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Ques: Which bank has appointed P. Suriaraj as its Executive Director? किस बैंक ने पी. सूर्यराज को अपना कार्यकारी निदेशक नियुक्त किया है?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) IDFC First Bank / आईडीएफसी फर्स्ट बैंक
- (c) Dhanlaxmi Bank / धनलक्ष्मी बैंक
- (d) RBL Bank / आरबीएल बैंक
- (e) Yes Bank / यस बैंक

Answer: Option C

- Suriaraj has taken over as Executive Director of the Dhanlaxmi Bank. The Reserve Bank of India (RBI) nominated him as the bank's executive director for three years.
- Mr. Suriaraj is a seasoned banker with 37 years of experience at Tamilnad Mercantile Bank Ltd.
- He has served as the General Manager of several departments, including integrated treasury, HR, recovery, establishment, planning and resource mobilization, operation and services, inspection, and accounts

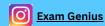


















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Recent Appointment in Banking & Insurance Sector:

- Rakesh Sharma: Reappointment as MD and CEO of IDBI Bank
- Alok Kumar Agarwal: Managing Director and CEO of Zurich Kotak General Insurance
- Binod Kumar: MD and CEO of Indian Bank
- Ashok Chandra: MD and CEO of Punjab National Bank (PNB)
- Ankur Jhaveri: MD and CEO of Institutional Equities at JM Financial Institutional Securities
- Ambarish Kenghe: CEO of Angel One
- Baldev Prakash: deputy managing director and group chief risk officer of State Bank of India
- Amit Ganorkar: Managing Director(MD) and Chief Executive Officer (CEO) of TATA AIG General Insurance Company (Replaced Neelesh Garg)
- Jatinder Pal Singh: CEO of ITI Asset Management (ITI AML) (succeeding Hitesh Thakkar)
- Rajat Verma: CEO of DBS Bank India (succeeding Surojit Shome)
- Anup Kumar Sinha: Reappointment as Bandhan Bank's non-executive chairman
- 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

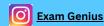


















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Ques: According to the Reserve Bank of India's (RBI) Payments System Report, what percentage of India's total payment volume was captured by UPI by the end of 2024? भारतीय रिजर्व बैंक (RBI) भुगतान प्रणाली रिपोर्ट के अनुसार, 2024 के अंत तक भारत की कुल भुगतान मात्रा का कितना प्रतिशत UPI द्वारा कब्जा कर लिया गया था?

- a) 50%
- b) 67%
- c) 34%
- d) 90%
- e) 83%

Answer: Option E

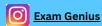
- According to the Reserve Bank of India's Payments System Report, the United Payments Interface (UPI) would account for 83% of total payment volume by 2024, up from 34% in 2019.
- UPI transaction volume increased from 375 crore in 2018 to 17,221 crore by 2024, bringing the total digital payments volume to 20,787 crore transactions.
- UPI transaction value increased from Rs. 5.86 lakh crore (US\$ 67.71 billion) in 2018 to Rs. 246.83 lakh crore (US\$ 2,852 billion) in 2024, with a compounded annual growth rate (CAGR) of 89.3% in volume and 86.5% in value over five years.

















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Ques: The Reserve Bank of India (RBI) stated in its Annual Report on Ombudsman Scheme that integrated Ombudsman Scheme saw a jump of _ on year in complaints from banking customers.

भारतीय रिजर्व बैंक (RBI) ने अपनी वार्षिक रिपोर्ट में कहा लोकपाल योजना को एकीकृत करने वाली लोकपाल योजना में उछाल देखा गया बैंकिंग ग्राहकों की शिकायतों में वर्ष दर वर्ष __ की वृद्धि हुई

- (a) 32.81%
- (b) 23.41%
- (c) 32.60%
- (d) 35.45%
- (e) 26.72%

Answer: Option A

- According to the Reserve Bank of India's Annual Report on Ombudsman Scheme, the integrated Ombudsman Scheme received 32.81% more complaints from banking customers in FY2024, totaling 9.34 lakh.
- Complaints were filed with 24 RBI Ombudsman offices and Centralised Receipt and Processing Centre (CRPC).
- The plan received 85,281 complaints (29.01%) about loans and advances, a 42.70% rise from last year.
- Regionally, Chandigarh, the National Capital Territory of Delhi, Rajasthan, Gujarat, and Uttarakhand ranked first through fifth in terms of complaints received at ORBIOs per lakh accounts.
- Mizoram, Nagaland, Ladakh, Manipur, and Lakshadweep recorded the fewest complaints in FY24.













