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Ques : Which organization has developed the web-based portal for RCA reports?  
आरसीए रिपोर्ट के लिए वेब-आधारित पोर्टल किस संगठन ने विकसित किया है?

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

Answer : Option D

Explanation :

- SEBI, the market regulator, has created a web-based site for stock exchanges and other market infrastructure institutions to submit preliminary and final root cause analysis (RCA) reports on technical issues.
- The new portal, Integrated SEBI Portal for Technical Glitches (iSPOT), aims to streamline the reporting of technical glitches across MIs while also generating a centralized archive of technical malfunctions.
- Currently, MIs – stock exchanges, clearing organizations, and depositories – are required to report technical issues and submit Root Cause Analysis (RCA) reports to Sebi via a designated email address.
- iSPOT has been connected with SEBI's Intermediary (SI) site for easy access to MIs, and MIs can access it using their current SI portal login credentials.



Ques : What is the full form of PSLAI, the newly formed organization, which focuses on promoting loans for priority sectors as per RBI guidelines ?

नवगठित संगठन पीएसएलएआई का पूर्ण रूप क्या है, जो आरबीआई दिशानिर्देशों के अनुसार प्राथमिकता वाले क्षेत्रों के लिए ऋण को बढ़ावा देने पर केंद्रित है?

- (a) Public Sector Lending Association of India / भारत का सार्वजनिक क्षेत्र ऋण संघ
- (b) Priority Sector Lenders Association of India / भारत के प्राथमिकता क्षेत्र ऋणदाता संघ
- (c) Private Sector Loan Association of India / भारत का निजी क्षेत्र ऋण संघ
- (d) Primary Savings and Loans Association of India / भारतीय प्राथमिक बचत और ऋण संघ
- (e) Public Sector Loan and Investment Association of India / भारत का सार्वजनिक क्षेत्र ऋण और निवेश संघ

Answer : Option B

Explanation :

- Priority Sector Lenders Association of India (PSLAI) Formed by Indian Software Product Industry Round Table (iSPIRT)
- It is a non-profit organization focused on promoting loans for sectors outlined by the Reserve Bank of India's (RBI) PSL guidelines
- It is Formed under Section 8 of the Companies Act 2013. Priyashmita Guha appointed as the Chief Executive Officer (CEO)
- UGRO Capital Limited, India Infoline Finance Limited (IIFL), GetVantage Private Limited and GetGrowth Capital Private Limited are the founding members.
- It helps to streamline and enhance the availability of loans under Priority Sector Lending (PSL) norms.
- RBI norms require banks to devote at least 40% of their Adjusted Net Bank Credit (ANBC) to PSL loans, resulting in an annual disbursement of Rs 64 trillion for sectors such as agriculture, MSMEs, and affordable housing.





Ques : What is the rate of interest applicable on the Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) for the period January 25, 2025, to January 24, 2030?

25 जनवरी, 2025 से 24 जनवरी, 2030 की अवधि के लिए भारत सरकार फ्लोटिंग रेट बॉन्ड, 2035 (GOI FRB 2035) पर लागू ब्याज दर क्या है?

- (a) 5.66%
- (b) 6.25%
- (c) 6.66%
- (d) 6.82%
- (e) 7.24%

Answer : Option C

Explanation :

- The interest rate on the Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) from January 25, 2025 to January 24, 2030 will be 6.66 percent per annum.
- On January 25, 2005, the Government of India issued the GOI FRB 2035 to the Reserve Bank of India through a private placement in exchange for the transfer of IDFC's subordinated debt.
- The Bank shall reset the bond interest rate every five years at the prevailing 5-year yield on Government of India securities as of the last working day prior to the start of each five-year period.
- As a result, the coupon for the GOI FRB 2035 has been determined based on secondary market transactions in Government of India assets as of January 24, 2025.





Ques : Which organization is responsible for unveiling the 'Dharohar' digital knowledge repository?

'धरोहर' डिजिटल ज्ञान भंडार का अनावरण करने के लिए कौन सा संगठन जिम्मेदार है?

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

Answer : Option D

Explanation :

- On India's 76th Republic Day, the Securities and Exchange Board of India (SEBI) launched 'Dharohar - Milestones in the Indian Securities Market,' a digital knowledge repository.
- Dharohar documents the 150-year history of the Indian securities market, highlighting its diverse products, participants, and institutions.
- It currently has over 3,000 assets, including articles, regulatory evolution, interviews with notable personalities, share certificates, infographics, videos, committee reports, and more.

