliance Industries / रिलायंस इंडस्ट्रीज
- (d) NTPC Limited / एनटीपीसी लिमिटेड
- (e) Suzlon Energy / सुजलॉन एनर्जी

Answer : Option B

Explanation :

- Adani Group has launched a new advertising campaign dubbed "First the fan, then the electricity" to promote its renewable energy initiatives.
- The program is part of the Adani Group's overall commitment to renewable energy. Its renewable energy division, Adani Green Energy, aspires to build 50 GW of renewable energy capacity by 2030. This includes the huge Khavda Renewable Energy Park in Gujarat.
- Khavda, which covers 538 square kilometers—five times the size of Paris—is destined to become one of the world's largest renewable energy projects.
- The park will have a total capacity of 30 GW, with the first phase of 250 MW wind energy now online. The group's track record includes the 648 MW Kamuthi Solar Plant in Tamil Nadu, which was completed in 2016.
- At the time, it was the world's largest single-site solar energy plant. These initiatives demonstrate the Adani Group's leadership in promoting India's sustainable energy aspirations.
- Director of Adani Airport Holdings Ltd is Jeet Adani .



Ques : Which country will host the World Audio Visual Entertainment Summit (WAVES) for the first time in 2025?

कौन सा देश 2025 में पहली बार वर्ल्ड ऑडियो विजुअल एंटरटेनमेंट समिट (WAVES) की मेजबानी करेगा?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) Japan / जापान
- (e) Russia / रूस

Answer : Option C

Explanation :

- India will host the World Audio Visual Entertainment Summit (WAVES) for the first time in 2025.
- The WAVES Summit is set to act as a global forum for India's creative talent, encouraging collaborations and highlighting the country's potential as a hub for world-class content development.
- The WAVES Summit is set to act as a global forum for India's creative talent, encouraging collaborations and highlighting the country's potential as a hub for world-class content development.

EXAM
Genius





Ques : Joe Biden signed a law on Christmas Eve?

राष्ट्रपति जो बिडेन द्वारा क्रिसमस की पूर्व संध्या पर एक कानून पर हस्ताक्षर करने के बाद किस पक्षी को आधिकारिक तौर पर संयुक्त राज्य अमेरिका के राष्ट्रीय पक्षी के रूप में नामित किया गया था?

- (a) Golden Eagle / गोल्डन ईगल
- (b) Bald Eagle / बाल्ड ईगल
- (c) Peregrine Falcon / पेरेग्रीन फाल्कन
- (d) American Robin / अमेरिकन रॉबिन
- (e) Red-tailed Hawk / लाल पूंछ वाला हॉक

Answer : Option B

Explanation :

- The bald eagle is now the official national bird of the United States, according to a statute signed by President Joe Biden on Christmas Eve that recognizes the white-headed and yellow-beaked bird of prey.
- The bird has served as a national emblem in the United States for many years, appearing on the Great Seal of the United States, which is used on US papers, since 1782.
- Benjamin Franklin, a founding father, opposed to the species being picked to represent the country, calling it a "bird of bad moral character".
- According to the US Department of Veteran Affairs, bald eagles, like other eagles around the world, have long been regarded as emblems of strength, courage, independence, and immortality. The bald eagle, unlike other eagles, was native only to North America.
- Minnesota lawmakers spearheaded the legislation that designated the bald eagle as the national bird. The bald eagle is also protected by the National Emblem Act of 1940, which makes it unlawful to sell or hunt the bird.



Ques : Which state celebrated the annual Kagyad Dance festival ?

किस राज्य ने वार्षिक काग्याद नृत्य उत्सव मनाया?

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option B

Explanation :

- Sikkim held its annual Kagyad Dance event at Gangtok's Tsuklakhang Palace in accordance with tradition.
- Enacted on the 28th and 29th days of the 10th month of the Tibetan Lunar Calendar (early December), it is a bustling cultural festival that attracts both locals and international tourists seeking spiritual guidance.
- The event finishes with the traditional burning of effigies, which symbolizes the triumph of good over evil.

EXAM
Genius





Recent News Headlines Related to Festivals & Fairs :

- 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 .
- Eaglenest Bird Festival : Arunachal Pradesh in Kellong and Thongre village, West Kameng District .
- International Gita Mahotsav : Kurukshetra, Haryana .
- Asthalakshmi Mahotsav : New Delhi, It will focus on India's eight north-eastern states .
- Cherry Blossom Festival : Shillong, Meghalaya .
- Hornbill Festival : Nagaland .
- Bodoland Mohotsav : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat') .
- Jauljibi Mela : Pithoragarh, Uttarakhand .
- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi) : Uttarakhand
- Bali Padyami festival (Bali Pratipada) : Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela : goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav : President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat : Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- Naga King Chilli festival : Seiyhama village in Nagaland celebrated 3rd edition belongs to the genus Capsicum





Ques : Who, a revered figure in Malayalam literature and cinema, passed away at the age of 91?

मलयालम साहित्य और सिनेमा की एक प्रतिष्ठित हस्ती का 91 वर्ष की आयु में निधन हो गया?

- (a) Kamala Surayya / कमला सुरैया
- (b) O. V. Vijayan / ओ. वी. विजयन
- (c) Thakazhi Sivasankara Pillai / थकाज़ी शिवशंकर पिल्लई
- (d) Vaikom Muhammad Basheer / वैकोम मुहम्मद बशीर
- (e) M. T. Vasudevan Nair / एम. टी. वासुदेवन नायर

Answer : Option E

Explanation :

- Madath Thekkepat Vasudevan Nair, also known as M T Vasudevan Nair, was 91 years old when he died.
- Madath Thekkepat Vasudevan Nair was born into a Nair family in Kudallur village, Palakkad district, Kerala, in 1934.
- MT's literary achievements earned him India's highest literary honour, the Jnanpith Award, in 1995, as well as numerous other accolades such as the Kendra Sahitya Akademi Award, Kerala Sahitya Akademi Award, Vayalar Award, Vallathol Award, Ezhuthachan Award, Mathrubhumi Literary Award, and O N V Literary Award.
- M T received India's third-highest civilian decoration, the Padma Bhushan, in 2005.





Ques : International Cello Day is annually celebrated on which day ?

अंतर्राष्ट्रीय सेलो दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 26 December
- (b) 27 December
- (c) 28 December
- (d) 29 December
- (e) 30 December

Answer : Option D

Explanation :

- International Cello Day is an annual event celebrated on December 29 in several countries throughout the world.
- The day commemorates the life and contributions of the great cellist Pablo Casals, who was born on this day.
- Casals is regarded as one of the finest cellists of all time, and he is credited with establishing the cello as a significant solo instrument in classical music.

EXAM
Genius





Important days :

- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December : Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)





- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events.

West Bengal(WB) Government and United Nations Children's Fund (UNICEF) signed an MOU To enhance the treatment of children affected by NonCommunicable Diseases (NCD), including juvenile diabetes.

Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games.

Nvidia has recently announced the launch of its Jetson Orin Nano Super Generative AI supercomputer. With a price-tag of \$249, this new model is significantly more affordable compared to its predecessor, which was priced at \$499.

Uttar Pradesh and Manipur governments signed an MOU To implement the 'Ek Bharat Shreshtha Bharat' program in Lucknow, UP. Manipur is the third state to sign a MoU with Uttar Pradesh (UP) under the Ek Bharat Shreshtha Bharat programme after Arunachal Pradesh (AR) and Meghalaya.

'Ek Bharat Shreshtha Bharat' Program is Launched on 31st October 2015 under Nodal Ministry, Ministry of Education. It is Launched during 140th birth anniversary of Sardar Vallabhbhai Patel, India's first Deputy PM and Home Minister.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

पंजाब के विजयवीर सिद्धू ने आर्मी मार्क्समैनशिप यूनिट के साथी ओलंपियन गुरप्रीत सिंह को हराकर पिस्टल स्पर्धाओं के लिए 67वीं राष्ट्रीय शूटिंग चैंपियनशिप प्रतियोगिता (एनएससीसी) में अपना पहला पुरुष 25 मीटर रैपिड-फायर पिस्टल (आरएफपी) खिताब जीता।

पश्चिम बंगाल (डब्ल्यूबी) सरकार और संयुक्त राष्ट्र बाल कोष (यूनिसेफ) ने किशोर मधुमेह सहित गैर-संचारी रोगों (एनसीडी) से प्रभावित बच्चों के उपचार को बढ़ाने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए।

भारत के लक्ष्य सेन ने फ्रांस के खिलाड़ी एलेक्स लानियर को सीधे गेम में हराकर किंग कप इंटरनेशनल बैडमिंटन ओपन में तीसरा स्थान हासिल किया।

एनवीडिया ने हाल ही में अपने जेटसन ओरिन नैनो सुपर जेनरेटिव एआई सुपरकंप्यूटर के लॉन्च की घोषणा की है। \$249 की कीमत के साथ, यह नया मॉडल अपने पूर्ववर्ती की तुलना में काफी अधिक किफायती है, जिसकी कीमत \$499 थी।

उत्तर प्रदेश और मणिपुर सरकारों ने लखनऊ, यूपी में 'एक भारत श्रेष्ठ भारत' कार्यक्रम को लागू करने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए। अरुणाचल प्रदेश (एआर) और मेघालय के बाद एक भारत श्रेष्ठ भारत कार्यक्रम के तहत उत्तर प्रदेश (यूपी) के साथ समझौता ज्ञापन पर हस्ताक्षर करने वाला मणिपुर तीसरा राज्य है।

'एक भारत श्रेष्ठ भारत' कार्यक्रम 31 अक्टूबर 2015 को नोडल मंत्रालय, शिक्षा मंत्रालय के तहत लॉन्च किया गया है। इसे भारत के पहले उप प्रधान मंत्री और गृह मंत्री सरदार वल्लभभाई पटेल की 140वीं जयंती के दौरान लॉन्च किया गया है।

EXAM
Genius





Ques : Which country's regulatory authority has granted approval for Doha Insurance Group (DIG) to establish a reinsurance branch in India?

किस देश के नियामक प्राधिकरण ने दोहा इंश्योरेंस ग्रुप (DIG) को भारत में पुनर्बीमा शाखा स्थापित करने की मंजूरी दी है?

- (a) RBI / आरबीआई
- (b) SEBI / सेबी
- (c) World Bank / विश्व बैंक
- (d) Qatar Central Bank / कतर सेंट्रल बैंक
- (e) Dubai Financial Market / दुबई वित्तीय बाजार

Answer : Option D

Explanation :

- The Middle East and North Africa (MENA) region's top insurance and reinsurance provider, Doha Insurance Group (DIG), has revealed plans to build a reinsurance branch in India as part of its expansion.
- The Qatar Central Bank has given the insurer permission to open a branch in Gujarat International Financial Technology City (GIFT City). The "Gift City" international insurance office category will apply to the new branch's operations.
- Building on the achievements of its regional centers, which have greatly increased the group's revenues and fortified its insurance portfolio, this calculated move is a component of DIG's larger expansion strategy.



Ques : Shriram Finance established in which year ?

श्रीराम फाइनेंस की स्थापना किस वर्ष में हुई?

- (a) 1979
- (b) 1956
- (c) 1998
- (d) 1999
- (e) 2002

Answer : Option A

Explanation :

- To strengthen its green finance initiatives, the Shriram Group's flagship company, Shriram Finance Limited, established a special business unit called "Shriram Green Finance."
- Within the next three to four years, Shriram Green Finance's main objective is to reach an Asset Under Management (AUM) of Rs 5,000 crore.
- The company's initial focus will be on expanding its EV portfolio in areas such as Maharashtra, Kerala, the National Capital Region (NCR), and Karnataka.

EXAM
Genius



Ques : Which edition of Exercise Surya Kiran 2024 Held at Saljhandi, Nepal ?
अभ्यास सूर्य किरण 2024 का कौन सा संस्करण नेपाल के सलझंडी में आयोजित किया गया?

- (a) 12th
- (b) 13th
- (c) 15th
- (d) 17th
- (e) 18th

Answer : Option E

Explanation :

- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- A battalion from the 11th Gorkha Rifles is in charge of the 334-person Indian Army contingent.
- The Srijung Battalion will represent the Nepal Army contingent.
- Saljhandi, Nepal, will host the exercise from December 31, 2024, to January 13, 2025.

EXAM
Genius





Ques : Youth Co:Lab Launched in india in which year ?

यूथ को: लैब भारत में किस वर्ष लॉन्च किया गया?

- (a) 2015
- (b) 2017
- (c) 2019
- (d) 2020
- (e) 2021

Answer : Option C

Explanation :

- The 7th edition of the 'Youth Co:Lab National Innovation Challenge for 2024-2025' has been launched by the Atal Innovation Mission (AIM), NITI Aayog, the United Nations Development Programme (UNDP), and the Citi Foundation.
- The 2024-2025 iteration will be implemented in conjunction with the Bangalore (Karnataka)-based AssisTech Foundation (ATF).
- The competition encourages young founders (18-32 years) to produce significant ideas that address real-world difficulties, with a focus on disability inclusion.
- The initiative intends to help 30-35 early-stage entrepreneurs through a springboard program, offering seed money to the top performers to scale their impact.

About Youth Co:Lab :

- Launched in : 2017
- Launched by : UNDP and Citi Foundation, Youth Co:Lab
- Launched in India : 2019
- Launched by : UNDP and Citi Foundation, Youth Co:Lab with AIM, NITI Aayog
- Aim : To drive Sustainable Development Goals (SDGs) through leadership, innovation, and entrepreneurship





About Atal Innovation Mission (AIM) :

- Launched in : 2016
- Launched by : NITI Aayog
- Objective : To promote innovation and entrepreneurship

About NITI Aayog :

- Established : 1 January 2015
- HQ : New Delhi
- Chairman : Narendra Modi
- CEO : B V R Subrahmanyam

Ques : What was the primary focus of the 45th edition of PRAGATI chaired by Prime Minister Narendra Modi ?

प्रधान मंत्री नरेंद्र मोदी की अध्यक्षता में प्रगति के 45वें संस्करण का प्राथमिक फोकस क्या था?

- (a) Reviewing international trade agreements / अंतर्राष्ट्रीय व्यापार समझौतों की समीक्षा
- (b) Discussing defense modernization / रक्षा आधुनिकीकरण पर चर्चा
- (c) Reviewing key infrastructure and development projects / प्रमुख बुनियादी ढांचे और विकास परियोजनाओं की समीक्षा करना
- (d) Addressing climate change policies / जलवायु परिवर्तन नीतियों को संबोधित करना
- (e) Announcing new education reforms / नए शिक्षा सुधारों की घोषणा

Answer : Option C

Explanation :

- Prime Minister Narendra Modi chaired the 45th edition of PRAGATI, an interactive platform aimed at ensuring Pro-Active Governance and Timely Implementation of various development and infrastructure projects across India.
- PRAGATI enables the review and resolution of bottlenecks in critical government initiatives to enhance public service delivery.



- During the meeting, PM Modi reviewed eight significant projects Costs More than Rs 1 lakh crore.
- Six metro projects of Urban Transport, One project of Road Connectivity and One project of Thermal Power.

About PRAGATI Platform :

- Launched on : March 25, 2015
- Developed By : PMO team with the National Informatics Center (NIC)
- Aim : Addresses public grievances and monitors key government projects

Ques : Which state defeated Chandigarh 34-31 to clinch their maiden Senior National Men's Handball Championship title ?

किस राज्य ने चंडीगढ़ को 34-31 से हराकर अपना पहला सीनियर राष्ट्रीय पुरुष हैंडबॉल चैम्पियनशिप खिताब जीता?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option A

Explanation :

- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Kerala made it to the final for the first time, defeating Services in the semi-finals, and Chandigarh defeated Indian Railways to win their position.
- Kerala's Devendar was crowned Best Player of the Championship, while Rahul was awarded Best Goalkeeper.
- Sujith was recognized as the finest left-wing player.





Recent News headlines related to Sports

- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games
- Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.
- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.
- Bihar will host the Women's Kabaddi World Cup in March 2025 at Rajgir Sports Academy's indoor venue.
- The young Indian weightlifters ended the Asian Youth and Junior Weightlifting Championships 2024 with a respectable 33 medals, including 7 gold, 16 silver, and 10 bronze
- India won the inaugural Women's U-19 Asia Cup at Kuala Lumpur's Bayuemas Oval, defeating Bangladesh by 41 runs in the final.
- Haris Rauf (Pakistan) named as ICC Men's player of the month for November 2024 and Danni Wyatt-Hodge (England) as ICC Women's player of the month for November 2024.
- Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.
- Daniil Savelev, a Russian tennis player, has received a two-year suspension for violating anti-doping rules.
- India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023.





- At the Mangaung Oval in Bloemfontein, South Africa, England's Nat Sciver-Brunt and Maia Bouchier broke records in women's cricket.
- The Indian men's team achieved fifth place in Men's World Team Squash Championships.
- Uttarakhand Chief Minister Pushkar Singh Dhami unveiled the logo, theme music, and mascot for the upcoming 38th National Games in Dehradun.

Ques : Which state government has decided to increase the maximum limit of Death-cum-Retirement Gratuity for state government employees by 25 percent ?

किस राज्य सरकार ने राज्य सरकार के कर्मचारियों के लिए मृत्यु-सह-सेवानिवृत्ति ग्रेच्युटी की अधिकतम सीमा 25 प्रतिशत बढ़ाने का निर्णय लिया है?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option D

Explanation :

- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- This enhancement will take effect on January 1, 2025, increasing the gratuity from Rs 20 lakh to Rs 25 lakh.
- The Cabinet also approved a 25% increase in the maximum death-cum-retirement gratuity for state judicial officers.
- These decisions are intended to provide increased financial stability to state government employees and their families, as well as judicial authorities.

About Haryana :

- Capital – Chandigarh
- Chief Minister – Nayab Singh Saini
- Governor – Bandaru Dattatreya



Ques : Which cricket legend has been appointed as the brand ambassador for Kissht, India's leading digital lending platform?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) MS Dhoni / एमएस धोनी
- (d) Ravindra Jadeja / रवींद्र जड़ेजा
- (e) Sachin Tendulkar / सचिन तेंडुलकर

Answer : Option E

Explanation :

- Sachin Tendulkar, the iconic cricketer known as the "God of Cricket," has been appointed as the brand ambassador for Kissht, a leading digital lending platform operated by OnEMI Technology Solutions Private Limited.
- His association is expected to enhance Kissht's brand image and connect with a broader audience.

EXAM
Genius





Recent Headlines Related to Brand Ambassador :

- Salman Khan : Inaugural Kho Kho World Cup
- Indian Chess Prodigy D Gukesh : RBL Bank Limited
- Indian cricketer Rohit Sharma : ixigo's Trains app
- Mahendra Singh Dhoni : Eurogrip Tyres
- Mary Kom : Brand ambassador for the "Assam Rifles Half-Marathon (ARHM) 2024" in Shillong
- Rashmika Mandanna : DRA, a Chennai-based real estate developer
- Pankaj Tripathi : Festival ambassador for the Arunachal Rang Mahotsav 2024
- Abhishek Bachchan : Ramraj Cotton, a prominent traditional and ethnic wear brand
- Bollywood actor Jackie Shroff : All Living Things Environmental Film Festival (ALT EFF)
- Harbhajan Singh and Sania Mirza : Sports Ambassador by Dubai Sports Council
- Mahendra Singh Dhoni : Jharkhand Assembly Election
- Pankaj Tripathi : brand ambassador of Madhya Pradesh Tourism Department
- Sonu Sood : Brand Ambassador and Honorary Tourism Advisor for Thailand
- Rashmika Mandanna : Indian Cyber Crime Coordination Centre
- Manu Bhaker : Golden Bullet, a tools company
- Rahul Dravid : Shriram Finance Ltd
- Manu Bhaker : Ministry of Ports, Shipping and Waterways (MoPSW)
- Sharath Kamal : first Indian ambassador for the International Table Tennis Federation (ITTF) Foundation
- Alia Bhatt : French cosmetics company L'Oreal Paris
- Salman Khan : GRM Basmati Rice
- Shikhar Dhawan : MotoGP
- Aditya Roy Kapur : Bisleri Limonata
- PV Sindhu : Greenday's 'Better Nutrition' brand



Ques : Consider the following statements About newly-formed interim Asian body for boxing :

मुक्केबाजी के लिए नवगठित अंतरिम एशियाई निकाय के बारे में निम्नलिखित कथनों पर विचार करें:

- (a) The interim Asian body was established by the World Boxing organization.
अंतरिम एशियाई निकाय की स्थापना विश्व मुक्केबाजी संगठन द्वारा की गई थी।
- (b) Ajay Singh has been appointed as the Board Member.
अजय सिंह को बोर्ड सदस्य के रूप में नियुक्त किया गया है।
- (c) Lovlina Borgohain is one of the members of the Athletes' Commission in this body.
लवलीना बोरगोहेन इस निकाय में एथलीट आयोग के सदस्यों में से एक हैं।

Which of the following statement is/are true ? निम्नलिखित में से कौन सा कथन सत्य है?

- (a) Only a
(b) Only b
(c) Both a and b
(d) Both a and c
(e) All a, b and c

Answer : Option E

Explanation :

- The Athletes' Commission now includes Tokyo Olympic medallist Lovlina Borgohain, while the newly formed interim Asian body, which was created by the breakaway organization World Boxing, will comprise six officials from the Boxing Federation of India (BFI), including president Ajay Singh.
- With the BFI holding seven important positions, including Singh's appointment as a board member, India will be pivotal in determining the direction of Asian boxing in the future.
- Borgohain will speak for sportsmen in Asian and international boxing. Treasurer Digvijay Singh and Secretary General Hemanta Kumar Kalita, two important BFI officials, will serve on the Finance and Audit Committee and the Olympic Commission, respectively.
- One of the three members of the Athletes' Commission, Borgohain, emphasized the value of the platform in promoting improved facilities, equitable chances, and support networks for athletes throughout Asia.



- Dr. Karanjeet Singh will join the Medical Commission, and BFI executives D P Bhatt and Narender Kumar Nirwan will serve on the Constitution and Sports & Competition Commissions, respectively.

Ques : Which Indian airport recently became the country's first Zero-Waste Airport?

कौन सा भारतीय हवाई अड्डा हाल ही में देश का पहला जीरो-वेस्ट हवाई अड्डा बन गया है?

- (a) Kempegowda International Airport, Bengaluru / केम्पेगौड़ा अंतर्राष्ट्रीय हवाई अड्डा, बेंगलुरु
- (b) Chhatrapati Shivaji Maharaj International Airport, Mumbai / छत्रपति शिवाजी महाराज अंतर्राष्ट्रीय हवाई अड्डा, मुंबई
- (c) Indira Gandhi International Airport, Delhi / इंदिरा गांधी अंतर्राष्ट्रीय हवाई अड्डा, दिल्ली
- (d) Devi Ahilyabai Holkar Airport, Indore / देवी अहिल्याबाई होल्कर हवाई अड्डा, इंदौर
- (e) Rajiv Gandhi International Airport, Hyderabad / राजीव गांधी अंतर्राष्ट्रीय हवाई अड्डा, हैदराबाद

Answer : Option D

Explanation :

- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Inauguration of 3,000 square feet (sq.ft) material recovery facility at the airport by Union Minister Kinjarapu Ram Mohan Naidu, Ministry of Civil Aviation (MoCA). This facility is based on the concept of 4R i.e. Reduce, Reuse, Recycle, and Restore.
- The airport achieved this milestone by implementing sustainable waste management practices, recycling, and minimizing waste generation, setting a benchmark for environmental responsibility in the aviation sector.



Ques : Which organization awarded with the 'Great Place to Work' certification for January 2025 to January 2026?

किस संगठन ने जनवरी 2025 से जनवरी 2026 के लिए 'ग्रेट प्लेस टू वर्क' प्रमाणन से सम्मानित किया?

- (a) BHEL
- (b) SAIL
- (c) RINL
- (d) BPCL
- (e) HPCL

Answer : Option B

Explanation :

- The Great Place to Work Institute in India has granted Steel Authority of India Limited (SAIL) the esteemed "Great Place to Work" certification for January 2025–2026.
- After been certified for December 2023 to December 2024, this is SAIL's second straight certification.
- The company's creative HR initiatives, such as the Work Other than Workplace (WoW) program, flexible scheduling for city-based employees, self-paced learning via LinkedIn Learning Hub and E-Pathshala, high-end IT and digital training with NASSCOM, etc., are highlighted by this consecutive worldwide recognition.
- These programs are designed to increase output, get workers ready for new technology, and help them reach their maximum potential.
- Through a stringent review process, the Great Place to Work Institute is a global organization that honors employers who are delivering exceptional employee experiences. After the Institute performed a thorough survey based on direct input from SAIL employees, SAIL obtained the certification.





Ques : Which Indian Cricketer Accepts Prestigious Melbourne Cricket Club (MCC) Membership ?

किस भारतीय क्रिकेटर ने प्रतिष्ठित मेलबर्न क्रिकेट क्लब (एमसीसी) की सदस्यता स्वीकार की?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) MS Dhoni / एमएस धोनी
- (d) Ravindra Jadeja / रवींद्र जड़ेजा
- (e) Sachin Tendulkar / सचिन तेंडुलकर

Answer : Option E

Explanation :

- The Melbourne Cricket Club (MCC), which manages the renowned Melbourne Cricket Ground (MCG), has announced that legendary Indian batsman Sachin Tendulkar has accepted an Honorary Cricket Membership.
- This award honors Tendulkar's outstanding achievements to cricket during his 24-year international career.
- The Melbourne Cricket Club was founded on November 15, 1983, by Fred Powlett, Robert Russell, George B. Smyth, and brothers Alfred and Charles Mundy.
- Tendulkar holds the record for the most runs at MCG, with 449 from five Tests at an average of 44.90 and a strike rate of 58.69, including a hundred and three fifties.
- In 2012, Tendulkar received the Order of Australia, one of the country's highest honors.

EXAM
Genius





Ques : Who has become the youngest female to scale the highest peaks on all seven continents?

सभी सात महाद्वीपों की सबसे ऊंची चोटियों पर चढ़ने वाली सबसे कम उम्र की महिला कौन बन गई है?

- (a) Malavath Purna / मालवथ पूर्ण
- (b) Kaamya Karthikeyan / काम्या कार्तिकेयन
- (c) Arunima Sinha / अरुणिमा सिन्हा
- (d) Bachendri Pal / बछेंद्री पाल
- (e) Tashi Malik / ताशी मलिक

Answer : Option B

Explanation :

- The remarkable accomplishment of becoming the youngest female to climb the highest peaks on all seven continents was accomplished by Kaamya Karthikeyan, a Class 12 student at Navy Children's School in Mumbai.
- Together with her father, Commander S. Karthikeyan, Kaamya climbed Mount Vinson in Antarctica to complete the Seven Summits Challenge at the age of 17.
- She climbed Mt. Kilimanjaro in Africa, Mt. Elbrus in Europe, Mt. Kosciuszko in Australia, Mt. Aconcagua in South America, Mt. Denali in North America, Mt. Everest in Asia, and Mt. Vinson in Antarctica.
- Kaamya's love of adventure was demonstrated when she ascended Mount Everest at the age of 16.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Tiger Shroff Appointed as Brand ambassador for the inaugural Kho Kho World Cup

The US released a revised edition of Form I-129, the petition for a nonimmigrant worker, in alignment with the newly announced H-1B and H-2 modernisation final rules

Google has introduced 2 experimental upgrades to its Gemini Artificial Intelligence (AI) suite “Gemini-Exp-1206 and Gemini 2.0 Flash”.

India recorded its highest ever coal production of 997.826 million tonnes (MT) in the financial year 2023-24 which represents an 11.71 per cent increase in comparison to the corresponding figure of 893.191 MT in the year 2022-23.

Elephant and Tourism Festival 18th Edition Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal.

Uttar Pradesh and Japan’s Yamanashi Prefecture signs MOU to improve economic and cultural cooperation between UP and Yamanashi, representing a growing partnership between the two nations.

The 39th President of the United States, Jimmy Carter, died in his hometown of Plains, Georgia, at the age of 100. Carter won the Nobel Peace Prize in 2002 and later received recognition for his international peace initiatives, despite serving only one time as president.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

टाइगर श्रॉफ को उद्घाटन खो खो विश्व कप के लिए ब्रांड एंबेसडर नियुक्त किया गया

अमेरिका ने नए घोषित एच-1बी और एच-2 आधुनिकीकरण के अंतिम नियमों के अनुरूप गैर-आप्रवासी श्रमिक के लिए याचिका, फॉर्म I-129 का एक संशोधित संस्करण जारी किया।

Google ने अपने जेमिनी आर्टिफिशियल इंटेलिजेंस (एआई) सूट में 2 प्रायोगिक अपग्रेड "जेमिनी-एक्सप-1206 और जेमिनी 2.0 फ्लैश" पेश किए हैं।

भारत ने वित्तीय वर्ष 2023-24 में अपना अब तक का सबसे अधिक कोयला उत्पादन 997.826 मिलियन टन (एमटी) दर्ज किया, जो वर्ष 2022-23 में 893.191 मीट्रिक टन के इसी आंकड़े की तुलना में 11.71 प्रतिशत की वृद्धि दर्शाता है।

हाथी और पर्यटन महोत्सव का 18वां संस्करण प्रसिद्ध चितवन राष्ट्रीय उद्यान, सौराहा, चितवन, नेपाल के पास बाघमारा मध्यवर्ती सामुदायिक वन में आयोजित किया गया।

उत्तर प्रदेश और जापान के यामानाशी प्रान्त ने यूपी और यामानाशी के बीच आर्थिक और सांस्कृतिक सहयोग में सुधार के लिए समझौता ज्ञापन पर हस्ताक्षर किए, जो दोनों देशों के बीच बढ़ती साझेदारी का प्रतिनिधित्व करता है।

संयुक्त राज्य अमेरिका के 39वें राष्ट्रपति, जिमी कार्टर का 100 वर्ष की आयु में उनके गृहनगर प्लेन्स, जॉर्जिया में निधन हो गया। कार्टर ने 2002 में नोबेल शांति पुरस्कार जीता और बाद में केवल एक बार राष्ट्रपति के रूप में कार्य करने के बावजूद, उन्हें अपनी अंतर्राष्ट्रीय शांति पहल के लिए मान्यता मिली।

EXAM
Genius





Ques : Rajat Verma has been appointed as the new CEO of which Bank?
रजत वर्मा को किस बैंक का नया सीईओ नियुक्त किया गया है?

- (a) DBS Bank India / डीबीएस बैंक इंडिया
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : option A

Explanation :

- DBS Group of Singapore has chosen Rajat Verma as CEO of DBS Bank India, succeeding Surojit Shome.
- Verma had been nominated and was awaiting clearance from the Reserve Bank of India, which is required for all bank CEO appointments.
- Verma, the current head of DBS Bank India's institutional banking group, was appointed effective March 1, following RBI approval.
- In his new post, he will be a member of DBS' group management committee, Southeast Asia's largest bank.

About Development Bank of Singapore (DBS) Bank :

- Founded – 1968
- Headquarters – Singapore
- Chairman – Peter Seah
- CEO – Piyush Gupta
- DBS Bank India' CEO- Rajat Verma (replace Surojit Shome)
- CEO – Tan Su Shan (effect from March 2025)



Recent Appointment in Banking & Insurance Sector :

- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management
- Binod Kumar : Managing Director of Chennai-based Indian Bank
- Rahul Bhawe : Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra : country manager for India at Visa

EXAM
Genius





Ques : What is the new deadline for implementing the transaction volume cap on UPI apps as per NPCI?

एनपीसीआई के अनुसार यूपीआई ऐप पर लेनदेन वॉल्यूम कैप लागू करने की नई समयसीमा क्या है?

- (a) December 31, 2024
- (b) December 31, 2025
- (c) December 31, 2026
- (d) December 31, 2027
- (e) December 31, 2028

Answer : Option C

Explanation :

- The National Payments Corporation of India (NPCI) has extended the deadline for implementing transaction volume cap on Unified Payments Interface (UPI) apps by two years till December 31, 2026. This is the second time that the NPCI has extended this deadline.
- The industry giants PhonePe and Google Pay, who handle the majority of UPI transactions in the nation, are anticipated to receive much-needed relief from the most recent development. According to NPCI data, the two handled roughly 47.8% and 37.02 % of UPI transaction volumes in November, respectively.
- The deadline for current third-party application providers (TPAPs) to comply was extended by an additional two years by the apex payments authority after "considering various factors."
- Up 32.2% from 117.58 billion transactions in calendar year 2023 (CY23), UPI recorded 155.44 billion transactions as of November this year. The December 2024 numbers have not yet been released.
- In November 2020, the NPCI first suggested a 30% cap on the number of transactions that UPI apps may handle. The current players were given two years to comply with the volume cap.



Ques : The Reserve Bank of India (RBI) has approved the reappointment of Anup Kumar Sinha as the Non-Executive Chairman of which Bank ?

भारतीय रिजर्व बैंक (RBI) ने किस बैंक के गैर-कार्यकारी अध्यक्ष के रूप में अनुप कुमार सिन्हा की पुनर्नियुक्ति को मंजूरी दे दी है?

- (a) ICICI Bank / आईसीआईसीआई बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Bandhan Bank / बंधन बैंक

Answer : Option E

Explanation :

- Anup Kumar Sinha's reappointment as Bandhan Bank's non-executive chairman has been authorized by the Reserve Bank of India (RBI).
- The former head of Heritage Business School (or "HBS") was Dr. Anup Kumar Sinha. He has also been a member of the NABARD Board.
- Dr. Sinha has taught at the Indian Institute of Management Calcutta (often known as "IIMC") and Presidency College. He spent twenty-five years as an economics professor at IIMC.
- He was IIMC's Dean from 2003 to 2006 in addition to serving three terms on the Board of Governors.

EXAM
Genius





Ques : Reserve Bank of India (RBI) will Closed which type of Bank Accounts to Be Starting January 1, 2025 ?

भारतीय रिज़र्व बैंक (RBI) 1 जनवरी, 2025 से किस प्रकार के बैंक खाते बंद कर देगा?

- (a) Dormant Accounts / निष्क्रिय खाते
- (b) Inactive Accounts / निष्क्रिय खाते
- (c) Zero Balance Accounts / शून्य शेष खाते
- (d) Both a and b / ए और बी दोनों
- (e) All a, b and c / सभी ए, बी और सी

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) plans to increase the effectiveness, security, and transparency of the financial system by rendering three different kinds of bank accounts inactive by January 1, 2025.

Types of Accounts Becoming Non-Operative :

- Dormant Accounts : Accounts that have not had any transactions for two years
- Inactive Accounts : Accounts with no activity for a fixed period, often one year
- Zero Balance Accounts : Accounts with no money deposited for a long time and a zero balance

EXAM
Genius





Ques : What is the projected GDP growth rate for India in FY25, according to the RBI report?

RBI की रिपोर्ट के अनुसार, वित्त वर्ष 25 में भारत के लिए अनुमानित जीडीपी वृद्धि दर क्या है?

- (a) 6.4%
- (b) 6.6%
- (c) 7.2%
- (d) 7.4%
- (e) 7.8%

Answer : Option B

Explanation :

- According to the RBI, the Indian economy is showing resilience and stability, and the GDP is expected to grow by 6.6% in 2024–2025 thanks to a rebound in rural consumption, an increase in government spending and investment, and robust services exports.
- The Reserve Bank has published the Financial Stability Report (FSR) for December 2024, which includes the Sub-Committee of the Financial Stability and Development Council's (FSDC) collective assessment of the threats to financial stability and the resilience of the Indian financial system.
- Sufficient capital and liquidity buffers, excellent profitability, and a decline in non-performing assets have all contributed to the stability of scheduled commercial banks (SCBs). The gross non-performing asset (GNPA) ratio has dropped to a multi-year low, while return on equity (RoE) and return on assets (RoA) are at decadal highs.

Genius





Ques : Who was awarded Bahrain's 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa?

राजा हमद बिन ईसा अल खलीफा द्वारा बहरीन के 'दक्षता पदक' (प्रथम श्रेणी) से किसे सम्मानित किया गया?

- (a) Yusuf Ali M.A / यूसुफ अली एम.ए.
- (b) Dr. Ravi Pillai / डॉ. रवि पिल्लई
- (c) Mukesh Ambani / मुकेश अंबानी
- (d) Sunil Bharti Mittal / सुनील भारती मित्तल
- (e) Azim Premji / अजीम प्रेमजी

Answer : Option B

Explanation :

- Dr. Ravi Pillai, a prominent Indian businessman and the founder and chairman of the Dubai-based RP Group of Companies, was awarded Bahrain's prestigious 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa.
- This honor recognizes his contributions to Bahrain's economic development and his philanthropic initiatives.
- He was the 1st foreign national to receive this distinguished honor
- In 2010, he was awarded 'Padma Shri' (India 4th highest civilian honour) for his distinguished service
- In 2015, Arabian Business ranked him as the 4th most powerful Indian in the Middle East

EXAM
Genius





Ques : Who has been appointed as the new Director General of the Central Reserve Police Force (CRPF)?

केंद्रीय रिजर्व पुलिस बल (सीआरपीएफ) के नए महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Kuldiep Singh / कुलदीप सिंह
- (b) Subodh Jaiswal / सुबोध जयसवाल
- (c) Praveen Sood / प्रवीण सूद
- (d) Vitul Kumar / वितुल कुमार
- (e) Sanjay Arora / संजय अरोड़ा

Answer : Option D

Explanation :

- Vitul Kumar, a senior IPS official, has been named as Director General of the Central Reserve Police Force (CRPF). He replaced Anish Dayal Singh.
- Kumar, a 1993 batch IPS officer from the Uttar Pradesh cadre, is currently the CRPF's Special Director General.
- Kumar's service has been acknowledged with numerous awards, including the President's Police Medal (PPM) on January 26, 2021 and the Police Medal (PM) on August 15, 2009.
- He also earned the Director General's Commendation Disc in Silver on January 26, 2016 and Gold on January 26, 2018.

EXAM
Genius





Recent Defence related appointments :

- Jared Isaacman : NASA Chief to Oversee Moon Missions
- Valdecy Urquiza (Brazil) : Secretary-General of the International Criminal Police Organisation INTERPOL
- Rajesh Kumar Singh : Defence Secretary at South Block
- Surgeon Vice Admiral Kavita Sahai : Director General Medical Services (Navy)
- Paramesh Sivamani : 26th Director General of the Indian Coast Guard (ICG)
- Air Marshal SP Dharkar : Vice Chief of Air Staff
- IPS Nalin Prabhat : Director General of Police (DGP) of Jammu and Kashmir (Replaced R.R. Swain)
- Surgeon Vice Admiral Arti Sarin : first female officer as Director General of Armed Forces Medical Services (DGAfMS)
- Air Marshal Amar Preet Singh : Vice Chief of the Indian Air Force (IAF) (succeed Air Chief Marshal V.R. Chaudhari)
- Nikhat Zareen (boxer) : Telangana Police as a Deputy Superintendent of Police (Special Police)
- Amrit Mohan Prasad : Director General of Sashastra Seema Bal
- Air Marshal Ashutosh Dixit : Air Officer Commanding-in-Chief (AOC-in-C) of Central Air Command
- Air Marshal Tejinder Singh : Deputy Chief of the Indian Air Force
- Vice Admiral Rajesh Dhankhar : Director General of Project Seabird
- Rajwinder Singh Bhatti : Director General of the Central Industrial Security Force (CISF)
- B Srinivasan : Director General (DG) of National Security Guard
- Sanjeev Raina : ITBP Additional Director General
- Daljit Singh Chawdhary : additional charge of Director General of Border Security Force





Ques : The Ministry of Defence (MoD) has signed a contract with which company for DRDO-made Air Independent Propulsion (AIP) system worth nearly Rs 1,990 crore?

रक्षा मंत्रालय (एमओडी) ने डीआरडीओ निर्मित एयर इंडिपेंडेंट प्रोपल्शन (एआईपी) सिस्टम के लिए किस कंपनी के साथ लगभग 1,990 करोड़ रुपये का अनुबंध किया है?

- (a) Cochin Shipyard Limited / कोचीन शिपयार्ड लिमिटेड
- (b) Hindustan Shipyard / हिंदुस्तान शिपयार्ड
- (c) Garden Reach Shipbuilders & Engineers / गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स
- (d) Mazagon Dock Shipbuilders / मझगांव डॉक शिपबिल्डर्स
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- The plugs will connect the DRDO-developed AIP system to the Kalvari-class submarines.
- An AIP is attached to traditional submarines with an AIP plug to allow the submarines to stay underwater for longer periods of time without having to come up to the ocean surface for air, minimizing the possibility of enemy discovery. AIP works as a 'force multiplier' for a diesel-electric submarine.
- DRDO is developing air independent propulsion (AIP) technology on its own.



Recent News Headlines related to Defence

- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- China successfully launched four Earth-observation radar satellites called 'PIESAT-2' using a Long March-2D rocket from the Taiyuan Satellite Launch Center in Shanxi Province.
- Space entrepreneurs in Japan and India had agreed to collaborate on a study of utilizing laser-equipped spacecraft to remove garbage from orbit, as an experimental answer to the increasingly pressing problem of orbital congestion.
- China's space program reached a milestone when two of its astronauts performed a nine-hour spacewalk. Shenzhou-19 crew members Cai Xuzhe and Song Lingdong completed a nine-hour extravehicular exercise (EVA), breaking a 22-year-old US record.
- Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMs) 8x8.
- Starting in 2025, India's Aditya L1 and the European Space Agency's (ESA) Proba-3 missions will collaborate to further solar research.
- INS Tushil, a Russian-built guided missile frigate, was commissioned into the Indian Navy in Kaliningrad, Russia, in front of Defence Minister Rajnath Singh, Chief of Naval Staff Admiral Dinesh K Tripathi, and other senior officials.
- Adani Defence has delivered the second Drishti-10 Starliner surveillance drone to the Indian Navy, improving the country's marine capability.
- The Ministry of Defence has inked a contract with M/s Cochin Shipyard Limited for the Short Refit and Dry Docking (SRDD) of INS Vikramaditya at a total cost of Rs. 1207.5 crore.
- India and the United Kingdom have signed a Statement of Intent (Sol) to cooperate on the design and development of Electric Propulsion Systems for the Indian Navy.
- MOI-TD (My Orbital Infrastructure – Technology Demonstrator), India's first AI laboratory in space Made by Hyderabad-based space tech company TakeMe2Space (TM2Space). Launch Vehicle is ISRO'S PSLV C60 rocket.





Ques : What is the key achievement of the India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA) after completing two years?

भारत-ऑस्ट्रेलिया आर्थिक सहयोग और व्यापार समझौते (Ind-Aus ECTA) के दो साल पूरे होने पर इसकी प्रमुख उपलब्धि क्या है?

- (a) Establishing a defense partnership / रक्षा साझेदारी स्थापित करना
- (b) Advancing trade ties and creating opportunities for MSMEs and employment / व्यापार संबंधों को आगे बढ़ाना और एमएसएमई और रोजगार के अवसर पैदा करना
- (c) Enhancing technological cooperation / तकनीकी सहयोग बढ़ाना
- (d) Promoting cultural exchanges / सांस्कृतिक आदान-प्रदान को बढ़ावा देना
- (e) Launching a joint space exploration program / एक संयुक्त अंतरिक्ष अन्वेषण कार्यक्रम शुरू करना

Answer : Option B

Explanation :

- The India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA) has completed two years of outstanding performance, promoting reciprocal growth and demonstrating the complementarity of both economies.
- The India-Australia ECTA has greatly advanced trade connections, opening up new prospects for MSMEs, businesses, and jobs in both countries while strengthening the foundation of their economic collaboration.
- Entering its third year, the Government of India is committed to maintaining this momentum through enhanced collaboration and new initiatives to drive mutual prosperity and achieve the Hon'ble Prime Minister's goal of India becoming a developed country by 2047.
- Since its signing, bilateral merchandise trade has more than doubled, increasing from USD 12.2 billion in 2020-21 to USD 26 billion in 2022-23. Total trade, however, moderated in 2023-24 to USD 24 billion, with India's exports to Australia increasing by 14%. The current fiscal year continues to show good momentum.



Ques : Karnataka Gov declared which day as Computer Operators' Day ?
कर्नाटक सरकार ने किस दिन को कंप्यूटर ऑपरेटर दिवस घोषित किया?

- (a) 26 December
- (b) 27 December
- (c) 28 December
- (d) 29 December
- (e) 30 December

Answer : Option A

Explanation :

- The Karnataka government established Computer Operators' Day on December 26 to commemorate the birth anniversary of Charles Babbage, an English mathematician and inventor of the digital computer.
- The Rural Development & Panchayat Raj Department (RDPR) of Karnataka observed this.
- The first-ever Computer Operators' Day was held on December 26, 2024.

About Karnataka :

- Capital : Bangalore
- Cm : Siddaramaiah
- Governor : Thawar Chand Gehlot

EXAM
Genius





Ques : Who has been appointed as the new Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM)?

एसोसिएटेड चैंबर्स ऑफ कॉमर्स एंड इंडस्ट्री ऑफ इंडिया (एसोचैम) के नए महासचिव के रूप में किसे नियुक्त किया गया है?

- (a) Dilip Chenoy / दिलीप चैनॉय
- (b) Uday Shankar / उदय शंकर
- (c) Manish Singhal / मनीष सिंघल
- (d) Chandrajit Banerjee / चंद्रजीत बनर्जी
- (e) Praveen Mittal / प्रवीण मि्तल

Answer : Option C

Explanation :

- Manish Singhal has taken over as Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM), the country's premier business chamber.
- Singhal follows Deepak Sood, who left after a five-year tenure to pursue other interests.
- Singhal, an industry expert with more than 35 years of experience in Chamber and Corporate India, previously served as Deputy Secretary General of The Federation of Indian Chambers of Commerce and Industry (FICCI).
- He has also worked for several Indian multinational corporations, including Tata Motors, Eicher (Volvo), Tata Auto Comp Systems, Moser Baer India, and BEML, to name a few.

About Associated Chambers of Commerce and Industry of India (ASSOCHAM) :

- ASSOCHAM is a non-governmental trade association and advocacy group. This organization represents the interests of trade and commerce in India.
- Established -1920
- Headquarters – New Delhi
- Secretary General – Manish Singhal (replace Deepak Sood)
- ASSOCHAM has more than 200 chambers and trade organizations across India. It has more than 450,000 members.



Recent Appointment in different departments :

- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)
- K N Renuka Pujar : first transgender guest lecturer at a Karnataka institution
- Dr. Sandip Shah : Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)
- Abhijit Majumder : Chief financial officer (CFO) of Oil India
- Arunish Chawla : Revenue Secretary
- Suman Berry : Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM)
- Unsoo Kim : Managing Director (MD) of Hyundai Motor India for 3 years
- Pradeep Chugh : Company secretary of Hyundai Motor India
- Sriram Krishnan : Senior White House Policy Advisor on Artificial Intelligence
- Rupam Roy : General Secretary (GS) of All India State Bank Officers' Federation (AISBOF)
- Arun Kumar Bishoyi : President of All India State Bank Officers' Federation (AISBOF)
- Retired Supreme Court Justice V. Ramasubramanian : Chairperson of the National Human Rights Commission
- Madan B Lokur : chairperson of the United Nations Internal Justice Council (IJC)
- Raj Kumar Chaudhary : Additional charge of CMD for the government-owned hydropower company SJVN Limited (Replaced Sushil Sharma)
- Dr. Jagath Wickramaratne : Speaker of Sri Lanka's 10th Parliament (Replaced Asoka Ranwala)
- Malaysian coach Tan Kim Her : India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics
- Preeti Lobana : Country Manager and Vice President in India by Google





Ques : Which country is set to construct its largest nuclear plant for electricity generation after receiving approval from its atomic energy regulatory agency?
कौन सा देश अपनी परमाणु ऊर्जा नियामक एजेंसी से मंजूरी मिलने के बाद बिजली उत्पादन के लिए अपना सबसे बड़ा परमाणु संयंत्र बनाने के लिए तैयार है?

- (a) China / चीन
- (b) Pakistan / पाकिस्तान
- (c) Bangladesh / बांग्लादेश
- (d) Malaysia / मलेशिया
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Pakistan Nuclear Regulatory Authority (PNRA) approved the construction of Chashma Nuclear Power Plant Unit 5 (C-5), the world's largest nuclear power plant with a capacity of 1200 MWe.
- C-5 is a Chinese Hualong-designed advanced third-generation pressurised water reactor with active and passive safety features such as double-shell containment and a reactor-filtered ventilation system. It has a lifespan of sixty years.
- This is Pakistan's third nuclear power facility using this architecture. Two other plants, Karachi Nuclear Power Plants units 2 and 3, are already operational and supplying power to the national grid.
- The National Economic Council's executive committee has already approved the C-5, which would cost USD 3.7 billion to build.
- Pakistan's installed nuclear energy capacity is around 3,530 MW, accounting for around 27% of total electricity generation in the national system.





Ques : Who has taken charge as the chief of the Indian Air Force's Western Air Command?

भारतीय वायु सेना की पश्चिमी वायु कमान के प्रमुख के रूप में किसने कार्यभार संभाला है?

- (a) Air Marshal Raghunath Nambiar / एयर मार्शल रघुनाथ नांबियार
- (b) Air Marshal Jeetendra Mishra / एयर मार्शल जीतेन्द्र मिश्रा
- (c) Air Marshal Sandeep Singh / एयर मार्शल संदीप सिंह
- (d) Air Marshal Balabhadra Radha Krishna / एयर मार्शल बलभद्र राधा कृष्ण
- (e) Air Marshal Vivek Ram Chaudhari / एयर मार्शल विवेक राम चौधरी

Answer : Option B

Explanation :

- Air Marshal Jeetendra Mishra takes over as chief of the Indian Air Force's Western Air Command, which is responsible for airspace security in the sensitive Ladakh sector and other portions of north India.
- Air Marshal Mishra, a fighter combat leader and experimental test pilot, has over 3000 hours of flying experience, according to the IAF.
- He follows Air Marshal Pankaj Mohan Sinha, who retired after more than 39 years of meritorious service.
- Air Marshal Mishra was commissioned into the Indian Air Force (IAF) as a fighter pilot on December 6, 1986.

Ques : Global Family Day is observed annually on which day ?

वैश्विक परिवार दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 28 December
- (b) 29 December
- (c) 31 December
- (d) 1 January
- (e) 2 January

Answer : Option D



Explanation :

- Every year on January 1, Global Family Day is marked to promote peace, solidarity, and a sense of common humanity around the world.
- Theme 2025: Let's Start the Year With Love, Unity, and Appreciation
- The day evolved from the United Nations Millennium Celebration in 2000, highlighting the importance of global solidarity and building a sense of family among people all around the world.

Important days :

- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)





- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

The 20th anniversary of the 2004 tsunami was observed across the coastal districts of Nagapattinam, Mayiladuthurai, and Karaikal in Tamil Nadu

The UAE's General Civil Aviation Authority (GCAA) introduced the first digital platform in the region for implementing CORSIA, a framework designed to reduce international aviation emissions through carbon offset mechanisms

Mizoram government entered into a Memorandum of Agreement (MoA) with its partner banks – State Bank of India (SBI), Mizoram Rural Bank (MRB), and Mizoram Cooperative Apex Bank Limited (MCAB) for the disbursement of loans under the Bana Kaih(handholding) Scheme

Hemanth Muddappa, known as the "Drag King," achieved a remarkable triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship held at the Madras International Circuit (MIC)

Puducherry led the nation with 53.03% women electors in the 2024 Lok Sabha Elections, making it the state/UT with the highest percentage of women electors.

China introduced the CR450, the world's fastest high-speed train, capable of reaching speeds of 450 kmph.

India's defence exports have surged to a record Rs 21,000 crore, a significant increase from Rs 2,000 crore a decade ago.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

2004 की सुनामी की 20वीं बरसी तमिलनाडु के नागपट्टिनम, मयिलादुथुराई और कराईकल के तटीय जिलों में मनाई गई।

यूएई के जनरल सिविल एविएशन अथॉरिटी (जीसीएए) ने सीओआरएसआईए को लागू करने के लिए क्षेत्र में पहला डिजिटल प्लेटफॉर्म पेश किया, जो कार्बन ऑफसेट तंत्र के माध्यम से अंतरराष्ट्रीय विमानन उत्सर्जन को कम करने के लिए डिज़ाइन किया गया एक ढांचा है।

मिजोरम सरकार ने बाना काइह के तहत ऋण वितरण के लिए अपने साझेदार बैंकों - भारतीय स्टेट बैंक (एसबीआई), मिजोरम ग्रामीण बैंक (एमआरबी), और मिजोरम सहकारी एपेक्स बैंक लिमिटेड (एमसीएबी) के साथ एक समझौता ज्ञापन (एमओए) में प्रवेश किया। हैंडहोल्डिंग योजना

"ड्रैग किंग" के नाम से जाने जाने वाले हेमंत मुद्दप्पा ने मद्रास इंटरनेशनल सर्किट (एमआईसी) में आयोजित एमएमएससी एफएमएससीआई इंडियन नेशनल मोटरसाइकिल ड्रैग रेसिंग चैंपियनशिप के अंतिम दौर में उल्लेखनीय ट्रिपल क्राउन जीत हासिल की।

पुडुचेरी ने 2024 के लोकसभा चुनावों में 53.03% महिला मतदाताओं के साथ देश का नेतृत्व किया, जिससे यह महिला मतदाताओं के उच्चतम प्रतिशत वाला राज्य/केंद्र शासित प्रदेश बन गया।

चीन ने दुनिया की सबसे तेज़ हाई-स्पीड ट्रेन CR450 पेश की, जो 450 किमी प्रति घंटे की गति तक पहुँचने में सक्षम है।

भारत का रक्षा निर्यात बढ़कर रिकॉर्ड 21,000 करोड़ रुपये हो गया है, जो एक दशक पहले के 2,000 करोड़ रुपये से काफी अधिक है।

EXAM
Genius





Ques : What is the name of the initiative launched by YES Bank and FICCI FLO to promote women entrepreneurs?

महिला उद्यमियों को बढ़ावा देने के लिए यस बैंक और फिक्की एफएलओ द्वारा शुरू की गई पहल का नाम क्या है?

- (a) YES Women's Empowerment / हाँ महिला सशक्तिकरण
- (b) YES Power to Women / हाँ महिलाओं को शक्ति
- (c) YES PowherUp / हाँ पॉवरअप
- (d) Women Entrepreneurship Drive / महिला उद्यमिता अभियान
- (e) EmpowerHer / उसे सशक्त बनाएं

Answer : Option C

Explanation :

- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp'
- Its aim is to empower women entrepreneur in promoting their businesses.
- It will offer comprehensive funding solutions like: waiving of 50% processing fee for members of FICCI FLO.
- Beneficiaries will be able to trade maximum Rs 1.5 crore at zero brokerage for 60 days with YES securities

About YES Bank :

- Established : 2004
- HQ : Mumbai, Maharashtra
- MD & CEO : Prashant Kumar
- Chairman : Rama Subramaniam Gandhi
- Tagline : Experience our Expertise

About FICCI Ladies Organisation :

- Established : 1983
- HQ : New Delhi
- President : Joyshree Das Verma





Recent Facilities Launched in Banking & Insurance Sector :

- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.
- Poonawalla Fincorp, a non-banking finance company under Cyrus Poonawalla Group, has implemented AI in HR operations to reduce risks and increase hiring accuracy.
- LazyPay, a leading digital financial services provider by PayU, has launched 'LazyPay EMI' in partnership with its partner lender, PayU Finance. Consumers can finance purchases between Rs. 5,000 to Rs. 1 lakh with flexible repayment options ranging from 3 to 12 months
- BOBCARD LIMITED has launched the TIARA Credit Card, a premium credit card specifically developed for women.
- Golden Jubilee (GJF) Scholarship Scheme 2024 Launched by Life Insurance Corporation of India (LIC)
- IDFC FIRST Bank Limited has created a holographic digital avatar of brand ambassador Amitabh Bachchan using AI technology.
- The Federal Bank sponsored an initiative named "Kaliyum Karyavum" to teach life skills to schoolchildren using traditional art forms.
- Paytm launched Unified Payment Interface(UPI) Lite Auto Top-Up which was designed to streamline small, frequent transactions for users, making everyday payments quick and hassle free.
- Prime Minister Narendra Modi launched the 'Bima Sakhi Yojana' in Panipat to increase financial literacy and insurance awareness among women. This initiative by the LIC aims to empower women aged 18 to 70 who have completed Class X.
- Esteem Savings Account Launched by Federal Bank Limited for Senior Citizens
- BharatPe, a fintech business, has created a fraud protection package called 'Shield' to provide coverage against digital fraud, including fraudulent Unified Payments Interface (UPI) transactions.





Ques : What is the GST collection in December ?

दिसंबर में कितना रहा जीएसटी कलेक्शन?

- (a) Rs.1.57 lakh crore
- (b) Rs.1.67 lakh crore
- (c) Rs.1.77 lakh crore
- (d) Rs.1.87 lakh crore
- (e) Rs.1.97 lakh crore

Answer : Option C

Explanation :

- In December 2024, India's GST collection growth decreased to 7.3% YoY, resulting in gross income of Rs.1.77 lakh crore, compared to Rs.1.65 lakh crore in December 2023.
- GST income have continuously exceeded Rs.1.7 lakh crore for ten consecutive months, with the December quarter averaging Rs.1.82 lakh crore, representing an 8.3% increase year on year.

Collection of GST in December 2024 :

- Gross GST Revenue : Rs 1,76,857 lakh Crore
- Central GST : Rs 32,836 crore
- State GST : Rs 40,499 crore
- Integrated GST : Rs 47,783 crore (including Rs 18,310 crore collected on imports)
- Cess : Rs 11,471 crore (including Rs 1,258 crore collected on imports)

GST Collection of Previous Months :

- November 2024 : 1,82,269 Crore
- October 2024 : 1,87,346 Crore
- September 2024 : 1.73 lakh crore
- August 2024 : 1.75 lakh crore
- June 2024 : 1.74 lakh crore



Ques : Consider the following statement About proposed lookup facility for NEFT and RTGS :

एनईएफटी और आरटीजीएस के लिए प्रस्तावित लुकअप सुविधा के बारे में निम्नलिखित कथन पर विचार करें:

(a) Member banks are required to implement the facility by January 1, 2025.

सदस्य बैंकों को 1 जनवरी 2025 तक यह सुविधा लागू करनी होगी।

(b) The facility will allow users to verify the beneficiary's name before initiating a transaction.

यह सुविधा उपयोगकर्ताओं को लेनदेन शुरू करने से पहले लाभार्थी के नाम को सत्यापित करने की अनुमति देगी।

(c) NPCI will develop the facility and onboard all banks.

एनपीसीआई सुविधा विकसित करेगा और सभी बैंकों को इसमें शामिल करेगा।

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है?

(a) Only a

(b) Only b

(c) Both a and b

(d) Both a and c

(e) Both b and c

Answer : Option E

Explanation :

- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- Users will be able to read and verify the beneficiary's name before making a transaction, similar to the existing capability on India's real-time payment systems, Unified Payments Interface (UPI) and Immediate Payments Service (IMPS).
- Currently, remitters cannot see the beneficiary's name before making a NEFT or RTGS transfer. The RBI has directed that member banks in these systems implement the capability by April 1, 2025. Customers will be able to use this functionality for free.
- The National Payments Corporation of India (NPCI) has been tasked with establishing the capability and ensuring that all banks enable the function.



- Based on the account number and IFSC given by the remitter, the feature will retrieve the beneficiary's account name from the bank's core banking solution.
- Remitters will be able to use the facility via internet and mobile banking, as well as at bank branches for in-person transactions. Beneficiary banks will have to display the account name to the remitter.
- As part of the procedure, both the remitting and recipient banks must maintain data relating to the lookup queries and responses. However, the NPCI, which is in charge of building the service, will not be able to maintain any data relating to the lookup queries.

Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).
- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework
- RBI has announced Introduction of the Secured Overnight Rupee Rate (SORR) , a benchmark based on the secured money markets
- The RBI increased the interest rate limit for NRI FCNR (B) deposits for a limited period.





- The Reserve Bank of India's Innovation Hub (RBIH), Bengaluru has launched MuleHunter.AI is a cutting-edge program that detects and flags mule bank accounts implicated in criminal financial activity, including money laundering.
- The RBI has increased the collateral-free lending limit for agricultural producers from Rs.1.66 lakh to Rs.2 lakh per borrower, providing significant relief to small and marginal farmers.
- The Warehousing Development and Regulatory Authority (WDRA) is lobbying the RBI for preferential treatment of Electronic Negotiable Warehouse Receipts (eNWRs).

Ques : Who released the “Report on Trend and Progress of Banking in India 2023-24,” ?

"भारत में बैंकिंग की प्रवृत्ति और प्रगति पर रिपोर्ट 2023-24" किसने जारी की?

- (a) RBI
- (b) SEBI
- (c) NABARD
- (d) SBI
- (e) IMF

Answer : Option A

Explanation :

- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- In 2023-24, banks' profitability increased for the sixth year in a row, with a return on assets (RoA) of 1.4% and a return on equity (RoE) of 14.6%.
- Asset Quality of Banks : The gross non-performing assets (NPAs) ratio of Indian banks has fallen to a 12-year low of 2.5% as of September 2024, the lowest since 2012.
- Projections for NPAs : The gross bad loan ratio could rise to 3% by March 2026 under a baseline scenario. In high-risk scenarios, it could reach up to 5.3%.
- Profitability Growth : SCBs have demonstrated consistent profitability, with a RoA of 1.4% and RoE of 14.6% in 2023-24
- Strong Capital Adequacy : The Capital-to-Risk-Weighted Assets Ratio (CRAR) of Indian banks stood at 16.8% as of September 2024, significantly higher than the regulatory minimum of 9%.



- Credit Growth and Economic Outlook : The Indian banking sector has witnessed a significant 19% increase in credit growth during 2023-24, reflecting positive economic growth and robust demand for loans
- GNPA ratio of NBFCs : Dropped to 3.4 percent at end-September 2024
- Consolidated balance sheet of the scheduled commercial banks, excluding RRBs : Increased by 15.5 percent during 2023-24, as compared with 12.2 percent during 2022-23
- Net profit : Increased by 32.8 percent to Rs 3,49,603 crore during the last fiscal

Ques : What is the unique feature of the Undergraduate Minor Programme in Quantum Technologies announced recently in India?

भारत में हाल ही में घोषित क्वांटम टेक्नोलॉजीज में अंडरग्रेजुएट माइनर प्रोग्राम की अनूठी विशेषता क्या है?

- (a) It is the first UG program fully funded by private institutions / यह निजी संस्थानों द्वारा पूरी तरह से वित्त पोषित पहला यूजी कार्यक्रम है
- (b) It is India's first UG Minor Programme in Quantum Technologies / यह क्वांटम टेक्नोलॉजीज में भारत का पहला यूजी माइनर प्रोग्राम है
- (c) It focuses exclusively on theoretical physics / यह विशेष रूप से सैद्धांतिक भौतिकी पर केंद्रित है
- (d) It is mandatory for all engineering students / यह सभी इंजीनियरिंग छात्रों के लिए अनिवार्य है
- (e) It offers dual degrees in Quantum Computing and Artificial Intelligence / यह क्वांटम कंप्यूटिंग और आर्टिफिशियल इंटेलिजेंस में दोहरी डिग्री प्रदान करता है

Answer : Option B

Explanation :

- The All India Council for Technical Education (AICTE) and the National Quantum Mission (NQM) have jointly launched India's first Undergraduate (UG) Minor Programme in Quantum Technologies, which will begin in the upcoming academic session.
- This effort for engineering students in their third or fourth semester intends to develop a qualified workforce in quantum computing and related sectors, in line with India's National Quantum Mission goals.
- Students can select 18 credits from over 30 courses, allowing flexibility and customisation based on institutional resources.





Ques : Who has recently been appointed as the CEO of the Unique Identification Authority of India (UIDAI)?

हाल ही में भारतीय विशिष्ट पहचान प्राधिकरण (यूआईडीएआई) के सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Sanjay Malhotra / संजय मल्होत्रा
- (b) Bhuvnesh Kumar / भुवनेश कुमार
- (c) Amit Agrawal / अमित अग्रवाल
- (d) Arvind Kumar / अरविंद कुमार
- (e) Rajesh Verma / राजेश वर्मा

Answer : option B

Explanation :

- Bhuvnesh Kumar, an IAS official, became the CEO of India's Unique Identification Authority (UIDAI).
- Mr. Kumar, a 1995 batch Uttar Pradesh cadre officer, is now employed as an additional secretary at the Ministry of Electronics and Information Technology (MEITY), where he will remain following this assignment.
- Mr. Kumar succeeds Amit Agrawal, a 1993 batch IAS official from the Chhattisgarh cadre who was also MEITY's additional secretary before his June 2023 appointment.
- In a bureaucratic restructuring, Mr Agrawal was appointed Secretary of the Department of Pharmaceuticals within the Ministry of Chemicals and Fertilizers.

EXAM
Genius





Ques : Who successfully launched the Space Docking Experiment (SpaDeX) mission ?

स्पेस डॉकिंग एक्सपेरिमेंट (SpaDeX) मिशन को सफलतापूर्वक किसने लॉन्च किया?

- (a) ISRO
- (b) DRDO
- (c) NASA
- (d) HAL
- (e) None of these

Answer : Option A

Explanation :

- 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.
- PSLV-C60 successfully launched two satellites, SDX01 (the Chaser) and SDX02 (the Target), into low Earth orbit shortly after launch.
- The two spacecraft will now be headed towards space docking within the next ten days. SpaDeX seeks to demonstrate advanced in-space docking technology, which is critical for future missions such as lunar excursions and the Bharatiya Antariksh Station (BAS).
- The SpaDeX mission is a significant step in increasing India's orbital docking capability. The successful completion of this mission would strengthen ISRO's capabilities to execute complicated operations in space and create the framework for future interplanetary missions.





Ques : PM CARES Fund created in which year ?

PM CARES फंड किस वर्ष बनाया गया?

- (a) 2014
- (b) 2016
- (c) 2018
- (d) 2020
- (e) 2021

Answer : Option D

Explanation :

- The PM CARES Fund, established in March 2020 to address the COVID-19 problem, received just Rs 912 crore in donations in fiscal year 2022-23, a considerable decrease from Rs 7,184 crore in 2020-21.
- Voluntary contributions totaled Rs 909.64 crore, while international donations were only Rs 2.57 crore.
- In 2020-21, the PM CARES Fund got its highest-ever voluntary contributions of Rs 7,184 crore due to popular support during the COVID-19 situation.
- Foreign contributions also increased to Rs 495 crore. However, as the pandemic intensity dropped, voluntary donations decreased to Rs 1,938 crore in 2021-22 and Rs 912 crore in 2022-23.
- The "PM Cares for Children" initiative received a huge allocation of Rs 346 crore to support children who lost both parents or guardians due to COVID-19.
- Nearly Rs 92 crore was spent on purchasing oxygen concentrators to support the pandemic's medical response.





Ques : Which team won the 78th edition of the Santosh Trophy by defeating Kerala in the final? किस टीम ने फाइनल में केरल को हराकर संतोष ट्रॉफी का 78वां संस्करण जीता?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- The final of the 78th Santosh Trophy 2024-25 was held at the GMC Balayogi Stadium in Hyderabad, Telangana.
- Santosh Trophy is a prominent domestic state-level football tournament for men in India, organized by the All India Football Federation.
- The final in Hyderabad was West Bengal's 47th appearance in the Santosh Trophy, while Kerala was making its 16th.

Winners :

- Winners – West Bengal (Santosh Trophy & a cash prize of Rs 5 Lakhs).
- Runners Up – Kerala (Kamla Gupta Trophy, & a cash prize of Rs 3 lakhs).
- Tulsidas Balaram Player of the Final Match – Robi Hansda of West Bengal.
- Peter Thangaraj Player of the Championship – Robi Hansda of West Bengal.

About the Santosh Trophy :

- The Santosh Trophy is a state-level men's event founded by the Indian Football Federation in 1941 and presently handled by the All India Football Federation (AIFF).
- The Santosh Trophy is a competition between Indian states, Union Territories, Services (Army, Navy, and Air Force), and Railways.
- Bengal won the first tournament in 1941-42, defeating Delhi. West Bengal is the tournament's most successful team, having won 33 titles.





Recent News headlines related to Sports

- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games
- Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.
- Koneru Humpy, an Indian Grandmaster, won his second World Rapid Chess Championship, this time in New York. Koneru Humpy, 37, won the title by defeating Irene Sukandar with black pieces in the final round.
- Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.
- Bihar will host the Women's Kabaddi World Cup in March 2025 at Rajgir Sports Academy's indoor venue.
- The young Indian weightlifters ended the Asian Youth and Junior Weightlifting Championships 2024 with a respectable 33 medals, including 7 gold, 16 silver, and 10 bronze
- India won the inaugural Women's U-19 Asia Cup at Kuala Lumpur's Bayuemas Oval, defeating Bangladesh by 41 runs in the final.
- Haris Rauf (Pakistan) named as ICC Men's player of the month for November 2024 and Danni Wyatt-Hodge (England) as ICC Women's player of the month for November 2024.
- Real Madrid won the 2024 FIFA Intercontinental Cup, defeating Mexico's Pachuca 3-0 at Lusail Stadium, Qatar.
- Daniil Savelev, a Russian tennis player, has received a two-year suspension for violating anti-doping rules.
- India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025. This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023.





Ques : Which state government has launched a 15 day reading campaign amongst students?

किस राज्य सरकार ने छात्रों के बीच 15 दिवसीय पठन अभियान शुरू किया है?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option E

Explanation :

- The Maharashtra government has announced a 15-day "reading campaign among students" beginning January 1, 2025.
- The plan was announced by Maharashtra's Minister for Higher and Technical Education, Chandrakant Patil.
- The Maharashtra government's Higher and Technical Education Department will organize a 15-day reading campaign. It will be conducted annually from January 1 to 15.
- The Maharashtra government's 15-day reading campaign aims to target college and university students.

Ques : Where has the Indian Army recently unveiled a grand statue of Chhatrapati Shivaji Maharaj?

भारतीय सेना ने हाल ही में छत्रपति शिवाजी महाराज की भव्य प्रतिमा का अनावरण कहाँ किया है?

- (a) Siachen Glacier / सियाचिन ग्लेशियर
- (b) Galwan Valley, Ladakh / गलवान घाटी, लद्दाख
- (c) Tawang, Arunachal Pradesh / तवांग, अरुणाचल प्रदेश
- (d) Leh, Ladakh / लेह, लद्दाख
- (e) Pangong Tso, Ladakh / पैंगोंग त्सो, लद्दाख

Answer : Option E



Explanation :

- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.
- The Fire and Fury Corps installed a statue to honor the great Maratha monarch known for his courage and insight.
- The statue was unveiled by Lt Gen Hitesh Bhalla, General Officer Commanding of the 14 Corps (also known as the Fire and Fury Corps).
- The statue, placed at 14,300 feet, represents India's commitment to border security, especially in a location with tensions like the 2020 stalemate at Pangong Tso.

Recent Headlines Related to Inauguration :

- Two UK universities, Queen's University Belfast and Coventry University, have applied to open international campuses in Gujarat's GIFT City, following the lead of Australian institutions.
- During a function in Khajuraho, Madhya Pradesh, Prime Minister Narendra Modi laid the groundwork for the Ken-Betwa National River Linking Project, inaugurated the Omkareshwar Floating Solar Project.
- Union Minister Kinjarapu Rammohan Naidu of the Ministry of Civil Aviation (MoCA) inaugurated the centenary celebration logo for Netaji Subhash Chandra Bose International Airport (NSCBI Airport) in Kolkata, West Bengal (WB), to commemorate its 100-year service.
- GSI Geoscience Museum Inaugurated by Vice President Shri Jagdeep Dhankhar at Victoria Market Building in Gwalior, Madhya Pradesh.
- Prime Minister Narendra Modi will formally inaugurate Mahakumbh-2025 and launch over 600 projects worth Rs.7,000 crore, undertaken and completed ahead of the mega once-in-12-years fair.
- Delhi chief minister Atishi inaugurated an underground shooting range at the National Cadet Corps (NCC) Bhawan in Rohini
- External Affairs Minister S. Jaishankar inaugurated the new Chancery of the Indian Embassy in Rome, emphasizing the deep historical ties between India and Italy.
- Symbiosis International University's first international campus Inaugurated by External Affairs Minister Dr. S. Jaishankar and UAE Minister Sheikh Nahyan bin Mubarak Al Nahyan at Dubai Knowledge Park .





- Bengaluru marked a milestone with the inauguration of its first digital population clock at the Institute for Social and Economic Change (ISEC). The project was jointly taken up by ISEC, and the Union Ministry of Health and Family Welfare (MoHFW).
- India's celebrated badminton star and Olympic medallist, PV Sindhu, laid the foundation stone for the PV Sindhu Centre for Badminton and Sports Excellence in Chinna Gadili village on the outskirts of Visakhapatnam.
- External Affairs Minister S Jaishankar inaugurated the new Consulate General of India in Brisbane, emphasizing that it will help to deepen India's ties with the Queensland state, promote trade, and serve the diaspora
- PM Modi inaugurated airports at Rewa (Madhya Pradesh), Ambikapur (Chhattisgarh), and Saharanpur (Uttar Pradesh) through the UDAN scheme. The government recently extended the Udan plan for another ten years
- Prime Minister Narendra Modi and visiting Spanish Prime Minister Pedro Sanchez jointly opened the Tata Advanced Systems Ltd (TASL) Tata Aircraft Complex in Vadodara, Gujarat.

Ques : Where was India's first glass bridge over sea inaugurated?

समुद्र पर भारत का पहला ग्लास ब्रिज कहाँ पर खोला गया?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option C

Explanation :

- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Tamil Nadu Chief Minister MK Stalin unveiled the traditional glass bridge that joins the 133-foot-tall Saint Tiruvalluvar statue to the Vivekananda Rock Memorial.
- The bridge would allow travelers to take a leisurely walk between the locations while gazing into the choppy water below.
- The 77-meter bridge, built at a cost of 37 crores, was launched as part of the state government's silver anniversary celebrations for the Tiruvalluvar statue, which has been dubbed the Wisdom statue.



Recent News Headlines Related to First in India and world :

- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Uttarakhand has recently inaugurated its first wine production unit in Kotdwār, which is part of the government's new excise policy aimed at promoting wine tourism
- The Punjab Chief Minister, Bhagwant Singh Mann, approved the Punjab State (Development and Promotion of Sports) Act, 2024, making it the first state in the country to do so.
- Adani Ports and Special Economic Zone (APSEZ) Mundra welcomed CMA CGM Fort Diamant, the first LNG-powered container vessel to berth at the port's Container Terminal-CT4.
- Uttar Pradesh is the first state to connect its procurement process with the Centre's Govt e-Marketplace (GeM), replacing its traditional tendering system
- Masali, a village in Gujarat's Banaskantha district, has become India's first 'solar village' near the border, a key milestone in the country's renewable energy efforts.
- Uttarakhand, often known as "Devbhoomi," will be the first Indian state to enact a specific Yoga Policy, aiming to make the state a global yoga destination.
- The first Ganges River Dolphin (*Platanista gangetica*) has been tagged in Assam, marking a historic moment in animal conservation.
- NLC India Limited (NLCIL) and Uttar Pradesh Rajya Vidyut Utpadan Nigam Limited (UPRVUNL) partners to commence commercial operations of its 1st supercritical power plant '1980 Mega Watt (MW) Ghatampur Thermal Power Plant' (GTPP) in Uttar Pradesh.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, unveiled Kisan Kavach, India's first indigenous anti-pesticide bodysuit
- The New Delhi Indira Gandhi International (IGI) Airport has become the first airport in India to connect 150 destinations.
- The Indian Council of Medical Research (ICMR) in collaboration with the Madras Diabetes Research Foundation (MDRF) has set up the country's first diabetes biobank in Chennai.
- The Indian Council of Agricultural Research (ICAR) – Indian Institute of Spices Research (IISR) introduced India's first ginger variety, "IISR Surasa," which was developed to use as a vegetable.



Ques : The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024. What is the new deadline ?

आयकर विभाग ने विवाद से विश्वास योजना 2024 की समय सीमा बढ़ा दी है। नई समय सीमा क्या है?

- (a) 31 January 2025
- (b) 31 February 2025
- (c) 31 March 2025
- (d) 31 April 2025
- (e) 31 May 2025

Answer : Option A

Explanation :

- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates.
- The new date of January 31, 2025, provides much-needed respite to those currently studying the concept. Initially scheduled for December 31, 2024, the extension avoids a 10% additional tax, resulting in a speedier settlement procedure.
- The Vivad Se Vishwas Scheme, proposed in Budget 2024, enables taxpayers to resolve pending disputes by paying a reduced amount of contested tax plus predetermined percentages.
- Applications received by January 31, 2025 will be subject to the lower rates listed in column (3) of the scheme's table. However, beginning February 1, 2025, applications will be subject to a 10% higher tax rate.
- The Vivad Se Vishwas Scheme makes dispute settlement easier by allowing taxpayers to settle issues with lower financial liability. Applications filed by January 31, 2025 will be charged at the rates shown in column (3) of the scheme's table.
- For example, new appellants must pay 100% of the challenged tax and 25% of the disputed penalty or interest if they file before the deadline. However, on February 1, 2025, these rates will increase to 110% and 30%, respectively.





IMPORTANT ONE – LINER Current Affairs

Myanmar shares a 1,643 km long unfenced border with the Indian states of Arunachal Pradesh, Nagaland, Manipur, and Mizoram.

The National Bank for Financing Infrastructure and Development (NaBFID) has invested Rs 745 crore in long-term bonds issued by NDR InvIT.

NDR InvIT is an Infrastructure Investment Trust managed by NDR InvIT Managers and sponsored by NDR Warehousing Private Limited.

Between 2017 and 2024, the country's groundwater recharge increased by 15 billion cubic meters while extraction decreased by 3 billion cubic meters.

The Dynamic Ground Water Resource Assessment Report was released by the Union Minister for Jal Shakti CR Patil in New Delhi on 31st December 2024.

The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.

Amit Aggarwal has been appointed as the Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, Government of India.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

म्यांमार भारतीय राज्यों अरुणाचल प्रदेश, नागालैंड, मणिपुर और मिजोरम के साथ 1,643 किमी लंबी बिना बाड़ वाली सीमा साझा करता है।

नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (NaBFID) ने NDR InvIT द्वारा जारी दीर्घकालिक बांड में 745 करोड़ रुपये का निवेश किया है।

NDR InvIT एक इन्फ्रास्ट्रक्चर इन्वेस्टमेंट ट्रस्ट है जो NDR InvIT मैनेजर्स द्वारा प्रबंधित और NDR वेयरहाउसिंग प्राइवेट लिमिटेड द्वारा प्रायोजित है।

2017 और 2024 के बीच, देश के भूजल पुनर्भरण में 15 बिलियन क्यूबिक मीटर की वृद्धि हुई जबकि निकासी में 3 बिलियन क्यूबिक मीटर की कमी आई।

31 दिसंबर 2024 को नई दिल्ली में केंद्रीय जल शक्ति मंत्री सीआर पाटिल द्वारा गतिशील भूजल संसाधन मूल्यांकन रिपोर्ट जारी की गई।

उपभोक्ता मामलों के मंत्रालय ने उपभोक्ता शिकायतें दर्ज करने की प्रक्रिया को सरल बनाने के लिए एक वेब-आधारित एआई वर्चुअल असिस्टेंट, जागृति पेश करने के लिए मैसेजिंग प्लेटफॉर्म गपशप के साथ साझेदारी की है।

अमित अग्रवाल को भारत सरकार के रसायन और उर्वरक मंत्रालय के फार्मास्यूटिकल्स विभाग के सचिव के रूप में नियुक्त किया गया है।

EXAM
Genius





Ques : Which organization has partnered with Vivifi Finance to launch a pilot project for providing unsecured loans to gig workers?

