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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



Recently signed banking agreements

- Bajaj Finance has partnered with Bharti Airtel to develop a digital platform for financial services.
- 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.





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

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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.

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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

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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.

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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



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.
- 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





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.



Recent News Headlines related to Defence

- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.
- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- 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.

EXAM
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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.





Recent News Headlines Related to First in india and world :

- The Uttarakhand cabinet has cleared the norms and regulations for the Uniform Civil Code (UCC), which would be implemented within the next 10 days. first state to adopt UCC since independence.
- 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 : 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

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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.

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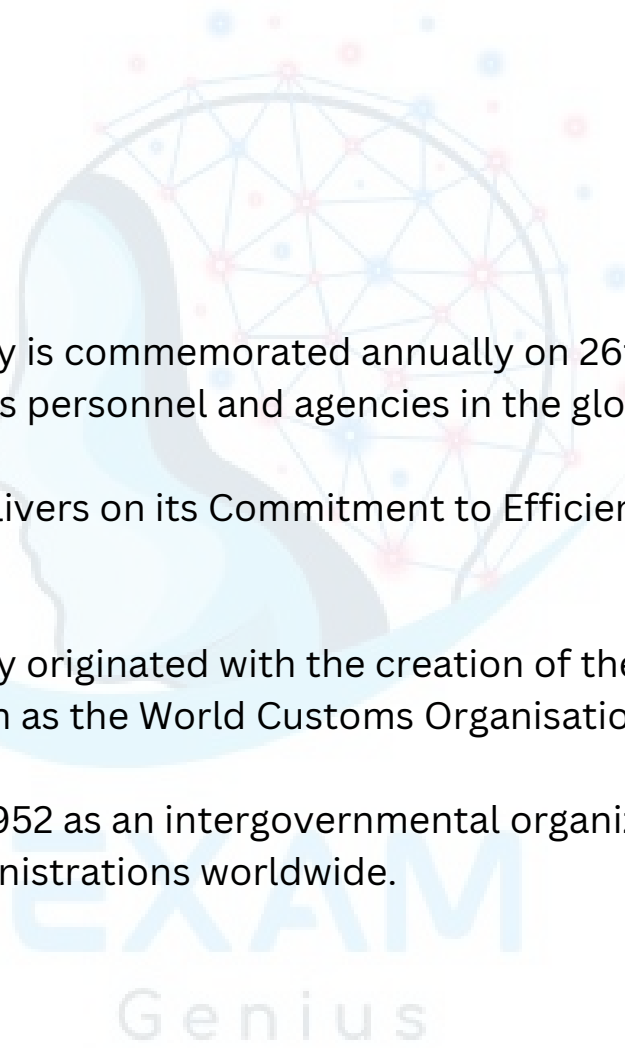
Ques : International Customs Day is observed annually on which day ?
अंतर्राष्ट्रीय सीमा शुल्क दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (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.

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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।

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