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### Recent News Headlines Related to SEBI

- SEBI has collaborated with the National Institute of Securities Markets (NISM) to offer an e-learning course on municipal bonds.
- 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.





Ques : Who has been re-appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Maruti Suzuki India?

मारुति सुजुकी इंडिया के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे फिर से नियुक्त किया गया है?

- a) R.C. Bhargava / आर.सी. भार्गव
- b) Hisashi Takeuchi / हिसाशी टेकुची
- c) Kenichi Ayukawa / केनिची आयुकावा
- d) Shashank Srivastava / शशांक श्रीवास्तव
- e) Vikram Kirloskar / विक्रम किलोस्कर

Answer : Option B

Explanation :

- Maruti Suzuki India has reappointed Hisashi Takeuchi as Managing Director (MD) and Chief Executive Officer (CEO).
- Takeuchi's term has been extended for three years, from April 1, 2025 to March 31, 2028.
- Takeuchi took over as Maruti Suzuki's MD and CEO on April 1, 2022, after Kenichi Ayukawa's term ended on March 31, 2022.
- Maruti Suzuki's Board has also proposed that Maheswar Sahu be re-appointed as an Independent Director for another five years, from May 14, 2025 to May 13, 2030.





Recent Appointment in different departments :

- Janet Petro : 15th Acting NASA administrator (Replaced 14th NASA administrator, Bill Nelson)
- Jay Shah : Board member of the Marylebone Cricket Club (MCC) Advisory Board
- Neeraj Parakh : Chief Executive Officer of Reliance Power
- Dhananjay Shukla : President of Institute of Company Secretaries of India (ICSI)
- Robert Jerard Ravi : Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)
- Justice Devendra Kumar Upadhyaya : Chief Justice of the Delhi High Court (Replaced Justice Vibhu Bakhru)
- Justice Alok Aradhe : Chief Justice of the Bombay High Court (Replaced Justice Devendra Kumar Upadhyaya)
- Marco Rubio : 72nd US Secretary of State
- Nripendra Mishra : Chairperson of Executive Council of the Prime Ministers Museum and Library Society
- 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







Ques : India and Indonesia Sign how many MoUs to Strengthen Bilateral Ties ?  
भारत और इंडोनेशिया ने द्विपक्षीय संबंधों को मजबूत करने के लिए कितने समझौता ज्ञापनों पर हस्ताक्षर किए?

- (a) 2
- (b) 3
- (c) 4
- (d) 5
- (e) 6

Answer : option D

Explanation :

- President Prabowo Subianto of Indonesia successfully completed his four-day official visit to India on January 26, 2025.
- He was the Chief Guest at the 76th Republic Day event, and during his visit to India, he conducted high-level talks with Indian Prime Minister Narendra Modi, during which the two nations signed five memorandums of understanding (MoUs).

The two sides exchanged five MoU, with the goal of strengthening bilateral ties. These Memoranda of Understanding are as follows:

- Signed Health Cooperation to enhance collaboration in the health sector, focusing on areas such as medical research, public health, and disease control
- Indian Coast Guard and Indonesia's BAKAMLA signed Maritime Safety and Security agreement to strengthen maritime safety and security, including crime prevention, search and rescue operations, and capacity building
- India's Pharmacopoeia Commission for Indian Medicine & Homeopathy and Indonesia's Food and Drug Authority signed Traditional Medicine Quality Assurance to ensure the quality and standardization of traditional medicines
- Signed Digital Development agreement to enhance cooperation in areas such as digital infrastructure, cybersecurity, and the promotion of digital startups
- Signed Cultural Exchange Program (2025- 2028) to promote cultural exchanges between the two nations





Recent News Headlines Related to MoU and agreement :