गिग श्रमिकों को असुरक्षित ऋण प्रदान करने के लिए एक पायलट परियोजना शुरू करने के लिए किस संगठन ने विविफी फाइनेंस के साथ साझेदारी की है?

- (a) National Payments Corporation of India (NPCI) / नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (एनपीसीआई)
- (b) Small Industries Development Bank of India (SIDBI) / भारतीय लघु उद्योग विकास बैंक (सिडबी)
- (c) Reserve Bank Innovation Hub (RBIH) / रिजर्व बैंक इनोवेशन हब (आरबीआईएच)
- (d) Securities and Exchange Board of India (SEBI) / भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी)
- (e) Indian Banks' Association (IBA) / भारतीय बैंक संघ (आईबीए)

Answer : Option C

Explanation :

- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.
- The experiment intends to create a digital platform for lending to cab drivers like Ola and Uber, food delivery providers like Swiggy and Zomato, and gig workers.
- Currently, 36 lenders, including banks and NBFCs, use over 50 data services including authentication, land records from 6 states, satellite data, property searches, dairy insights, and document verification.
- The RBIH created the Public Tech Platform for Frictionless Credit to provide a digital solution for agriculture loans.

About the Reserve Bank Innovation Hub :

- Established : 2021
- HQ : Bengaluru, Karnataka
- CEO : Rajesh Bansal



Recent News Headlines Related to RBI

- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.
- RBI lifted business restrictions on two entities of the Edelweiss Group, ECL Finance Limited and Edelweiss Asset Reconstruction Company Limited (Edelweiss ARC).
- The Reserve Bank of India (RBI) cancelled Zavron Finance Private Limited's Certificate of Registration (CoR) under Section 45-IA (6) of the RBI Act, 1934.
- In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework
- RBI has announced Introduction of the Secured Overnight Rupee Rate (SORR) , a benchmark based on the secured money markets





Ques : Who has been appointed as the Chief Executive Officer of ITI Asset Management (ITI AML)?

आईटीआई एसेट मैनेजमेंट (आईटीआई एएमएल) के मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Rajesh Bhatia / राजेश भाटिया
- (b) Suresh Kumar / सुरेश कुमार
- (c) Jatinder Pal Singh / जतिंदर पाल सिंह
- (d) Anil Jain / अनिल जैन
- (e) Rohit Sharma / रोहित शर्मा

Answer : Option C

Explanation :

- ITI Asset Management (ITI AML) has appointed Jatinder Pal Singh as CEO, succeeding Hitesh Thakkar, who had been acting CEO.
- Singh has over 25 years of experience in the mutual funds industry and previously worked at Mahindra Manulife Investment Management.
- His leadership is expected to guide the company in expanding its portfolio and strengthening its position in the asset management industry.
- ITI Mutual Fund Established in 2018 and headquartered in Mumbai.

EXAM
Genius





Recent Appointment in Banking & Insurance Sector :

- Rajat Verma : CEO of DBS Bank India (succeeding Surojit Shome)
- Anup Kumar Sinha : Reappointment as Bandhan Bank's non-executive chairman
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management
- Binod Kumar : Managing Director of Chennai-based Indian Bank.

Ques: What was the total value of UPI transactions in December 2024?

दिसंबर 2024 में UPI लेनदेन का कुल मूल्य क्या था?

- (a) Rs 23.25 trillion
- (b) Rs 20.25 trillion
- (c) Rs 21.75 trillion
- (d) Rs 23 trillion
- (e) Rs 22 trillion

Answer : Option A



Explanation :

- Unified Payments Interface (UPI) transactions increased by 8% month on month to 16.73 billion in December, the greatest number for the digital system since its launch in April 2016.
- The value also rose by 8% to Rs 23.25 trillion, up from Rs 21.55 trillion in November.
- According to figures from the National Payments Corporation of India (NPCI), the volume of transactions climbed by 46% to around 172 billion in 2024, up from 118 billion in 2023.
- In terms of value, transactions climbed by 35% to roughly Rs 247 trillion for the year, compared to Rs 183 trillion in 2023.
- Compared to November, the number of daily transactions climbed from 516 million to 540 million in December.
- This resulted in an increase in daily value to Rs 74,990 crore from Rs 71,840 crore in November.
- The volume and value in December increased by 39% and 28%, respectively, compared to December 2023.

Ques : Which bank has introduced a TAB-based end-to-end digital onboarding process for Non-Resident Indians (NRIs) ?

किस बैंक ने अनिवासी भारतीयों (एनआरआई) के लिए TAB-आधारित एंड-टू-एंड डिजिटल ऑनबोर्डिंग प्रक्रिया शुरू की है?

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

Answer : Option B



Explanation :

- State Bank of India (SBI) has introduced a TAB-based digital onboarding procedure for Non-Resident Indians (NRIs) to make it easier to open NRE and NRO accounts.
- The new program is currently available at all SBI branches in India and select foreign offices. By utilizing digital tools, the bank hopes to improve the efficiency and convenience of the account opening procedure.
- The digital onboarding procedure reduces the need for physical documentation, allowing for faster account openings at branches and during customer visits via digital document verification.
- This streamlined approach is intended to make the procedure more efficient and comfortable for NRIs.
- Indian financial institutions offer an NRI bank account, which is a bespoke banking solution for Indian residents or Persons of Indian Origin (PIOs) residing overseas.
- These accounts provide a variety of banking services to help NRIs manage their financial affairs, investments, and transactions within India.
- NRE Account are Non-Resident External account for managing income earned outside India
- NRO Account are Non-Resident Ordinary account for income earned in India .

Recent News Headlines Related to SBI :

- SBI is seeking a ¥30 billion (\$197 million) credit facility, contributing to a record level of yen loans raised by Asian borrowers outside Japan in 2024.
- SBI Mutual Fund has established the SBI Quant Fund, an open-ended equity program with a quant-based investment strategy.
- The State Bank of India (SBI), India's largest lender, has launched a statewide awareness campaign to promote the necessity of activating inactive accounts.
- SBI has raised Rs.50,000 crore through domestic bonds in FY25. Bond issuances totaled Rs.30,000 crore for long-term bonds, Rs.15,000 crore for tier 2 bonds, and Rs.5000 crore for AT1
- State Bank of India (SBI), India's largest lender, has introduced a low-cost customized vehicle loan for Uber fleet partners.
- The State Bank of India (SBI), India's largest lender, has successfully raised \$500 million through five-year bonds from international investors .





- SBI, India's largest public sector bank, has joined with Jagriti Yatra 2024, an 8,000-kilometer, 15-day entrepreneurial adventure through India's Tier 2 and Tier 3 districts.
- SBI is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.
- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- SBI intends to issue Rs.5,000 crore in the domestic debt capital market via non-convertible, perpetual, subordinated, unsecured Basel III-compliant Additional Tier I (AT-I) notes.
- The State Bank of India (SBI) will offer the Mauritius government with a Rs 487.60 crore line of credit to finance a water project.
- The State Bank of India (SBI) plans to increase the quick loan scheme's threshold from Rs 5 crore to improve credit availability for the MSME sector.
- The State Bank of India (SBI) has extended the Amrit Kalash and Amrit Vrishti fixed deposit schemes till March 31, 2025.
- The State Bank of India (SBI) chaired a committee to promote co-lending agreements between commercial banks and non-banking financial enterprises. The committee proposed abolishing the 18% Goods and Services Tax (GST) on co-lending-related operations.
- State Bank of India (SBI) has filed a petition under Section 7 of the Insolvency and Bankruptcy Code, 2016, against KM Toll Road Private Limited, a wholly owned subsidiary of Reliance Infrastructure, before the National Company Law Tribunal, Mumbai, for a claim amount of Rs.233.44 crore (including interest).

Ques : Which microfinance company has applied for a small finance bank (SFB) license under the 'on tap' licensing guidelines?

किस माइक्रोफाइनेंस कंपनी ने 'ऑन टैप' लाइसेंसिंग दिशानिर्देशों के तहत लघु वित्त बैंक (एसएफबी) लाइसेंस के लिए आवेदन किया है?

- (a) Ujjivan Small Finance Bank / उज्जीवन लघु वित्त बैंक
- (b) Bandhan Bank / बंधन बैंक
- (c) Janalakshmi Financial Services / जनलक्ष्मी फाइनेंशियल सर्विसेज
- (d) Equitas Small Finance Bank / इक्विटास स्मॉल फाइनेंस बैंक
- (e) VFS Capital / वीएफएस कैपिटल

Answer : Option E





Explanation :

- VFS Capital, a microfinance organization, has sought for a small finance bank (SFB) licence under the private sector's 'on tap' licensing standards.
- During the quarter ending December 31, 2024, the Reserve Bank of India received one application from VFS Capital Limited under the rules for 'on tap' licensing of small finance banks in the private sector, dated December 5, 2019.
- VFS Capital, formerly known as Village Financial Services Private and headquartered in West Bengal, was established in 1994 as a non-deposit non-banking financial company-microfinance organization.
- It began microfinance activity in 2006 and was registered with the RBI as an NBFC-MFI in September 2013.
- VFS makes loans to individual female members, primarily from rural areas, through joint liability groups (JLGs) of five members each. VFS Capital makes all disbursements digitally.

Ques : National Stock Exchange of India Limited (NSE) partners with which company to Empower Delivery Partners with Financial Literacy ?

नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड (NSE) ने डिलीवरी पार्टनर्स को वित्तीय साक्षरता के साथ सशक्त बनाने के लिए किस कंपनी के साथ साझेदारी की है?

- (a) Amazon / अमेज़न
- (b) Flipkart / फ्लिपकार्ट
- (c) Google / गूगल
- (d) Messho / मेशो
- (e) Swiggy / स्विगी

Answer : Option E

Explanation :

- Swiggy Limited & National Stock Exchange of India Limited (NSE) Partners to provide financial literacy to its delivery partners.
- This initiative aims to educate them about personal finance, savings, and investment options to help them achieve financial stability and security.
- The main Aim to introduce a financial literacy program designed specifically for Swiggy's delivery partners, with a strong focus on empowering women in the workforce
- Swiggy Limited aims to have 1 lakh women delivery partners by 2030.

About National Stock Exchange :

- **Established : 1992**
- **HQ : Mumbai**
- **Chairperson : Ashishkumar Chauhan**





Recent News Headlines Related to MoU and agreement :

- The All India Council for Technical Education (AICTE) and the National Quantum Mission (NQM) have jointly launched India's first Undergraduate (UG) Minor Programme in Quantum Technologies, which will begin in the upcoming academic session.
- Uttar Pradesh and Japan's Yamanashi Prefecture signs MOU to improve economic and cultural cooperation between UP and Yamanashi, representing a growing partnership between the two nations.
- Uttar Pradesh and Manipur governments signed an MOU To implement the 'Ek Bharat Shreshtha Bharat' program in Lucknow, UP. Manipur is the third state to sign a MoU with Uttar Pradesh (UP) under the Ek Bharat Shreshtha Bharat programme after Arunachal Pradesh (AR) and Meghalaya.
- West Bengal(WB) Government and United Nations Children's Fund (UNICEF) signed an MOU To enhance the treatment of children affected by NonCommunicable Diseases (NCD), including juvenile diabetes.
- The National e-Governance Division (NeGD) and the Indian Ports Association (IPA) have signed a historic MoU in New Delhi to foster digital transformation in India's marine sector.
- Akums Group, a contract development and manufacturing organisation, has signed a strategic long-term arrangement for an estimated 200 million euros (Rs 1,760 crore) with an unknown multinational pharmaceutical company for the manufacture and supply of formulations in the European market
- Terminal Investment Ltd Sarl (TIL) has signed an MoU with the Jawaharlal Nehru Port Authority (JNPA), proposing to invest Rs 20,000 crore for constructing the Vadhvan Port Project. TIL headquartered in Geneva.
- Adani Defence Systems & Technologies Ltd (ADSTL) has signed a share purchase agreement to acquire 85.8 % shareholding for an enterprise value of Rs 400 crore in Air Works, India's largest private sector maintenance, repair, and overhaul (MRO) company.
- Maruti Suzuki India Ltd. & Transport Department, Government of Bihar Collaborate to establish five automated driving license test tracks in Bhagalpur, Darbhanga, Gaya, Purnia, and Saran.
- The Ministry of Defence (MoD) has signed a Rs 7,628.70 crore contract with Larsen & Toubro Limited (L&T) for the procurement of additional 155 mm/52 calibre K9 Vajra-T self-propelled tracked artillery guns for the Indian Army.
- National Council for Educational Research and Training (NCERT) and Google partners to launch YouTube Channels in 29 Indian languages, including sign language from grades 1-12.





Ques : Which year has India declared as the 'Year of Reforms' in the defence sector?

भारत ने किस वर्ष को रक्षा क्षेत्र में 'सुधार का वर्ष' घोषित किया है?

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2030

Answer : Option B

Explanation :

- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- The 'Year of Reforms' will mark a watershed moment in the armed forces' modernisation journey.
- The reforms seek to establish integrated theater commands, improve cooperation between the three services, and turn the military into a technologically advanced, combat-ready force.

Ques : Where did Blinkit first launch its 10-minute ambulance service?

ब्लिंकिट ने सबसे पहले अपनी 10 मिनट की एम्बुलेंस सेवा कहाँ शुरू की?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option E



Explanation :

- Blinkit, a quick-commerce business, has launched a 10-minute ambulance service in Gurugram. Blinkit intends to expand the service to additional cities in India during the next two years.
- The ambulances would be equipped with medical supplies such as oxygen cylinders, AEDs (Automated External Defibrillators), stretchers, monitors, suction machines, emergency medications, and injections. The ambulance will include a paramedic, a helper, and a certified driver.
- While the first five ambulances will immediately hit the roads of Gurugram, more people will be able to order a Basic Life Support (BLS) ambulance through the Blinkit app.
- Blinkit's ambulance service would carry a flat Rs 2,000 fee.
- Albinder Dhinds is the CEO of Blinkit.

Ques : Who released the book 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages'?

‘जम्मू कश्मीर और लद्दाख थ्रू द एजेंस: ए विजुअल नैरेटिव ऑफ कॉन्टिन्यूटीज एंड लिंकेज’ पुस्तक का विमोचन किसने किया?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Narendra Modi / नरेंद्र मोदी
- (d) Dharmendra Pradhan / धर्मेन्द्र प्रधान
- (e) Amit Shah / अमित शाह

Answer : Option E

Explanation :

- Amit Shah, Union Home Minister and Minister of Cooperation, released the book 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages' in New Delhi.
- The book's editor is Professor Raghuvendra Tanwar, the Chairman of the Indian Council of Historical Research (ICHR).
- The book provides an insightful visual depiction of the historical and cultural linkages of Jammu, Kashmir, and Ladakh.



Recent News Headlines Related to Books :

- 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
- Beyond the Higgs Boson: The W Boson : Manik Kotwal
- My Beloved Life tells the story of Jadunath : Amitava Kumar
- Ratan Tata: A Life : Thomas Mathew
- Why Bharat Matters : External Affairs Minister Dr S. Jaishankar
- 'Maa-Mother' : Dr. Davendra Kumar Dhodawat
- Modialogue: Conversations for a Viksit Bharat : Dr. Ashwin Fernandes, Executive Director of the United Kingdom (UK)-based QS World ranking
- Speaking with Nature: The Origins of Indian Environmentalism : Ramachandra Guha
- Bharatvakya : Pravin Vitthal Tarde
- Friends – India's Closest Strategic Partners : Prof. Sreeram Chaulia
- Mountain Mammals of the World : M.K. Ranjitsinh
- War : Veteran investigative journalist Bob Woodward





Ques : Which state becomes 5th state to provide 100% piped water supply to rural household ?

कौन सा राज्य ग्रामीण घरों में 100% पाइप जलापूर्ति प्रदान करने वाला 5वां राज्य बन गया है?

- (a) Punjab / पंजाब
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

- Punjab Water Supply and Sanitation Minister Hardip Singh Mundian announced that the state has become the fifth in the country to offer 100% piped water to rural communities.
- This was done under the central government's 'Har Ghar Jal' initiative.
- To address water quality and availability, 15 large canal water projects encompassing 1706 villages are undertaken at a cost of Rs. 2174 crore.
- The following states and union territories have 100% tap water supply : Telangana, Mizoram, Himachal Pradesh, and Gujarat.

About Punjab :

- Capital : Chandigarh
- CM : Bhagwant Mann
- Governor : Gulab Chand Kataria

EXAM
Genius





Ques : What is the total outlay approved by the Union Cabinet for the continuation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the Restructured Weather Based Crop Insurance Scheme (RWBCIS) until 2025-26?

प्रधानमंत्री फसल बीमा योजना (पीएमएफबीवाई) और पुनर्गठित मौसम आधारित फसल बीमा योजना (आरडब्ल्यूबीसीआईएस) को 2025-26 तक जारी रखने के लिए केंद्रीय मंत्रिमंडल द्वारा स्वीकृत कुल परिव्यय क्या है?

- (a) Rs.42,415.71 Crore
- (b) Rs.52,500.71 Crore
- (c) Rs.69,515.71 Crore
- (d) Rs.73,415.71 Crore
- (e) Rs.80,165.71 Crore

Answer : Option C

Explanation :

- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Union Cabinet has approved the creation of the Fund for Innovation and Technology (FIAT) with a capital of Rs.824.77 Crore to enhance transparency and claim calculation and settlement in the scheme's execution.
- The fund will support technological efforts such as Yield Estimation System using Technology (YESTECH), Weather Information and Network Data Systems (WINDS), and research and development.
- YES-TECH: Uses remote sensing technology to estimate yield accurately; it has now been deployed in nine key states, including Madhya Pradesh, which will use 100% technology-based estimating in 2023-24.
- WINDS: Plans to build up Automatic meteorological Stations (AWS) and Automatic Rain Gauges (ARGs) to collect hyper-local meteorological data. The system is being implemented in nine states, including Uttar Pradesh and Karnataka, with a funding ratio of 90:10 between the central and state governments.





About Pradhan Mantri Fasal Bima Yojana (PMFBY) :

- Launched : 2016
- Implementing Agency : Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare
- Aim : To provide financial support to farmers suffering crop loss/damage arising out of natural calamities.
- Payment of premium : Maximum of 2 percent of the total premium of the insured amount for Kharif crops, 1.5 percent for rabi food crops and oilseeds as well as 5 percent for commercial/horticultural crops

Recent News Headlines Related to Schemes

- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India(GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi. The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.
- Delhi Chief Minister Atishi has introduced the Mukhyamantri Mahila Samman Yojana, which would pay a monthly stipend of Rs 1,000 to women residents with annual household incomes of up to Rs 3 lakh .
- Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states for rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana plan. It is launched on February 15, 2024.





- West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" initiative, which aims to provide housing for the state's rural poor.
- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices.
- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parent .
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023 .
- The Government of India's main effort for people with disabilities (PwDs), Sugamya Bharat Abhiyan or Accessible India Campaign (AIC), has been successfully implemented for 9 years.
- The Empowered Programme Committee has approved 7 startup proposals under the GREAT scheme. The Government is providing a maximum fund support of Rs 50 lakhs per startup.
- The Ministry of New and Renewable Energy (MNRE) predicts that by March 2025, rooftop solar installations under the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) will exceed 10 lakh .
- Rythu Bharosa Scheme Launched by Telangana government, led by Chief Minister A. Revanth Reddy To provide annual subsidies of Rs.15,000 per farmer as part of Congress' six guarantees. The government has cleared Rs.7,625 crore in crop loan arrears for Kharif 2023, affirming its commitment to farmers' welfare.
- The government's Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) has improved the health and wellbeing of senior folks significantly. Approximately 14 lakh Ayushmann Vay Vandana cards have been distributed to older adults aged 70 and above through the scheme.





Ques : India's coffee exports have reached a remarkable milestone, achieving a record _ between April and November of FY24

भारत का कॉफी निर्यात एक उल्लेखनीय मील के पत्थर तक पहुंच गया है, जिसने वित्त वर्ष 2014 के अप्रैल और नवंबर के बीच 1.14 बिलियन डॉलर का रिकॉर्ड हासिल किया है।

- (a) \$1.04 billion
- (b) \$1.14 billion
- (c) \$2.10 billion
- (d) \$3.15 billion
- (e) \$2.25 billion

Answer : Option B

Explanation :

- India's coffee exports reached a record \$1.14 billion from April to November of FY24, a 29% rise over the same period last year.
- The expansion of Robusta coffee has been driven by global demand and supply chain issues in countries such as Brazil and Vietnam.
- Total exports in 2023-24 increased by 12.22% to \$1.28 billion.
- Major export markets include Italy, Russia, the UAE, Germany, and Turkey.
- Brazil is the Largest coffee grower and Rank of India as coffee grower is 8th.
- Coffee produces by India are Arabica and Robusta (72% of India's production). India is the 5th largest Robusta producer globally (Vietnam is largest).

Top 3 coffee producing states of India :

1. Karnataka with 71%
2. Kerala with 20%
3. Tamil Nadu with 5%



Ques : Which institution has partnered with the Union Ministry of Agriculture and Farmers Welfare to enhance the agricultural extension system?

कृषि विस्तार प्रणाली को बढ़ाने के लिए किस संस्थान ने केंद्रीय कृषि एवं किसान कल्याण मंत्रालय के साथ साझेदारी की है?

- (a) IIT Guwahati/ आईआईटी गुवाहाटी
- (b) IIT Delhi / आईआईटी दिल्ली
- (c) IIT Madras / आईआईटी मद्रास
- (d) IIT Indore / आईआईटी इंदौर
- (e) IIT Roorkee / आईआईटी रुड़की

Answer : Option C

Explanation :

- The Indian Institute of Technology, Madras, has worked with the Union Ministry of Agriculture and Farmers Welfare on a project to increase the efficiency and efficacy of the agricultural extension system through digitization.
- Vistaar (Virtually Integrated System To Access Agricultural Resources) is a prototype project that will utilize the institute's expertise.
- The Centre for Research on Startups and Risk Financing and the business it incubated, YNOS Venture Engine, have compiled extensive data on the Indian startup environment.
- The institute and the agriculture ministry have signed a memorandum of understanding (MoU) to supplement the Vistaar platform with information about agricultural startups and related sectors.
- This will make farmers and others in the agricultural and allied industries more aware of startups' skills and opportunities.





Ques : Which country introduced a new tourist tax, replacing the earlier resort fee from January 1, 2025 ?

किस देश ने 1 जनवरी, 2025 से पुराने रिजॉर्ट शुल्क के स्थान पर एक नया पर्यटक कर लागू किया?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) Japan / जापान
- (e) Russia / रूस

Answer : Option E

Explanation :

- On January 1, 2025, Russia implemented a new tourist tax, replacing the previous resort charge.
- Amendments to the Russian Tax Code aim to strengthen regional tourism infrastructure.
- The staged proposal will charge tourists 1% of their hotel expenditures, increasing to 3% by 2027.
- To create a baseline contribution, a daily price of 100 rubles (0.9 US dollars) has been set.

About Russia :

- Capital : Moscow
- Currency : Russian Ruble
- President : Vladimir Putin

EXAM
Genius





Ques : Which team won their first-ever Pro Kabaddi League (PKL) title?
किस टीम ने अपना पहला प्रो कबड्डी लीग (पीकेएल) खिताब जीता?

- (a) Patna Pirates / पटना पाइरेट्स
- (b) Jaipur Pink Panthers / जयपुर पिंक पैंथर्स
- (c) Bengaluru Bulls / बेंगलुरु बुल्स
- (d) Haryana Steelers / हरियाणा स्टीलर्स
- (e) U Mumba / यू मुंबा

Answer : Option D

Explanation :

- Haryana Steelers reached a historic milestone by winning their first Pro Kabaddi League (PKL) title.
- In a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, the Steelers overcame the Patna Pirates by 32-23.
- Top scorer : Devank Dalal (301) Patna Pirates
- Most tackle points : Mohammadreza Chiyaneh (82) Haryana Steelers
- Most successful raid : Devank Dalal (226) Patna Pirates
- Most successful tackle : Mohammadreza Chiyaneh (78) Haryana Steelers

About Pro Kabaddi League :

- Started : 2014
- Tournament format : Double round-robin league and playoffs
- 2024 edition : 11th
- Number of teams : 12
- Most successful : Patna Pirates (3 titles)
- 2023 winner : Puneri Paltan
- 2024 Champion : Haryana Steelers (1st title)
- 2024 Runner-up : Patna Pirates





Ques : World Introvert Day celebrated on which day ?

विश्व अंतर्मुखी दिवस किस दिन मनाया जाता है?

- (a) 1 January
- (b) 2 January
- (c) 3 January
- (d) 4 January
- (e) 5 January

Answer : Option C

Explanation :

- World Introvert Day is observed on January 2 to recognize and honor introverts' distinct features, stressing their strengths and contributions to society.
- The day raises awareness about common misconceptions regarding introversion and encourages acceptance of various personality types.
- Theme 2025: Finding peace and calm in a noisy world.
- World Introvert Day was first recognized in 2011, and has since grown in popularity as a way to highlight the qualities and accomplishments of the wallflower community.
- In contrast to extroverts, they recharge by spending time alone and prefer serious one-on-one conversations to huge social gatherings.





Ques: International Mind-Body Wellness Day celebrated on which day ?
अंतर्राष्ट्रीय माइंड-बॉडी वेलनेस दिवस किस दिन मनाया जाता है?

- (a) 1 January
- (b) 2 January
- (c) 3 January
- (d) 4 January
- (e) 5 January

Answer : Option C

Explanation :

- Every year on January 3rd, we celebrate International Mind-Body Wellness Day.
- This day emphasizes the need of striking a balance between mental, emotional, and physical well-being.
- This global campaign encourages people to prioritize their mental and physical health by using practices that promote growth and wellness.

EXAM
Genius





- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)



EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Department for Promotion of Industry and Internal Trade (DPIIT) & boAt Signs MoU to nurture DPIIT-recognized startups, particularly in the Direct-to-Consumer (D2C) and manufacturing sectors.

Switzerland is implementing a series of significant changes starting January 1, 2025. The ban applies to burqas, niqabs, and other face coverings, with violations punishable by a fine of up to CHF 1,000 (\$1,143)

Yoon Suk Yeol Resigned as South Korean President. The impeachment bill passed with 192 votes, exceeding the 151-vote threshold for cabinet members but below the 200 votes needed for a president.

People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.

Romania and Bulgaria have officially become the full member of the European Union's (EU) Schengen area at the stroke of midnight on 1 January 2025.

12 students and 2 teachers from Dyal Singh Public School in Karnal, Haryana has been awarded with International Astronomical Search Collaboration (IASC) by National Aeronautics and Space Administration (NASA) for their discovery of a Main-Belt Asteroid (MBA) TD40 found using data from pan-STARRS telescope.

Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

उद्योग और आंतरिक व्यापार संवर्धन विभाग (DPIIT) और boAt ने विशेष रूप से डायरेक्ट-टू-कंज्यूमर (D2C) और विनिर्माण क्षेत्रों में DPIIT-मान्यता प्राप्त स्टार्टअप को बढ़ावा देने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

स्विट्ज़रलैंड 1 जनवरी, 2025 से महत्वपूर्ण परिवर्तनों की एक श्रृंखला लागू कर रहा है। प्रतिबंध बुर्का, नकाब और अन्य चेहरा ढंकने पर लागू होता है, उल्लंघन के लिए CHF 1,000 (\$ 1,143) तक का जुर्माना लगाया जा सकता है।

यून सुक येओल ने दक्षिण कोरिया के राष्ट्रपति पद से इस्तीफा दे दिया। महाभियोग विधेयक 192 वोटों के साथ पारित हुआ, जो कैबिनेट सदस्यों के लिए 151 वोटों की सीमा से अधिक था लेकिन राष्ट्रपति के लिए आवश्यक 200 वोटों से कम था।

पीपुल्स लिबरेशन आर्मी नेवी (PLAN) ने आधिकारिक तौर पर शंघाई से अपना नवीनतम उभयचर हमला जहाज (AAS) लॉन्च किया, जिसका नाम दक्षिण-पश्चिमी चीन के एक प्रांत के नाम पर 'सिचुआन' रखा गया।

1 जनवरी 2025 की आधी रात को रोमानिया और बुल्गारिया आधिकारिक तौर पर यूरोपीय संघ (ईयू) शेंगेन क्षेत्र के पूर्ण सदस्य बन गए हैं।

हरियाणा के करनाल में दयाल सिंह पब्लिक स्कूल के 12 छात्रों और 2 शिक्षकों को डेटा का उपयोग करके पाए गए मेन-बेल्ट क्षुद्रग्रह (एमबीए) टीडी40 की खोज के लिए नेशनल एयरोनॉटिक्स एंड स्पेस एडमिनिस्ट्रेशन (नासा) द्वारा अंतर्राष्ट्रीय खगोलीय खोज सहयोग (आईएससी) से सम्मानित किया गया है। पैन-स्टार्स टेलीस्कोप से।

EXAM
Genius





Ques : Which state signed an MOU with State Bank of India (SBI) and Union Bank of India (UBI) to offer insurance benefits to state government employees ?

किस राज्य ने राज्य सरकार के कर्मचारियों को बीमा लाभ प्रदान करने के लिए भारतीय स्टेट बैंक (एसबीआई) और यूनियन बैंक ऑफ इंडिया (यूबीआई) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option C

Explanation :

- The Assam government has inked a Memorandum of Understanding (MoU) with SBI and UBI to provide insurance coverage to state government employees.
- The agreements aim to offer zero-premium insurance coverage and other advantages to approximately 4 lakh permanent state government employees.
- Term Life Insurance : A minimum coverage of Rs.10 lakh for natural death, which includes death due to illness or accidents
- Permanent Total Disability insurance Coverage of up to Rs.1 crore
- Permanent Partial Disability insurance Coverage of up to Rs.80 lakh
- Accidental Death Insurance A minimum coverage of Rs.1 crore
- Air Accidental Insurance Minimum coverage of Rs.2 crore for deaths caused by air crashes

About Assam :

- Capital : Dispur
- CM : Himanta Biswa Sarma
- Governor : Lakshman Acharya

About State Bank of India (SBI) :

- Established : 01 July 1955
- HQ : Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty



About Union Bank of India :

- Established : 1919
- HQ : Mumbai
- MD & CEO : A. Manimekhalai
- Tagline : Good People to Bank with

Recently signed banking agreements

- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.
- Mizoram government entered into a Memorandum of Agreement (MoA) with its partner banks – State Bank of India (SBI), Mizoram Rural Bank (MRB), and Mizoram Cooperative Apex Bank Limited (MCAB) for the disbursement of loans under the Bana Kaih (handholding) Scheme.
- Punjab National Bank (PNB) and Federation of Cold Storage Associations of India (FCAOI) have signed an MoU to improve agricultural infrastructure and cold chain development in India
- Tata Consultancy Services (TCS) partnered with Bank of Bhutan, Bhutan's largest commercial bank, to modernize its digital core and improve customer experience.
- Magma HDI General Insurance has partnered with IndoStar Capital Finance Limited (ICFL), a prominent NBFC to enhance the availability of motor, health, and commercial insurance solutions for customers.
- M2P Fintech has partnered with the State Bank of India (SBI) to provide smooth and safe payment experiences.
- Tata Power Renewable Energy, a unit of Tata Power, has partnered with Canara Bank to offer cheap financing for rooftop solar installations.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with HDFC Bank, India's largest private sector bank by assets, to provide entrepreneurs with world-class banking and financial services.
- Aditya Birla Housing Finance (ABHFL) has partnered with the National Housing Bank (NHB) to further the Pradhan Mantri Awas Yojana's (PMAY) mission of 'Housing for All'.
- Times Internet, in cooperation with ICICI Bank, has launched the Times Black ICICI Bank Credit Card, an ultra-premium offering designed for high-net-worth individuals (HNIs) and wealthy clients.
- Federal Bank has partnered with Ecofy, India's first green-only non-banking financial company (NBFC) backed by Eversource Capital, to offer innovative financing options for MSMEs investing in commercial rooftop solar installations.



Ques : Which bank Enhances Digital Rupee App with Accessibility Features ?
कौन सा बैंक डिजिटल रुपया ऐप को एक्सेसिबिलिटी सुविधाओं के साथ बढ़ाता है?

- (a) Karnataka Bank / कर्नाटक बैंक
- (b) Central Bank of India / सेंट्रल बैंक ऑफ इंडिया
- (c) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (d) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (e) Punjab & Sind Bank / पंजाब एंड सिंध बैंक

Answer: Option D

Explanation :

- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (e₹).
- Union Bank is the first Public Sector Bank (PSB) to deliver such inclusive capabilities, paving the path for increased financial inclusion and innovation.
- The Digital Rupee, issued and regulated by the Reserve Bank of India, is a digital version of fiat currency that allows for wallet-based transactions, interoperability with UPI QR codes, auto-load capabilities, and real-time settlements.
- Union Bank's new accessibility features aim to empower people with diverse abilities, particularly those who are visually impaired, by improving the user experience.

About Union Bank of India :

- Established : 1919
- HQ : Mumbai
- MD & CEO : A. Manimekhalai
- Tagline : Good People to Bank with





Ques : What are the Interest rate on Saving deposits for Jan-March 2025 ?

- (a) 3%
- (b) 3.25%
- (c) 3.75%
- (d) 4%
- (e) 4.25%

Answer : option D

Explanation :

- The Centre has chosen to keep the returns payable on modest savings plans unchanged for the January to March 2025 quarter, making it the fourth quarter in a row that these rates have not changed.
- The interest rates on minor savings schemes such as the Public Provident Fund (PPF) and National Savings Certificate (NSC) are reset quarterly using a formula based on the returns on government assets with similar maturities.
- Since 2016, the Union Ministry of Finance has revised interest rates on modest savings schemes on a quarterly basis.

Interest rates for Jan-March 2025 :

- Savings Deposit- 4%
- 1-Year Post Office Time Deposits- 6.9%
- 2-Year Post Office Time Deposits- 7.0%
- 3-Year Post Office Time Deposits- 7.1%
- 5-Year Post Office Time Deposits- 7.5 %
- 5-Year Recurring Deposits- 6.7%
- Senior Citizens Savings Scheme- 8.2%
- Sukanya Samriddhi Account- 8.2%
- Monthly Income Account- 7.4%
- National Saving Certificates (NSC)- 7.7%
- Kisan Vikas Patra- 7.5% (will mature in 115 months)
- Public Provident Fund- 7.1%





Ques : What is the name of the transaction banking platform launched by Federal Bank?

फेडरल बैंक द्वारा लॉन्च किए गए ट्रांजेक्शन बैंकिंग प्लेटफॉर्म का नाम क्या है?

- (a) FinnAxia / फिनएक्सिया
- (b) FedOne / फेडवन
- (c) SmartBank / स्मार्टबैंक
- (d) FedPay / फेडपे
- (e) E-Banking / ई-बैंकिंग

Answer : Option B

Explanation :

- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology.
- The implementation, which was completed following a 10-month partnership, intends to improve the bank's corporate banking offerings.
- Federal Bank, a renowned private sector bank in India, has launched FedOne™, powered by Nucleus Software's FinnAxia® transaction banking platform, marking a critical milestone in its digital transformation path.
- FedOne™ aims to transform corporate banking by streamlining processes and leveraging sophisticated technology to help Federal Bank capitalize on new business possibilities and provide great value.





Ques : The Central Board of Indirect Taxes and Customs (CBIC) has provided guidance on the GST treatment of which type of transactions?

केंद्रीय अप्रत्यक्ष कर और सीमा शुल्क बोर्ड (सीबीआईसी) ने किस प्रकार के लेनदेन के जीएसटी उपचार पर मार्गदर्शन प्रदान किया है?

- (a) Real estate transactions / रियल एस्टेट लेनदेन
- (b) Vouchers / वाउचर
- (c) Cross-border transactions / सीमा पार लेनदेन
- (d) Capital goods / पूंजीगत सामान
- (e) Input tax credit adjustments / इनपुट टैक्स क्रेडिट समायोजन

Answer : Option B

Explanation :

- The Central Board of Indirect Taxes and Customs (CBIC) shed light on the GST approach of voucher-based transactions. According to the CBIC, vouchers are classified into two sorts.
- The first group includes Reserve Bank of India-approved prepaid instruments such as gift cards and digital wallets. These vouchers are treated as 'money' under the GST structure, thus transactions using them are not categorized as the supply of goods or services.
- The second group includes non-prepaid vouchers, which are not classified as prepaid instruments. These vouchers function as claims for certain goods or services and are classified as 'actionable claims'. These transactions, like their prepaid counterparts, do not count as a supply of goods or services for GST purposes.
- The CBIC stated that, regardless of the form of voucher, transactions involving vouchers will not be considered the supply of goods or services. However, the items or services that can be redeemed with these vouchers may still be liable to GST.
- Regarding unused vouchers, when vouchers go unused after their expiry date, known as breakage, the money from these unredeemed vouchers is not taxable under GST.





Ques : Who has been appointed as the chief of the Directorate General of Civil Aviation (DGCA)?

नागरिक उड्डयन महानिदेशालय (DGCA) के प्रमुख के रूप में किसे नियुक्त किया गया है?

- (a) Faiz Ahmed Kidwai / फैज़ अहमद किदवाई
- (b) Rajiv Bansal / राजीव बंसल
- (c) Sanjeev Kumar / संजीव कुमार
- (d) Arun Kumar / अरुण कुमार
- (e) Ajay Kumar Bhalla / अजय कुमार भल्ला

Answer : Option A

Explanation :

- Faiz Ahmed Kidwai, a senior IAS officer, has been named chief of the Directorate General of Civil Aviation.
- The Madhya Pradesh cadre Indian Administrative Service (IAS) officer from the 1996 batch is now the Department of Agriculture and Farmers Welfare's Additional Secretary.
- Senior bureaucrat Akash Tripathi has been named Additional Secretary in the Ministry of Power.
- Kamal Kishore Soan, who was previously Additional Secretary in the Labour Ministry, will now serve as Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation.
- Shubha Thakur, Additional Secretary in the Department of Agriculture and Farmers Welfare, has been appointed to the Inter State Council Secretariat of the Home Ministry.





Ques : How much aid has the Government of India announced for the quake-hit nation of Vanuatu?

भारत सरकार ने भूकंप प्रभावित देश वानुअतु के लिए कितनी सहायता की घोषणा की है?

- (a) \$5 lakh
- (b) \$10 lakh
- (c) \$15 lakh
- (d) \$20 lakh
- (e) \$25 lakh

Answer: Option A

Explanation :

- The Indian government has provided a \$5 lakh help package for Vanuatu, a tiny Pacific Ocean country devastated by the earthquake. The funding will be utilized to help with relief, rehabilitation, and reconstruction operations in the country.
- Vanuatu, a South Pacific Ocean island nation, was rocked by successive earthquakes on December 17 and 22, 2024.
- On December 17, the country experienced its first earthquake of 7.3 magnitude, killing around 14 people and injuring over 200 others. To deal with the dead and devastation caused by the earthquake, the government ordered a dawn-to-dusk curfew across the country.
- On December 22, 2024, a second earthquake of magnitude 6.1 rocked the country, sparking widespread panic.
- The successive earthquakes caused severe damage to various business and residential buildings, as well as embassies and a hospital, which collapsed due to the powerful earthquake.





Ques : Who among the following has not been selected for the 2024 Major Dhyan Chand Khel Ratna Award?

निम्नलिखित में से किसे 2024 मेजर ध्यानचंद खेल रत्न पुरस्कार के लिए नहीं चुना गया है?

- (a) Harmanpreet Singh / हरमनप्रीत सिंह
- (b) Vantika Agrawal / वंतिका अग्रवाल
- (c) Praveen Kumar / प्रवीण कुमार
- (d) Manu Bhaker / मनु भाकर
- (e) Gukesh D / गुकेश डी

Answer : Option B

Explanation :

- The Union Ministry of Youth Affairs and Sports has released the names of the 2024 National Sports Award recipients.
- President Droupadi Murmu will present the awards at a ceremony on January 17, 2025, at the Rashtrapati Bhavan in New Delhi.
- The National Sports Awards include the Major Dhyan Chand Khel Ratna Award, the Arjuna Award, the Dronacharya Award, the Maulana Abul Kalam Azad Trophy, and the Rashtriya Khel Protsahan Puruskar.
- Major Dhyan Chand Khel Ratna is the country's highest sporting honor. It was previously known as the Rajiv Gandhi Khel Ratna Award until being renamed in 2021 to the Major Dhyan Chand Khel Ratna Award.

Major Dhyan Chand Khel Ratna Award 2024 :

- Shri Gukesh D : Chess
- Shri Harmanpreet Singh : Hockey
- Shri Praveen Kumar : Para-Athletics
- Ms. Manu Bhaker : Shooting

Arjuna Awards (Lifetime) for Outstanding Performance in Sports 2024

- Shri Sucha Singh : Athletics
- Shri Murlikant Rajaram Petkar : Para-Swimming



Dronacharya Award for Outstanding Coaches in Sports and Games 2024 :

Regular Category :

- Shri Subhash Rana : Para-Shooting
- Ms. Deepali Deshpande : Shooting
- Shri Sandeep Sangwan : Hockey

Lifetime Category :

- Shri S Muralidharan : Badminton
- Shri Armando Agnelo Colaco : Football

Rashtriya Khel Protsahan Puraskar :

- Physical Education Foundation of India

Maulana Abul Kalam Azad (MAKA) Trophy 2024 :

- Overall Winner University : Chandigarh University
- 1st Runner Up University : Lovely Professional University
- 2nd Runner Up University : Guru Nanak Dev University, Amritsar

Arjuna Awards for Outstanding Performance in Sports 2024 : 32 PLAYERS

Genius





Recent News Headlines Related to Awards & Winners :

- Bahrain's prestigious 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa : Dr. Ravi Pillai
- "Great Place to Work" certification for January 2025–2026 : Steel Authority of India Limited (SAIL)
- SKOCH Award : Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep')
- 34th Vyas Samman for 2024 : Hindi writer Suryabala for Her novel "Kaun Des Ko Vasi: Venu Ki Diary" which was published in 2018
- Prestigious "Gold Award" in the State Energy Conservation Award 2024 : RINL, the corporate entity of the Visakhapatnam Steel Plant
- Royal honors 'knighthood' and 'damehood' by King Charles III : Oscar award winning filmmaker Christopher Nolan and his wife, Emma Thomas
- Pandit Swapan Chaudhuri : Rashtriya Tansen Samman 2023
- Sanand Nyas Sanstha from Indore : Raja Mansingh Tomar Samman 2023
- Prime Minister Narendra Modi : Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer
- Mrs. India USA 2024 : Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India
- Miss Teen India USA 2024 : Sanskriti Sharma from Illinois
- 14th PSE Excellence Awards in 3 Category : "Corporate Governance" and "Corporate Social Responsibility & Sustainability" and "Operational Performance Excellence" : Indian Renewable Energy Development Agency Limited (IREDA)
- Public Relations Society of India (PRSI) National Awards 2024 (in 8 category) : Steel Authority of India Limited (SAIL)
- US Navy's prestigious Distinguished Public Service Award : Tom Cruise
- External Affairs Minister S Jaishankar : Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)
- Biocon Group Chairperson Kiran Mazumdar-Shaw : Jamsetji Tata Award by the Indian Society for Quality (ISQ)
- Best FIFA Men's Player : Vinícius Junior of Spain and Real Madrid football club of Spain
- Best FIFA Women's Player : Aitana Bonmatí of Spain and Barcelona football club of Spain
- Best FIFA Women's Coach : Emma Hayes, coach of the United States women's team
- Best FIFA Men's Goalkeeper : Emiliano Martínez of Argentina and English club Aston Villa
- Good Design Award Australia 2024 : Air India Limited, India's leading airline based in New Delhi



Ques : Who has been appointed as the Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)?

भारतीय खाद्य निगम (FCI) के अध्यक्ष और प्रबंध निदेशक (CMD) के रूप में किसे नियुक्त किया गया है?

- (a) Faiz Ahmed Kidwai / फैज़ अहमद किदवाई
- (b) Anil Kumar Gupta / अनिल कुमार गुप्ता
- (c) Ashutosh Agnihotri / आशुतोष अग्निहोत्री
- (d) Arun Kumar / अरुण कुमार
- (e) Ajay Kumar Bhalla / अजय कुमार भल्ला

Answer : Option C

Explanation :

- Ashutosh Agnihotri, an IAS officer now serving as Additional Secretary in the Department of Home, Ministry of Home Affairs, has been appointed Chairman and Managing Director (CMD) of the Food Corporation of India (FCI).
- Agnihotri, a 1999-batch IAS officer from the Assam-Meghalaya cadre, brings extensive administrative experience and skills to administrative tasks.
- The Food Corporation of India, founded in 1965, plays an important role in the country's food security by acquiring, storing, and distributing critical food grains through the Public Distribution System.
- The organization also helps farmers by assuring minimum support prices and storing buffer stockpiles to keep market prices stable.

About Food Corporation of India :

- Founded- 14 January 1965
- Headquarters- New Delhi
- Founder- Government of India
- CMD – Ashutosh Agnihotri
- Owner- Ministry of Consumer Affairs, Food and Public Distribution, GoI



Ques : The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the extension of One-time Special Package on Di-Ammonium Phosphate (DAP). It belongs to which Department ?

- (a) Department of Higher Education / उच्च शिक्षा विभाग
- (b) Department of Official Language / राजभाषा विभाग
- (c) Department of Fertilizers / उर्वरक विभाग
- (d) Department for Promotion of Industry and Internal Trade / उद्योग और आंतरिक व्यापार संवर्धन विभाग
- (e) Department of Consumer Affairs / उपभोक्ता मामले विभाग

Answer : Option C

Explanation :

- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the Department of Fertilizers' proposal to extend the One-time Special Package on Di-Ammonium Phosphate (DAP) beyond the NBS subsidy of Rs 3,500 per MT for the period from January 1, 2025 until further orders to ensure farmers' sustainable availability of DAP at affordable prices.
- The tentative budgetary required for the above would be up to Rs. 3,850 crore. The P&K fertilizer subsidy is administered by the NBS Scheme as of April 1, 2010.
- Continuing to prioritize farmers' welfare, the government has provided significant relief to farmers by keeping the price of Di-Ammonium Phosphate (DAP) fertilizer steady.
- In July 2024, the Cabinet approved a one-time Special Package on DAP beyond the NBS subsidy at Rs 3,500 per MT from 01.04.2024 to 31.12.2024, with an estimated financial cost of Rs 2,625 crore.
- The Cabinet authorized the extension of the Special Package on DAP at its meeting today (1.1.2025), with an estimated financial impact of up to Rs. 3850 crore.





Ques : Whom did Jyoti Sharma succeed as the CEO of Nasscom Foundation?
ज्योति शर्मा ने नैस्कॉम फाउंडेशन के सीईओ के रूप में किसे सफलता दिलाई?

- (a) Nandan Nilekani / नंदन नीलेकणि
- (b) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- (c) Nidhi Bhasin / निधि भसीन
- (d) Falguni Nayar / फाल्गुनी नायर
- (e) Shikha Sharma / शिखा शर्मा

Answer : Option C

Explanation :

- The Nasscom Foundation has named Jyoti Sharma as its new Chief Executive Officer (CEO), following Nidhi Bhasin.
- Sharma has over 20 years of experience delivering social impact by directing program development, resource mobilization, and stakeholder engagement.
- The Nasscom Foundation, founded in 2001, is a non-profit organisation that represents the Indian technology industry.

Ques : On which day 67th Foundation Day of DRDO is celebrated ?

- (a) 1 January 2025
- (b) 2 January 2025
- (c) 3 January 2025
- (d) 4 January 2025
- (e) 5 January 2025

Answer : Option B





Explanation :

- On January 2, 2025, the Defence Research and Development Organization (DRDO) celebrated its 67th Foundation Day.
- Since its establishment in 1958, DRDO has expanded to 52 laboratories and 5 DRDO Young Scientist Laboratories (DYSLs), covering a wide range of defense technologies.
- Raksha Mantri emphasized the importance of DRDO in achieving the 'Year of Reforms' goals

Ques : World Braille Day celebrated on which day ?

विश्व ब्रेल दिवस किस दिन मनाया जाता है?

- (a) 1 January
- (b) 2 January
- (c) 3 January
- (d) 4 January
- (e) 5 January

Answer : Option D

Explanation :

- Every year on January 4th, we celebrate World Braille Day.
- The goal is to create awareness about the value of Braille as a communication tool for the blind and partially sighted.
- In 2018, the United Nations General Assembly declared January 4 as World Braille Day in honor of Louis Braille, the visionary who developed the braille system.
- The originator of the braille code, Louis Braille, was born on January 4, 1809, in Coupvray, France. Braille was three years old when he hurt his eye with a sharp tool while playing in his father's shop. Even with the finest care, the infection in one eye quickly spread to the other, leaving him entirely blind.



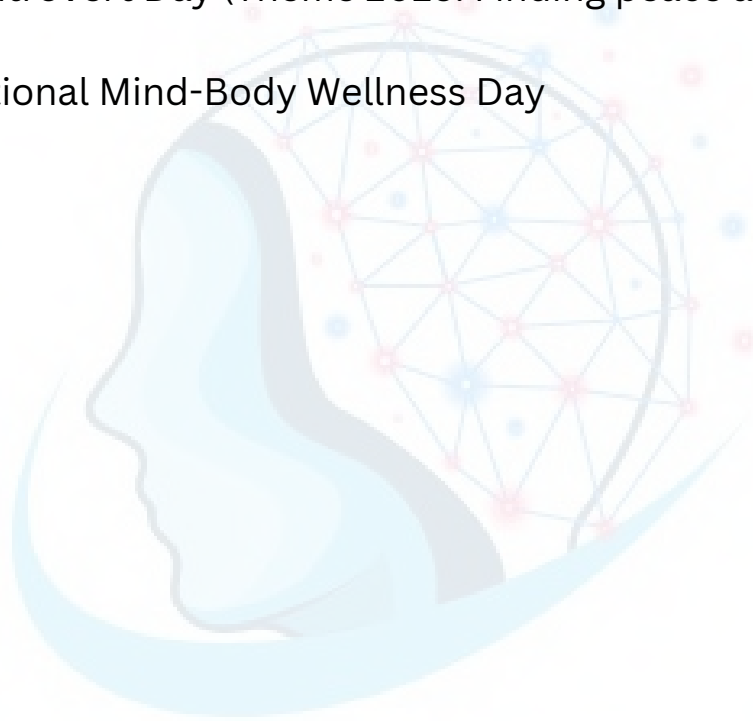
Important days :

- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December : World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 - Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December : United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadata's' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day





- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 3 January : International Mind-Body Wellness Day



EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

A Book “Chhaunk: On Food, Economics and Society (Juggernaut)” Authored by Nobel Prize laureate Abhijit Vinayak Banerjee and Cheyenne Olivier is Released at Apeejay Kolkata Literary Festival (AKLF).

As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the ₹2,000 denomination banknotes have been returned to the banking system, with ₹6,691 crore still held by the public.

Gangadhar National Award for Poetry 2023 has been given to Odia poet Prativa Satpathy by Sambalpur University on Occasion of Sambalpur University's 58th foundation day on January 5, 2025.

Gangadhar National Award for Poetry Established in 1989. It recognizes excellence in the field of poetry and is named after the eminent Odia poet Gangadhar Meher. A citation, shawl, and a cash prize of Rs.1,00,000 given to the winner.

Sanjiv Ranjan Appointed as Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius for 3 Years. Replaced Salman Al-Farisi of Indonesia.

IDBI Bank has approved the issuance of Long-Term Bonds to finance Infrastructure and Affordable Housing projects, raising up to Rs.10,000 crore. Bond issuance will take place in tranches, with Rs.5,000 crore expected by March 31, 2025, and the remaining amount over FY 2025–26.

Mission MAUSAM Approved in September 2024. It is Led by Ministry of Earth Sciences (MoES) with the Aim to make India “Weather Ready” and “Climate Smart”, complying with the international standards by 2026. It has an Outlay of Rs 2,000 crore for 2 years.





महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

नोबेल पुरस्कार विजेता अभिजीत विनायक बनर्जी और चेयेने ओलिवियर द्वारा लिखित पुस्तक "छौंक: ऑन फूड, इकोनॉमिक्स एंड सोसाइटी (जगरनॉट)" एपीजे कोलकाता साहित्य महोत्सव (एकेएलएफ) में जारी की गई है।

31 दिसंबर, 2024 तक, भारतीय रिज़र्व बैंक (RBI) ने घोषणा की कि ₹2,000 मूल्यवर्ग के 98.12% बैंकनोट बैंकिंग प्रणाली में वापस आ गए हैं, जबकि ₹6,691 करोड़ अभी भी जनता के पास हैं।

5 जनवरी, 2025 को संबलपुर विश्वविद्यालय के 58वें स्थापना दिवस के अवसर पर संबलपुर विश्वविद्यालय द्वारा कविता के लिए गंगाधर राष्ट्रीय पुरस्कार 2023 उड़िया कवि प्रतिवा सत्पथी को दिया गया है।

कविता के लिए गंगाधर राष्ट्रीय पुरस्कार 1989 में स्थापित किया गया। यह कविता के क्षेत्र में उत्कृष्टता को मान्यता देता है और इसका नाम प्रख्यात ओडिया कवि गंगाधर मेहर के नाम पर रखा गया है। विजेता को प्रशस्ति पत्र, शॉल और 1,00,000 रुपये का नकद पुरस्कार दिया गया।

संजीव रंजन को 3 साल के लिए एबेने, मॉरीशस में इंडियन ओशन रिम एसोसिएशन (आईओआरए) सचिवालय के महासचिव के रूप में नियुक्त किया गया। इंडोनेशिया के सलमान अल-फ़ारसी का स्थान लिया।

आईडीबीआई बैंक ने बुनियादी ढांचे और किफायती आवास परियोजनाओं के वित्तपोषण के लिए 10,000 करोड़ रुपये तक जुटाने के लिए दीर्घकालिक बांड जारी करने को मंजूरी दे दी है। बांड जारी करना किस्तों में होगा, जिसमें 31 मार्च, 2025 तक 5,000 करोड़ रुपये और शेष राशि वित्त वर्ष 2025-26 में होने की उम्मीद है।

मिशन मौसम को सितंबर 2024 में मंजूरी दी गई। इसका नेतृत्व पृथ्वी विज्ञान मंत्रालय (एमओईएस) द्वारा किया गया है, जिसका उद्देश्य 2026 तक अंतरराष्ट्रीय मानकों का अनुपालन करते हुए भारत को "मौसम के लिए तैयार" और "जलवायु स्मार्ट" बनाना है। इसका परियोजना 2,000 करोड़ रुपये है। दो वर्षों के लिए।

Genius





Ques : Who has approved the voluntary merger of The National Co-operative Bank Ltd., Bangalore (Karnataka) with Cosmos Co-operative Bank Limited (Maharashtra)?

द नेशनल को-ऑपरेटिव बैंक लिमिटेड, बेंगलोर (कर्नाटक) के कॉसमॉस को-ऑपरेटिव बैंक लिमिटेड (महाराष्ट्र) के साथ स्वैच्छिक विलय को किसने मंजूरी दी है?

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

Answer : Option B

Explanation :

- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- The Scheme of Amalgamation has been approved in accordance with the powers granted under Sub-Section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949. The Scheme will take effect on January 6, 2025.
- Beginning January 6, 2025, the branches of The National Co-operative Bank Ltd. in Bangalore (Karnataka) will be operated by Cosmos Co-operative Bank Limited (Maharashtra).
- National Cooperative Bank Ltd. has 13 branches. 12 in Bangalore and one in Mysore.
- Cosmos Bank was formed in the fiscal year ending March 2024 by the merger of Mumbai-based Maratha Sahakari Bank (with 7 branches) and Sahebrao Deshmukh Sahakari Bank (with 11 branches).





Ques : Which bank has launched the deposit schemes "Har Ghar Lakhpati" and "Patrons"?

किस बैंक ने "हर घर लखपति" और "पैट्रन्स" जमा योजनाएँ शुरू की हैं?

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

Answer : Option B

Explanation :

- The State Bank of India (SBI) has launched two new deposit plans for its customers. The two new deposit schemes are Har Ghar Lakhpati and SBI Patrons.
- 'Har Ghar Lakhpati' is a pre-calculated recurring deposit system that enables clients to accumulate Rs 1 lakh or multiples thereof.
- The new program makes it easier for customers to plan and save for their financial goals. This product is also offered to minors, which promotes early financial planning and saving practices.
- SBI has also launched 'SBI Patrons,' a program for select senior citizens. This is a specialist fixed deposit arrangement designed for senior citizens aged 80 and up.
- SBI has established additional deposit programs that provide greater FD rates to its clients. For example, the SBI We-care deposit scheme offers senior adults a 7.50% interest rate for tenors ranging from 5 to fewer than 10 years.
- Similarly, the SBI 444 days FD program (Amrit Vrishti) offers a 7.75% interest rate to older folks. The plan is accessible until March 31, 2025.
- SBI Amrit Kalash, a 400-day FD scheme, gives older citizens an interest rate of 7.60%. The plan is also accessible until March 31, 2025.



Recent News Headlines Related to SBI :

- State Bank of India (SBI) has introduced a TAB-based digital onboarding procedure for Non-Resident Indians (NRIs) to make it easier to open NRE and NRO accounts.
- SBI is seeking a ¥30 billion (\$197 million) credit facility, contributing to a record level of yen loans raised by Asian borrowers outside Japan in 2024.
- SBI Mutual Fund has established the SBI Quant Fund, an open-ended equity program with a quant-based investment strategy.
- The State Bank of India (SBI), India's largest lender, has launched a statewide awareness campaign to promote the necessity of activating inactive accounts.
- SBI has raised Rs.50,000 crore through domestic bonds in FY25. Bond issuances totaled Rs.30,000 crore for long-term bonds, Rs.15,000 crore for tier 2 bonds, and Rs.5000 crore for AT1
- State Bank of India (SBI), India's largest lender, has introduced a low-cost customized vehicle loan for Uber fleet partners.
- The State Bank of India (SBI), India's largest lender, has successfully raised \$500 million through five-year bonds from international investors
- SBI, India's largest public sector bank, has joined with Jagriti Yatra 2024, an 8,000-kilometer, 15-day entrepreneurial adventure through India's Tier 2 and Tier 3 districts.
- SBI is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.
- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- SBI intends to issue Rs.5,000 crore in the domestic debt capital market via non-convertible, perpetual, subordinated, unsecured Basel III-compliant Additional Tier I (AT-I) notes.
- The State Bank of India (SBI) will offer the Mauritius government with a Rs 487.60 crore line of credit to finance a water project.
- The State Bank of India (SBI) plans to increase the quick loan scheme's threshold from Rs 5 crore to improve credit availability for the MSME sector.
- The State Bank of India (SBI) has extended the Amrit Kalash and Amrit Vrishti fixed deposit schemes till March 31, 2025.
- The State Bank of India (SBI) chaired a committee to promote co-lending agreements between commercial banks and non-banking financial enterprises. The committee proposed abolishing the 18% Goods and Services Tax (GST) on co-lending-related operations.





Ques : What is the current rural poverty ratio in India as per the SBI report for FY 2023-24?

वित्त वर्ष 2023-24 के लिए एसबीआई रिपोर्ट के अनुसार भारत में वर्तमान ग्रामीण गरीबी अनुपात क्या है?

- (a) 3.25%
- (b) 4.25%
- (c) 4.86%
- (d) 4.75%
- (e) 5.5%

Answer : Option C

Explanation :

- According to an SBI Research analysis, India's rural poverty ratio has dropped dramatically to 4.86 percent in the fiscal year 2023-24 from 25.7 percent in 2011-12, while urban poverty has reduced to 4.09 percent from 4.6 percent during the same period.
- At the aggregate level, we predict India's poverty rates could presently be in the range of 4% to 4.5 percent, with nearly no extreme poverty.
- The dramatic drop in the rural poverty ratio is due to increased consumption growth in the lowest 0-5 percent decile, with significant government support.
- According to the 2023-24 fractile distribution, the sample share of poverty in rural areas is 4.86 percent, whereas 4.09 percent in urban areas in FY24. This is also much lower than the FY23 predictions for rural poverty (7.2%) and urban poverty (4.6%).
- The difference between rural and urban monthly per capita consumption expenditure (MPCE) is now at 69.7 per cent, a rapid decline from 88.2 per cent in 2009-10.





Ques : Punjab & Sind Bank will launch an instant loan scheme for the MSME sector. What is the maximum loan amount under the instant loan scheme for the MSME sector by Punjab & Sind Bank?

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ ਐਮਐਸਐਮਏ ਖੇਤਰ ਦੇ ਲਿਏ ਤਤਕਾਲ ਭਰੂਣ ਯੋਜਨਾ ਸ਼ੁਰੂ ਕਰੇਗਾ। ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ ਦੁਆਰਾ ਐਮਐਸਐਮਏ ਖੇਤਰ ਦੇ ਲਿਏ ਤਤਕਾਲ ਭਰੂਣ ਯੋਜਨਾ ਦੇ ਤਹਿਤ ਅਧਿਕਤਮ ਭਰੂਣ ਰਾਸ਼ੀ ਕੁਯਾ ਹੈ?

- (a) Rs 5 lakh
- (b) Rs 10 lakh
- (c) Rs 15 lakh
- (d) Rs 20 lakh
- (e) Rs 25 lakh

Answer : Option E

Explanation :

- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- As part of its revolutionary goal, the bank has already implemented digital house loan and auto loan schemes that provide in-principle approval for an application within 15 minutes.
- The path from loan application to sanction for both segments, PSB e-Apna Ghar and PSB e-Apna Vahan (introduced last month), is based on Straight Through Process (STP) and a pre-defined Business Rule Engine (BRE).
- This automated system eliminates manual intervention during the processing and sanctioning stages, increasing speed, efficiency, and client satisfaction.



Ques : What is the Rank of India in Global Aging Index ?

ग्लोबल एजिंग इंडेक्स में भारत का स्थान क्या है?

- (a) 120
- (b) 121
- (c) 122
- (d) 123
- (e) 124

Answer : Option D

Explanation :

- Global Aging Index Published by National University of Singapore (NUS) & Columbia University.
- The Domains to check are well-being (25%), productivity and engagement (20%), equity (18%), cohesion (17%) and security (20%).
- India ranks 123rd out of 143 countries (95.4% of the world's population) in addressing the concerns of aging.
- Switzerland leads with a score of 82.3, followed by Norway and Denmark in second and third place, respectively.
- According to the analysis, the global population over 65 is projected to quadruple from 703 million in 2019 to 1.5 billion by 2050.

Ranking of different countries :

- 1 Switzerland
- 2 Norway
- 3 Denmark
- 4 Sweden
- 5 Iceland
- 86th Bangladesh
- 94th Sri Lanka
- 102nd Nepal
- 118th Pakistan
- 123rd India
- 143 Rwanda





India's Rankings in Different Indices

- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)





Ques : Which is the first state to link forest ecosystem with Green GDP ?
वन पारिस्थितिकी तंत्र को हरित जीडीपी से जोड़ने वाला पहला राज्य कौन सा है?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option E

Explanation :

- In a first, Chhattisgarh state has devised an innovative concept that combines forest ecosystem services with Green Gross Domestic Product (Green GDP).
- The action plan aims to promote economic development while protecting the environment for future generations.
- With 44% of its territory covered in forests, Chhattisgarh's natural resources are crucial for the livelihoods of millions.

About Chhattisgarh :

- Capital : Raipur
- CM : Vishnu Deo Sai
- Governor : Ramen Deka

EXAM
Genius





Recent News Headlines Related to First in India and World :

- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Uttarakhand has recently inaugurated its first wine production unit in Kotdwar, which is part of the government's new excise policy aimed at promoting wine tourism
- The Punjab Chief Minister, Bhagwant Singh Mann, approved the Punjab State (Development and Promotion of Sports) Act, 2024, making it the first state in the country to do so.
- Adani Ports and Special Economic Zone (APSEZ) Mundra welcomed CMA CGM Fort Diamant, the first LNG-powered container vessel to berth at the port's Container Terminal-CT4.
- Uttar Pradesh is the first state to connect its procurement process with the Centre's Govt e-Marketplace (GeM), replacing its traditional tendering system
- Masali, a village in Gujarat's Banaskantha district, has become India's first 'solar village' near the border, a key milestone in the country's renewable energy efforts.
- Uttarakhand, often known as "Devbhoomi," will be the first Indian state to enact a specific Yoga Policy, aiming to make the state a global yoga destination.
- The first Ganges River Dolphin (Platanista Gangetica) has been tagged in Assam, marking a historic moment in animal conservation.
- NLC India Limited (NLCIL) and Uttar Pradesh Rajya Vidyut Utpadan Nigam Limited (UPRVUNL) partners to commence commercial operations of its 1st supercritical power plant '1980 Mega Watt (MW) Ghatampur Thermal Power Plant' (GTPP) in Uttar Pradesh.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, unveiled Kisan Kavach, India's first indigenous anti-pesticide bodysuit
- The New Delhi Indira Gandhi International (IGI) Airport has become the first airport in India to connect 150 destinations.
- The Indian Council of Medical Research (ICMR) in collaboration with the Madras Diabetes Research Foundation (MDRF) has set up the country's first diabetes biobank in Chennai.





Ques : What is the name of the flagship initiative launched by the Mira Bhayandar Municipal Corporation (MBMC) to empower women entrepreneurs?

महिला उद्यमियों को सशक्त बनाने के लिए मीरा भयंदर नगर निगम (एमबीएमसी) द्वारा शुरू की गई प्रमुख पहल का नाम क्या है?

- (a) Sakhi Yojana / सखी योजना
- (b) Women Entrepreneurs Program / महिला उद्यमी कार्यक्रम
- (c) Faral Sakhi / फरल सखी
- (d) Mahila Udyog / महिला उद्योग
- (e) Nari Shakti Initiative / नारी शक्ति पहल

Answer : Option C

Explanation :

- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- MBMC cooperated with the Women Entrepreneurship Platform (WEP) of NITI Aayog to formally launch 'Faral Sakhi' as part of WEP's Award to Reward initiative.
- WEP, which began as an aggregator platform at NITI Aayog in 2018, will shift to a public-private partnership in 2022.
- The 'Faral Sakhi' program intends to provide permanent employment possibilities for women by including them in the preparation and marketing of traditional holiday delicacies ('Faral').
- MBMC established a central kitchen where women from self-help groups (SHGs) may professionally prepare these refreshments.
- 25 women from Mira Bhayandar will be chosen for technical training in business operations. This workshop, led by the Centre for Education, Governance, and Public Policy (CEGP Foundation), will provide participants with the skills and information they need to start sustainable businesses and contribute to the local economy.



Ques : First phase of the 'One Nation, One Subscription (ONOS)' launched by which ministry ?

'वन नेशन, वन सब्सक्रिप्शन (ONOS)' का पहला चरण किस मंत्रालय द्वारा शुरू किया गया?

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Minister of Ports, Shipping and Waterways / केंद्रीय बंदरगाह, जहाजरानी और जलमार्ग मंत्री
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Ministry of Environment, Forest and Climate Change / पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय

Answer : Option B

Explanation :

- First phase of the 'One Nation, One Subscription (ONOS)' Launched by Ministry of Education(MoE).
- This is Coordinated by INFLIBNET (Information and Library Network), an InterUniversity Centre based in Ahmedabad, Gujarat.
- An Outlay of Rs 6,000 crore released for three years, from 1st January 2025 to 31st December 2027.
- Its aim is to provide access to world-class scholarly articles and journals for government-run Higher Education Institutions (HEIs) and Central Government (CG) Research and Development (R&D) centers across India.
- It will provide access to over 13,000 journals for more than 6,300 government academic and R&D institutes including central and state-govt universities and colleges.
- The subscription fees for journals from 30 publishers under ONOS Phase I will be centrally managed by INFLIBNET.





Ques : When was India's 4th Biennial Update Report (BUR-4) submitted to the UNFCCC?

- (a) 1st January 2025
- (b) 15th December 2024
- (c) 25th November 2024
- (d) 30th December 2024
- (e) 31st December 2024

Answer : Option D

Explanation :

- India's fourth Biennial Update Report (BUR-4) to the United Nations Framework Convention on Climate Change (UNFCCC) was submitted on December 30, 2024. The BUR-4 updates the Third National Communication (TNC) and includes the National Greenhouse Gas (GHG) Inventory for 2020.
- The report also includes information on India's national circumstances, mitigation initiatives, and an analysis of restrictions, gaps, and related funding, technology, and capacity-building requirements.

India's achievements in respect of the NDC targets :

- By October 2024, non-fossil sources accounted for 46.52% of installed energy generation capacity. The total installed capacity of renewable power, including large hydropower, is 203.22 GW.
- The cumulative installed capacity (excluding large hydro projects) has increased by 4.5 times from 35 GW in March 2014 to 156.25 GW.
- India has gradually been decoupling economic growth from GHG emissions. From 2005 to 2020, India reduced its GDP emissions intensity by 36%.
- India's forest and tree cover has continually increased, and it now accounts for 25.17% of the country's total geographical area. From 2005 to 2021, an additional carbon sink of 2.29 billion tons of CO₂ equivalent was created.





Ques : Who inaugurated the Grameen Bharat Mahotsav in New Delhi ?
नई दिल्ली में ग्रामीण भारत महोत्सव का उद्घाटन किसने किया?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Narendra Modi / नरेंद्र मोदी
- (d) Dharmendra Pradhan / धर्मेंद्र प्रधान
- (e) Amit Shah / अमित शाह

Answer : Option C

Explanation :

- Prime Minister Narendra Modi inaugurated the Grameen Bharat Mahotsav in New Delhi. The Grameen Bharat Mahotsav will be held in New Delhi from January 4 to 9, 2025.
- The Grameen Bharat Mahotsav brings together government, rural economic, and industry leaders to debate ways and tactics for creating a prosperous and self-sufficient rural India.
- The Department of Financial Services, the Union Ministry of Finance, and the National Bank for Agriculture and Rural Development (NABARD) together organized the Grameen Bharat Mahotsav.
- The theme for the Grameen Bharat Mahotsav is "Building a Resilient Rural India for a Viksit Bharat 2024". The Grameen Bharat Mahotsav's motto is "गांव बढ़े, तो देश बढ़े" (If villages flourish, the country grows).



Ques : Who won the Padmapani Lifetime Achievement Award recently?
हाल ही में पद्मपाणि लाइफटाइम अचीवमेंट पुरस्कार किसने जीता?

- (a) Shyam Benegal / श्याम बेनेगल
- (b) Sai Paranjpye / साई परांजपे
- (c) Mira Nair / मीरा नायर
- (d) Zoya Akhtar / ज़ोया अख्तर
- (e) Vishal Bhardwaj / विशाल भारद्वाज

Answer : Option B

Explanation :

- Sai Paranjpye, a legendary Indian cinema director and writer, was honored with the prestigious Padmapani Lifetime Achievement Award for her contributions to both Indian cinema and Marathi literature.
- Award given at Upcoming 10th edition of Ajanta-Ellora International Film Festival (AIFF) 2025 in Chhatrapati Sambhajnagar.
- A Padmapani memento, a letter of honour, and a monetary reward of Rs 2 lakh will given to her.

EXAM
Genius





Recent News Headlines Related to Awards & Winners :

- Gangadhar National Award for Poetry 2023 : Odia poet Prativa Satpathy
- Bahrain's prestigious 'Medal of Efficiency' (First Class) by King Hamad bin Isa Al Khalifa : Dr. Ravi Pillai
- "Great Place to Work" certification for January 2025–2026 : Steel Authority of India Limited (SAIL)
- SKOCH Award : Maharashtra government's initiative 'Shasan Aplya Dari' ('Government at Your Doorstep')
- 34th Vyas Samman for 2024 : Hindi writer Suryabala for Her novel "Kaun Des Ko Vasi: Venu Ki Diary" which was published in 2018
- Prestigious "Gold Award" in the State Energy Conservation Award 2024 : RINL, the corporate entity of the Visakhapatnam Steel Plant
- Royal honors 'knighthood' and 'damehood' by King Charles III : Oscar award winning filmmaker Christopher Nolan and his wife, Emma Thomas
- Pandit Swapan Chaudhuri : Rashtriya Tansen Samman 2023
- Sanand Nyas Sanstha from Indore : Raja Mansingh Tomar Samman 2023
- Prime Minister Narendra Modi : Kuwait's highest civilian honour, the Order of Mubarak Al Kabeer
- Mrs. India USA 2024 : Caitlin Sandra Neil, a 19-year-old Indian-American teenager born in Chennai, India
- Miss Teen India USA 2024 : Sanskriti Sharma from Illinois
- 14th PSE Excellence Awards in 3 Category : "Corporate Governance" and "Corporate Social Responsibility & Sustainability" and "Operational Performance Excellence" : Indian Renewable Energy Development Agency Limited (IREDA)
- Public Relations Society of India (PRSI) National Awards 2024 (in 8 category) : Steel Authority of India Limited (SAIL)
- US Navy's prestigious Distinguished Public Service Award : Tom Cruise
- External Affairs Minister S Jaishankar : Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)





Ques : Who launched the revamped 'Baanknet' portal?

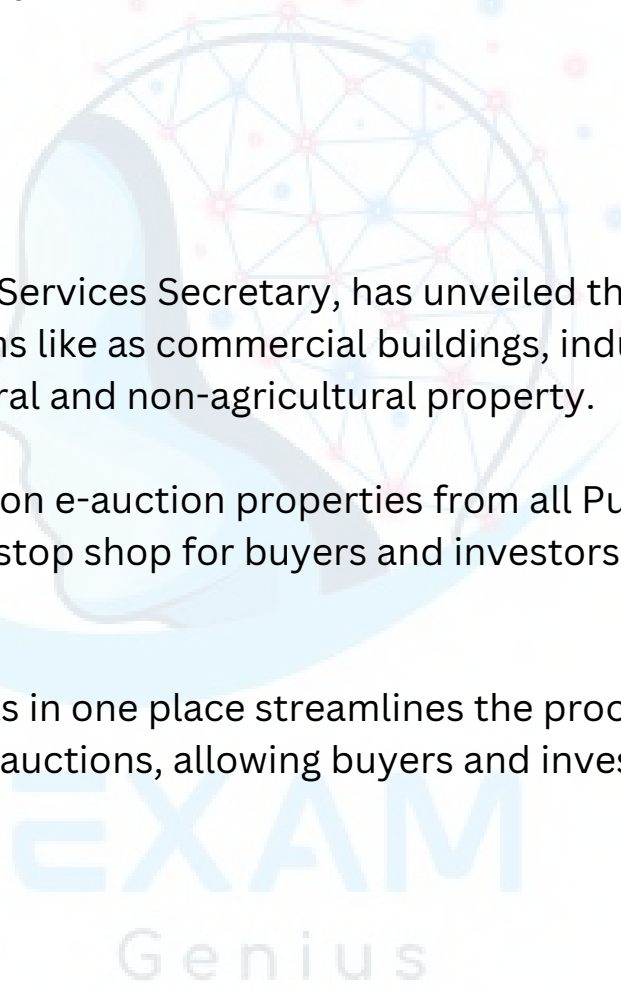
संशोधित 'बैंकनेट' पोर्टल किसने लॉन्च किया?

- (a) Finance Minister Nirmala Sitharaman / वित्त मंत्री निर्मला सीतारमण
- (b) RBI Governor Shaktikanta Das / आरबीआई गवर्नर शक्तिकांत दास
- (c) Financial Services Secretary M Nagaraju / वित्तीय सेवा सचिव एम नागराजू
- (d) Economic Affairs Secretary Ajay Seth / आर्थिक मामलों के सचिव अजय सेठ
- (e) Revenue Secretary Sanjay Malhotra / राजस्व सचिव संजय मल्होत्रा

Answer : Option C

Explanation :

- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- This portal compiles data on e-auction properties from all Public Sector Banks (PSBs) and provides a one-stop shop for buyers and investors to explore a diverse choice of assets.
- Gathering all of these facts in one place streamlines the process of locating and participating in property e-auctions, allowing buyers and investors to spot attractive opportunities more easily.





**Ques : Who was K S Manilal, who recently passed away in Thrissur ?
के एस मणिलाल कौन थे, जिनका हाल ही में त्रिशूर में निधन हो गया?**

- (a) historian / इतिहासकार
- (b) botanist / वनस्पतिशास्त्री
- (c) physician / चिकित्सक
- (d) zoologist / प्राणीशास्त्री
- (e) geologist / भूविज्ञानी

Answer : Option B

Explanation :

- K S Manilal, a renowned botanist who translated the Latin book 'Hortus Malabaricus', a significant 17th-century botanical compendium about Kerala's medicinal plants, into English and Malayalam, died in Thrissur. He was 86.
- Manilal was also the head of Calicut University's Department of Botany.
- He won the E K Janaki Ammal Taxonomy Award (2003) as well as the Netherlands Government's highest civilian distinction, the Officer of the Order of Orange-Nassau, bestowed by Her Majesty Queen Beatrix of the Netherlands.
- In 2020, India awarded him the Padma Shri.

EXAM
Genius





Ques : Which city will be the headquarters of the newly proposed 69th Railway Division of Indian Railways?

भारतीय रेलवे के नए प्रस्तावित 69वें रेलवे डिवीजन का मुख्यालय कौन सा शहर होगा?

- (a) Pathankot / पठानकोट
- (b) Amritsar / अमृतसर
- (c) Srinagar / श्रीनगर
- (d) Jammu / जम्मू
- (e) Firozpur / फिरोजपुर

Answer : Option D

Explanation :

- The Railway Ministry will reorganize the Firozpur division to form a new division with headquarters in Jammu under the Northern Railway Zone.
- The proposed Jammu division will be divided into five sections: Pathankot-Jammu-Udhampur (currently martyr Captain Tushar Mahajan), Srinagar-Baramulla, Bhogpur Sirwal-Pathankot, Batala (excluding)-Pathankot, and Pathankot-Joginder Nagar.
- The Indian Railways now has 68 divisions, and when the notification is published, Jammu will become the 69th.
- India has the world's fourth largest rail network, after the United States, China, and Russia.
- The Jammu Division will be under the Northern Railway Zone. It will be formed by reorganising the existing Firozpur division and it will manage the 742.1 km network.