Recent News Headlines Related to RBI

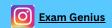
- Business correspondents (BCs), who process millions of crores of rupees daily in domestic remittances, have urged RBI to ease the 14-year-old restrictions on monthly and daily transactions. They have asked the RBI to increase the monthly transfer limit to Rs.50,000.
- RBI has updated instructions for settling dues owed by borrowers to Asset Reconstruction Companies (ARCs) under the Master Direction-Reserve Bank of India (Asset Reconstruction Companies), 2024.
- Skydo Technologies, a cross-border payments startup, has been granted 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.
- The Reserve Bank announced the winners of its 3rd Global Hackathon, themed 'Zero Financial Frauds' and 'Being Divyang Friendly'.

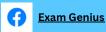
















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Ques: What is the target set by the Government of India for Geographical Indication (GI) tags by 2030?

भारत सरकार ने 2030 तक भौगोलिक संकेत (जीआई) टैग के लिए क्या लक्ष्य निर्धारित किया है?

- (a) 5000
- (b) 8000
- (c) 10000
- (d) 12000
- (e) 14000

Answer: Option C

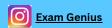
- Union Minister of Commerce & Industry, Shri Piyush Goyal, set an objective of achieving 10,000 Geographical Indication (GI) Tags by 2030.
- The statement was made at the GI Samagam in New Delhi, organized by DPIIT in cooperation with India Today Group.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has given GI tags to 605 Indian products as of now.
- The GI Samagam's subject was "Preserving Heritage, Fostering Innovation," with the goal of connecting culture, business, and innovation.
- Darjeeling tea was the first product to receive a GI in 2003. The geographical indication registration is valid for ten years. It can be renewed for 10 years at a time.

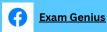
















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Ques: Which Indian cricketer became the highest wicket-taker in T20 internationals for India?

कौन सा भारतीय क्रिकेटर भारत के लिए टी20 अंतरराष्ट्रीय में सर्वाधिक विकेट लेने वाला गेंदबाज बन गया?

- (a) Jasprit Bumrah / जसप्रित बुमरा
- (b) Bhuvneshwar Kumar / भुवनेश्वर कुमार
- (c) Arshdeep Singh / अर्शदीप सिंह
- (d) Ravichandran Ashwin / रविचंद्रन अश्विन
- (e) Kuldeep Yadav / कुलदीप यादव

Answer: Option C

- Arshdeep Singh, India's left-arm pacer, was the main wicket-taker during the team's great performance in the 2024 ICC T20 World Cup, and he recently became the country's highest wicket-taker in T20 internationals.
- The ICC Men's T20I Team of the Year 2024 was captained by Rohit Sharma, and Arshdeep Singh was named the ICC Men's T201 Cricketer of the Year 2024.
- The ICC Men's T20I Team of the Year 2024 included Arshdeep Singh, Jasprit Bumrah, Hardik Pandya, and Rohit Sharma, while the ICC Women's T201 Team of the Year 2024 had Smriti Mandhana, Richa Ghosh, and Deepti Sharma.

ICC Awards 2024 winners list:

- ICC Men's T20I Cricketer of the Year- Arshdeep Singh (IND)
- ICC Women's T20I Cricketer of the Year- Amelia Kerr (NZL)
- ICC Umpire of the Year Richard Illingworth (ENG)
- ICC Men's Associate Cricketer of the Year Gerhard Erasmus (NAM)
- ICC Women's Associate Cricketer of the Year Esha Oza (UAE)
- ICC Emerging Men's Cricketer of the Year Kamindu Mendis (SRI)
- ICC Emerging Women's Cricketer of the Year Annerie Dercksen (RSA)
- ICC Men's ODI Cricketer of the Year Azmatullah Omarzai (AFG)
- ICC Women's ODI Cricketer of the Year Smriti Mandhana (IND)
- ICC Men's Test Cricketer of the Year Jasprit Bumrah (IND)

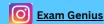


















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Ques: Which female player won the women's singles title at the 2025 Australian Open?