- The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing (C-DAC), a Scientific Society under Ministry of Electronics and Information Technology (MeitY) signed an umbrella MoU to advance technological innovation and excellence in India's maritime sector
- The JSW Group, led by Sajjan Jindal, has inked an MoU with the Odisha government to build a 5-million-tonne steel facility in Keonjhar district.
- National Institution for Transforming India (NITI Aayog) and the National Association of Software and Service Companies (NASSCOM) Foundation Signed MoU to provide digital skills to one lakh individuals with an aim to reduce the issue of digital divide.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed a Memorandum of Understanding (MOU) with the Bhaane Group, a subsidiary of Shahi Exports Pvt Ltd, the largest garment producer
- NTPC Limited and Ceylon Electricity Board of Sri Lanka signed MoU to develop a 50 Megawatt (MW) (extendable to 120 MW) solar project in Sampoor, Trincomalee, Sri Lanka.
- JSW Group and Maharashtra government Signed MOU to invest Rs.3 lakh crore across various sectors in Maharashtra, including in the naxal-infested Gadchiroli. The commitment aligns with Maharashtra's 'Green Maharashtra' mission.
- DPIIT and Apna platform have formed an alliance to conduct a talent search to provide DPIIT-registered startups with highly skilled personnel, thereby creating new job opportunities for unemployed youth.
- The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN) have signed a MOU to establish a Global Competency Centre in Bhubaneswar to foster FinTech collaboration, with a focus on developing inclusive and sustainable InsureTech and related areas.
- International Society for Krishna Consciousness (ISKCON) and the Adani Group Collaborate to ensure that nearly one lakh people are provided with nutritious meals daily during the 45-day spiritual gathering at Maha Kumbh Mela. ISKCON has set up a large-scale kitchen at Harshvardhan Marg.
- 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





Ques : What is the genre of the Oscar-nominated short film Anuja?  
ऑस्कर नामांकित लघु फिल्म अनुजा की शैली क्या है?

- (a) Documentary / वृत्तचित्र
- (b) Historical Drama / ऐतिहासिक नाटक
- (c) Animation / एनीमेशन
- (d) Science Fiction / साइंस फिक्शन
- (e) Live Action Short Film / लाइव एक्शन लघु फिल्म

Answer : Option E

Explanation :

- The Indian short film 'Anuja' was nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025.
- The film has Indian actress Priyanka Chopra and producer Guneet Monga as executive producers, with Hollywood star-writer Mindy Kaling producing.
- This is Guneet Monga's third Oscar nomination, following 'The Elephant Whisperers' and 'Period: End of Sentence', which both won Academy Awards.
- The film received top honors at the 2024 HollyShorts Film Festival.
- The 97th Academy Awards, hosted by Conan O'Brien, will be held on March 2, 2025, at the Dolby Theatre in Los Angeles, USA.

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Recent News Headlines Related to Awards & Winners :

- Indian Banks Association (IBA) Banking Technology Awards in seven categories : City Union Bank (CUB)
- Australian Cricket Hall of Fame : Former Australian cricket captain Michael Clarke
- Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category : Indian National Centre for Ocean Information Services (INCOIS)
- Gates-Cambridge Impact Prize 2025 : Prof. Urbasi Sinha
- Singapore's highest honor for non-citizens, the Honorary Citizen Award : Tarun Das, former Director General of the Confederation of Indian Industry (CII)
- 'Satyajit Ray Lifetime Achievement Award' : Eminent director Aparna Sen
- Blue Flag certification : Kappad beach in Kozhikode and Chal beach in Kannur in Kerala
- Best javelin thrower of 2024 by American publication Track and Fields News : India's Neeraj Chopra
- India's 1st and world's 3rd airport to receive the prestigious Level 5 Accreditation : Mumbai (Maharashtra)-based Chhatrapati Shivaji Maharaj International Airport (CSMIA)
- Padmapani Lifetime Achievement Award : Sai Paranjpye for her contributions to both Indian cinema and Marathi literature
- 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





Ques : Who is the author of the book Soumitra Chatterjee and His World?  
सौमित्र चटर्जी एंड हिज वर्ल्ड पुस्तक के लेखक कौन हैं?