Ques : National Bird Day is celebrated every year on which day ?
राष्ट्रीय पक्षी दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

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

Answer : Option B

Explanation :

- Every year on January 5, we celebrate National Bird Day.
- The day is observed every year to promote awareness about the importance of birds and their habitats. The day also emphasizes the ecological value of birds and the need to protect them.
- Theme 2025: Protecting Our Birds, Protecting Our Future.
- National Bird Day was founded in 2002 by the Avian Welfare Coalition. The day not only raises awareness about the grave concerns of bird extinction and habitat loss, but it also encourages individuals and organizations to participate in efforts to conserve bird populations.

EXAM
Genius





Ques : World Day of War Orphans celebrated on which Day ?

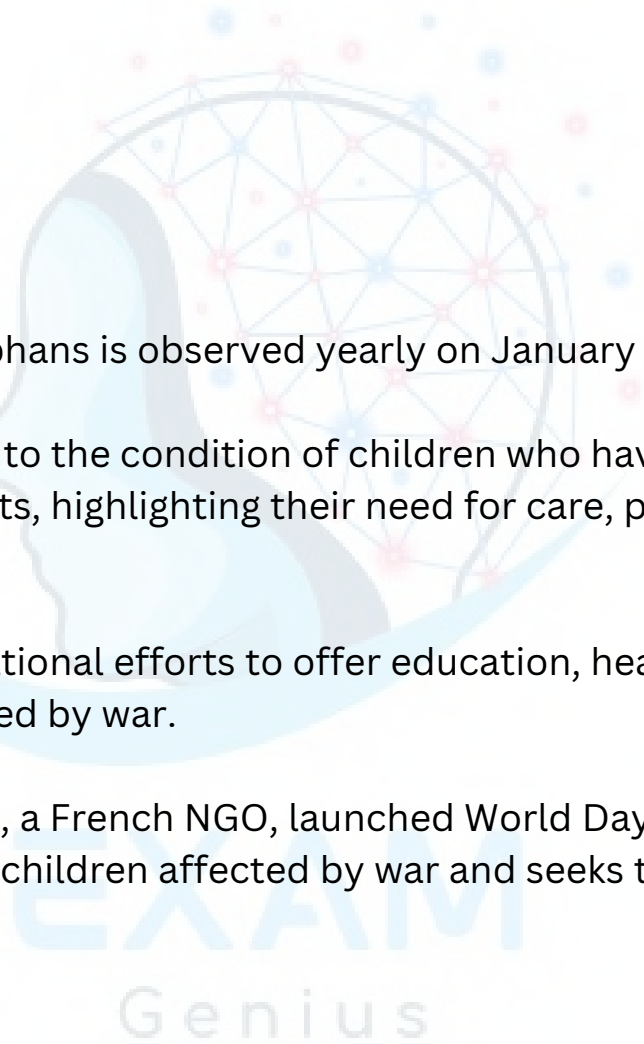
विश्व युद्ध अनाथ दिवस किस दिन मनाया जाता है?

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

Answer : Option C

Explanation :

- The World Day of War Orphans is observed yearly on January 6.
- The day draws awareness to the condition of children who have become orphans as a result of wars and conflicts, highlighting their need for care, protection, and assistance.
- The day promotes international efforts to offer education, healthcare, and secure settings for children afflicted by war.
- SOS Enfants en Détresses, a French NGO, launched World Day of War Orphans. The day focuses on the lives of children affected by war and seeks to improve their future.





Important days :

- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day





IMPORTANT ONE – LINER Current Affairs

The Committee Chaired by Professor Ramesh Chand, a member of NITI Aayog to revise the base year of the Wholesale Price Index (WPI) from 2011-12 to 2022-23. The last revision of the WPI occurred in 2015, updating the base year from 2004-05 to 2011-12.

Schengen area Created in 1985 with the Composition of 29 members (25 of the 27 EU member states as well as Switzerland, Norway, Iceland and Liechtenstein).

Pakistan began its two-year tenure as a non-permanent member of the United Nations Security Council (UNSC) on January 1. The new members join the five veto-wielding permanent members the United States, Russia, China, United Kingdom and France and the five countries elected as non-permanent members last year Algeria, Guyana, South Korea, Sierra Leone and Slovenia.

Cosmea Financial Holdings (CFH) Private Limited, led by Sam Ghosh, was granted approval by the Securities and Exchange Board of India (SEBI) to sponsor a Mutual Fund (MF). CFH plans to invest Rs 200 crore (USD 23.3 million) in its Asset Management Company (AMC).

The Department for Promotion of Industry and Internal Trade (DPIIT) has partnered with Stride Ventures, a venture debt firm, to catalyse the growth of Indian startups and widen their global footprint.

HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.

Devajit Saikia has been appointed as the Chief Secretary of the Board of Control for Cricket in India (BCCI). While, Prabhtej Singh Bhatia was appointed as treasurer of BCCI.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

थोक मूल्य सूचकांक (डब्ल्यूपीआई) के आधार वर्ष को 2011-12 से 2022-23 तक संशोधित करने के लिए नीति आयोग के सदस्य प्रोफेसर रमेश चंद की अध्यक्षता वाली समिति। WPI का अंतिम संशोधन 2015 में हुआ, जिसमें आधार वर्ष को 2004-05 से 2011-12 तक अद्यतन किया गया।

शेंगेन क्षेत्र 1985 में 29 सदस्यों (27 यूरोपीय संघ के सदस्य देशों में से 25 के साथ-साथ स्विट्जरलैंड, नॉर्वे, आइसलैंड और लिकटेनस्टीन) की संरचना के साथ बनाया गया था।

पाकिस्तान ने 1 जनवरी को संयुक्त राष्ट्र सुरक्षा परिषद (यूएनएससी) के गैर-स्थायी सदस्य के रूप में अपना दो साल का कार्यकाल शुरू किया। नए सदस्य वीटो-अधिकार वाले पांच स्थायी सदस्यों संयुक्त राज्य अमेरिका, रूस, चीन, यूनाइटेड किंगडम और फ्रांस में शामिल हो गए। पिछले साल पांच देश अल्जीरिया, गुयाना, दक्षिण कोरिया, सिएरा लियोन और स्लोवेनिया को अस्थायी सदस्य के रूप में चुना गया था।

सैम घोष के नेतृत्व वाली कॉस्मिया फाइनेंशियल होल्डिंग्स (CFH) प्राइवेट लिमिटेड को म्यूचुअल फंड (MF) प्रायोजित करने के लिए भारतीय प्रतिभूति और विनियम बोर्ड (SEBI) द्वारा मंजूरी दी गई थी। सीएफएच ने अपनी एसेट मैनेजमेंट कंपनी (एएमसी) में 200 करोड़ रुपये (23.3 मिलियन अमेरिकी डॉलर) निवेश करने की योजना बनाई है।

उद्योग और आंतरिक व्यापार संवर्धन विभाग (डीपीआईआईटी) ने भारतीय स्टार्टअप के विकास को बढ़ावा देने और उनके वैश्विक पदचिह्न को व्यापक बनाने के लिए एक उद्यम ऋण फर्म स्ट्राइड वेंचर्स के साथ साझेदारी की है।

भारत के सबसे बड़े निजी क्षेत्र के ऋणदाता एचडीएफसी बैंक को कोटक महिंद्रा बैंक, एयू स्मॉल फाइनेंस बैंक और कैपिटल स्मॉल फाइनेंस बैंक में 9.5% हिस्सेदारी हासिल करने के लिए भारतीय रिजर्व बैंक (आरबीआई) की मंजूरी मिल गई है।

देवजीत सैकिया को भारतीय क्रिकेट कंट्रोल बोर्ड (बीसीसीआई) का मुख्य सचिव नियुक्त किया गया है। वहीं, प्रभतेज सिंह भाटिया को बीसीसीआई का कोषाध्यक्ष नियुक्त किया गया।



**Ques : Which company has launched the “Digit Glow Term Life Insurance” plan?
किस कंपनी ने "डिजिट ग्लो टर्म लाइफ इंश्योरेंस" योजना लॉन्च की है?**

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit Life Insurance / गो डिजिट लाइफ इंश्योरेंस
- (e) Magma HDI General Insurance / मैग्मा एचडीआई सामान्य बीमा

Answer : Option D

Explanation :

- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- Designed to meet the changing demands of India's self-employed population, the plan aims to make insurance more accessible to approximately 300 million* self-employed individuals, including gig workers, small company owners, and professionals.
- Digit Glow Term Life Insurance tackles the unique issues that self-employed people experience, including as variable income and a lack of formal income verification, by utilizing technology-enabled underwriting methods and alternative credit standards.
- The plan provides comprehensive coverage ranging from Rs.2.25 lakh to Rs.1 crore, making it accessible to persons with lesser incomes.
- Sabyasachi Sarkar is the MD and CEO of Go Digit Life Insurance.





Ques : Employees' Provident Fund Organisation (EPFO) established in which year ?
कर्मचारी भविष्य निधि संगठन (ईपीएफओ) की स्थापना किस वर्ष में हुई?

- (a) 1952
- (b) 1958
- (c) 1999
- (d) 1985
- (e) 1949

Answer : Option A

Explanation :

- The EPFO has successfully deployed the Centralized Pension Payments System (CPPS) throughout all regional offices in India, resulting in substantial advancements in pension disbursement.
- This scheme allows over 68 lakh pensioners to obtain their pensions from any bank location countrywide.
- Pensioners can withdraw their pension from any bank branch in India, removing the requirement for transfers between branches.

About EPFO :

- Established : 4 March 1952
- HQ : New Delhi
- CPFC : Ramesh Krishnamurthi

EXAM
Genius





Ques : IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website. What is the maximum interest rate available on fixed deposit investments made through IndiaBonds.com?

IndiaBonds.com, एक सेबी-पंजीकृत स्टॉक ब्रोकर (ऋण खंड) और लाइसेंस प्राप्त ऑनलाइन बॉन्ड वेबसाइट प्रदाता (ओबीपीपी), अब अपनी वेबसाइट पर डिजिटल फिक्स्ड डिपॉजिट (एफडी) प्रदान करता है। IndiaBonds.com के माध्यम से किए गए सावधि जमा निवेश पर उपलब्ध अधिकतम ब्याज दर क्या है?

- (a) 5.5%
- (b) 6.5%
- (c) 7.4%
- (d) 8.4%
- (e) 9.4%

Answer : Option E

Explanation :

- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- This move improves accessibility and convenience for individual investors by providing a streamlined solution for managing bonds and fixed deposits simultaneously under one roof.
- Fixed deposit investors can earn up to 9.4% interest with an integrated portfolio dashboard that efficiently manages cash flows, returns, and allocations.
- The website also provides adjustable payout options, minimal minimum investment requirements, and the ability to manage all fixed-income investments in one spot. Additional fixed deposit partnerships are likely to increase its offerings in the following weeks.





Ques : Who recently assumed command of the Base Repair Depot (BRD) at Tughlakabad?

हाल ही में तुगलकाबाद में बेस रिपेयर डिपो (बीआरडी) की कमान किसने संभाली?

- (a) Air Commodore Rishi Seth / एयर कमोडोर ऋषि सेठ
- (b) Air Commodore Debakinandan Sahu / एयर कमोडोर देबकीनंदन साहू
- (c) Air Commodore Arvind Kumar / एयर कमोडोर अरविंद कुमार
- (d) Air Vice Marshal Rajeev Gupta / एयर वाइस मार्शल राजीव गुप्ता
- (e) Wing Commander Anil Sharma / विंग कमांडर अनिल शर्मा

Answer : Option B

Explanation :

- Air Commodore Debakinandan Sahu took leadership of the Base Repair Depot (BRD) in Tughlakabad, following Air Commodore Rishi Seth.
- Air Commodore Sahu was commissioned into the Indian Air Force's Aeronautical Engineering division on May 30, 1994, and brings an impressive career spanning three decades to his current position.
- He is a graduate of the Air Force Technical College (AFTC), Defence Services Staff College (DSSC), and Secunderabad's College of Air Warfare, and is well-known for his extensive knowledge of aviation systems and Guided Weapon Missile technologies.

EXAM
Genius





Recent Defence related appointments :

- Air Marshal Jeetendra Mishra : Chief of the Indian Air Force's Western Air Command (Replaced Air Marshal Pankaj Mohan Sinha)
- Vitul Kumar : Director General of the Central Reserve Police Force (CRPF) (Replaced Anish Dayal Singh)
- Jared Isaacman : NASA Chief to Oversee Moon Missions
- Valdecy Urquiza (Brazil) : Secretary-General of the International Criminal Police Organisation INTERPOL
- Rajesh Kumar Singh : Defence Secretary at South Block
- Surgeon Vice Admiral Kavita Sahai : Director General Medical Services (Navy)
- Paramesh Sivamani : 26th Director General of the Indian Coast Guard (ICG)
- Air Marshal SP Dharkar : Vice Chief of Air Staff
- IPS Nalin Prabhat : Director General of Police (DGP) of Jammu and Kashmir (Replaced R.R. Swain)
- Surgeon Vice Admiral Arti Sarin : first female officer as Director General of Armed Forces Medical Services (DGAfMS)
- Air Marshal Amar Preet Singh : Vice Chief of the Indian Air Force (IAF) (succeed Air Chief Marshal V.R. Chaudhari)
- Nikhat Zareen (boxer) : Telangana Police as a Deputy Superintendent of Police (Special Police)
- Amrit Mohan Prasad : Director General of Sashastra Seema Bal
- Air Marshal Ashutosh Dixit : Air Officer Commanding-in-Chief (AOC-in-C) of Central Air Command
- Air Marshal Tejinder Singh : Deputy Chief of the Indian Air Force
- Vice Admiral Rajesh Dhankhar : Director General of Project Seabird
- Rajwinder Singh Bhatti : Director General of the Central Industrial Security Force (CISF)
- B Srinivasan : Director General (DG) of National Security Guard





Ques : Who inaugurates Delhi-Meerut Namo Bharat RRTS line worth Rs 4,600 crore ?

4,600 करोड़ रुपये की दिल्ली-मेरठ नमो भारत आरआरटीएस लाइन का उद्घाटन किसने किया?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Narendra Modi / नरेंद्र मोदी
- (d) Dharmendra Pradhan / धर्मेंद्र प्रधान
- (e) Amit Shah / अमित शाह

Answer : Option C

Explanation :

- Prime Minister Narendra Modi has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut Namo Bharat route.
- With this launch, Delhi will receive its first Nammo Bharat link. The corridor, worth Rs 4.600 crore, will have several stations, including significant ones in Delhi, Ghaziabad, and Meerut.
- Notable stations include Sarai Kale Khan, Anand Vihar, Sahibabad, and Meerut South.
- The corridor will feature India's fastest rapid transit trains, known as Nammo Bharat, which can travel at speeds of up to 160 km/h. These trains are intended to cut the travel time between Delhi and Meerut to around an hour.
- The ticket from New Ashok Nagar Station to Meerut South is Rs 150 for a regular coach and Rs 225 for a premium coach.





Ques : Who launched the BHARATPOL portal developed by the Central Bureau of Investigation in New Delhi ?

नई दिल्ली में केंद्रीय जांच ब्यूरो द्वारा विकसित भारतपोल पोर्टल किसने लॉन्च किया?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Narendra Modi / नरेंद्र मोदी
- (d) Dharmendra Pradhan / धर्मेन्द्र प्रधान
- (e) Amit Shah / अमित शाह

Answer : Option E

Explanation :

- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi.
- The BHARATPOL platform will make it easier to process all requests for international assistance through INTERPOL, including the issue of Red Notices and other color-coded INTERPOL notices.
- The CBI built the BHARATPOL portal. It would provide Indian investigation agencies a new competitive advantage by expanding their global reach in order to achieve the Modi government's aim of a secure Bharat for everyone.
- The BHARATPOL platform will greatly benefit Indian law enforcement organizations by allowing real-time information sharing and faster access to international police support.
- Mr Shah also gave police medals to 35 CBI officers who had received the President's Police Medal for Distinguished Service and the Union Home Minister's Medal for Excellence in Investigation.





Ques : Consider the following Statement About Pravasi Bharatiya Divas Convention 2025 :

प्रवासी भारतीय दिवस सम्मेलन 2025 के बारे में निम्नलिखित कथन पर विचार करें:

(a) The 18th Pravasi Bharatiya Divas (PBD Convention 2025), will be held at New Delhi.
18वां प्रवासी भारतीय दिवस (पीबीडी कन्वेंशन 2025), नई दिल्ली में आयोजित किया जाएगा।

(b) The theme of this three-day convention is "The Diaspora's Contribution to a Viksit Bharat".

इस तीन दिवसीय सम्मेलन का विषय "विकसित भारत में प्रवासी भारतीयों का योगदान" है।

(c) Prime Minister Narendra Modi will inaugurate the PBD Convention.
प्रधान मंत्री नरेंद्र मोदी पीबीडी सम्मेलन का उद्घाटन करेंगे।

Which of the following Statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

- (a) Only a
- (b) Both a and b
- (c) Both b and c
- (d) Only b
- (e) Only c

Answer : Option C

Explanation :

- The 18th Pravasi Bharatiya Divas (PBD Convention 2025) will be place in Bhubaneswar, Odisha, beginning January 8th.
- The theme of this three-day convention is "The Diaspora's Contribution to a Viksit Bharat".
- Prime Minister Narendra Modi will open the PBD Convention. The Chief Guest, Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago, will deliver a virtual address.
- The Pravasi Bharatiya Express will operate as part of the Ministry of External Affairs' Pravasi Teertha Darshan Yojana.
- President Droupadi Murmu will preside over the Valedictory Session of the 18th PBD Convention on January 10th.
- Meanwhile, the Youth Pravasi Bharatiya Divas will be conducted on January 8, 2025, in collaboration with the Ministry of Youth Affairs and Sports.





Ques : Who won the Men's 10-meter Air Pistol finals at the 67th National Shooting Championship 2024?

67वीं राष्ट्रीय शूटिंग चैम्पियनशिप 2024 में पुरुषों की 10 मीटर एयर पिस्टल फाइनल किसने जीता?

- (a) Saurabh Chaudhary / सौरभ चौधरी
- (b) Abhishek Verma / अभिषेक वर्मा
- (c) Varun Tomar / वरुण तोमर
- (d) Divyansh Singh Panwar / दिव्यांश सिंह पंवार
- (e) Anish Bhanwala / अनीश भानवाला

Answer : Option C

Explanation :

- Varun Tomar of the Indian Army has won the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024, which took place at Dr Karni Singh Shooting Range in New Delhi.
- Varun's teammate Pradhyumn Singh won silver, and Rajasthan's Aakash Bhardwaj took bronze.
- Varun Tomar also won the Men's Junior 10-meter Air Pistol event, while his teammate Pradhyumn Singh took bronze. Meanwhile, Nikhil from Uttar Pradesh won the silver medal.
- Furthermore, in the Men's Youth 10-meter Air Pistol event, Chirag Sharma of Uttar Pradesh won gold, his colleague Dev Pratap got silver, and Mayank Choudhary of Rajasthan earned bronze.



Ques : Rishi Dhawan has announced his retirement recently. He is related to which sport?

ऋषि धवन ने हाल ही में संन्यास की घोषणा की है। वह किस खेल से संबंधित हैं?

- (a) Cricket / क्रिकेट
- (b) Football / फुटबॉल
- (c) Shooting / शूटिंग
- (d) Badminton / बैडमिंटन
- (e) tennis / टेनिस

Answer : Option A

Explanation :

- Rishi Dhawan, an allrounder, has declared his retirement from Indian limited overs cricket. Dhawan's announcement came following the final day of the Vijay Hazare Trophy's group stage phase, in which Himachal Pradesh failed to advance.
- However, Dhawan's retirement announcement on his social media handle particularly mentions limited overs cricket, implying that he will be ready to play for Himachal for the remainder of the Ranji season.
- The 34-year-old has represented India four times at the international level, with all four appearances coming in 2016. He has previously played for the Mumbai Indians, Punjab Kings, and Kolkata Knight Riders in the IPL, but went unsold in the most recent auctions.

Genius





Ques : How many individuals were honored with the Presidential Medal of Freedom in this ceremony?

इस समारोह में कितने व्यक्तियों को राष्ट्रपति पदक से सम्मानित किया गया?

- (a) 12
- (b) 15
- (c) 17
- (d) 19
- (e) 22

Answer : Option D

Explanation :

- Lionel Messi, captain of Argentina's men's football team, was one of 19 individuals recognized with the Presidential Medal of Freedom during a ceremony at the White House.
- Messi became the first male football player to win the award, following Megan Rapinoe's win in 2022.
- The honor was given to 19 remarkable individuals by American President Joe Biden, whose time as 46th President ended on January 19, 2024.

The following individuals will be awarded the Presidential Medal of Freedom :

- Ashton Baldwin Carter (posthumous) : served as the 25th Secretary of Defense and devoted his career to making the nation safer for all.
- Michael J. Fox : actor who has won five Emmy Awards, four Golden Globe Awards, two Screen Actors Guild Awards, and a Grammy Award.
- Jose Andres : A renowned Spanish-American culinary innovator who popularized tapas in the United States.
- Tim Gill : visionary entrepreneur whose work has advanced LGBTQI rights and equality.
- Bono : frontman for legendary rock band U2 and a pioneering activist against AIDS and poverty.
- Hillary Rodha Clinton : made history many times over decades in public service, including as the first First Lady elected to the United States Senate.



- Jane Goodall : world-renowned ethologist and conservationist whose research transformed our understanding of primates and human evolution
- Ralph Lauren : fashion designer who redefined the fashion industry with a lifestyle brand that embodies timeless elegance and American tradition
- Fannie Lou Hamer (posthumous) : transformed the struggle for racial justice in America
- Robert Francis Kennedy (posthumous) : remembered as an Attorney General who fiercely combatted racial segregation, and as a United States Senator who sought to address poverty and inequality in the country.
- Lionel Messi : most decorated player in the history of professional soccer.
- Earvin “Magic” Johnson : legendary retired basketball player who led the Los Angeles Lakers to five championships.
- George W. Romney (posthumous) : businessman who served as the chairman and president of American Motors Corporation.
- Denzel Washington : an actor, director, and producer who has won two Academy Awards, a Tony Award, two Golden Globes, and the 2016 Cecil B. DeMille Lifetime Achievement Award.
- William Sanford Nye : inspired and influenced generations of American students as “Bill Nye the Science Guy.”
- George Soros : an investor, philanthropist, and founder of the Open Society Foundations.
- David M. Rubenstein : co-founder and co-chairman of The Carlyle Group, where he built one of the most successful global investment firms.
- George Stevens, Jr. : an award-winning writer, director, author, and playwright.
- Anna Wintour : a renowned fashion icon who has led Vogue as editor-in-chief since 1988.

Genius





Ques : The latest edition of Asia's largest biannual air show and aviation exhibition, Aero India 2025, will take place in which city ?

एशिया के सबसे बड़े द्विवार्षिक एयर शो और विमानन प्रदर्शनी, एयरो इंडिया 2025 का नवीनतम संस्करण किस शहर में होगा?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option A

Explanation :

- The latest edition of Asia's largest biannual air show and aviation exhibition, Aero India 2025, will take place at the Air Force Station, Yelahanka in Bengaluru, Karnataka. The 15th edition of the Aero India show will be held from February 10 to 14, 2025.
- The theme for the 15th Aero India is 'The Runway to a Billion Opportunities'.
- The first Aero India exhibition was held in 1996 at the Yelahanka Air Force Station base, and the 14th edition will be held there again in 2023.
- The Defence Exhibition Organisation, Department of Defence Production, Union Ministry of Defence, organises the Aero India event.





Ques : India's first coastal and wader bird census held in which state ?
भारत की पहली तटीय और वेडर पक्षी जनगणना किस राज्य में आयोजित की गई?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- The Gujarat government will conduct the country's first census of coastal and wader birds in the Marine National Park and Sanctuary in Jamnagar.
- The Bird Conservation Society of Gujarat and the state forest department will collaborate to organize the census.
- The Marine National Park and Marine Sanctuary in Gujarat is India's first recognized marine national park, covering 170 km of shoreline and 42 islands between Okha and Navlakhi.
- It is located in the districts of Devbhoomi Dwarka, Jamnagar, and Morbi.

EXAM
Genius





Ques : Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in which state ?

केंद्रीय पशुपालन और मत्स्य पालन मंत्री राजीव रंजन सिंह ने किस राज्य में देश का पहला जैविक मत्स्य पालन क्लस्टर खोला है?

- (a) Arunachal Pradesh / अरुणाचल प्रदेश
- (b) Sikkim / सिक्किम
- (c) Himachal Pradesh / हिमाचल प्रदेश
- (d) Maharashtra / महाराष्ट्र
- (e) Uttarakhand / उत्तराखंड

Answer : Option B

Explanation :

- Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in Sikkim.
- The organic fish cluster in Sikkim's Soreng District would increase farmer income while also promoting aquaculture sustainability.
- The project intends to sell organic fish that are free of antibiotics, chemicals, and pesticides in environmentally conscious markets around the world.
- Singh inaugurated 50 critical projects worth Rs.50 crore under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), including all northeastern states except Arunachal Pradesh and Mizoram, in Guwahati.





Ques : Dr Rajagopala Chidambaram passed away at the age of 88. He joined Bhabha Atomic Research Centre in which year ?

डॉ. राजगोपाला चिदम्बरम का 88 वर्ष की आयु में निधन हो गया। वह किस वर्ष भाभा परमाणु अनुसंधान केंद्र में शामिल हुए?

- (a) 1950
- (b) 1988
- (c) 1954
- (d) 1962
- (e) 1960

Answer : Option D

Explanation :

- Dr. Rajagopala Chidambaram, the Chairman of the Atomic Energy Commission and the Principal Scientific Adviser to the Government of India when India conducted the critical Pokhran-II nuclear tests, died at the age of 88.
- Chidambaram joined the Bhabha Atomic Research Centre in 1962.
- Chidambaram was born in Chennai in 1936 to C Rajagopal Aiyar, a Controller of Defence Accounts, and Ananthalakshmi.
- He graduated first at Madras University with a B.Sc (Honours). He later joined the Indian Institute of Science in Bengaluru in 1956, earning his master's degree in a year and his PhD in 1961.
- Though Chidambaram's name is mainly linked with Pokhran-II (India's second nuclear testing, in May 1998), he did play a significant role in the 1974 Pokhran-I, for which he received the Padma Shri award in 1975 and the Padma Vibhushan in 1999.





Ques : Earth's Rotation Day is observed every year on which day ?

पृथ्वी का घूर्णन दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

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

Answer : Option E

Explanation :

- Earth's Rotation Day is held every year on January 8.
- The day raises awareness of the Earth's 24-hour rotational period, which is the foundation for the idea of time and the division of hours, minutes, and seconds.
- The Earth's Rotation Day commemorates the anniversary of French physicist Leon Foucault's 1851 confirmation that the Earth rotates around its axis. The day also commemorates Foucault's initial public demonstration in Paris.
- The Earth's diameter is 12,714 kilometers (7,900 miles) from the North to the South Poles and 12,756 kilometers (12,756 miles) along the equator (7,926 miles).
- 70% of the Earth's surface is covered in water. Only 3% of that is freshwater, whereas 97% is salty.





Important days :

- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 16 December : Vijay Diwas 2024 (Commemorates India's decisive victory over Pakistan in the 1971 Indo-Pak War)
- 18 December : International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 18 December : Minorities Rights Day
- 18 December : World Arabic Language Day (Theme 2024: Arabic Language and AI: Driving Innovation While Preserving Cultural Heritage)
- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadatas' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans





IMPORTANT ONE – LINER Current Affairs

Costas Simitis, former Prime Minister of Greece and the architect of the country's joining the common European currency, the euro, has died at age 88. Mr. Simitis, a co-founder of the Socialist PASOK party in 1974.

Mike Johnson, a Republican from Louisiana Appointed as Speaker of the U.S. House of Representatives

The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.

Farmers in Telangana will receive Rs.12,000 per acre annually under the Rythu Bharosa scheme, as the State government has increased the cash benefit under the scheme by Rs.2,000.

Uttarakhand government and Indo-Tibetan Border Police (ITBP) signed an MOU to promote tourism in the border areas of the state.

A Japanese woman who was the world's oldest person according to Guinness World Records has died. Tomiko Itooka was 116 and died at a care home in Ashiya in the Hyogo Prefecture, according to elderly policies official Yoshitsugu Nagata.

The plan aims to expand heli-services to border areas near popular tourist locations including Adi Kailash, Om Parvat, and Timmarsain Mahadev.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

ग्रीस के पूर्व प्रधान मंत्री और देश को आम यूरोपीय मुद्रा, यूरो में शामिल करने के वास्तुकार, कोस्टास सिमिटिस का 88 वर्ष की आयु में निधन हो गया है। श्री सिमिटिस, 1974 में सोशलिस्ट PASOK पार्टी के सह-संस्थापक थे।

लुइसियाना के एक रिपब्लिकन माइक जॉनसन को अमेरिकी प्रतिनिधि सभा के अध्यक्ष के रूप में नियुक्त किया गया

भारतीय रिज़र्व बैंक (RBI) ने कोलकाता (पश्चिम बंगाल) में स्थित एक माइक्रोफाइनेंस संस्थान, आरोहण फाइनेंशियल सर्विसेज लिमिटेड पर व्यावसायिक प्रतिबंध हटा दिए, ऋणदाता द्वारा उपचारात्मक कदम लागू करने और उचित ऋण मूल्य निर्धारण के लिए प्रतिबद्ध होने के बाद।

तेलंगाना में किसानों को रायथु भरोसा योजना के तहत प्रति एकड़ 12,000 रुपये सालाना मिलेंगे, क्योंकि राज्य सरकार ने योजना के तहत नकद लाभ 2,000 रुपये बढ़ा दिया है।

उत्तराखंड सरकार और भारत-तिब्बत सीमा पुलिस (आईटीबीपी) ने राज्य के सीमावर्ती क्षेत्रों में पर्यटन को बढ़ावा देने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए।

एक जापानी महिला जो गिनीज वर्ल्ड रिकॉर्ड्स के अनुसार दुनिया की सबसे बुजुर्ग व्यक्ति थी, की मृत्यु हो गई है। बुजुर्ग नीति अधिकारी योशित्सुगु नागाटा के अनुसार, टोमिको इटूका 116 वर्ष के थे और ह्योगो प्रान्त के आशिया में एक देखभाल गृह में उनकी मृत्यु हो गई।

इस योजना का उद्देश्य आदि कैलाश, ओम पर्वत और टिम्मरसैन महादेव सहित लोकप्रिय पर्यटक स्थानों के पास सीमावर्ती क्षेत्रों में हेली-सेवाओं का विस्तार करना है।

EXAM
Genius





Ques : Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company?

टाटा एआईजी जनरल इंश्योरेंस कंपनी के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rajesh Bansal / राजेश बंसल
- (b) Sanjay Gupta / संजय गुप्ता
- (c) Amit Ganorkar / अमित गनोरकर
- (d) Ramesh Kumar / रमेश कुमार
- (e) Piyush Tiwari / पीयूष तिवारी

Answer : Option C

Explanation :

- Amit Ganorkar Appointed as Managing Director(MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company. He Replaced Neelesh Garg.
- TATA AIG General Insurance Company operates in the general insurance sector, offering a range of non-life insurance products.
- TATA AIG General Insurance is a joint venture between the TATA Group and American International Group (AIG), combining domestic and global expertise.
- TATA AIG General Insurance Established in 2001 and Headquarter is in Mumbai.

Genius





Recent Appointment in Banking & Insurance Sector :

- 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
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management

EXAM
Genius





Ques : What is the projected GDP growth rate for India in the fiscal year 2024-25 as per the first advance estimates?

पहले अग्रिम अनुमानों के अनुसार वित्त वर्ष 2024-25 में भारत के लिए अनुमानित जीडीपी वृद्धि दर क्या है?

- (a) 5.6%
- (b) 5.8%
- (c) 6%
- (d) 6.4%
- (e) 7.2%

Answer : Option D

Explanation :

- India's Gross Domestic Product (GDP) is expected to expand at 6.4% in fiscal year 2024-25, a four-year low and a substantial decrease from the 8.2% growth achieved in FY24, according to the government's initial advance forecasts.
- The prognosis is lower than the latest Reserve Bank estimate of 6.6 percent for the current fiscal year, which ends March 2025.
- The NSO released its first advance estimates of national income for 2024-25, stating that "real GDP has been estimated to grow by 6.4 percent in FY2024-25 as compared to the growth rate of 8.2 percent in the Provisional Estimate (PE) of GDP for FY2023-24". The report also showed that real Gross Value Added (GVA) is predicted to increase by 6.4% in FY25, down from 7.2% in FY24. In contrast, nominal GVA is expected to expand at 9.3% in FY25, slightly higher than 8.5% in the previous fiscal year.



Ques : Bajaj Broking, the broking arm of Bajaj Finance Ltd., has partnered with which Bank to introduce a comprehensive 3-in-1 account solution ?

बजाज फाइनेंस लिमिटेड की ब्रोकिंग शाखा, बजाज ब्रोकिंग ने व्यापक 3-इन-1 खाता समाधान पेश करने के लिए किस बैंक के साथ साझेदारी की है?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Tamilnad Mercantile Bank / तमिलनाडु मर्केटाइल बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vysya Bank / करूर व्यास बैंक

Answer : Option C

Explanation :

- Bajaj brokerage, the brokerage arm of Bajaj Finance Ltd., has teamed up with Tamilnad Mercantile Bank (TMB) to launch a comprehensive 3-in-1 account solution that combines banking, broking, and investing services on a single platform.
- The agreement intends to provide Tamilnad Mercantile Bank customers with a seamless online trading experience using Bajaj Broking's platform.
- As part of its expansion strategy, Bajaj Broking is increasing its physical presence throughout India. The company intends to expand its branch network to more than 50 locations by March 2025, with an emphasis on metro cities as well as Tier 2 and Tier 3 markets.

Genius





Ques : Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims. What is the maximum financial help provided by the new cashless treatment system for road accident victims?

केंद्रीय यातायात परिवहन और राजमार्ग मंत्री नितिन गडकरी ने एक नई योजना की घोषणा की है जो यातायात दुर्घटना पीड़ितों को कैशलेस उपचार प्रदान करेगी। सड़क दुर्घटना पीड़ितों के लिए नई कैशलेस उपचार प्रणाली द्वारा प्रदान की जाने वाली अधिकतम वित्तीय सहायता क्या है?

- (a) Rs 1.5 lakh
- (b) Rs 2 lakh
- (c) Rs 2.5 lakh
- (d) Rs 3 lakh
- (e) Rs 3.5 lakh

Answer : Option A

Explanation :

- Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims.
- Once the police are notified within 24 hours of the accident, the policy will immediately cover the victim's treatment costs for 7 days, up to a maximum of Rs 1.5 lakh.
- If a person is killed in a hit-and-run accident, his or her immediate family would receive Rs 2 lakh.
- Gadkari also emphasized road safety as a primary issue. In 2024, 1.8 lakh people died in traffic accidents across India. Approximately 30,000 people died as a result of not wearing helmets.
- Another alarming figure is that 66% of fatal accident victims were aged 18 to 34. Additionally, improper access and exit points near schools and colleges resulted in the deaths of 10,000 children.





Ques : Which state has launched the 'Atlas of Indian Wolf Habitats ' ?
किस राज्य ने 'एटलस ऑफ इंडियन वुल्फ हैबिटेट्स' लॉन्च किया है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- Gujarat is prioritizing biodiversity protection, with a focus on the Indian wolf.
- The state has unveiled the 'Atlas of Indian Wolf Habitats,' led by Chief Minister Bhupendra Patel and Forest Minister Mulubhai Bera.
- This atlas identifies ideal locations for wolves in 13 districts.
- The Atlas was created by the GEER Foundation in partnership with the Gujarat Forest Department.

Ques : India signed MOU with which country on Non-Basmati White Rice Trade ?
भारत ने गैर-बासमती सफेद चावल व्यापार पर किस देश के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option A

Explanation :

- The Union Cabinet has approved the Memorandum of Understanding (MoU) agreed between the Union Ministry of Cooperation and Indonesia's Ministry of Trade.



- The clearance was provided during a Union Cabinet meeting in New Delhi chaired by Prime Minister Narendra Modi.
- India will provide Indonesia with one million metric tonnes of non-basmati white rice per year at the current international pricing.
- The MoU will be valid for four years and automatically extended for another four years. The National Cooperative Exports Limited will supply rice to Indonesia.
- In 2023-24, bilateral commerce between the two countries totaled US\$29.4 billion. India's exports to Indonesia were \$5.99 billion, while its imports totaled \$23.4 billion.
- Indonesia is India's eighth-largest trading partner, and India is the second-largest importer of Indonesian coal and crude palm oil.
- To control rice prices in India, the government has banned the export of non-basmati white rice from July 20, 2023. The Indian government lifted the restriction on non-basmati rice exports in September 2024, but only at a minimum export price of \$490 per tonne.

About National Cooperative Exports Limited (NCEL) :

- Established : in 2023 as a Multi-state Cooperative Society under the Multi-State Cooperative Society Act, of 2002
- Headquarters : New Delhi
- Managing Director : Unupom Kausik
- Function : is an umbrella organization for exports by the cooperative sector of the country.

EXAM
Genius





Ques : Who has inaugurated the Gandhi Darshan Art Gallery at Rajghat in New Delhi?

नई दिल्ली के राजघाट में गांधी दर्शन आर्ट गैलरी का उद्घाटन किसने किया?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option C

Explanation :

- Om Birla, Lok Sabha Speaker, launched the Gandhi Darshan Art Gallery at Rajghat in New Delhi.
- More than 80 artists have exhibited their work in the gallery, portraying the Father of the Nation, Mahatma Gandhi, in a distinctive and modern manner.
- Darshan Art Gallery will educate today's youngsters about Gandhian principles.
- The event was organized by the Ministry of Culture, Lalit Kala Academy, and Gandhi Smriti and Darshan Samiti.

EXAM
Genius





Recent Headlines Related to Inauguration :

- Prime Minister Narendra Modi has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut Namo Bharat route. The corridor, worth Rs 4.600 crore.
- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi. The BHARATPOL platform will make it easier to process all requests for international assistance through INTERPOL.
- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.
- Two UK universities, Queen's University Belfast and Coventry University, have applied to open international campuses in Gujarat's GIFT City, following the lead of Australian institutions.
- During a function in Khajuraho, Madhya Pradesh, Prime Minister Narendra Modi laid the groundwork for the Ken-Betwa National River Linking Project, inaugurated the Omkareshwar Floating Solar Project.
- Union Minister Kinjarapu Rammohan Naidu of the Ministry of Civil Aviation (MoCA) inaugurated the centenary celebration logo for Netaji Subhash Chandra Bose International Airport (NSCBI Airport) in Kolkata, West Bengal (WB), to commemorate its 100-year service.
- GSI Geoscience Museum Inaugurated by Vice President Shri Jagdeep Dhankhar at Victoria Market Building in Gwalior, Madhya Pradesh.
- Prime Minister Narendra Modi will formally inaugurate Mahakumbh-2025 and launch over 600 projects worth Rs.7,000 crore, undertaken and completed ahead of the mega once-in-12-years fair.
- Delhi chief minister Atishi inaugurated an underground shooting range at the National Cadet Corps (NCC) Bhawan in Rohini .
- External Affairs Minister S. Jaishankar inaugurated the new Chancery of the Indian Embassy in Rome, emphasizing the deep historical ties between India and Italy.
- Symbiosis International University's first international campus Inaugurated by External Affairs Minister Dr. S. Jaishankar and UAE Minister Sheikh Nahyan bin Mubarak Al Nahyan at Dubai Knowledge Park





Ques : Prabowo Subianto has formally accepted New Delhi's invitation to be the chief guest at the 2025 Republic Day parade. He is the President of which country ?
प्रबोवो सुबिआंतो ने 2025 गणतंत्र दिवस परेड में मुख्य अतिथि बनने के लिए नई दिल्ली के निमंत्रण को औपचारिक रूप से स्वीकार कर लिया है। वह किस देश के राष्ट्रपति हैं?

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option A

Explanation :

- Indonesian President Prabowo Subianto has formally accepted New Delhi's invitation to be the chief guest at the 2025 Republic Day parade.
- Subianto's selection as the first visitor of Prime Minister Modi's third term demonstrates the importance India places on bilateral relations with Indonesia and its Act East policy. The visit is designed to strengthen both sides' strategic cooperation and defense connections.
- President Sukarno of Indonesia, a crucial friend of Prime Minister Jawaharlal Nehru during the golden years of the non-aligned movement, was India's first Republic Day visitor.
- India and Indonesia have had strong cultural and commercial ties for over two thousand years, with Hindu, Buddhist, and Muslim traditions extending from India to Indonesia. The legends of the Ramayana and Mahabharata have had a significant impact on Indonesian traditional art and theater.

About Indonesia :

- Capital – Jakarta
- Currency – Rupiah
- Official language – Indonesian
- President – Prabowo Subianto



Ques : Which state has installed the 'SSI Mantra (Multi-Arm Novel Tele Robotic Assistance) surgical robot' ?

किस राज्य ने 'एसएसआई मंत्रा (मल्टी-आर्म नॉवेल टेली रोबोटिक असिस्टेंस) सर्जिकल रोबोट' स्थापित किया है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option D

Explanation :

- Noble Hospitals and Research Centre in Pune, Maharashtra has installed the first made-in-India surgical robot, the SSI Mantra (Multi-Arm Novel Tele Robotic Assistance).
- SS Innovations International Inc, an Indian med-tech start-up, created cutting-edge technology that has been authorized by the Central Drugs Standard Control Organisation (CDSCO) in New Delhi.
- The Rajiv Gandhi Cancer Institute and Research Centre (RGCI) in New Delhi deployed the first Indian-made surgical robot system, which has successfully completed 26 procedures.
- It was later set up in Hyderabad, Telangana and Raipur, Chhattisgarh.





Ques : Which organization approved 'Nadi Tarangini' for use as a medical device?
किस संगठन ने चिकित्सा उपकरण के रूप में उपयोग के लिए 'नदी तरंगिनी' को मंजूरी दी?

- (a) Indian Council of Medical Research (ICMR) / भारतीय चिकित्सा अनुसंधान परिषद (आईसीएमआर)
- (b) World Health Organization (WHO) / विश्व स्वास्थ्य संगठन (डब्ल्यूएचओ)
- (c) Central Drugs Standard Control Organization (CDSCO) / केंद्रीय औषधि मानक नियंत्रण संगठन (सीडीएससीओ)
- (d) Ministry of AYUSH / आयुष मंत्रालय
- (e) National Accreditation Board for Hospitals (NABH) / राष्ट्रीय अस्पताल प्रत्यायन बोर्ड (एनएबीएच)

Answer : Option C

Explanation :

- 'Nadi Tarangini', an indigenously designed pulse diagnostic instrument, has been India's first Ayurvedic medical device to be approved for use by the Central Drugs Standard Control Organization CDSCO, a national regulator for the cosmetics, pharmaceutical, and medical device sectors in India.
- Padma Bhushan's brainchild Prof. J. B. Joshi, Chancellor of the famous Institute of Chemical Technology (Formerly UDCT) and President of Marathi Vidnyan Parishad the device built by Dr. Aniruddha Joshi after over 6 years of hard research at IIT Bombay.
- "Nadi Tarangini is an innovative AI-powered pulse testing instrument that aims to speed up traditional Ayurvedic procedures. It combines extremely sensitive sensors with cutting-edge algorithms. It gives exact pulse measurements to provide detailed health information.
- This innovative instrument assists practitioners in analyzing 22 Ayurvedic indicators, including Tridosha balance (Vata, Pitta, Kapha), stress levels, digestive health, and overall well-being of the individual.





Ques : PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by which ministry ?

स्पेशलिटी स्टील के लिए पीएलआई योजना, जिसे पीएलआई योजना 1.1 कहा जाता है, किस मंत्रालय द्वारा शुरू की गई है?

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Ministry of Steel and Heavy Industries / केंद्रीय इस्पात और भारी उद्योग मंत्रालय
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Ministry of Environment, Forest and Climate Change / पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय

Answer : Option C

Explanation :

- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi.
- It is launched for the Period of FY 2025-26 to FY 2029-30.
- Its aim is to encourage domestic production of specialty steel and lower imports by drawing in capital investments. The Investment is of Rs 6,322 crore.
- It covers Five product categories in line with the existing PLI Scheme, namely Coated / Plated Steel Products, High Strength / Wear resistant Steel, Specialty Rails, Alloy Steel Products & Steel wires and Electrical Steel.
- As of November 2024, companies have already invested Rs 18,300 crore and generated over 8,660 in employment





Recent News Headlines Related to Schemes

- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India (GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi. The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.
- Delhi Chief Minister Atishi has introduced the Mukhyamantri Mahila Samman Yojana, which would pay a monthly stipend of Rs 1,000 to women residents with annual household incomes of up to Rs 3 lakh
- Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states for rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana plan. It is launched on February 15, 2024.
- West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" initiative, which aims to provide housing for the state's rural poor.
- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.





Ques : What is the Rank of India in Threat Landscape Report 2024 Published by CloudSEK ?

CloudSEK द्वारा प्रकाशित थ्रेट लैंडस्केप रिपोर्ट 2024 में भारत का रैंक क्या है?

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

Answer : Option B

Explanation :

- ThreatLandscape Report 2024 Published by CloudSEK
- In 2024, India was the second most targeted country for cyberattacks, with 95 companies experiencing data breaches.
- Cyber attackers mostly targeted the finance and banking industries, resulting in 20 victims. The government recorded 13 events, followed by telecoms with 12.
- The healthcare, pharmaceutical, and education industries saw substantial threats, with 10 and 9 casualties, respectively.

Ranking of top 5 Countries :

- 1 United States
- 2 India
- 3 Israel
- 4 Thailand
- 5 Brazil





India's Rankings in Different Indices

- Global Aging Index Published by National University of Singapore (NUS) & Columbia University : India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)



Ques : Council of Scientific and Industrial Research (CSIR) established in which year ?

वैज्ञानिक एवं औद्योगिक अनुसंधान परिषद (सीएसआईआर) की स्थापना किस वर्ष हुई?

- (a) 1947
- (b) 1942
- (c) 1956
- (d) 1958
- (e) 1962

Answer : option B

Explanation :

- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, revealed that the Council of Scientific and Industrial Research (CSIR) has created technology to synthesize Paracetamol in-house.
- Dr. Jitendra Singh declared this during the 40th Foundation Day of the Department of Scientific and Industrial Research (DSIR) in New Delhi.
- Satya Deeptha Pharmaceuticals Ltd, based in Karnataka, would manufacture inexpensive paracetamol domestically.

About Council of Scientific and Industrial Research (CSIR) :

- Established : 1942
- HQ : New Delhi
- Director General : N. Kalaiselvi





Ques : Who has been elected as the new President of the Athletics Federation of India (AFI)?

भारतीय एथलेटिक्स महासंघ (एएफआई) के नए अध्यक्ष के रूप में किसे चुना गया है?

- (a) Milkha Singh / मिल्खा सिंह
- (b) PT Usha / पीटी उषा
- (c) Bahadur Singh Sagoo / बहादुर सिंह सागू
- (d) Neeraj Chopra / नीरज चोपड़ा
- (e) Abhinav Bindra / अभिनव बिंद्रा

Answer : Option C

Explanation :

- Bahadur Singh Sagoo, an Asian Games gold winner, has been elected as the next President of the Athletics Federation of India (AFI).
- The Asian Games shot put medalist succeeded the outgoing president, Adille Sumariwalla, at the federation's Annual General Assembly Meeting in Chandigarh.
- With Sagoo's appointment, Sumariwalla's more than ten-year reign as AFI president comes to an end. The 67-year-old had been AFI president since 2012.
- Sagoo, a one-time Asian medalist and two-time national champion, won the gold medal in the shot put at the 2002 Busan Asian Games. He also competed at the 2000 and 2004 Olympics. His best attempt of 20.40m occurred in 2004 in Koncha-Zaspa, Kyiv.
- Meanwhile, Sandeep Mehta, who previously served as senior joint secretary, was elected secretary of the body during the AGM.



Recent Appointment in different departments :

- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation
- Amit Aggarwal : Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers
- Manish Singhal : Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (replace Deepak Sood)
- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)
- K N Renuka Pujar : first transgender guest lecturer at a Karnataka institution
- Dr. Sandip Shah : Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)
- Abhijit Majumder : Chief financial officer (CFO) of Oil India
- Arunish Chawla : Revenue Secretary





Ques : In January 2024, the e-Shram portal has been upgraded in how many languages?

जनवरी 2024 में ई-श्रम पोर्टल को कितनी भाषाओं में अपग्रेड किया गया है?

- (a) 12
- (b) 18
- (c) 15
- (d) 20
- (e) 22

Answer : Option E

Explanation :

- The e-Shram portal has been improved and will now be available in all 22 scheduled languages, allowing unorganized laborers from all parts of the country to use it and benefit from government services.
- The previous version only supported English, Hindi, Kannada, and Marathi.
- Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, has launched the multilingual e-Shram portal, which aims to be a 'One-Stop-Solution' website for all unorganised registered workers to take advantage of various government schemes designed to support their welfare, livelihood, and well-being.
- MEITY's Bhashini project has been used to enhance the e-Shram portal with 22 languages. The portal is now accepting registrations from building and other construction workers (BoCW), as well as gig and platform workers.





IMPORTANT ONE – LINER Current Affairs

Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (Irdai) have signed a MoU for sharing of intelligence and information to check money laundering.

Suzuki Motor Corporation has decided to acquire 26 per cent stake in NDDB Mirda Ltd, a bio-gas venture of National Dairy Development Board (NDDB), as part of its plans to use Compressed Bio-Gas (CBG) for longevity and performance of vehicles.

Financial Intelligence Unit-India (FIU-IND) & the Insurance Regulatory and Development Authority of India (Irdai) signed MOU For sharing of intelligence and information to check money laundering

The National Skill Development Corporation (NSDC) has teamed with pollster Axis My India to help bridge India's skills gaps and satisfy the predicted demand for millions of jobs in developed economies over the next five years.

Justin Trudeau Resigned as Canada's Prime Minister & Leader of his Liberal Party of Canada. He came to power in 2015 after 10 years of Conservative Party rule.

The Central Government has approved the establishment of a memorial dedicated to former President Pranab Mukherjee in the Rashtriya Smriti complex, situated in the Rajghat area of New Delhi. Pranab Mukherjee, who served as the 13th President of India from 2012 to 2017, had a political career spanning five decades.

Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

फाइनेंशियल इंटेलिजेंस यूनिट-इंडिया (FIU-IND) और इंश्योरेंस रेगुलेटरी एंड डेवलपमेंट अथॉरिटी ऑफ इंडिया (Irdai) ने मनी लॉन्ड्रिंग की जांच के लिए खुफिया जानकारी और जानकारी साझा करने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए हैं।

सुजुकी मोटर कॉर्पोरेशन ने वाहनों की लंबी उम्र और प्रदर्शन के लिए कंप्रेसड बायो-गैस (सीबीजी) का उपयोग करने की अपनी योजना के तहत, राष्ट्रीय डेयरी विकास बोर्ड (एनडीडीबी) के बायो-गैस उद्यम एनडीडीबी मिर्दा लिमिटेड में 26 प्रतिशत हिस्सेदारी हासिल करने का फैसला किया है।

फाइनेंशियल इंटेलिजेंस यूनिट-इंडिया (FIU-IND) और इंश्योरेंस रेगुलेटरी एंड डेवलपमेंट अथॉरिटी ऑफ इंडिया (Irdai) ने मनी लॉन्ड्रिंग की जांच के लिए खुफिया जानकारी और जानकारी साझा करने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

राष्ट्रीय कौशल विकास निगम (एनएसडीसी) ने भारत के कौशल अंतराल को पाटने और अगले पांच वर्षों में विकसित अर्थव्यवस्थाओं में लाखों नौकरियों की अनुमानित मांग को पूरा करने में मदद करने के लिए पोलस्टर एक्सिस माई इंडिया के साथ मिलकर काम किया है।

जस्टिन ट्रूडो ने कनाडा के प्रधान मंत्री और उनकी लिबरल पार्टी ऑफ़ कनाडा के नेता के पद से इस्तीफा दे दिया। कंजर्वेटिव पार्टी के 10 साल के शासन के बाद वह 2015 में सत्ता में आए।

केंद्र सरकार ने नई दिल्ली के राजघाट इलाके में स्थित राष्ट्रीय स्मृति परिसर में पूर्व राष्ट्रपति प्रणब मुखर्जी को समर्पित एक स्मारक की स्थापना को मंजूरी दे दी है। 2012 से 2017 तक भारत के 13वें राष्ट्रपति के रूप में कार्य करने वाले प्रणब मुखर्जी का राजनीतिक करियर पांच दशकों तक फैला रहा।

EXAM
Genius





Ques : Who has been appointed as the Deputy Managing Director and Group Chief Risk Officer of the State Bank of India (SBI)?

भारतीय स्टेट बैंक (एसबीआई) के उप प्रबंध निदेशक और समूह मुख्य जोखिम अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Rajnish Kumar / रजनीश कुमार
- (b) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- (c) Baldev Prakash / बलदेव प्रकाश
- (d) Dinesh Khara / दिनेश खारा
- (e) P K Gupta / पी के गुप्ता

Answer : Option C

Explanation :

- State Bank of India has named Baldev Prakash as deputy managing director and group chief risk officer.
- Prakash previously served as managing director and chief executive officer of Jammu and Kashmir Bank on a three-year deputation, which concluded in December.
- Shiva Om Dikshit has been assigned a new role as deputy managing director, operations-channel management

EXAM
Genius





Recent Appointment in Banking & Insurance Sector :

- 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
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda : 11th president of the Asian Development Bank (ADB)
- Nand Kishore : Managing Director and CEO of SBI Funds Management

Genius





Ques : Export-Import Bank of India established in which year ?

भारतीय निर्यात-आयात बैंक की स्थापना किस वर्ष हुई?

- (a) 1982
- (b) 1985
- (c) 1989
- (d) 1995
- (e) 1998

Answer : Option A

Explanation :

- 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 offering was priced at US Treasury rates plus 1%, with a negative new issue concession of 0.05%.
- The bond issue had global interest, with 50% coming from Asia, 32% from Europe, the Middle East, and Africa, and 18% from the US.

About Export-Import Bank of India :

- Established : 1982
- HQ : Mumbai, Maharashtra
- CMD : Harsha Bangari

Ques : What was the theme of the 3rd edition of the Reserve Bank of India's Global Hackathon?

भारतीय रिज़र्व बैंक के ग्लोबल हैकथॉन के तीसरे संस्करण का विषय क्या था?

- (a) Financial Inclusion and Literacy / वित्तीय समावेशन और साक्षरता
- (b) Zero Financial Frauds and Being Divyang Friendly / शून्य वित्तीय धोखाधड़ी और दिव्यांगों के अनुकूल होना
- (c) Digital Banking Transformation / डिजिटल बैंकिंग परिवर्तन
- (d) AI and Blockchain Innovations / एआई और ब्लॉकचेन इनोवेशन
- (e) Enhancing Rural Banking Services / ग्रामीण बैंकिंग सेवाओं को बढ़ाना

Answer : Option B

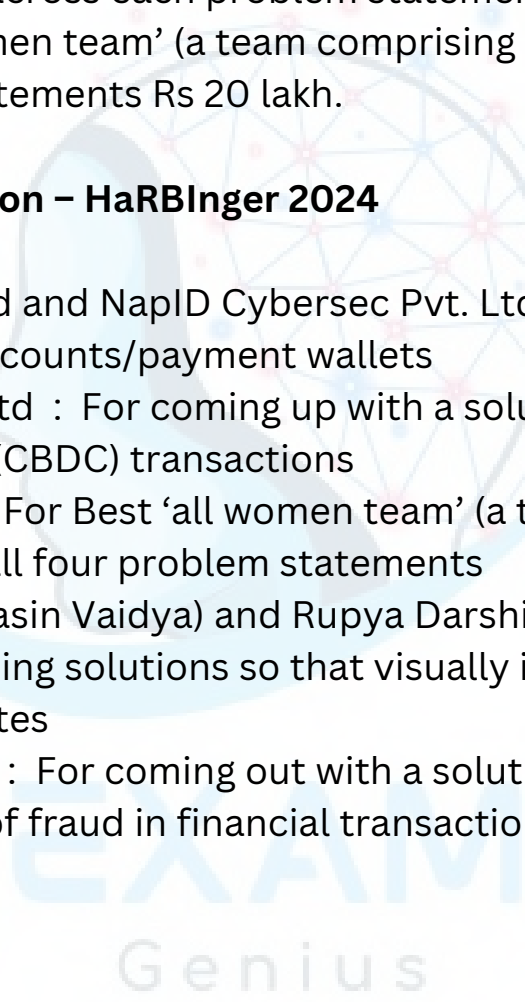


Explanation :

- The Reserve Bank announced the winners of its 3rd Global Hackathon, themed 'Zero Financial Frauds' and 'Being Divyang Friendly'.
- The hackathon got 534 submissions, 39 of which came from teams outside India, including the United States, UK, Hong Kong, Singapore, Brazil, and Morocco.
- Five winners were chosen for solving a set of problem statements.
- Prize money for Winners across each problem statement is Rs 40 lakh.
- Prize money Best 'all-women team' (a team comprising only women members), across all four problem statements Rs 20 lakh.

Winners of Global Hackathon – HaRBInger 2024

- Epifi Technologies Pvt. Ltd and NapID Cybersec Pvt. Ltd : For bringing in solutions to identifying mule bank accounts/payment wallets
- Xaults Technologies Pvt Ltd : For coming up with a solution ensuring transaction anonymity in token-based (CBDC) transactions
- VisAst (Krimisha Deore) : For Best 'all women team' (a team comprising of only women members), across all four problem statements
- H Vision India Pvt. Ltd. (Hasin Vaidya) and Rupya Darshini (Parthiban R., Jebaraj V. and Gobika S.) : For providing solutions so that visually impaired people can accurately identify banknotes
- FPL Technologies Pvt Ltd : For coming out with a solution for real time prediction, detection and prevention of fraud in financial transactions which called 'OneRadar'





Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.
- HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.
- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.
- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.
- The Reserve Bank of India (RBI) has set up a committee to create a Framework for Responsible and Ethical Enabling of Artificial Intelligence (FREE-AI) in the Financial Sector.
- The Reserve Bank of India (RBI) allows holders of full-KYC prepaid payment instruments (PPIs) including digital wallets, gift cards, and metro rail cards to make and receive UPI payments using third-party apps like Google Pay and PhonePe.
- In October 2024, the Reserve Bank of India (RBI) sold \$9.2 billion, its highest monthly sale in almost two years (since September 2022, when \$10.3 billion was sold).
- Banks have asked the RBI to extend the deadline for compliance with new lending standards that prohibit overlapping activity between banks and their group businesses.





Ques : Who maintains the Floating Rate Savings Bonds (Taxable) FRSB interest rate at 8.05% from January 1 to June 30, 2025 ?

1 जनवरी से 30 जून, 2025 तक फ्लोटिंग रेट सेविंग बॉन्ड्स (कर योग्य) FRSB ब्याज दर को 8.05% पर कौन बनाए रखता है?

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

Answer : Option B

Explanation :

- The RBI has declared that the interest rate for RBI Floating Rate Savings Bonds (Taxable) FRSB 2020 (T) will stay at 8.05% from January 1 to June 30, 2025.
- The rate will be 7.70% for the National Savings Certificate (NSC) with an additional 0.35% margin.
- RBI FRSB interest is taxable and cannot be deducted. TDS applies if annual interest exceeds Rs.10,000.
- Bonds need a minimum investment of Rs.1,000, with further investments in multiples of Rs.1,000 and no maximum limit. The bonds cannot serve as security for loans.
- The RBI FRSB has a seven-year lock-in period and does not permit early withdrawals, save for senior citizens.

Ques : Who is set to become the next chairman of the Indian Space Research Organisation (ISRO) on January 14, 2025?

14 जनवरी, 2025 को भारतीय अंतरिक्ष अनुसंधान संगठन (ISRO) का अगला अध्यक्ष कौन बनने वाला है?

- (a) Dr. K Sivan / डॉ. के सिवन
- (b) Dr. V Narayanan / डॉ. वी नारायणन
- (c) Dr. A S Kiran Kumar / डॉ. ए एस किरण कुमार
- (d) Dr. Sivanathan / डॉ शिवनाथन
- (e) Dr. M Annadurai / डॉ. एम अन्नादुरई

Answer : Option B





Explanation :

- Dr. V Narayanan, a famous scientist of the Indian Space Research Organisation (ISRO), is expected to succeed S. Somanath as chairman on January 14, 2025.
- He is currently the Director of the Liquid Propulsion Systems Centre (LPSC), where he has made significant contributions to India's space ambitions for nearly four decades.
- Dr. Narayanan joined ISRO in 1984 and has held several key positions during his career. His knowledge in rocket and spacecraft propulsion has proven useful on a number of important projects.
- Somanath became Secretary of the Department of Space on January 14, 2022, for a three-year term.
- Narayanan's specialty is in rocket and spacecraft propulsion. He served as the Project Director for the GSLV Mk III vehicle's C25 cryogenic project. Under his supervision, the team successfully produced the C25 Stage, which is an important component of the GSLV Mk III.
- He received his M.Tech in Cryogenic Engineering with First Rank from IIT-Kharagpur in 1989 and began working at the Liquid Propulsion Systems Centre's Cryogenic Propulsion division.

About Indian Space Research Organization (ISRO) :

- Founded – 15 August 1969
- Headquarters – Bangalore, Karnataka
- Founder / 1st Chairman – Vikram Sarabhai
- 10th Chairman – V Narayanan (replace S. Somanath)





Recent Appointment in different departments :

- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation
- Amit Aggarwal : Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers
- Manish Singhal : Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (replace Deepak Sood)
- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)
- K N Renuka Pujar : first transgender guest lecturer at a Karnataka institution
- Dr. Sandip Shah : Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)
- Abhijit Majumder : Chief financial officer (CFO) of Oil India
- Arunish Chawla : Revenue Secretary
- Suman Berry : Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM)
- Unsoo Kim : Managing Director (MD) of Hyundai Motor India for 3 years





Ques : Which edition of Ammunition- Cum TorpedoCum Missile (ACTCM) Barge conducted by Indian Navy ?

भारतीय नौसेना द्वारा गोला बारूद-सह टॉरपीडोकम मिसाइल (एसीटीसीएम) बार्ज का कौन सा संस्करण संचालित किया गया?

- (a) 4th
- (b) 5th
- (c) 7th
- (d) 8th
- (e) 10th

Answer : Option D

Explanation :

- The Indian Navy inducted its eighth ACTCM barge, LSAM 22 (Yard 132), during a ceremony at the Naval Dockyard in Mumbai.
- The ceremony was attended by Commodore Vinay Venkataram, Officer-in-Charge, Fleet Maintenance Unit (Mumbai), as the principal guest.
- On March 5, 2021, a contract was signed with M/s Suryadipta Projects Pvt. Ltd., a Thane-based MSME shipyard, to construct and deliver eleven ACTCM Barges.
- The MSME shipyard has obtained a contract to build and deliver 4 Sullage Barges for the Navy.

Ques : Who has been appointed as the Secretary of the Department of Revenue, Ministry of Finance?

वित्त मंत्रालय के राजस्व विभाग के सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Ajay Seth / अजय सेठ
- (b) Tuhin Kanta Pandey / तुहिन कांता पांडे
- (c) Rajiv Kumar / राजीव कुमार
- (d) Tarun Bajaj / तरूण बजाज
- (e) Sanjay Malhotra / संजय मल्होत्रा

Answer : Option B



Explanation :

- The Cabinet Appointments Committee (ACC) has accepted Tuhin Kanta Pandey's appointment as Secretary, Department of Revenue, Ministry of Finance.
- He now serves as Secretary of the Department of Investment and Public Asset Management (DIPAM). Meanwhile, Pandey will continue to serve as the Finance Secretary.
- In a parallel move, Arunish Chawla, who is currently Secretary of Revenue in the Ministry of Finance, has been appointed Secretary of Investment and Public Asset Management (DIPAM), succeeding Tuhin Kanta Pandey.
- Chawla has also been appointed Secretary of the Department of Public Enterprises in the Ministry of Finance, as well as Secretary of Culture.

Ques : What percentage of the budgetary allocation was utilized by Indian Railways for capital expenditure in FY25?

- (a) 45%
- (b) 55%
- (c) 60%
- (d) 76%
- (e) 84%

Answer : Option D

Explanation :

- In FY25, Indian Railways exceeded Rs.2 lakh crore in capital expenditure (capex), making up 76% of its budget.
- The Union Budget for FY25 allocates Rs.2.65 lakh crore to Indian Railways, with a Gross Budgetary Support (GBS) of Rs.2.52 lakh crore.
- By December 2024, Indian Railways spent over Rs.2 lakh crore, including Rs.1.91 lakh crore from the GBS, Rs.824 crore from external resources, and Rs.8,733 crore from extra-budgetary sources.





Ques : Inauguration of the Adivasi Mela 2025, ahead of the Pravasi Bharatiya Divas(PBD) program, at the Exhibition Grounds in which state ?

किस राज्य के प्रदर्शनी मैदान में प्रवासी भारतीय दिवस (पीबीडी) कार्यक्रम से पहले आदिवासी मेला 2025 का उद्घाटन?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option C

Explanation :

- Mohan Charan Majhi, Chief Minister of Odisha, opened the Adivasi Mela 2025 at the Exhibition Grounds in Bhubaneswar, ahead of the Pravasi Bharatiya Divas (PBD) event.
- During the ceremony, the Shahid Madho Singh Haath Kharcha Scheme was established with a budget of Rs 156 crore to support tribal students. Additionally, nine tribal talents and ten tribal farmers were recognized for their remarkable accomplishments.
- Shaheed Madho Singh, a freedom fighter and tribal landowner from the Ghansa area of Bargarh district, Odisha
- Its aims is to reduce dropout rates and increase students' interest in education
- Tribal students who pass Class 8 and join Class 9 or 10 will receive a one-time incentive of Rs.5,000 per year Students and enrolling in Class 11 will also be eligible for this benefit
- It is Implemented for Current academic year 2024-2025
- Scheduled Tribe(ST) students whose annual family income does not exceed Rs 2,50,000 are eligible for the scheme.





Recent News Headlines Related to Schemes

- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi. It is launched for the Period of FY 2025-26 to FY 2029-30.
- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India (GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi. The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.
- Delhi Chief Minister Atishi has introduced the Mukhyamantri Mahila Samman Yojana, which would pay a monthly stipend of Rs 1,000 to women residents with annual household incomes of up to Rs 3 lakh
- Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states for rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana plan. It is launched on February 15, 2024.
- West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" initiative, which aims to provide housing for the state's rural poor.
- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices.
- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parent
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023
- The Government of India's main effort for people with disabilities (PwDs), Sugamya Bharat Abhiyan or Accessible India Campaign (AIC), has been successfully implemented for 9 years.





Ques : Which country Joins BRICS as 10th Full Member ?

कौन सा देश ब्रिक्स में 10वें पूर्ण सदस्य के रूप में शामिल हुआ?

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option A

Explanation :

- Indonesia, the world's fourth-most populous nation, has joined the BRICS (Brazil, Russia, India, China, South Africa) alliance as the tenth full member, as announced by Brazil, the BRICS chair for 2025.
- The participation of Indonesia corresponds with Brazil's presidency theme, "Enhancing Global South Cooperation for a More Inclusive and Sustainable Governance."
- In 2024, BRICS expanded to include Egypt, Ethiopia, Iran, and the UAE.

About Brics :

- Established : 2006
- HQ : Shanghai
- Members : Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, Saudi Arabia, the United Arab Emirates and Indonesia

Ques : As the year 2025 brought upon the world the 'Generation Beta', India got its first baby of this generation on New Year's Day, January 1 in which state ?

जैसे ही वर्ष 2025 दुनिया के लिए 'जेनरेशन बीटा' लेकर आया, भारत को इस पीढ़ी का पहला बच्चा नए साल के दिन, 1 जनवरी को किस राज्य में मिला?

- (a) Tripura / त्रिपुरा
- (b) Mizoram / मिजोरम
- (c) Assam / असम
- (d) Manipur / मणिपुर
- (e) Meghalaya / मेघालय

Answer : Option B





Explanation :

- On New Year's Day, January 1, 2025, India welcomed its first 'Generation Beta' baby in Aizawl, Mizoram
- The infant, Frankie Remruatdika Zadeng, is India's first kid from Generation Beta.
- Frankie's birth is significant since he belongs to Generation Beta, which refers to youngsters born between 2025 and 2039.
- Australian futurist Mark McCrindle coined the term "Generation Beta" to refer to the demographic group following Generation Alpha (2010-2024).

All the Generation Names and Years :

- The Greatest Generation : 1901–1927
- The Silent Generation : 1928–1945
- Baby Boom Generation : 1946–1964
- Generation X : 1965–1980
- Millennial Generation (Gen Y) : 1981–1996
- Generation Z (iGen) : 1997–2010
- Generation Alpha : 2010–2024
- Generation Beta : 2025–2039

EXAM
Genius





Recent News Headlines Related to First in India and World :

- Noble Hospitals and Research Centre in Pune, Maharashtra has installed the first made-in-India surgical robot, the SSI Mantra (Multi-Arm Novel Tele Robotic Assistance).
- 'Nadi Tarangini', an indigenously designed pulse diagnostic instrument, has been India's first Ayurvedic medical device to be approved for use by the Central Drugs Standard Control Organization (CDSCO).
- The Gujarat government will conduct the country's first census of coastal and wader birds in the Marine National Park and Sanctuary in Jamnagar.
- In a first, Chhattisgarh state has devised an innovative concept that combines forest ecosystem services with Green Gross Domestic Product (Green GDP).
- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Uttarakhand has recently inaugurated its first wine production unit in Kotdwar, which is part of the government's new excise policy aimed at promoting wine tourism.
- The Punjab Chief Minister, Bhagwant Singh Mann, approved the Punjab State (Development and Promotion of Sports) Act, 2024, making it the first state in the country to do so.
- Adani Ports and Special Economic Zone (APSEZ) Mundra welcomed CMA CGM Fort Diamant, the first LNG-powered container vessel to berth at the port's Container Terminal-CT4.
- Uttar Pradesh is the first state to connect its procurement process with the Centre's Govt e-Marketplace (GeM), replacing its traditional tendering system.
- Masali, a village in Gujarat's Banaskantha district, has become India's first 'solar village' near the border, a key milestone in the country's renewable energy efforts.
- Uttarakhand, often known as "Devbhoomi," will be the first Indian state to enact a specific Yoga Policy, aiming to make the state a global yoga destination.





Ques : In which city was the British Junior Open 2024 held?

ब्रिटिश जूनियर ओपन 2024 किस शहर में आयोजित किया गया था?

- (a) London / लंदन
- (b) Manchester / मैनचेस्टर
- (c) Edinburgh / एडिनबर्ग
- (d) Glasgow / ग्लासगो
- (e) Birmingham / बर्मिंघम

Answer : Option E

Explanation :

- In squash, India's Anahat Singh won the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.
- In the summit showdown, India's 16-year-old top seed defeated Egypt's Malika El Karaksy 3-2.
- Anahat won her third British Junior Open championship, having previously won in the Under-11 division in 2019 and the Under-15 category in 2023.

EXAM
Genius





Ques : Martin Guptill announced his retirement from international cricket at the age of 38. He is from which country?

टिन गुप्टिल ने 38 वर्ष की आयु में अंतर्राष्ट्रीय क्रिकेट से संन्यास की घोषणा की। वह किस देश से हैं?

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

Answer : Option B

Explanation :

- Martin Guptill, a New Zealand cricketer, has announced his retirement from international cricket at the age of 38.
- During his 14-year career, he scored over 14 thousand runs in 367 matches and smashed 23 international hundreds.
- He played 198 ODIs, 122 T20Is, and 47 Tests, making his debut against the West Indies in 2009.
- Guptill has the record for the highest individual score in an ODI World Cup. In the 2015 World Cup, he scored 237 not out from 163 balls.
- Guptill will continue to play T20 franchise cricket across the world in the near future.

EXAM
Genius





Recently Retired Players :

- Rishi Dhawan : Retirement from Indian limited overs cricket
- Ravichandran Ashwin (Indian) : International cricket
- Imad Wasim (Pakistan) : International cricket
- Siddarth Kaul (Indian) : cricket
- Emma McKeon (Australia): professional swimming
- Rafael Nadal (Spain) : professional tennis
- Tim Southee (New Zealand) : international cricket
- Mohammad Nabi (Afghanistan) : Retire from ODI Cricket
- Wriddhiman Saha (India) : retired from all cricket formats
- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket
- Shikhar Dhawan (India) : All forms of cricket
- Ilkay Gundogan (Germany) : International football
- Ashwini Ponnappa : Badminton
- Rohan Bopanna (India) : international tennis
- PR Sreejesh (India) : international hockey

EXAM
Genius





Ques : Agnes Keleti was the world's oldest living Olympic gold medalist in which sport?

एग्नेस केलेटी किस खेल में दुनिया की सबसे उम्रदराज़ जीवित ओलंपिक स्वर्ण पदक विजेता थीं?

- (a) Tennis / टेनिस
- (b) Gymnastic / व्यायाम
- (c) Badminton / बैडमिंटन
- (d) Wushu / वुशु
- (e) Archery / तीरंदाजी

Answer : Option B

Explanation :

- Agnes Keleti, the oldest remaining Olympic gold medalist and Holocaust survivor, passed away at the age of 103.
- Keleti, a five-time Olympic champion from Hungary, earned her first gold medal at the age of 31 in Helsinki in 1952, followed by four more in Melbourne in 1956, making her the oldest female gymnast to win gold.
- Keleti is the second-most successful Hungarian athlete of all time, with 10 Olympic medals, five of which are gold.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Indian Renewable Energy Development Agency Limited (IREDA) has achieved 'Excellent' rating for the performance MoU signed with the Ministry of New & Renewable Energy (MNRE) for the financial year 2023-24, with a score of 98.24.

The Reserve Bank of India (RBI) lifted the supervisory restrictions imposed on two non-banking financial companies (NBFCs) – Asirvad Micro Finance Limited and DMI Finance Private Limited.

Bank of Baroda enhanced its "Employee Assistance Program" (EAP) to prioritise the emotional, mental, and psychological well-being of its over 75,000 employees and their families. Partnering with Truworth Wellness, the Bank has introduced an upgraded version of the EAP, reinforcing its commitment to a supportive work environment.

The Gujarat government has approved the bifurcation of Banaskantha district to form a new administrative unit named Vav-Tharad district, with its headquarters in Tharad town. This decision will increase the number of districts in Gujarat to 34.

Banaskantha, which has 14 talukas, is the second-largest district in Gujarat by area and currently houses the highest number of talukas in the state. Vav-Tharad district will encompass eight talukas.

Edelweiss Financial Services Limited (EFSL) has announced the public issue of Secured Redeemable Non-Convertible Debentures (NCDs) with a total issue size of up to Rs. 2,000 million. The offering includes a base issue of Rs. 1,000 million and a green shoe option to retain an additional Rs. 1,000 million.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारतीय नवीकरणीय ऊर्जा विकास एजेंसी लिमिटेड (आईआरडीए) ने वित्तीय वर्ष 2023-24 के लिए नवीन और नवीकरणीय ऊर्जा मंत्रालय (एमएनआरई) के साथ हस्ताक्षरित समझौता ज्ञापन के लिए 98.24 के स्कोर के साथ 'उत्कृष्ट' रेटिंग हासिल की है।

भारतीय रिजर्व बैंक (RBI) ने दो गैर-बैंकिंग वित्तीय कंपनियों (NBFC) - आशीर्वाद माइक्रो फाइनेंस लिमिटेड और DMI फाइनेंस प्राइवेट लिमिटेड पर लगाए गए पर्यवेक्षी प्रतिबंध हटा दिए।

बैंक ऑफ बड़ौदा ने अपने 75,000 से अधिक कर्मचारियों और उनके परिवारों की भावनात्मक, मानसिक और मनोवैज्ञानिक भलाई को प्राथमिकता देने के लिए अपने "कर्मचारी सहायता कार्यक्रम" (ईएपी) को बढ़ाया। टूथर्थ वेलनेस के साथ साझेदारी करते हुए, बैंक ने सहायक कार्य वातावरण के प्रति अपनी प्रतिबद्धता को मजबूत करते हुए ईएपी का एक उन्नत संस्करण पेश किया है।

गुजरात सरकार ने बनासकांठा जिले के विभाजन को वाव-थराद जिले के नाम से एक नई प्रशासनिक इकाई बनाने की मंजूरी दे दी है, जिसका मुख्यालय थराद शहर में होगा। इस फैसले से गुजरात में जिलों की संख्या बढ़कर 34 हो जाएगी।

बनासकांठा, जिसमें 14 तालुका हैं, क्षेत्रफल के हिसाब से गुजरात का दूसरा सबसे बड़ा जिला है और वर्तमान में राज्य में सबसे अधिक तालुका स्थित हैं। वाव-थराद जिले में आठ तालुका शामिल होंगे।

एडलवाइस फाइनेंशियल सर्विसेज लिमिटेड (ईएफएसएल) ने 2,000 मिलियन रुपये तक के कुल निर्गम आकार के साथ सुरक्षित प्रतिदेय गैर-परिवर्तनीय डिबेंचर (एनसीडी) के सार्वजनिक निर्गम की घोषणा की है। इस पेशकश में रुपये का बेस इश्यू शामिल है। अतिरिक्त रु. बनाए रखने के लिए 1,000 मिलियन और हरे जूते का विकल्प। 1,000 मिलियन।

EXAM
Genius





Ques : Mirae Asset Investment Managers (India) Pvt. Ltd. has launched a new fund named Mirae Asset Smallcap Fund. Which of the following statements about the fund is correct?

मिराए एसेट इन्वेस्टमेंट मैनेजर्स (इंडिया) प्रा. लिमिटेड ने मिराए एसेट स्मॉलकैप फंड नाम से एक नया फंड लॉन्च किया है। फंड के बारे में निम्नलिखित में से कौन सा कथन सही है?

- (a) It is an open-ended equity scheme focusing on smallcap stocks / यह एक ओपन-एंडेड इक्विटी स्कीम है जो स्मॉलकैप शेयरों पर केंद्रित है।
- (b) It primarily invests in large-cap stocks to ensure stability / यह स्थिरता सुनिश्चित करने के लिए मुख्य रूप से लार्ज-कैप शेयरों में निवेश करता है
- (c) The fund exclusively focuses on midcap stocks / फंड विशेष रूप से मिडकैप शेयरों पर केंद्रित है
- (d) It is a closed-ended debt scheme targeting short-term investments / यह अल्पकालिक निवेश को लक्षित करने वाली एक बंद अवधि वाली ऋण योजना
- (e) It aims to invest in both smallcap and cryptocurrency markets / इसका लक्ष्य स्मॉलकैप और क्रिप्टोकॉरेसी दोनों बाजारों में निवेश करना है

Answer : Option A

Explanation :

- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Senior Fund Manager Varun Goel will manage the fund, which will be benchmarked against the Nifty smallcap 250 Total Return Index (TRI).
- The New Fund Offer (NFO) is open for subscription on January 10 and expires on January 24, with a minimum initial investment of Rs 5,000. Regular trading will begin on February 3, with further investments allowed in multiples of Rs 1.
- The fund's strategy includes investing at least 65 percent of its portfolio in smallcap firms, with the option of allocating up to 35 percent to mid and largecap stocks. It will focus on quality stocks with long-term high profits growth, solid capital efficiency, and good corporate governance.