2025 ऑस्ट्रेलियन ओपन में महिला एकल का खिताब किस महिला खिलाडी ने जीता?

- (a) Aryna Sabalenka / आर्यना सबलेंका
- (b) Iga Swiatek / इगा स्विटेक
- (c) Coco Gauff / कोको गौफ़
- (d) Madison Keys / मैडिसन कीज़
- (e) Naomi Osaka / नाओमी ओसाका

Answer: Option D

Explanation:

- Jannik Sinner of Italy and Madison Keys of the United States won the men's and women's singles titles at the 2025 Australian Open Grand Slam Tennis Tournament, respectively.
- Jannik Sinner won his third Grand Slam championship, while Madison Keys claimed her first.
- The 120th Australian Open was contested in Melbourne Park in Melbourne City, Australia, from January 6 to 26, 2025.
- Australian Open Started in 1905. It is played on Hard Surface.

Winners of Australian Open 2025:

- Men's singles: Winner Jannik Sinner (Italy) Runner up - Alexander Zverev (Germany)
- Women's singles: Winner Madison Keys (USA) Runner up - Aryna Sabalenka (Belarus)
- Women's doubles: Winner Kateřina Siniakova (Czech Republic) & Taylor Runner up - Hsieh Su-wei (Taiwan) & Jelena Ostapenko (Latvia) Townsend (USA)
- Men's doubles: Winner Harri Heliövaara (Finland) & Henry Patten (UK) Runner up - Simone Bolelli (Italy) & Andrea Vavassori (Italy)
- Mix doubles: Winner Olivia Gadecki & John Peers (Australia) Runner up -Kimberly Birrell & JohnPatrick Smith (Australia)

















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Ques: The Ministry of Tourism, Government of India, has participated in one of the leading travel fairs - IFEMA being held in which country? भारत सरकार के पर्यटन मंत्रालय ने किस देश में आयोजित होने वाले प्रमुख यात्रा मेलों में से एक - IFEMA में भाग लिया है?

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

Answer: Option A

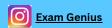
- The Ministry of Tourism, Government of India, has participated in one of the main travel fairs, IFEMA, which is being hosted in Madrid, Spain, in order to showcase India as a prospective top destination in the Spanish and Latin American source markets.
- The exhibition at FITUR, which is regarded a benchmark event in the tourist sector, took place from January 22nd to January 26th, 2025. FITUR is the major expo for inbound and outbound markets in Ibero-America, as well as a global gathering point for tourism experts.
- The Indian team at FITUR included over 23 co-exhibitors, including the state governments of Karnataka, Sikkim, Chhattisgarh, and Jharkhand, among others, who presented their distinctive tourism products and experiences under the Incredible India umbrella.
- The year 2026 will be designated as the Dual Year of Culture, Tourism, and Artificial Intelligence to commemorate India and Spain's 70th anniversary of diplomatic relations.
- The Ministry of Tourism, Government of India, has also established the 'Chalo India Initiative' to encourage Indian diaspora members to become Incredible India Ambassadors.

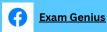
















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Ques: 4th Badminton Asia Mixed Team Championships to be played in which country

चौथी बैडमिंटन एशिया मिश्रित टीम चैंपियनशिप किस देश में खेली जाएगी?

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

Answer: Option B

Explanation:

- The Badminton Association of India (BAI) has announced a 14-member India squad for the 4th Badminton Asia Mixed Team Championships, which will be held in Qingdao, China, from February 11 to February 19, 2025
- The Indian squad will be captained by two-time Olympic medalist PV Sindhu and Paris Olympics semi-finalist Lakshya Sen, two of the country's finest badminton players.
- The India team earned a bronze medal at the 3rd Badminton Asia Mixed Team Championships in Dubai, United Arab Emirates, in 2023.
- China is the most successful team in the Championship, winning two gold medals and one bronze medal. India has only won one medal, bronze, at the 2023 edition.