- (a) Amitav Ghosh / अमिताव घोष
- (b) Arundhati Roy / अरुंधति रॉय
- (c) Sanghamitra Chakraborty / संघमित्रा चक्रवर्ती
- (d) Jhumpa Lahiri / झुम्पा लाहिड़ी
- (e) Vikram Seth / विक्रम सेठ

Answer : Option C

Explanation :

- Soumitra Chatterjee and His World Authored by Journalist Sanghamitra Chakraborty
- It is Released at Kolkata Literary Meet in West Bengal and Published by Penguin India's Vintage Books
- Awards won by Soumitra Chatterjee are Padma Bhushan (2004), two National Film Awards (2007 and 2017) and the Dadasaheb Phalke Award (2012)

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Recent News Headlines Related to Books :

- Wild Fictions : Amitav Ghosh
- The World After Gaza : Pankaj Mishra
- Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective : Dr. K.S. Chauhan
- How India Scaled Mt G20: The Inside Story of G20 Presidency : Former NITI Aayog CEO Amitabh Kant
- Middle Class India: Driving Change in the 21st Century : Manisha Pande
- "Chhaunk: On Food, Economics and Society (Juggernaut)" : Abhijit Vinayak Banerjee and Cheyenne Olivier
- 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages' : Professor Raghuvendra Tanwar
- In Pursuit of Democracy : Najma Heptulla
- The Nehru Development Model : Arvind Panagariya
- Living with Birds : Asad Rahamani
- BRING IT ON: The Incredible Story of My Life : Dr. Deepa Malik
- New Bharat – Modi's Vision and Development 2019-2024 : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat
- 3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books
- Tipu Sultan-The Saga of the Mysore Interregnum : Vikram Sampath
- Loh Purush Sardar Vallabhbhai Patel Ka Jeevanvrit : Rakesh Kumar Sharma
- "Why the Heck Not?" - a blueprint for success from the man behind DLF : KP Singh and Aparna Jain
- 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







Ques : Christine Carla Kangaloo, who received the Pravasi Bharatiya Samman Award, is the President of which country?

प्रवासी भारतीय सम्मान पुरस्कार प्राप्त करने वाली क्रिस्टीन कार्ला कंगालू किस देश की राष्ट्रपति हैं?

- (a) Guyana / गुयाना
- (b) Mauritius / मॉरीशस
- (c) Trinidad and Tobago / त्रिनिदाद और टोबैगो
- (d) Fiji / फिजी
- (e) Suriname / सूरीनाम

Answer : Option C

Explanation :

- Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago, has received the Pravasi Bharatiya Samman Award from India, which recognizes her excellent achievements in public affairs and contributions to India's global status.
- Kangaloo, an Indo-Trinidadian President, was the chief guest during the 18th Pravasi Bharatiya Divas Convention, held in Bhubaneswar, Odisha, from January 8 to 10, 2025.
- Kangaloo underlined the deep relationships between India and Trinidad and Tobago, which date back to 1845, when Indian indentured servants first came on Trinidadian coasts.
- She stated that India was one of the first countries to establish diplomatic relations with Trinidad and Tobago following its independence in 1962.
- The Pravasi Bharatiya Samman Award is the most prestigious honor granted upon abroad Indians for outstanding accomplishments in a variety of fields, hence building relations between India and the global diaspora.





Ques : What has UAE President Sheikh Mohamed bin Zayed Al Nahyan declared the year 2025 as?

संयुक्त अरब अमीरात के राष्ट्रपति शेख मोहम्मद बिन जायद अल नाहयान ने वर्ष 2025 को क्या घोषित किया है?

- (a) Year of Sustainability / स्थिरता का वर्ष
- (b) Year of Innovation / नवाचार का वर्ष
- (c) Year of Community / समुदाय का वर्ष
- (d) Year of Progress / प्रगति का वर्ष
- (e) Year of Tolerance / सहनशीलता का वर्ष

Answer : Option C

Explanation :

- UAE President Sheikh Mohamed bin Zayed Al Nahyan has declared 2025 the Year of Community, initiating a national drive to promote unity and inclusion throughout society.
- The campaign's slogan, "Hand in Hand," symbolizes the UAE leadership's objective of creating a unified and empowered community.
- The UAE is home to almost four million Indians, who are an important part of the country's diversified population.
- President Sheikh Mohamed's announcement demonstrates the leadership's commitment to building a harmonious and inclusive society.

About United Arab Emirates (UAE) :

- Capital – Abu Dhabi
- Currency – Dirham
- President – Mohamed bin Zayed Al Nahyan
- Prime Minister – Mohammed bin Rashid Al Maktoum





Ques : Which ministry has notified the Unified Pension Scheme (UPS) as an option for central government employees?

किस मंत्रालय ने केंद्र सरकार के कर्मचारियों के लिए एक विकल्प के रूप में एकीकृत पेंशन योजना (UPS) को अधिसूचित किया है?