Ques : ICICI Lombard General Insurance has partnered with __ to offer insurance cover for people travelling to the Maha Kumbh Mela.

आईसीआईसीआई लोम्बार्ड जनरल इंश्योरेंस ने महाकुंभ मेले में यात्रा करने वाले लोगों के लिए बीमा कवर की पेशकश करने के लिए __ के साथ साझेदारी की है।

- (a) Paytm
- (b) Cashfree
- (c) PhonePe
- (d) Google Pay
- (e) Razorpay

Answer : option C

Explanation :

- PhonePe has partnered with ICICI Lombard General Insurance to provide insurance coverage for travelers visiting the Maha Kumbh Mela.
- The insurance plan will be available from January 13, 2024 to February 25, 2025 in two forms.
- This economical insurance package is offered in two options: Rs 59 per traveler for train or bus, and Rs 99 for domestic flights.
- Maximum sum insured is Rs 1 lakh.

EXAM
Genius





Ques : Microfinance Institutions Network established in which year ?

माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क की स्थापना किस वर्ष में हुई?

- (a) 2003
- (b) 2005
- (c) 2009
- (d) 2010
- (e) 2011

Answer : Option C

Explanation :

- The Microfinance Institutions Network (MFIN), a self-regulatory organization (SRO) for the microfinance sector, has announced a three-month delay in adopting a new rule that limits the number of lenders per borrower to three, down from four, to mitigate risks.
- The regulation's implementation date has been pushed out to April 1, 2025, from its original January 1, 2025 deadline.
- On January 1, 2025, further regulations were implemented, including a loan cap of Rs.2 lakh per borrower and a ban on lending to delinquent consumers.
- Members were directed to stop making loans to consumers with overdue amounts over ₹3,000 and waiting for more than 60 days.

Ques : What is the revised GDP growth forecast for India by SBI for FY25?

वित्त वर्ष 2025 के लिए एसबीआई द्वारा भारत के लिए संशोधित जीडीपी वृद्धि पूर्वानुमान क्या है?

- (a) 6.1%
- (b) 6.2%
- (c) 6.3%
- (d) 6.4%
- (e) 6.5%

Answer : Option C



Explanation :

- The National Statistical Office (NSO) had predicted that India's GDP will expand by 6.4 percent in the fiscal year 2024–2025 (FY25), however the State Bank of India (SBI) has lowered its estimate to 6.3%.
- SBI's modification reflects concerns about a slowdown in lending and manufacturing, as well as the impact of a big base effect from the previous year.
- According to NSO data, agriculture and related activities are expected to rise by 3.8% in FY25, up from 1.4% in FY24, owing to strong policy measures and public infrastructure development.

Updated GDP List :

- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)
- RBI – 6.6% (FY24)
- Deloitte – 6.5% – 6.8% (FY24), 6.7% – 7.3% (FY26)
- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7% (FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI – 6.6% (FY24)
- Morgan Stanley – 6.3% (FY25)

Ques : Which state has launched the 'Bima Sakhi Yojana' recently ?
हाल ही में किस राज्य ने 'बीमा सखी योजना' शुरू की है?

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

Answer : Option C



Explanation :

- Pramod Sawant, the Chief Minister of Goa, has started the 'Bima Sakhi Yojana' in the state with the goal of providing "insurance for all".
- Goa became the second state, after Haryana, to start Prime Minister Narendra Modi's flagship plan.
- According to the central government's homepage, the Bima Sakhi Yojana project of Life Insurance Corporation of India (LIC) is intended to empower women aged 18 to 70 who have completed Class X.
- After training, individuals can work as LIC agents, and graduates like Bima Sakhis can be considered for LIC development officer positions.
- Bima Sakhis will be trained and paid a monthly stipend of Rs 7,000 in the first year, Rs 6,000 in the second, and Rs 5,000 in the third year.
- Overall, these Bima Sakhis would receive Rs 2.16 lakh over the course of three years.
- The special scheme intends to improve life insurance coverage at the grassroots level, in addition to empowering women.

Ques : According to a United Nations report, by what percentage is the Indian economy expected to expand in 2025?

संयुक्त राष्ट्र की एक रिपोर्ट के अनुसार, 2025 में भारतीय अर्थव्यवस्था के विस्तार की उम्मीद क्या है?

- (a) 6.4%
- (b) 6.6%
- (c) 6.8%
- (d) 7%
- (e) 7.2%

Answer : Option B

Explanation :

- According to a United Nations estimate, the Indian economy is expected to grow by 6.6% in 2025, driven mostly by strong private consumption and investment.
- According to the United Nations' World Economic Situation and Prospects 2025, the near-term outlook for South Asia is expected to remain robust, with growth projected at 5.7% in 2025 and 6.0% in 2026, "driven by strong performance in India as well as economic recovery in a few other economies," including Bhutan, Nepal, and Sri Lanka.
- The Indian economy increased by 6.8% in 2024 and is expected to grow by 6.6% in 2025. The Indian economy is expected to return to 6.8% growth by 2026.



Ques : Study in India (SII) portal Launched in which year ?

स्टडी इन इंडिया (SII) पोर्टल किस वर्ष लॉन्च किया गया?

- (a) 2016
- (b) 2018
- (c) 2019
- (d) 2021
- (e) 2022

Answer : Option B

Explanation :

- The Ministry of Home Affairs (MHA) has developed two new specialized visa categories, the 'e-student visa' and the 'e-student-x visa', to let overseas students pursue higher education at Indian schools.
- Eligible overseas students registered on the Study in India (SII) portal can apply for the e-student visa. The e-student-x visa is for dependents of e-student visa holders.
- The e-student visa is for foreign citizens participating in full-time formal programs at India-recognized institutions, including UG, PG, and PhD.
- Valid for up to five years depending on course duration, with extensions available in India.

About the Study in India (SII) portal :

- Launched : 2018
- Aim : to streamline the admission process for international students pursuing higher education in India
- Scholarship : The SII Scholarship, valued at USD 3,200, is awarded to students who excel in the PRAGATI Exam



Ques : What is the Rank of India in Henley Passport Index 2025 Published by Henley ?

हेनले द्वारा प्रकाशित हेनले पासपोर्ट इंडेक्स 2025 में भारत का स्थान क्या है?

- (a) 78th
- (b) 80th
- (c) 82nd
- (d) 84th
- (e) 85th

Answer : Option E

Explanation :

- Henley Passport Index 2025 Published by Henley
- According to the Henley Passport Index 2025, India's position has decreased from 80th to 85th among the world's most powerful passports.
- The Indian passport provides visa-free or visa-on-arrival access to 57 places.
- Singapore and Japan have secured the top two positions.

Ranking of top 5 and last countries :

- 1 Singapore (195 destinations)
- 2 Japan (193 destinations)
- 3 Finland, France, Germany, Italy, South Korea, Spain (192 destinations)
- 4 Austria, Denmark, Ireland, Luxembourg, Netherlands, Norway, Sweden (191 destinations)
- 5 Belgium, New Zealand, Portugal, Switzerland, United Kingdom (190 destinations)
- 60 China (85 destinations)
- 85 India (57 destinations)
- 90 Bhutan (50 destinations)
- 96 Sri Lanka (44 destinations)
- 101 Nepal (39 destinations)
- 103 Pakistan (33 destinations)
- 106 Afghanistan (26 destinations)





Ques : Which IIT has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur ?

किस आईआईटी ने थाईयुर में अपने डिस्कवरी परिसर में एशिया के सबसे बड़े उथले तरंग बेसिन को सफलतापूर्वक चालू किया है?

- (a) IIT Guwahati/ आईआईटी गुवाहाटी
- (b) IIT Delhi / आईआईटी दिल्ली
- (c) IIT Madras / आईआईटी मद्रास
- (d) IIT Indore / आईआईटी इंदौर
- (e) IIT Roorkee / आईआईटी रुड़की

Answer : Option C

Explanation :

- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus at Thaiyur.
- Collaborators: National Technology Centre for Ports, Waterways, and Coasts (NTCPWC), Ministry of Shipping.
- The research facility aims to handle complex coastal engineering challenges and contribute significantly to marine science and engineering.

EXAM
Genius





Ques : Which wars did Havaladar (retd) Baldev Singh participate in?
हवलदार (सेवानिवृत्त) बलदेव सिंह ने किन युद्धों में भाग लिया?

- (a) Four wars against Pakistan / पाकिस्तान के खिलाफ चार युद्ध
- (b) Two wars against Pakistan and one against China / पाकिस्तान के खिलाफ दो युद्ध और चीन के खिलाफ एक युद्ध
- (c) Three wars against Pakistan and one peacekeeping mission / पाकिस्तान के खिलाफ तीन युद्ध और एक शांति मिशन
- (d) One war against Pakistan and the Kargil conflict / पाकिस्तान के खिलाफ एक युद्ध और कारगिल संघर्ष
- (e) Only one war during the 1965 India-Pakistan conflict / 1965 के भारत-पाकिस्तान संघर्ष के दौरान केवल एक युद्ध

Answer : Option A

Explanation :

- Veteran soldier Havaladar (retd) Baldev Singh, who fought four wars against Pakistan, died at his home in Jammu and Kashmir's Rajouri district. He was 93.
- Singh, born on September 27, 1931, in Nauniyal village, was just 16 years old when he volunteered to join the Bal Sena Force, led by Brigadier Usman, Commander of the 50 Para Brigade, during the battles of Naushera and Jhangar in 1947-48.
- In honor of their valor, then-Prime Minister Jawaharlal Nehru presented the Bal Sainiks with gramophones, watches, and the opportunity to join the Army.
- Singh joined the Army on November 14, 1950, and served it with dedication and courage for nearly three decades. He served in several wars, including the 1961, 1962, and 1965 India-Pakistan wars.



Ques : Which state has launched the first phase of its flagship education evaluation programme, Gunotsav 2025 ?

किस राज्य ने अपने प्रमुख शिक्षा मूल्यांकन कार्यक्रम, गुणोत्सव 2025 का पहला चरण शुरू किया है?

- (a) Tripura / त्रिपुरा
- (b) Mizoram / मिजोरम
- (c) Assam / असम
- (d) Manipur / मणिपुर
- (e) Meghalaya / मेघालय

Answer : Option C

Explanation :

- The Assam government has inaugurated the first phase of its flagship education evaluation initiative, Gunotsav 2025.
- This effort aims to examine education quality and enhance learning outcomes for 14.11 lakh pupils in the state.
- The "Ensuring Quality Education" program will be implemented in three phases across several schools and districts.

Phases of Gunotsav :

- Phase 1 January 6-9, 2025 (11 districts)
- Phase 2 January 17-22, 2025 (14 districts)
- Phase 3 February 5-8, 2025 (10 districts)

About Assam :

- Capital : Dispur
- CM : Himanta Biswa Sarma
- Governor : Lakshman Acharya





Ques : What is the name of the initiative launched by NITI Aayog's Women Entrepreneurship Platform (WEP) in collaboration with New Shop?

न्यू शॉप के सहयोग से नीति आयोग के महिला उद्यमिता मंच (WEP) द्वारा शुरू की गई पहल का नाम क्या है?

- (a) EmpowHER Biz – Sapno Ki Udaan / एम्पॉवर बिज़ - सपनों की उड़ान
- (b) Women on the Rise / उभरती महिलाएं
- (c) Empower Women Entrepreneurs / महिला उद्यमियों को सशक्त बनाना
- (d) Sapne Saakar – Women in Business / सपने साकार - व्यवसाय में महिलाएं
- (e) Entrepreneurial Growth for Women / महिलाओं के लिए उद्यमशीलता विकास

Answer : Option A

Explanation :

- NITI Aayog's Women Entrepreneurship Platform (WEP) has developed EmpowHER Biz – Sapno Ki Udaan in collaboration with New Shop, India's largest 24/7 convenience shop chain, as part of its Award to Reward (ATR) program.
- This initiative seeks to empower female entrepreneurs by providing them with the knowledge and resources they need to succeed in the organized retail industry.
- EmpowHER Biz will provide mentorship and thorough training to ambitious female entrepreneurs, covering retail management, digital tools, financial literacy, and business development.
- Under the program, fifty volunteers aged 18 to 35 will be chosen through an online application procedure based on predetermined criteria. The top twenty of these competitors will earn a 100% remission of New Shop franchise fees.
- The initiative is being offered for women in Delhi-NCR, Punjab, Rajasthan, Uttar Pradesh, Haryana, Madhya Pradesh, and Gujarat.
- WEP, which began as an aggregator platform at NITI Aayog in 2018, will shift to a public-private partnership in 2022.





Ques : India and which country have announced a strategic partnership aimed at co-producing sonobuoys for Undersea Domain Awareness (UDA) within the Indian Navy ?

भारत और किस देश ने भारतीय नौसेना के भीतर अंडरसी डोमेन अवेयरनेस (UDA) के लिए सोनोबॉय का सह-उत्पादन करने के उद्देश्य से एक रणनीतिक साझेदारी की घोषणा की है?

- (a) Spain / स्पेन
- (b) China / चीन
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option C

Explanation :

- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- Ultra Marine (UM), a US-based leader in underwater combat technology, and Bharat Dynamics Limited (BDL) will collaborate to build sonobuoys.
- Sonobuoys are vital for detecting submarines in the ocean and enhancing maritime security.

EXAM
Genius





Ques : The AWBI operates under the Department of Animal Husbandry and Dairying, which is a part of which larger Ministry?

AWBI पशुपालन और डेयरी विभाग के अंतर्गत कार्य करता है, जो किस बड़े मंत्रालय का एक हिस्सा है?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Fisheries, Animal Husbandry and Dairying / केंद्रीय मत्स्य पालन, पशुपालन और डेयरी मंत्रालय
- (c) Union Ministry of Power / केंद्रीय शक्ति मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Heavy Industries / केंद्रीय भारी उद्योग मंत्रालय

Answer : Option B

Explanation :

- The Animal Welfare Board of India (AWBI), a statutory agency under the Department of Animal Husbandry and Dairying of the Ministry of Fisheries, Animal Husbandry, and Dairying, has signed a MOU with NALSAR University of Law in Hyderabad.
- The MoU established a strategic cooperation to provide high-quality, professional legal training to civil society individuals who aid District Society for the Prevention of Cruelty to Animals (SPCAs) and State Animal Welfare Boards in their efforts to help animals.
- The training will be conducted in batches, with a maximum of 25 participants each session, and will last at least three days. Upon satisfactory completion of training, AWBI will offer Honorary Animal Welfare Representative (HAWR) credentials based on NALSAR assessments.





Ques : World Hindi Day celebrated every year on which day ?
विश्व हिंदी दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

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

Answer : Option B

Explanation :

- Every year on January 10, World Hindi Day, also known as 'Vishwa Hindi Diwas', is observed to promote Hindi as one of the world's most frequently spoken languages, alongside English and Mandarin.
- Theme 2025: A Global Voice of Unity and Cultural Pride.
- On September 14, 1949, the Constituent Assembly of India designated Hindi written in the Devanagari script as the official language of the Republic of India.
- While Hindi became one of India's official languages, the Indian Constitution does not designate a language as the national language.
- Hindi, along with 21 other languages, has official status. The decision underlined the importance of respecting India's multilingual history.





Important days :

- 19 December : Goa Liberation Day
- 20 December : International Human Solidarity Day (Theme 2024: Promote friendship and collaboration)
- 21 December : World Meditation Day (Theme 2024: Inner Peace, Global Harmony)
- 21 December : World Basketball Day
- 22 December : National Mathematics Day 2024 (Theme 2024 Mathematics: The Bridge to Innovation and Progress)
- 23 December : Kisan Diwas, also known as National Farmer's Day (Theme 2024: Empowering 'Annadata's' for a Prosperous Nation)
- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 8 January : Earth's Rotation Day





IMPORTANT ONE – LINER Current Affairs

John Mahama has been sworn in for a second term as Ghana's president at a ceremony in the capital Accra. Mahama takes over from outgoing President Nana Akufo-Addo, who served two terms in power.

Ajit Doval, the country's national security adviser, and Raja Dato Nushirwan Bin Zainal Abidin, the director general of the National Security Council of Malaysia in New Delhi, co-chaired the first India-Malaysia Security Dialogue, wherein the two countries decided to strengthen their cooperation in the areas of cyber security, maritime security, defense industry, and counterterrorism and deradicalization.

KredX, India's largest supply chain finance platform, has secured the Reserve Bank of India's (RBI) final approval to commercially launch its Trade Receivables Discounting System (TReDS) platform under the brand name DTX (Domestic Trade Exchange).

Coal India Limited (CIL) and Indian Rare Earths Limited (IREL) Partner to collaborate on the development of critical minerals. Coal India Limited (CIL) Established in 1975 and headquarter is in Kolkata, West Bengal.

NRI or Pravasi Bharatiya Divas is observed every year on 9 January to mark the contribution of the overseas Indian community towards the development of India.

National Commission for Women (NCW), in collaboration with the Lok Sabha Secretariat and the Ministry of Tribal Affairs, inaugurated 'Panchayat Se Parliament 2.0' at the Central Hall of Samvidhan Sadan. This initiative commemorates the 150th birth anniversary of Bhagwan Birsa Munda, a revered tribal leader and freedom fighter.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

जॉन महामा ने राजधानी अकरा में एक समारोह में घाना के राष्ट्रपति के रूप में दूसरे कार्यकाल के लिए शपथ ली। महामा ने निवर्तमान राष्ट्रपति नाना अकुफो-एडो का स्थान लिया, जो दो कार्यकाल तक सत्ता में रहे।

देश के राष्ट्रीय सुरक्षा सलाहकार अजीत डोभाल और नई दिल्ली में मलेशिया की राष्ट्रीय सुरक्षा परिषद के महानिदेशक राजा दातो नुशिरवान बिन जैनल आबिदीन ने पहले भारत-मलेशिया सुरक्षा संवाद की सह-अध्यक्षता की, जिसमें दोनों देशों ने अपनी सुरक्षा को मजबूत करने का निर्णय लिया। साइबर सुरक्षा, समुद्री सुरक्षा, रक्षा उद्योग और आतंकवाद और कट्टरपंथ विरोधी क्षेत्रों में सहयोग।

भारत के सबसे बड़े सप्लाय चैन फाइनेंस प्लेटफॉर्म KredX ने ब्रांड नाम DTX (डोमेस्टिक ट्रेड एक्सचेंज) के तहत अपने ट्रेड रिसीवेबल्स डिस्काउंटिंग सिस्टम (TReDS) प्लेटफॉर्म को व्यावसायिक रूप से लॉन्च करने के लिए भारतीय रिजर्व बैंक (RBI) की अंतिम मंजूरी हासिल कर ली है।

कोल इंडिया लिमिटेड (सीआईएल) और इंडियन रेयर अर्थ्स लिमिटेड (आईआरईएल) महत्वपूर्ण खनिजों के विकास पर सहयोग करने के लिए भागीदार बने। कोल इंडिया लिमिटेड (सीआईएल) की स्थापना 1975 में हुई और मुख्यालय कोलकाता, पश्चिम बंगाल में है।

भारत के विकास में प्रवासी भारतीय समुदाय के योगदान को चिह्नित करने के लिए हर साल 9 जनवरी को एनआरआई या प्रवासी भारतीय दिवस मनाया जाता है।

राष्ट्रीय महिला आयोग (एनसीडब्ल्यू) ने लोकसभा सचिवालय और जनजातीय मामलों के मंत्रालय के सहयोग से संविधान सदन के सेंट्रल हॉल में 'पंचायत से संसद 2.0' का उद्घाटन किया। यह पहल एक श्रद्धेय आदिवासी नेता और स्वतंत्रता सेनानी भगवान बिरसा मुंडा की 150वीं जयंती का जश्न मनाती है।

EXAM
Genius





Ques : Who Introduced New 15-Day Credit Reporting Rule Effective from January 1, 2025 ?

1 जनवरी, 2025 से प्रभावी नया 15-दिवसीय क्रेडिट रिपोर्टिंग नियम किसने पेश किया?

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

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has implemented new credit reporting rules. Lenders are now required to update credit bureau information every 15 days, rather than monthly. This directive went into force on January 1, 2025.
- Under the previous monthly reporting method, late payments or defaults could take up to 40 days to appear on a borrower's credit report. The new 15-day reporting cycle will keep credit histories up to current.

EXAM
Genius





Ques : Which organisation has partnered with IIMA Ventures to launch Swanari TechSprint 3.0, a programme aimed at fostering women-centric fintech startups in India ?

भारत में महिला-केंद्रित फिनटेक स्टार्टअप को बढ़ावा देने के उद्देश्य से एक कार्यक्रम, स्वानारी टेकस्प्रींट 3.0 लॉन्च करने के लिए किस संगठन ने IIMA वेंचर्स के साथ साझेदारी की है?

- (a) National Payments Corporation of India (NPCI) / नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (एनपीसीआई)
- (b) Small Industries Development Bank of India (SIDBI) / भारतीय लघु उद्योग विकास बैंक (सिडबी)
- (c) Reserve Bank Innovation Hub (RBIH) / रिजर्व बैंक इनोवेशन हब (आरबीआईएच)
- (d) Securities and Exchange Board of India (SEBI) / भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी)
- (e) Indian Banks' Association (IBA) / भारतीय बैंक संघ (आईबीए)

Answer : Option C

Explanation :

- The Reserve Bank Innovation Hub and IIMA Ventures have launched Swanari TechSprint 3.0, a program targeted at fostering women-centric financial firms in India.
- The curriculum allows fintech innovators to conceptualize, create, and scale solutions that target women's specific financial needs.
- The initiative seeks applications from businesses developing gender-inclusive financial solutions, particularly those with a proven MVP/Product, in the pre-Seed to pre-Series A fundraising stage, or those have already generated revenue or traction.

Ques : What is the name of the new insurance plan introduced by RenewBuy?

RenewBuy द्वारा शुरू की गई नई बीमा योजना का नाम क्या है?

- (a) RenewBuy Life Care Plan / रिन्यूबाय लाइफ केयर प्लान
- (b) RenewBuy Smart Term Plan / रिन्यूबाय स्मार्ट टर्म प्लान
- (c) RenewBuy Secure Policy / रिन्यूबाय सिक्योर पॉलिसी
- (d) RenewBuy Comprehensive Insurance / व्यापक बीमा नवीनीकृत करें /
- (e) RenewBuy Term Shield / रिन्यूबाय टर्म शील्ड

Answer : Option B



Explanation :

- RenewBuy, an online insurance company, has launched the RenewBuy Smart Term Plan under its RB Proprietary line.
- The strategy seeks to simplify term insurance for Indian consumers by tackling typical issues such as complexity, affordability, and policy duration.
- The Smart Term Plan is specifically designed for working professionals and small company owners. It addresses issues such as determining appropriate coverage and controlling long-term premiums.
- In its initial phase, RenewBuy collaborated with LIC, ICICI Prudential, and Digit Life to reach a large client base, particularly in underdeveloped Tier 2-3 areas.
- The plan provides choices including "10 Years Pay," which allows policyholders to pay premiums over 10 years for coverage up to Rs.1 crore till age 80 or beyond.

EXAM
Genius





Ques : Mukhyamantri Maiya Samman Yojana Launched by which government ?
मुख्यमंत्री मैया सम्मान योजना किस सरकार द्वारा शुरू की गई?

- (a) Tripura / त्रिपुरा
- (b) Jharkhand / झारखंड
- (c) Assam / असम
- (d) Bihar / बिहार
- (e) Meghalaya / मेघालय

Answer : Option B

Explanation :

- Mukhyamantri Maiya Samman Yojana Launched by Jharkhand government.
- Initially it was launched in August 2024 by Chief Minister Hemant Soren.
- Its aim is to enhance the financial security of women by providing direct cash transfers.
- Initial Benefit was Rs.1,000 per month per beneficiary and now it has been Increased to Rs.2,500 per month
- Women aged 21 to 49 years get the benefit of the yojana.
- Till date the amount Transferred is Rs.1,415.44 crore to 56.61 lakh women beneficiaries.

About Jharkhand :

- Capital : Ranchi
- CM : Hemant Soren
- Governor : Santosh Kumar Gangwar

EXAM
Genius





Ques : At 116 years old, Sister Inah Canabarro Lucas has been confirmed as the world's oldest living person by LongeviQuest. She is from which Country ?

116 साल की उम्र में, सिस्टर इनाह कैनाबारो लुकास को लॉन्गवीक्वेस्ट द्वारा दुनिया की सबसे उम्रदराज़ जीवित व्यक्ति के रूप में पुष्टि की गई है। वह किस देश से है?

- (a) Spain / स्पेन
- (b) Italy / इटली
- (c) Brazil / ब्राजील
- (d) UK / यूके
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- Sister Inah Canabarro Lucas, 116, is the world's oldest living person, according to LongeviQuest. She lives in Rio Grande do Sul, Brazil.
- Her confirmation follows the death of Tomiko Itooka of Japan on December 29, 2024.
- A longtime nun, teacher, and soccer enthusiast, Lucas has made history as the 20th oldest person ever recorded and the second-oldest nun in documented history

Ques : Which country has launched its first certificate course in Hindi on the occasion of the World Hindi Day in 2025?

किस देश ने 2025 में विश्व हिंदी दिवस के अवसर पर हिंदी में अपना पहला सर्टिफिकेट कोर्स शुरू किया है?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) India / भारत
- (e) Bangladesh / बांग्लादेश

Answer : Option A



Explanation :

- On the occasion of Hindi Diwas, the Indian High Commission in Sri Lanka established the country's first Hindi Certificate Course through open and distant learning.
- The certificate course was inaugurated during the Bharat-Sri Lanka Hindi Sammelan in Colombo on January 10, 2025, to commemorate World Hindi Day.
- The establishment of the Hindi course in Sri Lanka was part of the Ministry of External Affairs' efforts to promote the Hindi language worldwide.
- The Open University of Sri Lanka is launching a Hindi certificate course in partnership with the Swami Vivekananda Cultural Centre (SVCC), the cultural arm of India's High Commission in Colombo, Sri Lanka.

About Sri Lanka :

- Legislative capital – Sri Jayawardenepura Kotte
- Executive and Judicial capital – Colombo
- Currency – Sri Lankan rupee
- President – Anura Kumara Dissanayake;9th (replace Ranil Wickremesinghe)
- Prime Minister – Harini Amarasuriya

Ques : Which edition of Indusfood 2025 Held at Greater Noida,Uttar Pradesh ?

इंडसफूड 2025 का कौन सा संस्करण उत्तर प्रदेश के ग्रेटर नोएडा में आयोजित किया गया?

- (a) 4th
- (b) 6th
- (c) 8th
- (d) 10th
- (e) 12th

Answer : Option C

Explanation :

- Indusfood 2025 8th Edition Held at Greater Noida,Uttar Pradesh.
- It is Inaugurated by Union Minister for Food Processing Industries Chirag Paswan and Organised by Trade Promotion Council of India (TPCI),under the Market Access Initiative (MAI) scheme of the Union Ministry of Commerce.
- Exhibitors from around 30 countries Participates in this event.
- 1st edition of Indusfood held in 2017.



Ques : Which state government partnered with Google Cloud launch AI-powered Agriculture network?

किस राज्य सरकार ने Google क्लाउड लॉन्च AI-संचालित कृषि नेटवर्क के साथ भागीदारी की?

- (a) Maharashtra / महाराष्ट्र
- (b) Assam / असम
- (c) Kerala / केरल
- (d) Uttar pradesh / उत्तर प्रदेश
- (e) Rajasthan / राजस्थान

Answer : Option D

Explanation :

- The Uttar Pradesh government has signed a Memorandum of Understanding with Google Cloud (India) to develop the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture.
- The effort aims to provide millions of farmers with one-stop access to consulting services, loans, mechanization, and market connectivity so they can sell their produce.
- Farmers will also receive real-time, accurate information on microclimates and market pricing, which is a key step toward the state government's goal of tripling farmers' revenue.
- The open and decentralized network allows many service providers to participate, such as input suppliers, financial institutions, and government organizations, while entrepreneurs can curate and supply specialized solutions to farmers.





Ques : Who has been appointed as the chairperson of Equal's newly formed Advisory Board?

इक्वल के नवगठित सलाहकार बोर्ड का अध्यक्ष किसे नियुक्त किया गया है?

- (a) Justice B. N. Srikrishna / न्यायमूर्ति बी एन श्रीकृष्ण
- (b) Justice Dipak Misra / न्यायमूर्ति दीपक मिश्रा
- (c) Justice R. F. Nariman / न्यायमूर्ति आर. एफ. नरीमन
- (d) Justice Arun Mishra / न्यायमूर्ति अरुण मिश्रा
- (e) Justice Kurian Joseph / न्यायमूर्ति कुरियन जोसेफ

Answer : Option A

Explanation :

- B. N. Srikrishna, a retired Supreme Court justice, will lead the newly formed Advisory Board of Equal, an ID verification and data sharing platform.
- Equal offers identity authentication services to large businesses, with digital integrations with several ID providers.
- The appointment comes as the government finalizes the Digital Personal Data Protection Rules, 2025, which will implement the DPDP Act, 2023.
- Justice Srikrishna chaired the first committee constituted by the Union Ministry of Electronics and Information Technology to develop a data protection law. The committee's report, which was submitted in 2018, was eventually rejected.
- He also led the Expert Committee on Arbitration Law, which proposed changes to the Arbitration & Conciliation Act of 1996.





Recent Appointment in different departments :

- Tuhin Kanta Pandey : Secretary, Department of Revenue, Ministry of Finance
- Dr. V Narayanan : chairman of the Indian Space Research Organisation (ISRO)
- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation
- Amit Aggarwal : Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers
- Manish Singhal : Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (replace Deepak Sood)
- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)
- K N Renuka Pujar : first transgender guest lecturer at a Karnataka institution



Ques : Bureau of Indian Standards established in which year ?

भारतीय मानक ब्यूरो की स्थापना किस वर्ष हुई?

- (a) 1956
- (b) 1965
- (c) 1977
- (d) 1987
- (e) 1985

Answer : Option D

Explanation :

- On January 6, 2025, the Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day, demonstrating its commitment to quality and innovation.
- Established on January 6, 1947, as the Indian Standards Institution (ISI), BIS was restructured under the Bureau of Indian Standards Act, 1986, to expand its statutory powers and scope.
- In 2014, there were 14 QCOs covering 106 products. Today, there are 186 covering 760 products, indicating a strong commitment to quality standards.
- Over 44.28 crore gold objects have been hallmarked, and there is increasing consumer demand for silver hallmarking, encouraging the BIS to examine its implementation.

About the Bureau of Indian Standards :

- Established : 1 April 1987
- HQ : New Delhi
- Director-General : Pramod Kumar Tiwari





Ques : What was the score achieved by SECI under the MoU with MNRE for FY 2023-24?

- (a) 85 out of 100
- (b) 90 out of 100
- (c) 96 out of 100
- (d) 80 out of 100
- (e) 98 out of 100

Answer : Option C

Explanation :

- Solar Energy Corporation of India Ltd (SECI) has received a "Excellent" grade for its performance under the MoU with the Ministry of New and Renewable Energy (MNRE) for fiscal year 2023-24, with a score of 96 out of 100.
- This achievement demonstrates SECI's unwavering commitment to operational excellence and sustaining the highest levels of corporate governance.
- SECI is critical to the development and extension of renewable energy (RE) capacity in India, with a total allocated generation capacity of more than 73 GW as of December 31, 2024.
- SECI is the country's main Renewable Energy Implementing Agency (REIA), dedicated to meeting climate targets and driving sustainable development.
- On August 30, 2024, SECI was accorded Navratna status by the Ministry of Finance.





Ques : What is the record-breaking number of participants expected for the Tata Mumbai Marathon 2025?

टाटा मुंबई मैराथन 2025 के लिए प्रतिभागियों की रिकॉर्ड-तोड़ संख्या कितनी होने की उम्मीद है?

- (a) 30,000 runners
- (b) 40,000 runners
- (c) 50,000 runners
- (d) 60,000 runners
- (e) 70,000 runners

Answer : Option D

Explanation :

- The 20th edition of the Tata Mumbai Marathon, on January 19, 2025, is expected to attract a record-breaking 60,000 competitors.
- Sir Mo Farah, a well-known British long distance runner, has been named as the International Event Ambassador.
- He competed in the 5,000m and 10,000m races at the Olympics in 2012 and 2016, as well as the World Championships in 2013 and 2015.
- First man to win both the 5,000m and 10,000m titles at the Olympics and World Championships.

EXAM
Genius





Recent Headlines Related to Brand Ambassador :

- Sachin Tendulkar : Kissht, a leading digital lending platform operated by OnEMI Technology Solutions Private Limited
- Salman Khan and Tiger Shroff : Inaugural Kho Kho World Cup
- Indian Chess Prodigy D Gukesh : RBL Bank Limited
- Indian cricketer Rohit Sharma : ixigo's Trains app
- Mahendra Singh Dhoni : Eurogrip Tyres
- Mary Kom : Brand ambassador for the "Assam Rifles Half-Marathon (ARHM) 2024" in Shillong
- Rashmika Mandanna : DRA, a Chennai-based real estate developer
- Pankaj Tripathi : Festival ambassador for the Arunachal Rang Mahotsav 2024
- Abhishek Bachchan : Ramraj Cotton, a prominent traditional and ethnic wear brand
- Bollywood actor Jackie Shroff : All Living Things Environmental Film Festival (ALT EFF)
- Harbhajan Singh and Sania Mirza : Sports Ambassador by Dubai Sports Council
- Mahendra Singh Dhoni : Jharkhand Assembly Election
- Pankaj Tripathi : brand ambassador of Madhya Pradesh Tourism Department
- Sonu Sood : Brand Ambassador and Honorary Tourism Advisor for Thailand
- Rashmika Mandanna : Indian Cyber Crime Coordination Centre
- Manu Bhaker : Golden Bullet, a tools company
- Rahul Dravid : Shriram Finance Ltd
- Manu Bhaker : Ministry of Ports, Shipping and Waterways (MoPSW)
- Sharath Kamal : first Indian ambassador for the International Table Tennis Federation (ITTF) Foundation

EXAM
Genius





Ques : Piyush Goyal, Union Minister of Commerce and Industry, has started which edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi ?
केंद्रीय वाणिज्य और उद्योग मंत्री पीयूष गोयल ने नई दिल्ली में भारत रत्न सी. सुब्रमण्यम ऑडिटोरियम (NASC कॉम्प्लेक्स), पूसा में राष्ट्रीय जैविक उत्पादन कार्यक्रम (NPOP) के किस संस्करण की शुरुआत की है?

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

Answer : Option D

Explanation :

- Piyush Goyal, Union Minister of Commerce and Industry, has started the 8th edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.
- The Agricultural & Processed Food Products Export Development Authority (APEDA) hosted the event in partnership with the Federation of Indian Chambers of Commerce and Industry (FICCI).

Details of portals revealed at the event :

- TraceNet 2.0 : It is an updated online Organic traceability solution that allows for more efficient operations and better regulatory oversight. It will assure the transparency, traceability, and conformity of organic agricultural and processed food products from farm to market.
- AgriXchange portal : The redesigned and renovated AgriXchange portal allows for more user-friendly data analysis and the development of reports and data on agricultural exports, making it available to the general public.
- Organic Promotion Portal : Farmers, FPOs, and exporters can promote their certified organic products, create trade leads, and connect with worldwide buyers.
- APEDA portal : The APEDA portal has been redesigned and refurbished to provide better user experience and information to stakeholders in agriculture and processed foods.
- NPOP site : The dedicated portal for the National Programme for Organic Production (NPOP) will improve visibility and operational efficiency for organic stakeholders.



Ques : Joseph Aoun elected as the new President of which country after a two-year-long presidential vacuum?

दो साल के लंबे राष्ट्रपति पद के निर्वात के बाद जोसेफ औन को किस देश का नया राष्ट्रपति चुना गया?

- (a) Namibia / नामिबिया
- (b) Lebanon / लेबनान
- (c) Uruguay / उरुग्वे
- (d) Chad / चाड
- (e) Haiti / हैती

Answer : Option B

Explanation :

- Lebanon's parliament voted to elect Joseph Aoun, the country's army chief, as president, ending a more than two-year presidential vacuum.
- The session marked the legislature's 13th attempt to pick a successor to outgoing President Michel Aoun, whose mandate expired in October 2022.
- The president's influence in Lebanon is constrained by the power-sharing system, which requires that the president be a Maronite Christian, the prime minister be a Sunni Muslim, and the speaker of parliament be a Shiite.

About Lebanon :

- Capital : Beirut
- Currency : Lebanese pound

EXAM
Genius





Newly Appointed Prime Minister & President :

- Prime Minister of Iceland : Kristrun Frostadottir (Replaced Bjarni Benediktsson)
- President of Moldova : Ms Maia Sandu
- President of Tonga : Aisake Valu Eke
- President of Georgia : Mikheil Kavelashvili
- Prime Minister of France : Francois Bayrou
- Interim Prime Minister of Syria : Mohammad al-Bashir
- President of Ghana : John Dramani Mahama
- Prime minister of Burkina Faso : Rimalba Jean Emmanuel Ouedraogo
- President of Namibia : Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania : Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time) : Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali : Abdoulaye Maiga (Replaced Choguel Maiga)
- President of Somalia : Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti : Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan : Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term) : Maia Sandu
- 47th president of America : Donald Trump (Republican party) (Replaced Joe Biden)
- 50th Vice president of USA : JD Vance
- President of Botswana : Duma Boko
- President of Vietnam : Luong Cuong

Genius





Ques : Which company has launched two indigenously designed and constructed Fast Patrol Vessels (FPVs) for the Indian Coast Guard ?

किस कंपनी ने भारतीय तटरक्षक बल के लिए दो स्वदेशी रूप से डिजाइन और निर्मित फास्ट पेट्रोल वेसल्स (एफपीवी) लॉन्च किए हैं?

- (a) Cochin Shipyard Limited / कोचीन शिपयार्ड लिमिटेड
- (b) Hindustan Shipyard / हिंदुस्तान शिपयार्ड
- (c) Garden Reach Shipbuilders & Engineers / गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स
- (d) Mazagon Dock Shipbuilders / मझगांव डॉक शिपबिल्डर्स
- (e) Goa Shipyard Limited / गोवा शिपयार्ड लिमिटेड

Answer : Option E

Explanation :

- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- In an official event, Vandana Agrawal, wife of Defence manufacturing Secretary Sanjeev Kumar, unveiled the fast patrol vessels Amulya and Akshay, developed under the vision of 'Atmanirbha Bharat' in defense manufacturing.
- These 52-meter-long, 8-meter-wide vessels, with a displacement of 320 tonnes, are ideal for defending offshore assets, islands, and conducting surveillance operations.

About Goa Shipyard Limited :

- Established : 1957
- HQ : Vasco da Gama, Goa
- CMD : Brajesh Kumar Upadhyay





Recent News Headlines related to Defence

- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- China successfully launched four Earth-observation radar satellites called 'PIESAT-2' using a Long March-2D rocket from the Taiyuan Satellite Launch Center in Shanxi Province.
- Space entrepreneurs in Japan and India had agreed to collaborate on a study of utilizing laser-equipped spacecraft to remove garbage from orbit, as an experimental answer to the increasingly pressing problem of orbital congestion.
- China's space program reached a milestone when two of its astronauts performed a nine-hour spacewalk. Shenzhou-19 crew members Cai Xuzhe and Song Lingdong completed a nine-hour extravehicular exercise (EVA), breaking a 22-year-old US record.
- Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMs) 8x8.
- Starting in 2025, India's Aditya L1 and the European Space Agency's (ESA) Proba-3 missions will collaborate to further solar research.
- INS Tushil, a Russian-built guided missile frigate, was commissioned into the Indian Navy in Kaliningrad, Russia, in front of Defence Minister Rajnath Singh, Chief of Naval Staff Admiral Dinesh K Tripathi, and other senior officials.
- Adani Defence has delivered the second Drishti-10 Starliner surveillance drone to the Indian Navy, improving the country's marine capability.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

लुइसियाना (यूएसए) ने संयुक्त राज्य अमेरिका में H5N1 बर्ड फ्लू वायरस से जुड़ी पहली मानव मृत्यु की सूचना दी। रोग नियंत्रण और रोकथाम केंद्र (सीडीसी) की रिपोर्ट है कि, 2024 के बाद से, अमेरिका में H5N1 के 66 पुष्ट मानव मामले सामने आए हैं, 2022 के बाद से कुल 67 मामले हैं।

पार्श्व गायक पी. जयचंद्रन, जो अपनी अभिव्यंजक गायन के लिए जाने जाते हैं और जिनकी जादुई आवाज़ ने छह दशकों से अधिक समय तक संगीत प्रेमियों को मंत्रमुग्ध किया, का 81 वर्ष की आयु में निधन हो गया।

वित्तीय वर्ष समाप्त होने से पहले संपत्ति की गुणवत्ता में और भी सुधार करने के लिए इंडियन ओवरसीज बैंक ने 11500 करोड़ रुपये की गैर-निष्पादित संपत्ति बेचने का विकल्प चुना है। राज्य के स्वामित्व वाले ऋणदाता ने परियोजना के लिए 46 एनपीए खातों की पहचान की है और परिसंपत्ति पुनर्निर्माण कंपनियों से रुचि की अभिव्यक्ति मांग रही है।

मुंबई (महाराष्ट्र) स्थित छत्रपति शिवाजी महाराज अंतर्राष्ट्रीय हवाई अड्डा (CSMIA) एयरपोर्ट काउंसिल इंटरनेशनल (ACI) द्वारा प्रतिष्ठित लेवल 5 मान्यता प्राप्त करने वाला भारत का पहला और दुनिया का तीसरा हवाई अड्डा है।

ओडिशा सरकार ने भारतीय राष्ट्रीय खो-खो टीम के लिए ₹15 करोड़ के तीन साल के महत्वपूर्ण प्रायोजन सौदे की घोषणा की है, जिसका उद्देश्य राष्ट्रीय और अंतरराष्ट्रीय स्तर पर खेल की प्रमुखता को बढ़ाना है।

भारतीय सेना, पुलिस, अर्धसैनिक बलों और संबंधित सेवाओं में भर्ती के लिए युवाओं को तैयार करने के लिए मध्य प्रदेश द्वारा पार्थ योजना (पुलिस सेना भर्ती प्रशिक्षण और हुनर) शुरू की गई।

EXAM
Genius





Ques : Groww Asset Management Limited established in which year ?
ग्रो एसेट मैनेजमेंट लिमिटेड की स्थापना किस वर्ष में हुई?

- (a) 2006
- (b) 2008
- (c) 2010
- (d) 2012
- (e) 2015

Answer : Option B

Explanation :

- Groww Mutual Fund, an asset management company, introduced the Groww Nifty India Railways PSU Index Fund and ETF.
- The Groww Nifty India Railways (IR) PSU ETF will be the first of its type in India.
- The Groww Nifty India Railways PSU ETF is an open-ended plan that tracks the Nifty India Railways PSU Index (TRI) (Total Return Index).

About Groww Asset Management Limited :

- Established : 2008
- HQ : Mumbai
- CEO : Varun Gupta

EXAM
Genius





Recent Facilities Launched in Banking & Insurance Sector :

- RenewBuy, an online insurance company, has launched the RenewBuy Smart Term Plan under its RB Proprietary line.
- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (₹).
- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology
- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.
- Shriram Finance Limited, a financial services company, has developed a new vertical to manage all of its green finance commitments.





Ques : Which platform has been exclusively mandated by IBBI for asset sales under the liquidation process?

परिसमापन प्रक्रिया के तहत परिसंपत्ति बिक्री के लिए IBBI द्वारा किस प्लेटफ़ॉर्म को विशेष रूप से अनिवार्य किया गया है?

- (a) GEM (Government e-Marketplace) / जीईएम (सरकारी ई-मार्केटप्लेस)
- (b) eBKray auction platform / eBKray नीलामी मंच
- (c) MCA21 portal / एमसीए21 पोर्टल
- (d) NCLT auction system / एनसीएलटी नीलामी प्रणाली
- (e) SEBI e-Auction portal / सेबी ई-नीलामी पोर्टल

Answer : Option B

Explanation :

- Beginning April 1, the Insolvency and Bankruptcy Board of India (IBBI) will exclusively use the eBKray auction platform to sell assets throughout the liquidation process.
- The eBKray (now Bank Asset Auction Network) is a property listing and e-auction network for banks and lending institutions to efficiently recover non-performing assets (NPAs).
- IBBI has urged insolvency professionals to offer unsold assets from ongoing liquidation cases for sale on the eBKray platform by March 31.
- The IBBI reports that 210 assets have been posted on the site, with 25 auctions currently scheduled.

About IBBI :

- Established : 2016
- HQ : New Delhi
- Chairperson : Ravi Mittal





Ques : Securities and Exchange Board of India Chairperson Madhabi Puri Buch Predicts how much percent Increase in Capital Market Fundraising ?

भारतीय प्रतिभूति और विनिमय बोर्ड की अध्यक्ष माधबी पुरी बुच ने भविष्यवाणी की है कि पूंजी बाजार धन उगाहने में कितने प्रतिशत की वृद्धि होगी?

- (a) 15%
- (b) 18%
- (c) 21%
- (d) 25%
- (e) 28%

Answer : Option C

Explanation :

- According to SEBI Chairperson Madhabi Puri Buch, total capital market fundraising in FY2025 is likely to increase by 21% to Rs.14.7 lakh crore from Rs.11.8 lakh crore in FY2024.
- During the first nine months of FY2024 (April-December), Rs.10.7 lakh crore was raised from the domestic capital market.
- SEBI has cut the processing period for rights issues from 317 days to 26 days, promoting increased funding through this route.

EXAM
Genius





Ques : What amount given by World Bank to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) ?

विश्व बैंक द्वारा किशोर कल्याण, सशक्तिकरण और लचीलापन (एमपावर) के लिए मेघालय बहुक्षेत्रीय परियोजना को कितनी राशि दी गई है?

- (a) USD 15 million
- (b) USD 25 million
- (c) USD 30 million
- (d) USD 35 million
- (e) USD 40 million

Answer : Option D

Explanation :

- USD 35 million Given to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) by World Bank
- Maturity period for Loan Amount is 15 years, including a grace period of 5 years
- The aim of the loan to better empower 5,00,000 adolescents to make the transition from school to work by lowering dropouts, improving learning outcomes and providing assistance for accessing jobs and starting businesses
- MPOWER will strengthen academic results for adolescents in grades 6-12 and close gaps in students' reading and math skills.
- Total cost of the project is USD 45 million (Rest will be given by GoI).

About World Bank :

- Established : 1944
- HQ : Washington DC
- Members : 189
- President : Ajay banga
- MD & CFO : Anshula Kant
- Chief Economist : Indermit Gill





Ques : Suryoday Small Finance Bank established in which year ?

सूर्योदय लघु वित्त बैंक की स्थापना किस वर्ष हुई?

- (a) 2015
- (b) 2017
- (c) 2019
- (d) 2020
- (e) 2021

Answer : Option B

Explanation :

- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- SSFB will benefit from Tata Neu's reach and offer deposit schemes to retail clients through this relationship.
- SSFB's fixed deposit (FD) offering will be available on the Tata Neu platform, allowing customers to earn up to 9.1% interest without requiring a savings account.
- Customers can start investing with as little as Rs. 1,000 and the onboarding process is quick.

About Suryoday Small Finance Bank :

- Established : 2017
- HQ : Navi Mumbai
- Tagline : A bank of smiles
- MD & CEO : Baskar Babu Ramachandran





Ques : Which bank Offer AI-Driven Support and Digital Payment Solutions for Maha Kumbh 2025 ?

कौन सा बैंक महाकुंभ 2025 के लिए एआई-संचालित समर्थन और डिजिटल भुगतान समाधान प्रदान करता है?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- Bank of Baroda (BoB) will open AI-powered customer service and full-fledged branches in Prayagraj, including forex transaction facilities, to better serve visitors.
- BoB is opening two full-fledged branches with FX transaction services.
- The Bank created Aditi, a GenAI-powered Virtual Relationship Manager, to improve customer service and solve banking-related issues.
- The bank is pushing its new UPI payment app, BoB e-Pay, which provides comprehensive payment options.

About Bank of Baroda :

- Established : 1908
- HQ : Vadodara, Gujarat
- Tagline : India's International Bank
- MD & CEO : Debadatta Chand

EXAM
Genius





Ques : Where was the Inland Waterways Development Council (IWDC) meeting held?
अंतर्देशीय जलमार्ग विकास परिषद (IWDC) की बैठक कहाँ आयोजित की गई?

- (a) Guwahati / गुवाहाटी
- (b) New Delhi / नई दिल्ली
- (c) Kaziranga / काजीरंगा
- (d) Kolkata / कोलकाता
- (e) Varanasi / वाराणसी

Answer : Option C

Explanation :

- Over the next five years, a total of Rs 50,000 crore would be invested in infrastructure along national waterways. According to the announcement, the investment ideas were announced during the Inland Waterways Development Council (IWDC) meeting in Kohora, Kaziranga.
- The Inland Waterways Authority of India (IWAI), the focal body for waterway development under the Ministry of Ports, Shipping, and Waterways (MoPSW), organised the IWDC.
- The IWDC meeting discussed a major policy program called the Riverine Community Development Scheme, which aims to improve the socioeconomic well-being of coastal communities by improving infrastructure.
- The IWDC, established in 2023, is an exercise to maximize the economic potential of inland water bodies. It necessitates unusually coordinated inter-state ties, collaborations, and cooperation in the spirit of cooperative federalism.

Genius





Ques : Who Inaugurate Z-Morh Tunnel for Boosting Kashmir-Ladakh Connectivity ?
कश्मीर-लद्दाख कनेक्टिविटी को बढ़ावा देने के लिए ज़ेड-मोड़ सुरंग का उद्घाटन किसने किया?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option B

Explanation :

- Z-Morh tunnel Inaugurated by Prime Minister Narendra Modi.
- It marks a significant step in creating a year-round strategic corridor between Kashmir and Ladakh

About Z-Morh tunnel :

- Located between Gagangir and Sonamarg in Ganderbal district, under the Thajiwas Glacier. Length is 6.5-km two-lane.
- Main tunnel is 10.8 meters wide, with an escape tunnel of 7.5 meters, and ventilation tunnels of 8.3 meters. It Costs Rs.2,680 crore
- The Z-Morh tunnel will connect to the Zojila tunnel, making it Asia's longest tunnel once completed.

After Zojila Tunnel Connection :

- It Will be Asia's longest tunnel, improving travel between Ganderbal (Kashmir) and Kargil (Ladakh). Length is 13.14-km Zojila tunnel
- It Reduces travel time from 3 hours to just 20 minutes.
- Built at Rs.6,800 crore, the Zojila tunnel will provide reliable access to Ladakh during winter



Ques : What is the name of Swiggy's new standalone food delivery app?
स्विगी के नए स्टैंडअलोन फूड डिलीवरी ऐप का नाम क्या है?

- (a) Swiggy Express / स्विगी एक्सप्रेस
- (b) Snacc by Swiggy / स्विगी द्वारा स्नैक
- (c) Swiggy QuickBite / स्विगी क्विकबाइट
- (d) SnackTime / स्नैकटाइम
- (e) Swiggy Lite / स्विगी लाइट

Answer : Option B

Explanation :

- Swiggy has introduced a new standalone food delivery app called 'Snacc by Swiggy'. Snacc is a 15-minute food delivery app that serves short snacks and meals, comparable to Zepto's Zepto Cafe.
- Snacc is currently being tested in very specific pin codes in Bengaluru. Tea, coffee, breakfast, short lunches, and desserts are among the choices.
- Most recently, Zomato added a 15-minute food delivery option to its main app, bringing quick-to-prepare and ready-to-eat options from restaurants within a 2-kilometre radius.
- Ola, too, debuted Ola Dash, a 10-minute food delivery service, in Bengaluru, and is gradually expanding statewide.
- Another company in this market is magicpin, which recently launched its 15-minute meal delivery service magicNOW in six major Indian cities, with deliveries within a 1.5-2 km radius.

Genius





Ques : The Centre released how much tax devolution to the state governments to accelerate capital expenditure and finance welfare activities ?

केंद्र ने पूंजीगत व्यय और वित्त कल्याण गतिविधियों में तेजी लाने के लिए राज्य सरकारों को कितना कर हस्तांतरण जारी किया?

- (a) Rs 1.7 lakh crore
- (b) Rs 1.53 lakh crore
- (c) Rs 1.63 lakh crore
- (d) Rs 1.73 lakh crore
- (e) Rs 1.13 lakh crore

Answer : Option D

Explanation :

- The Centre has granted Rs 1.73 lakh crore in tax devolution to state governments in order to accelerate capital investment and fund welfare programs.
- The Union government has released tax devolution of Rs 1,73,030 crore to state governments, compared to Rs 89,086 crore in December 2024.
- Currently, 41% of taxes collected by the Centre are distributed in instalments to states within a fiscal year.
- Uttar Pradesh, Uttarakhand, and Bihar received the highest allocations of funding, with Rs.31,039.84 crore, Rs.17,403.36 crore, and Rs.13,017.06 crore, respectively.

EXAM
Genius





Ques : Which state offered a \$1 million prize for deciphering the Indus Valley script, which has been an unsolved mystery for almost a century ?

किस राज्य ने सिंधु घाटी लिपि, जो लगभग एक सदी से अनसुलझा रहस्य है, को समझने के लिए \$1 मिलियन का पुरस्कार दिया था?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option B

Explanation :

- Tamil Nadu Chief Minister MK Stalin offered a \$1 million prize for deciphering the Indus Valley script, which has been an unsolved mystery for almost a century.
- Stalin regarded Sir John Marshall's discovery of the Indus Valley Civilization (IVC) in 1924 as a watershed moment in Indian history, altering perceptions of the country's past.
- Tamil linguists and researchers worldwide are still working to solve the Indus conundrum, which has been unsolved for almost a century.
- The CM has announced a Rs.2 crore funding to establish a research chair named after distinguished scholar Iravatham Mahadevan at the Roja Muthiah Research Library.

EXAM
Genius





Ques : Tamim Iqbal has recently announced his retirement from international cricket. He is from which country?

तमीम इकबाल ने हाल ही में अंतरराष्ट्रीय क्रिकेट से संन्यास की घोषणा की है। वह किस देश से हैं?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) India / भारत
- (e) Bangladesh / बांग्लादेश

Answer : Option E

Explanation :

- Tamim Iqbal declared his retirement from international cricket.
- This is his second retirement announcement, having previously retired in July 2023 in an emotionally heated news conference, only to reverse his decision within 24 hours after intervention from Bangladesh's then-prime minister Sheikh Hasina.
- Tamim finished his career with 15,192 runs for Bangladesh, the second most in the country's history behind Mushfiqur Rahim.
- The 35-year-old amassed 5134 runs in 70 Tests, 8357 in 243 One-Day Internationals, and 1758 in 78 Twenty20 Internationals.

EXAM
Genius





Recently Retired Players :

- Martin Guptill (New Zealand) : Retirement from international cricket
- Rishi Dhawan : Retirement from Indian limited overs cricket
- Ravichandran Ashwin (Indian) : International cricket
- Imad Wasim (Pakistan) : International cricket
- Siddarth Kaul (Indian) : cricket
- Emma McKeon (Australia): professional swimming
- Rafael Nadal (Spain) : professional tennis
- Tim Southee (New Zealand) : international cricket
- Mohammad Nabi (Afghanistan) : Retire from ODI Cricket
- Wriddhiman Saha (India) : retired from all cricket formats
- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket

EXAM
Genius





Ques : Which edition of “Future of Jobs Report 2025 – Insights Report January 2025” Published by World Economic Forum (WEF) ?

वर्ल्ड इकोनॉमिक फोरम (WEF) द्वारा "फ्यूचर ऑफ जॉब्स रिपोर्ट 2025 - इनसाइट्स रिपोर्ट जनवरी 2025" का कौन सा संस्करण प्रकाशित किया गया है?

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

Answer : Option C

Explanation :

- Future of Jobs Report 2025 – Insights Report January 2025 5th Edition Published by World Economic Forum (WEF).
- By 2030, employment disruption is expected to affect 22% of the worldwide workforce.
- The analysis predicts the creation of 170 million new employment and the displacement of 92 million, resulting in a net increase of 78 million jobs.
- By 2030, approximately 40% of current skills are predicted to become outdated.
- The report estimates that 59 out of 100 persons in the global workforce will require training by 2030.
- By 2030, 60% of employers expect increased digital access to transform their firm.
- 86% of employers expect AI and information processing to have a significant impact, while 58% anticipate the influence of robotics and automation.

About World Economic Forum (WEF) :

- Established : 1971
- HQ : Cologny, Geneva, Switzerland
- President and CEO : Borge Brende



Ques : Varun Aaron has announced his retirement at the age of 35. He is from which sports ?

वरुण आरोन ने 35 वर्ष की आयु में अपनी सेवानिवृत्ति की घोषणा की है। वह किस खेल से हैं?

- (a) Cricket / क्रिकेट
- (b) Football / फुटबॉल
- (c) Shooting / शूटिंग
- (d) Badminton / बैडमिंटन
- (e) tennis / टेनिस

Answer : Option A

Explanation :

- Varun Aaron announced his retirement from all kinds of cricket at the age of 35.
- After retiring from red-ball cricket at the end of the 2023-24 Indian domestic season, Aaron officially resigned from representative cricket following Jharkhand's elimination from the Vijay Hazare Trophy, where he appeared in four matches and took three wickets at an average of 53.3.
- Aaron's rise to prominence came at the age of 21 during the 2010-11 Vijay Hazare Trophy, when his raw pace wowed spectators, most notably with a blistering 153kph delivery against Gujarat in the final.

EXAM
Genius





Ques : Which state government has signed an agreement with software giant Infosys to provide technical help for the state's expected first-ever skill census initiative in the country ?

किस राज्य सरकार ने देश में राज्य की अपेक्षित पहली कौशल जनगणना पहल के लिए तकनीकी सहायता प्रदान करने के लिए सॉफ्टवेयर दिग्गज इंफोसिस के साथ एक समझौते पर हस्ताक्षर किए हैं?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option D

Explanation :

- To increase job possibilities for young people, the Andhra Pradesh government has signed an agreement with software giant Infosys to provide technical help for the state's expected first-ever skill census initiative in the country.
- As part of the talent census program, Infosys would provide a generative AI-powered digital platform for pre-validating candidate skills, with no financial participation.
- As part of the agreement, Infosys would create a digital platform for pre-validating the skills of Andhra Pradesh's 3.59 million people aged 15 to 59.
- The program would enable transparent data-driven evaluations to measure progress and outcomes, while also aligning with the State's goal of creating 20 lakh employment over the next five years.





Recent News Headlines Related to MoU and agreement :

- The Uttar Pradesh government has signed a MOU with Google Cloud (India) to develop the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture.
- Coal India Limited (CIL) and Indian Rare Earths Limited (IREL) Partner to collaborate on the development of critical minerals. Coal India Limited (CIL) Established in 1975 and headquarter is in Kolkata, West Bengal.
- Union Ministry of Cooperation and Indonesia's Ministry of Trade signed an MOU valid for four years. India will provide Indonesia with one million metric tonnes of non-basmati white rice per year at the current international pricing.
- Uttarakhand government and Indo-Tibetan Border Police (ITBP) signed an MOU to promote tourism in the border areas of the state.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has partnered with Stride Ventures, a venture debt firm, to catalyse the growth of Indian startups and widen their global footprint.
- Department for Promotion of Industry and Internal Trade (DPIIT) & boAt Signs MoU to nurture DPIIT-recognized startups, particularly in the Direct-to-Consumer (D2C) and manufacturing sectors.
- Swiggy Limited & National Stock Exchange of India Limited (NSE) Partners to provide financial literacy to its delivery partners.
- The All India Council for Technical Education (AICTE) and the National Quantum Mission (NQM) have jointly launched India's first Undergraduate (UG) Minor Programme in Quantum Technologies, which will begin in the upcoming academic session.
- Uttar Pradesh and Japan's Yamanashi Prefecture signs MOU to improve economic and cultural cooperation between UP and Yamanashi, representing a growing partnership between the two nations.
- Uttar Pradesh and Manipur governments signed an MOU To implement the 'Ek Bharat Shreshtha Bharat' program in Lucknow, UP. Manipur is the third state to sign a MoU with Uttar Pradesh (UP) under the Ek Bharat Shreshtha Bharat programme after Arunachal Pradesh (AR) and Meghalaya.





Ques : Which ministry Launched Bharat Cleantech Manufacturing Platform at Bharat Climate Forum 2025 in New Delhi ?

किस मंत्रालय ने नई दिल्ली में भारत क्लाइमेट फोरम 2025 में भारत क्लीनटेक मैनुफैक्चरिंग प्लेटफॉर्म लॉन्च किया?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

Answer : Option E

Explanation :

- Piyush Goyal, Union Minister of Commerce and Industry, presented the 'Bharat Cleantech Manufacturing Platform', which the Centre described as a "initiative designed to enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors".
- The unveiling took place during the Bharat Climate Forum 2025, which was held in New Delhi.
- The introduction of the Bharat Cleantech Manufacturing Platform would enable Indian enterprises to collaborate and co-innovate, as well as providing a platform for funding and sharing ideas, technology, and resources.
- This will help India become an appealing business case and a global leader in the sustainability and cleantech sectors.





Ques : What is the name of the rocket by Blue Origin set to make its inaugural launch?
ब्लू ओरिजिन द्वारा अपने उद्घाटन प्रक्षेपण के लिए तैयार रॉकेट का नाम क्या है?

- (a) Falcon Heavy / फाल्कन हेवी
- (b) New Glenn / न्यू ग्लेन
- (c) Atlas V / एटलस वी
- (d) Vulcan Centaur / वल्कन सेंटौर
- (e) Starship / स्टारशिप

Answer : Option B

Explanation :

- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- The New Glenn rocket, measuring around 320 feet (98 meters), is the first Blue Origin rocket designed to transport satellites to space and one of the most powerful in the world.
- It is named after John Glenn, the first American astronaut to orbit Earth in 1962.

EXAM
Genius





Recent News Headlines related to Defence

- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- China successfully launched four Earth-observation radar satellites called 'PIESAT-2' using a Long March-2D rocket from the Taiyuan Satellite Launch Center in Shanxi Province.
- Space entrepreneurs in Japan and India had agreed to collaborate on a study of utilizing laser-equipped spacecraft to remove garbage from orbit, as an experimental answer to the increasingly pressing problem of orbital congestion.
- China's space program reached a milestone when two of its astronauts performed a nine-hour spacewalk. Shenzhou-19 crew members Cai Xuzhe and Song Lingdong completed a nine-hour extravehicular exercise (EVA), breaking a 22-year-old US record





Ques : Which country will host the 28th Conference of Speakers and Presiding Officers of Parliaments of Commonwealth Countries (CSPOC) in 2026 ?

कौन सा देश 2026 में राष्ट्रमंडल देशों की संसदों (सीएसपीओसी) के अध्यक्षों और पीठासीन अधिकारियों के 28वें सम्मेलन की मेजबानी करेगा?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) India / भारत
- (e) Bangladesh / बांग्लादेश

Answer : Option D

Explanation :

- India will host the 28th Commonwealth Speakers and Presiding Officers Conference (CSPOC) in 2026.
- The seminar will center on the application of artificial intelligence and social media in parliamentary processes.
- The CSPOC platform was defined as a space for member countries to strengthen their collaboration and exchange parliamentary practices.
- India has already hosted the conference in 1970-71, 1986, and 2010, and has asked Commonwealth presiding officials to attend the 2026 session in New Delhi.

EXAM
Genius





Ques : Who announced a USD 3 billion investment in India over the next two years to enhance AI and cloud infrastructure ?

AI और क्लाउड इंफ्रास्ट्रक्चर को बढ़ाने के लिए अगले दो वर्षों में भारत में 3 बिलियन अमेरिकी डॉलर के निवेश की घोषणा किसने की?

- (a) Microsoft
- (b) Google
- (c) Tally solutions
- (d) IBM
- (e) WIPRO

Answer : Option A

Explanation :

- Microsoft plans to invest USD 3 billion in India over two years to improve AI and cloud infrastructure, as well as skilling efforts.
 - Microsoft's ADVANTA(I)GE INDIA Initiative, part of its Global Skills for Social Impact charter, intends to teach 10 million Indians in vital AI skills by 2030.
- The company also made various collaborations to meet this objective :
- Partner with Apollo Hospitals On AI-driven research in genomics, disease progression, and multimodal AI models
 - Partner with Mahindra Group to Set up an AI Division to involve innovation across its automotive, farming, and finance sectors
 - Partner with RailTel to Establish an AI Center of Excellence through which Microsoft will train employees in AI and cloud technologies
 - Partner with Bajaj Finserv to Leverage Microsoft Azure OpenAI services to improve customer experiences, boost productivity, and reduce operational costs
 - Partner with upGrad To train 1 million learners in foundational and advanced AI skills by 2025 through the use of tools like GitHub Copilot and Azure OpenAI Service





Ques : National Youth Day is celebrated annually on which day ?
राष्ट्रीय युवा दिवस प्रतिवर्ष किस दिन मनाया जाता है?

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

Answer : Option A

Explanation :

- National Youth Day is observed annually on January 12th in India to commemorate the birth anniversary of Swami Vivekananda, a spiritual leader and philosopher.
- This year Swami Vivekananda's 162nd birth anniversary.
- The primary goal of this day's observance is to inspire and educate young people about their responsibilities.
- Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility.
- The Indian government initiated the festival on 1985.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Bangalore Medical College and Research Institute (BMCRI) has been chosen by the Indian Council of Medical Research (ICMR) to establish South India's first Infectious Disease Research and Diagnostic Laboratory (IRDL).

The respected American publication Track and Fields News has selected India's Neeraj Chopra, a gold medalist at the Tokyo Olympics, the best javelin thrower of 2024. Anderson Peters from Grenada was ranked second by the magazine.

Venezuelan President Nicolás Maduro was sworn in for a new term amidst continued demonstrations and rebukes from the United States and others who feel he stole last year's election.

President Droupadi Murmu presented the Pravasi Bharatiya Samman Award to the honoree during the 18th Pravasi Bharatiya Divas (PBD) Convention in Bhubaneswar, Odisha.

Since 2003, the ninth of January has been marked as Pravasi Divas in India to commemorate Mahatma Gandhi's return to India from South Africa on this date in 1915. It is organised by the Ministry of External Affairs and has taken place every two years since 2015.

Brijendra Pratap Singh Appointed as Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)

Prime Minister Narendra Modi will participate in the Artificial Intelligence (AI) Action Summit in France. The event will focus on five key themes: public interest in AI, the future of work, innovation and culture, trust in AI, and global AI governance.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

दक्षिण भारत की पहली संक्रामक रोग अनुसंधान और निदान प्रयोगशाला (आईआरडीएल) स्थापित करने के लिए भारतीय चिकित्सा अनुसंधान परिषद (आईसीएमआर) द्वारा बैंगलोर मेडिकल कॉलेज एंड रिसर्च इंस्टीट्यूट (बीएमसीआरआई) को चुना गया है।

प्रतिष्ठित अमेरिकी प्रकाशन ट्रैक एंड फील्ड्स न्यूज ने टोक्यो ओलंपिक में स्वर्ण पदक विजेता भारत के नीरज चोपड़ा को 2024 का सर्वश्रेष्ठ भाला फेंक खिलाड़ी चुना है। ग्रेनेडा के एंडरसन पीटर्स को पत्रिका ने दूसरा स्थान दिया था।

वेनेजुएला के राष्ट्रपति निकोलस मादुरो ने संयुक्त राज्य अमेरिका और अन्य लोगों के निरंतर प्रदर्शनों और फटकार के बीच एक नए कार्यकाल के लिए शपथ ली, जिनका मानना है कि उन्होंने पिछले साल के चुनाव में चोरी की है।

राष्ट्रपति द्रौपदी मुर्मू ने ओडिशा के भुवनेश्वर में 18वें प्रवासी भारतीय दिवस (पीबीडी) सम्मेलन के दौरान सम्मानित व्यक्ति को प्रवासी भारतीय सम्मान पुरस्कार प्रदान किया।

2003 से, 1915 में इसी दिन महात्मा गांधी की दक्षिण अफ्रीका से भारत वापसी की याद में नौ जनवरी को भारत में प्रवासी दिवस के रूप में मनाया जाता है। यह विदेश मंत्रालय द्वारा आयोजित किया जाता है और 2015 से हर दो साल में मनाया जाता है।

बृजेंद्र प्रताप सिंह को नेशनल एल्युमीनियम कंपनी (NALCO) के अध्यक्ष और प्रबंध निदेशक (CMD) के रूप में नियुक्त किया गया

प्रधानमंत्री नरेंद्र मोदी फ्रांस में आर्टिफिशियल इंटेलिजेंस (एआई) एक्शन समिट में हिस्सा लेंगे। यह आयोजन पांच प्रमुख विषयों पर केंद्रित होगा: एआई में सार्वजनिक रुचि, कार्य का भविष्य, नवाचार और संस्कृति, एआई में विश्वास और वैश्विक एआई शासन।

EXAM
Genius





Ques : Which bank is marketing its first dollar syndicated loan since 2012 of as much as \$400 million ?

कौन सा बैंक 2012 के बाद से \$400 मिलियन तक के अपने पहले डॉलर सिंडिकेटेड ऋण का विपणन कर रहा है?

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

Answer : Option B

Explanation :

- According to sources, Bank of India is offering its first syndicated loan of up to \$400 million since 2012, coinciding with an increase in Indian debtors seeking worldwide credit.
- The Indian lender is raising the loan in three and five-year tranches through its Gujarat International Finance TecCity division.
- According to Bloomberg data, Bank of India last used offshore credit markets in 2012 to raise a \$200 million facility for two years.

About Bank of India :

- Established : 7 September 1906
- HQ : Mumbai, Maharashtra
- MD & CEO : Rajneesh Karnatak
- Tagline : Relationship Beyond Banking

EXAM
Genius





Ques : How many persons can an investor declare as nominees under the revised SEBI rules for demat accounts or mutual fund folios?

डीमैट खातों या म्यूचुअल फंड फोलियो के लिए संशोधित सेबी नियमों के तहत एक निवेशक कितने व्यक्तियों को नामिती घोषित कर सकता है?

- (a) 8
- (b) 10
- (c) 12
- (d) 15
- (e) 16

Answer : Option B

Explanation :

- Sebi has made significant modifications to the nomination requirements for mutual funds and demat accounts to reduce unclaimed assets.
- Sebi updated mutual fund nomination regulations, effective March 1, 2025.
- According to Sebi, investors can designate up to 10 candidates for their demat or mutual fund accounts. However, the investor must declare the nominee.
- New rules require investors to declare nominees themselves, as Power of Attorney (PoA) holders are not authorized to do so.

EXAM
Genius





Recent News Headlines Related to SEBI

- According to SEBI Chairperson Madhabi Puri Buch, total capital market fundraising in FY2025 is likely to increase by 21% to Rs.14.7 lakh crore from Rs.11.8 lakh crore in FY2024.
- Cosmea Financial Holdings (CFH) Private Limited, led by Sam Ghosh, was granted approval by the SEBI to sponsor a Mutual Fund (MF). CFH plans to invest Rs 200 crore (USD 23.3 million) in its Asset Management Company (AMC).
- SEBI, the market regulator, slapped a Rs 54 lakh penalty on Jaiprakash Power Ventures, its MD and CEO Suren Jain, and other key personnel for falsifying the company's financial statements.
- SEBI has extended the prohibition on future trade of seven agricultural commodities until January 2025: soybeans and their derivatives, crude palm oil, wheat, rice (non-basmati), moong, chana, and mustard seeds.
- SEBI has urged stock exchanges, clearing organizations, and depositories to implement a common strategy for sharing data used in research and research publications conducted by approved academic institutions.
- The SEBI has mandated all Mutual Fund (MF) companies to reduce the processing time for cancelling their Systematic Investment Plans (SIPs) to 2 working days from the previous 10 working days.
- SEBI, the market regulator, has expanded the list of equities eligible for the optional T+0 mode of trading and settlement to 500 starting January 31
- The Securities and Exchange Board of India (SEBI) published a circular under Section (11) of the SEBI Act, 1992, to safeguard investor interests, regulate the securities market, and promote its growth.
- SEBI has slapped a Rs.9 lakh fine on Reliance Securities for "flouting market norms" and stock broker regulations.
- Angel One Asset Management Company has received SEBI's approval to act as the asset management company for Angel One Mutual Fund which will focus exclusively on passive investment solutions.





Ques : What was the Consumer Price Index (CPI)-based retail inflation in December 2024 as reported by MoSPI?

MoSPI द्वारा रिपोर्ट के अनुसार दिसंबर 2024 में उपभोक्ता मूल्य सूचकांक (CPI) आधारित खुदरा मुद्रास्फीति क्या थी?

- (a) 5%
- (b) 5.22%
- (c) 6%
- (d) 5.7%
- (e) 6.5%

Answer : Option B

Explanation :

- In December, India's retail inflation reached a four-month low of 5.22 percent, down from 5.48 percent the previous month.
- December is the fourth consecutive month of over 5% inflation.
- In October, India's retail inflation reached a 14-month high of 6.21%, while food inflation rose to a 15-month high of 10.9%.

Month-wise list of retail inflation :

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

EXAM
Genius





Ques : Who has been appointed as the new secretary of the Board of Control for Cricket in India (BCCI)?

भारतीय क्रिकेट कंट्रोल बोर्ड (बीसीसीआई) का नया सचिव किसे नियुक्त किया गया है?

- (a) Jay Shah / जय शाह
- (b) Devajit Saikia / देवजीत सैकिया
- (c) Sourav Ganguly / सौरव गांगुली
- (d) Rahul Dravid / राहुल द्रविड़
- (e) Anurag Thakur / अनुराग ठाकुर

Answer : Option B

Explanation :

- Former first-class cricketer Devajit Saikia has been named as the new secretary of the Board of Control for Cricket in India (BCCI), succeeding Jay Shah, who became the ICC Chairman last year.
- Prabhtej Singh Bhatia was chosen Treasurer of the Indian Cricket Board.
- Saikia, who represented Assam in the 1990-91 first-class cricket season, scored 53 runs in four games.
- He also has extensive cricket administrative expertise, having previously served as the BCCI joint secretary and the secretary of the Assam Cricket Association.

About Board of Control for Cricket in India (BCCI) :

- Founded : 1928
- HQ : Mumbai
- President : Roger Binny
- Secretary : Devajit Saikia
- Treasurer : Prabhtej Singh Bhatia



Recent Appointment in different departments :

- Brijendra Pratap Singh : Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)
- B. N. Srikrishna : Chairperson of Equal's newly formed Advisory Board
- Tuhin Kanta Pandey : Secretary, Department of Revenue, Ministry of Finance
- Dr. V Narayanan : chairman of the Indian Space Research Organisation (ISRO)
- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation
- Amit Aggarwal : Secretary, of the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers
- Manish Singhal : Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (replace Deepak Sood)
- Sachin Tendulkar : Melbourne Cricket Club (MCC) Membership
- Sandip Kumar Mishra : Director of the National Testing Agency (NTA)





Ques : Why is India's inclusion in the UN Committee of Experts on Big Data significant?

बिग डेटा पर संयुक्त राष्ट्र की विशेषज्ञों की समिति में भारत का शामिल होना क्यों महत्वपूर्ण है?

- (a) It enhances India's role in climate policy formulation / यह जलवायु नीति निर्माण में भारत की भूमिका को बढ़ाता है
- (b) It recognizes India as a global leader in data science and statistical innovation / यह भारत को डेटा विज्ञान और सांख्यिकीय नवाचार में एक वैश्विक नेता के रूप में मान्यता देता है
- (c) It helps India influence global trade policies / यह भारत को वैश्विक व्यापार नीतियों को प्रभावित करने में मदद करता है
- (d) It promotes India's interests in artificial intelligence research / यह कृत्रिम बुद्धिमत्ता अनुसंधान में भारत के हितों को बढ़ावा देता है
- (e) It aids in India's sustainable development goals / यह भारत के सतत विकास लक्ष्यों में सहायता करता है

Answer : Option B

Explanation :

- India has joined the UN's Committee of Experts on Big Data and Data Science for Official Statistics.
- The UN Committee of Experts on Big Data and Data Science for Official Statistics (UN-CEBD) was established to explore the potential benefits and challenges of Big Data.
- This development aligns with India's efforts to modernize its statistical processes by integrating non-traditional data sources such as satellite imagery, IoT, and machine learning to provide accurate and real-time insights for governance.



Ques : How much total investment has the Adani Group committed in Chhattisgarh for energy and cement projects?

अडानी समूह ने छत्तीसगढ़ में ऊर्जा और सीमेंट परियोजनाओं के लिए कुल कितना निवेश करने की प्रतिबद्धता जताई है?

- (a) Rs 40,000 crore
- (b) Rs 45,000 crore
- (c) Rs 50,000 crore
- (d) Rs 60,000 crore
- (e) Rs 65,000 crore

Answer : Option E

Explanation :

- The Adani Group plans to invest Rs 65,000 crore in energy and cement projects in Chhattisgarh.
- Gautam Adani, chairman of Adani Group, met with Chhattisgarh Chief Minister Vishnu Deo Sai and announced an investment of Rs 60,000 crore to expand the group's power plants in Raipur, Korba, and Raigarh in the state. The development will increase Chhattisgarh's power producing capacity by 6,120 megawatts.
- According to the announcement, the Adani Group has invested Rs 5,000 crore to the construction and expansion of its cement factories in Chhattisgarh. Adani Cement operates two integrated operations in the state, in Bhatapara and Jamul, and has already announced growth at the Bhatapara facility.
- Adani Power is India's leading private thermal power producer. It plans to increase its thermal power capacity to 30.67 GW by 2029-30 from 15 GW currently.
- The company announced last month that it was considering investing Rs 20,000 crore to build a coal-fired ultra-supercritical thermal power plant in Bihar.
- Adani has committed to investing Rs 10,000 crore in the state over the next four years to support CSR activities in education, healthcare, skill development, and tourism.





Ques : What is the Outlay of the project INROAD (Indian Natural Rubber Operations for Assisted Development) ?

INROAD (सहायता प्राप्त विकास के लिए भारतीय प्राकृतिक रबर संचालन) परियोजना का परिव्यय क्या है?

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

Answer : Option B

Explanation :

- INROAD (Indian Natural Rubber Operations for Assisted Development) started in the North-East India and parts of West Bengal with an Outlay of Rs.100 crore
- The initiative is financially backed by four large corporations: Apollo, Ceat, JK, and MRF. The Rubber Board of India is in charge of its implementation.
- In its first four years, the project has successfully established 1,25,272 hectares of new natural rubber plantations.
- These plantations span across 94 districts in the North East and parts of West Bengal.
- A model smokehouse has been inaugurated for the Bhaishkhuli Pragatishil Mohila Samittee, a cooperative of 65 female rubber growers in Goalpara, Assam to enhance the quality of natural rubber produced in India's North-East.