India's squad for the Badminton Asia Mixed Team Championships:

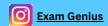
- Men: Lakshya Sen, HS Prannoy, Satwiksairaj Rankireddy, Chirag Shetty, Dhruv Kapila, MR Arjun, Sathish Kumar.
- Women include PV Sindhu, Malvika Bansod, Gayatri Gopichand, Treesa Jolly, Ashwini Ponnappa, Tanisha Crasto, and Adya Variyath.

















Recent News headlines related to Sports

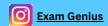
- India will host the FIDE Chess World Cup 2025, its first big international tournament since the 2022 Chennai Chess Olympiad.
- The fifth edition of the Khelo India Winter Games (KIWG) 2025 kicked off at the renowned NDS Stadium in Leh, Ladakh, with much excitement
- Eritrea's Berhane Tesfay and Kenya's Joyce Chepkemoi Tele won the men's and women's elite races, respectively, at the Mumbai Marathon 2025.
- Olympic champions Viktor Axelsen and An Se-young won the men's and women's singles titles, respectively, with lopsided victories in the India Open Super 750 badminton tournament in New Delhi.
- The inaugural Kho Kho World Cup in New Delhi concluded on a historic note, with India winning both the men's and women's titles in dramatic manner.
- Karnataka defeated Vidarbha by 36 runs in the Vijay Hazare Trophy (VHT) 2024-25 final at the Kotambi Stadium in Vadodara. This is Karnataka's fifth Vijay Hazare Trophy title win
- Novak Djokovic broke a tie with Roger Federer for the most Grand Slam matches in tennis history.
- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.
- The International Cricket Council (ICC) has named Jasprit Bumrah of India and Annabel Sutherland of Australia as the ICC Men's and Women's Players of the Month for December 2024, respectively.
- The first Kho Kho World Cup kicked off on January 13, 2025, at the Indira Gandhi Indoor Stadium in New Delhi. Sudhanshu Mittal, President of the Indian Kho Kho Federation, officially opened the World Cup.
- India and Mumbai batter Shreyas Iyer, the second-most expensive player in the player auction, has been appointed captain by Punjab Kings for IPL 2025. The 2024 IPL winning captain has previously led Delhi Capitals (DC) and Kolkata Knight Riders (KKR) in the IPL.
- In squash, India's Anahat Singh won the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.
- Varun Tomar of the Indian Army has won the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024, which took place at Dr Karni Singh Shooting Range in New Delhi.
- Haryana Steelers reached a historic milestone by winning their first Pro Kabaddi League (PKL) title. In a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, the Steelers overcame the Patna Pirates by 32-23.

















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Ques: The JSW Group, led by Sajjan Jindal, has inked an MoU with which state government to build a 5-million-tonne steel facility? सज्जन जिंदल के नेतृत्व वाले JSW समूह ने 5 मिलियन टन की स्टील सुविधा बनाने के लिए किस राज्य सरकार के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

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

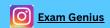
Answer: Option C

- The JSW Group, led by Sajjan Jindal, has inked an MoU with the Odisha government to build a 5-million-tonne steel facility in Keonjhar district.
- The agreement was inked in the presence of Chief Minister Mohan Charan Majhi and Sajjan Jindal on the first day of the 'Utkarsh Odisha-Make in Odisha Conclave'.
- JSW (Group) plans to build a 5-MTPA steel factory in Keonjhar district for roughly Rs 35,000 crore.
- Keonjhar district is located in the iron ore deposit belt, and minerals were exported from the district. As a result, the people received little benefit from the mineral resources.