- (a) Ministry of Labour and Employment / श्रम और रोजगार मंत्रालय
- (b) Ministry of Home Affairs / गृह मंत्रालय
- (c) Ministry of Finance / वित्त मंत्रालय
- (d) Ministry of Personnel, Public Grievances, and Pensions / कार्मिक, लोक शिकायत और पेंशन मंत्रालय
- (e) Ministry of Social Justice and Empowerment / सामाजिक न्याय और अधिकारिता मंत्रालय

Answer : Option C

Explanation :

- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- According to the Ministry of Finance, the Pension Fund Regulatory and Development Authority (PFRDA) would oversee UPS regulations and give operational recommendations.
- The scheme will take effect on April 1, 2025.

About Unified Pension Scheme (UPS) :

- The Unified Pension Scheme (UPS) was upgraded from the existing NPS implemented on January 1, 2004 by the Atal Bihari Vajpayee government.
- Central government employees will have to contribute 10% of their basic salary and Dearness Allowance (DA).
- The central government boosted their contribution from 14% (under NPS) to 18.5%.
- Maharashtra was the first state to implement UPS for government employees, beginning March 2024.



### Key Rules for Assured Pension under UPS :

- All central government employees who have served for minimum 25 years, will receive 50% of their last drawn salary from the past 12 months before superannuation as pension
- The pension will be proportionate for those with shorter service periods (less than 25 years) of qualifying service, based on their service time
- The family of the deceased employee will be eligible to receive 60% of the pension amount that employee was receiving immediately before his death
- The policy offers an assured minimum pension of Rs 10,000 per month for employees who have served for at least 10 years on superannuation.
- UPS subscribers will get a lump sum payout of 10% of their monthly earnings (pay + DA) upon retirement, in addition to gratuity, for every 6 months of service completed.

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## Recent News Headlines Related to Schemes

- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.
- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur. Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.
- PARTH Yojana (Police Army Recruitment Training & Hunar) Launched by Madhya Pradesh To prepare youth for recruitment into Indian Army, Police, ParaMilitary forces, and related services.
- Mohan Charan Majhi, Chief Minister of Odisha announced Shahid Madho Singh Haath Kharcha Scheme with a budget of Rs 156 crore to support tribal students. Its aims is to reduce dropout rates and increase students' interest in education.
- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi. It is launched for the Period of FY 2025-26 to FY 2029-30.
- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.
- 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.







Ques : Which state's tableau won the best tableau award at the Republic Day Parade 2025?

गणतंत्र दिवस परेड 2025 में किस राज्य की झांकी ने सर्वश्रेष्ठ झांकी का पुरस्कार जीता?

- (a) Punjab / पंजाब
- (b) Uttar Pradesh / उत्तर प्रदेश
- (c) Vidarbha / विदर्भ
- (d) Gujarat / गुजरात
- (e) Hyderabad / हैदराबाद

Answer : Option B

Explanation :

- Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas', received the best tableau award at the Republic Day Parade held on January 26th at Kartavya Path in New Delhi.
- While Tripura's 'Eternal Reverence: The Worship of 14 Deities in Tripura - Kharchi Puja' themed tableau was adjudged second, Andhra Pradesh's tableau showing 'Etikoppaka Bommalu - Eco-Friendly Wooden Toys' got third place.
- Among Central Ministries and Departments, the Ministry of Tribal Affairs' 'Janjatiya Gaurav Varsh' received the best tableau award.
- Meanwhile, the Jammu and Kashmir Rifles Contingent earned the finest Marching Contingent award among Services, while the Delhi Police Marching Contingent received the honor among CAPFs and other auxiliary forces.
- The Central Public Works Department and the 'Jayati Jai Mamah Bharatam' Dance Group received the Special Prize for the 75th anniversary of India's Constitution.
- In addition, Gujarat earned the finest tableau award in the Popular Choice Category for its 'Swarnim Bharat: Virasat aur Vikas' tableau, following an online poll on the MyGov platform in which individuals voted for their favorite tableau and Marching Contingent.
- Uttar Pradesh finished second, with Uttarakhand's 'Cultural Heritage and Adventure Sports' tableau taking third place.
- The Signals Contingent received the Best Marching Contingent award among Services, while the CRPF Marching Contingent won among CAPFs and other auxiliary forces







Ques : Who launched the enhanced Certificate of Origin (eCoO) 2.0 System?