Ques : Which state government launched the Swami Vivekanand Yuva Shakti Mission on the occasion of the National Youth day?

किस राज्य सरकार ने राष्ट्रीय युवा दिवस के अवसर पर स्वामी विवेकानंद युवा शक्ति मिशन की शुरुआत की?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option E

Explanation :

- On the occasion of the National Youth Day in Bhopal, Madhya Pradesh Chief Minister Mohan Yadav officially launched the Swami Vivekanand Yuva Shakti Mission.
- Chief Minister Mohan Yadav also unveiled the world's largest 3-D rangoli, depicting Swami Vivekananda, at the Shaurya Smarak in Bhopal.
- The Swami Vivekananda Yuva Shakti Mission was launched by the state government in accordance with Prime Minister Narendra Modi's guiding principle of GYAN (Focus on the Poor, Youth, Farmers, and Women) and inspired by Swami Vivekanand's ideas.
- The Chief Minister also introduced the Swami Vivekananda Yuva Shakti Mission Portal and theme song. The Portal will provide information on the mission to the broader public.
- The state government intends to employ more than 70% of the young by 2028. By 2030, all of the state's youth will have completed their education through the 12th grade.





Ques : Which state became the 34th state to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) ?

कौन सा राज्य आयुष्मान भारत प्रधानमंत्री जन आरोग्य योजना (AB PM-JAY) लागू करने वाला 34वां राज्य बन गया?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option C

Explanation :

- Odisha became the 34th state to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), a substantial improvement in the state's healthcare system.
- The National Health Authority (NHA) of the Union Ministry of Health and Odisha's Department of Health and Family Welfare signed a Memorandum of Understanding (MoU) to formalize their merger.
- The AB PM-JAY would work with Odisha's existing Gopabandhu Jan Arogya Yojana (GJAY).
- The unified system provides annual health coverage of ₹5 lakh per family, with an additional Rs.5 lakh for female members.

About Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) :

- Launched : 23 September, 2018
- Nodal agency National Health Authority
- It provides a health coverage of Rs.5 lakh per family annually, with an additional Rs.5 lakh specifically for women members
- AB PM-JAY has recorded 8.19 crore hospital admissions across India, with Rs.1.13 lakh crore allocated towards healthcare for marginalized communities



Ques : Kappad beach and Chal beach wins Blue Flag certification. It is in which state ?
कप्पड़ समुद्र तट और चाल समुद्र तट ने ब्लू फ्लैग प्रमाणन जीता। यह किस राज्य में है?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option A

Explanation :

- The Foundation for Environmental Education (FEE), based in Denmark, has given Kerala's renowned Kappad beach in Kozhikode and Chal beach in Kannur the prestigious Blue Flag designation.
- This designation acknowledges beaches that adhere to high environmental, safety, and sustainability criteria.
- The Blue Flag designation raises Kerala's profile as a sustainable tourism destination and serves as a global benchmark for environmentally friendly tourism activities.
- Kappad Beach has earned the Blue Flag certification for the 4th consecutive year. As of November 2024, India has 13 Blue Flag beaches.
- Award given to Beaches and marinas that meet 33 criteria, focusing on environmental education, water quality, safety, services, and waste management
- It is Launched under the Integrated Coastal Zone Management Project (ICZMP) by the Ministry of Environment, Forest, and Climate Change.

13 Blue Flag beaches in India are :

- Shivrajpur Beach : Dwarka, Gujarat (2020)
- Golden Beach : Puri, Odisha (2020)
- Ghoghla Beach : Diu, Gujarat (2020)
- Kasarkod Beach : Uttara Kannada, Karnataka (2020)
- Padubidri Beach : Udupi, Karnataka (2020)
- Rushikonda Beach : Visakhapatnam, Andhra Pradesh (2020)
- Radhanagar Beach : Havelock Island, Andaman & Nicobar Islands (2020)
- Kovalam Beach : Chennai, Tamil Nadu (2020)
- Eden Beach : Puducherry (2020)
- Minicoy Thundi Beach : Lakshadweep (2022)
- Kadmat Beach : Lakshadweep (2022)
- Kappad Beach : Kozhikode, Kerala (2025)
- Chal Beach : Kannur, Kerala (2025)





Ques : Which organization has launched a dedicated Post-Retirement Benefit (PRB) Cell to enhance the welfare and convenience of its retired employees?

- (a) Solar Energy Corporation of India Ltd / भारतीय सौर ऊर्जा निगम लिमिटेड
- (b) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (c) South Eastern Coalfields Limited (SECL) / साउथ ईस्टर्न कोलफील्ड्स लिमिटेड
- (d) Steel Authority of India Limited / स्टील अथॉरिटी ऑफ इंडिया लिमिटेड
- (e) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स लिमिटेड

Answer : Option C

Explanation :

- South Eastern Coalfields Limited (SECL), a subsidiary of Coal India Limited (CIL) headquartered in Chhattisgarh, has established a dedicated Post-Retirement Benefit (PRB) Cell to improve the welfare and convenience of its retired personnel.
- The PRB Cell will function as a single-window system, integrating post-retirement services traditionally overseen by multiple departments such as Personnel, Finance, and Medical.
- The effort also compliments 'Mission Sambandh,' an SECL program that aims to improve stakeholder communication and collaboration.
- This centralized approach attempts to avoid delays and confusion, giving retirees easier access to pensions, provident funds, medical facilities, and other benefits.





Ques : Where is the headquarter of International Union for Conservation of Nature (IUCN) ?

अंतर्राष्ट्रीय प्रकृति संरक्षण संघ (IUCN) का मुख्यालय कहाँ है?

- (a) Singapore / सिंगापुर
- (b) Germany / जर्मनी
- (c) Switzerland / स्विट्ज़रलैंड
- (d) Denmark / डेनमार्क
- (e) Cambodia / कंबोडिया

Answer : Option C

Explanation :

- The IUCN Red List of Threatened Species has recognized India's Western Ghats as a global hotspot for threatened freshwater species. This is the first-ever multi-taxon assessment of freshwater fauna worldwide.
- The evaluation evaluates the extinction risk and significant threats to 23,496 freshwater species, including crustaceans, fishes, and odonates.
- The study found 89 confirmed and 187 suspected extinctions of freshwater species since 1500 AD.
- The Western Ghats is home to about 300 freshwater fish species, making it one of the richest places for freshwater biodiversity.
- Kerala has the highest number of vulnerable freshwater fishes in India, with 74 out of 188 species categorized as such.

About IUCN :

- Established : 1948
- HQ : Gland, Switzerland
- Director : General Grethel Aguilar





Ques : Who has successfully completed user trials of HIMKAVACH multi-layer clothing system in extreme cold weather conditions ?

अत्यधिक ठंड के मौसम में हिमकवाच मल्टी-लेयर क्लोदिंग सिस्टम का उपयोगकर्ता परीक्षण किसने सफलतापूर्वक पूरा किया है?

- (a) DRDO
- (b) ISRO
- (c) HAL
- (d) NASA
- (e) None of these

Answer : Option A

Explanation :

- The Defence Research and Development Organisation (DRDO) has completed user trials for its HIMKAVACH multi-layer apparel system in extreme cold temperatures.
- The system is meant to protect personnel in temperatures ranging from $+20^{\circ}\text{C}$ to -60°C , making it excellent for high-altitude military operations, especially in the Himalayan region.
- Previously, the Indian Army (IA) utilized the Extreme Cold Weather Clothing System (ECWCS), a 3-layered suit created by DRDO's Defence Institute of Physiology and Allied Sciences (DIPAS).

About DRDO :

- Established : 1958
- HQ : New Delhi
- Chairman : Sameer V. Kamat





Ques : Which institutions are collaborating with C-DOT for the development of the Wideband Spectrum-Sensor ASIC-Chip?

वाइडबैंड स्पेक्ट्रम-सेंसर ASIC-चिप के विकास के लिए कौन से संस्थान C-DOT के साथ सहयोग कर रहे हैं?

- (a) IIT Delhi and IIT Bombay / आईआईटी दिल्ली और आईआईटी बॉम्बे
- (b) IIT Kanpur and IIT Hyderabad / आईआईटी कानपुर और आईआईटी हैदराबाद
- (c) IIT Madras and IISc Bengaluru / आईआईटी मद्रास और आईआईएससी बेंगलुरु
- (d) IIT Mandi and IIT Jammu / आईआईटी मंडी और आईआईटी जम्मू
- (e) IIT Roorkee and IIT Guwahati / आईआईटी रूड़की और आईआईटी गुवाहाटी

Answer : option D

Explanation :

- The Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Department of Telecommunications (DoT), GoI, has signed an agreement with IIT Mandi, in collaboration with IIT Jammu, for the development of "Wideband Spectrum-Sensor ASIC-Chip, for Enhancing Spectrum Utilization".
- The agreement was struck under the Telecom Technology Development Fund (TTDF) initiative of India's Department of Telecommunications.
- This program, which aims to support Indian entrepreneurs, academia, and R&D institutions, is a critical enabler for creating, developing, and commercializing telecommunications technologies and solutions.
- The project's goal is to create a dependable and easy-to-implement wideband spectrum sensing (WSS) algorithm that would enhance spectrum efficiency by using spectrum holes to provide broadband services in rural India.
- Spectrum sensing allows cognitive radio users to adapt to their surroundings by recognizing spectrum voids while avoiding interference with the core network.



Ques : Who was recently honored with the 'Satyajit Ray Lifetime Achievement Award' for contributions to Indian cinema?

हाल ही में भारतीय सिनेमा में योगदान के लिए 'सत्यजीत रे लाइफटाइम अचीवमेंट अवार्ड' से किसे सम्मानित किया गया?

- (a) Aparna Sen / अपर्णा सेन
- (b) Sharmila Tagore / शर्मिला टैगोर
- (c) Satyajit Ray / सत्यजीत रे
- (d) Rituparno Ghosh / ऋतुपर्णो घोष
- (e) Soumitra Chatterjee / सौमित्र चटर्जी

Answer : Option A

Explanation :

• Eminent director Aparna Sen was honoured with the 'Satyajit Ray Lifetime Achievement Award' at the annual award ceremony of West Bengal Film Journalists Association (WBFJA) for her contributions to Indian cinema.

Winners List of West Bengal Film Journalists Association (WBFJA) :

- Best Bengali Film : Manik Babur Megh
- Best Actor (Male) : Chandan Sen
- Best Director : Srijit Mukherji ('Badami Haynar Kabale') and Debaloy Bhattacharya ('Padatik')
- Best Screenplay : Anjan Dutt (For 'Chalchitra Ekhon')
- Best Music Director : Amit Chatterjee
- Most Popular Film Award : Khadaan
- Best Actor (Female) : Rituparna Sengupta (for 'Ajogya')
- Most Promising Director : Abhinandan Banerjee (For 'Manik Babur Megh')
- Best Background Score : Rathijit Bhattacharya (for 'Khadaan')
- Playback singer awards : Timir Biswas (Tekka), Rathijit Bhattacharya (Khadaan), and Antara Mitra (Khadaan)
- Best Lyricist : Kaushik Ganguly (for 'Ajogya')
- Special Recognition for Technical Innovation : Srijit Mukherji's 'Oti Uttam'





Ques : Which state University was recognized by the University Grants Commission (UGC) under Section 2(f) of the UGC Act, 1956, enabling it to offer academic courses in physical education and sports sciences ?

किस राज्य विश्वविद्यालय को विश्वविद्यालय अनुदान आयोग (यूजीसी) द्वारा यूजीसी अधिनियम, 1956 की धारा 2(एफ) के तहत मान्यता दी गई थी, जो इसे शारीरिक शिक्षा और खेल विज्ञान में अकादमिक पाठ्यक्रम पेश करने में सक्षम बनाता है?

- (a) Tripura / त्रिपुरा
- (b) Jharkhand / झारखंड
- (c) Assam / असम
- (d) Bihar / बिहार
- (e) Meghalaya / मेघालय

Answer : Option D

Explanation :

- Bihar Sports University, based in Rajgir, Bihar, is accredited by the University Grants Commission (UGC) under Section 2(f) of the UGC Act, 1956, allowing it to provide academic degrees in physical education and sports sciences.
- The Bihar government has nominated Shishir Sinha, a retired IAS officer, as the university's first Vice-Chancellor (VC).
- The university's academic programs will begin in the 2025-2026 session.

These programs will include :

- A four-year Bachelor of Physical Education (B.P.Ed.) program (subject to approval from the National Council for Teacher Education (NCTE))
- Diplomas and PG diplomas in yoga.
- Diplomas and PG diplomas in sports coaching, focusing on two or three sports

About University Grants Commission :

- Established : 28 December 1956
- HQ : New Delhi
- Chairman : Mamidala Jagadesh Kumar





IMPORTANT ONE – LINER Current Affairs

Department for Promotion of Industry and Internal Trade (DPIIT) and JK Cement Signed an MOU to foster innovation, empower entrepreneurs, and strengthen India's manufacturing ecosystem.

Bollywood actor Akshay Kumar Appointed as Brand ambassador for POCO India.

India and Mumbai batter Shreyas Iyer, the second-most expensive player in the player auction, has been appointed captain by Punjab Kings for IPL 2025. The 2024 IPL winning captain has previously led Delhi Capitals (DC) and Kolkata Knight Riders (KKR) in the IPL.

Mongolia & India Signed an Mining Partnership. In the areas of geology and exploration, aiming to enhance resource security and diversify supply chains.

Mount Ibu in North Maluku, Indonesia, erupted, producing ash clouds up to 4,000 meters and ejecting hot lava up to two kilometers from its crater. The volcano is located on Halmahera Island.

Zoran Milanović, political leader of the Social Democratic Party (SDP) Appointed as 5th President of Croatia for the 2nd consecutive term. He served as the President of Croatia for the 1st time in January 2020 by defeating former president Kolinda GrabarKitarovic.

India achieved a record renewable energy capacity addition of 30 GW in 2024, according to data from the Ministry of New & Renewable Energy (MNRE). India targets 500 GW of renewable energy capacity by 2030.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

उद्योग और आंतरिक व्यापार संवर्धन विभाग (डीपीआईआईटी) और जेके सीमेंट ने नवाचार को बढ़ावा देने, उद्यमियों को सशक्त बनाने और भारत के विनिर्माण पारिस्थितिकी तंत्र को मजबूत करने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए।

बॉलीवुड अभिनेता अक्षय कुमार को POCO इंडिया के ब्रांड एंबेसडर के रूप में नियुक्त किया गया।

खिलाड़ियों की नीलामी में दूसरे सबसे महंगे खिलाड़ी, भारत और मुंबई के बल्लेबाज श्रेयस अय्यर को पंजाब किंग्स ने आईपीएल 2025 के लिए कप्तान नियुक्त किया है। 2024 के आईपीएल विजेता कप्तान ने पहले दिल्ली कैपिटल्स (डीसी) और कोलकाता नाइट राइडर्स (केकेआर) का नेतृत्व किया है। आईपीएल.

मंगोलिया और भारत ने एक खनन साझेदारी पर हस्ताक्षर किए। भूविज्ञान और अन्वेषण के क्षेत्रों में, संसाधन सुरक्षा बढ़ाने और आपूर्ति श्रृंखलाओं में विविधता लाने का लक्ष्य है।

इंडोनेशिया के उत्तरी मालुकु में माउंट इबू में विस्फोट हुआ, जिससे 4,000 मीटर तक राख के बादल पैदा हुए और इसके क्रेटर से दो किलोमीटर तक गर्म लावा निकला। ज्वालामुखी हल्माहेरा द्वीप पर स्थित है।

सोशल डेमोक्रेटिक पार्टी (एसडीपी) के राजनीतिक नेता ज़ोरान मिलानोविक को लगातार दूसरी बार क्रोएशिया के 5वें राष्ट्रपति के रूप में नियुक्त किया गया। उन्होंने जनवरी 2020 में पूर्व राष्ट्रपति कोलिंडा ग्राबरकिटारोविक को हराकर पहली बार क्रोएशिया के राष्ट्रपति के रूप में कार्य किया।

नवीन एवं नवीकरणीय ऊर्जा मंत्रालय (एमएनआरई) के आंकड़ों के अनुसार, भारत ने 2024 में 30 गीगावॉट की रिकॉर्ड नवीकरणीय ऊर्जा क्षमता वृद्धि हासिल की। भारत ने 2030 तक 500 गीगावॉट नवीकरणीय ऊर्जा क्षमता का लक्ष्य रखा है।

EXAM
Genius





Ques : Which bank has introduced the 'Chiranjeevi-Super Senior Citizen FD' scheme?
किस बैंक ने 'चिरंजीवी-सुपर सीनियर सिटीजन FD' योजना शुरू की है?

- (a) HDFC bank / एचडीएफसी बैंक
- (b) ICICI bank / आईसीआई बैंक
- (c) RBL bank / आरबीएल बैंक
- (d) Bandhan bank / बंधन बैंक
- (e) IDBI bank / आईडीबीआई बैंक

Answer : Option E

Explanation :

- IDBI Bank has launched a new fixed deposit scheme, 'IDBI Chiranjeevi-Super Senior Citizen FD,' for customers aged 80 and above.
- The scheme offers higher interest rates, with an additional 65 basis points over standard fixed deposit rates and 15 basis points over existing senior citizen rates.
- The 555-day tenure offers an annual interest rate of 8.05 percent, making it a highly competitive option.
- The bank has also created tempting rates for various term alternatives, such as 7.90% per annum for 375 days, 8.0% per annum for 444 days, and 7.85% per annum for 700 days.

About IDBI Bank :

- Established : 1 July 1964
- HQ : Mumbai
- MD & CEO : Rakesh Sharma
- Tagline : Bank Aisa Dost Jaisa

EXAM
Genius





Recent Facilities Launched in Banking & Insurance Sector :

- Bank of Baroda (BoB) will open AI-powered customer service and full-fledged branches in Prayagraj, including forex transaction facilities, to better serve visitors.
- Groww Mutual Fund, an asset management company, introduced the Groww Nifty India Railways PSU Index Fund and ETF.
- RenewBuy, an online insurance company, has launched the RenewBuy Smart Term Plan under its RB Proprietary line.
- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.
- Union Bank of India has improved digital accessibility by introducing additional features to its Central Bank Digital Currency (CBDC) app, often known as the Digital Rupee (₹).
- Federal Bank, one of India's leading private sector banks, has unveiled FedOne, a new transaction banking platform built on Nucleus Software's FinnAxia technology
- YES Bank Limited & Federation of Indian Chambers of Commerce and Industry(FICCI) Ladies Organisation (FLO) Launched 'YES PowherUp' to empower women entrepreneur in promoting their businesses
- ICICI Prudential Mutual Fund has established the ICICI Prudential Rural Opportunities Fund, an open-ended equity strategy focused on rural and adjacent themes. It starts on January 9, 2025 and ends on January 25, 2025.
- ICICI Prudential Life Insurance has introduced a first-of-its-kind health insurance that covers women's critical illnesses and procedures.





Ques : Which Bank has introduced two new slabs for savings bank (SB) deposit holders ?

किस बैंक ने बचत बैंक (SB) जमा धारकों के लिए दो नए स्लैब पेश किए हैं?

- (a) AU Small Finance Bank Limited / एयू स्मॉल फाइनेंस बैंक लिमिटेड
- (b) Capital Small Finance Bank Limited / कैपिटल स्मॉल फाइनेंस बैंक लिमिटेड
- (c) Jana Small Finance Bank / जना स्मॉल फाइनेंस बैंक
- (d) Shivalik Small Finance Bank / शिवालिक स्मॉल फाइनेंस बैंक
- (e) Equitas Small Finance Bank Limited / इक्विटास स्मॉल फाइनेंस बैंक लिमिटेड

Answer : Option E

Explanation :

- Equitas Small Finance Bank has added two new slabs for savings bank (SB) deposit holders.
- Balances exceeding Rs.10 lakhs, up to Rs.25 lakhs, and from Rs.25 lakhs to Rs.1 crore yield 7% and 7.25% interest, respectively.
- Interest rates for balances up to Rs.1 lakh will remain at 3.00%, while the expanded slab for balances between Rs.1 lakh and Rs.10 lakhs would be 5%.
- Balances ranging from Rs.1 crore to Rs.25 crore will earn 7.50 percent. For balances above Rs.25 crore, the current rate of 7.80% remains constant.

About Equitas Small Finance Bank :

- Headquarters- Chennai
- MD & CEO – P.N. Vasudevan
- Tagline – It's fun banking

EXAM
Genius



Ques : Who has been appointed as the Group Chief Executive Officer (CEO) of Angel One?

एंजेल वन के समूह मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Sundar Pichai / सुन्दर पिचाई
- (b) Ambarish Kenghe / अंबरीश केंघे
- (c) Satya Nadella / सत्या नडेला
- (d) Rajesh Gopinathan / राजेश गोपीनाथन
- (e) Nandan Nilekani / नंदन नीलेकणि

Answer : option B

Explanation :

- Angel One has named Ambarish Kenghe as its group CEO. Kenghe will inherit the position in March 2025.
- Kenghe has previously served as vice president and general manager, Google Pay APAC, where he was instrumental in increasing the platform's reach and supporting the UPI ecosystem in India.
- His previous positions were chief product officer for Myntra, consultant for Bain & Company, and engineer at Cisco Systems.

About Angel One :

- Established : 1996
- HQ : Mumbai, Maharashtra
- CMD : Dinesh Thakkar

EXAM
Genius





Ques : What is the India's wholesale price inflation in December ?
दिसंबर में भारत की थोक मूल्य मुद्रास्फीति क्या है?

- (a) 2.37%
- (b) 4.27%
- (c) 2.15%
- (d) 1.54%
- (e) 3.45%

Answer : Option A

Explanation :

- India's wholesale price inflation rose to 2.37% in December 2024, up from 1.89% in November, driven by higher prices in manufactured products, non-food articles, and fuel and power
- It was 0.86 per cent in December 2023.

Recent WPI-based Retail inflation in India :

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

EXAM
Genius





Ques : Where did the first edition of the Kho Kho World Cup take place?
खो खो विश्व कप का पहला संस्करण कहाँ आयोजित हुआ था?

- (a) Jawaharlal Nehru Stadium, New Delhi / जवाहरलाल नेहरू स्टेडियम, नई दिल्ली
- (b) Kalinga Stadium, Bhubaneswar / कलिंगा स्टेडियम, भुवनेश्वर
- (c) Indira Gandhi Indoor Stadium, New Delhi / इंदिरा गांधी इंडोर स्टेडियम, नई दिल्ली
- (d) Salt Lake Stadium, Kolkata / साल्ट लेक स्टेडियम, कोलकाता
- (e) M. Chinnaswamy Stadium, Bengaluru / एम. चिन्नास्वामी स्टेडियम, बेंगलुरु

Answer : Option C

Explanation :

- The first Kho Kho World Cup kicked off on January 13, 2025, at the Indira Gandhi Indoor Stadium in New Delhi. Sudhanshu Mittal, President of the Indian Kho Kho Federation, officially opened the World Cup.
- The Kho Kho Federation of India, with the Indian Olympic Association's cooperation, will host the Kho Kho World Cup in New Delhi from January 13 to 19, 2025.
- During the World Cup, each team will have 12 players, but during a match, only 9 players from each team will take the field.
- The first Kho Kho World Cup will feature 20 men's and 19 women's teams from throughout the world. The male and female kho kho teams have been separated into four divisions.
- Pratik Waikar leads the Indian men's team of 15 members, while Priyanka Ingle leads the women's team.

EXAM
Genius





Ques : The Gaan Ngai festival commemorates the end of the harvest season and is celebrated in which state ?

गान नगाई त्योहार फसल के मौसम के अंत की याद दिलाता है और किस राज्य में मनाया जाता है?

- (a) Tripura / त्रिपुरा
- (b) Mizoram / मिजोरम
- (c) Assam / असम
- (d) Manipur / मणिपुर
- (e) Meghalaya / मेघालय

Answer : Option D

Explanation :

- The Gaan Ngai celebration, honoring the conclusion of the harvest season for the Kabui/Rongmei Naga group, is being held in Manipur.
- Gaan-ngai is a festival of lights and victory, namely victory against evil.
- Gaan-ngai is often referred to as the winter celebration. Chakaan means season, Gaan means winter, and Ngai means festival. This celebration is also known as a New Year's festival because it celebrates the conclusion of the year and the start of the New Year.

About Manipur :

- Capital – Imphal
- Chief Minister – Biren Singh
- Governor – Ajay Bhalla

EXAM
Genius





Ques : Which state inaugurated Prasar Bharati's FM channel 'Kumbhvani' at the Circuit House ?

किस राज्य ने सर्किट हाउस में प्रसार भारती के एफएम चैनल 'कुंभवाणी' का उद्घाटन किया?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option A

Explanation :

- Yogi Adityanath, Uttar Pradesh's chief minister, inaugurated Prasar Bharati's FM station 'Kumbhvani' at Circuit House.
- Prasar Bharati has created the OTT-based Kumbhvani FM station to provide detailed information on the Mahakumbh.
- The channel broadcasts at 103.5 MHz and operates everyday from 5:55 am to 10:05 pm.
- Prasar Bharati developed the FM channel Kumbhvani during the Kumbh celebrations in 2013, 2019, and 2025 to address connection difficulties in remote locations.

EXAM
Genius





Ques : Union Minister of Commerce & Industry, Piyush Goyal has inaugurated the National Turmeric Board in which city ?

केंद्रीय वाणिज्य और उद्योग मंत्री, पीयूष गोयल ने किस शहर में राष्ट्रीय हल्दी बोर्ड का उद्घाटन किया है?

- (a) Guwahati / गुवाहाटी
- (b) New Delhi / नई दिल्ली
- (c) Kaziranga / काजीरंगा
- (d) Kolkata / कोलकाता
- (e) Varanasi / वाराणसी

Answer : Option B

Explanation :

- Piyush Goyal, Union Minister of Commerce and Industry, has launched the National Turmeric Board at Vanijya Bhawan in New Delhi, which will benefit cultivators in 20 states.
- The government has named Palle Ganga Reddy as its first chairwoman. The Board's headquarters are in Nizamabad, Telangana.
- Representatives from other ministries will join the National Turmeric Board in the coming days. Representatives from exporter and producer organizations will also serve on the Board.
- The Board will ensure the quality and safety of turmeric production and exports. Last year, 2023-24, India cultivated 3.05 lakh hectares of turmeric, producing 10.74 lakh tonnes.
- Turmeric, often referred to as the “Golden Spice,” holds immense economic potential for Indian farmers, particularly those in 20 states including Maharashtra, Tamil Nadu, Andhra Pradesh, Telangana, Madhya Pradesh, and Meghalaya.
- India is the world's top producer, consumer, and exporter of turmeric. India accounts for more than 70% of global turmeric production, with 30 types grown in the country.
- During 2023-24, 1.62 lakh tonnes of turmeric and turmeric products worth 226.5 million USD were exported.
- The government of India has set a target of Rs8000 crore of turmeric by 2030.





Ques : Who is the author of the book Middle Class India: Driving Change in the 21st Century?

मिडिल क्लास इंडिया: ड्राइविंग चेंज इन द 21वीं सेंचुरी पुस्तक के लेखक कौन हैं?

- (a) Arundhati Roy / अरुंधति रॉय
- (b) P. Sainath / पी. साईनाथ
- (c) Shashi Tharoor / शशि थरूर
- (d) Chetan Bhagat / चेतन भगत
- (e) Manisha Pande / मनीषा पांडे

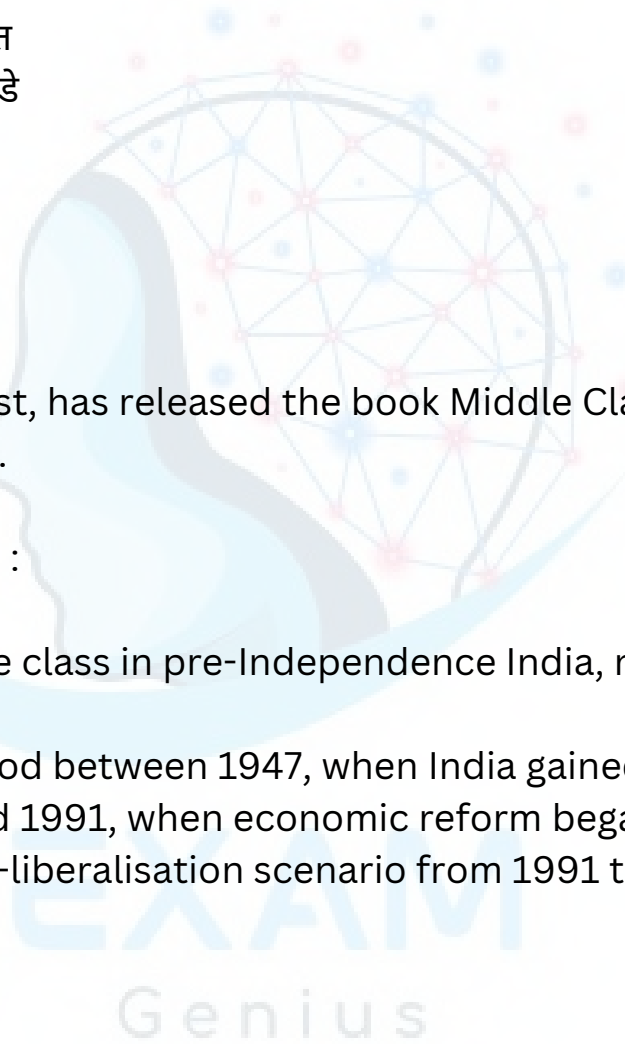
Answer : Option E

Explanation :

- Manisha Pande, a journalist, has released the book Middle Class India: Driving Change in the 21st Century.

It's divided into three parts :

- Part I examines the middle class in pre-Independence India, namely from 1757 to 1947.
- Part II focuses on the period between 1947, when India gained independence from British colonial control, and 1991, when economic reform began.
- Part III discusses the post-liberalisation scenario from 1991 to the present day.





Recent News Headlines Related to Books :

- “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
- Beyond the Higgs Boson: The W Boson : Manik Kotwal
- My Beloved Life tells the story of Jadunath : Amitava Kumar
- Ratan Tata: A Life : Thomas Mathew
- Why Bharat Matters : External Affairs Minister Dr S. Jaishankar

EXAM
Genius





Ques : Annabel Sutherland selected as the ICC Women's player of the month for December 2024. She is from which country ?

एनाबेल सदरलैंड को दिसंबर 2024 के लिए ICC महिला खिलाड़ी के रूप में चुना गया। वह किस देश से हैं?

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

Answer : Option C

Explanation :

- The International Cricket Council (ICC) has named Jasprit Bumrah of India and Annabel Sutherland of Australia as the ICC Men's and Women's Players of the Month for December 2024, respectively.
- Top-ranked Test bowler Bumrah provided stern resistance to Australia's resurgence in a compelling Border-Gavaskar Trophy series with destructive bowling spells.
- Sutherland was in sparkling form during Australia's ODI matches against India and New Zealand, winning Player of the Series twice for her all-round contributions.
- Both players were crowned after a vote by global fans registered on ICC-cricket.com and an expert panel of ICC Hall of Famers, former international players, and media representatives.

Recent ICC players of the month :

- November 2024 : Haris Rauf (Pakistan) (Men) and Danni Wyatt-Hodge (England) (women)
- October 2024 : Amelia Kerr (New Zealand) (Men) and Noman Ali (Pakistan) (women)
- September 2024 : Kamindu Mendis (Sri Lanka) (Men) and Tammy Beaumont (England) (women)
- August 2024 : Dunith Wellalage (Sri Lanka) (Men) and Harshitha Samarawickrama (Sri Lanka) (women)



Ques : Who is the Chairman of the reconstituted Atomic Energy Commission (AEC)?
पुनर्गठित परमाणु ऊर्जा आयोग (एईसी) के अध्यक्ष कौन हैं?

- (a) Manoj Govil / मनोज गोविल
- (b) Pankaj Kumar Mishra / पंकज कुमार मिश्रा
- (c) Suresh Kumar / सुरेश कुमार
- (d) Ajit Kumar Mohanty / अजीत कुमार मोहंती
- (e) Anamika sen / अनामिका सेन

Answer : Option D

Explanation :

- The government has reconstituted the Atomic Energy Commission (AEC), which now includes T V Somanathan and Manoj Govil, who have taken over as Cabinet Secretary and Expenditure Secretary, respectively.
- The AEC also includes Pankaj Kumar Mishra, who was appointed as Member (Finance) last year, according to a notification made on October 21 and published in the Gazette on January 9.
- Ajit Kumar Mohanty, Secretary of the Department of Atomic Energy, serves as Chairman of the reformed AEC.
- The AEC is responsible for developing policy for the Department of Atomic Energy.

About The Atomic Energy Commission :

- The Atomic Energy Commission was founded in August 1948 as a division of the Department of Scientific Research.
- The Department of Atomic Energy was established later, on August 3, 1954, with direct supervision from the Prime Minister.
- The AEC was officially established in March 1958, following a government resolution. This historical framework laid the groundwork for India's nuclear policy evolution.





Recent Appointment in different departments :

- Devajit Saikia : New secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of the Indian Cricket Board
- Brijendra Pratap Singh : Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)
- B. N. Srikrishna : Chairperson of Equal's newly formed Advisory Board
- Tuhin Kanta Pandey : Secretary, Department of Revenue, Ministry of Finance
- Dr. V Narayanan : chairman of the Indian Space Research Organisation (ISRO)
- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry

EXAM
Genius





Ques : What type of missile is the Nag Mk 2?

नाग एमके 2 किस प्रकार की मिसाइल है?

- (a) Surface-to-Air Missile / सतह से हवा में मार करने वाली मिसाइल
- (b) Air-to-Air Missile / हवा से हवा में मार करने वाली मिसाइल
- (c) Cruise Missile / क्रूज मिसाइल
- (d) Ballistic Missile / बैलिस्टिक मिसाइल
- (e) Anti-Tank Guided Missile / एंटी टैंक गाइडेड मिसाइल

Answer : Option E

Explanation :

- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag Mk 2) at Rajasthan's Pokhran Field Firing Range.
- The missile travels at 230 m/s and can kill enemy tanks up to 4 km away in 17-18 seconds.
- The rocket, weighing around 45 kilos and measuring 6 feet 1 inch, can quickly destroy enemy tanks and armored vehicles.
- The DRDO developed the missile at a cost of Rs.300 crore.
- The missile's first successful test occurred in 1990. Trials in 2017, 2018, and 2019 included technological improvements.

EXAM
Genius





Recent News Headlines related to Defence

- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- China successfully launched four Earth-observation radar satellites called 'PIESAT-2' using a Long March-2D rocket from the Taiyuan Satellite Launch Center in Shanxi Province.
- Space entrepreneurs in Japan and India had agreed to collaborate on a study of utilizing laser-equipped spacecraft to remove garbage from orbit, as an experimental answer to the increasingly pressing problem of orbital congestion.
- China's space program reached a milestone when two of its astronauts performed a nine-hour spacewalk. Shenzhou-19 crew members Cai Xuzhe and Song Lingdong completed a nine-hour extravehicular exercise (EVA), breaking a 22-year-old US record.
- Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMs) 8x8.
- Starting in 2025, India's Aditya L1 and the European Space Agency's (ESA) Proba-3 missions will collaborate to further solar research.
- INS Tushil, a Russian-built guided missile frigate, was commissioned into the Indian Navy in Kaliningrad, Russia, in front of Defence Minister Rajnath Singh, Chief of Naval Staff Admiral Dinesh K Tripathi, and other senior officials.





Ques : What monthly pension has the Odisha government announced for people jailed during the Emergency?

ओडिशा सरकार ने आपातकाल के दौरान जेल गए लोगों के लिए कितनी मासिक पेंशन की घोषणा की है?

- (a) Rs.5000
- (b) Rs.10000
- (c) Rs.15000
- (d) Rs.20000
- (e) Rs.25000

Answer : Option D

Expanation :

- Chief Minister Mohan Charan Majhi announced the establishment of a monthly stipend for individuals detained and imprisoned during the Emergency under the Maintenance of Internal Security Act, Defence of India Rule, or Defence and Internal Security of India Rules.
- The Odisha government has granted a monthly stipend of Rs 20,000 and other perks for those imprisoned during the Emergency.
- Along with the pension, the state government will cover the medical expenditures of all those imprisoned during the Emergency. Everyone who is still living on January 1, 2025, will be eligible for a pension and medical care.
- From June 25, 1975 to March 21, 1977, hundreds were imprisoned in various jails across the country for protesting the Emergency.





Ques : Which high court did K. Vinod Chandran serve as the Chief Justice before being elevated to the Supreme Court?

सर्वोच्च न्यायालय में पदोन्नत होने से पहले के. विनोद चंद्रन ने किस उच्च न्यायालय में मुख्य न्यायाधीश के रूप में कार्य किया था?

- (a) Delhi High Court / दिल्ली उच्च न्यायालय
- (b) Patna High Court / पटना उच्च न्यायालय
- (c) Kerala High Court / केरल उच्च न्यायालय
- (d) Bombay High Court / बॉम्बे हाई कोर्ट
- (e) Madras High Court / मद्रास उच्च न्यायालय

Answer : Option B

Explanation :

- K Vinod Chandran, Chief Justice of the Patna High Court, was elevated to the Supreme Court. The Supreme Court Collegium approved Justice Chandran's name.
- Justice Chandran was appointed as a judge of the Kerala High Court on November 8, 2011. On March 29, 2023, he was appointed Chief Justice of the Patna High Court.
- Once he takes his oath as a Supreme Court judge, the court's working strength will increase to 33. It has a sanctioned strength of 34, including the Chief Justice of India.
- The appointment was made by the President in exercise of his duties under Article 124 (2) of the Constitution.

Genius





Ques : Indian Army Day is celebrated annually on which day ?
भारतीय सेना दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 15 January
- (b) 16 January
- (c) 17 January
- (d) 18 January
- (e) 19 January

Answer : Option A

Explanation :

- Indian Army Day is observed yearly on January 15th to commemorate the bravery and sacrifices of Indian Army troops. This year is the 77th anniversary of Indian Army Day.
- Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army).
- It commemorates the day in 1949 when General K.M. Cariappa became the first Indian Commander-in-Chief of the Indian Army, succeeding General Sir Francis Roy Bucher.
- The day is marked by huge parades, military displays, and tributes at the National War Memorial and Amar Jawan Jyoti.

EXAM
Genius





Ques : When is National Startup Day celebrated in India?

भारत में राष्ट्रीय स्टार्टअप दिवस कब मनाया जाता है?

- (a) 15 January
- (b) 16 January
- (c) 17 January
- (d) 18 January
- (e) 19 January

Answer : Option B

Explanation :

- National Startup Day is held yearly on January 16th to acknowledge and promote India's entrepreneurial spirit.
- It was initially declared by Prime Minister Narendra Modi in 2022 to commemorate startups' contributions to the Indian economy.
- The day emphasizes startups' role in fostering innovation, job development, and economic growth across multiple sectors.

EXAM
Genius





Important days :

- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)



IMPORTANT ONE – LINER Current Affairs

Uttar Pradesh is considering the privatization of two of its four power distribution companies—Dakshinanchal Vidyut Vitran Nigam and Purvanchal Vidyut Vitran Nigam.

PV Sindhu, two-time Olympic medallist and one of India's greatest sporting trailblazers, has joined forces with sports brand PUMA India in a multi-year partnership as brand ambassador.

Thalai Pongal, the first day of the Tamil month, is a significant harvest festival celebrated with fervor across Tamil Nadu. The Tamil Nadu Tourism Development Corporation (TNTDC) organized a grand celebration in Nanjikottai village near Thanjavur.

Prime Minister Narendra Modi has launched “Mission Mausam”, which aims to make the country a “weather-ready” and “climate-smart” nation, in New Delhi as part of the events marking the 150th foundation day of the India Meteorological Department.

India has signed an agreement with Saudi Arabia for Hajj 2025, finalising a quota of 1,75,025 pilgrims. Union Minister for Minority Affairs Kiren Rijiju signed the deal in Jeddah with Saudi Minister for Hajj and Umrah Tawfiq Bin Fawzan Al Rabiah.

Avaniyapuram Jallikattu Festival Held at Avaniyapuram village, near the Sri Bathrakaliamman Temple, Madurai, Tamil Nadu. 1,100 bulls and 900 bull-tamers participate and The best bull is awarded a tractor valued at Rs.11 lakh, while the top bull-tamer receives a car worth Rs.8 lakh.

Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

उत्तर प्रदेश अपनी चार बिजली वितरण कंपनियों में से दो-दक्षिणांचल विद्युत वितरण निगम और पूर्वांचल विद्युत वितरण निगम के निजीकरण पर विचार कर रहा है।

दो बार के ओलंपिक पदक विजेता और भारत के महानतम खेल अग्रदूतों में से एक, पीवी सिंधु, ब्रांड एंबेसडर के रूप में बहु-वर्षीय साझेदारी में स्पोर्ट्स ब्रांड PUMA इंडिया के साथ जुड़ गए हैं।

थलाई पोंगल, तमिल महीने का पहला दिन, एक महत्वपूर्ण फसल उत्सव है जिसे पूरे तमिलनाडु में उत्साह के साथ मनाया जाता है। तमिलनाडु पर्यटन विकास निगम (टीएनटीडीसी) ने तंजावुर के पास नानजीकोट्टई गांव में एक भव्य उत्सव का आयोजन किया।

प्रधान मंत्री नरेंद्र मोदी ने भारत मौसम विज्ञान विभाग के 150वें स्थापना दिवस के अवसर पर आयोजित कार्यक्रमों के हिस्से के रूप में नई दिल्ली में "मिशन मौसम" लॉन्च किया है, जिसका उद्देश्य देश को "मौसम के लिए तैयार" और "जलवायु-स्मार्ट" राष्ट्र बनाना है।

भारत ने हज 2025 के लिए सऊदी अरब के साथ एक समझौते पर हस्ताक्षर किए हैं, जिसमें 1,75,025 तीर्थयात्रियों का कोटा तय किया गया है। केंद्रीय अल्पसंख्यक मामलों के मंत्री किरण रिजिजू ने सऊदी के हज और उमरा मंत्री तौफीक बिन फौजान अल रबिया के साथ जेद्दा में समझौते पर हस्ताक्षर किए।

अवनियापुरम जल्लीकट्टू महोत्सव तमिलनाडु के मदुरै में श्री बथराकलीअम्मन मंदिर के पास अवनियापुरम गांव में आयोजित किया गया। 1,100 सांड और 900 सांडों को काबू करने वाले भाग लेते हैं और सर्वश्रेष्ठ सांड को 11 लाख रुपये मूल्य का ट्रैक्टर दिया जाता है, जबकि सर्वश्रेष्ठ सांड को काबू करने वाले को 8 लाख रुपये की कार मिलती है।

EXAM
Genius





Ques : Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Punjab National Bank (PNB)?

पंजाब नेशनल बैंक (पीएनबी) के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rajnish Kumar / रजनीश कुमार
- (b) S. S. Mallikarjuna Rao / एस.एस. मल्लिकार्जुन राव
- (c) Atanu Kumar Das / अतनु कुमार दास
- (d) Ashok Chandra / अशोक चंद्र
- (e) Shyam Srinivasan / श्याम श्रीनिवासन

Answer : Option D

Explanation :

- Punjab National Bank (PNB) has selected Ashok Chandra as its Managing Director (MD) and Chief Executive Officer (CEO).
- Before these positions, Chandra was an executive director at Canara Bank. He replaced Atul Kumar Goel.
- Chandra, who joined Canara Bank as an executive director in November 2022, was in charge of a variety of verticals, including digital banking and information technology, strategy and planning, marketing and public relations, financial inclusion, micro, small, and medium enterprises (MSME), retail assets, agriculture, and priority sectors.
- Chandra began his banking career as a probationary officer at what was then known as Corporation Bank in September 1991.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- MD & CEO : Ashok Chandra
- Tagline : The Name You Can Bank Upon



Ques : Which Indian organization has partnered with UAE-based Magnati to advance QR-based UPI payments in the Middle East?

मध्य पूर्व में QR-आधारित UPI भुगतान को आगे बढ़ाने के लिए किस भारतीय संगठन ने संयुक्त अरब अमीरात स्थित मैग्नाटी के साथ साझेदारी की है?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Paytm / पेटीएम
- (e) HDFC Bank / एचडीएफसी बैंक

Answer : Option C

Explanation :

- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- The collaboration intends to expand the QR-based merchant payment network in the UAE by allowing more businesses to accept UPI as a payment method from Indian travelers, according to NIPL, the international branch of the National Payments Corporation of India (NPCI).
- UPI is regarded as one of the world's most successful real-time payment systems, handling over 16 billion transactions by December 2024.
- The agreement will first provide UPI acceptance throughout Dubai Duty Free, improving the shopping and payment experience for Indian tourists.

About NPCI International Payments Limited (NIPL) :

- Established : 2020
- HQ : Mumbai
- CEO : Ritesh Shukla



Ques : Tata Capital raises how much through maiden international bond ?
टाटा कैपिटल ने पहले अंतरराष्ट्रीय बांड के माध्यम से कितना जुटाया?

- (a) \$100 million
- (b) \$200 million
- (c) \$300 million
- (d) \$400 million
- (e) \$500 million

Answer : Option D

Explanation :

- 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.
- The senior unsecured bond has a 3.5-year tenor and will be used to fund corporate operations, including lending.
- Tata Capital initiated the deal with an initial price guidance of US Treasury + 125 basis points (bps) in response to considerable investor demand.

About Tata Capital Ltd :

- Established : 2007
- HQ : Mumbai
- MD & CEO : Rajiv Sabharwal

EXAM
Genius





Ques : Who has been appointed as the MD & CEO of Institutional Equities at JM Financial Institutional Securities?

जेएम फाइनेंशियल इंस्टीट्यूशनल सिक्योरिटीज में इंस्टीट्यूशनल इक्विटीज के एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Ramesh Gupta / रमेश गुप्ता
- (b) Alok Sharma / आलोक शर्मा
- (c) Ankur Jhaveri / अंकुर झावेरी
- (d) Ravi Iyer / रवि अय्यर
- (e) Prashant Mehta / प्रशांत मेहता

Answer : Option C

Explanation :

- JM Financial has named Ankur Jhaveri MD & CEO of Institutional Equities at JM Financial Institutional Securities. He will be in charge of improving the sales, trading, research, and derivatives sectors.
- Ankur has approximately 20 years of expertise in institutional stocks and derivatives. Before to JM Financial, he was Managing Director at Axis Capital.
- He earned an MBA in Finance and Financial Management Services from the NL Dalmia Institute of Management Studies and Research, as well as a Master's degree in Finance (International Finance) from ICFAI University.

Genius





Ques : What is the GDP growth forecast for India by FICCI for the financial year 2024-25?

वित्तीय वर्ष 2024-25 के लिए फिक्की द्वारा भारत के लिए जीडीपी वृद्धि का पूर्वानुमान क्या है?

- (a) 6.4%
- (b) 5.6%
- (c) 6.8%
- (d) 5.2%
- (e) 6.7%

Answer : Option A

Explanation :

- The FICCI expects India's GDP to rise by 6.4% in fiscal year 2024-25.
- This is a decrease from the 7.0% prediction issued in September 2024 and represents a significant deceleration from the 8.2% growth observed in 2023-24.
- The agricultural industry, including allied activities, is predicted to rise 3.6% in 2024-25, according to the FICCI Survey.

EXAM
Genius





Ques : Where were the three naval combatants commissioned?

तीन नौसैनिक लड़ाकों को कहाँ नियुक्त किया गया था?

- (a) Kochi Naval Base / कोच्चि नौसेना बेस
- (b) Naval Dockyard, Mumbai / नौसेना डॉकयार्ड, मुंबई
- (c) Visakhapatnam Naval Dockyard / विशाखापत्तनम नौसेना डॉकयार्ड
- (d) Chennai Port / चेन्नई पोर्ट
- (e) Goa Naval Base / गोवा नौसेना बेस

Answer : Option B

Explanation :

- On Indian Army Day, Prime Minister Narendra Modi dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- The Prime Minister also introduced new platforms, such as the INS Nilgiri, which honors the Chola dynasty's nautical strength, and the Surat battleship.
- INS Surat, the fourth and last ship of the P15B Guided Missile Destroyer Project, is one of the world's largest and most advanced destroyers.
- INS Nilgiri, the first ship in the P17A Stealth Frigate Project, was designed by the Indian Navy's Warship Design Bureau and has sophisticated features for increased survivability, seakeeping, and stealth.
- INS Vaghsheer is the sixth and final submarine of the P75 Scorpene Project.





Ques : What is the rank of India in Annual India Fintech Report 2024 ?

वार्षिक भारत फिनटेक रिपोर्ट 2024 में भारत का स्थान क्या है?

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

Answer : Option C

Explanation :

- Annual India Fintech Report 2024 Published by Tracxn Technologies Limited
- India placed third globally in fintech funding, despite a 33% year-over-year fall to USD 1.9 billion from USD 2.8 billion in 2023.
- The fintech sector received USD 805 million in funding in Q3 2024, a 61% increase over the previous year.
- According to the research, early-stage fundraising rounds decreased by 16% year on year, from USD 667 million in 2023 to USD 562 million in 2024, and by 70% from USD 1.9 billion in 2022.
- Seed-stage funding decreased by 19% year on year, from USD 219 million in 2023 to USD 178 million in 2024, and by 66% from USD 529 million in 2022.

Top 3 in Tracxn's Annual India Fintech Report 2024 :

- Country : 1. United States of America (USA) 2. United Kingdom (UK) 3. India
- Top 3 Indian cities which emerged as hub for fintech funding in 2024 : 1. Bengaluru 2. Mumbai 3. Delhi
- Top 3 Investing Companies : 1. XV Partners 2. LetsVenture Technologies Private Limited 3. Y Combinator
- Top 3 companies in Seed Investments : 1. Catalysts Private Limited 2. Y Combinator LLC 3. Antler



Ques : What is the primary aim of the Chief Election Commissioner and Other Election Commissioners Act, 2023?

मुख्य चुनाव आयुक्त और अन्य चुनाव आयुक्त अधिनियम, 2023 का प्राथमिक उद्देश्य क्या है?

- (a) To reduce the tenure of election commissioners / चुनाव आयुक्तों के कार्यकाल को कम करने के लिए
- (b) To centralize the election process / चुनाव प्रक्रिया को केंद्रीकृत करना
- (c) To widen the scope of selection of election commissioners / चुनाव आयुक्तों के चयन का दायरा बढ़ाना
- (d) To introduce electronic voting machines / इलेक्ट्रॉनिक वोटिंग मशीनें पेश करना
- (e) To limit the powers of the Election Commission / चुनाव आयोग की शक्तियों को सीमित करना

Answer : Option C

Explanation :

- The Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service, and Term of Office) Act of 2023 establishes new processes to broaden the scope of selection.

Background to the New Law for Appointing CECs and ECs :

- Article 324 of the Indian Constitution states that the President will nominate the CEC and ECs, however this is subject to Parliamentary law (if such law exists).
- While this provision requires Parliament to propose a corresponding law, it has not done so (until now).
- In the lack of such a law, the President has made selections based on the Prime Minister's recommendations.
- In 2023, the Constitution Bench of the Supreme Court (in the Anoop Baranwal v. Union of India case) agreed to modify the process for Election Commission selections in order to ensure their independence.
- The Bench formed a committee that included the Prime Minister, the Leader of the Opposition in Parliament, and the Chief Justice of India (CJI).
- This committee will provide recommendations to the President on Election Commission appointments until Parliament passes a separate statute on the subject.





New Appointment Process Under the Act :

- The Election Commission is made up of the Chief Election Commissioner and two Election Commissioners, who are currently Gyanesh Kumar and Sukhbir Singh Sandhu.
- Section 5 limits eligibility to current or past Secretary-level officers.
- Previously, the senior-most Election Commissioner succeeded the outgoing CEC. The Act provides for the selection of candidates outside of the Election Commission, which broadens the pool.
- Section 6 of the Act establishes a Search Committee chaired by the Minister of Law and Justice and two senior officials to select a panel of five candidates.
- Selection committee composition : The Prime Minister, a Cabinet minister, and the Lok Sabha's Leader of the Opposition make up the Selection Committee. This committee has the option of selecting a candidate within the panel or nominating someone from outside.

Ques : Union Education Minister Dharmendra Pradhan has inaugurated the registration page for the third edition of Kashi Tamil Sangamam, a 10-day festival taking place in which city ?

केंद्रीय शिक्षा मंत्री धर्मेंद्र प्रधान ने किस शहर में होने वाले 10 दिवसीय उत्सव काशी तमिल संगमम के तीसरे संस्करण के लिए पंजीकरण पृष्ठ का उद्घाटन किया है?

- (a) Guwahati / गुवाहाटी
- (b) New Delhi / नई दिल्ली
- (c) Kaziranga / काजीरंगा
- (d) Kolkata / कोलकाता
- (e) Varanasi / वाराणसी

Answer : Option E





Explanation :

- Union Education Minister Dharmendra Pradhan has inaugurated the registration page for the third edition of Kashi Tamil Sangamam, a 10-day festival taking place in Varanasi. The event will be held from February 15 to 24, 2025.
- The portal, kashitamil.iitm.ac.in, administered by the Indian Institute of Technology Madras, will take registrations till February 1.
- The event, organized by the Ministry of Education in partnership with the Uttar Pradesh government, will commemorate the long-standing ties between Tamil Nadu and Kashi. This year's event will be dedicated to Maharishi Agasthyar.
- Prime Minister Shri Narendra Modi launched KTS 2.0 in Varanasi on December 17, 2023.

This year, the government has decided to bring around 1000 delegates from Tamil Nadu under five categories/groups :

- (i) Students, Teachers, and Writers
- (ii) Farmers and Artisans (Vishwakarma Categories)
- (iii) Professionals and Small Entrepreneurs
- (iv) Women (SHG, Mudra Loan beneficiaries, DBHPS Pracharaks)
- (v) Start-up, Innovation, Edu-Tech, Research.

EXAM
Genius





Ques : Who has been appointed as the Secretary of the Department of Higher Education under the Ministry of Education?

शिक्षा मंत्रालय के तहत उच्च शिक्षा विभाग के सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Alok Kumar / आलोक कुमार
- (b) Ramesh Pokhriyal / रमेश पोखरियाल
- (c) Anurag Sharma / अनुराग शर्मा
- (d) Amit Khare / अमित खरे
- (e) Vineet Joshi / विनीत जोशी

Answer : Option E

Explanation :

- Vineet Joshi, a seasoned Indian Administrative Service (IAS) officer from the Manipur cadre in the 1992 batch, has been appointed Secretary of the Department of Higher Education under the Ministry of Education.
- Prior to this assignment, Joshi was Manipur's Chief Secretary, a position he took in May 2023 amidst growing ethnic tensions.
- Vineet Joshi previously served as the Director-General of the National Testing Agency (NTA), where he oversaw important entrance exams such as the National Eligibility-cum-Entrance Test (NEET) and the Joint Entrance Examination (JEE) Main.
- He has also served as Chairman of the Central Board of Secondary Education (CBSE), where he was influential in implementing the Continuous and Comprehensive Evaluation (CCE) system.





Recent Appointment in different departments :

- K Vinod Chandran : Chief Justice of Supreme Court
- Ajit Kumar Mohanty : Chairman of the reformed Atomic Energy Commission (AEC)
- Devajit Saikia : New secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of the Indian Cricket Board
- Brijendra Pratap Singh : Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)
- B. N. Srikrishna : Chairperson of Equal's newly formed Advisory Board
- Tuhin Kanta Pandey : Secretary, Department of Revenue, Ministry of Finance
- Dr. V Narayanan : chairman of the Indian Space Research Organisation (ISRO)
- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry
- Faiz Ahmed Kidwai : chief of the Directorate General of Civil Aviation





Ques : Where has the first astronomical observatory of Eastern India been inaugurated?

पूर्वी भारत की पहली खगोलीय वेधशाला का उद्घाटन कहाँ किया गया है?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

- The Department of Science and Technology, Union Ministry of Science and Technology, has inaugurated the first astronomical observatory in Eastern India and the sixth in the country, located on Panchet Hill in the Garpanchkot area of Purulia district in West Bengal.
- It is the sixth such observatory in India, following Ladakh, Nainital (Uttarakhand), Mount Abu (Rajasthan), Girbani Hills in Pune, and Kavalur in Tamil Nadu.
- The observatory in Garpanchkot Hills is named after the eminent scientist Satyendra Nath Bose. The Satyendra Nath Bose National Centre for Basic Sciences established the observatory.
- The Satyendra Nath Bose National Centre for Basic Sciences has signed a memorandum of understanding (MoU) with Sidhu Kanu Birsa University, Purulia to operate the observatory and share resources.
- In 1986, the Government of India's Department of Science and Technology established the Satyendra Nath Bose National Centre for Basic Sciences in Kolkata, West Bengal.



Ques : On which route is the first trial run of the hydrogen-powered train in India expected to take place?

भारत में हाइड्रोजन से चलने वाली ट्रेन का पहला ट्रायल रन किस रूट पर होने की उम्मीद है?

- (a) Delhi-Agra / दिल्ली-आगरा
- (b) Mumbai-Pune / मुंबई-पुणे
- (c) Jind-Sonipat / जींद-सोनीपत
- (d) Chennai-Bengaluru / चेन्नई-बेंगलुरु
- (e) Jaipur-Ajmer / जयपुर-अजमेर

Answer : Option C

Explanation :

- At the 18th Pravasi Bharatiya Divas, India's Railway Minister, Ashwini Vaishnaw, highlighted a significant success in green energy technology.
- Indian Railways has developed the world's most powerful hydrogen-powered train engine, surpassing the 500-600 horsepower engines developed by other countries. The engine generates 1,200 horsepower.
- The first trial run is expected on the Jind-Sonipat route in Haryana soon.

About Indian Railway :

- Established : 16 April 1853
- HQ : New Delhi
- Chairman & CEO : Satish Kumar

EXAM
Genius





Ques : Which Indian grandmaster defeated World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in an online chess competition?

किस भारतीय ग्रैंडमास्टर ने ऑनलाइन शतरंज प्रतियोगिता में विश्व नंबर 1 मैग्नस कार्लसन और विश्व नंबर 2 फैबियानो कारूआना को हराया?

- (a) Praggnanandhaa R / प्रग्नानंद आर
- (b) Nihal Sarin / निहाल सरीन
- (c) Gukesh D / गुकेश डी
- (d) Arjun Erigaisi / अर्जुन एरिगैसी
- (e) Viswanathan Anand / विश्वनाथन आनंद

Answer : Option D

Explanation :

- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.
- His Only loss in the tournament occurred in the seventh round to the American grandmaster Hikaru Nakamura. Nakamura also finished with 10 points, but the Indian grandmaster had a higher tiebreak record.
- He overcame Magnus Carlsen with black pieces in round 10, and then defeated Fabiano Caruana in the 11th and final round.
- Titled Tuesday is an online competition for titled chess players with legitimate Chess.com accounts. To ensure fair play, players are asked to be accessible on Zoom calls.





Recent News headlines related to Sports

- The International Cricket Council (ICC) has named Jasprit Bumrah of India and Annabel Sutherland of Australia as the ICC Men's and Women's Players of the Month for December 2024, respectively.
- The first Kho Kho World Cup kicked off on January 13, 2025, at the Indira Gandhi Indoor Stadium in New Delhi. Sudhanshu Mittal, President of the Indian Kho Kho Federation, officially opened the World Cup.
- India and Mumbai batter Shreyas Iyer, the second-most expensive player in the player auction, has been appointed captain by Punjab Kings for IPL 2025. The 2024 IPL winning captain has previously led Delhi Capitals (DC) and Kolkata Knight Riders (KKR) in the IPL.
- In squash, India's Anahat Singh won the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.
- Varun Tomar of the Indian Army has won the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024, which took place at Dr Karni Singh Shooting Range in New Delhi.
- Haryana Steelers reached a historic milestone by winning their first Pro Kabaddi League (PKL) title. In a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, the Steelers overcame the Patna Pirates by 32-23.
- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- Hemanth Muddappa, known as the "Drag King," achieved a remarkable triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship held at the Madras International Circuit (MIC).
- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events
- Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games





Ques : Who broke multiple records in the 3rd ODI against Ireland Women at the Niranjan Shah Stadium, Rajkot ?

राजकोट के निरंजन शाह स्टेडियम में आयरलैंड महिलाओं के खिलाफ तीसरे वनडे में किसने कई रिकॉर्ड तोड़े?

- (a) Smriti Mandhana / स्मृति मंधाना
- (b) Harmanpreet Kaur / हरमनप्रीत कौर
- (c) Mithali Raj / मिताली राज
- (d) Shafali Verma / शैफाली वर्मा
- (e) Deepti Sharma / दीप्ति शर्मा

Answer : Option A

Explanation :

- Smriti Mandhana set many records in the third ODI against Ireland Women at the Niranjan Shah Stadium in Rajkot.
- Scored a century in just 70 balls, beating Harmanpreet Kaur's 87-ball record.
- Mandhana became the first Indian woman to score 10 ODI century.
- Mandhana's triple-figure total is the joint-seventh quickest in the format, matching former England cricketer Charlotte Edwards' feat in 2012.
- She now ranks third on the all-time list, alongside Australia's Tammy Beaumont, who has 10 centuries.

Genius





Ques : Who has inaugurated the 'Bharat Mobility Global Expo 2025', the largest mobility expo in the country, at Bharat Mandapam in New Delhi ?

नई दिल्ली के भारत मंडपम में देश के सबसे बड़े मोबिलिटी एक्सपो 'भारत मोबिलिटी ग्लोबल एक्सपो 2025' का उद्घाटन किसने किया?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option B

Explanation :

- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- The Expo, which will be hosted from January 17 to 22 at three different venues — Bharat Mandapam and Yashobhoomi in Delhi, and India Expo Center and Mart in Greater Noida — will feature over nine concurrent events, as well as over 20 seminars and pavilions.
- Furthermore, the Expo will include state sessions to highlight mobility-related regulations and initiatives, allowing for collaboration at the industry and regional level.
- It is an industry-led and government-supported project coordinated by India's Engineering Export Promotion Council (EEPC), with the cooperation of several industry associations and partner organizations.



Ques : The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with which company to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy ?

भारतीय नौसेना को मध्यम दूरी की सतह से हवा में मार करने वाली मिसाइलें (MRSAM) प्रदान करने के लिए किस कंपनी के साथ 2,960 करोड़ रुपये का अनुबंध किया गया?

- (a) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (b) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स
- (c) Bharat Dynamic Limited / भारत डायनेमिक लिमिटेड
- (d) Tata Advanced Systems / टाटा एडवांस्ड सिस्टम्स
- (e) Bharat Electronics Limited / भारत इलेक्ट्रॉनिक्स लिमिटेड

Answer : Option C

Explanation :

- 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.
- The MRSAM system will be installed on several Indian military ships and is intended to be integrated into future naval platforms.
- This contract accords with the government's objective of 'Aatmanirbhar Bharat,' as the missiles are supplied under the 'Buy (Indian)' category, which includes primarily local content.
- The initiative is intended to provide approximately 3.5 lakh mandays of employment in the defence sector, including contributions from other MSMEs, hence strengthening India's defence manufacturing capabilities.



Ques : Under which ministry does the Department for Promotion of Industry and Internal Trade (DPIIT) operate?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

Answer : Option E

Explanation :

- The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, has formed a strategic collaboration with ITC Limited, one of India's largest diversified conglomerates.
- This alliance establishes a shared goal to enhance startup growth and technology advancement while also creating sustainable market prospects for businesses across the country.
- Under this agreement, ITC intends to deploy startup solutions in important areas such as digital platforms for Manufacturing Execution Systems (MES), integrating renewable energy alternatives for manufacturing locations, energy storage systems, and so on.





IMPORTANT ONE – LINER Current Affairs

Cybersecurity Hackathon 2024-25 1st Edition Launched by Punjab National Bank (PNB). The Theme is “Code Against Malware”. Winners will receive prizes worth up to Rs 11 lakhs and have the opportunity to implement their solutions in live environments with PNB.

Bharat Heavy Electricals Limited (BHEL) and Oil & Natural Gas Corporation Limited (ONGC) Signed MoU to explore collaboration in the area of New and Renewable Energy (NRE) sector.

Bank of Baroda has launched "bob Liquid Fixed Deposits" as an alternative to regular fixed deposits (FDs). The bob Liquid FD allows you flexible deposit amounts starting at Rs.5,000 (with no maximum deposit amount), duration options ranging from 12 to 60 months, and partial withdrawals in multiples of Rs.1,000.

India and Spain have signed two Memorandums of Understanding to promote and expand their bilateral relations. These agreements prioritized sports collaboration and sustainable urban development. both countries agreed to mark 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)".

According to Swiss Re's most recent insurance market outlook report, India's insurance industry is primed for strong growth, with the country expected to lead the G20 in premium expansion at an average rate of 7.3% per year between 2025 and 2029. Swiss Re also predicts that India will overtake Germany and Japan to become the world's third-largest economy by the end of the decade.

India is considering reducing its ownership in 5 state-run banks, including UCO Bank, Central Bank of India, Indian Overseas Bank, Bank of Maharashtra, and Punjab and Sind Bank. The goal is to bring down the government's stake in these banks below 75% to meet regulatory norms





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

पंजाब नेशनल बैंक (पीएनबी) द्वारा साइबर सुरक्षा हैकथॉन 2024-25 पहला संस्करण लॉन्च किया गया। थीम "मैलवेयर के विरुद्ध कोड" है। विजेताओं को 11 लाख रुपये तक के पुरस्कार मिलेंगे और पीएनबी के साथ लाइव वातावरण में अपने समाधान लागू करने का अवसर मिलेगा।

भारत हेवी इलेक्ट्रिकल्स लिमिटेड (BHEL) और ऑयल एंड नेचुरल गैस कॉर्पोरेशन लिमिटेड (ONGC) ने नवीन और नवीकरणीय ऊर्जा (NRE) क्षेत्र में सहयोग तलाशने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

बैंक ऑफ बड़ौदा ने नियमित सावधि जमा (एफडी) के विकल्प के रूप में "बॉब लिक्विड फिक्स्ड डिपॉजिट" लॉन्च किया है। बॉब लिक्विड एफडी आपको 5,000 रुपये से शुरू होने वाली लचीली जमा राशि (कोई अधिकतम जमा राशि नहीं), 12 से 60 महीने तक की अवधि के विकल्प और 1,000 रुपये के गुणकों में आंशिक निकासी की अनुमति देता है।

भारत और स्पेन ने अपने द्विपक्षीय संबंधों को बढ़ावा देने और विस्तार करने के लिए दो समझौता ज्ञापनों पर हस्ताक्षर किए हैं। इन समझौतों में खेल सहयोग और सतत शहरी विकास को प्राथमिकता दी गई। दोनों देश 2026 को "संस्कृति, पर्यटन और कृत्रिम बुद्धिमत्ता (एआई) वर्ष" के रूप में चिह्नित करने पर सहमत हुए।

स्विस रे की सबसे हालिया बीमा बाजार आउटलुक रिपोर्ट के अनुसार, भारत का बीमा उद्योग मजबूत विकास के लिए तैयार है, देश को 2025 और 2029 के बीच प्रति वर्ष 7.3% की औसत दर से प्रीमियम विस्तार में जी20 का नेतृत्व करने की उम्मीद है। स्विस रे ने यह भी भविष्यवाणी की है दशक के अंत तक भारत जर्मनी और जापान को पछाड़कर दुनिया की तीसरी सबसे बड़ी अर्थव्यवस्था बन जाएगा।

भारत 5 सरकारी बैंकों में अपना स्वामित्व कम करने पर विचार कर रहा है, जिनमें यूको बैंक, सेंट्रल बैंक ऑफ इंडिया, इंडियन ओवरसीज बैंक, बैंक ऑफ महाराष्ट्र और पंजाब एंड सिंध बैंक शामिल हैं। नियामक मानदंडों को पूरा करने के लिए इन बैंकों में सरकार की हिस्सेदारी 75% से नीचे लाने का लक्ष्य है

Genius





Ques : How many Indian banks were ranked in the top 25 global banks by market capitalization in Q4 2024?

Q4 2024 में बाजार पूंजीकरण द्वारा शीर्ष 25 वैश्विक बैंकों में कितने भारतीय बैंकों को स्थान दिया गया?

- (a) 1
- (b) 2
- (c) 3
- (d) 4
- (e) 5

Answer : Option C

Explanation :

- GlobalData reports that three Indian banks, HDFC Bank, ICICI Bank, and State Bank of India (SBI), are among the top 25 worldwide banks by market value in Q4 2024.
- ICICI Bank's market valuation increased by 25.8% to \$105.7 billion, reflecting India's increasing digital banking and credit ecosystem.
- In Q4 2024, the top 25 global banks' aggregate market value increased by 27.1% year on year to \$4.6 trillion.

Top 3 Indian banks :

- 13th HDFC Bank (Market Cap : \$158.5 billion)
- 19th ICICI Bank (Market Cap : \$105.7 billion)
- 24th State Bank of India (SBI) (Market Cap : \$82.9 billion)





Ques : Which insurance company has recently partnered with Saraswat Co-operative Bank Ltd for a strategic bancassurance collaboration in January 2025?

हाल ही में किस बीमा कंपनी ने जनवरी 2025 में रणनीतिक बैंकाश्योरेंस सहयोग के लिए सारस्वत सहकारी बैंक लिमिटेड के साथ साझेदारी की है?

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

Answer : Option E

Explanation :

- PNB MetLife India Insurance Company Ltd (PNB MetLife) has entered into a strategic bancassurance agreement with Saraswat Co-operative Bank Ltd, one of India's leading urban co-operative banks.
- This agreement intends to improve financial inclusion by providing a full suite of life insurance solutions, such as savings, protection, retirement, and group plans, to Saraswat Bank's enormous customer base of nearly 30 lakh people via 302 locations nationally.
- Bancassurance is an insurance distribution model in which corporations work with banks to market insurance policies or products.
- This arrangement benefits both banks and insurance companies. The bank obtains a commission from the insurance firm, while the insurer benefits from the bank's distribution network.
- Sameer Bansal is the MD and CEO of PNB MetLife.



Ques : Which state-owned Indian entity signed an agreement with Japan Bank for International Cooperation (JBIC) for a loan facility?

किस राज्य के स्वामित्व वाली भारतीय इकाई ने ऋण सुविधा के लिए जापान बैंक फॉर इंटरनेशनल कोऑपरेशन (JBIC) के साथ एक समझौते पर हस्ताक्षर किए?

- (a) Power Grid Corporation of India / पावर ग्रिड कॉर्पोरेशन ऑफ इंडिया
- (b) Power Finance Corporation (PFC) / पावर फाइनेंस कॉर्पोरेशन (पीएफसी)
- (c) Rural Electrification Corporation (REC) / ग्रामीण विद्युतीकरण निगम (आरईसी)
- (d) NTPC Limited / एनटीपीसी लिमिटेड
- (e) NHPC Limited / एनएचपीसी लिमिटेड

Answer : Option B

Explanation :

- The state-owned PFC has signed an agreement with the Japan Bank for International Cooperation (JBIC) for a credit facility of 120 billion Japanese yen (about Rs 6,600 crore).
- According to the deal, JBIC would contribute JPY 72 billion in funding, with commercial banks covering the remaining balance.
- This long-term financing (up to 20 years) to PFC will be made possible by JBIC's project 'Global Action for Reconciling Economic Growth and Environmental Preservation' (GREEN).
- The cash would be used by PFC to fund its renewable energy portfolio, accelerating India's shift to non-fossil-fuel energy sources.



Ques : Which company has launched the Sunishchit Laabh savings plan?
किस कंपनी ने सुनीश्चित लाभ बचत योजना लॉन्च की है?

- (a) HDFC Life Insurance / एचडीएफसी लाइफ इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) LIC of India / एलआईसी ऑफ इंडिया
- (d) SBI Life Insurance / एसबीआई लाइफ इंश्योरेंस
- (e) Shriram Life Insurance / श्रीराम लाइफ इंश्योरेंस

Answer : Option E

Explanation :

- Shriram Life Insurance has established Shriram Life Sunishchit Laabh, a non-participating individual savings plan that offers guaranteed returns of up to 668% of the total premium paid.
- The plan is designed for individuals aged 30 days to 60 years, with a minimum annual premium starting at Rs.30,000. Payment options include Rs.15,500 half-yearly, Rs.8,000 quarterly, and Rs.3,000 monthly.
- The plan provides tax-free maturity income distributions for up to 40 years and a maximum age of 101 years, assuring long-term financial security, including beyond retirement.
- It also offers death benefits of up to 160 times the annualised premium and flexible maturity income payment types, allowing consumers to adjust to changing financial circumstances.





Ques : Which state launches 'Garudakshi' portal for Forest Protection ?
किस राज्य ने वन संरक्षण के लिए 'गरुदाक्षी' पोर्टल लॉन्च किया?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option B

Explanation :

- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- The new digital system, unveiled by Forest, Biology, and Environment Minister Ishwara B Khandre at Vidhana Soudha, aims to streamline the process of filing First Information Reports (FIRs) for forest crimes.
- Developed in conjunction with the Wild Life Trust of India (WTI), the Garudakshi program allows for online handling of forest crime cases under the Forest and Wildlife Protection Acts.

About Karnataka :

- Capital : Bangalore
- CM : Siddaramaiah
- Governor : Thawar Chand Gehlot

EXAM
Genius





Ques : India Meteorological Department (IMD) under the Ministry of Earth Sciences (MoES) celebrated its _ Foundation Day.

पृथ्वी मंत्रालय के अंतर्गत भारत मौसम विज्ञान विभाग (आईएमडी)। विज्ञान (एमओईएस) ने अपना __ स्थापना दिवस मनाया

- (a) 140th
- (b) 142nd
- (c) 148th
- (d) 150th
- (e) 152nd

Answer : Option D

Explanation :

- The India Meteorological Department (IMD) under the Ministry of Earth Sciences (MoES) commemorated its 150th foundation day.
- During the ceremony, PM unveiled 'Mission Mausam', a project to transform India into a 'Weather-Ready' and 'Climate-smart' country using advanced weather surveillance technologies.
- The Government of India (GoI) approved Mission Mausam in September 2024, with a budget of 2,000 crores for two years.
- In celebration of IMD's 150th anniversary, he issued commemorative postal stamps and coins.
- The coin is round and has a denomination of Rs 150. The coin is made of 99.99% silver and has a weight of 40 grams.
- On the obverse side of the coin, 'satyamev jayate' is written in Hindi underneath the Lion Capital of Ashoka Pillar in the center.
- The coin is imprinted with 'Bharat' in Hindi on the left and 'India' on the right.

About India Meteorological Department :

- Established : January 15, 1875
- HQ : New Delhi
- Director General : Dr. Mrutyunjay Mohapatra



Ques : Who has been reappointed as the Chairperson of the Executive Council of the Prime Ministers Museum and Library Society?

प्रधान मंत्री संग्रहालय और पुस्तकालय सोसायटी की कार्यकारी परिषद के अध्यक्ष के रूप में किसे पुनः नियुक्त किया गया है?

- (a) Amit Shah / अमित शाह
- (b) Nripendra Mishra / नृपेंद्र मिश्रा
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Piyush Goyal / पीयूष गोयल
- (e) Nitin Gadkari / नितिन गडकरी

Answer : Option B

Explanation :

- The Government of India has reorganized the Prime Ministers Museum and Library Society's Executive Council and reappointed Nripendra Mishra as Chairperson.
- Former Union Minister Smriti Irani, ex-NITI Aayog Vice-Chairman Rajiv Kumar, former Army General Syed Ata Hasnain, acclaimed filmmaker Shekhar Kapur, and Sanskar Bharati's Vasudev Kamath are among the distinguished new members of the PMML society.
- The Prime Ministers Museum and Library Society's Executive Council is its highest-level decision-making body.
- The important decision-making council, chaired by Prime Minister Narendra Modi as president and Defence Minister Rajnath Singh as vice president, has also grown. The executive council has expanded from 29 to 34 members.
- The Prime Minister Museum and Library Society was established by the Indian government on April 1, 1966, to oversee the Nehru Memorial Museum and Library, currently known as the Prime Minister Museum and Library.





Recent Appointment in different departments :

- Vineet Joshi : Secretary of the Department of Higher Education under the Ministry of Education
- K Vinod Chandran : Chief Justice of Supreme Court
- Ajit Kumar Mohanty : Chairman of the reformed Atomic Energy Commission (AEC)
- Devajit Saikia : New secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of the Indian Cricket Board
- Brijendra Pratap Singh : Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)
- B. N. Srikrishna : Chairperson of Equal's newly formed Advisory Board
- Tuhin Kanta Pandey : Secretary, Department of Revenue, Ministry of Finance
- Dr. V Narayanan : chairman of the Indian Space Research Organisation (ISRO)
- Bahadur Singh Sagoo : President of the Athletics Federation of India (AFI) (Replaced Adille Sumariwalla)
- Mike Johnson, a Republican from Louisiana : Speaker of the U.S. House of Representatives
- Devajit Saikia : Chief Secretary of the Board of Control for Cricket in India (BCCI)
- Prabhtej Singh Bhatia : Treasurer of BCCI
- Sanjiv Ranjan : Secretary General of the Indian Ocean Rim Association (IORA) Secretariat in Ebene, Mauritius (Replaced Salman Al-Farisi of Indonesia)
- Senior bureaucrat Akash Tripathi : Additional Secretary in the Ministry of Power
- Ashutosh Agnihotri : Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)
- Jyoti Sharma : Chief Executive Officer (CEO) of Nasscom Foundation
- Kamal Kishore Soan : Additional Secretary and Mission Director of the Jal Jeevan Mission, which is part of the Department of Drinking Water and Sanitation
- Shubha Thakur : Inter State Council Secretariat of the Home Ministry





Ques : India Unveils 'Utkash' as Second Multi-Purpose Vessel. It is built by which company ?

भारत ने दूसरे बहुउद्देशीय जहाज के रूप में 'उत्कश' का अनावरण किया। यह किस कंपनी द्वारा निर्मित है?

- (a) Cochin Shipyard Limited / कोचीन शिपयार्ड लिमिटेड
- (b) Hindustan Shipyard / हिंदुस्तान शिपयार्ड
- (c) Garden Reach Shipbuilders & Engineers / गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स
- (d) Mazagon Dock Shipbuilders / मझगांव डॉक शिपबिल्डर्स
- (e) L&T Shipyard / एल एंड टी शिपयार्ड

Answer : Option E

Explanation :

- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility.
- The occasion was attended by Defence Secretary Rajesh Kumar Singh, as well as senior officials from the Indian Navy and L&T Shipyard.
- The vessel, named 'Utkarsh', represents a major forward in India's indigenous shipbuilding skills.
- Its Dimension is 107 meters long and 18.6 meters wide.
- Maximum speed of 15 knots and Displacement Over 3,750 tonnes.
- The contract for the two Multi-Purpose Vessels was signed on March 25, 2022, between the Ministry of Defence and M/s L&T Shipyard .
- The First MPV launched earlier is INS Samarthak.