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Recent News Headlines Related to MoU and agreement:

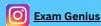
- National Institution for Transforming India (NITI Aayog) and the National Association of Software and Service Companies (NASSCOM) Foundation Signed MoU to provide digital skills to one lakh individuals with an aim to reduce the issue of digital divide.
- The Department for Promotion of Industry and 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 Bhubaneshwar 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

















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Ques: Alexander Lukashenko Appointed as President of which country? अलेक्जेंडर लुकाशेंको को किस देश का राष्ट्रपति नियुक्त किया गया?

- (a) Poland / पोलैंड
- (b) Belarus / बेलारूस
- (c) Spain / स्पेन
- (d) Czech Republic / चेक गणराज्य
- (e) Australia / ऑस्ट्रेलिया

Answer: Option B

- Longtime Belarusian leader Alexander Lukashenko has been named the winner of a contested presidential election, securing a seventh consecutive term, according to the country's electoral board.
- Belarus' incumbent President, Alexander Lukashenko, has won the presidential election. The Central Election Commission's preliminary results suggest that Lukashenko received 86.82 percent of the vote.
- According to the legislation, Belarus' president is chosen through direct elections, with a candidate earning more than 50% of the vote considered elected. The president is elected for a five-year term.

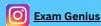


















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Newly Appointed Prime Minister & President:

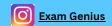
- Prime minister of Ireland : Micheal Martin
- 47th President of the United States: Donald Trump for Second Term
- President of Croatia: Zoran Milanovic
- President of Venezuela: Nicolas Maduro
- President of Lebanon: Joseph Aoun
- Prime Minister of Iceland : Kristrun Frostadottir (Replaced Bjarni Benediktsson)
- President of Moldova: Ms Maia Sandu
- President of Tonga: Aisake Valu Eke
- President of Georgia: Mikheil Kavelashvili
- Prime Minister of France: Francois Bayrou
- Interim Prime Minister of Syria: Mohammad al-Bashir
- President of Ghana: John Dramani Mahama
- Prime minister of Burkina Faso: Rimtalba Jean Emmanuel Ouedraogo
- President of Namibia: Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania: Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time): Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali: Abdoulaye Maiga (Replaced Choguel Maiga)
- President of Somalia: Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti: Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius: Navin Ramgoolam
- 103rd Prime Minister of Japan: Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba

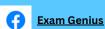
















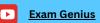
www.examgenius.in

Ques: The initial edition of the Fiscal Health Index (FHI) 2025 was unveiled in New Delhi by _ with the goal of assessing and improving Indian states' fiscal health भारतीय राज्यों के वित्तीय स्वास्थ्य का आकलन और सुधार करने के लक्ष्य के साथ, _ द्वारा नई दिल्ली में राजकोषीय स्वास्थ्य सूचकांक (एफएचआई) 2025 के प्रारंभिक संस्करण का अनावरण किया गया।

- (a) NITI Aayog / नीति आयोग
- (b) Ministry of Home affairs / गृह मंत्रालय
- (c) RBI / आरबीआई
- (d) SEBI / सेबी
- (e) Ministry of Education / शिक्षा मंत्रालय

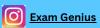
Answer: Option A

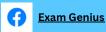
- The initial edition of the Fiscal Health Index (FHI) 2025 was unveiled in New Delhi by NITI Aayog, with the goal of assessing and improving Indian states' fiscal health
- Dr. Arvind Panagariya, Chairman of the 16th Finance Commission, launched the report in the presence of distinguished dignitaries such as NITI Aayog Vice Chairman Suman Bery, CEO BVR Subrahmanyam, and member Dr. Arvind Virmani.
- The FHI report assesses 18 major states using five essential sub-indices: quality of expenditure, revenue mobilization, fiscal prudence, debt index, and debt sustainability.
- Odisha ranked first with a score of 67.8, followed by Chhattisgarh (55.2) and Goa (53.6).
- The rankings reveal interstate inequalities, with achiever states excelling at fiscal discipline and governments such as Karnataka struggling with expenditure management and debt sustainability.















www.examgenius.in

Ques: Which Indian athlete won the gold medal in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025?

मीटिंग डे नैनटेस मेट्रोपोल 2025 में महिलाओं की 60 मीटर इनडोर बाधा दौड में किस भारतीय एथलीट ने स्वर्ण पदक जीता?