उन्नत सर्टिफिकेट ऑफ ओरिजिन (eCoO) 2.0 सिस्टम किसने लॉन्च किया?

- (a) Ministry of Commerce and Industry / वाणिज्य एवं उद्योग मंत्रालय
- (b) Directorate General of Foreign Trade (DGFT) / विदेश व्यापार महानिदेशालय (डीजीएफटी)
- (c) Reserve Bank of India / भारतीय रिजर्व बैंक
- (d) Ministry of External Affairs / विदेश मंत्रालय
- (e) Indian Chamber of Commerce / इंडियन चैंबर ऑफ कॉमर्स

Answer : Option B

Explanation :

- The Directorate General of Foreign Trade (DGFT) has released the improved Certificate of Origin (eCoO) 2.0 System, a substantial update aimed at making the certification process easier for exporters and increasing trade efficiency.
- This enhanced platform has various user-friendly features, including multi-user access, which allows exporters to authorize several users with a single Importer Exporter Code (IEC).
- Furthermore, the system now supports both Aadhaar-based e-signing and digital signature tokens, increasing flexibility.
- An integrated dashboard provides exporters with easy access to eCoO services, FTA information, trade events, and other resources.
- As of January 1, 2025, the electronic filing of Non-Preferential Certificates of Origin has become mandatory via the eCoO 2.0 website, which exporters can access under the "Get Certificate of Origin" section.
- This trade facilitation program has streamlined the certification process and reduced turnaround times for exporters, indicating a considerable improvement in the Ease of Doing Business.





Ques : Which state Chief Minister has inaugurated the 10th Sci-Fi Science Film Festival of India ?

किस राज्य के मुख्यमंत्री ने 10वें भारत के Sci-Fi विज्ञान फिल्म महोत्सव का उद्घाटन किया है?

- (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 D

Explanation :

- Goa Chief Minister Pramod Sawant opened the 10th Sci-Fi Science Film Festival of India in Panaji.
- Every year, the Goa government organizes the Sci-Fi Science Film Festival of India to encourage students' curiosity, scientific temperament, and excitement.
- The event will motivate the state's youngsters to pursue a profession in science and contribute significantly to India's development by 2047.
- The 10th Sci-Fi Science Film Festival of India will focus on the Green Revolution. It is an homage to Dr. M S Swaminathan, the pioneer of India's green revolution.

Genius





Ques : Which team won the inaugural edition of the Women's Hockey India League 2024-25?

महिला हॉकी इंडिया लीग 2024-25 का उद्घाटन संस्करण किस टीम ने जीता?

- a) Odisha Warriors Club / ओडिशा वॉरियर्स क्लब
- b) Haryana Hockey Club / हरियाणा हॉकी क्लब
- c) Soorma Hockey Club / सूरमा हॉकी क्लब
- d) Jharkhand Jaguars / झारखंड जगुआर
- e) Punjab Panthers / पंजाब पैंथर्स

Answer : Option A

Explanation :

- The Odisha Warriors Club won the inaugural Women's Hockey India League 2024-25 title by defeating Soorma Hockey Club 2-1 in the final at the Marang Gomke Jaipal Singh Munda Astro Turf Hockey Stadium in Ranchi.
- The Women's Hockey India League is a franchise club event modeled after cricket's Indian Premier League (IPL).
- In the inaugural Women's Hockey India League, four franchise teams competed: Soorma Hockey Club, Delhi SG Pipers, Shrachi Rarh Bengal Tigers, and Odisha Warriors.
- Each franchise club could field a maximum of 24 players, including at least 16 Indian hockey players (four of whom had to be juniors) and eight overseas players.

Women's Hockey India League 2024-25 Awards :

- Top Scorers- Yibbi Jansen (Odisha Warriors), Charlotte Englebert (Soorma Hockey Club)
- Player of the Tournament- Jyoti (Soorma Hockey Club)
- Best Goalkeeper- Savita Punia (Soorma Hockey Club)
- Upcoming Player- Sonam (Soorma Hockey Club)





## Recent News headlines related to Sports

- The 38th National Games will be held in Dehradun, Uttarakhand, during its Silver Jubilee year, with events taking place in 11 cities across 8 districts from January 28th to February 14th
- Indian Grandmaster Iniyar 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.