Recent News Headlines related to Defence

- The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- On Indian Army Day, Prime Minister Narendra Modi dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag Mk 2) at Rajasthan's Pokhran Field Firing Range.
- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.
- The Ministry of Defence (MoD) has signed a contract to Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs valued roughly Rs 1,990 crore.
- India marked a significant milestone in its self-reliance by delivering two warships to the Indian Navy: the destroyer Surat and the frigate Nilgiri.
- China successfully launched four Earth-observation radar satellites called 'PIESAT-2' using a Long March-2D rocket from the Taiyuan Satellite Launch Center in Shanxi Province.
- Space entrepreneurs in Japan and India had agreed to collaborate on a study of utilizing laser-equipped spacecraft to remove garbage from orbit, as an experimental answer to the increasingly pressing problem of orbital congestion.
- China's space program reached a milestone when two of its astronauts performed a nine-hour spacewalk. Shenzhou-19 crew members Cai Xuzhe and Song Lingdong completed a nine-hour extravehicular exercise (EVA), breaking a 22-year-old US record





Ques : Where was the Bhargavastra micro missile system successfully tested?
भार्गवास्त्र माइक्रो मिसाइल प्रणाली का सफल परीक्षण कहाँ किया गया?

- (a) Chandipur Firing Range, Odisha / चांदीपुर फायरिंग रेंज, ओडिशा
- (b) Gopalpur Seaward Firing Range, Odisha / गोपालपुर सीवर्ड फायरिंग रेंज, ओडिशा
- (c) Pokhran Test Range, Rajasthan / पोखरण टेस्ट रेंज, राजस्थान
- (d) Wheeler Island, Odisha / व्हीलर द्वीप, ओडिशा
- (e) Kalaikunda Air Base, West Bengal / कलाईकुंडा एयर बेस, पश्चिम बंगाल

Answer : Option B

Explanation :

- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The micro missile system was designed to counter the threat of swarm drone attacks.
- Economic Explosives Ltd (EEL), a part of the Solar Group based in Nagpur, designed the Bhargavastra. It was created and developed in-house and is regarded as an efficient low-cost weapon system against swarm drone attacks.

About Swarm Drone Attack :

- Unmanned aerial vehicles (UAVs), sometimes known as drones, are remotely controlled airborne objects that can be employed for a variety of purposes.
- The Americans initially employed drones on the battlefield to murder top commanders of Al-Qaeda and Talibans in Afghanistan.
- Iranians have employed swarm drones to successfully penetrate Israel's vaunted Iron Dome anti-missile system.





Ques : The ____ Foundation Day of Startup India, celebrated in New Delhi.
स्टार्टअप इंडिया का ____ स्थापना दिवस, नई दिल्ली में मनाया गया।

- (a) 4th
- (b) 6th
- (c) 7th
- (d) 9th
- (e) 11th

Answer : Option D

Explanation :

- The 9th Foundation Day of Startup India in New Delhi marked a critical milestone in India's progress towards becoming a global leader in innovation and entrepreneurship.
- Shri Piyush Goyal, Union Minister of Commerce & Industry, launched the Prabhaav Factbook and Bharat Startup Challenge to highlight the impact of startups on India's economy and society.
- This thorough overview covers India's startup ecosystem achievements from 2016 to 2024.
- India has experienced 76 Initial Public Offerings (IPOs) in the calendar year 2024.
- India now has the world's third largest startup ecosystem, with 1,59,157 registered startups as of January 15, up from approximately 500 in 2016. This has created 17.2 lakh direct jobs.
- The ministry has introduced the Bharat Startup Challenge, which would include 75 tasks in diverse sectors.





Ques : Which e-commerce giant has signed an agreement to acquire fintech lending start-up Axio?

किस ईकॉमर्स दिग्गज ने फिनटेक लेंडिंग स्टार्टअप एक्सियो का अधिग्रहण करने के लिए एक समझौते पर हस्ताक्षर किए हैं?

- (a) Amazon / अमेज़न
- (b) Flipkart / फ्लिपकार्ट
- (c) Google / गूगल
- (d) Messho / मेशो
- (e) Swiggy / स्विगी

Answer : Option A

Explanation :

- Amazon has inked a deal to acquire fintech loan start-up Axio, formerly Capital Float, for around \$190-200 million.
- Axio has filed an application with the regulator (RBI) for a change of control to Amazon, which is pending clearance. Following approval, Amazon's intended acquisition of Axio would be completed.
- Axio manages Rs 2,200 crore in assets, with 3% of them being gross non-performing assets. It has served almost ten million clients.
- In August of last year, it raised \$20 million in equity capital from the Amazon Smbhav Venture Fund to extend loan offerings.
- Amazon has purchased nine Indian startups since 2016.





Ques : The Union Cabinet approved establishing a third launchpad at Isro's Satish Dhawan Space Centre in Sriharikota at a cost of ____.

केंद्रीय मंत्रिमंडल ने __ की लागत से श्रीहरिकोटा में इसरो के सतीश धवन अंतरिक्ष केंद्र में तीसरा लॉन्चपैड स्थापित करने को मंजूरी दे दी

- (a) Rs.3,985 crore
- (b) Rs.3,455 crore
- (c) Rs.2,745 crore
- (d) Rs.3,967 crore
- (e) Rs.3,650 crore

Answer : Option A

Explanation :

- 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 project is planned to be finished in 48 months (4 years).
- The Satish Dhawan Space Centre in Sriharikota will build a third launchpad capable of launching 30,000-tonne spacecraft into low-earth orbit.
- The Indian Space Research Organisation is designing the Next Generation Launch Vehicle (NGLV), which will be 91m tall.
- The first launch pad was erected in the early 1990s, and the first launch occurred on September 20, 1993.
- The second launch pad began functioning in 2005.





IMPORTANT ONE – LINER Current Affairs

Bank of Baroda (BoB) raised Rs 5,000 crore through tenyear infrastructure bonds at a coupon rate of 7.23%. BoB's infrastructure bond, rated AAA by CRISIL and India Ratings, had a base issue of Rs 2,000 crore and a green shoe option of Rs 3,000 crore.

Binod Kumar has assumed office as the Managing Director (MD) and Chief Executive Officer (CEO) of Indian Bank. Prior to this, he was serving as Executive Director of Punjab National Bank (PNB).

Shriram Housing Finance (SHF) has rebranded itself as Truhome Finance following its acquisition by Warburg Pincus and its co-investors, including QIA (Qatar's sovereign wealth fund), from Shriram Finance.

Google-backed Indian space start-up company Pixxel has become the first Indian private company to launch its commercial satellite constellation named Firefly on board a Space X rocket.

The SpaceX rocket also carried the world's first commercial satellite for surveillance of space objects orbiting the earth, made by an Indian space company, Digantara.

Exercise 'Devil Strike' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces

Asia's second-largest International Society for Krishna Consciousness's (ISKCON's) temple Inaugurated by Prime Minister Narendra Modi at Kharghar, Navi Mumbai. Its Cost is Rs.170 crore. Asia's largest ISKCON temple Mayapur Chandrodaya Mandir Temple of the Vedic Planetarium is in West Bengal.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

बैंक ऑफ बड़ौदा (बीओबी) ने 7.23% की कूपन दर पर दस वर्षीय बुनियादी ढांचा बांड के माध्यम से 5,000 करोड़ रुपये जुटाए। बीओबी के इंफ्रास्ट्रक्चर बॉन्ड, जिसे क्रिसिल और इंडिया रेटिंग्स द्वारा एएए रेटिंग दी गई है, का बेस इश्यू 2,000 करोड़ रुपये और ग्रीन शू विकल्प 3,000 करोड़ रुपये था।

बिनोद कुमार ने इंडियन बैंक के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में पदभार ग्रहण किया है। इससे पहले, वह पंजाब नेशनल बैंक (पीएनबी) के कार्यकारी निदेशक के रूप में कार्यरत थे।

श्रीराम फाइनेंस से वारबर्ग पिंग्स और क्यूआईए (कतर के सॉवरेन वेल्थ फंड) सहित उसके सह-निवेशकों द्वारा अधिग्रहण के बाद श्रीराम हाउसिंग फाइनेंस (एसएचएफ) ने खुद को टूहोम फाइनेंस के रूप में पुनः ब्रांडेड किया है।

Google समर्थित भारतीय अंतरिक्ष स्टार्ट-अप कंपनी Pixxel स्पेस एक्स रॉकेट पर जुगनू नामक अपने वाणिज्यिक उपग्रह समूह को लॉन्च करने वाली पहली भारतीय निजी कंपनी बन गई है।

स्पेसएक्स रॉकेट पृथ्वी की परिक्रमा करने वाली अंतरिक्ष वस्तुओं की निगरानी के लिए दुनिया का पहला वाणिज्यिक उपग्रह भी ले गया, जिसे भारतीय अंतरिक्ष कंपनी दिगंतारा ने बनाया था।

भारतीय सेना, भारतीय वायु सेना और विशेष बलों के बीच भारत की उत्तरी सीमाओं पर अभ्यास 'डेविल स्ट्राइक' आयोजित किया गया

एशिया की दूसरी सबसे बड़ी इंटरनेशनल सोसाइटी फॉर कृष्णा कॉन्सर्नेस (इस्कॉन) के मंदिर का उद्घाटन प्रधानमंत्री नरेंद्र मोदी ने खारघर, नवी मुंबई में किया। इसकी लागत 170 करोड़ रुपये है। एशिया का सबसे बड़ा इस्कॉन मंदिर मायापुर चंद्रोदय मंदिर वैदिक तारामंडल का मंदिर पश्चिम बंगाल में है।

EXAM
Genius





Ques : Who Decided to Conduct Daily Variable-Rate Repo (VRR) Operations to Boost Banking Liquidity amid Deficit ?

घाटे के बीच बैंकिंग तरलता को बढ़ावा देने के लिए दैनिक परिवर्तनीय-दर रेपो (वीआरआर) संचालन का संचालन करने का निर्णय किसने लिया?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Paytm / पेटीएम
- (e) HDFC Bank / एचडीएफसी बैंक

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) will conduct daily Variable-Rate Repo (VRR) auctions until further notice. This measure will increase banking liquidity amid the deficit.
- The first VRR worth Rs 50,000 crore was held on January 16, 2025, with solo primary dealers participating alongside other eligible bidders.
- To control liquidity deficits, the RBI has reduced all banks' Cash Reserve Ratio (CRR) to 4% of deposits in two equal tranches of 25 basis points (bps) each beginning December 14, 2024 and December 28, 2024.
- On January 15, 2025, RBI held a 5-day VRR auction with a stated sum of Rs 75,000 crore. Banks submitted bids totaling Rs 3,980 crore.



Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has implemented new credit reporting rules. Lenders are now required to update credit bureau information every 15 days, rather than monthly. This directive went into force on January 1, 2025.
- The Reserve Bank Innovation Hub and IIMA Ventures have launched Swanari TechSprint 3.0, a program targeted at fostering women-centric financial firms in India.
- The Reserve Bank of India (RBI) lifted the supervisory restrictions imposed on two non-banking financial companies (NBFCs) – Asirvad Micro Finance Limited and DMI Finance Private Limited.
- The Reserve Bank announced the winners of its 3rd Global Hackathon, themed 'Zero Financial Frauds' and 'Being Divyang Friendly'.
- The RBI has declared that the interest rate for RBI Floating Rate Savings Bonds (Taxable) FRSB 2020 (T) will stay at 8.05% from January 1 to June 30, 2025
- The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.
- HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.
- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.
- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.





Ques : Who has partnered with the National Institute of Securities Markets (NISM) to launch an e-learning course on municipal bonds ?

नगरपालिका बांड पर ई-लर्निंग पाठ्यक्रम शुरू करने के लिए नेशनल इंस्टीट्यूट ऑफ़ सेक्योरिटीज मार्केट्स (NISM) के साथ किसने साझेदारी की है?

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

Answer : Option D

Explanation :

- SEBI has collaborated with the National Institute of Securities Markets (NISM) to offer an e-learning course on municipal bonds.
- The course's goal is to help municipal corporations, urban local authorities, and other stakeholders better understand municipal bonds in order to utilize them for urban infrastructure development
- Municipal bonds (muni bonds) are debt securities issued by metropolitan municipal governments and organizations. They are used to pay for day-to-day expenses as well as capital projects like highways, roads, and schools.
- The course is 10 hours long and can be taken at one's own pace. The course is available for free until March 31, 2025. After this date, a nominal fee will be charged.

About NISM :

- NISM is an Indian public trust, established in 2006 by SEBI (Securities and Exchange Board of India).
- HQ : Mumbai, Maharashtra
- NISM is also the central training institute for SEBI's civil service staff.
- NISM provides certification and training programs to enhance knowledge and skills in the securities market.





Recent News Headlines Related to SEBI

- Sebi has made significant modifications to the nomination requirements for mutual funds and demat accounts to reduce unclaimed assets.
- According to SEBI Chairperson Madhabi Puri Buch, total capital market fundraising in FY2025 is likely to increase by 21% to Rs.14.7 lakh crore from Rs.11.8 lakh crore in FY2024.
- Cosmea Financial Holdings (CFH) Private Limited, led by Sam Ghosh, was granted approval by the SEBI to sponsor a Mutual Fund (MF). CFH plans to invest Rs 200 crore (USD 23.3 million) in its Asset Management Company (AMC).
- SEBI, the market regulator, slapped a Rs 54 lakh penalty on Jaiprakash Power Ventures, its MD and CEO Suren Jain, and other key personnel for falsifying the company's financial statements.
- SEBI has extended the prohibition on future trade of seven agricultural commodities until January 2025: soybeans and their derivatives, crude palm oil, wheat, rice (non-basmati), moong, chana, and mustard seeds.
- SEBI has urged stock exchanges, clearing organizations, and depositories to implement a common strategy for sharing data used in research and research publications conducted by approved academic institutions.
- The SEBI has mandated all Mutual Fund (MF) companies to reduce the processing time for cancelling their Systematic Investment Plans (SIPs) to 2 working days from the previous 10 working days.
- SEBI, the market regulator, has expanded the list of equities eligible for the optional T+0 mode of trading and settlement to 500 starting January 31
- The Securities and Exchange Board of India (SEBI) published a circular under Section (11) of the SEBI Act, 1992, to safeguard investor interests, regulate the securities market, and promote its growth.
- SEBI has slapped a Rs.9 lakh fine on Reliance Securities for "flouting market norms" and stock broker regulations.
- Angel One Asset Management Company has received SEBI's approval to act as the asset management company for Angel One Mutual Fund which will focus exclusively on passive investment solutions.
- The Securities and Exchange Board of India (SEBI) has scrapped the requirement for corporations to deposit 1% of the issue size with stock exchanges before making a public offering
- Unifi Asset Management Pvt Ltd, a wholly owned subsidiary of Unifi Capital, has received final approval from the Securities and Exchange Board of India (SEBI) to launch its mutual fund operations.
- SEBI may soon expand angel funds' investor base to include Hindu undivided families (HUFs), family trusts, and single proprietorships.





Ques : What is the primary focus of the collaboration between FIU-IND and NHB?
FIU-IND और NHB के बीच सहयोग का प्राथमिक फोकस क्या है?

- (a) Promoting housing development schemes / आवास विकास योजनाओं को बढ़ावा देना
- (b) Enhancing digital payment systems / डिजिटल भुगतान प्रणाली को बढ़ाना
- (c) Facilitating rural credit availability / ग्रामीण ऋण उपलब्धता को सुविधाजनक बनाना
- (d) Monitoring foreign exchange transactions / विदेशी मुद्रा लेनदेन की निगरानी
- (e) Intelligence sharing, capacity building, and risk assessment / खुफिया जानकारी साझा करना, क्षमता निर्माण, और जोखिम मूल्यांकन

Answer : Option E

Explanation :

- The Financial Intelligence Unit-India (FIU-IND) has signed an MoU with National Housing Bank (NHB) to engage in crucial areas such as intelligence sharing, capacity building, and risk assessment.
- The goal is to improve the execution of the Prevention of Money Laundering Act, 2002 (PMLA) and related laws as part of continuous efforts.

About Financial Intelligence Unit (India) :

- Established : 2004
- Act : Prevention of Money Laundering Act, 2002
- HQ : New Delhi
- Director : Vivek Aggarwal

About National Housing Bank :

- Established : 9 July 1988
- HQ : New Delhi
- MD & CEO : Sanjay Shukla



Recently signed banking agreements

- PNB MetLife India Insurance Company Ltd (PNB MetLife) has entered into a strategic bancassurance agreement with Saraswat Co-operative Bank Ltd, one of India's leading urban co-operative banks.
- The state-owned PFC has signed an agreement with the Japan Bank for International Cooperation (JBIC) for a credit facility of 120 billion Japanese yen (about Rs 6,600 crore)
- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- PhonePe has partnered with ICICI Lombard General Insurance to provide insurance coverage for travelers visiting the Maha Kumbh Mela.
- Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (Irdai) have signed a MoU for sharing of intelligence and information to check money laundering.
- The National Skill Development Corporation (NSDC) has teamed with pollster Axis My India to help bridge India's skills gaps and satisfy the predicted demand for millions of jobs in developed economies over the next five years.
- Bajaj brokerage, the brokerage arm of Bajaj Finance Ltd., has teamed up with Tamilnad Mercantile Bank (TMB) to launch a comprehensive 3-in-1 account solution that combines banking, broking, and investing services on a single platform
- The Assam government has inked a Memorandum of Understanding (MoU) with SBI and UBI to provide insurance coverage to state government employees.
- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.





Ques : RBI has instructed banks and other regulated entities (REs) to use the which phone numbering series exclusively for making transactional calls to customers ?
आरबीआई ने बैंकों और अन्य विनियमित संस्थाओं (आरई) को ग्राहकों को लेन-देन संबंधी कॉल करने के लिए विशेष रूप से किस फोन नंबरिंग श्रृंखला का उपयोग करने का निर्देश दिया है?

- (a) 1200xx
- (b) 1400xx
- (c) 1500xx
- (d) 1600xx
- (e) 1800xx

Answer : Option D

Explanation :

- RBI has instructed banks and other regulated entities (REs) to use the '1600xx' phone numbering series exclusively for making transactional calls to customers.
- The RBI has instructed that banks and REs use the '140xx' series for promotional calls in order to avoid confusion with transactional calls and limit the risk of fraud.
- Mobile numbers have become an important identifier in the account authentication and verification process since they get sensitive information such as OTPs, transaction alerts, and account updates.
- The RBI has recommended regulated firms to check and clean up their client datasets using the Mobile Number Revocation List (MNRL), which is available on the Digital Intelligence Platform (DIP) maintained by the Department of Telecommunications (DoT).
- All regulated entities must comply with the RBI's guidelines by March 31, 2025.

According to the DoT's notification, the phone number format for the '1600xx' series is 1600ABCXXX, where:

- XXX represents any number between 000-999.
- AB represents the telecom circle (e.g., Kolkata).
- C represents the service provider (e.g., Bharti Airtel).



Ques : Which financial institution has received RBI approval to open 20 branches across 20 cities in India?

किस वित्तीय संस्थान को भारत के 20 शहरों में 20 शाखाएँ खोलने के लिए RBI की मंजूरी मिली है?

- (a) Citibank / सिटी बैंक
- (b) Standard Chartered Bank / स्टैंडर्ड चार्टर्ड बैंक
- (c) Barclays Bank / बार्कलेज बैंक
- (d) HSBC India / एचएसबीसी इंडिया
- (e) Deutsche Bank / डॉयचे बैंक

Answer : Option D

Explanation :

- HSBC India, the Indian arm of London-based HSBC, has received approval from the Reserve
- Bank of India (RBI) to open 20 branches in 20 cities.
- The opening of 20 branches brings HSBC India's total number of branches in the country to 46. In 2016, HSBC operated 50 branches in the country before deciding to close 26. Opening branches represents a significant shift in approach.
- HSBC India will open branches in the following cities: Amritsar, Bhopal, Bhubaneswar, Dehradun, Faridabad, Indore, Jalandhar, Kanpur, Ludhiana, Lucknow, Mysuru, Nagpur, Nashik, Navi Mumbai, Patna, Rajkot, Surat, Thiruvananthapuram, Vadodara, and Vishakhapatnam.
- These regions were chosen because of their rising wealth pools, which cater to affluent, high-net-worth, and ultra-high-net-worth individuals with domestic and international banking and asset management requirements.



Ques : What was the total loan disbursal amount under PMMY in the third quarter of the financial year ending December 2024?

दिसंबर 2024 को समाप्त वित्तीय वर्ष की तीसरी तिमाही में PMMY के तहत कुल ऋण वितरण राशि क्या थी?

- (a) Rs.3.39 lakh crore
- (b) Rs.3 lakh crore
- (c) Rs.2.25 lakh crore
- (d) Rs.3.75 lakh crore
- (e) Rs.2.45 lakh crore

Answer : Option A

Explanation :

- In the third quarter of the current fiscal year, small business loans disbursed under the Pradhan Mantri Mudra Yojana (PMMY) hit an all-time high of Rs.3.39 lakh crore (December 2024).
- In the first half of FY25, PMMY loans totaled Rs.1.86 lakh crore, a modest reduction from Rs.1.91 lakh crore in the same period last year.
- The fiscal year 2023-24 saw record disbursements of Rs.5.20 lakh crore, surpassing the Rs.4.40 lakh crore disbursed in FY23.
- On October 24, 2024, the government increased the maximum loan amount for PMMY from Rs.10 lakh to Rs.20 lakh.
- The Union Budget 2024-25 added the 'Tarun Plus' category, which allows successful borrowers to obtain larger loan limits.

Types of loans under Mudra Yojana :

- Shishu : Loan up to Rs.50,000.
- Kishor : Loan above Rs.50,000 and less than Rs.5 lakh.
- Tarun : Rs. 5 lakhs and less than Rs.10 lakh.
- Tarun Plus : Rs. 10 lakhs and less than Rs.20 lakh

About Pradhan Mantri Mudra Yojana :

- Launched : 8 April 2015
- Maximum loan : 10 lakhs





Ques : What is the projected growth rate of India for FY26 and FY27 as per the IMF?
आईएमएफ के अनुसार वित्त वर्ष 26 और वित्त वर्ष 27 के लिए भारत की अनुमानित विकास दर क्या है?

- (a) 4.5%
- (b) 5.5%
- (c) 5.8%
- (d) 6.5%
- (e) 6.8%

Answer : Option D

Explanation :

- The International Monetary Fund (IMF) has kept India's growth rate at 6.5 percent for the next two fiscal years, 2025-26 or FY26 and 2026-27 or FY27, as forecast in October's World Economic Outlook report.
- Meanwhile, the IMF forecasts global growth of 3.3% in both 2025 and 2026, which is lower than the historical average of 3.7%.
- The 2025 prediction is substantially unchanged from the October 2024 World Economic Outlook, with an upward revision for the US offsetting losses in other major economies.

About International Monetary Fund :

- Established : 1 July 1944
- HQ : Washington, D.C., U.S.
- Member : 191 countries (190 UN countries and Kosovo)
- Managing Director : Kristalina Georgieva
- Chief Economist : Pierre-Olivier Gourinchas





Ques : Novak Djokovic broke a tie with which player for the most Grand Slam matches in tennis history ?

नोवाक जोकोविच ने टेनिस इतिहास में सर्वाधिक ग्रैंड स्लैम मैचों का टाई किस खिलाड़ी के साथ तोड़ा?

- (a) Carlos Alcaraz / कार्लोस अल्कराज
- (b) Rafael Nadal / राफेल नडाल
- (c) Roger Federer / रोजर फ़ेडरर
- (d) Jannik Sinner / जैनिक सिनार
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- Novak Djokovic broke a tie with Roger Federer for the most Grand Slam matches in tennis history.
- Djokovic overtook Roger Federer's record of 429 Grand Slam matches with his second-round match at the Australian Open.

Top 5 most Grand Slam Matches :

- 1) Novak Djokovic : 430
- 2) Roger Federer : 429
- 3) Rafael Nadal : 358
- 4) Jimmy Connors : 282
- 5) Andre Agassi : 277

EXAM
Genius



Recent News headlines related to Sports

- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.
- The International Cricket Council (ICC) has named Jasprit Bumrah of India and Annabel Sutherland of Australia as the ICC Men's and Women's Players of the Month for December 2024, respectively.
- The first Kho Kho World Cup kicked off on January 13, 2025, at the Indira Gandhi Indoor Stadium in New Delhi. Sudhanshu Mittal, President of the Indian Kho Kho Federation, officially opened the World Cup.
- India and Mumbai batter Shreyas Iyer, the second-most expensive player in the player auction, has been appointed captain by Punjab Kings for IPL 2025. The 2024 IPL winning captain has previously led Delhi Capitals (DC) and Kolkata Knight Riders (KKR) in the IPL.
- In squash, India's Anahat Singh won the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.
- Varun Tomar of the Indian Army has won the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024, which took place at Dr Karni Singh Shooting Range in New Delhi.
- Haryana Steelers reached a historic milestone by winning their first Pro Kabaddi League (PKL) title. In a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, the Steelers overcame the Patna Pirates by 32-23.
- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- Hemanth Muddappa, known as the "Drag King," achieved a remarkable triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship held at the Madras International Circuit (MIC).
- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events





Ques : Who has been appointed as the Director General of the Central Reserve Police Force (CRPF)?

केंद्रीय रिजर्व पुलिस बल (सीआरपीएफ) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Kuldiep Singh / कुलदीप सिंह
- (b) Rakesh Asthana / राकेश अस्थाना
- (c) Gyanendra Pratap Singh / ज्ञानेंद्र प्रताप सिंह
- (d) Anil Chauhan / अनिल चौहान
- (e) Sudeep Lakhtakia / सुदीप लखटकिया

Answer : Option C

Explanation :

- Gyanendra Pratap Singh, the Assam police chief, has been named Director General of the Central Reserve Police Force (CRPF).
- Singh is a 1991 batch Indian Police Service officer from the Assam-Meghalaya cadre.
- Senior IPS officer Vitul Kumar has been in command of the force after Anish Dayal Singh's retirement on December 31, 2024.
- Singh, who previously worked for the National Investigation Agency (NIA), was transferred to Assam as the additional DGP in 2019 in response to the anti-Citizenship Amendment Act (CAA) protests. He later took over as the DGP.





Ques : What is the name of the app launched under the Defence Ministry's "battle tourism" plan?

रक्षा मंत्रालय की "युद्ध पर्यटन" योजना के तहत लॉन्च किए गए ऐप का नाम क्या है?

- (a) Bharat Sainik Darshan / भारत सैनिक दर्शन
- (b) Bharat Yodha App / भारत योद्धा ऐप
- (c) Bharat Ranbhoomi Darshan App / भारत रणभूमि दर्शन ऐप
- (d) Veer Bharat App / वीर भारत ऐप
- (e) Battlefields of India App / बैटलफील्ड्स ऑफ इंडिया ऐप

Answer : Option C

Explanation :

- Bharat Ranbhoomi Darshan Launched by Union Minister Rajnath Singh, Ministry of Defense (MoD)
- It is Developed by MoD, Ministry of Tourism, and the Indian Army
- This app includes detailed information of 77 battlefield sites and provides visitors an in-depth overview of some of the major military events
- To promote tourism and highlight India's military heritage, the government has opened significant battlefields to visitors.
- These include sites from the 1962 India-China war, offering a deeper connection to the nation's wartime history.

The Ministry of Defence (MoD) has granted civilians access to the following battlefields:

- Kibithoo and Bum La Pass in Arunachal Pradesh
- Rezang La and Pangong Tso in Ladakh
- Doklam, the site of the 2017 conflict
- The Army is exploring the possibility of opening additional significant battlefields, including Galwan Valley, Siachen, Kargil, Lipulekh Pass



Recent News Headlines Related to launched Apps/portals

- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- Swiggy has introduced a new standalone food delivery app called 'Snacc by Swiggy'. Snacc is a 15-minute food delivery app that serves short snacks and meals, comparable to Zepto's Zepto Café.
- NITI Aayog's Women Entrepreneurship Platform (WEP) has developed EmpowHER Biz - Sapno Ki Udaan in collaboration with New Shop, India's largest 24/7 convenience shop chain, as part of its Award to Reward (ATR) program.
- The e-Shram portal has been improved and will now be available in all 22 scheduled languages. Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, has launched the multilingual e-Shram portal, which aims to be a 'One-Stop-Solution' website for all unorganised registered workers.
- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming
- “Amrit Gyaan Kosh” Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)





Ques : Which edition of the multinational naval exercise La Perouse held in the eastern Indian Ocean ?

बहुराष्ट्रीय नौसैनिक अभ्यास ला पेरौस का कौन सा संस्करण पूर्वी हिंद महासागर में आयोजित किया गया?

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

Answer : Option D

Explanation :

- The indigenously designed and built guided missile destroyer 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, which will also include eight other countries: India, the United States, Canada, Malaysia, Indonesia, Australia, the United Kingdom, and Singapore.
- The exercise seeks to improve common situational awareness by improving collaboration in maritime surveillance, maritime interdiction operations, and aviation operations, as well as conducting progressive training and information exchange.
- This visit is consistent with India's SAGAR (Security and Growth for All in the Region) agenda of strengthening maritime cooperation and partnership for a safer and more secure Indo-Pacific region.





Recent News Headlines Related to Defence Exercise :

- Exercise 'Devil Strike' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces
- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- Exercise Sahayog-Hop Tac 2nd Edition Held at off the coast of Kochi, Kerala between India & Vietnam (Coast guard).
- Exercise Desert Knight 2025 Held at Arabian Sea between India, France, and the UAE (Air force). From India Sukhoi-30MKI, Jaguars, IL-78 mid-air refuellers, and AEW&C (Airborne Early Warning and Control) systems participate in Exercise.
- The Eastern Naval Command will host the bilateral naval exercise SLINEX 2024 (Sri Lanka-India Exercise) at Visakhapatnam from December 17 to 20, 24.
- India and Cambodia's first joint tabletop exercise, dubbed 'CINBAX,' began at the Foreign Training Node in Pune, Maharashtra
- On December 2, 2024, India and Malaysia began the bilateral Joint Military Exercise "Harimau Shakti" at the Bentong camp in Pahang district, Malaysia
- The Indian Coast Guard (ICG) held the 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.
- The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and the Singapore Armed Forces, ended at Field Firing Ranges in Devlali (Maharashtra).
- The 11th edition of the Indian Coast Guard's National Maritime Search and Rescue Exercise and Workshop (SAREX-24) starts in Kochi, Kerala.
- The Indian Army successfully completed the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Sanyukt Vimochan 2024', which took place in Ahmedabad and Porbandar, Gujarat
- India Launches First Space Defense Exercise Antariksha Abhyas – 2024 To simulate and address threats to and from space-based assets, integrating space capabilities into military operations
- Exercise AUSTRALIND 3rd Edition Held at Foreign Training Node, Pune, Maharashtra between India & Australia (Army)
- The Indian Army, Indian Air Force, and Indian Navy will launch a command-level tri-service theatre exercise called 'Poorvi Prahar' along the India-China border.





Ques : Archaeological Experiential Museum Inaugurated by Union Ministry of Culture and the Gujarat State Government in which state ?

केंद्रीय संस्कृति मंत्रालय और गुजरात राज्य सरकार द्वारा किस राज्य में पुरातत्व अनुभवात्मक संग्रहालय का उद्घाटन किया गया?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- Archaeological Experiential Museum Inaugurated by Union Ministry of Culture and the Gujarat State Government at Vadnagar, Gujarat
- Inauguration ceremony was presided over by Union Home Minister Shri Amit Shah and attended by Gujarat Chief Minister Shri Bhupendrabhai Patel, Union Minister of Education Shri Dharmendra Pradhan
- 12,500 sq. m. area covered with nine thematic galleries
- 4,000 sq. m. excavation site, with visible archaeological remains up to 16-18 meters deep
- Its costs is Rs.298 Crore, including five years of operational maintenance
- Over 5,000 artifacts including ceramics, coins, sculptures, organic materials (food grains, DNA, skeletal remains)

Genius





Recent Headlines Related to Inauguration :

- Asia's second-largest International Society for Krishna Consciousness's (ISKCON's) temple Inaugurated by Prime Minister Narendra Modi at Kharghar, Navi Mumbai.
- Yogi Adityanath, Uttar Pradesh's chief minister, inaugurated Prasar Bharati's FM station 'Kumbhvani' at Circuit House.
- Z-Morh tunnel Inaugurated by Prime Minister Narendra Modi. It marks a significant step in creating a year-round strategic corridor between Kashmir and Ladakh.
- National Commission for Women (NCW), in collaboration with the Lok Sabha Secretariat and the Ministry of Tribal Affairs, inaugurated 'Panchayat Se Parliament 2.0' at the Central Hall of Samvidhan Sadan.
- Om Birla, Lok Sabha Speaker, launched the Gandhi Darshan Art Gallery at Rajghat in New Delhi.
- Prime Minister Narendra Modi has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut Namo Bharat route. The corridor, worth Rs 4.600 crore.
- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi. The BHARATPOL platform will make it easier to process all requests for international assistance through INTERPOL.
- The Indian Army recently inaugurated a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh, near the India-China border.
- Two UK universities, Queen's University Belfast and Coventry University, have applied to open international campuses in Gujarat's GIFT City, following the lead of Australian institutions.

EXAM
Genius





Ques : Donald Trump was sworn in as which President of the United States?
डोनाल्ड ट्रम्प ने संयुक्त राज्य अमेरिका के किस राष्ट्रपति के रूप में शपथ ली?

- (a) 45th
- (b) 46th
- (c) 47th
- (d) 48th
- (e) 49th

Answer : Option C

Explanation :

- Donald Trump has been sworn in as the 47th President of the United States, for his second term.
- The oath was administered by Chief Justice John Roberts in the Capitol Rotunda in Washington, DC.
- JD Vance took the oath as Vice President, which was performed by Justice Brett Kavanaugh. Vance, 40, became the 50th vice president and the third youngest in US history.
- President Trump, at 78, is the oldest person to be inaugurated as president, surpassing Joe Biden, who took the oath five months earlier.
- The Term of the USA President is Four Years.





Newly Appointed Prime Minister & President :

- President of Croatia : Zoran Milanovic
- President of Venezuela : Nicolas Maduro
- President of Lebanon : Joseph Aoun
- Prime Minister of Iceland : Kristrun Frostadottir (Replaced Bjarni Benediktsson)
- President of Moldova : Ms Maia Sandu
- President of Tonga : Aisake Valu Eke
- President of Georgia : Mikheil Kavelashvili
- Prime Minister of France : Francois Bayrou
- Interim Prime Minister of Syria : Mohammad al-Bashir
- President of Ghana : John Dramani Mahama
- Prime minister of Burkina Faso : Rintalba Jean Emmanuel Ouedraogo
- President of Namibia : Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania : Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time) : Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali : Abdoulaye Maiga (Replaced Choguel Maiga)
- President of Somalia : Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti : Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan : Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term) : Maia Sandu
- 47th president of America : Donald Trump (Republican party) (Replaced Joe Biden)
- 50th Vice president of USA : JD Vance
- President of Botswana : Duma Boko
- President of Vietnam : Luong Cuong





Ques : Global Lighthouse Network (GLN) launched in which year ?
ग्लोबल लाइटहाउस नेटवर्क (GLN) किस वर्ष लॉन्च किया गया?

- (a) 2015
- (b) 2017
- (c) 2018
- (d) 2019
- (e) 2020

Answer : Option C

Explanation :

- The World Economic Forum (WEF) has welcomed CEAT Limited and Hindustan Unilever Limited's Tinsukia (Assam) plant to its Global Lighthouse Network (GLN) to promote manufacturing transformation via innovation.
- 15 new members from UAE, China, Germany, Malaysia, Saudi Arabia, UK, USA, and Morocco (home to the first Lighthouse site in Africa).
- The WEF has added 17 innovative industrial sites to the GLN, bringing the total to 189 facilities. 25 of them are Sustainability Lighthouses, utilizing sophisticated 4IR/Industry 4.0 production technology.

About Global Lighthouse Network (GLN) :

- It is an initiative by the World Economic Forum (WEF) and cofounded with McKinsey & Company
- Launched : 2018
- Total facilities : 189
- Indian facilities : 16
- Objective : to enhance the performance of manufacturing and supply chains by adopting 4IR technologies

About World Economic Forum :

- Established : 24 January 1971
- HQ : Cologny, Switzerland
- Executive Chairman : Klaus Schwab
- President : Borge Brende



Ques : Which northeastern state is the first to distribute property cards under the Centre's village survey scheme 'SVAMITVA'?

केंद्र की ग्राम सर्वेक्षण योजना 'स्वामित्व' के तहत संपत्ति कार्ड वितरित करने वाला पहला पूर्वोत्तर राज्य कौन सा है?

- (a) Meghalaya / मेघालय
- (b) Arunachal Pradesh / अरुणाचल प्रदेश
- (c) Assam / असम
- (d) Mizoram / मिजोरम
- (e) Nagaland / नागालैंड

Answer : Option D

Explanation :

- Mizoram, the "first among the northeastern states," has handed property cards to 2,909 recipients through the Centre's village survey plan since April 2023.
- 1,754 property cardholders from 18 villages in the state were among the 65 lakh beneficiaries spread across ten states and two Union Territories.
- The Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas (SVAMITVA), a Ministry of Panchayati Raj scheme, provides a 'Record of Rights' to village household owners and issues legal ownership cards to property owners by mapping land parcels using drone technology.
- The Prime Minister announced the SVAMITVA plan on April 24, 2020. The plan used drone and GIS technology to create rights records in revenue documents for inhabited settlements.





Ques : Indian Space Research Organisation (ISRO) established in which year ?
भारतीय अंतरिक्ष अनुसंधान संगठन (ISRO) की स्थापना किस वर्ष हुई?

- (a) 1945
- (b) 1954
- (c) 1964
- (d) 1969
- (e) 1972

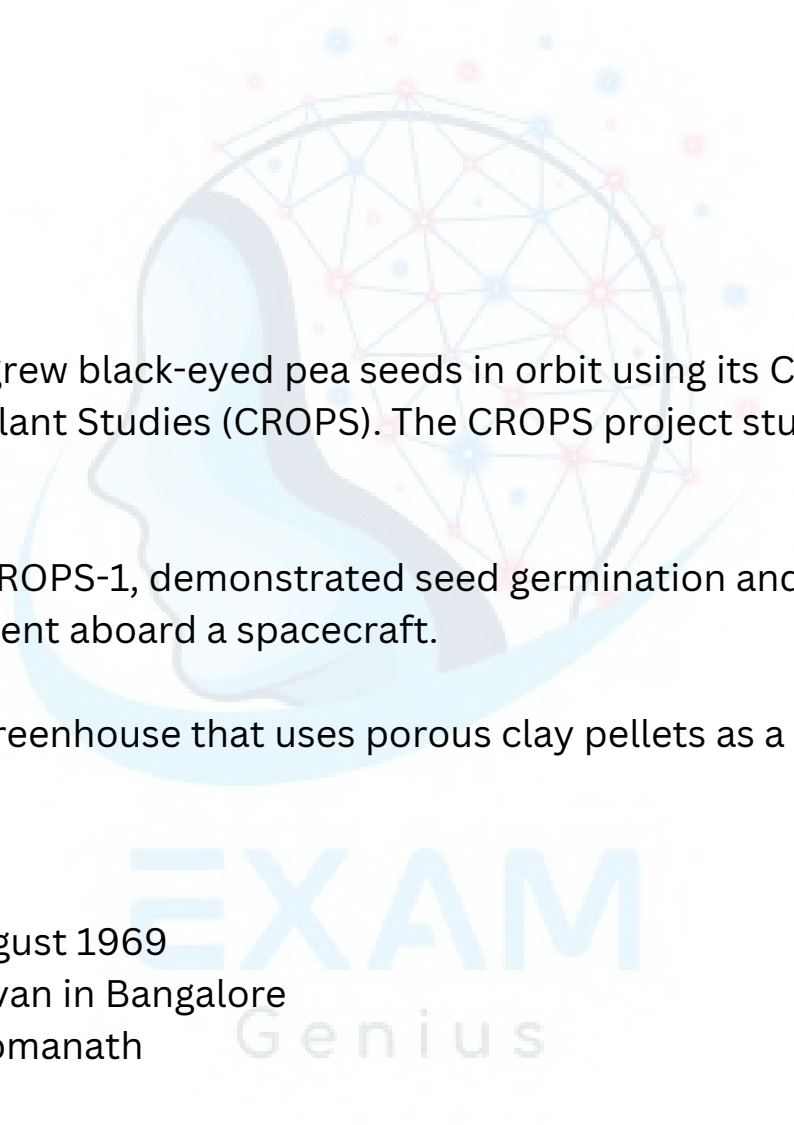
Answer : Option D

Explanation :

- 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 first mission, CROPS-1, demonstrated seed germination and plant growth in a controlled environment aboard a spacecraft.
- CROPS-1 is a tiny greenhouse that uses porous clay pellets as a soil media.

About ISRO :

- Established : 15 August 1969
- HQ : Antariksh Bhavan in Bangalore
- Chairman : Dr. S. Somanath





Recent News Headlines Related to ISRO

- 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.
- EOS-06, commonly known as Oceansat-3, is an Earth observation spacecraft created by ISRO. It was successfully launched on November 26, 2022, using ISRO's Polar Satellite Launch Vehicle (PSLVC54).
- ISRO has acquired two 400kg satellites for the next Space Docking Experiment (SPADEX)
- ISRO has received a budget of Rs 2104.06 crore for the Chandrayaan-4 mission, which would be completed in 36 months.
- The Indian Space Research Organisation (ISRO) aims to launch the first base module of the Bharatiya Antariksh Station (BAS), India's first space station, in 2028. The BAS will contain five modules.
- ISRO's Earth Perception Satellite-8 (EOS-8) is supposed to be sent off by the Small Satellite Launch Vehicle (SSLV)-D3 on August 16 from Sriharikota in Andhra Pradesh.
- The Air Breathing Propulsion Technology demonstration flight was successfully completed by the Indian Space Research Organisation (ISRO) on its second trial flight.
- GSAT 20 is a 4,700 kg heavy-weight, high-tech satellite. New Delhi: Using SpaceX's Falcon 9 rocket, the Indian space agency ISRO will launch its latest big satellite in a first.





Ques : Who inaugurated the 85th All India Presiding Officers' Conference (AIPOC) in Patna?

पटना में 85वें अखिल भारतीय पीठासीन अधिकारी सम्मेलन (AIPOC) का उद्घाटन किसने किया?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option C

Explanation :

- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (AIPOC) in Patna.
- The two-day conference is titled '75th Anniversary of Constitution: Contribution of Parliament and State Legislative Bodies to Strengthening Constitutional Values'.
- Following a 43-year pause, the state hosted the programme for the third time.

EXAM
Genius





Ques : National Penguin Awareness Day celebrated annually on which day ?
राष्ट्रीय पेंगुइन जागरूकता दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 19 January
- (b) 20 January
- (c) 21 January
- (d) 22 January
- (e) 23 January

Answer : Option B

Explanation :

- National Penguin Awareness Day is commemorated annually on January 20 to raise awareness of penguins, their natural habitats, and the threats they face as a result of climate change, habitat destruction, and pollution.
- The day emphasizes the significance of safeguarding penguin species, many of which are endangered or under threat owing to melting ice caps, overfishing, and ocean pollution.

EXAM
Genius





Important days :

- 24 December : National Consumer Rights Day
- 25 December : Good Governance Day
- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)





IMPORTANT ONE – LINER Current Affairs

Singapore's highest honor for non-citizens, the Honorary Citizen Award Given to Tarun Das, former Director General of the Confederation of Indian Industry (CII) by President Tharman Shanmugaratnam. He received the Singapore Public Service Medal in 2004.

During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.

State Bank of India (SBI) Given Loan of Rs.31,802 crore to Bharat Petroleum Corporation Limited (BPCL) to finance the expansion of its refinery to 11 Million tonnes per annum (MMTPA) from 7.8 MMTPA and setting up of a petrochemical complex in Bina, Madhya Pradesh.

The US Senate has confirmed the appointment of Marco Rubio as the 72nd US Secretary of State in the Trump Administration. Rubio won the vote by 99-0 during the 1st session of the 119th Congress.

Dr. Mandaviya stressed India's goal of ranking among the top five world sports performers by 2047, when the country will celebrate its 100th anniversary of independence.

Book Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective Authored by Dr. K.S. Chauhan and Released by Vice President Jagdeep Dhankhar.

Dr. Jitendra Singh, India's Science and Technology Minister, dedicated India's first-ever CSIR Innovation Complex in Mumbai via virtual mode.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

गैर-नागरिकों के लिए सिंगापुर का सर्वोच्च सम्मान, मानद नागरिक पुरस्कार राष्ट्रपति थर्मन शनमुगरत्नम द्वारा भारतीय उद्योग परिसंघ (सीआईआई) के पूर्व महानिदेशक तरुण दास को दिया गया। उन्हें 2004 में सिंगापुर लोक सेवा पदक प्राप्त हुआ।

नई दिल्ली में पहली बार कॉर्पोरेट गोलमेज सम्मेलन के दौरान, केंद्रीय युवा मामले और खेल मंत्री डॉ. मनसुख मंडाविया ने 2036 ओलंपिक खेलों की तैयारी के लिए भारतीय खेल पारिस्थितिकी तंत्र को बढ़ावा देने के लक्ष्य के साथ निगमों को एक खेल अपनाने के लिए आमंत्रित किया।

भारतीय स्टेट बैंक (एसबीआई) ने भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड (बीपीसीएल) को अपनी रिफाइनरी को 7.8 एमएमटीपीए से 11 मिलियन टन प्रति वर्ष (एमएमटीपीए) तक विस्तारित करने और बीना में एक पेट्रोकेमिकल कॉम्प्लेक्स की स्थापना के लिए 31,802 करोड़ रुपये का ऋण दिया। , मध्य प्रदेश।

अमेरिकी सीनेट ने ट्रम्प प्रशासन में 72वें अमेरिकी विदेश मंत्री के रूप में मार्को रुबियो की नियुक्ति की पुष्टि की है। 119वीं कांग्रेस के पहले सत्र के दौरान रुबियो ने 99-0 से वोट जीता।

डॉ. मंडाविया ने 2047 तक शीर्ष पांच विश्व खेल प्रदर्शनकर्ताओं में रैंकिंग के भारत के लक्ष्य पर जोर दिया, जब देश अपनी आजादी की 100वीं वर्षगांठ मनाएगा।

पुस्तक संसद: शक्तियां, कार्य और विशेषाधिकार; एक तुलनात्मक संवैधानिक परिप्रेक्ष्य, लेखक डॉ. के.एस. चौहान एवं उपाध्यक्ष जगदीप धनखड़ द्वारा जारी किया गया।

भारत के विज्ञान और प्रौद्योगिकी मंत्री डॉ. जितेंद्र सिंह ने वर्चुअल मोड के माध्यम से मुंबई में भारत का पहला सीएसआईआर इनोवेशन कॉम्प्लेक्स समर्पित किया।

EXAM
Genius





Ques : What changes have been made by the Reserve Bank of India (RBI) under the Foreign Exchange Management Act (FEMA)?

भारतीय रिजर्व बैंक (RBI) ने विदेशी मुद्रा प्रबंधन अधिनियम (FEMA) के तहत क्या बदलाव किए हैं?

- (a) Promoting digital payments across India / पूरे भारत में डिजिटल भुगतान को बढ़ावा देना
- (b) Allowing cross-border transactions in Indian Rupee (INR) and local/national currencies / भारतीय रुपये (आईएनआर) और स्थानीय/राष्ट्रीय मुद्राओं में सीमा पार लेनदेन की अनुमति देना
- (c) Imposing restrictions on foreign direct investments / प्रत्यक्ष विदेशी निवेश पर प्रतिबंध लगाना
- (d) Enhancing cash withdrawal limits for NRIs / एनआरआई के लिए नकद निकासी सीमा बढ़ाना
- (e) Introducing stricter regulations for forex trading / विदेशी मुद्रा व्यापार के लिए सख्त नियमों का परिचय

Answer : Option B

Explanation :

- RBI in cooperation with the government, has proposed amendments to the existing Foreign Exchange Management Act (FEMA) regulations to encourage cross-border transactions in the Indian rupee (INR) and local / national currencies.
- This action comes against the backdrop of the rupee being under pressure from a surging dollar, weakening the Chinese currency.
- According to the revisions in FEMA, overseas branches of banks that are authorized to deal in foreign exchange (Authorised Dealers) would be able to create INR accounts for a resident outside India for the settlement of all permissible current account and capital account transactions with a resident in India.
- According to the FEMA revisions, persons located outside India will be able to use their balances in repatriable INR accounts for overseas investment, including FDI, in non-debt securities.
- Indian exporters would be able to open foreign currency accounts overseas to settle trade transactions, such as receiving export revenues and using them to pay for imports.





Recent News Headlines Related to RBI

- RBI has instructed banks and other regulated entities (REs) to use the '1600xx' phone numbering series exclusively for making transactional calls to customers.
- HSBC India, the Indian arm of London-based HSBC, has received approval from the Reserve Bank of India (RBI) to open 20 branches in 20 cities.
- The RBI will conduct daily Variable-Rate Repo (VRR) auctions until further notice. This measure will increase banking liquidity amid the deficit.
- The RBI has implemented new credit reporting rules. Lenders are now required to update credit bureau information every 15 days, rather than monthly. This directive went into force on January 1, 2025.
- The Reserve Bank Innovation Hub and IIMA Ventures have launched Swanari TechSprint 3.0, a program targeted at fostering women-centric financial firms in India.
- The RBI lifted the supervisory restrictions imposed on two non-banking financial companies (NBFCs) – Asirvad Micro Finance Limited and DMI Finance Private Limited.
- The Reserve Bank announced the winners of its 3rd Global Hackathon, themed 'Zero Financial Frauds' and 'Being Divyang Friendly'.
- The RBI has declared that the interest rate for RBI Floating Rate Savings Bonds (Taxable) FRSB 2020 (T) will stay at 8.05% from January 1 to June 30, 2025.
- The Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services Limited, a microfinance institution situated in Kolkata (West Bengal), after the lender implemented remedial steps and committed to fair loan pricing.
- HDFC Bank, India's largest private sector lender, has received the Reserve Bank of India's (RBI) approval to acquire up to a 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank.
- The Reserve Bank of India has approved a voluntary merger between The National Co-operative Bank Ltd., Bangalore (Karnataka) and Cosmos Co-operative Bank Limited (Maharashtra).
- As of December 31, 2024, the Reserve Bank of India (RBI) announced that 98.12% of the Rs.2,000 denomination banknotes have been returned to the banking system, with Rs.6,691 crore still held by the public.
- To combat fraud, the Reserve Bank of India (RBI) proposed adding a lookup tool for beneficiary accounts to the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems.
- The RBI's "Report on Trend and Progress of Banking in India 2023-24" provides a detailed study of the banking sector's performance for fiscal year 2023-24.





Ques : Who has been appointed as the Managing Director and Chief Executive Officer of Zurich Kotak General Insurance?

ज्यूरिख कोटक जनरल इंश्योरेंस के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Sanjay Mehrotra / संजय मेहरोत्रा
- (b) Vikram Singh Mehta / विक्रम सिंह मेहता
- (c) Alok Kumar Agarwal / आलोक कुमार अग्रवाल
- (d) Ajay Bansal / अजय बंसल
- (e) Ramesh Chandran / रमेश चंद्रन

Answer : Option C

Explanation :

- Zurich Kotak General Insurance has appointed Alok Kumar Agarwal as its Managing Director and CEO. He succeeds Suresh Agarwal.
- Agarwal has over two decades of experience with ICICI Lombard General Insurance Company, where he held several executive positions in the corporate, SME, crop, and retail business segments during his 22-year career.
- The development comes after Zurich Insurance Group's strategic acquisition of a majority stake in Kotak Mahindra General Insurance Company in June 2024.

EXAM
Genius





Recent Appointment in Banking & Insurance Sector :

- 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
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra : 26th Governor of the Reserve Bank of India (RBI) for three years

Genius





Ques : In which country Policybazaar launched the PB Advantage initiative?
पॉलिसीबाजार ने किस देश में पीबी एडवांटेज पहल शुरू की?

- (a) Netherland / नीदरलैंड
- (b) Mauritius / मॉरीशस
- (c) Moldova / मोलदोवा
- (d) Singapore / सिंगापुर
- (e) UAE / यूएई

Answer : Option E

Explanation :

- Policybazaar.ae, the UAE's premier online insurance marketplace, has launched PB Advantage, a game-changing project that aims to reinvent the health insurance experience in the UAE.
- PB Advantage delivers cutting-edge services to simplify and improve the health insurance procedure.
- 30-Minute Claims Assistance: Dedicated claims desks enable faster outcomes.
- Auto Recharge of Sum Insured: Following the initial claim, the full coverage amount is automatically restored, giving additional coverage for unrelated illnesses or conditions. For example, an AED 1 million policy utilized for surgery is increased by additional AED 1 million for future claims.
- The No Claim Bonus adds 10% to the total insured for each claim-free year, up to a maximum of five years.





Recent Facilities Launched in Banking & Insurance Sector :

- Shriram Life Insurance has established Shriram Life Sunishchit Laabh, a non-participating individual savings plan that offers guaranteed returns of up to 668% of the total premium paid.
- Cybersecurity Hackathon 2024-25 1st Edition Launched by Punjab National Bank (PNB). The Theme is "Code Against Malware". Winners will receive prizes worth up to Rs 11 lakhs and have the opportunity to implement their solutions in live environments with PNB.
- Bank of Baroda has launched "bob Liquid Fixed Deposits" as an alternative to regular fixed deposits (FDs). The bob Liquid FD allows you flexible deposit amounts starting at Rs.5,000 (with no maximum deposit amount), duration options ranging from 12 to 60 months, and partial withdrawals in multiples of Rs.1,000
- IDBI Bank has launched a new fixed deposit scheme, 'IDBI Chiranjeevi-Super Senior Citizen FD,' for customers aged 80 and above.
- Bank of Baroda (BoB) will open AI-powered customer service and full-fledged branches in Prayagraj, including forex transaction facilities, to better serve visitors.
- Groww Mutual Fund, an asset management company, introduced the Groww Nifty India Railways PSU Index Fund and ETF.
- RenewBuy, an online insurance company, has launched the RenewBuy Smart Term Plan under its RB Proprietary line.
- Mirae Asset Investment Managers (India) Pvt. Ltd. has established the Mirae Asset Smallcap Fund, an open-ended equity plan that focuses primarily on smallcap stocks.
- Go Digit-Life Insurance Limited (Digit-Life), a major new-age digital insurer, has introduced its first individual pure-term life insurance policy, "Digit Glow Term Life Insurance."
- IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond website Provider (OBPP), now offers Digital Fixed Deposits (FDs) on its website.
- Punjab & Sind Bank, a state-owned bank, will launch a quick loan scheme for the MSME sector of up to Rs 25 lakh this month as part of its initiative to expand lending through its digital platform.





Ques : Who inaugurated the two-day international seminar on “Formalization and Social Security Coverage for Workers in the Informal Sector”?

“अनौपचारिक क्षेत्र में श्रमिकों के लिए औपचारिकीकरण और सामाजिक सुरक्षा कवरेज” पर दो दिवसीय अंतर्राष्ट्रीय संगोष्ठी का उद्घाटन किसने किया?

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Piyush Goyal / पीयूष गोयल
- (e) Nitin Gadkari / नितिन गडकरी

Answer : Option B

Explanation :

- Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, Youth Affairs, and Sports, has opened a two-day international symposium on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations" in New Delhi.
- He also released the coffee table book "Social Protection in India," which chronicles India's effort to provide social protection to its population through various social welfare measures.
- The Indian Ministry of Labour and Employment, in partnership with the Employees' State Insurance Corporation (ESIC) and the worldwide Social Security Association (ISSA), convened this worldwide conversation at the Yashobhoomi - India International Convention & Expo Center.





Recent News Headlines Related to Summits / conference

- During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.
- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (AIPOC) in Patna.
- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- Prime Minister Narendra Modi will participate in the Artificial Intelligence (AI) Action Summit in France. The event will focus on five key themes: public interest in AI, the future of work, innovation and culture, trust in AI, and global AI governance.
- India will host the 28th Commonwealth Speakers and Presiding Officers Conference (CSPOC) in 2026. The seminar will center on the application of artificial intelligence and social media in parliamentary processes.
- Over the next five years, a total of Rs 50,000 crore would be invested in infrastructure along national waterways. According to the announcement, the investment ideas were announced during the Inland Waterways Development Council (IWDC) meeting in Kohora, Kaziranga.
- Ajit Doval, the country's national security adviser, and Raja Dato Nushirwan Bin Zainal Abidin, the director general of the National Security Council of Malaysia in New Delhi, co-chaired the first India-Malaysia Security Dialogue.
- The latest edition of Asia's largest biannual air show and aviation exhibition, Aero India 2025, will take place at the Air Force Station, Yelahanka in Bengaluru, Karnataka. The 15th edition of the Aero India show.

Genius





Ques : What is the total amount agreed by the Union Cabinet to revive Rashtriya Ispat Nigam Limited (RINL)?

राष्ट्रीय इस्पात निगम लिमिटेड (आरआईएनएल) को पुनर्जीवित करने के लिए केंद्रीय मंत्रिमंडल द्वारा सहमत कुल राशि कितनी है?

- (a) Rs.11,440 crore
- (b) Rs.10,240 crore
- (c) Rs.12,650 crore
- (d) Rs.9,440 crore
- (e) Rs.11,120 crore

Answer : Option A

Explanation :

- The Union Cabinet approved a Rs.11,440 crore revival plan for Rashtriya Ispat Nigam Limited (RINL), the state-owned entity that runs the Visakhapatnam Steel Plant.
- Union Minister Ashwini Vaishnaw outlined the strategy, which involves a Rs.10,300 crore equity infusion and the conversion of Rs.1,140 crore in working capital loans to preferred share capital.
- RINL will benefit from a Rs.10,300 crore equity investment to address operational challenges in raising working capital and maximizing productivity in blast furnace operations. The recovery plan anticipates that RINL would begin full production with two blast furnaces in January 2025 and three blast furnaces in August 2025.





Ques : Which organization launched the Internet Governance Internship and Capacity Building Scheme?

किस संगठन ने इंटरनेट गवर्नेंस इंटरनशिप और क्षमता निर्माण योजना शुरू की?

- (a) Ministry of Electronics and Information Technology (MeitY) / इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (MeitY)
- (b) National Informatics Centre (NIC) / राष्ट्रीय सूचना विज्ञान केंद्र (एनआईसी)
- (c) National Internet Exchange of India (NIXI) / नेशनल इंटरनेट एक्सचेंज ऑफ इंडिया (NIXI)
- (d) Indian Institute of Technology (IIT) / भारतीय प्रौद्योगिकी संस्थान (आईआईटी)
- (e) Internet and Mobile Association of India (IAMAI) / इंटरनेट एंड मोबाइल एसोसिएशन ऑफ इंडिया (आईएमएआई)

Answer : Option C

Explanation :

- The National Internet Exchange of India (NIXI) has introduced the Internet Governance Internship and Capacity Building Scheme. The initiative aims to increase awareness and skills in internet governance (IG) among Indian citizens.
- The program's goal is to provide participants with the knowledge they need to effectively participate in global internet governance processes with I-Star organizations such as the Internet Corporation for Assigned Names and Numbers (ICANN), the Internet Society or Information Security Operations Center (ISOC), the Institute of Electrical and Electronics Engineers (IEEE), and the Internet Engineering Task Force (IETF), as well as collaborate closely with leading industry experts.
- The program provides a bi-annual internship with two concurrent tracks: a six-month programme and a three-month programme.
- Interns will get a fixed monthly salary of Rs. 20,000/-, as well as assistance in carrying out necessary outreach projects.
- The National Internet Exchange of India, established on June 19, 2003, is a non-profit business under the aegis of the Ministry of Electronics and Information Technology, Government of India.



Ques : MEITY in association with Data Security Council of India (DSCI) Launches which edition of Cyber Security Grand Challenge for Advancing Cyber security Innovations ?
MEITY ने डेटा सिक्योरिटी काउंसिल ऑफ इंडिया (DSCI) के सहयोग से साइबर सुरक्षा नवाचारों को आगे बढ़ाने के लिए साइबर सुरक्षा ग्रैंड चैलेंज का कौन सा संस्करण लॉन्च किया है?

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

Answer : Option B

Explanation :

- Cyber Security Grand Challenge 2nd Edition launched by S. Krishnan, Secretary of the Ministry of Electronics & Information Technology (MEITY).
- It is Implemented by Data Security Council of India (DSCI) based on Noida, Uttar Pradesh.
- Total Prize money is Rs.6.85 crores, compared to Rs.3.2 crores in its first edition
- Participants will develop innovative solutions in six key areas : Application Programming Interface (API) Security • Data Security • Wearable Device Security and Privacy • Clone and Fake Application (App) Mitigation • Artificial Intelligence (AI) for Threat Detection and Incident Response • Securing Next-Generation Biometric Systems

The challenge is divided into four stages :

- Idea Stage : A total of 36 startups (6 per problem area) will be selected, each receiving INR 5 lakh
- Minimum Viable Product (MVP) Stage : 18 startups will be chosen and awarded INR 10 lakh each
- Final Product Stage : Winners for each problem area will receive INR 25 lakh
- Go-to-Market Stage : At this final stage, three top winners will be announced

Final stage, three top winners :

- Platinum winner : Rs 1 crore
- Gold Winner : Rs 50 lakh
- Silver Winner : Rs 25 lakh





Ques : National broadband mission (NBM) launched in which year ?

राष्ट्रीय ब्रॉडबैंड मिशन (एनबीएम) किस वर्ष शुरू किया गया?

- (a) 2015
- (b) 2017
- (c) 2019
- (d) 2021
- (e) 2023

Answer : Option C

Explanation :

- Union Minister of Communications Jyotiraditya M. Scindia has announced a number of projects, including the Sanchar Saathi Mobile App, the National Broadband Mission (NBM) 2.0, and the launch of the Intra Circle Roaming (ICR) capability at DBN-funded 4G mobile sites.
- NBM 2.0 seeks to connect the remaining 170,000 settlements in the country.
- Launched in 2019, the NBM aimed to provide internet access to all villages by 2022 by installing an additional 30 lakh km of optical fibre cable and increasing tower density from 0.42 to 1.0 tower per thousand inhabitants by 2024.

EXAM
Genius





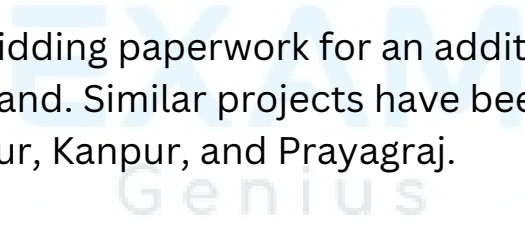
Ques : Which state has approved solar power projects worth over Rs 10,000 crore to meet the state's renewable energy capacity of 22,000 megawatts (MW) ?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option A

Explanation :

- Uttar Pradesh has approved solar power projects worth over Rs 10,000 crore to meet the state's renewable energy capacity of 22,000 megawatts (MW).
- The roadmap calls for the construction of three 2,000 Mw solar power facilities in the Bundelkhand region's Jhansi, Lalitpur, and Chitrakoot districts.
- While NTPC Green Energy will build 800 Mw and 600 Mw solar power plants in Chitrakoot and Lalitpur, respectively, Hinduja Group has been selected to build a 600 Mw unit in Jhansi.
- The UPNEDA has issued bidding paperwork for an additional 1,200 Mw solar power facility in Jalaun, Bundelkhand. Similar projects have been suggested in various locations, including Mirzapur, Kanpur, and Prayagraj.





Ques : What is the name of the air taxi prototype unveiled by Sarala Aviation?
सरला एविएशन द्वारा अनावरण किए गए एयर टैक्सी प्रोटोटाइप का नाम क्या है?

- (a) SkyGlide / स्काईग्लाइड
- (b) SwiftAir / स्विफ्टएयर
- (c) Nimbus / निंबस
- (d) AeroOne / एयरोवन
- (e) Shunya / शून्य

Answer : Option E

Explanation :

- Sarala Aviation, a Bengaluru-based startup, showcased its prototype air taxi, Shunya, at the Bharat Mobility Global Expo.
- The startup plans to launch electric flying taxis in Bengaluru by 2028, becoming the first to introduce urban air transport in India.
- The Shunya prototype is designed for short travels of 20-30 kilometers and can attain speeds of up to 250 kilometers per hour.
- The vehicle can carry up to six passengers and a maximum weight of 680 kg, making it the biggest payload eVTOL (electric vertical take-off and landing) vehicle on the market today.
- Adrian Schmidt, Rakesh Gaonkar, and Shivam Chauhan co-founded Sarla Aviation in October 2023. Adrian Schmidt is the co-founder and CEO of Sarla Aviation.
- The business just acquired \$10 million in Series A funding, led by Accel and including Flipkart co-founder Binny Bansal and Zerodha co-founder Nikhil Kamath.

Genius





Ques : India clinches historic double victory in men's and women's titles in Kho Kho World Cup by defeating which country ?

भारत ने खो खो विश्व कप में किस देश को हराकर पुरुष और महिला वर्ग में ऐतिहासिक दोहरी जीत हासिल की?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Bangladesh / बांग्लादेश
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The inaugural Kho Kho World Cup in New Delhi concluded on a historic note, with India winning both the men's and women's titles in dramatic manner.
- The Indian women's kho kho team defeated Nepal 78-40 at the Indira Gandhi Indoor Stadium to win the 2025 title. Meanwhile, the men's team defeated Nepal 54-36 in the final.
- India's Women Team Captain is Priyanka Ingle and India's Men's Team Captain is Pratik Waikar

EXAM
Genius





Ques : Which country has recently been admitted as a “partner country” of the BRICS bloc?

हाल ही में किस देश को ब्रिक्स ब्लॉक के “भागीदार देश” के रूप में शामिल किया गया है?

- (a) Sweden / स्वीडन
- (b) Spain / स्पेन
- (c) Gabon / गैबॉन
- (d) Comoros / कोमोरोस
- (e) Nigeria / नाइजीरिया

Answer : Option E

Explanation :

- Nigeria has been welcomed as a "partner country" of the BRICS bloc of developing countries, according to Brazil, the group's chairman.
- Iran, Egypt, Ethiopia, and the United Arab Emirates will join the group in 2023, and Saudi Arabia has been invited.
- Turkey, Azerbaijan, and Malaysia have formally sought to join BRICS, with a few more expressing interest.
- Nigeria is the eighth BRICS member country, joining Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Thailand, Uganda, and Uzbekistan.
- Brazil, Russia, India, and China founded BRICS in 2009, with South Africa joining in 2010 as a counterweight to the Group of Seven (G-7) main industrialised nations.

About Nigeria :

- Capital- Abuja
- Currency- Nigerian naira
- Continent- Africa
- President- Bola Tinubu





Ques : Who was awarded the Gates-Cambridge Impact Prize 2025?
गेट्स-कैम्ब्रिज इम्पैक्ट पुरस्कार 2025 से किसे सम्मानित किया गया?

- (a) Dr. Ramesh Kulkarni / डॉ. रमेश कुलकर्णी
- (b) Prof. Urbasi Sinha / प्रो. उर्बासी सिन्हा
- (c) Prof. Sudha Murthy / प्रो. सुधा मूर्ति
- (d) Dr. Vandana Sharma / डॉ. वंदना शर्मा
- (e) Prof. Anil K. Gupta / प्रो. अनिल के. गुप्ता

Answer : Option B

Explanation :

- Prof. Urbasi Sinha, a faculty member in the Light and Matter Physics team of the Raman Research Institute (RRI) in Bengaluru, has been awarded the Gates-Cambridge Impact Prize 2025.
- Professor Sinha is a key figure in India's 'National Quantum Mission,' a program aimed at moving the country to the forefront of global quantum innovation.
- The Bill and Melinda Gates Foundation hosted the awards ceremony in Cambridge, UK.
- The Gates-Cambridge Impact Prize was created to mark the 25th anniversary of the Gates-Cambridge Scholarship Program.

EXAM
Genius





Ques : David Lynch, who recently passed away, was renowned for his work in which field?

डेविड लींच, जिनका हाल ही में निधन हो गया, किस क्षेत्र में अपने काम के लिए प्रसिद्ध थे?

- (a) Literature / साहित्य
- (b) Filmmaking / फिल्म निर्माण
- (c) Painting / पेंटिंग
- (d) Music / संगीत
- (e) Theatre / थिएटर

Answer : Option B

Explanation :

- David Lynch, an American filmmaker known for his surrealist films Mulholland Drive and Twin Peaks, passed away at the age of 78.
- He received an honorary Academy Award in 2019 for his lifetime contributions to cinema.
- He received two Primetime Emmy Awards and a Peabody Award for Twin Peaks in 1991.

EXAM
Genius





Ques : Which team did Karnataka defeat in the Vijay Hazare Trophy 2024-25 final?
विजय हजारे ट्रॉफी 2024-25 के फाइनल में कर्नाटक ने किस टीम को हराया?

- (a) Punjab / पंजाब
- (b) Uttar Pradesh / उत्तर प्रदेश
- (c) Vidarbha / विदर्भ
- (d) Gujarat / गुजरात
- (e) Hyderabad / हैदराबाद

Answer : Option C

Explanation :

- Karnataka defeated Vidarbha by 36 runs in the Vijay Hazare Trophy (VHT) 2024-25 final at the Kotambi Stadium in Vadodara. This is Karnataka's fifth Vijay Hazare Trophy title win.
- Karnataka first won the event in 2013-14, and they successfully defended it the following year. Their third title came in 2017-18, with Agarwal leading the batting rankings, while Padikkal was the leading run-scorer in Karnataka's fourth victory in 2019-20, over Tamil Nadu.
- Along with Karnataka, only Tamil Nadu (3), Mumbai (2), and Saurashtra (2) have won several titles during this time span.
- Captain of Karnataka Team is Mayank Agarwal and Captain of Vidarbha Team is Karun Nair.





Recent News headlines related to Sports

- Novak Djokovic broke a tie with Roger Federer for the most Grand Slam matches in tennis history.
- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.
- The International Cricket Council (ICC) has named Jasprit Bumrah of India and Annabel Sutherland of Australia as the ICC Men's and Women's Players of the Month for December 2024, respectively.
- The first Kho Kho World Cup kicked off on January 13, 2025, at the Indira Gandhi Indoor Stadium in New Delhi. Sudhanshu Mittal, President of the Indian Kho Kho Federation, officially opened the World Cup.
- India and Mumbai batter Shreyas Iyer, the second-most expensive player in the player auction, has been appointed captain by Punjab Kings for IPL 2025. The 2024 IPL winning captain has previously led Delhi Capitals (DC) and Kolkata Knight Riders (KKR) in the IPL.
- In squash, India's Anahat Singh won the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.
- Varun Tomar of the Indian Army has won the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024, which took place at Dr Karni Singh Shooting Range in New Delhi.
- Haryana Steelers reached a historic milestone by winning their first Pro Kabaddi League (PKL) title. In a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, the Steelers overcame the Patna Pirates by 32-23.
- West Bengal, the most successful team in the Santosh Trophy's history, added to its trophy collection by defeating Kerala in the final of the 78th edition. This was the Bengal team's 33rd Santosh Trophy.
- Hemanth Muddappa, known as the "Drag King," achieved a remarkable triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship held at the Madras International Circuit (MIC).
- Kerala won the Senior National Men's Handball Championship for the first time, defeating Chandigarh 34-31. The event final was held in Changanassery, Kerala.
- Punjab's Vijayveer Sidhu defeated fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to win his first men's 25m rapid-fire pistol (RFP) title at the 67th National Shooting Championship Competitions (NSCC) for pistol events





IMPORTANT ONE – LINER Current Affairs

Robert Jerard Ravi Appointed as Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)

The 7th India Boat & Marine Show (IBMS) was held at the Bolgatty Palace Event Centre in Kochi. K-BIP of the Kerala government, NSIC, Kochi Water Metro, Kerala Tourism, Indian Coast Guard, Southern Naval Command, Kerala Maritime Board, CIFT, and the Fisheries Department have all supported and promoted the event.

Olympic champions Viktor Axelsen and An Se-young won the men's and women's singles titles, respectively, with lopsided victories in the India Open Super 750 badminton tournament in New Delhi.

Justice Devendra Kumar Upadhyaya Appointed as Chief Justice of the Delhi High Court. He Replaced Justice Vibhu Bakhru.

Government of Uttarakhand and Icelandic company Verkis Consulting Engineers (Verkis) signed an MOU for geothermal exploration and development in Uttarakhand. Under the agreement, feasibility studies for these projects will be funded by the Government of Iceland.

Justice Alok Aradhe Appointed as Chief Justice of the Bombay High Court. He Replaced Justice Devendra Kumar Upadhyaya.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

रॉबर्ट जेराड रवि को भारत संचार निगम लिमिटेड (बीएसएनएल) के अध्यक्ष और प्रबंध निदेशक (सीएमडी) के रूप में नियुक्त किया गया

7वां इंडिया बोट एंड मरीन शो (आईबीएमएस) कोच्चि के बोलगट्टी पैलेस इवेंट सेंटर में आयोजित किया गया। केरल सरकार के के-बीआईपी, एनएसआईसी, कोच्चि वॉटर मेट्रो, केरल पर्यटन, भारतीय तट रक्षक, दक्षिणी नौसेना कमान, केरल मैरीटाइम बोर्ड, सीआईएफटी और मत्स्य पालन विभाग सभी ने इस आयोजन का समर्थन और प्रचार किया है।

ओलंपिक चैंपियन विक्टर एक्सेलसेन और एन से-यंग ने नई दिल्ली में इंडिया ओपन सुपर 750 बैडमिंटन टूर्नामेंट में एकतरफा जीत के साथ क्रमशः पुरुष और महिला एकल खिताब जीते।

न्यायमूर्ति देवेन्द्र कुमार उपाध्याय को दिल्ली उच्च न्यायालय का मुख्य न्यायाधीश नियुक्त किया गया। उन्होंने न्यायमूर्ति विभू बाखरू का स्थान लिया।

उत्तराखंड सरकार और आइसलैंड की कंपनी वेर्किस कंसल्टिंग इंजीनियर्स (वेर्किस) ने उत्तराखंड में भू-तापीय अन्वेषण और विकास के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए। समझौते के तहत, इन परियोजनाओं के लिए व्यवहार्यता अध्ययन को आइसलैंड सरकार द्वारा वित्त पोषित किया जाएगा।

न्यायमूर्ति आलोक अराधे को बॉम्बे उच्च न्यायालय के मुख्य न्यायाधीश के रूप में नियुक्त किया गया। उन्होंने न्यायमूर्ति देवेन्द्र कुमार उपाध्याय का स्थान लिया।

EXAM
Genius





Ques : The Reserve Bank of India has revealed the names of the members of the Standing External Advisory Committee (SEAC), which will evaluate applications for Universal Banks and Small Finance Banks. What is the tenure of SEAC committee ?

भारतीय रिजर्व बैंक ने स्थायी बाहरी सलाहकार समिति (एसईएसी) के सदस्यों के नामों का खुलासा किया है, जो यूनिवर्सल बैंकों और लघु वित्त बैंकों के लिए आवेदनों का मूल्यांकन करेगी। SEAC समिति का कार्यकाल क्या है?

- (a) 1 years
- (b) 2 years
- (c) 3 Years
- (d) 4 Years
- (e) 5 Years

Answer : Option C

Explanation

- The Reserve Bank of India has revealed the names of the members of the Standing External Advisory Committee (SEAC), which will evaluate applications for Universal Banks and Small Finance Banks. The SEAC's tenure will be three years.
- K. Jain, former Deputy Governor of the Reserve Bank of India, will chair the committee.
- The SEAC will be led by Revathy Iyer, Director of the Central Board of the RBI; Parvathy V. Sundaram, former Executive Director of the RBI; Hemant G. Contractor, former MD of SBI and former Chairman of the PFRDA; and N. S. Kannan, former MD and CEO of ICICI Prudential Life Insurance Company Ltd.
- The Reserve Bank of India's Department of Regulation will offer secretarial support to the committee.
- According to licensing requirements, applications for Universal Banks and Small Finance Banks will be initially examined by the Reserve Bank to ensure that the applicants are eligible.
- The applications will next be evaluated by a Standing External Advisory Committee (SEAC) made up of distinguished individuals with experience in banking, the financial sector, and other relevant fields.



Ques : Who released the list of Non-Banking Finance Companies (NBFCs) in the Upper Layer (UL) segment under the Scale Based Regulation (SBR) for NBFCs for the financial year 2024-25(FY25) ?

वित्तीय वर्ष 2024-25 (FY25) के लिए NBFC के लिए स्केल आधारित विनियमन (SBR) के तहत ऊपरी परत (UL) खंड में गैर-बैंकिंग वित्त कंपनियों (NBFC) की सूची किसने जारी की?

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

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has published the list of Non-Banking Finance Companies (NBFCs) in the Upper Layer (UL) category under Scale-Based Regulation (SBR) for FY24-25.
- The RBI has kept Tata Sons Private Limited on the NBFC UL list despite their request to de-register, which is currently being reviewed.
- The latest list includes 15 organizations, including Life Insurance Corporation of India, Housing Finance Limited, Bajaj Finance Limited, and Shriram Finance Limited (SFL), among others.

Different types of NBFCs :

- NBFC-TL (Top Layer) : NBFC-UL will be moved to TL if RBI recog
- NBFC-UL (Upper Layer) : This layer are subjected to enhanced regulatory requirements for at least 5 years, even if they fail to meet the criteria in subsequent reviews
- NBFC-ML (Middle Layer) : All-deposit taking NBFCs and non-deposit taking NBFCs with assets more than Rs 1,000 crore.
- NBFC-BL (Base Layer) : Non-deposit taking NBFCs with assets less than Rs 1,000 crore



Ques : What is the GDP growth projection for India in the current fiscal by Deloitte India?

डेलोइट इंडिया द्वारा चालू वित्त वर्ष में भारत के लिए जीडीपी वृद्धि का अनुमान क्या है?

- (a) 6.5-6.8%
- (b) 5.5-5.8%
- (c) 7.0-7.3%
- (d) 6.0-6.3%
- (e) 7.5-7.8%

Answer : Option A

Explanation :

- Deloitte India expects India's GDP to increase at 6.5-6.8 percent in the current fiscal year, stating that India will need to adapt to the changing global landscape and leverage its internal assets to drive long-term prosperity.
- Deloitte India's Economic Outlook study also stated that the country must decouple from global uncertainty and maximize its own potential.

Updated GDP List :

- Deloitte – 6.5-6.8 (FY25)
- FICCI – 6.4% (FY25)
- UN – 6.6% (CY25); 6.7% (CY26)
- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)
- RBI – 6.6% (FY24)

EXAM
Genius





Ques : Which insurance company has entered into a partnership with Bharti Airtel to create a digital platform for financial services ?

वित्तीय सेवाओं के लिए डिजिटल प्लेटफॉर्म बनाने के लिए किस बीमा कंपनी ने भारती एयरटेल के साथ साझेदारी की है?