- (a) Dutee Chand / दुती चंद
- (b) Hima Das / हिमा दास
- (c) Jyothi Yarraji / ज्योति याराजी
- (d) Annu Rani / अन्नू रानी
- (e) P. U. Chitra / पी. यू. चित्रा

Answer: Option C

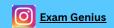
- Jyothi Yarraji of India smashed her own national record to win gold in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025 in France.
- Jyothi Yarraji, who already holds the national record in the women's 100m hurdles, won the A final at the Pierre-Quinon Metropolitan Stadium in 8.04 seconds.
- Jyothi won silver in the 100m hurdles at the 2023 Asian Games with a time of 12.91 seconds. Last year, she made her Olympic debut in Paris, finishing fourth in the women's 100m hurdles repechage heat and failing to advance to the semis.

















Ques: World Leprosy Day celebrated year on which day? विश्व कुष्ठ रोग दिवस किस वर्ष मनाया जाता है?

- (a) last Sunday of January / जनवरी का आखिरी रविवार
- (b) last Monday of January / जनवरी का आखिरी सोमवार
- (c) last Tuesday of January / जनवरी का आखिरी मंगलवार
- (d) last Wednesday of January / जनवरी का आखिरी बुधवार
- (e) last Thursday of January / जनवरी का आखिरी गुरुवार

Answer: Option A

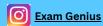
- Every year on the last Sunday of January, people commemorate World Leprosy Day. In 2025, World Leprosy Day will be observed on January 26.
- This international day provides an opportunity to honor those who have survived leprosy, increase awareness about the disease, and urge for an end to leprosyrelated stigma and discrimination.
- Theme 2025: Unite, Act, Eliminate.

















Important days:

- 1 January: Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January: World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January: 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day
- 5 January: National Bird Day (Theme 2025: Protecting Our Birds, Protecting Our Future)
- 6 January : World Day of War Orphans
- 6 January: Bureau of Indian Standards (BIS) celebrated its 78th Foundation Day
- 8 January: Earth's Rotation Day
- 9 January : NRI or Pravasi Bharatiya Divas
- 10 January : World Hindi Day, also known as 'Vishwa Hindi Diwas' (Theme 2025: A Global Voice of Unity and Cultural Pride)
- 12 January: National Youth Day (Theme 2025: Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility)
- 14 January: 9th Armed Forces Veterans' Day 2025 (Celebrates to Commemorates The retirement of Field Marshal K.M. Cariappa on January 14, 1953)
- 15 January: Indian Army Day (Theme 2025: Samarth Bharat, Saksham Sena (Capable India, Empowered Army))
- 16 January : National Startup Day
- 11 to 17 January : National Road Safety Week 2025
- January 18 to February 17: National Road Safety Month 2025 (Theme 2025 Sadak Suraksha Jeevan Raksha)
- 20 January : National Penguin Awareness Day
- 21 January : Northeastern states of Manipur, Meghalaya, and Tripura celebrate Statehood Day
- 23 January : Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day

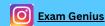


















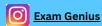
- 24 January: International Day of Education 2025 (Theme 2025 AI and Education: Preserving Human Agency in a World of Automation)
- 24 January : National Girl Child Day (Theme 2025: Empowering Girls for a Bright Future)
- 25 January: National Voters' Day 2025 (Theme 2025 Nothing Like Voting, I Vote for Sure)
- 25 January : National Tourism Day (Theme 2025: Tourism for Inclusive Growth)
- 26 January: 76th Republic Day 2025 (Theme 2025 "Swarnim Bharat: Virasat aur Vikas" (Golden India: Heritage and Development))
- 26 January: International Customs Day (Theme 2025: Customs Delivers on its Commitment to Efficiency, Security, and Prosperity)
- 26 January: International Day of Clean Energy 2025 (Theme 2025 Climate Change: The Need for a Global Energy Transition)
- 27 January: International Day of Commemoration in memory of the victims of the Holocaust (Theme 2025 Holocaust remembrance and education for dignity and human rights)

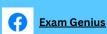
















IMPORTANT ONE - LINER Current Affairs

RBI Fines Canara (Rs.1.63 crore), BOI (Rs.3.31 crore), and J&K Bank (Rs.1 crore) for Non-Compliance

'Samman Sanjeevani' app Launched by Haryana Cabinet Minister Shruti Choudhry. Its aimed at enhancing the efficiency of the 'Mahila Evam Kishori Samman Yojana'. which is designed to provide essential services to BPL (Below Poverty Line) women and girls between the ages of 10 and 45, particularly sanitary napkins.