IMPORTANT ONE – LINER Current Affairs

HSBC TravelOne Credit Card Launched by HSBC India. It is Powered by Mastercard.

ICC has announced that Geoff Allardice will stand down as ICC Chief Executive. Mr Allardice joined the ICC in 2012 as General Manager of Cricket, coming from Cricket Australia where he was Cricket Operations Manager.

Kotak Mahindra Bank Limited (KMBL) Completed Acquisition of Mumbai based Standard Chartered Bank (SCB)'s Personal Loan Portfolio for Rs 3,330 Crore .

Kiran Rao's directorial feature Laapataa Ladies might not have secured an Oscar nomination, but it has now secured a nomination for a Japan Academy Film Prize.

The ePlane Company, an urban air mobility (UAM) startup from IIT Madras, is the first private Indian firm to acquire Type Certification from the Directorate General of Civil Aviation (DGCA) for their eVTOL aircraft, 'the e200X'. The business intends to debut its eVTOL services by 2026. Professor Satya Chakravarthy launched the ePlane Company in 2019.

Vedanta Resources Ltd (VRL), the parent company of Mumbai-based mining conglomerate Vedanta Ltd, has named Deshnee Naidoo as its first Chief Executive Officer (CEO) to lead its new growth phase.

The Union Cabinet has authorized the beginning of the National Critical Mineral Mission, with an estimated expenditure of Rs 16,300 crore and an extra investment of Rs 18,000 crore by public sector businesses. The mission will be carried out by the Ministry of Mines for a period of seven years, from FY25 to FY31.







## महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

एचएसबीसी इंडिया द्वारा एचएसबीसी ट्रैवलर क्रेडिट कार्ड लॉन्च किया गया। यह मास्टरकार्ड द्वारा संचालित है।

ICC ने घोषणा की है कि ज्योफ एलार्डिस ICC मुख्य कार्यकारी का पद छोड़ देंगे। श्री एलार्डिस 2012 में क्रिकेट के महाप्रबंधक के रूप में आईसीसी में शामिल हुए, वह क्रिकेट ऑस्ट्रेलिया से आए थे जहां वह क्रिकेट संचालन प्रबंधक थे।

कोटक महिंद्रा बैंक लिमिटेड (KMBL) ने 3,330 करोड़ रुपये में मुंबई स्थित स्टैंडर्ड चार्टर्ड बैंक (SCB) के पर्सनल लोन पोर्टफोलियो का अधिग्रहण पूरा कर लिया।

किरण राव के निर्देशन में बनी फिल्म लापता लेडीज ने भले ही ऑस्कर नामांकन हासिल नहीं किया हो, लेकिन अब इसने जापान अकादमी फिल्म पुरस्कार के लिए नामांकन हासिल कर लिया है।

ईप्लेन कंपनी, आईआईटी मद्रास का एक शहरी वायु गतिशीलता (यूएएम) स्टार्टअप, अपने ईवीटीओएल विमान, 'ई200एक्स' के लिए नागरिक उड्डयन महानिदेशालय (डीजीसीए) से टाइप सर्टिफिकेशन हासिल करने वाली पहली निजी भारतीय फर्म है। व्यवसाय का इरादा 2026 तक अपनी ईवीटीओएल सेवाएं शुरू करने का है। प्रोफेसर सत्या चक्रवर्ती ने 2019 में ईप्लेन कंपनी लॉन्च की।

मुंबई स्थित खनन समूह वेदांता लिमिटेड की मूल कंपनी, वेदांता रिसोर्सेज लिमिटेड (वीआरएल) ने अपने नए विकास चरण का नेतृत्व करने के लिए देशनी नायडू को अपना पहला मुख्य कार्यकारी अधिकारी (सीईओ) नियुक्त किया है।

केंद्रीय मंत्रिमंडल ने 16,300 करोड़ रुपये के अनुमानित व्यय और सार्वजनिक क्षेत्र के व्यवसायों द्वारा 18,000 करोड़ रुपये के अतिरिक्त निवेश के साथ राष्ट्रीय महत्वपूर्ण खनिज मिशन की शुरुआत को मंजूरी दे दी है। यह मिशन वित्त वर्ष 2025 से वित्त वर्ष 31 तक सात वर्षों की अवधि के लिए खान मंत्रालय द्वारा चलाया जाएगा।