- (a) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (b) Universal Sompo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Bajaj Finance / बजाज फाइनेंस
- (e) None of these / इनमें से कोई नहीं

Answer : option D

Explanation :

- Bajaj Finance has partnered with Bharti Airtel to develop a digital platform for financial services.
- With this agreement, the telecom operator will gradually provide the majority of the non-banking financial company's (NBFC) retail financial solutions to all of its 370 million consumers.
- The platform will serve 375 million customers and Airtel's over 1.2 million strong distribution network via Bajaj Finance's diverse range of 27 product lines. It will use the distribution power of over 5,000 branches and 70,000 field agents.
- Airtel will initially provide Bajaj Finance's retail banking products through its Airtel Thanks app. This is to ensure a seamless and secure consumer experience, which will be extended across its nationwide network of retailers.





Recently signed banking agreements

- The Financial Intelligence Unit-India (FIU-IND) has signed an MoU with National Housing Bank (NHB) to engage in crucial areas such as intelligence sharing, capacity building, and risk assessment.
- PNB MetLife India Insurance Company Ltd (PNB MetLife) has entered into a strategic bancassurance agreement with Saraswat Co-operative Bank Ltd, one of India's leading urban co-operative banks.
- The state-owned PFC has signed an agreement with the Japan Bank for International Cooperation (JBIC) for a credit facility of 120 billion Japanese yen (about Rs 6,600 crore)
- NPCI International Payments Limited (NIPL) has teamed with Magnati, a UAE-based payment solution provider, to promote QR-based Unified Payments Interface (UPI) merchant payments using point-of-sale (POS) terminals across the Middle East.
- Suryoday Small Finance Bank (SSFB) has partnered with Tata Digital to expand its FD products.
- PhonePe has partnered with ICICI Lombard General Insurance to provide insurance coverage for travelers visiting the Maha Kumbh Mela.
- Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (Irdai) have signed a MoU for sharing of intelligence and information to check money laundering.
- The National Skill Development Corporation (NSDC) has teamed with pollster Axis My India to help bridge India's skills gaps and satisfy the predicted demand for millions of jobs in developed economies over the next five years.
- Bajaj brokerage, the brokerage arm of Bajaj Finance Ltd., has teamed up with Tamilnad Mercantile Bank (TMB) to launch a comprehensive 3-in-1 account solution that combines banking, broking, and investing services on a single platform
- The Assam government has inked a Memorandum of Understanding (MoU) with SBI and UBI to provide insurance coverage to state government employees.
- The Reserve Bank Innovation Hub (RBIH) has teamed with Vivifi Finance to start a pilot operation offering unsecured loans to gig workers.





Ques : Which organization developed the 'Entity Locker' platform?

किस संगठन ने 'एंटिटी लॉकर' प्लेटफॉर्म विकसित किया?

- (a) National Informatics Centre (NIC) / राष्ट्रीय सूचना विज्ञान केंद्र (एनआईसी)
- (b) Ministry of Corporate Affairs (MCA) / कॉर्पोरेट मामलों का मंत्रालय (एमसीए)
- (c) National eGovernance Division (NeGD) / राष्ट्रीय ई-गवर्नेंस प्रभाग (एनईजीडी)
- (d) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (e) Central Bureau of Digital Infrastructure (CBDI) / सेंट्रल ब्यूरो ऑफ डिजिटल इंफ्रास्ट्रक्चर (सीबीडीआई)

Answer : Option C

Explanation :

- Building on DigiLocker's success, the government has launched 'Entity Locker,' a new digital platform designed to simplify the management and verification of corporate and organizational records.
- This secure, cloud-based platform, developed by the National eGovernance Division (NeGD) of the Ministry of Electronics and Information Technology (MeitY), serves a wide range of entities, including corporations, micro, small, and medium enterprises (MSMEs), trusts, startup companies, and societies.
- Entity Locker uses cutting-edge technology to easily interface with multiple government and regulatory systems. Key characteristics include real-time access to government databases, consent-based mechanisms for safe information sharing, Aadhaar-authenticated role-based access, and legally binding digital signatures.
- Users are also given 10 GB of encrypted cloud storage for secure document management.
- The platform, which is part of India's Digital Public Infrastructure (DPI), corresponds with the Union Budget 2024-25 goals of enhancing digital governance and making it easier to conduct business.
- The platform serves a variety of applications, including vendor verification on procurement portals, expediting MSME loan approvals, enabling FSSAI compliance, and streamlining GSTN, MCA, and bidding processes.



Recent News Headlines Related to launched Apps/portals

- Bharat Ranbhoomi Darshan app Launched by Union Minister Rajnath Singh, Ministry of Defense (MoD). This app includes detailed information of 77 battlefield sites.
- The Karnataka Forest Department plans to implement the "Garudakshi" online FIR system to tackle forest and wildlife crimes.
- Swiggy has introduced a new standalone food delivery app called 'Snacc by Swiggy'. Snacc is a 15-minute food delivery app that serves short snacks and meals, comparable to Zepto's Zepto Café.
- NITI Aayog's Women Entrepreneurship Platform (WEP) has developed EmpowHER Biz - Sapno Ki Udaan in collaboration with New Shop, India's largest 24/7 convenience shop chain, as part of its Award to Reward (ATR) program.
- The e-Shram portal has been improved and will now be available in all 22 scheduled languages. Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, has launched the multilingual e-Shram portal, which aims to be a 'One-Stop-Solution' website for all unorganised registered workers.
- M Nagaraju, the Financial Services Secretary, has unveiled the revised 'Baanknet' portal for e-auctioning items like as commercial buildings, industrial land, stores, automobiles, and agricultural and non-agricultural property.
- Gujarat Chief Minister Bhupendra Patel has unveiled a new citizen-centric project known as the SWAR (Speech and Written Analysis Resource) platform.
- On the occasion of 'Good Governance Day', which commemorates the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee, Defence Secretary Rajesh Kumar Singh unveiled the Rashtraparv Website and Mobile App on December 25, 2024.
- On National Consumers Day 2024, the Department of Consumer Affairs will make the "Jago Grahak Jago App" and "Jagriti App" available to the public
- Gujarat's Chief Minister, Bhupendra Patel, launched the 'Prakrutik Krushi Portal (Natural Agriculture Portal)' to encourage organic farming
- "Amrit Gyaan Kosh" Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)





Ques : Who has claimed the top spot in the inaugural HSBC Hurun Global Indians List 2024 ?

उद्घाटन एचएसबीसी हरुन ग्लोबल इंडियंस लिस्ट 2024 में शीर्ष स्थान का दावा किसने किया है?

- (a) Microsoft Chairman and CEO Satya Nadella / माइक्रोसॉफ्ट के अध्यक्ष और सीईओ सत्या नडेला
- (b) Alphabet CEO Sundar Pichai / अल्फाबेट के सीईओ सुंदर पिचाई
- (c) YouTube CEO Neal Mohan / यूट्यूब के सीईओ नील मोहन
- (d) Google cloud CEO Thomas Kurian / गूगल क्लाउड सीईओ थॉमस कुरियन
- (e) Adobe CEO Shantanu Narayan / एडोब के सीईओ शांतनु नारायण

Answer : Option A

Explanation :

- HSBC Hurun Global Indians List 2024 Published by Hurun.
- Satya Nadella, CEO of Microsoft, is ranked first in the inaugural HSBC Hurun Global Indians List 2024, which includes 226 CEOs of Indian descent who lead the world's most valuable organizations.
- Alphabet CEO Sundar Pichai and YouTube CEO Neal Mohan were second and third, respectively.
- Hurun compiled the list after surveying 400 respondents, including wealth creators.
- The survey shows that Indian-origin leaders have a major worldwide influence, with 79% of entrants residing in the US, 5% in the UK, and 4% in the UAE.
- San Francisco had the most entries (37), followed by New York and Palo Alto in California.

Ranking of top 5 in the HSBC Hurun Global Indians List 2024 :

- 1 Satya Nadella Microsoft CEO
- 2 Sundar Pichai Alphabet CEO
- 3 Neal Mohan YouTube CEO
- 4 Thomas Kurian Google cloud CEO
- 5 Shantanu Narayan Adobe CEO



Ques : Singapore's Global Finance & Technology Network (GFTN) signed an MoU with which state to establish the Global Competency Centre ?

सिंगापुर के ग्लोबल फाइनेंस एंड टेक्नोलॉजी नेटवर्क (GFTN) ने ग्लोबल कॉम्पिटेंसी सेंटर स्थापित करने के लिए किस राज्य के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option C

Explanation :

- The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN) have signed a MOU to establish a Global Competency Centre in Bhubaneswar to foster FinTech collaboration, with a focus on developing inclusive and sustainable InsureTech and related areas.
- The effort is another positive step towards honoring the 60th anniversary of India-Singapore diplomatic relations in 2025.
- Odisha intends to use global skills and resources to spur innovation and develop bespoke Fintech solutions. It is developing incubator hubs, encouraging relationships between academia and industry, and improving financing access.

About Odisha :

- Capital – Bhubaneswar
- Chief Minister – Mohan Charan Majhi (replace Naveen Patnaik)
- Deputy CM – KV Singhdeo and Pravati Parida
- Governor – Dr. Hari Babu Kambhampati





Recent News Headlines Related to MoU and agreement :

- Government of Uttarakhand and Icelandic company Verkis Consulting Engineers (Verkis) signed an MOU for geothermal exploration and development in Uttarakhand. Under the agreement, feasibility studies for these projects will be funded by the Government of Iceland
- Amazon has inked a deal to acquire fintech loan start-up Axio, formerly Capital Float, for around \$190-200 million.
- Department for Promotion of Industry and Internal Trade (DPIIT) and ITC Limited signed MOU to accelerate startup growth and technological advancement besides creation of viable market opportunities for startups across the country.
- India and Spain have signed two MOU to promote and expand their bilateral relations. These agreements prioritized sports collaboration and sustainable urban development. both countries agreed to mark 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)"
- Bharat Heavy Electricals Limited (BHEL) and Oil & Natural Gas Corporation Limited (ONGC) Signed MoU to explore collaboration in the area of New and Renewable Energy (NRE) sector
- India has signed an agreement with Saudi Arabia for Hajj 2025, finalising a quota of 1,75,025 pilgrims. Union Minister for Minority Affairs Kiren Rijiju signed the deal in Jeddah with Saudi Minister for Hajj and Umrah Tawfiq Bin Fawzan Al Rabiah.
- Mongolia & India Signed an Mining Partnership. In the areas of geology and exploration, aiming to enhance resource security and diversify supply chains.
- Department for Promotion of Industry and Internal Trade (DPIIT) and JK Cement Signed an MOU to foster innovation, empower entrepreneurs, and strengthen India's manufacturing ecosystem.
- To increase job possibilities for young people, the Andhra Pradesh government has signed an agreement with software giant Infosys to provide technical help for the state's expected first-ever skill census initiative in the country.
- The Uttar Pradesh government has signed a MOU with Google Cloud (India) to develop the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture.
- Coal India Limited (CIL) and Indian Rare Earths Limited (IREL) Partner to collaborate on the development of critical minerals. Coal India Limited (CIL) Established in 1975 and headquarter is in Kolkata, West Bengal.
- Union Ministry of Cooperation and Indonesia's Ministry of Trade signed an MOU valid for four years. India will provide Indonesia with one million metric tonnes of non-basmati white rice per year at the current international pricing.





Ques : Which state recently approved the rules and regulations for the Uniform Civil Code (UCC) ?

हाल ही में किस राज्य ने समान नागरिक संहिता (यूसीसी) के नियमों और विनियमों को मंजूरी दी?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option C

Explanation :

- The Uttarakhand cabinet has cleared the norms and regulations for the Uniform Civil Code (UCC), which would be implemented within the next 10 days.
- Uttarakhand would be the first state to adopt UCC since independence.
- UCC law covers fundamental problems like marriage, divorce, inheritance, and live-in relationships, with 7 schedules and 392 provisions.
- A nine-member team led by former chief secretary Shatrughan Singh was tasked with creating guidelines for implementing the Act.

About Uttarakhand :

- Capital : Gairsain (summer) Dehradun (winter)
- CM : Pushkar Singh Dhami
- Governor : Gurmit Singh





Recent News Headlines Related to First in india and world :

- Dr. Jitendra Singh, India's Science and Technology Minister, dedicated India's first-ever CSIR Innovation Complex in Mumbai via virtual mode.
- Google-backed Indian space start-up company Pixxel has become the first Indian private company to launch its commercial satellite constellation named Firefly on board a Space X rocket.
- The SpaceX rocket also carried the world's first commercial satellite for surveillance of space objects orbiting the earth, made by an Indian space company, Digantara.
- The Department of Science and Technology, Union Ministry of Science and Technology, has inaugurated the first astronomical observatory in Eastern India and the sixth in the country, located on Panchet Hill in the Garpanchkot area of Purulia district in West Bengal.
- On the occasion of Hindi Diwas, the Indian High Commission in Sri Lanka established the country's first Hindi Certificate Course through open and distant learning.
- On New Year's Day, January 1, 2025, India welcomed its first 'Generation Beta' baby in Aizawl, Mizoram.
- Noble Hospitals and Research Centre in Pune, Maharashtra has installed the first made-in-India surgical robot, the SSI Mantra (Multi-Arm Novel Tele Robotic Assistance).
- 'Nadi Tarangini', an indigenously designed pulse diagnostic instrument, has been India's first Ayurvedic medical device to be approved for use by the Central Drugs Standard Control Organization (CDSCO).
- The Gujarat government will conduct the country's first census of coastal and wader birds in the Marine National Park and Sanctuary in Jamnagar.
- In a first, Chhattisgarh state has devised an innovative concept that combines forest ecosystem services with Green Gross Domestic Product (Green GDP).
- Kanyakumari, Tamil Nadu's famed tourist resort, has added another pearl to its crown. India's first glass bridge across the sea was inaugurated.
- Devi Ahilyabai Holkar Airport in Indore has been officially declared India's first Zero-Waste Airport.
- Uttarakhand has recently inaugurated its first wine production unit in Kotdwar, which is part of the government's new excise policy aimed at promoting wine tourism





Ques : United States President Donald Trump signed an executive order to withdraw from which Organisation on his very first day in office ?

संयुक्त राज्य अमेरिका के राष्ट्रपति डोनाल्ड ट्रम्प ने अपने कार्यकाल के पहले ही दिन किस संगठन से हटने के कार्यकारी आदेश पर हस्ताक्षर किए?

- (a) WHO
- (b) WTO
- (c) IMF
- (d) ADB
- (e) None of these

Answer : Option A

Explanation :

- On his first day in office, US President Donald Trump signed an executive order withdrawing from the World Health Organization (WHO).
- The order stated that the reasons for withdrawal were WHO's "mishandling of the COVID-19 pandemic," "failure to adopt urgently needed reforms," "inability to demonstrate independence from the inappropriate political influence of WHO member states," and the continued demand of "unfairly onerous payments from the United States."
- According to the WHO, US contributions were \$662 million for the 2024-25 budget cycle, accounting for 19% of the agency's overall revenue.
- The WHO is a United Nations organization that works on global health issues. It collaborates with governments to improve primary health care, develops government policies, and coordinates programs to combat certain diseases.





Ques : On which day Lokpal of India celebrated its inaugural Foundation Day at the Manekshaw Centre in New Delhi ?

भारत के लोकपाल ने किस दिन नई दिल्ली के मानेकशॉ केंद्र में अपना उद्घाटन स्थापना दिवस मनाया?

- (a) January 16, 2025
- (b) January 17, 2025
- (c) January 18, 2025
- (d) January 19, 2025
- (e) January 20, 2025

Answer : Option A

Explanation :

- On January 16, 2025, the Lokpal of India held its maiden Foundation Day at the Manekshaw Centre in New Delhi.
- The day commemorated the establishment of an anti-corruption body under Section 3 of the Lokpal and Lokayuktas Act, 2013, which took effect on January 16, 2014.
- The occasion included Chief Justice of India, Justice Sanjiv Khanna, as the Chief Guest.
- The Lokpal, chaired by Justice A.M. Khanwilkar, traces its origins to a civil society movement that advocated for an ombudsman to combat corruption.

About Lokpal :

- Concept originated from Administrative Reforms Commission (ARC) report (1966)
- Concept of ombudsman originated in Sweden in 19th century. Term coined by Dr. L.M.Singhvi in 1963.
- Selection Committee includes PM (Chairman), Lok Sabha Speaker, Opposition Leader, CJI/ Judge of the Supreme Court, and an eminent jurist
- The Tenure is 5 years or until 70 years of age
- Appointed made by President of India
- Timeline for cases are for Preliminary inquiry 90 days and for Investigation it is 6 months (extendable)
- 1st chairperson was Pinaki Chandra Ghose and Recent Chairperson is Ajay Manikrao Khanwilkar
- Composition : • Chairperson (Chief Justice of India or a Supreme Court judge, or an eminent person) • Up to 8 members (50% judicial; 50% from SC/ST/OBC/minorities/women)





Ques : The United States of America (USA)'s Bureau of Industry & Security (BIS) has removed how many Indian nuclear entities from its restrictive Entity List ?
संयुक्त राज्य अमेरिका (यूएसए) के उद्योग और सुरक्षा ब्यूरो (बीआईएस) ने अपनी प्रतिबंधात्मक इकाई सूची से कितनी भारतीय परमाणु संस्थाओं को हटा दिया है?

- (a) 2
- (b) 3
- (c) 4
- (d) 5
- (e) 6

Answer : Option B

Explanation :

- The United States of America (USA)'s Bureau of Industry & Security (BIS) has removed 3 prominent Indian nuclear entities from its restrictive Entity List
- This move aims to strengthen bilateral ties between India and USA and also focus on promoting advanced energy cooperation.

The entities removed from the USA entity list are :

1. Trombay, Mumbai based Bhabha Atomic Research Center (BARC)
2. Mumbai based IREL (India) Limited (formerly Indian Rare Earths Ltd)
3. Kalpakkam based Indira Gandhi Centre for Atomic Research (IGCAR)

Genius





Ques : Which state government has launched 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' to provide Rs 10,000 annual aid to labourers?
किस राज्य सरकार ने मजदूरों को 10,000 रुपये वार्षिक सहायता प्रदान करने के लिए 'दीनदयाल उपाध्याय भूमिहीन कृषि मजदूर कल्याण योजना' शुरू की है?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option E

Explanation :

- 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.
- The scheme's beneficiaries received more than Rs 562 crores as a result.
- The Chief Minister also took part in the 'Nagar Vikas Ke Sopan' event in Raipur, where he lay the groundwork for 813 projects totaling Rs 155.38 million.

About Chhattisgarh :

- Capital – Raipur
- Chief Minister – Vishnu Deo Sai (replace Bhupesh Baghel)
- Deputy CM – Arun Sao & Vijay Sharma
- Governor – Biswabhusan Harichandan



Ques : Which region's women entrepreneurs were highlighted in the 118th episode of "Mann Ki Baat"?

"मन की बात" के 118वें एपिसोड में किस क्षेत्र की महिला उद्यमियों पर प्रकाश डाला गया?

- (a) Lakshadweep / लक्षद्वीप
- (b) Andaman and Nicobar Islands / अंडमान और निकोबार द्वीप समूह
- (c) Kerala / केरल
- (d) Goa / गोवा
- (e) Tamil Nadu / तमिलनाडु

Answer : Option B

Explanation :

- In the 118th episode of "Mann Ki Baat," Prime Minister Narendra Modi emphasized the empowerment of women who produce Virgin Coconut Oil (VCO) in the Andaman & Nicobar Islands.
- This initiative intends to economically empower tribal people by establishing self-help groups (SHGs) and providing marketing and branding training.
- The Nicobar district's Virgin Coconut Oil (VCO) has earned the Geographical Indication (GI) badge.

About Andaman and Nicobar Islands :

- Capital : Port Blair
- Lt : Governor Admiral Devendra Kumar Joshi





Ques : The third National Mining Ministers Conference concluded in which state ?
तीसरा राष्ट्रीय खनन मंत्रियों का सम्मेलन किस राज्य में संपन्न हुआ?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option C

Explanation :

- The third National Mining Ministers Conference concluded in Konark, Odisha, with an emphasis on vital minerals mining. Rajasthan received the prize for excellent contribution to organizing the most auctions in 2023-24.
- The first National Mining Ministers Conference took place in Hyderabad, Telangana, in September 2022, followed by the second in Bhopal, Madhya Pradesh, in January 2024.
- The Union Ministry of Mines organized the National Mining Ministers Conference in conjunction with the Odisha government.
- G. Kishan Reddy, Union Minister of Coal and Mines, opened the third National Mining Ministers' Conference. Mohan Charan Majhi, the Chief Minister of Odisha, was the Conference's Chief Guest.





Recent News Headlines Related to Summits / conference

- Dr. Mansukh Mandaviya, Union Minister of Labour and Employment, Youth Affairs, and Sports, has opened a two-day international symposium on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations" in New Delhi.
- During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.
- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (AIPOC) in Patna.
- Prime Minister Narendra Modi launched the 'Bharat Mobility Global Expo 2025,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.
- Prime Minister Narendra Modi will participate in the Artificial Intelligence (AI) Action Summit in France. The event will focus on five key themes: public interest in AI, the future of work, innovation and culture, trust in AI, and global AI governance.
- India will host the 28th Commonwealth Speakers and Presiding Officers Conference (CSPOC) in 2026. The seminar will center on the application of artificial intelligence and social media in parliamentary processes.
- Over the next five years, a total of Rs 50,000 crore would be invested in infrastructure along national waterways. According to the announcement, the investment ideas were announced during the Inland Waterways Development Council (IWDC) meeting in Kohora, Kaziranga.





Ques : The northeastern states of Manipur, Meghalaya, and Tripura celebrate their Statehood Day on which day ?

पूर्वोत्तर राज्य मणिपुर, मेघालय और त्रिपुरा किस दिन अपना राज्य दिवस मनाते हैं?

- (a) 20 January
- (b) 21 January
- (c) 22 January
- (d) 23 January
- (e) 24 January

Answer : Option B

Explanation :

- Every year on January 21, the northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day, commemorating the momentous moment when they achieved full statehood under the North Eastern Region (Reorganization) Act of 1971.
- Manipur, dubbed the "Jewel of India," has a rich past that includes traditional art, dance, and literature. Manipur's sovereignty in 1972 enabled it to thrive while maintaining its distinct identity.
- Meghalaya, often known as the "Abode of Clouds," became a full-fledged state to preserve its own cultural and linguistic identity. In 1947, the rulers of the Garo and Khasi regions joined India.
- Meghalaya, located in the country's northeastern area, was established as an autonomous state inside the state of Assam on April 2, 1970, including the districts of United Khasi and Jaintia Hills, as well as the Garo Hills.
- Tripura was a princely state till it merged with India on November 15, 1949. Bir Bikram was the last monarch to reign before India gained freedom. After his death on May 17, 1947, his minor son Kirri Bikram Mannikya ascended to the throne of Tripura kingdom.





Important days :

- 26 December : Boxing Day
- 26 December : Computer Operators' Day
- 26 December : Veer Bal Divas A Day of Valor And Righteousness
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day





IMPORTANT ONE – LINER Current Affairs

Eritrea's Berhane Tesfay and Kenya's Joyce Chepkemoi Tele won the men's and women's elite races, respectively, at the Mumbai Marathon 2025.

International Society for Krishna Consciousness (ISKCON) and the Adani Group Collaborate to ensure that nearly one lakh people are provided with nutritious meals daily during the 45-day spiritual gathering at Maha Kumbh Mela. SKCON has set up a large-scale kitchen at Harshvardhan Marg.

Russian President Vladimir Putin and Iranian President Masoud Pezeshkian signed a Comprehensive Strategic Partnership Treaty for 20 years at Moscow. The agreement seeks to enhance trade and economic ties, with bilateral trade having risen by 15.5% to \$3.77 billion between January and October 2024.

The National Broadband Mission (NBM) 2.0 aims to expand "operational" fiber connectivity to 2.7 lakh villages by 2030, from 50,000 now. The share of rural Indians who are subscribers should also grow from 45% to 60% by then.

India has ascended to the position of the world's seventh-largest coffee producer, with exports reaching \$1.29 billion in the fiscal year 2023-24, nearly doubling from \$719.42 million in 2020-21.

The introduction of coffee to India traces back to the 1600s when Sufi saint Baba Budan brought seven Mocha seeds to the hills of Karnataka.

Book The World After Gaza Authored by Pankaj Mishra.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

मुंबई मैराथन 2025 में इरिट्रिया के बेरहेन टेस्फे और केन्या की जॉयस चेपकेमोई टेली ने क्रमशः पुरुषों और महिलाओं की एलीट दौड़ जीती।

इंटरनेशनल सोसाइटी फॉर कृष्णा कॉन्शसनेस (इस्कॉन) और अदानी ग्रुप ने यह सुनिश्चित करने के लिए सहयोग किया है कि महाकुंभ मेले में 45-दिवसीय आध्यात्मिक सभा के दौरान लगभग एक लाख लोगों को प्रतिदिन पौष्टिक भोजन उपलब्ध कराया जाए। SKCON ने हर्षवर्द्धन मार्ग पर बड़े पैमाने पर रसोई स्थापित की है।

रूसी राष्ट्रपति व्लादिमीर पुतिन और ईरानी राष्ट्रपति मसूद पेज़ेशकियान ने मास्को में 20 वर्षों के लिए व्यापक रणनीतिक साझेदारी संधि पर हस्ताक्षर किए। यह समझौता व्यापार और आर्थिक संबंधों को बढ़ाने का प्रयास करता है, जनवरी और अक्टूबर 2024 के बीच द्विपक्षीय व्यापार 15.5% बढ़कर 3.77 बिलियन डॉलर हो गया है।

राष्ट्रीय ब्रॉडबैंड मिशन (एनबीएम) 2.0 का लक्ष्य 2030 तक "ऑपरेशनल" फाइबर कनेक्टिविटी को 50,000 से बढ़ाकर 2.7 लाख गांवों तक विस्तारित करना है। तब तक ग्रामीण भारतीयों की हिस्सेदारी भी 45% से बढ़कर 60% हो जानी चाहिए।

वित्त वर्ष 2023-24 में निर्यात 1.29 बिलियन डॉलर तक पहुंचने के साथ, भारत दुनिया के सातवें सबसे बड़े कॉफी उत्पादक की स्थिति में पहुंच गया है, जो 2020-21 में 719.42 मिलियन डॉलर से लगभग दोगुना हो गया है।

भारत में कॉफी की शुरूआत 1600 के दशक में हुई जब सूफी संत बाबा बुदान कर्नाटक की पहाड़ियों में सात मोचा बीज लाए।

द वर्ल्ड आफ्टर गाजा पुस्तक के लेखक पंकज मिश्रा हैं।

EXAM
Genius





Ques : Which act provides the legislative framework for Asset Reconstruction Companies in India?

कौन सा अधिनियम भारत में परिसंपत्ति पुनर्निर्माण कंपनियों के लिए विधायी ढांचा प्रदान करता है?

- (a) Banking Regulation Act, 1949 / बैंकिंग विनियमन अधिनियम, 1949
- (b) SARFAESI Act, 2002 / सरफेसी अधिनियम, 2002
- (c) Companies Act, 2013 / कंपनी अधिनियम, 2013
- (d) RBI Act, 1934 / आरबीआई अधिनियम, 1934
- (e) Insolvency and Bankruptcy Code, 2016 / दिवाला और दिवालियापन संहिता, 2016

Answer : Option B

Explanation :

- RBI has updated instructions for settling dues owed by borrowers to Asset Reconstruction Companies (ARCs) under the Master Direction- Reserve Bank of India (Asset Reconstruction Companies), 2024.
- The amended instructions were published through a circular under Sections 9 and 12 of the SARFAESI Act, 2002 (54 of 2002).
- Borrowers with more than 1 crore outstanding dues would have their proposal reviewed by an Independent Advisory Committee (IAC) before settlement.
- Borrowers with outstanding dues of Rs 1 crore or less might get settlement approval from a non-acquisition officer.

Genius





Ques : Which General Insurance Company Launches CyberEdge a Comprehensive Cyber Insurance Solution for Indian Businesses ?

किस जनरल इंश्योरेंस कंपनी ने भारतीय व्यवसायों के लिए एक व्यापक साइबर बीमा समाधान साइबरएज लॉन्च किया है?

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

Answer : Option D

Explanation :

- TATA AIG General Insurance Company has launched CyberEdge, a cutting-edge cyber insurance product aimed at protecting Indian enterprises from the growing threat of cyberattacks.
- The policy caters to organizations of all sizes, providing financial and operational support in areas such as forensic investigations, legal fees, data recovery, extortion payments, and business interruption losses.
- With the cyber insurance business quickly developing, TATA AIG hopes to gain a 25% market share within five years.
- The announcement comes in reaction to the worrisome rise in cyber events; a Prahar analysis found 79 million cyberattacks in India in 2023, with a projected increase to 1 trillion every year by 2033.

About Tata AIG General Insurance Company :

- Established : 2001
- HQ : Mumbai
- MD & CEO : Neelesh Garg



Ques : What type of service will Skydo Technologies provide under the RBI authorization?

आरबीआई प्राधिकरण के तहत स्काईडो टेक्नोलॉजीज किस प्रकार की सेवा प्रदान करेगी?

- (a) Domestic fund transfers / घरेलू फंड ट्रांसफर
- (b) International credit ratings / अंतर्राष्ट्रीय क्रेडिट रेटिंग
- (c) Cross-border payment aggregation / सीमा पार भुगतान एकत्रीकरण
- (d) Cryptocurrency trading / क्रिप्टोकॉरेसी ट्रेडिंग
- (e) Digital wallet services / डिजिटल वॉलेट सेवाएं

Answer : Option C

Explanation :

- Skydo Technologies, a cross-border payments startup, has been granted in-principle authorization from the Reserve Bank of India (RBI) to function as a Payment Aggregator-Cross Border entity.
- Skydo presently handles over 12,000 exporters in India and processes over \$250 million in annual export payments.
- Skydo has received Payment Service Provider (PSP) clearance from Amazon, allowing it to process payments for exporters participating in the Global Selling program.

Criteria for payment aggregator-cross border (PA-CB) licence :

- In October 2023, the RBI released a circular mandating minimum net worth standards for non-banks operating as PA-CBs.
- Applicants must have a net worth of Rs 15 crore at the time of application and Rs 25 crore by March 31, 2026, as per the regulations.
- New non-banks must have a net value of Rs 25 crore by the end of the third financial year after authorization.



Ques : When was the Paris Agreement on climate change originally adopted?
जलवायु परिवर्तन पर पेरिस समझौता मूल रूप से कब अपनाया गया था?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

Answer : Option D

Explanation :

- Following Donald Trump's inauguration for his second term as President, the United States will withdraw from the 2015 Paris Climate Agreement.
- Trump had already withdrawn the United States out of the Paris Agreement during his first term, but his successor, Joe Biden, rejoined four years later.
- The Paris Agreement, signed in 2015, is a global agreement aimed at keeping global warming to far below 2°C above pre-industrial levels, with efforts to restrict the increase to 1.5°C.
- The pact encourages countries to establish and meet their own emission-reduction objectives, known as Nationally Determined Contributions.
- The United States is the second-largest source of greenhouse gas emissions. Its decision to extract, consume, and export additional fossil fuels may nullify even this 2% reduction.





Ques : Which Edition of World Future Skills Index 2025 Published by Quacquarelli Symonds (QS) ?

क्वाक्वेरेली साइमंड्स (QS) द्वारा विश्व भविष्य कौशल सूचकांक 2025 का कौन सा संस्करण प्रकाशित किया गया?

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

Answer : Option A

Explanation :

- World Future Skills Index 2025 Edition 1st Edition Published by Quacquarelli Symonds (QS).
- It use 4 Indicators : Skills fit, Academic readiness, Future of work and Economic transformation
- India ranked 25th globally with a score of 76.6, indicating it as a "future skills contender."
- The USA ranks first with a score of 97.6, followed by the UK (97.1) and Germany (94.6).
- G7 countries scored 68.3, highlighting India's need for further investment and innovation in sustainable practices.

Ranking of top 5 countries :

- 1 USA
- 2 UK
- 3 Germany
- 4 Australia
- 5 Canada
- 25 India



Ques : Which edition of Jaipur Literature Festival to begin from January 30 ?
जयपुर लिटरेचर फेस्टिवल का कौन सा संस्करण 30 जनवरी से शुरू होगा?

- (a) 12th
- (b) 14th
- (c) 16th
- (d) 18th
- (e) 20th

Answer : Option D

Explanation :

- The 18th edition of the Jaipur Literature Festival, the world's largest literary event, will take place from January 30 to February 3, 2025.
- The coveted Kanhaiya Lal Sethia Award for Poetry, which will be presented to eminent Hindi poet Badri Narayan, is one of the festival's highlights. He received the Sahitya Akademi Award in 2022 for his collection Tumdi ke Shabd.
- The 2025 edition will also focus on the theme "Fractured World," featuring sessions on current geopolitics, war, and conflict, as well as topics such as theater, dance, music, cinema, sports, food, and climate change.

EXAM
Genius





Ques : Which government department has entered into an alliance with Apna for a talent hunt to equip startups with skilled manpower?

किस सरकारी विभाग ने स्टार्टअप्स को कुशल जनशक्ति से लैस करने के लिए प्रतिभा खोज के लिए अपना के साथ गठबंधन किया है?

- (a) Department of Higher Education / उच्च शिक्षा विभाग
- (b) Department of Official Language / राजभाषा विभाग
- (c) Department of Fertilizers / उर्वरक विभाग
- (d) Department for Promotion of Industry and Internal Trade / उद्योग और आंतरिक व्यापार संवर्धन विभाग
- (e) Department of Consumer Affairs / उपभोक्ता मामले विभाग

Answer : Option D

Explanation :

- The Department for Promotion of Industry and Internal Trade (DPIIT) and Apna, the country's jobs and professional networking platform, have formed an alliance to conduct a talent search to provide DPIIT-registered startups with highly skilled personnel, thereby creating new job opportunities for unemployed youth.
- The agreement, which was formalized through MoU, provides a monetary value of Rs 2000 per entity registered on the Bharat Startup Registry (Bhaskar) platform in recruiting credits on Apna's platform for each of the 7,000,000 entities. This is now scheduled to be worth Rs 140 crore.
- India presently has approximately 1.59 lakh firms recognized by the DPIIT, and by January 15, 2025, it will have firmly established itself as the world's third-largest startup ecosystem.
- According to official data, this thriving ecosystem, led by over 100 unicorns, is continuing to reinvent innovation and entrepreneurship on a global scale.





Recent News Headlines Related to MoU and agreement :

- The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN) have signed a MOU to establish a Global Competency Centre in Bhubaneswar to foster FinTech collaboration, with a focus on developing inclusive and sustainable InsureTech and related areas.
- International Society for Krishna Consciousness (ISKCON) and the Adani Group Collaborate to ensure that nearly one lakh people are provided with nutritious meals daily during the 45-day spiritual gathering at Maha Kumbh Mela. ISKCON has set up a large-scale kitchen at Harshvardhan Marg.
- Russian President Vladimir Putin and Iranian President Masoud Pezeshkian signed a Comprehensive Strategic Partnership Treaty for 20 years at Moscow. The agreement seeks to enhance trade and economic ties, with bilateral trade having risen by 15.5% to \$3.77 billion between January and October 2024
- Government of Uttarakhand and Icelandic company Verkis Consulting Engineers (Verkis) signed an MOU for geothermal exploration and development in Uttarakhand. Under the agreement, feasibility studies for these projects will be funded by the Government of Iceland
- Amazon has inked a deal to acquire fintech loan start-up Axio, formerly Capital Float, for around \$190-200 million.
- Department for Promotion of Industry and Internal Trade (DPIIT) and ITC Limited signed MOU to accelerate startup growth and technological advancement besides creation of viable market opportunities for startups across the country.
- India and Spain have signed two MOU to promote and expand their bilateral relations. These agreements prioritized sports collaboration and sustainable urban development. both countries agreed to mark 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)"
- Bharat Heavy Electricals Limited (BHEL) and Oil & Natural Gas Corporation Limited (ONGC) Signed MoU to explore collaboration in the area of New and Renewable Energy (NRE) sector
- India has signed an agreement with Saudi Arabia for Hajj 2025, finalising a quota of 1,75,025 pilgrims. Union Minister for Minority Affairs Kiren Rijiju signed the deal in Jeddah with Saudi Minister for Hajj and Umrah Tawfiq Bin Fawzan Al Rabiah.
- Mongolia & India Signed an Mining Partnership. In the areas of geology and exploration, aiming to enhance resource security and diversify supply chains.





Ques : Subhash Chandra Bose Aapda Prabandhan Puraskar started in which year ?
सुभाष चंद्र बोस आपदा प्रबंधन पुरस्कार किस वर्ष शुरू हुआ?

- (a) 2015
- (b) 2016
- (c) 2018
- (d) 2019
- (e) 2020

Answer : Option D

Explanation :

- Indian National Centre for Ocean Information Services (INCOIS) Honored with Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category.
- Subhash Chandra Bose Aapda Prabandhan Puraskar Started in 2019 and Sponsored by Government of India
- It is Awarded on January 23, the birth anniversary of freedom fighter Netaji Subhash Chandra Bose.
- Prize under Institution Category is Cash prize of Rs.51 lakh (US\$59,000) and a certificate
- Prize under Individual Category is Cash prize of ₹5 lakh (US\$5,800) and a certificate
- 2024 winner is 60 Parachute Field Hospital, Uttar Pradesh (Institutional)

About INCOIS :

- Established : 1999
- HQ : Hyderabad, Telangana
- Chairman : Dr. M. Ravichandran





Ques : Who has been elected as the president of the Institute of Company Secretaries of India (ICSI) for 2025?

वर्ष 2025 के लिए भारतीय कंपनी सचिव संस्थान (ICSI) के अध्यक्ष के रूप में किसे चुना गया है?

- (a) Rajesh Verma / राजेश वर्मा
- (b) Dhananjay Shukla / धनंजय शुक्ला
- (c) Meena Gupta / मीना गुप्ता
- (d) Ankit Srivastava / अंकित श्रीवास्तव
- (e) Piyush Sharma / पीयूष शर्मा

Answer : Option B

Explanation :

- The Institute of Company Secretaries of India (ICSI) has elected Dhananjay Shukla as its president for 2025. Dhananjay Shukla was the vice-president of the ICSI for 2024 .
- He is a commerce and law graduate, a fellow of ICSI, and a practicing company secretary in Gurugram.
- Pawan G Chandak, on the other hand, has been appointed as the vice president, with a background in labor laws and welfare.

About Institute of Company Secretaries of India (ICSI) :

- Established : 1968
- Act : Company Secretaries Act 1980
- HQ : New Delhi
- Administered by : Union Ministry of Corporate Affairs





Ques : What is the approved Minimum Support Price (MSP) of Raw Jute (TD-3 grade) for the 2025-26 marketing season?

2025-26 विपणन सत्र के लिए कच्चे जूट (टीडी 3 ग्रेड) का स्वीकृत न्यूनतम समर्थन मूल्य (एमएसपी) क्या है?

- (a) Rs. 5,450 per quintal
- (b) Rs. 5,650 per quintal
- (c) Rs. 5,000 per quintal
- (d) Rs. 5,750 per quintal
- (e) Rs. 5,450 per quintal

Answer : Option B

Explanation :

- The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, has approved the Minimum Support Prices (MSP) for Raw Jute for the marketing season 2025-26.
- The MSP for raw jute (TD-3 grade) has been set at Rs.5,650/- per quintal for the 2025-26 season. This would result in a return of 66.8% over the all-India weighted average cost of production.
- The authorized MSP for raw jute for the marketing season 2025-26 is consistent with the premise of setting MSP at at least 1.5 times the all-India weighted average cost of production, as announced by the government in the Budget 2018-19.
- The MSP of raw jute for the marketing season 2025-26 has increased by Rs.315/- per quintal over the previous marketing season 2024-25.
- The Government of India increased the MSP of raw jute from Rs.2400/- per quintal in 2014-15 to Rs.5,650/- per quintal in 2025-26, representing a 2.35-fold increase.





Ques : The 1st International Olympic Research Conference is set to be hosted in which state ?

प्रथम अंतर्राष्ट्रीय ओलंपिक अनुसंधान सम्मेलन किस राज्य में आयोजित किया जाएगा?

- (a) Punjab / पंजाब
- (b) Uttar Pradesh / उत्तर प्रदेश
- (c) Vidarbha / विदर्भ
- (d) Gujarat / गुजरात
- (e) Hyderabad / हैदराबाद

Answer : Option D

Explanation :

- India's bid to host the 2036 Olympics has taken a crucial step ahead, with officials from the Indian Olympic Association (IOA) and experts from various sectors gathering in Gujarat for a critical four-day event.
- The event will take conducted at Gandhinagar's Rashtriya Raksha University (RRU) campus.
- This seminar, conducted in partnership with the Union Ministry of Youth Affairs and Sports, focuses on establishing strategies and new business models to build long-term sports infrastructure, which is critical for presenting India as a strong contender to host the famous global event.

Themes :

1. 2036 Vision: Pathway to Become an Olympic Host
2. Global Best Practices in Olympic City Selection and Urban Legacy
3. Financing the Future: Economic Models for Hosting Olympics
4. Greening the Games: Sustainability in Indian Olympic Plan 5. Gender Equity and Inclusion in Sports





Ques : Who has been given the additional charge of Director General, Bureau of Civil Aviation Security (BCAS)?

नागरिक उड्डयन सुरक्षा ब्यूरो (बीसीएएस) के महानिदेशक का अतिरिक्त प्रभार किसे दिया गया है?

- (a) Kuldeep Singh / कुलदीप सिंह
- (b) Amrit Mohan Prasad / अमृत मोहन प्रसाद
- (c) Rakesh Asthana / राकेश अस्थाना
- (d) Sujoy Lal Thaosen / सुजॉय लाल थाओसेन
- (e) Sanjay Arora / संजय अरोड़ा

Answer : Option B

Explanation :

- The Central government has assigned Amrit Mohan Prasad, Director General of Sashastra Seema Bal (SSB), the additional responsibility of Director General, Bureau of Civil Aviation Security (BCAS).
- Prasad was given the job months after BCAS DG Zulfiqar Hasan departed on October 31, last year.
- Prasad, a 1989-batch IPS officer from the Odisha cadre, has been assigned the extra charge for six months from November 1, 2024, or until the regular incumbent joins or further directives are issued, whichever comes first.
- BCAS is India's regulating authority for civil aviation security, having been reorganised as an autonomous department within the Ministry of Civil Aviation on April 1, 1987.





Ques : Who has been appointed as the Director General of the Border Security Force (BSF)?

सीमा सुरक्षा बल (बीएसएफ) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Rakesh Sharma / राकेश शर्मा
- (b) Anil Deshmukh / अनिल देशमुख
- (c) Mahesh Kumar Aggarwal / महेश कुमार अग्रवाल
- (d) Rajendra Prasad Singh / राजेंद्र प्रसाद सिंह
- (e) Deepak Verma / दीपक वर्मा

Answer : Option C

Explanation :

- Mahesh Kumar Aggarwal has been named Director General of the Border Security Force (BSF).
- The 1994-Batch IPS officer from the Tamil Nadu cadre would serve as Additional Director-General of Police, BSF, for four years.
- Mr Aggarwal formerly served as Commissioner of Police in Chennai, where he oversaw the Operations, Enforcement Bureau, and Armed Police divisions, launching a number of initiatives such as Drive Against Drugs and Kaaval Karangal. He has also created a number of police welfare projects.

About BSF :

- Established : 1st December 1965
- HQ : New Delhi
- Director : Daljit Singh Chaudhary





Ques : Discovery of a Rare Umamaheshwara Sculpture is in which state ?
दुर्लभ उमामहेश्वर मूर्ति की खोज किस राज्य में हुई है?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option B

Explanation :

- A historical item, an Umamaheshwara metal sculpture, has been discovered in Taggunje, Ajri village, Kundapura taluk, Udupi district, Karnataka.
- This sculpture, produced in the 17th century with a 12th-century style, combines Shaiva Shaktha and Naga worship traditions.

About the sculpture :

- Panchaloha, a five-metal sculpture, is a masterwork of religious art and culture.
- The image represents Lord Shiva sitting on a lotus platform with Parvati (Uma) on his lap, surrounded by Ganesha, Shanmukha, and Nandi.
- The sculpture's base contained two lines in Kannada writing from the 17th century.

About Karnataka :

- Capital : Bangalore
- CM : Siddaramaiah
- Governor : Thawar Chand Gehlot





Ques : Which state government has signed 54 MoUs worth 15.70 lakh crore rupees during the World Economic Forum (WEF) Annual Meeting 2025 in Davos ?

किस राज्य सरकार ने दावोस में विश्व आर्थिक मंच (डब्ल्यूईएफ) की वार्षिक बैठक 2025 के दौरान 15.70 लाख करोड़ रुपये के 54 समझौता ज्ञापनों पर हस्ताक्षर किए हैं ?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option E

Explanation :

- During the World Economic Forum (WEF) Annual Meeting 2025 in Davos, the Maharashtra government signed 54 MOU totaling 15.70 lakh crore rupees.
- These agreements are estimated to create around 16 lakh jobs across a variety of sectors. One of the important agreements is with MSN Holdings Ltd, which intends to develop an advanced lithium battery and cell manufacturing facility under the state's 'Ultra Mega facility' initiative.
- The project, which will cost 14,652 crore rupees, seeks to create 8,760 direct and indirect jobs, with a focus on developing the Vidarbha region.
- The largest MoU was signed with Reliance Group, which has committed 3.05 lakh crore rupees to investments in petrochemicals, polyester, renewable energy, bioenergy, green hydrogen, retail, telecommunications, data centers, hospitality, and real estate.
- The WEF Annual Meeting 2025, scheduled from January 20 to 24 in Davos, Switzerland, is themed "Collaboration for the Intelligent Age."





Ques : Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day, is celebrated annually on which day ?

नेताजी सुभाष चंद्र बोस जयंती, जिसे 'पराक्रम दिवस' या साहस दिवस के रूप में भी जाना जाता है, प्रतिवर्ष किस दिन मनाई जाती है?

- (a) 20 January
- (b) 21 January
- (c) 22 January
- (d) 23 January
- (e) 24 January

Answer : Option D

Explanation :

- Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day, is observed annually on January 23 to commemorate one of India's most notable liberation fighters, Netaji Subhas Chandra Bose. Subhas Chandra Bose was born 128 years ago this year.
- Theme 2025 Netaji: Courage, Determination and Patriotism
- From creating and directing the Indian National Army to forming alliances against the British during World War II, Netaji was a pivotal role in laying the groundwork for the contemporary Indian state.
- Subhas Chandra Bose was born on January 23, 1897, in Cuttack, Odisha, as the ninth child of Janakinath Bose and Prabhavati Devi. Growing up, he was an excellent student who earned his BA in Philosophy from Presidency College in Calcutta (now Kolkata).





Important days :

- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day
- 21 January : Northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day





IMPORTANT ONE – LINER Current Affairs

Flamingo Festival 2025 Held at Andhra Pradesh. It calls to protect the rich biodiversity of the region, specifically in Pulicat Lake and Nelapattu Bird Sanctuary.

JSW Group and Maharashtra government Signed MOU to invest Rs.3 lakh crore across various sectors in Maharashtra, including in the naxal-infested Gadchiroli. The commitment aligns with Maharashtra's 'Green Maharashtra' mission.

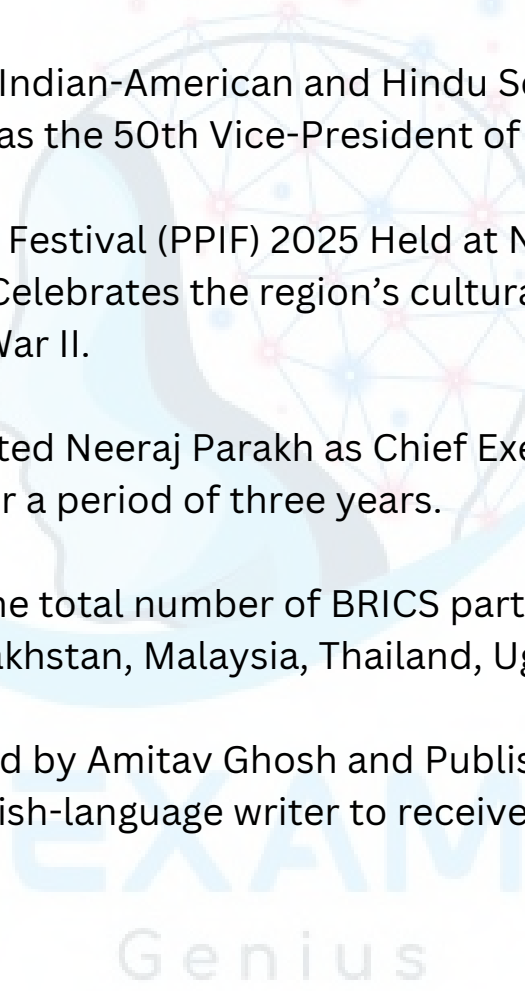
Ms. Usha, became the first Indian-American and Hindu Second Lady after her husband J.D. was sworn in as the 50th Vice-President of the U.S.

Pangsau Pass International Festival (PPIF) 2025 Held at Nampong, Arunachal Pradesh on 3rd week of January. It Celebrates the region's cultural heritage and its historical significance during World War II.

Reliance Power has appointed Neeraj Parakh as Chief Executive Officer. His appointment is effective for a period of three years.

Nigeria's inclusion brings the total number of BRICS partner countries to nine, joining Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Thailand, Uganda, and Uzbekistan.

Book Wild Fictions Authored by Amitav Ghosh and Published by Fourth Estate India. In 2019 he was the 1st English-language writer to receive the '54th Jnanpith Award'.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

फ्लेमिंगो महोत्सव 2025 आंध्र प्रदेश में आयोजित हुआ। यह क्षेत्र की समृद्ध जैव विविधता की रक्षा करने का आह्वान करता है, विशेष रूप से पुलिकट झील और नेलापट्ट पक्षी अभयारण्य में।

जेएसडब्ल्यू समूह और महाराष्ट्र सरकार ने नक्सल प्रभावित गढ़चिरोली सहित महाराष्ट्र के विभिन्न क्षेत्रों में 3 लाख करोड़ रुपये का निवेश करने के लिए समझौता ज्ञापन पर हस्ताक्षर किए। यह प्रतिबद्धता महाराष्ट्र के 'हरित महाराष्ट्र' मिशन के अनुरूप है।

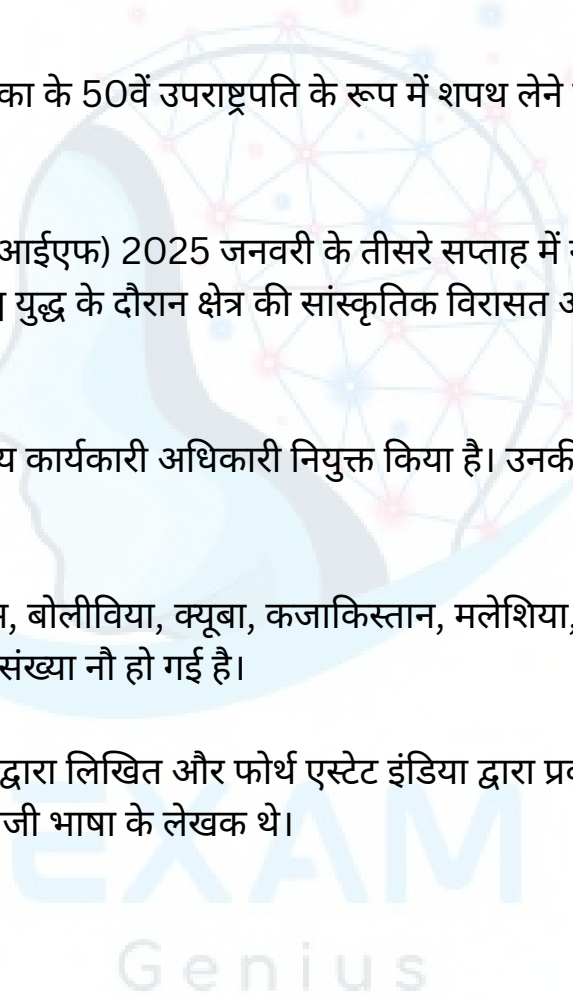
सुश्री उषा, अपने पति जे.डी. के अमेरिका के 50वें उपराष्ट्रपति के रूप में शपथ लेने के बाद पहली भारतीय-अमेरिकी और हिंदू दूसरी महिला बनीं।

पंगसौ पास अंतर्राष्ट्रीय महोत्सव (पीपीआईएफ) 2025 जनवरी के तीसरे सप्ताह में नामपोंग, अरुणाचल प्रदेश में आयोजित किया गया। यह द्वितीय विश्व युद्ध के दौरान क्षेत्र की सांस्कृतिक विरासत और इसके ऐतिहासिक महत्व का जश्न मनाता है।

रिलायंस पावर ने नीरज पारख को मुख्य कार्यकारी अधिकारी नियुक्त किया है। उनकी नियुक्ति तीन वर्ष की अवधि के लिए प्रभावी है।

नाइजीरिया के शामिल होने से बेलारूस, बोलीविया, क्यूबा, कजाकिस्तान, मलेशिया, थाईलैंड, युगांडा और उज्बेकिस्तान के साथ ब्रिक्स भागीदार देशों की कुल संख्या नौ हो गई है।

पुस्तक वाइल्ड फिक्शन अमिताव घोष द्वारा लिखित और फोर्थ एस्टेट इंडिया द्वारा प्रकाशित। 2019 में वह '54वां ज्ञानपीठ पुरस्कार' पाने वाले पहले अंग्रेजी भाषा के लेखक थे।





Ques : Which insurance company has launched 'Shubh Muhurat,' a life insurance solution designed to help families prepare financially for weddings ?

किस बीमा कंपनी ने परिवारों को शादियों के लिए वित्तीय रूप से तैयार करने में मदद करने के लिए डिज़ाइन किया गया एक जीवन बीमा समाधान 'शुभ मुहूर्त' लॉन्च किया है?

- (a) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (b) Tata AIA Life Insurance / टाटा एआईए लाइफ इंश्योरेंस
- (c) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (d) Bharti AXA General Insurance / भारती एक्सा जनरल इंश्योरेंस
- (e) Life Insurance Corporation of India / भारतीय जीवन बीमा निगम

Answer : Option B

Explanation :

- Tata AIA Life Insurance has created 'Shubh Muhurat,' a life insurance solution aimed to assist families in financially preparing for weddings, which are a significant life milestone in India.
- The approach intends to handle escalating wedding costs through disciplined savings, wealth growth, and financial security.
- According to a Jefferies estimate, India's wedding market, the world's second largest, would hold over 80 lakh weddings in 2024, costing over Rs.10.7 lakh crore. The typical wedding costs Rs.12.5 lakh, which often exceeds education fees.
- Recognising this financial load, Tata AIA's new service is aimed at parents aged 31-50 with children aged 1-20, encouraging long-term financial preparation.





Ques : How long ago did the Reserve Bank of India (RBI) impose the restrictions on monthly and daily transfers?

भारतीय रिज़र्व बैंक (RBI) ने कितने समय पहले मासिक और दैनिक हस्तांतरण पर प्रतिबंध लगाया था?

- (a) 5 years ago
- (b) 10 years ago
- (c) 14 years ago
- (d) 20 years ago
- (e) 25 years ago

Answer : Option C

Explanation :

- Business correspondents (BCs), who process millions of crores of rupees daily in domestic remittances, have urged the Reserve Bank of India (RBI) to ease the 14-year-old restrictions on monthly and daily transactions.
- They have asked the RBI to increase the monthly transfer limit to Rs.50,000 and decrease the need for two-factor authentication (2FA) to once a month, rather than every transaction.
- Effective November 1, 2024, new domestic money transfer (DMT) laws will restrict misuse of banking systems.

Limitations to Business Correspondent :

- Daily Transaction Limit : Rs.10000 per Customer per Day
- Monthly Transaction Limit : Rs.25000 per Customer per Month (Recently requested to be increased to Rs.50000)



Ques : Which bank has purchased a personal loan portfolio from Standard Chartered Bank in January 2025?

जनवरी 2025 में किस बैंक ने स्टैंडर्ड चार्टर्ड बैंक से पर्सनल लोन पोर्टफोलियो खरीदा है?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option E

Explanation :

- Kotak Mahindra Bank (KMB) has agreed to buy a personal loan portfolio from Standard Chartered Bank for Rs 3,330 crore, which is less than the Rs 4,100 crore announced at the time of the transaction announcement in October 2024 due to many clients paying off loans in the meantime.
- Personal loans are part of the unsecured retail advances. Unsecured retail loans, including retail microcredit, were for 10.5 percent of KMB's net advances at the end of December 2024.

EXAM
Genius





Ques : Which Bank in partnership with RuPay, a global card payment network from India, has launched the UPI enabled RuPay Credit Card called – FIRST EARN ?
भारत के वैश्विक कार्ड भुगतान नेटवर्क RuPay के साथ साझेदारी में किस बैंक ने UPI सक्षम RuPay क्रेडिट कार्ड लॉन्च किया है जिसका नाम है - FIRST EARN?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) IDFC First Bank / आईडीएफसी फर्स्ट बैंक
- (c) South Indian Bank / साउथ इंडियन बैंक
- (d) RBL Bank / आरबीएल बैंक
- (e) Yes Bank / यस बैंक

Answer : Option B

Explanation :

- IDFC FIRST Bank, in collaboration with RuPay, India's global card payment network, has launched the FIRST EARN RuPay Credit Card, which supports UPI.
- This credit card is backed by a fixed deposit, so anyone may apply for it online right away. It also provides cashback on UPI payments, making the product worthwhile for customers.
- This UPI-enabled virtual credit card is intended to make transactions more convenient and rewarding for cardholders.

About IDFC First Bank :

- Established : 2015
- HQ : Mumbai, Maharashtra
- MD & CEO : V. Vaidyanathan
- Tagline : Always You First





Ques : Who has been reappointed as the Managing Director and Chief Executive Officer (MD & CEO) of IDBI Bank?

आईडीबीआई बैंक के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी (एमडी और सीईओ) के रूप में किसे फिर से नियुक्त किया गया है?

- (a) Amitabh Chaudhry / अमिताभ चौधरी
- (b) Rakesh Sharma / राकेश शर्मा
- (c) Sandeep Bakhshi / संदीप बख्शी
- (d) Uday Kotak / उदय कोटक
- (e) Shyam Srinivasan / श्याम श्रीनिवासन

Answer : Option B

Explanation :

- IDBI Bank's Board of Directors has approved Rakesh Sharma's reappointment as Managing Director and Chief Executive Officer (MD & CEO) for three years, effective March 19, 2025.
- Sharma has led IDBI Bank since October 10, 2018. Before joining IDBI Bank, he was MD & CEO of Canara Bank from September 11, 2015, until his superannuation on July 31, 2018.

About IDBI Bank :

- Established : 1 July 1964
- HQ : Mumbai
- MD & CEO : Rakesh Sharma
- Tagline : Bank Aisa Dost Jaisa

EXAM
Genius





Recent Appointment in Banking & Insurance Sector :

- 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
- Amitava Chatterjee : Managing director (MD) and CEO J&K Bank
- Alok Aggarwal : Managing Director and CEO of Brookfield India Real Estate Trust
- R Subramaniakumar : MD & CEO of RBL Bank
- Ram Mohan Rao Amara : Managing Director of State Bank of India (SBI)
- George Heber Joseph : Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain : Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL

Genius





Ques : Which is the world's most valuable brand according to Global 500, 2025 report Published by Brand Finance ?

ब्रांड फाइनेंस द्वारा प्रकाशित ग्लोबल 500, 2025 रिपोर्ट के अनुसार दुनिया का सबसे मूल्यवान ब्रांड कौन सा है?

- (a) Apple
- (b) Google
- (c) Amazon
- (d) Microsoft
- (e) Walmart

Answer : option A

Explanation :

- Global 500 2025 report 19th Edition Published by Brand Finance.
- Apple remains the world's most valuable brand, worth USD 574.5 billion. Since 2021, Apple has remained the world's most valuable brand, with the exception of 2023.
- Tata Group (USD 28.6 billion) remains the most valuable Indian brand for the 15th consecutive year, ranking 60th in the list.
- WeChat (95.2) remains the world's strongest brand for the second year in a row, followed by Nike (94.7) and Google (94.3).
- India ranks second with 36% of the total brand value, while the US leads with 40% for IT services.
- The banking sector has the greatest number of brands on the lists (78) followed by retail (45) on 2nd and Media(24) on 3rd.

Ranking of Top 5 Globally Valuable Brands :

- 1 Apple (USA) USD 574.5
- 2 Microsoft (USA) USD 461.1
- 3 Google (USA) USD 413.0
- 4 Amazon (USA) USD 356.4
- 5 Walmart (USA) USD 137.2



Ranking of Top 5 Valuable Indian Brands :

60 Tata Group USD 28.6
132 Infosys USD 16.3
164 HDFC Group USD 14.2
177 Life Insurance Corporation USD 13.3
237 Reliance Group USD 9.8

Ranking of Top 3 Brand Value by Country :

1 United States of America (193)
2 China (69)
3 Germany (27)
8 India (15)





Ques : Which company has acquired the packaged foods brand SIL Food India?

किस कंपनी ने पैकेज्ड फूड ब्रांड एसआईएल फूड इंडिया का अधिग्रहण किया है?

- (a) ITC Limited / आईटीसी लिमिटेड
- (b) Tata Consumer Products / टाटा उपभोक्ता उत्पाद
- (c) Nestle India / नेस्ले इंडिया
- (d) Reliance Consumer Products / रिलायंस उपभोक्ता उत्पाद
- (e) Hindustan Unilever Limited / हिंदुस्तान यूनिलीवर लिमिटेड

Answer : Option D

Explanation :

- Reliance Consumer Products has bought the packaged goods brand SIL Food India, which produces cooking pastes, jams, mayonnaise, baked beans, and Chinese sauces.
- SIL Food India, situated in Pune, largely serves the Western and Southern regions, whereas Reliance Consumer Products Ltd (RCPL) intends to increase its distribution countrywide to compete with FMCG companies such as HUL, Tata Consumer, and Cremica.
- Reliance Consumer aims to attain ₹10,000 crore in revenue, with acquisitions as part of its plan.
- Marico Industries first bought SIL Food India, formerly James Smith & Co, in 1993. Marico eventually sold the company to Scandic Food India, a division of Denmark's Good Food Group.
- Food Service India, a supplier of seasonings, spices, and condiments to the hospitality industry, will buy SIL Foods in 2021.





Ques : Which major event is set to take place in New Delhi in 2025?
2025 में नई दिल्ली में कौन सा प्रमुख कार्यक्रम होने वाला है?

- a) New Delhi International Film Festival / नई दिल्ली अंतर्राष्ट्रीय फिल्म महोत्सव
- b) New Delhi World Trade Fair / नई दिल्ली विश्व व्यापार मेला
- c) New Delhi World Book Fair / नई दिल्ली विश्व पुस्तक मेला
- d) International Literary Fest / अंतर्राष्ट्रीय साहित्यिक उत्सव
- e) New Delhi Publishers' Summit / नई दिल्ली पब्लिशर्स समिट

Answer : Option C

Explanation :

- The upcoming New Delhi World Book Fair 2025 will bring together readers, authors, and publishers.
- The event, scheduled for February 1-9, 2025, will take place in the Bharat Mandapam in Pragati Maidan.
- The event, organized by the National Book Trust (NBT) under the Ministry of Education and co-hosted by the Indian Trade Promotion Organization (ITPO), is a significant highlight in the global publishing calendar.
- This year's book fair focuses on 'Republic@75', commemorating the 75th anniversary of the Indian Constitution.
- The YUVA Corner will feature novels by 75 young authors selected under the Prime Minister's Mentoring Scheme for Young Authors.
- The National Institute of Design (NID) in Ahmedabad created the Theme Pavilion, which would be the highlight of the book show.
- Guest of Honour is France.





Recent News Headlines Related to Festivals & Fairs :

- 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
- Eaglenest Bird Festival : Arunachal Pradesh in Kellong and Thongre village, West Kameng District
- International Gita Mahotsav : Kurukshetra, Haryana
- Asthalakshmi Mahotsav : New Delhi, It will focus on India's eight north-eastern states
- Cherry Blossom Festival : Shillong, Meghalaya
- Hornbill Festival : Nagaland
- Bodoland Mohotsav : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat')
- Jauljibi Mela : Pithoragarh, Uttarakhand
- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi) : Uttarakhand





Ques : What is the rank of India in Global Firepower Index 2025 ?

ग्लोबल फायरपावर इंडेक्स 2025 में भारत का स्थान क्या है?

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

Answer : Option D

Explanation :

- Global Firepower Index 2025 Started in 2006 Published by Globalfirepower.com
- According to the Global Firepower Index 2025, India is the world's fourth most powerful military, trailing only the US, Russia, and China.
- The Global Firepower Index assesses the military capabilities of 145 countries across land, sea, and air.
- India was ranked fourth with a score of 0.1184. A score of 0.0000 represents flawless military strength, which no government possesses.

About Global Firepower Index :

- The Global Firepower Index analyzes 145 countries' military power based on their war-making capabilities on land, sea, and air.
- It excludes a country's nuclear weapons capability and solely includes conventional military capabilities.
- The military strength of 145 countries is assessed using more than 60 characteristics, including personnel, natural resources, finance, and geography.



Ranking of top 5 & last countries in the Global Firepower Index 2025 :

- 1 United States of America
- 2 Russia
- 3 China
- 4 India
- 5 South Korea
- 145 Bhutan

Ranking of India and its neighboring countries :

- 3 China
- 12 Pakistan
- 35 Bangladesh
- 37 Myanmar
- 69 Sri Lanka
- 118 Afghanistan
- 126 Nepal



EXAM
Genius





Ques : Sukanya Samriddhi Yojana (SSY) Launched in which year ?

सुकन्या समृद्धि योजना (SSY) किस वर्ष शुरू की गई?

- (a) 2012
- (b) 2014
- (c) 2015
- (d) 2017
- (e) 2019

Answer : Option C

Explanation :

- 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.
- Over 4.2 crore accounts would be opened by November 2024 under the SSY initiative, which started with a 9.1% interest rate and climbed to 9.2% in fiscal year 2015-2016.

About Sukanya Samriddhi Yojana (SSY) :

- Launched : January 22, 2015
- Eligibility : The girl child has to be below the age of 10 at the time of account opening
- Investment : Minimum value is Rs.250 and Maximum value is Rs.1.5 lakh per annum
- Tenure : 21 years from the date of opening, or until the girl child marries after the age of 18





Ques : Which international chess tournament will India host in 2025?
2025 में भारत किस अंतर्राष्ट्रीय शतरंज टूर्नामेंट की मेजबानी करेगा?

- a) World Rapid Chess Championship / विश्व रैपिड शतरंज चैम्पियनशिप
- b) Chess Olympiad / शतरंज ओलंपियाड
- c) Chess Grand Prix / शतरंज ग्रांड प्रिक्स
- d) Asian Chess Championship / एशियाई शतरंज चैम्पियनशिप
- e) FIDE Chess World Cup / फिडे शतरंज विश्व कप

Answer : Option E

Explanation :

- India will host the FIDE Chess World Cup 2025, its first big international tournament since the 2022 Chennai Chess Olympiad. This marks a significant milestone for the country.
- The FIDE Chess World Cup 2025 will take place from October 31 to November 27, 2025.
- This competition is significant due to its knockout style and participation from over 200 players worldwide.
- In 2023, R. Praggnanandhaa earned the silver medal following a tight loss to Magnus Carlsen in the final.
- Viswanathan Anand, one of India's most prominent chess players, is the only Indian to have won the FIDE World Championship.
- India last hosting the FIDE World Cup in 2002 in Hyderabad.

About FIDE :

- Established : 1924
- HQ : Lausanne, Switzerland
- President : Arkady Dvorkovich





Ques : The Khelo India Winter Games (KIWG) 2025 were inaugurated amidst great enthusiasm at the iconic NDS Stadium in Leh, Ladakh, marking the commencement of which edition this year ?

खेलो इंडिया विंटर गेम्स (KIWG) 2025 का उद्घाटन लेह, लद्दाख के प्रतिष्ठित NDS स्टेडियम में बड़े उत्साह के बीच किया गया, जो इस वर्ष के किस संस्करण की शुरुआत का प्रतीक है?

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

Answer : Option D

Explanation :

- The fifth edition of the Khelo India Winter Games (KIWG) 2025 kicked off at the renowned NDS Stadium in Leh, Ladakh, with much excitement.
- The first part, hosted by the Union Territory of Ladakh, will take place from January 23 to January 27, 2025. The second phase, focused on snow games, will take place in the Union Territory of Jammu and Kashmir from February 22 to February 25, 2025.
- The KIWG 2025 kicked off with ice hockey matches at the NDS Stadium and Ladakh Scouts Regimental Centre.
- The Ladakh leg of the Games involves 594 participants, including 428 athletes.
- This is the second year running that Ladakh will host a portion of the Khelo India Winter Games (KIWG). Prior to the 2024 edition, Jammu & Kashmir hosted all the events.

About Khelo India Winter Games :

- Started : 2020
- 2024 held : Leh & Gulmarg





Ques : National Girl Child Day is celebrated every year on which day annually ?
राष्ट्रीय बालिका दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 20 January
- (b) 21 January
- (c) 22 January
- (d) 23 January
- (e) 24 January

Answer : Option E

Explanation :

- National Girl Child Day is observed every year on January 24. The day also commemorates the first anniversary of Prime Minister Narendra Modi's Beti Bachao, Beti Padhao (Save the Girl Child, Educate the Girl Child) initiative, which was inaugurated on January 22, 2015.
- Theme 2025: Empowering Girls for a Bright Future.
- Established in 2008 by the Ministry of Women and Child Development, this day emphasizes the significance of empowering and protecting girl children.
- National Girl Child Day is an opportunity to raise awareness about girls' rights and ensure they have equal opportunities and assistance, free of gender biases.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Punjab & Sind Bank plans to raise Rs.2,000 crore through Qualified Institutional Placement (QIP) during the current quarter. Post-QIP, the government's stake in the bank is expected to decrease by 3-4%.

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.

India will host the 7th Quad Leader Summit meeting in 2025.

Micheal Martin Appointed as Republic of Ireland's prime minister for Second Term. The 64-year-old Martin previously served as prime minister from 2020 to 2022.

NTPC Limited and Ceylon Electricity Board of Sri Lanka signed MoU to develop a 50 Megawatt (MW) (extendable to 120 MW) solar project in Sampoor, Trincomalee, Sri Lanka.

NTPC Limited Established in 1975 and Headquartered in New Delhi. Gurdeep Singh is CMD of NTPC Limited.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

पंजाब एंड सिंध बैंक ने चालू तिमाही के दौरान क्वालिफाइड इंस्टीट्यूशनल प्लेसमेंट (क्यूआईपी) के जरिए 2,000 करोड़ रुपये जुटाने की योजना बनाई है। QIP के बाद बैंक में सरकार की हिस्सेदारी 3-4% घटने की उम्मीद है।

क्वाड विदेश मंत्रियों की 9वीं बैठक संयुक्त राज्य अमेरिका के वाशिंगटन डी.सी. में अमेरिकी विदेश मंत्री मार्को रुबियो द्वारा आयोजित की गई। क्वाड समूह में भारत, जापान, ऑस्ट्रेलिया और संयुक्त राज्य अमेरिका शामिल हैं।

भारत 2025 में 7वीं क्वाड लीडर शिखर बैठक की मेजबानी करेगा।

माइकल मार्टिन को दूसरे कार्यकाल के लिए आयरलैंड गणराज्य के प्रधान मंत्री के रूप में नियुक्त किया गया। 64 वर्षीय मार्टिन ने पहले 2020 से 2022 तक प्रधान मंत्री के रूप में कार्य किया था।

एनटीपीसी लिमिटेड और श्रीलंका के सीलोन इलेक्ट्रिसिटी बोर्ड ने सैमपुर, त्रिंकोमाली, श्रीलंका में 50 मेगावाट (मेगावाट) (120 मेगावाट तक विस्तार योग्य) सौर परियोजना विकसित करने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

एनटीपीसी लिमिटेड की स्थापना 1975 में हुई और इसका मुख्यालय नई दिल्ली में है। गुरदीप सिंह एनटीपीसी लिमिटेड के सीएमडी हैं।

EXAM
Genius





Ques : Which insurance company Tie-Up with CARS24 Financial Services for Life Insurance Distribution ?

जीवन बीमा वितरण के लिए किस बीमा कंपनी ने CARS24 फाइनेंशियल सर्विसेज के साथ गठजोड़ किया है?

- (a) HDFC Life Insurance / एचडीएफसी लाइफ इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) LIC of India / एलआईसी ऑफ इंडिया
- (d) SBI Life Insurance / एसबीआई लाइफ इंश्योरेंस
- (e) Shriram Life Insurance / श्रीराम लाइफ इंश्योरेंस

Answer : Option A

Explanation :

- HDFC Life Insurance Company Limited has formed a corporate agency partnership with CARS24 Financial Services Private Limited, an NBFC registered with the Reserve Bank of India (RBI) and Insurance Regulatory and Development Authority of India (IRDAI).
- This partnership will enable CARS24 Financial Services to offer HDFC Life products to current and new customers.
- This project will help achieve the objective of 'Insurance for All by 2047.'
- INSURE24, a significant milestone for CARS24, is poised to transform the digital insurance landscape for India's rapidly expanding online consumer base.

About HDFC Life Insurance Company Limited :

- Established : 2000
- HQ : Mumbai
- MD & CEO : Vibha Padalkar



Ques : Which bank has become the first Indian bank to implement Clari5's National Cybercrime Reporting Portal (NCRP) ?

कौन सा बैंक क्लैरी5 के राष्ट्रीय साइबर अपराध रिपोर्टिंग पोर्टल (एनसीआरपी) को लागू करने वाला पहला भारतीय बैंक बन गया है?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyasya Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- Punjab National Bank (PNB) is the first Indian bank to use Clari5's National Cybercrime Reporting Portal (NCRP) Integration Solution, advancing fraud prevention and complaint handling.
- This cutting-edge system was created in partnership with the Indian Cyber Crime Coordination Centre (I4C).
- The system offers configurable whitelisting to shield legitimate consumer transactions from fraud protection efforts.

About Punjab National Bank :

- Establisyhed : 19 May 1894
- HQ : New Delhi
- MD & CEO : Ashok Chandra
- Tagline : The Name You Can Bank Upon





Ques : Which insurance company Partners with Truhome Finance to Offer Group Credit Life Insurance ?

ग्रुप क्रेडिट लाइफ इंश्योरेंस की पेशकश करने के लिए किस बीमा कंपनी ने ट्रूहोम फाइनेंस के साथ साझेदारी की है?

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

Answer : Option E

Explanation :

- PNB MetLife India Insurance Company Limited (PNB MetLife) has teamed with Chennai-based Truhome Finance (previously Shriram Housing Finance Limited) to provide Group Credit Life insurance to their home loan customers.
- This collaboration helps achieve the objective of 'Insurance for All by 2047' by making financial security more accessible to individuals and families.

About PNB MetLife :

- Established : 2001
- HQ : Mumbai
- MD & CEO : Sameer Bansal

EXAM
Genius





Ques : Which organization cancelled the registration of X10 Financial Services Ltd?
किस संगठन ने X10 फाइनेंशियल सर्विसेज लिमिटेड का पंजीकरण रद्द कर दिया?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

Answer : Option A

Explanation :

- RBI has terminated the registration of X10 Financial Services Ltd, a non-banking financial company (NBFC), citing irregularities in its digital lending operations.
- The Certificate of Registration (CoR) was cancelled because the company violated the code of conduct guidelines for outsourcing financial services in its digital lending operations by outsourcing core decision-making functions such as credit appraisal, rate fixing, and Know Your Customer verification to the Service Provider (SP) and failing to conduct due diligence on the SPs.
- The CoR was granted to X10 Financial Services Ltd, formerly known as Abhishek Securities Ltd, in June 2015.





Recent Penalties imposed on Banks by RBI :

- IndusInd Bank Limited was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.
- The Reserve Bank of India issued a monetary penalty of Rs.5 lakh on The Panchkula Central Co-operative Bank Limited, Haryana.
- Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to non-compliance with directives on interest rate on deposits and customer service standards.
- The Reserve Bank of India (RBI) issued a penalty of Rs 28.30 lakh on SG Finserve Limited (previously Moongipa Securities).
- Arunachal Pradesh Rural Bank received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on The Bihar Awami Co-operative Bank Ltd., Patna for violating section 26A and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.
- Penalty on Hewlett Packard Financial Services (India) Private Limited is Amount to Rs.10.4 lakh and on Muthoot Vehicle & Asset Finance Limited is Amount to Rs.7.9 lakh
- The Reserve Bank of India has imposed a penalty of Rs 31.8 lakh on BNP Paribas for failing to comply with specific RBI guidelines on 'Interest Rate on Advances'.
- The RBI levied a monetary penalty of Rs.1.91 crore on Axis Bank Limited and Rs.1 crore on HDFC Bank Limited for non-compliance with certain directions issued by RBI.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.2.68 crore on UCO Bank.





Ques : SBI Payments is a joint venture between the State Bank of India and which other entity?

एसबीआई पेमेंट्स भारतीय स्टेट बैंक और किस अन्य इकाई के बीच एक संयुक्त उद्यम है?

- (a) Visa / वीज़ा
- (b) Hitachi Payment Services / हिताची भुगतान सेवाएँ
- (c) Mastercard / मास्टरकार्ड
- (d) Amazon Pay / अमेज़ॅन पे
- (e) BharatPe / भारतपे

Answer : Option B

Explanation :

- SBI Payments has teamed with Pine Labs to improve India's digital payments ecosystem, combining the expertise of SBI Payments, a joint venture between the State Bank of India and Hitachi Payment Services, and Pine Labs.
- The alliance, which already powers over 200,000 digital checkout terminals in India, aims to expedite the nationwide adoption of digital payments and commerce solutions.
- MD & CEO of SBI Payments : Sujay Kumar Yadav

EXAM
Genius





Ques : What is the primary goal of the collaboration between NITI Aayog and NASSCOM Foundation?

नीति आयोग और नैसकॉम फाउंडेशन के बीच सहयोग का प्राथमिक लक्ष्य क्या है?