Indian Grandmaster Iniyan Panneerselvam showcased an exceptional performance to win the 9th Johor International Open Chess Tournament in Malaysia. Indian IM VS Raahul and Chinese IM Li Bo finished second and third respectively.

USD 30 million for JK Tyre & Industries Limited and up to USD 70 million for Cavendish Industries Limited (CIL) loan given by International Finance Corporation (IFC) to boost local supply chains, encourage the development of energy-efficient tyre production, and create employment.

The Central Consumer Protection Authority (CCPA) has issued notices to Ola and Uber regarding claims of differential pricing based on users' mobile operating systems. According to reports, iPhone users pay greater prices than Android users for identical rides.

India & UK Renew 5-Year Partnership to strengthen collaboration and sharing knowledge in areas of mutual interest within health and life sciences during a ceremony held in New Delhi.

















महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

RBI ने गैर-अनुपालन के लिए केनरा (1.63 करोड़ रुपये), BOI (3.31 करोड़ रुपये), और J&K बैंक (1 करोड़ रुपये) पर जुर्माना लगाया

हरियाणा की कैबिनेट मंत्री श्रुति चौधरी ने 'सम्मान संजीवनी' ऐप लॉन्च किया। इसका उद्देश्य 'महिला एवं किशोरी सम्मान योजना' की दक्षता को बढ़ाना है। जिसे 10 से 45 वर्ष की उम्र के बीच बीपीएल (गरीबी रेखा से नीचे) महिलाओं और लड़िकयों को आवश्यक सेवाएं प्रदान करने के लिए डिज़ाइन किया गया है, विशेष रूप से सैनिटरी नैपिकन।

भारतीय ग्रैंडमास्टर इनियान पन्नीरसेल्वम ने मलेशिया में 9वां जोहोर इंटरनेशनल ओपन शतरंज टूर्नामेंट जीतने के लिए असाधारण प्रदर्शन किया। भारतीय आईएम वीएस राहुल और चीनी आईएम ली बो क्रमशः दूसरे और तीसरे स्थान पर रहे।

स्थानीय आपूर्ति श्रृंखला को बढ़ावा देने, ऊर्जा-कुशल टायर उत्पादन के विकास को प्रोत्साहित करने और रोजगार पैदा करने के लिए अंतर्राष्ट्रीय वित्त निगम (आईएफसी) द्वारा जेके टायर एंड इंडस्ट्रीज लिमिटेड के लिए 30 मिलियन अमरीकी डालर और कैवेंडिश इंडस्ट्रीज लिमिटेड (सीआईएल) के लिए 70 मिलियन अमरीकी डालर तक का ऋण दिया गया है। .

केंद्रीय उपभोक्ता संरक्षण प्राधिकरण (सीसीपीए) ने उपयोगकर्ताओं के मोबाइल ऑपरेटिंग सिस्टम के आधार पर अलग-अलग मूल्य निर्धारण के दावों के संबंध में ओला और उबर को नोटिस जारी किया है। रिपोर्ट्स के मुताबिक, आईफोन यूजर्स समान सवारी के लिए एंड्रॉइड यूजर्स की तुलना में अधिक कीमत चुकाते हैं।

भारत और यूके ने नई दिल्ली में आयोजित एक समारोह के दौरान स्वास्थ्य और जीवन विज्ञान के भीतर पारस्परिक हित के क्षेत्रों में सहयोग को मजबूत करने और ज्ञान साझा करने के लिए 5-वर्षीय साझेदारी को नवीनीकृत किया।















