EXAM GENIUS

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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

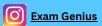
Explanation:

- 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.















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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 14year-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.

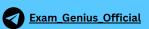
Limitations to Business Correspondent:

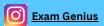
- Daily Transaction Limit: Rs.10000 per Customer per Day
- Monthly Transaction Limit: Rs.25000 per Customer per Month (Recently requested) to be increased to Rs.50000)

















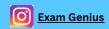
Recent News Headlines Related to RBI

- 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 inprinciple 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.
- 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.















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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.

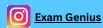


















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Ques: Which Bank in partnership with RuPay, a global card payment network from India, has launched the UPI enabled RuPay Credit Card called - FIRST EARN? भारत के वैश्विक कार्ड भुगतान नेटवर्क RuPay के साथ साझेदारी में किस बैंक ने UPI सक्षम RuPay क्रेडिट 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

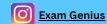
 HQ: Mumbai, Maharashtra • MD & CEO: V. Vaidyanathan

• Tagline : Always You First















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Recent Facilities Launched in Banking & Insurance Sector:

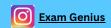
- TATA AIG General Insurance Company has launched CyberEdge, a cutting-edge cyber insurance product aimed at protecting Indian enterprises from the growing threat of cyberattacks.
- Policybazaar.ae, the UAE's premier online insurance marketplace, has launched PB Advantage, a game-changing project that aims to reinvent the health insurance experience in the UAE
- Shriram Life Insurance has established Shriram Life Sunishchit Laabh, a nonparticipating 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."

















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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

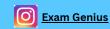
 MD & CEO: Rakesh Sharma Tagline: Bank Aisa Dost Jaisa

















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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















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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

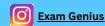


















Ranking of Top 5 Valuable Indian Brands:

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)



















India's Rankings in Different Indices

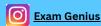
- World Future Skills Index 2025 Published by Quacquarelli Symonds (QS): India (25th), USA (top)
- HSBC Hurun Global Indians List 2024 Published by Hurun: Satya Nadella, CEO of Microsoft (Top)
- Annual India Fintech Report 2024 Published by Tracxn Technologies Limited: India (3rd), United States of America (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)
- 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)

















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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.















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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:

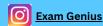
- The upcoming New Delhi World Book Fair 2025 will bring together readers, authors, and publishers.
- The event, scheduled for February 1-9, 2025, will take place in the Bharat Mandapam in Pragati Maidan.
- The event, organized by the National Book Trust (NBT) under the Ministry of Education and co-hosted 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.

















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Recent News Headlines Related to Festivals & Fairs:

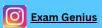
- Pangsau Pass International Festival (PPIF) 2025: Nampong, Arunachal Pradesh on 3rd week of January
- 18th edition of the Jaipur Literature Festival : Jaipur
- Flamingo Festival 2025 : Andhra Pradesh
- Avaniyapuram Jallikattu Festival: Avaniyapuram village, near the Sri Bathrakaliamman Temple, Madurai, 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













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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.

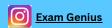
About Global Firepower Index:

- 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



















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):

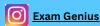
- Launched: January 22, 2015
- Eligibility: The girl child has to be below the age of 10 at the time of account opening
- Investment: Minimum value is Rs.250 and Maximum value is Rs.1.5 lakh per annum
- Tenure: 21 years from the date of opening, or until the girl child marries after the age of 18

















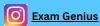
Recent News Headlines Related to Schemes

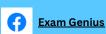
- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur. Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.
- PARTH Yojana (Police Army 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 Deathcum-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















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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:

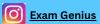
Established: 1924

• HQ: Lausanne, Switzerland • President : Arkady Dvorkovich















Recent News headlines related to Sports

- 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.
- 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.

















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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 बडे 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

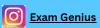
• 2024 held: Leh & Gulmarg

















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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.



















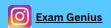
Important days:

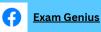
- 27 December : International Day of Epidemic Preparedness
- 29 December : International Cello Day
- 1 January: Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January : World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January: 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
- 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)















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.

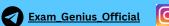




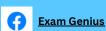
















महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

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।