- (a) Boosting employment in the IT sector / आईटी क्षेत्र में रोजगार को बढ़ावा देना
- (b) Enhancing access to higher education / उच्च शिक्षा तक पहुंच बढ़ाना
- (c) Reducing the digital divide / डिजिटल विभाजन को कम करना
- (d) Promoting entrepreneurship among youth / युवाओं में उद्यमिता को बढ़ावा देना
- (e) Establishing digital infrastructure in rural areas / ग्रामीण क्षेत्रों में डिजिटल बुनियादी ढांचे की स्थापना

Answer : Option C

Explanation :

- National Institution for Transforming India (NITI Aayog) and the National Association of Software and Service Companies (NASSCOM) Foundation Signed MoU to provide digital skills to one lakh individuals with an aim to reduce the issue of digital divide.
- It Comes under Aspirational Blocks Programme(ABP), and is aligned with the Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA).
- It will initially target 60 Particularly Vulnerable Tribal Groups (PVTGs) blocks in its first phase
- The program focuses on training individuals between 12- 60 years in essential computer skills, cybersecurity, and internet usage

About NASSCOM :

- Established : 1 March 1988
- HQ : New Delhi
- Chairman : Sindhu Gangadharan
- President : Rajesh Nambiar

About NITI Aayog :

- Established : 1 January 2015
- HQ : New Delhi
- Chairman : Narendra Modi
- CEO : B V R Subrahmanyam





Recent News Headlines Related to MoU and agreement :

- NTPC Limited and Ceylon Electricity Board of Sri Lanka signed MoU to develop a 50 Megawatt (MW) (extendable to 120 MW) solar project in Sampoor, Trincomalee, Sri Lanka.
- JSW Group and Maharashtra government Signed MOU to invest Rs.3 lakh crore across various sectors in Maharashtra, including in the naxal-infested Gadchiroli. The commitment aligns with Maharashtra's 'Green Maharashtra' mission.
- DPIIT and Apna platform have formed an alliance to conduct a talent search to provide DPIIT-registered startups with highly skilled personnel, thereby creating new job opportunities for unemployed youth.
- The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN) have signed a MOU to establish a Global Competency Centre in Bhubaneswar to foster FinTech collaboration, with a focus on developing inclusive and sustainable InsureTech and related areas.
- International Society for Krishna Consciousness (ISKCON) and the Adani Group Collaborate to ensure that nearly one lakh people are provided with nutritious meals daily during the 45-day spiritual gathering at Maha Kumbh Mela. ISKCON has set up a large-scale kitchen at Harshvardhan Marg.
- Russian President Vladimir Putin and Iranian President Masoud Pezeshkian signed a Comprehensive Strategic Partnership Treaty for 20 years at Moscow. The agreement seeks to enhance trade and economic ties, with bilateral trade having risen by 15.5% to \$3.77 billion between January and October 2024
- Government of Uttarakhand and Icelandic company Verkis Consulting Engineers (Verkis) signed an MOU for geothermal exploration and development in Uttarakhand. Under the agreement, feasibility studies for these projects will be funded by the Government of Iceland
- Amazon has inked a deal to acquire fintech loan start-up Axio, formerly Capital Float, for around \$190-200 million.
- Department for Promotion of Industry and Internal Trade (DPIIT) and ITC Limited signed MOU to accelerate startup growth and technological advancement besides creation of viable market opportunities for startups across the country.
- India and Spain have signed two MOU to promote and expand their bilateral relations. These agreements prioritized sports collaboration and sustainable urban development. both countries agreed to mark 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)"





Ques : Which organization has signed an MoU with the Bhaane Group?
भाने ग्रुप के साथ किस संगठन ने एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Department of Higher Education / उच्च शिक्षा विभाग
- (b) Department of Official Language / राजभाषा विभाग
- (c) Department of Fertilizers / उर्वरक विभाग
- (d) Department for Promotion of Industry and Internal Trade / उद्योग और आंतरिक व्यापार संवर्धन विभाग
- (e) Department of Consumer Affairs / उपभोक्ता मामले विभाग

Answer : Option D

Explanation :

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed a Memorandum of Understanding (MOU) with the Bhaane Group, a subsidiary of Shahi Exports Pvt Ltd, the largest garment producer.
- This alliance will develop incubation programs for manufacturing and other production-related firms, as well as foster relationships with foreign startup ecosystems.
- The private firm will help new entrepreneurs by giving market knowledge. The firm will help them develop a comprehensive understanding of how overseas markets work, as well as operational knowledge throughout the startup lifecycle.

Genius





Ques : The Beti Bachao Beti Padhao (BBBP) scheme has completed how many years ?
बेटी बचाओ बेटी पढ़ाओ (बीबीबीपी) योजना को कितने वर्ष पूरे हो गए हैं?

- (a) 6
- (b) 8
- (c) 10
- (d) 12
- (e) 14

Answer : Option C

Explanation :

- The Government of India (GoI) has successfully implemented the Beti Bachao Beti Padhao (BBBP) project, which aims to protect, educate, and empower girls in India, for the past decade.
- The GoI plans to commemorate the 10th anniversary of BBBP from January 22 to March 8, 2025, culminating on International Women's Day.
- The BBBP is now merged with Mission Shakti, a women's safety and empowerment program, to be implemented throughout the 15th Finance Commission (FC) period from 2021-22 to 2025-26.

About Beti Bachao Beti Padhao (BBBP) scheme :

- Launched : January 22, 2015
- Launched : Panipat, Haryana
- Objective : address the declining Child Sex Ratio (CSR), prevent gender-biased sex-selective elimination and promote the survival, protection and education of the girl child
- Implemented by : Ministry of Women and Child Development with Ministry of Health & Family Welfare and Ministry of Education
- 100% funding by the Central Government



Ques : On the eve of Republic Day 2025, President Droupadi Murmu approved gallantry awards for how many personnel from the Armed Forces and Central Armed Police Forces ?

गणतंत्र दिवस 2025 की पूर्व संध्या पर, राष्ट्रपति द्रौपदी मुर्मू ने सशस्त्र बलों और केंद्रीय सशस्त्र पुलिस बलों के कितने कर्मियों के लिए वीरता पुरस्कारों को मंजूरी दी?

- (a) 74
- (b) 78
- (c) 83
- (d) 88
- (e) 93

Answer : Option E

Explanation :

- On Republic Day 2025, President Droupadi Murmu awarded heroism medals for 93 Armed Forces and Central Armed Police Force troops.
- Honors include two Kirti Chakras, 14 Shaurya Chakras, one Bar to Sena Medal (Gallantry), 66 Sena Medals, two Nao Sena Medals, and eight Vayu Sena Medals.

Kirti Chakra :

- Major Manjit
- Naik Dilwar Khan

Shaurya Chakra Recipients :

- Major Ashish Dahiya
- Major Kunal
- Major Satender Dhankar
- Captain Deepak Singh
- Assistant Commandant Eshenthung Kikon
- Subedar Vikas Tomar
- Subedar Mohan Ram



- Havildar Rohit Kumar
- Havildar Prakash Tamang
- Flight Lieutenant Aman Singh Hans
- Corporal Dabhi Sanjay Hiffabai Essa
- Vijayan Kutty G
- Vikrant Kumar
- Jeffrey Hmingchullo

Bar to Sena Medal (Gallantry) :

- Lieutenant Colonel KH Shem

Nao Sena Medal (Gallantry) :

- Lieutenant Commander Sourabh Malik
- Lieutenant Commander Satyam Singh

Vayu Sena Medal (Gallantry) :

- Group Captain Ankit Raj Singh
- Wing Commander Akshay Saxena
- Wing Commander Ankit Sood
- Wing Commander Dushyant Singh Rathore
- Wing Commander Jude Joseph Pereira
- Squadron Leader Prathamesh D Dongre
- Flight Lieutenant Tarun Nair
- Corporal Vikky Pahade





Ques : National Mission on Edible Oils-Oilseeds (NMEO-Oilseeds) Launched in which year ?

राष्ट्रीय खाद्य तेल-तिलहन मिशन (एनएमईओ-तिलहन) किस वर्ष शुरू किया गया था?

- (a) 2021
- (b) 2022
- (c) 2023
- (d) 2024
- (e) 2025

Answer : Option D

Explanation :

- The Ministry of Agriculture & Farmers Welfare (MoA&FW) has launched the first edible oil consumption survey on the "My Gov" site to examine consumption patterns in India.
- This project intends to effectively implement the National Mission on Edible Oils-Oilseeds (NMEO-Oilseeds).
- The 45-day questionnaire-based survey, begun on January 9, 2025, will run until February 23, 2025.
- India currently imports 55-60% of its edible oil from nations like Indonesia, Malaysia, Argentina, Brazil, Russia, and Ukraine.
- In the 2023-24 marketing year, India imported around 15.96 million tonnes of edible oil (MT).

About National Mission on Edible Oils-Oilseeds (NMEO-Oilseeds) :

- Launched : October 2024
- Launched by : Department of Agriculture & Farmers Welfare (DA&FW)
- Period : Seven years, from 2024-25 to 2030-31
- Outlay : Rs.10,103 crores
- Objective : to increase primary oilseed production from 39 MT (2022-23) to 69.7 MT by 2030-31





Ques : Who flagged-off 'SANJAY – The Battlefield Surveillance System (BSS)' from South Block, New Delhi ?

साउथ ब्लॉक, नई दिल्ली से 'संजय - द बैटलफील्ड सर्विलांस सिस्टम (बीएसएस)' को किसने हरी झंडी दिखाई?

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Piyush Goyal / पीयूष गोयल
- (e) Nitin Gadkari / नितिन गडकरी

Answer : Option C

- Defence Minister Rajnath Singh launched 'SANJAY - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.
- SANJAY is an automated system that integrates inputs from all ground and aerial battlefield sensors, processes them to confirm their veracity, prevents duplication, and fuses them to create a Common Surveillance Picture of the battlefield via a secure Army Data Network and Satellite Communication Network.
- SANJAY was developed indigenously and cooperatively by the Indian Army and Bharat Electronics Limited (BEL), resulting in a suitable ecology for achieving 'Aatmanirbharta' as a follow-up to the Indian Army's 'Year of Technology Absorption'.
- These systems will be incorporated into all operational Brigades, Divisions, and Corps of the Indian Army in three phases between March and October 2025, which has been designated as the 'Year of Reforms' by the Ministry of Defence. This system was designed for the Buy (Indian) category at a cost of Rs 2,402 crore.



Ques : Which state inaugurated India's first fully integrated disaster warning system KaWaCHaM (Kerala Warnings, a Crisis and Hazard Management System) ?

किस राज्य ने भारत की पहली पूर्णतः एकीकृत आपदा चेतावनी प्रणाली KaWaCHaM (केरल चेतावनी, एक संकट और खतरा प्रबंधन प्रणाली) का उद्घाटन किया?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option A

Explanation :

- Kerala Chief Minister Pinarayi Vijayan has launched India's first fully integrated disaster warning system, KaWaCHaM (Kerala Warnings, Crisis and Hazard Management System).
- The KaWaCHaM system was developed as part of the National Cyclone Risk Mitigation Project.
- The KaWaCHaM system is regarded as one of the fastest weather alarm systems in the world, and it will aid rescue and rehabilitation operations during extreme weather events caused by climate change.
- The KaWaCHaM system was created by the Kerala State Disaster Management Authority (KSDMA) with funding from the National Disaster Management Authority, the Indian government, and the World Bank. It's part of the National Cyclone Risk Mitigation Project.



Ques : For the year 2025, the President has approved conferment of how many Padma Awards ?

वर्ष 2025 के लिए राष्ट्रपति ने कितने पद्म पुरस्कार प्रदान करने की मंजूरी दे दी है?

- (a) 124
- (b) 128
- (c) 134
- (d) 139
- (e) 142

Answer : Option D

- The Padma Awards are India's highest civilian honors, announced annually on the eve of Republic Day.
- The Padma awards, the country's highest civilian honors, are divided into three categories: Padma Shri, Padma Bhushan, and Padma Vibhushan.
- The President has approved the conferment of 139 Padma Awards for 2025, including one dual instance (each award counts as one). See the list below.
- The list includes 7 Padma Vibhushan, 19 Padma Bhushan, and 113 Padma Shri Awards.
- The list includes 23 female honorees, 10 foreigners/NRI/PIO/OCI, and 13 posthumous awardees.

Padma Vibhushan (7) :

- Shri Duvvur Nageshwar Reddy (Medicine) Telangana
- Justice (Retd.) Shri Jagdish Singh Khehar (Public Affairs) Chandigarh
- Smt. Kumudini Rajnikant Lakhia (Art) Gujarat
- Shri Lakshminarayana Subramaniam (Art) Karnataka
- Shri M. T. Vasudevan Nair (Posthumous) (Literature and Education) Kerala
- Shri Osamu Suzuki (Posthumous) (Trade and Industry) Japan
- Smt. Sharda Sinha (Posthumous) (Art) Bihar





Padma Bhushan (19) :

- Shri A Surya Prakash (Literature and Education Journalism) Karnataka
- Shri Anant Nag (Art) Karnataka
- Shri Bibek Debroy (Posthumous) (Literature and Education) NCT Delhi
- Shri Jatin Goswami (Art) Assam
- Shri Jose Chacko Periappuram (Medicine) Kerala
- Shri Kailash Nath Dikshit (Others-Archaeology) NCT Delhi
- Shri Manohar Joshi (Posthumous) (Public Affairs) Maharashtra
- Shri Nalli Kuppuswami Chetti (Trade and Industry) Tamil Nadu
- Shri Nandamuri Balakrishna (Art) Andhra Pradesh
- Shri P R Sreejesh (Sports) Kerala
- Shri Pankaj Patel (Trade and Industry) Gujarat
- Shri Pankaj Udhas (Posthumous) (Art) Maharashtra
- Shri Rambahadur Rai (Literature and Education Journalism) Uttar Pradesh
- Sadhvi Ritambhara (Social Work) Uttar Pradesh
- Shri S Ajith Kumar (Art) Tamil Nadu
- Shri Shekhar Kapur (Art) Maharashtra
- Ms. Shobana Chandrakumar (Art) Tamil Nadu
- Shri Sushil Kumar Modi (Posthumous) (Public Affairs) Bihar
- Shri Vinod Dham (Science and Engineering) USA

EXAM
Genius





Ques : Yala Glacier is Set to Vanish by 2040s Due to Climate Change. It is in which country ?

जलवायु परिवर्तन के कारण याला ग्लेशियर 2040 तक लुप्त हो जाएगा। यह किस देश में है?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Bangladesh / बांग्लादेश
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Yala Glacier in Nepal's Langtang National Park has been a focus of glaciological research due to its considerable retreat in recent decades.
- Recent assessments suggest that this glacier could disappear by the 2040s, highlighting the significant influence of climate change on the Himalayan cryosphere.
- Between 1974 and 2021, Yala Glacier receded by 680 meters, resulting in a 36% drop in area.
- Yala Glacier is the only Himalayan glacier listed on the Global Glacier Casualty List, indicating its critical status. This list was launched in 2024.

About Nepal :

- Capital : Kathmandu
- Currency : Nepalese rupee
- President : Ram Chandra Paudel
- Prime minister : KP Sharma Oli





Ques : National Tourism Day is celebrated annually on which day ?
राष्ट्रीय पर्यटन दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 22 January
- (b) 23 January
- (c) 24 January
- (d) 25 January
- (e) 26 January

Answer : Option D

Explanation :

- National Tourism Day is observed annually on January 25 to highlight the importance of tourism in India and its potential as a vital economic driver.
- The day's goal is to boost tourism in India, create knowledge of the country's varied culture, tradition, and natural beauty, and promote responsible and sustainable tourist practices.
- Theme 2025: Tourism for Inclusive Growth.

EXAM
Genius





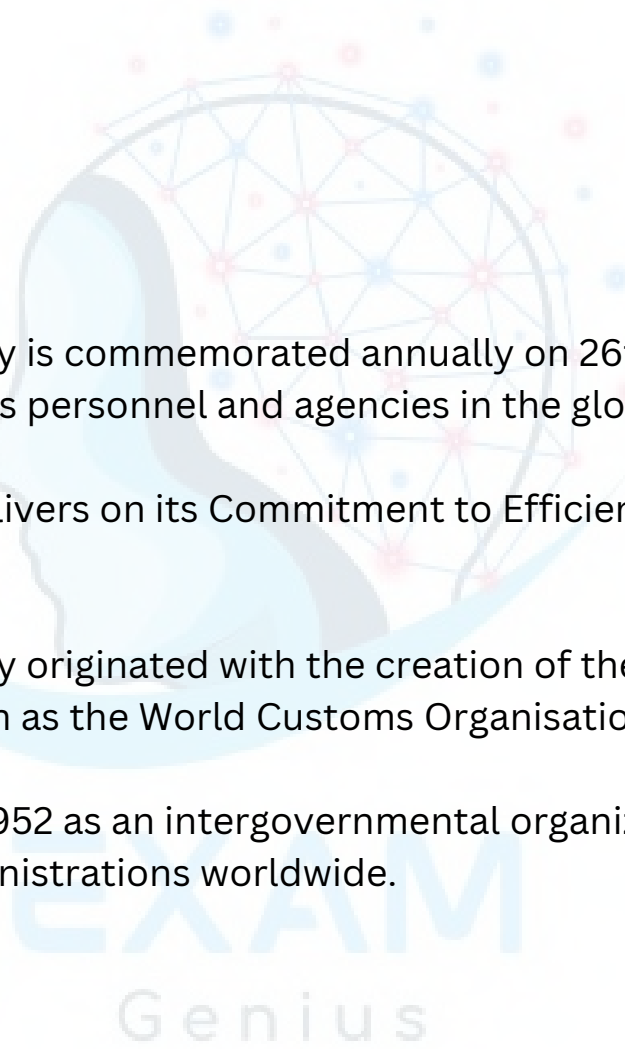
Ques : International Customs Day is observed annually on which day ?
अंतर्राष्ट्रीय सीमा शुल्क दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 22 January
- (b) 23 January
- (c) 24 January
- (d) 25 January
- (e) 26 January

Answer : Option E

Explanation :

- International Customs Day is commemorated annually on 26th January to recognize the contribution of customs personnel and agencies in the global commerce system.
- Theme 2025: Customs Delivers on its Commitment to Efficiency, Security, and Prosperity.
- International Customs Day originated with the creation of the Customs Cooperation Council (CCC), today known as the World Customs Organisation (WCO).
- The CCC was created in 1952 as an intergovernmental organization to promote the efficiency of customs administrations worldwide.





Important days :

- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day
- 21 January : Northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day
- 23 January : Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day
- 24 January : International Day of Education 2025 (Theme 2025 AI and Education: Preserving Human Agency in a World of Automation)
- 24 January : National Girl Child Day (Theme 2025: Empowering Girls for a Bright Future)
- 25 January : National Voters' Day 2025 (Theme 2025 Nothing Like Voting, I Vote for Sure)
- 26 January : 76th Republic Day 2025 (Theme 2025 "Swarnim Bharat: Virasat aur Vikas" (Golden India: Heritage and Development))



IMPORTANT ONE – LINER Current Affairs

Former Board of Control for Cricket in India (BCCI) secretary and current International Cricket Council (ICC) chairman Jay Shah Appointed as Board member of the Marylebone Cricket Club (MCC) Advisory Board

Hitachi Payment Services has teamed with IvyCamp, IvyCap Ventures' worldwide alumni-based engagement effort, to drive fintech innovation through the Hitachi Payments Accelerator (HPX) program.

Bollywood actor Ayushmann Khurrana Appointed as Brand ambassador for this year's edition of FICCI Frames

The 25th anniversary edition of FICCI Frames will focus on the theme of “RISE: Redefining Innovation, Sustainability and Excellence”

Former Australian cricket captain Michael Clarke has been inducted into the prestigious Australian Cricket Hall of Fame, becoming the 64th cricketer to receive this remarkable honor.

Jitender Pal Singh Appointed as Ambassador to Israel of India. He Replaced Sanjeev Kumar Singla.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारतीय क्रिकेट कंट्रोल बोर्ड (बीसीसीआई) के पूर्व सचिव और वर्तमान अंतर्राष्ट्रीय क्रिकेट परिषद (आईसीसी) के अध्यक्ष जय शाह को मैरीलेबोन क्रिकेट क्लब (एमसीसी) सलाहकार बोर्ड के बोर्ड सदस्य के रूप में नियुक्त किया गया है।

हिताची पेमेंट सर्विसेज ने हिताची पेमेंट्स एक्सेलेरेटर (एचपीएक्स) कार्यक्रम के माध्यम से फिनटेक नवाचार को बढ़ावा देने के लिए आइवीकैप वेंचर्स के विश्वव्यापी पूर्व छात्र-आधारित जुड़ाव प्रयास, आइवीकैप के साथ मिलकर काम किया है।

बॉलीवुड अभिनेता आयुष्मान खुराना को FICCI फ्रेम्स के इस वर्ष के संस्करण के लिए ब्रांड एंबेसडर नियुक्त किया गया

फिक्की फ्रेम्स का 25वां वर्षगांठ संस्करण "उदय: नवाचार, स्थिरता और उत्कृष्टता को फिर से परिभाषित करना" विषय पर केंद्रित होगा।

पूर्व ऑस्ट्रेलियाई क्रिकेट कप्तान माइकल क्लार्क को प्रतिष्ठित ऑस्ट्रेलियाई क्रिकेट हॉल ऑफ फेम में शामिल किया गया है, वह यह उल्लेखनीय सम्मान पाने वाले 64वें क्रिकेटर बन गए हैं।

जितेंदर पाल सिंह को इज़राइल में भारत का राजदूत नियुक्त किया गया। उन्होंने संजीव कुमार सिंगला का स्थान लिया।

EXAM
Genius





Ques : Which bank has appointed P. Suriaraj as its Executive Director?
किस बैंक ने पी. सूर्यराज को अपना कार्यकारी निदेशक नियुक्त किया है?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) IDFC First Bank / आईडीएफसी फर्स्ट बैंक
- (c) Dhanlaxmi Bank / धनलक्ष्मी बैंक
- (d) RBL Bank / आरबीएल बैंक
- (e) Yes Bank / यस बैंक

Answer : Option C

Explanation :

- Suriaraj has taken over as Executive Director of the Dhanlaxmi Bank. The Reserve Bank of India (RBI) nominated him as the bank's executive director for three years.
- Mr. Suriaraj is a seasoned banker with 37 years of experience at Tamilnad Mercantile Bank Ltd.
- He has served as the General Manager of several departments, including integrated treasury, HR, recovery, establishment, planning and resource mobilization, operation and services, inspection, and accounts

EXAM
Genius





Ques : According to the Reserve Bank of India's (RBI) Payments System Report, what percentage of India's total payment volume was captured by UPI by the end of 2024?
भारतीय रिजर्व बैंक (RBI) भुगतान प्रणाली रिपोर्ट के अनुसार, 2024 के अंत तक भारत की कुल भुगतान मात्रा का कितना प्रतिशत UPI द्वारा कब्जा कर लिया गया था?

- a) 50%
- b) 67%
- c) 34%
- d) 90%
- e) 83%

Answer : Option E

Explanation :

- 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.
- UPI transaction volume increased from 375 crore in 2018 to 17,221 crore by 2024, bringing the total digital payments volume to 20,787 crore transactions.
- UPI transaction value increased from Rs. 5.86 lakh crore (US\$ 67.71 billion) in 2018 to Rs. 246.83 lakh crore (US\$ 2,852 billion) in 2024, with a compounded annual growth rate (CAGR) of 89.3% in volume and 86.5% in value over five years.

Genius





Ques : The Reserve Bank of India (RBI) stated in its Annual Report on Ombudsman Scheme that integrated Ombudsman Scheme saw a jump of _ on year in complaints from banking customers.

भारतीय रिजर्व बैंक (RBI) ने अपनी वार्षिक रिपोर्ट में कहा लोकपाल योजना को एकीकृत करने वाली लोकपाल योजना में उछाल देखा गया बैंकिंग ग्राहकों की शिकायतों में वर्ष दर वर्ष __ की वृद्धि हुई

- (a) 32.81%
- (b) 23.41%
- (c) 32.60%
- (d) 35.45%
- (e) 26.72%

Answer : Option A

Explanation :

- According to the Reserve Bank of India's Annual Report on Ombudsman Scheme, the integrated Ombudsman Scheme received 32.81% more complaints from banking customers in FY2024, totaling 9.34 lakh.
- Complaints were filed with 24 RBI Ombudsman offices and Centralised Receipt and Processing Centre (CRPC).
- The plan received 85,281 complaints (29.01%) about loans and advances, a 42.70% rise from last year.
- Regionally, Chandigarh, the National Capital Territory of Delhi, Rajasthan, Gujarat, and Uttarakhand ranked first through fifth in terms of complaints received at ORBIOs per lakh accounts.
- Mizoram, Nagaland, Ladakh, Manipur, and Lakshadweep recorded the fewest complaints in FY24.





Ques : What is the target set by the Government of India for Geographical Indication (GI) tags by 2030?

भारत सरकार ने 2030 तक भौगोलिक संकेत (जीआई) टैग के लिए क्या लक्ष्य निर्धारित किया है?

- (a) 5000
- (b) 8000
- (c) 10000
- (d) 12000
- (e) 14000

Answer : Option C

Explanation :

- Union Minister of Commerce & Industry, Shri Piyush Goyal, set an objective of achieving 10,000 Geographical Indication (GI) Tags by 2030.
- The statement was made at the GI Samagam in New Delhi, organized by DPIIT in cooperation with India Today Group.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has given GI tags to 605 Indian products as of now.
- The GI Samagam's subject was "Preserving Heritage, Fostering Innovation," with the goal of connecting culture, business, and innovation.
- Darjeeling tea was the first product to receive a GI in 2003. The geographical indication registration is valid for ten years. It can be renewed for 10 years at a time.





Ques : Which Indian cricketer became the highest wicket-taker in T20 internationals for India?

कौन सा भारतीय क्रिकेटर भारत के लिए टी20 अंतरराष्ट्रीय में सर्वाधिक विकेट लेने वाला गेंदबाज बन गया?

- (a) Jasprit Bumrah / जसप्रित बुमरा
- (b) Bhuvneshwar Kumar / भुवनेश्वर कुमार
- (c) Arshdeep Singh / अर्शदीप सिंह
- (d) Ravichandran Ashwin / रविचंद्रन अश्विन
- (e) Kuldeep Yadav / कुलदीप यादव

Answer : Option C

- Arshdeep Singh, India's left-arm pacer, was the main wicket-taker during the team's great performance in the 2024 ICC T20 World Cup, and he recently became the country's highest wicket-taker in T20 internationals.
- The ICC Men's T20I Team of the Year 2024 was captained by Rohit Sharma, and Arshdeep Singh was named the ICC Men's T20I Cricketer of the Year 2024.
- The ICC Men's T20I Team of the Year 2024 included Arshdeep Singh, Jasprit Bumrah, Hardik Pandya, and Rohit Sharma, while the ICC Women's T20I Team of the Year 2024 had Smriti Mandhana, Richa Ghosh, and Deepti Sharma.

ICC Awards 2024 winners list :

- ICC Men's T20I Cricketer of the Year- Arshdeep Singh (IND)
- ICC Women's T20I Cricketer of the Year- Amelia Kerr (NZL)
- ICC Umpire of the Year – Richard Illingworth (ENG)
- ICC Men's Associate Cricketer of the Year – Gerhard Erasmus (NAM)
- ICC Women's Associate Cricketer of the Year – Esha Oza (UAE)
- ICC Emerging Men's Cricketer of the Year – Kamindu Mendis (SRI)
- ICC Emerging Women's Cricketer of the Year – Annerie Dercksen (RSA)
- ICC Men's ODI Cricketer of the Year – Azmatullah Omarzai (AFG)
- ICC Women's ODI Cricketer of the Year – Smriti Mandhana (IND)
- ICC Men's Test Cricketer of the Year – Jasprit Bumrah (IND)



Ques : Which female player won the women's singles title at the 2025 Australian Open?

2025 ऑस्ट्रेलियन ओपन में महिला एकल का खिताब किस महिला खिलाड़ी ने जीता?

- (a) Aryna Sabalenka / आर्यना सबलेनका
- (b) Iga Świątek / इगा स्विटेक
- (c) Coco Gauff / कोको गौफ़
- (d) Madison Keys / मैडिसन कीज़
- (e) Naomi Osaka / नाओमी ओसाका

Answer : Option D

Explanation :

- Jannik Sinner of Italy and Madison Keys of the United States won the men's and women's singles titles at the 2025 Australian Open Grand Slam Tennis Tournament, respectively.
- Jannik Sinner won his third Grand Slam championship, while Madison Keys claimed her first.
- The 120th Australian Open was contested in Melbourne Park in Melbourne City, Australia, from January 6 to 26, 2025.
- Australian Open Started in 1905. It is played on Hard Surface.

Winners of Australian Open 2025 :

- Men's singles : Winner - Jannik Sinner (Italy) Runner up - Alexander Zverev (Germany)
- Women's singles : Winner - Madison Keys (USA) Runner up - Aryna Sabalenka (Belarus)
- Women's doubles : Winner - Kateřina Siniakova (Czech Republic) & Taylor Townsend (USA) Runner up - Hsieh Su-wei (Taiwan) & Jeļena Ostapenko (Latvia)
- Men's doubles : Winner - Harri Heliövaara (Finland) & Henry Patten (UK) Runner up - Simone Bolelli (Italy) & Andrea Vavassori (Italy)
- Mix doubles : Winner - Olivia Gadecki & John Peers (Australia) Runner up - Kimberly Birrell & JohnPatrick Smith (Australia)



Ques : The Ministry of Tourism, Government of India, has participated in one of the leading travel fairs – IFEMA being held in which country ?

भारत सरकार के पर्यटन मंत्रालय ने किस देश में आयोजित होने वाले प्रमुख यात्रा मेलों में से एक - IFEMA में भाग लिया है?

- (a) Spain / स्पेन
- (b) China / चीन
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option A

Explanation :

- The Ministry of Tourism, Government of India, has participated in one of the main travel fairs, IFEMA, which is being hosted in Madrid, Spain, in order to showcase India as a prospective top destination in the Spanish and Latin American source markets.
- The exhibition at FITUR, which is regarded a benchmark event in the tourist sector, took place from January 22nd to January 26th, 2025. FITUR is the major expo for inbound and outbound markets in Ibero-America, as well as a global gathering point for tourism experts.
- The Indian team at FITUR included over 23 co-exhibitors, including the state governments of Karnataka, Sikkim, Chhattisgarh, and Jharkhand, among others, who presented their distinctive tourism products and experiences under the Incredible India umbrella.
- The year 2026 will be designated as the Dual Year of Culture, Tourism, and Artificial Intelligence to commemorate India and Spain's 70th anniversary of diplomatic relations.
- The Ministry of Tourism, Government of India, has also established the 'Chalo India Initiative' to encourage Indian diaspora members to become Incredible India Ambassadors.





Ques : 4th Badminton Asia Mixed Team Championships to be played in which country ?

चौथी बैडमिंटन एशिया मिश्रित टीम चैंपियनशिप किस देश में खेली जाएगी?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) Japan / जापान
- (e) Russia / रूस

Answer : Option B

Explanation :

- The Badminton Association of India (BAI) has announced a 14-member India squad for the 4th Badminton Asia Mixed Team Championships, which will be held in Qingdao, China, from February 11 to February 19, 2025
- The Indian squad will be captained by two-time Olympic medalist PV Sindhu and Paris Olympics semi-finalist Lakshya Sen, two of the country's finest badminton players.
- The India team earned a bronze medal at the 3rd Badminton Asia Mixed Team Championships in Dubai, United Arab Emirates, in 2023.
- China is the most successful team in the Championship, winning two gold medals and one bronze medal. India has only won one medal, bronze, at the 2023 edition.

India's squad for the Badminton Asia Mixed Team Championships :

- Men: Lakshya Sen, HS Prannoy, Satwiksairaj Rankireddy, Chirag Shetty, Dhruv Kapila, MR Arjun, Sathish Kumar.
- Women include PV Sindhu, Malvika Bansod, Gayatri Gopichand, Treesa Jolly, Ashwini Ponnappa, Tanisha Crasto, and Adya Variyath.



Ques : The JSW Group, led by Sajjan Jindal, has inked an MoU with which state government to build a 5-million-tonne steel facility ?

सज्जन जिंदल के नेतृत्व वाले JSW समूह ने 5 मिलियन टन की स्टील सुविधा बनाने के लिए किस राज्य सरकार के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option C

Explanation :

- The JSW Group, led by Sajjan Jindal, has inked an MoU with the Odisha government to build a 5-million-tonne steel facility in Keonjhar district.
- The agreement was inked in the presence of Chief Minister Mohan Charan Majhi and Sajjan Jindal on the first day of the 'Utkarsh Odisha-Make in Odisha Conclave'.
- JSW (Group) plans to build a 5-MTPA steel factory in Keonjhar district for roughly Rs 35,000 crore.
- Keonjhar district is located in the iron ore deposit belt, and minerals were exported from the district. As a result, the people received little benefit from the mineral resources.





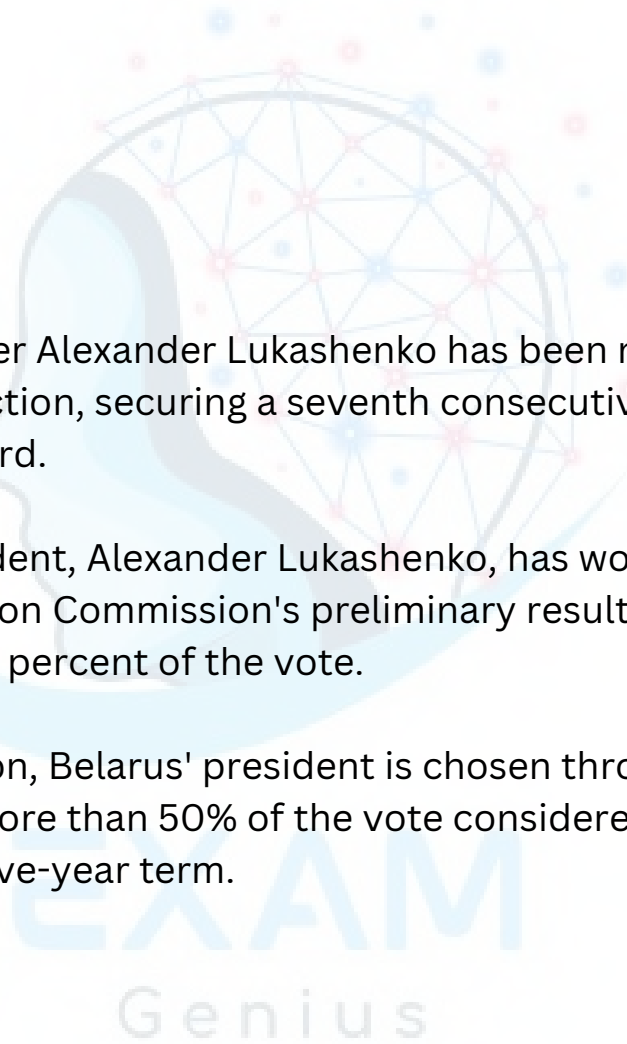
Ques : Alexander Lukashenko Appointed as President of which country ?
अलेक्जेंडर लुकाशेंको को किस देश का राष्ट्रपति नियुक्त किया गया?

- (a) Poland / पोलैंड
- (b) Belarus / बेलारूस
- (c) Spain / स्पेन
- (d) Czech Republic / चेक गणराज्य
- (e) Australia / ऑस्ट्रेलिया

Answer : Option B

Explanation :

- Longtime Belarusian leader Alexander Lukashenko has been named the winner of a contested presidential election, securing a seventh consecutive term, according to the country's electoral board.
- Belarus' incumbent President, Alexander Lukashenko, has won the presidential election. The Central Election Commission's preliminary results suggest that Lukashenko received 86.82 percent of the vote.
- According to the legislation, Belarus' president is chosen through direct elections, with a candidate earning more than 50% of the vote considered elected. The president is elected for a five-year term.





Newly Appointed Prime Minister & President :

- Prime minister of Ireland : Micheal Martin
- 47th President of the United States : Donald Trump for Second Term
- President of Croatia : Zoran Milanovic
- President of Venezuela : Nicolas Maduro
- President of Lebanon : Joseph Aoun
- Prime Minister of Iceland : Kristrun Frostadottir (Replaced Bjarni Benediktsson)
- President of Moldova : Ms Maia Sandu
- President of Tonga : Aisake Valu Eke
- President of Georgia : Mikheil Kavelashvili
- Prime Minister of France : Francois Bayrou
- Interim Prime Minister of Syria : Mohammad al-Bashir
- President of Ghana : John Dramani Mahama
- Prime minister of Burkina Faso : Rintalba Jean Emmanuel Ouedraogo
- President of Namibia : Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania : Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time) : Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali : Abdoulaye Maiga (Replaced Choguel Maiga)
- President of Somalia : Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti : Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan : Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba

Genius





Ques : The initial edition of the Fiscal Health Index (FHI) 2025 was unveiled in New Delhi by _ with the goal of assessing and improving Indian states' fiscal health
भारतीय राज्यों के वित्तीय स्वास्थ्य का आकलन और सुधार करने के लक्ष्य के साथ, _ द्वारा नई दिल्ली में राजकोषीय स्वास्थ्य सूचकांक (एफएचआई) 2025 के प्रारंभिक संस्करण का अनावरण किया गया।

- (a) NITI Aayog / नीति आयोग
- (b) Ministry of Home affairs / गृह मंत्रालय
- (c) RBI / आरबीआई
- (d) SEBI / सेबी
- (e) Ministry of Education / शिक्षा मंत्रालय

Answer : Option A

Explanation :

- The initial edition of the Fiscal Health Index (FHI) 2025 was unveiled in New Delhi by NITI Aayog, with the goal of assessing and improving Indian states' fiscal health
- Dr. Arvind Panagariya, Chairman of the 16th Finance Commission, launched the report in the presence of distinguished dignitaries such as NITI Aayog Vice Chairman Suman Bery, CEO BVR Subrahmanyam, and member Dr. Arvind Virmani.
- The FHI report assesses 18 major states using five essential sub-indices: quality of expenditure, revenue mobilization, fiscal prudence, debt index, and debt sustainability.
- Odisha ranked first with a score of 67.8, followed by Chhattisgarh (55.2) and Goa (53.6).
- The rankings reveal interstate inequalities, with achiever states excelling at fiscal discipline and governments such as Karnataka struggling with expenditure management and debt sustainability.





Ques : Which Indian athlete won the gold medal in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025?

मीटिंग डे नैनटेस मेट्रोपोल 2025 में महिलाओं की 60 मीटर इनडोर बाधा दौड़ में किस भारतीय एथलीट ने स्वर्ण पदक जीता?

- (a) Dutee Chand / दुती चंद
- (b) Hima Das / हिमा दास
- (c) Jyothi Yarraji / ज्योति याराजी
- (d) Annu Rani / अन्नू रानी
- (e) P. U. Chitra / पी. यू. चित्रा

Answer : Option C

Explanation :

- Jyothi Yarraji of India smashed her own national record to win gold in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025 in France.
- Jyothi Yarraji, who already holds the national record in the women's 100m hurdles, won the A final at the Pierre-Quinon Metropolitan Stadium in 8.04 seconds.
- Jyothi won silver in the 100m hurdles at the 2023 Asian Games with a time of 12.91 seconds. Last year, she made her Olympic debut in Paris, finishing fourth in the women's 100m hurdles repechage heat and failing to advance to the semis.





Ques : World Leprosy Day celebrated year on which day ?

विश्व कुष्ठ रोग दिवस किस वर्ष मनाया जाता है?

- (a) last Sunday of January / जनवरी का आखिरी रविवार
- (b) last Monday of January / जनवरी का आखिरी सोमवार
- (c) last Tuesday of January / जनवरी का आखिरी मंगलवार
- (d) last Wednesday of January / जनवरी का आखिरी बुधवार
- (e) last Thursday of January / जनवरी का आखिरी गुरुवार

Answer : Option A

Explanation :

- Every year on the last Sunday of January, people commemorate World Leprosy Day. In 2025, World Leprosy Day will be observed on January 26.
- This international day provides an opportunity to honor those who have survived leprosy, increase awareness about the disease, and urge for an end to leprosy-related stigma and discrimination.
- Theme 2025: Unite. Act. Eliminate.

EXAM
Genius





Important days :

- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day
- 21 January : Northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day
- 23 January : Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day



- 24 January : International Day of Education 2025 (Theme 2025 AI and Education: Preserving Human Agency in a World of Automation)
- 24 January : National Girl Child Day (Theme 2025: Empowering Girls for a Bright Future)
- 25 January : National Voters' Day 2025 (Theme 2025 Nothing Like Voting, I Vote for Sure)
- 25 January : National Tourism Day (Theme 2025: Tourism for Inclusive Growth)
- 26 January : 76th Republic Day 2025 (Theme 2025 "Swarnim Bharat: Virasat aur Vikas" (Golden India: Heritage and Development))
- 26 January : International Customs Day (Theme 2025: Customs Delivers on its Commitment to Efficiency, Security, and Prosperity)
- 26 January : International Day of Clean Energy 2025 (Theme 2025 Climate Change: The Need for a Global Energy Transition)
- 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)

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

RBI Fines Canara (Rs.1.63 crore), BOI (Rs.3.31 crore), and J&K Bank (Rs.1 crore) for Non-Compliance

‘Samman Sanjeevani’ app Launched by Haryana Cabinet Minister Shruti Choudhry. Its aimed at enhancing the efficiency of the ‘Mahila Evam Kishori Samman Yojana’. which is designed to provide essential services to BPL (Below Poverty Line) women and girls between the ages of 10 and 45, particularly sanitary napkins.

Indian Grandmaster Iniyam Panneerselvam showcased an exceptional performance to win the 9th Johor International Open Chess Tournament in Malaysia. Indian IM VS Raahul and Chinese IM Li Bo finished second and third respectively.

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.

The Central Consumer Protection Authority (CCPA) has issued notices to Ola and Uber regarding claims of differential pricing based on users' mobile operating systems. According to reports, iPhone users pay greater prices than Android users for identical rides.

India & UK Renew 5-Year Partnership to strengthen collaboration and sharing knowledge in areas of mutual interest within health and life sciences during a ceremony held in New Delhi.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

RBI ने गैर-अनुपालन के लिए केनरा (1.63 करोड़ रुपये), BOI (3.31 करोड़ रुपये), और J&K बैंक (1 करोड़ रुपये) पर जुर्माना लगाया

हरियाणा की कैबिनेट मंत्री श्रुति चौधरी ने 'सम्मान संजीवनी' ऐप लॉन्च किया। इसका उद्देश्य 'महिला एवं किशोरी सम्मान योजना' की दक्षता को बढ़ाना है। जिसे 10 से 45 वर्ष की उम्र के बीच बीपीएल (गरीबी रेखा से नीचे) महिलाओं और लड़कियों को आवश्यक सेवाएं प्रदान करने के लिए डिज़ाइन किया गया है, विशेष रूप से सैनिटरी नैपकिन।

भारतीय ग्रैंडमास्टर इनियान पन्नीरसेल्वम ने मलेशिया में 9वां जोहोर इंटरनेशनल ओपन शतरंज टूर्नामेंट जीतने के लिए असाधारण प्रदर्शन किया। भारतीय आईएम वीएस राहुल और चीनी आईएम ली बो क्रमशः दूसरे और तीसरे स्थान पर रहे।

स्थानीय आपूर्ति श्रृंखला को बढ़ावा देने, ऊर्जा-कुशल टायर उत्पादन के विकास को प्रोत्साहित करने और रोजगार पैदा करने के लिए अंतर्राष्ट्रीय वित्त निगम (आईएफसी) द्वारा जेके टायर एंड इंडस्ट्रीज लिमिटेड के लिए 30 मिलियन अमरीकी डालर और कैवेंडिश इंडस्ट्रीज लिमिटेड (सीआईएल) के लिए 70 मिलियन अमरीकी डालर तक का ऋण दिया गया है।

केंद्रीय उपभोक्ता संरक्षण प्राधिकरण (सीसीपीए) ने उपयोगकर्ताओं के मोबाइल ऑपरेटिंग सिस्टम के आधार पर अलग-अलग मूल्य निर्धारण के दावों के संबंध में ओला और उबर को नोटिस जारी किया है। रिपोर्ट्स के मुताबिक, आईफोन यूजर्स समान सवारी के लिए एंड्रॉइड यूजर्स की तुलना में अधिक कीमत चुकाते हैं।

भारत और यूके ने नई दिल्ली में आयोजित एक समारोह के दौरान स्वास्थ्य और जीवन विज्ञान के भीतर पारस्परिक हित के क्षेत्रों में सहयोग को मजबूत करने और ज्ञान साझा करने के लिए 5-वर्षीय साझेदारी को नवीनीकृत किया।

EXAM
Genius





Ques : Department of Financial Services (DFS) has released how much capital infusion to New Delhi (Delhi) based IFCI Limited for subscribing to its share capital ?
वित्तीय सेवा विभाग (DFS) ने नई दिल्ली स्थित IFCI लिमिटेड को अपनी शेयर पूंजी की सदस्यता के लिए कितनी पूंजी जारी की है?

- (a) Rs 100 crore
- (b) Rs 200 crore
- (c) Rs 300 crore
- (d) Rs 400 crore
- (e) Rs 500 crore

Answer : Option E

Explanation :

- The Department of Financial Services (DFS) under the Ministry of Finance (MoF) has approved a Rs 500 crore capital infusion for New Delhi-based IFCI Limited to subscribe to its share capital in FY25 through a preferential issue (PREF).
- In January 2025, the DFS gained consent from the President of India, Droupadi Murmu, to disburse Rs. 500 crore to IFCI Ltd.
- The Government of India (GoI) plans to grow its stake in the corporation beyond its present 71.72% as of September 2024.

About IFCI Limited :

- Established : 1948
- HQ : New Delhi
- Deputy Managing Director : Rahul Bhawe





Ques : Which bank has been awarded with Indian Banks Association (IBA) Banking Technology Awards ?

किस बैंक को भारतीय बैंक संघ (आईबीए) बैंकिंग प्रौद्योगिकी पुरस्कार से सम्मानित किया गया है?

- (a) City Union Bank / सिटी यूनियन बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) CSB Bank / सीएसबी बैंक

Answer : Option A

Explanation :

- City Union Bank (CUB) win the Indian Banks Association (IBA) Banking Technology Awards in seven categories.
- It is awarded at 20th Banking Technology Conference, Expo & Citations 2023, organized by the Indian Banks Association (IBA) in Mumbai.
- Winning categories are : 1. Best AI & ML Bank 2. Best Fintech & Digital Payment Index (DPI) Adoption 3. Best Financial Inclusion 4. Best Digital Engagement 5. Best IT Risk Management 6. Best Technology Talent 7. Best Technology Bank
- The award has been Received by Dr. N. Kamakodi, Managing Director & CEO of City Union Bank
- The award is Presented by RBI Deputy Governor T. Rabi Sankar





Ques : Frictionless Finance Accelerator Programme is launched by which bank ?
घर्षण रहित वित्त त्वरक कार्यक्रम किस बैंक द्वारा शुरू किया गया है?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) IDFC First Bank / आईडीएफसी फर्स्ट बैंक
- (c) Dhanlaxmi Bank / धनलक्ष्मी बैंक
- (d) RBL Bank / आरबीएल बैंक
- (e) Yes Bank / यस बैंक

Answer : Option E

Explanation :

- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (SPJIMR)
- It was Launched on National Startup Day (January 16 2025)
- Its aim is to assist fintech startups in overcoming challenges, scaling their innovations, and promoting financial inclusion in India
- The programme is in line with the growing investment in global venture capital, which reached USD 314 billion in 2024, and the projected USD 20 trillion global digital economy by 2030

About YES Bank :

- Established : 2004
- HQ : Mumbai, Maharashtra
- MD & CEO : Prashant Kumar
- Chairman : Rama Subramaniam Gandhi
- Tagline : Experience our Expertise





Ques : RBI Announced Series of Steps to Inject how much amount into the Banking System ?

आरबीआई ने बैंकिंग प्रणाली में कितनी राशि डालने के लिए कई कदमों की घोषणा की?

- (a) Rs 1 lakh Crore
- (b) Rs 1.50 lakh Crore
- (c) Rs 2 lakh Crore
- (d) Rs 2.50 lakh Crore
- (e) Rs 3 lakh Crore

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) plans to inject approximately Rs 1.5 lakh crore into the banking system gradually.
- The RBI plans to purchase Rs 60,000 crore of Government Securities (G-secs) through Open Market Operations (OMO) in three tranches of Rs 20,000 crore each.
- The RBI has launched a 56-day VRR auction for a stated sum of Rs 50,000 crore on February 7, 2025.
- The RBI has announced a USD/INR Buy/Sell Swap auction of USD 5 billion for a 6-month period on January 31, 2025, as part of liquidity management measures.

Genius





Recent News Headlines Related to RBI

- 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.
- According to the Reserve Bank of India's Annual Report on Ombudsman Scheme, the integrated Ombudsman Scheme received 32.81% more complaints from banking customers in FY2024, totaling 9.34 lakh.
- Business correspondents (BCs), who process millions of crores of rupees daily in domestic remittances, have urged RBI to ease the 14-year-old restrictions on monthly and daily transactions. They have asked the RBI to increase the monthly transfer limit to Rs.50,000.
- RBI has updated instructions for settling dues owed by borrowers to Asset Reconstruction Companies (ARCs) under the Master Direction- Reserve Bank of India (Asset Reconstruction Companies), 2024.
- Skydo Technologies, a cross-border payments startup, has been granted in-principle authorization from the Reserve Bank of India (RBI) to function as a Payment Aggregator-Cross Border entity.
- The RBI has revealed the names of the members of the Standing External Advisory Committee (SEAC), which will evaluate applications for Universal Banks and Small Finance Banks. The SEAC's tenure will be three years.
- The Reserve Bank of India (RBI) has published the list of Non-Banking Finance Companies (NBFCs) in the Upper Layer (UL) category under Scale-Based Regulation (SBR) for FY24-25.
- RBI in cooperation with the government, has proposed amendments to the existing Foreign Exchange Management Act (FEMA) regulations to encourage cross-border transactions in the Indian rupee (INR) and local / national currencies.
- RBI has instructed banks and other regulated entities (REs) to use the '1600xx' phone numbering series exclusively for making transactional calls to customers.
- HSBC India, the Indian arm of London-based HSBC, has received approval from the Reserve Bank of India (RBI) to open 20 branches in 20 cities.
- The RBI will conduct daily Variable-Rate Repo (VRR) auctions until further notice. This measure will increase banking liquidity amid the deficit.
- The RBI has implemented new credit reporting rules. Lenders are now required to update credit bureau information every 15 days, rather than monthly. This directive went into force on January 1, 2025.





Ques : Which organization imposed a penalty on Royal Sundaram General Insurance for violation of norms pertaining to outsourcing of activities?

किस संगठन ने गतिविधियों की आउटसोर्सिंग से संबंधित मानदंडों के उल्लंघन के लिए रॉयल सुंदरम जनरल इंश्योरेंस पर जुर्माना लगाया?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

Answer : Option D

Explanation :

- The Insurance Regulatory and Development Authority of India (IRDAI) issued a Rs.1 crore penalty on Royal Sundaram General Insurance for violating outsourcing standards.
- During an inspection, the regulator found that payments over Rs.1 crore paid to vendors in 2018-19 and 2019-20 were not mentioned in the outsourcing returns submitted to the Authority.
- The insurer also failed to provide the explanation and information requested by the inspection team throughout the examination period.





Recent Penalties imposed on Banks by RBI :

- RBI Fines Canara (Rs.1.63 crore), BOI (Rs.1 crore), and J&K Bank (Rs.3.31 crore) for Non-Compliance
- RBI has terminated the registration of X10 Financial Services Ltd, a non-banking financial company (NBFC), citing irregularities in its digital lending operations.
- IndusInd Bank Limited was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.
- The Reserve Bank of India issued a monetary penalty of Rs.5 lakh on The Panchkula Central Co-operative Bank Limited, Haryana.
- Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to non-compliance with directives on interest rate on deposits and customer service standards.
- The Reserve Bank of India (RBI) issued a penalty of Rs 28.30 lakh on SG Finserve Limited (previously Moongipa Securities).
- Arunachal Pradesh Rural Bank received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on The Bihar Awami Co-operative Bank Ltd., Patna for violating section 26A and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.
- Penalty on Hewlett Packard Financial Services (India) Private Limited is Amount to Rs.10.4 lakh and on Muthoot Vehicle & Asset Finance Limited is Amount to Rs.7.9 lakh
- The Reserve Bank of India has imposed a penalty of Rs 31.8 lakh on BNP Paribas for failing to comply with specific RBI guidelines on 'Interest Rate on Advances'.
- The RBI levied a monetary penalty of Rs.1.91 crore on Axis Bank Limited and Rs.1 crore on HDFC Bank Limited for non-compliance with certain directions issued by RBI.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.2.68 crore on UCO Bank.





Ques: Who secured the top spot in World's Billionaires List 2025 Published by Forbes?
फोर्ब्स द्वारा प्रकाशित विश्व अरबपतियों की सूची 2025 में शीर्ष स्थान किसने हासिल किया?

- (a) Jeff Bezos / जेफ बेजोस
- (b) Bernard Arnault / बर्नार्ड अर्नॉल्ट
- (c) Elon Musk / एलोन मस्क
- (d) Bill Gates / बिल गेट्स
- (e) Warren Buffett / वॉरेन बफेट

Answer : Option C

Explanation :

- World's Billionaires List 2025 Published by Forbes
- Elon Musk is the richest person in the world, with a net worth of USD 433.9 billion. SpaceX is valued at USD 350 billion.
- Elon Musk is the first person in history to reach a net worth of USD 400 billion, largely due to SpaceX's valuation of USD 350 billion.
- The United States of America (USA) has the highest number of billionaires, with 813, followed by China (473), and India (200).
- As of January 1, 2025, the world's top ten individuals had a collective net worth of USD 1.9 trillion, up from USD 1.8 trillion in December 2024.

Ranking of Top 5 richest people in the world :

- 1 Elon Musk (Net Worth : USD 433.9 billion) USA
- 2 Jeff Bezos (Net Worth : USD 239.4 billion) USA
- 3 Mark Zuckerberg (Net Worth : USD 211.8 billion) USA
- 4 Larry Ellison (Net Worth : USD 204.6 billion) USA
- 5 Bernard Arnault (Net Worth : USD 181.3 billion) France

Ranking of Top 5 Indian richest people :

- 9 Mukesh Ambani (Net Worth : USD 433.9 billion)
- 17 Gautam Adani (Net Worth : USD 433.9 billion)
- 39 Shiv Nadar (Net Worth : USD 433.9 billion)
- 46 Savitri Jindal & family (Net Worth : USD 433.9 billion)
- 69 Dilip Shanghvi (Net Worth : USD 433.9 billion)



India's Rankings in Different Indices

- Global Firepower Index 2025 Published by Globalfirepower.com : India (4th), US (top)
- Global 500 2025 report 19th Edition Published by Brand Finance : Apple (top), Tata Group (15th)
- World Future Skills Index 2025 Published by Quacquarelli Symonds (QS) : India (25th), USA (top)
- HSBC Hurun Global Indians List 2024 Published by Hurun : Satya Nadella, CEO of Microsoft (Top)
- Annual India Fintech Report 2024 Published by Tracxn Technologies Limited : India (3rd), United States of America (USA) (1st)
- Henley Passport Index 2025 Published by Henley : India (85th), Singapore (top)
- ThreatLandscape Report 2024 Published by CloudSEK : India (2nd), United States (top)
- Global Aging Index Published by National University of Singapore (NUS) & Columbia University : India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking : Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF) : India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE) : Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)





Ques : What is the rank of Indian Institute of Science (IISc) in Bengaluru, Karnataka in World University Rankings by Subject 2025 Published by Times Higher Education (THE) ?

टाइम्स हायर एजुकेशन (THE) द्वारा प्रकाशित विषय 2025 के अनुसार विश्व विश्वविद्यालय रैंकिंग में बेंगलुरु, कर्नाटक में भारतीय विज्ञान संस्थान (IISc) की रैंक क्या है?

- (a) 74th
- (b) 78th
- (c) 85th
- (d) 92nd
- (e) 96th

Answer : Option E

Explanation :

- World University Rankings by Subject 2025 Published by Times Higher Education (THE). The rankings included almost 11,000 universities in 11 subjects.
- The Indian Institute of Science (IISc) in Bengaluru, Karnataka is the only Indian institution in the top 100 for computer science (CS), ranking 96th for the first time.
- The University of Oxford (UK) ranked first among all universities.
- In computer science, 53 Indian universities have made it to the global top rankings, up from 47 in 2024. IISc is rated 96th internationally.
- 14 Indian institutions maintain their position in the social sciences.

Ranking of Top 5 in World University Ranking 2025 :

- 1 University of Oxford (UK)
- 2 Massachusetts Institute of Technology (USA)
- 3 Harvard University (USA)
- 4 Princeton University (USA)
- 5 University of Cambridge (UK)





Top institutions in World University Rankings 2025 by subject :

- Arts and Humanities : Massachusetts Institute of Technology (USA)
- Business and Economics : Massachusetts Institute of Technology (USA)
- Computer Science : University of Oxford (UK)
- Education Studies : Stanford University (USA)
- Engineering : Harvard University (USA)
- Law : Stanford University(USA)
- Life Sciences : Harvard University (USA)
- Medical and Health : University of Oxford (UK)
- Physical Sciences : California Institute of Technology (USA)
- Psychology : Stanford University (USA)
- Social Sciences : Massachusetts Institute of Technology

EXAM
Genius





Ques : Georgia is the _____ country in the world to be certified malaria-free by WHO.
जॉर्जिया विश्व का _____ देश है जिसे WHO द्वारा मलेरिया मुक्त प्रमाणित किया गया है।

- (a) 42nd
- (b) 43rd
- (c) 44th
- (d) 45th
- (e) 46th

Answer : Option D

Explanation :

- Georgia has been officially declared malaria-free by the World Health Organization (WHO), marking a significant milestone in the country's century-long campaign against the illness.
- It is the 45th country and first in the WHO European Region to achieve malaria-free status.
- In 2005, Georgia, together with nine other countries in the WHO European Region, signed the Tashkent Declaration to reassert their commitment to eliminating malaria.
- The certification process requires a country to show that no indigenous malaria cases have been documented for at least three years in a row.
- Georgia reached this milestone in 2015 by successfully preventing the transmission of the three major malaria parasite species: *P. falciparum*, *P. malariae*, and *P. vivax*.

About Georgia :

- Capital – Tbilisi
- Currency – Georgian lari
- President – Mikheil Kavelashvili
- Prime Minister – Irakli Garibashvili



Ques : Which Indian conglomerate is associated with the acquisition of ITD Cementation India Limited (ICIL)?

कौन सा भारतीय समूह ITD सीमेंटेशन इंडिया लिमिटेड (ICIL) के अधिग्रहण से जुड़ा है?

- (a) Tata Group / टाटा समूह
- (b) Adani Group / अदानी ग्रुप
- (c) Reliance Industries / रिलायंस इंडस्ट्रीज
- (d) Mahindra Group / महिंद्रा ग्रुप
- (e) Larsen & Toubro / लार्सन एंड टुब्रो

Answer : Option B

Explanation :

- The Competition Commission of India (CCI) has approved the proposed acquisition of a majority stake in ITD Cementation India Limited (ICIL) by Renew Exim DMCC, a Dubai-based Adani Group entity.
- Renew Exim, owned by Vinod Adani, will buy up to 72.64 % of ICIL's total issued and voting equity share capital for Rs.5,758 crore, including the principal transaction and open offer.
- Under the acquisition proposal, Renew Exim DMCC will initially purchase 46.64 percent of ITD Cementation's stock, or 8,01,13,180 shares.
- Furthermore, in accordance with SEBI's Substantial Acquisition of Shares and Takeovers Regulations, 2011, the business has launched an open offer to purchase an additional 26 percent ownership, or 4,46,64,772 shares, to strengthen its controlling position.





Ques : Which ministry has partnered with ONDC to launch the MSME Trade Enablement And Marketing (TEAM) initiative?

एमएसएमई व्यापार सक्षमता और विपणन (टीम) पहल शुरू करने के लिए किस मंत्रालय ने ओएनडीसी के साथ साझेदारी की है?

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Ministry of Steel and Heavy Industries / केंद्रीय इस्पात और भारी उद्योग मंत्रालय
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Ministry of Environment, Forest and Climate Change / पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय

Answer : Option D

Explanation :

- The Ministry of Micro, Small, and Medium Enterprises (MSME) has teamed with Open Network for Digital Commerce to launch MSME Trade Enablement And Marketing (TEAM) with an INR 277.35 Cr budget.
- This will enable over 5 lakh MSMEs, with a special focus on women-led firms, to join the ONDC network.
- ONDC will create chances for small and medium-sized enterprises to grow by leveraging digital storefronts, integrated payment systems, and logistics support.
- The MSME TEAM Initiative is more than simply a program; it is an opportunity to provide small businesses with the tools and resources they require to survive in the digital age.





News Headlines Related to Ministry :

- The Ministry of Agriculture & Farmers Welfare (MoA&FW) has launched the first edible oil consumption survey on the "My Gov" site to examine consumption patterns in India.
- Union Education Minister Dharmendra Pradhan has inaugurated the registration page for the third edition of Kashi Tamil Sangamam, a 10-day festival taking place in Varanasi.
- Piyush Goyal, Union Minister of Commerce and Industry, has launched the National Turmeric Board at Vanijya Bhawan in New Delhi, which will benefit cultivators in 20 states.
- Piyush Goyal, Union Minister of Commerce and Industry, presented the 'Bharat Cleantech Manufacturing Platform', which the Centre described as a "initiative designed to enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors".
- Piyush Goyal, Union Minister of Commerce and Industry, has started the 8th edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.
- The Animal Welfare Board of India (AWBI), a statutory agency under the Department of Animal Husbandry and Dairying of the Ministry of Fisheries, Animal Husbandry, and Dairying, has signed a MOU with NALSAR University of Law in Hyderabad.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, revealed that the Council of Scientific and Industrial Research (CSIR) has created technology to synthesize Paracetamol in-house.
- Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims. the policy will immediately cover the victim's treatment costs for 7 days, up to a maximum of Rs 1.5 lakh.
- Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in Sikkim.
- First phase of the 'One Nation, One Subscription (ONOS)' Launched by Ministry of Education(MoE). An Outlay of Rs 6,000 crore released for three years, from 1st January 2025 to 31st December 2027.
- Mission MAUSAM Approved in September 2024. It is Led by Ministry of Earth Sciences (MoES) with the Aim to make India "Weather Ready" and "Climate Smart", complying with the international standards by 2026. It has an Outlay of Rs 2,000 crore for 2 years.
- The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.





Ques : How many newly accredited Wetland Cities were announced during the 64th meeting of the WCA Advisory Committee?

WCA सलाहकार समिति की 64वीं बैठक के दौरान कितने नए मान्यता प्राप्त वेटलैंड शहरों की घोषणा की गई?

- a) 20
- b) 25
- c) 45
- d) 35
- e) 31

Answer : Option E

Explanation :

- The Ramsar Convention's independent Advisory Committee on Wetland City Accreditation (WCA) recognized 31 newly accredited Wetland Cities at its 64th meeting in Gland, Switzerland.
- Indore and Udaipur are the first Indian cities to earn international designation as 'Wetland Cities'. This brings the overall number of recognized wetland cities to 74.
- UNESCO provided this accreditation under the Ramsar Convention.
- Valid for 6 years, it promotes the conservation and sustainable use of urban wetlands, providing ecological and socio-economic benefits to local communities.
- Total 85 wetland sites in India that are included in the Ramsar sites
- Largest wetland site in India is Sundarbans site, West Bengal and First Ramsar site of India Chilika Lake, Odisha (1981)
- Wetland Day celebrated on 2 February.

About Wetland City Accreditation (WCA) :

- Established : 2015 by Ramsar Convention
- Established during : Conference of the Contracting Parties (COP) 12
- Aim : to recognize cities that have taken exceptional steps to safeguard their urban wetlands
- Criteria : to qualify, cities must meet six international criteria, which include measures to protect wetland ecosystems and promote their sustainable use
- China leads the global Wetland City list with 22 cities, followed by France with 9 cities



Ques : K.M. Cherian was best known for performing which of the following medical procedures for the first time in India?

के.एम. चेरियन को भारत में पहली बार निम्नलिखित में से कौन सी चिकित्सा प्रक्रिया करने के लिए जाना जाता है?

- (a) Heart transplant surgery / हृदय प्रत्यारोपण सर्जरी
- (b) Robotic surgery / रोबोटिक सर्जरी
- (c) Coronary bypass surgery / कोरोनरी बाईपास सर्जरी
- (d) Kidney transplant / किडनी प्रत्यारोपण
- (e) Neurosurgery / न्यूरोसर्जरी

Answer : Option C

Explanation :

- K.M. Cherian, India's renowned heart surgeon who performed the country's first coronary bypass operation, died in Bengaluru.
- From 1990 until 1993, he served as an honorary surgeon to the President of India.
- He earned various prizes, including the Padma Shri in 1991 and the Harvard Medical Excellence Award in 2005, as part of a panel organized by Harvard Medical School.

EXAM
Genius





Ques : Who has successfully launched its new generation satellite NVS-02 from Sriharikota in Andhra Pradesh ?

आंध्र प्रदेश के श्रीहरिकोटा से किसने अपना नई पीढ़ी का उपग्रह NVS-02 सफलतापूर्वक लॉन्च किया है?

- (a) DRDO
- (b) HAL
- (c) NASA
- (d) ISRO
- (e) BHEL

Answer : Option D

Explanation :

- 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.
- This is ISRO's 100th launch from the Satish Dhawan Space Centre in Sriharikota, making it a significant milestone.
- The NVS-02 is the second satellite in the NVS series and a component of India's Navigation using Indian Constellation (NavIC).
- NavIC is India's independent regional navigation satellite system, designed to provide accurate Position, Velocity, and Timing (PVT) service to customers in India and a region extending approximately 1,500 kilometers beyond the Indian subcontinent, which is its major service area.
- NavIC offers two types of services: Standard Positioning Services (SPS) and Restricted Services (RS). NavIC SPS has a position precision of more than 20 meters (2σ) and timing accuracy of more than 40 nanoseconds (2σ) in the primary service region.





Recent News Headlines Related to ISRO

- 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.
- EOS-06, commonly known as Oceansat-3, is an Earth observation spacecraft created by ISRO. It was successfully launched on November 26, 2022, using ISRO's Polar Satellite Launch Vehicle (PSLV-C54).
- ISRO has acquired two 400kg satellites for the next Space Docking Experiment (SPADEX)
- ISRO has received a budget of Rs 2104.06 crore for the Chandrayaan-4 mission, which would be completed in 36 months.
- The Indian Space Research Organisation (ISRO) aims to launch the first base module of the Bharatiya Antariksh Station (BAS), India's first space station, in 2028. The BAS will contain five modules.
- ISRO's Earth Perception Satellite-8 (EOS-8) is supposed to be sent off by the Small Satellite Launch Vehicle (SSLV)-D3 on August 16 from Sriharikota in Andhra Pradesh.
- The Air Breathing Propulsion Technology demonstration flight was successfully completed by the Indian Space Research Organisation (ISRO) on its second trial flight.
- GSAT 20 is a 4,700 kg heavy-weight, high-tech satellite. New Delhi: Using SpaceX's Falcon 9 rocket, the Indian space agency ISRO will launch its latest big satellite in a first.



Ques : Which prestigious civilian award was conferred upon Hariman Sharma ?
हरिमान शर्मा को कौन सा प्रतिष्ठित नागरिक पुरस्कार प्रदान किया गया?

- (a) Bharat Ratna / भारत रत्न
- (b) Padma Bhushan / पद्म भूषण
- (c) Padma Shri / पद्म श्री
- (d) Arjuna Award / अर्जुन पुरस्कार
- (e) Dronacharya Award / द्रोणाचार्य पुरस्कार

Answer : Option C

Explanation :

- Hariman Sharma, a visionary farmer from Himachal Pradesh, has received the Padma Shri, one of the highest civilian awards, for his revolutionary contribution to Indian agriculture.
- He created an innovative, self-pollinating, low chilling apple variety called HRMN - 99, which has transformed the country's apple production landscape and made a juicy, nutritious variety more accessible in terms of geography and cost.
- Unlike commercial apple cultivars that require temperate conditions and extended chilling hours, HRMN-99 thrives in tropical, subtropical, and plain regions with summer temperatures ranging from 40 to 45°C, allowing apple growing to be practiced in previously unfeasible locations.
- The story of the HRMN-99 apple variety began in 1998 when Hariman Sharma planted a few seeds from discarded apples used for household consumption in his backyard.





Ques : Which organization is providing support to Uttarakhand for hosting the 38th National Games?

38वें राष्ट्रीय खेलों की मेजबानी के लिए उत्तराखंड को कौन सी संस्था सहायता प्रदान कर रही है?

- (a) Hindustan Petroleum Corporation Limited (HPCL) / हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड (एचपीसीएल)
- (b) Bharat Petroleum Corporation Ltd (BPCL) / भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड (बीपीसीएल)
- (c) Indian Oil Corporation (IOC) / इंडियन ऑयल कॉर्पोरेशन (आईओसी)
- (d) Oil and Natural Gas Corporation Limited (ONGC) / तेल और प्राकृतिक गैस निगम लिमिटेड (ओएनजीसी)
- (e) None of These / इनमें से कोई नहीं

Answer : Option C

Explanation :

- The 38th National Games will be held in Dehradun, Uttarakhand, during its Silver Jubilee year, with events taking place in 11 cities across 8 districts from January 28th to February 14th.
- 36 states and one union territory will compete in the National Games. Competitions in 35 sports disciplines will take place over the course of 17 days.
- Medals will be awarded for 33 sports, with two being exhibition sports.
- Yoga and Mallakhamb have been added to the National Games for the first time.
- This year's National Games theme is "Green Games," which emphasizes sustainability.
- A special park, known as the Sports Forest, will be built near the venue, where players and guests will plant over 10,000 seedlings.
- The medals and certificates for the athletes will be constructed of eco-friendly and biodegradable materials.



Recent News headlines related to Sports

- Indian Grandmaster Iniyen Panneerselvam showcased an exceptional performance to win the 9th Johor International Open Chess Tournament in Malaysia. Indian IM VS Raahul and Chinese IM Li Bo finished second and third respectively
- Jyothi Yarraji of India smashed her own national record to win gold in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025 in France.
- ICC Men's T20I Cricketer of the Year is Arshdeep Singh (IND) and ICC Women's T20I Cricketer of the Year is Amelia Kerr (NZL)
- Jannik Sinner of Italy and Madison Keys of the United States won the men's and women's singles titles at the 2025 Australian Open Grand Slam Tennis Tournament, respectively.
- The Badminton Association of India (BAI) has announced a 14-member India squad for the 4th Badminton Asia Mixed Team Championships, which will be held in Qingdao, China.
- India will host the FIDE Chess World Cup 2025, its first big international tournament since the 2022 Chennai Chess Olympiad.
- The fifth edition of the Khelo India Winter Games (KIWG) 2025 kicked off at the renowned NDS Stadium in Leh, Ladakh, with much excitement
- Eritrea's Berhane Tesfay and Kenya's Joyce Chepkemoi Tele won the men's and women's elite races, respectively, at the Mumbai Marathon 2025.
- Olympic champions Viktor Axelsen and An Se-young won the men's and women's singles titles, respectively, with lopsided victories in the India Open Super 750 badminton tournament in New Delhi.
- The inaugural Kho Kho World Cup in New Delhi concluded on a historic note, with India winning both the men's and women's titles in dramatic manner.
- Karnataka defeated Vidarbha by 36 runs in the Vijay Hazare Trophy (VHT) 2024-25 final at the Kotambi Stadium in Vadodara. This is Karnataka's fifth Vijay Hazare Trophy title win
- Novak Djokovic broke a tie with Roger Federer for the most Grand Slam matches in tennis history.
- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.





Ques : In which state was the International Saraswati Mahotsav 2025 held?
अंतर्राष्ट्रीय सरस्वती महोत्सव 2025 किस राज्य में आयोजित किया गया था?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- e) Maharashtra / महाराष्ट्र

Answer : Option D

Explanation :

- Haryana Chief Minister Nayab Singh Saini has launched the seven-day "International Saraswati Mahotsav 2025" at "Adi Badri" in Haryana's Yamunagar district.
- The Haryana Sarasvati Heritage Development Board, under the Government of Haryana, is organizing the International Saraswati Mahotsav.
- The Saraswati River started in the Himalayas and flowed across the western half of the Indo-Gangetic alluvial plains, joined by various tributaries such as the Sutlej, Yamuna, Chautang, and Drishadvati.

EXAM
Genius





Ques : Which state government begins process of geo-tagging Chinar trees to preserve heritage ?

किस राज्य सरकार ने विरासत को संरक्षित करने के लिए चिनार पेड़ों की जियो-टैगिंग की प्रक्रिया शुरू की है?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option B

Explanation :

- The Jammu and Kashmir government is using geo-tagging to preserve heritage Chinar trees.
- With advancements in technology, these trees now have 'Digital Aadhaar'. Everyone in China now has their own 'Aadhar' number.
- QR codes are now available for scanning. Each district has its own district code and number of Chinars. So far, they have identified and geo-tagged 28,560 Chinar.

EXAM
Genius





Ques : Martyrs' Day, also known as Shaheed Diwas, is observed annually on which day ?

शहीद दिवस, जिसे शहीद दिवस भी कहा जाता है, प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 27 January
- (b) 28 January
- (c) 29 January
- (d) 30 January
- (e) 31 January

Answer : Option D

Explanation :

- Martyrs' Day, also known as Shaheed Diwas, is held annually on January 30 in India to commemorate the sacrifices of those who gave their lives for the nation's independence.
- This day is especially significant since it commemorates the death anniversary of Mahatma Gandhi, the leader of India's nonviolent liberation campaign.
- By commemorating this day, the nation honors its courageous martyrs and recalls their commitment to the cause of independence.
- Martyrs' Day commemorates Mahatma Gandhi, who was killed in 1948.

EXAM
Genius





Important days :

- 1 January : Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January : 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January : National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January : Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January : Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January : National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January : 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January : Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17 : National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day
- 21 January : Northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day
- 23 January : Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day
- 24 January : International Day of Education 2025 (Theme 2025 AI and Education: Preserving Human Agency in a World of Automation)
- 24 January : National Girl Child Day (Theme 2025: Empowering Girls for a Bright Future)



- 25 January : National Voters' Day 2025 (Theme 2025 Nothing Like Voting, I Vote for Sure)
- 25 January : National Tourism Day (Theme 2025: Tourism for Inclusive Growth)
- 26 January : 76th Republic Day 2025 (Theme 2025 "Swarnim Bharat: Virasat aur Vikas" (Golden India: Heritage and Development))
- 26 January : International Customs Day (Theme 2025: Customs Delivers on its Commitment to Efficiency, Security, and Prosperity)
- 26 January : International Day of Clean Energy 2025 (Theme 2025 Climate Change: The Need for a Global Energy Transition)
- 26 January (last Sunday of January) : World Leprosy Day (Theme 2025: Unite. Act. Eliminate)
- 27 January : International Day of Commemoration in memory of the victims of the Holocaust (Theme 2025 Holocaust remembrance and education for dignity and human rights)
- 27 January : National Geographic Day 2025

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Crystal Awards Awarded at 55th World Economic Forum (WEF) Annual Meeting commenced in Davos, Switzerland. Winners are 1. David Beckham, a UNICEF Goodwill Ambassador 2. Fashion designer and philanthropist Diane von Furstenberg 3. Architect Riken Yamamoto.

Hundreds of same-sex couples are tying the knot in Thailand as the country becomes the first in Southeast Asia to legalize marriage equality. Thailand's landmark marriage equality bill was officially written into law on September 24, 2024.

Janet Petro Appointed as 15th Acting NASA administrator. She Replaced 14th NASA administrator, Bill Nelson. This is a historic decision as Petro will be the first woman to lead Nasa since its founding in 1958.

The Board of Directors of Ujjivan Small Finance Bank (SFB) has approved to file an application with the Reserve Bank of India (RBI) for universal bank license.

The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing (C-DAC), a Scientific Society under Ministry of Electronics and Information Technology (MeitY) signed an umbrella MoU to advance technological innovation and excellence in India's maritime sector.

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.

Birla Institute of Management Technology (BIMTECH) in Greater Noida, Uttar Pradesh launched 'BIMCOIN', a blockchain-based digital currency for its ecosystem. Following the IIT Madras, BIMTECH has become the 1st business management institute in India to launch a blockchain-based digital currency.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

स्विट्जरलैंड के दावोस में शुरू हुई 55वीं विश्व आर्थिक मंच (डब्ल्यूईएफ) की वार्षिक बैठक में क्रिस्टल पुरस्कार प्रदान किए गए। विजेता हैं 1. डेविड बेकहम, यूनिसेफ के सद्भावना राजदूत 2. फैशन डिजाइनर और परोपकारी डायने वॉन फर्स्टनबर्ग 3. वास्तुकार रिकेन यामामोटो।

थाईलैंड में सैकड़ों समलैंगिक जोड़े शादी के बंधन में बंध रहे हैं क्योंकि यह देश विवाह समानता को वैध बनाने वाला दक्षिण पूर्व एशिया का पहला देश बन गया है। थाईलैंड का ऐतिहासिक विवाह समानता विधेयक आधिकारिक तौर पर 24 सितंबर, 2024 को कानून में लिखा गया था।

जेनेट पेट्रो को नासा के 15वें कार्यवाहक प्रशासक के रूप में नियुक्त किया गया। उन्होंने नासा के 14वें प्रशासक बिल नेल्सन का स्थान लिया। यह एक ऐतिहासिक निर्णय है क्योंकि 1958 में इसकी स्थापना के बाद से पेट्रो नासा का नेतृत्व करने वाली पहली महिला होंगी।

उज्जीवन स्मॉल फाइनेंस बैंक (एसएफबी) के निदेशक मंडल ने यूनिवर्सल बैंक लाइसेंस के लिए भारतीय रिजर्व बैंक (आरबीआई) के साथ आवेदन दाखिल करने की मंजूरी दे दी है।

नौवहन महानिदेशालय (डीजीएस) और इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (एमईआईटीवाई) के तहत एक वैज्ञानिक सोसायटी, उन्नत कंप्यूटिंग विकास केंद्र (सी-डीएसी) ने भारत के समुद्री क्षेत्र में तकनीकी नवाचार और उत्कृष्टता को आगे बढ़ाने के लिए एक व्यापक समझौता ज्ञापन पर हस्ताक्षर किए।

प्रधानमंत्री नरेंद्र मोदी ने भुवनेश्वर में 'उत्कर्ष ओडिशा, मेक इन ओडिशा कॉन्क्लेव' का उद्घाटन किया है। दो दिवसीय सम्मेलन का उद्देश्य निवेश को बढ़ावा देना, औद्योगिक विकास को बढ़ावा देना और ओडिशा को पूर्वी भारत में एक प्रमुख आर्थिक केंद्र के रूप में स्थापित करना है।

उत्तर प्रदेश के ग्रेटर नोएडा में बिड़ला इंस्टीट्यूट ऑफ मैनेजमेंट टेक्नोलॉजी (बिमटेक) ने अपने पारिस्थितिकी तंत्र के लिए ब्लॉकचेन-आधारित डिजिटल मुद्रा 'बिमकॉइन' लॉन्च किया। आईआईटी मद्रास के बाद, BIMTECH ब्लॉकचेन-आधारित डिजिटल मुद्रा लॉन्च करने वाला भारत का पहला व्यवसाय प्रबंधन संस्थान बन गया है।

