EXAM GENIUS

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Ques: Department of Financial Services (DFS) has released how much capital infusion to New Delhi (Delhi) based IFCI Limited for subscribing to its share capital?

- (a) Rs 100 crore
- (b) Rs 200 crore
- (c) Rs 300 crore
- (d) Rs 400 crore
- (e) Rs 500 crore

Answer: Option E

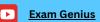
Explanation:

- The Department of Financial Services (DFS) under the Ministry of Finance (MoF) has approved a Rs 500 crore capital infusion for New Delhi-based IFCI Limited to subscribe to its share capital in FY25 through a preferential issue (PREF).
- In January 2025, the DFS gained consent from the President of India, Droupadi Murmu, to disburse Rs. 500 crore to IFCI Ltd.
- The Government of India (GoI) plans to grow its stake in the corporation beyond its present 71.72% as of September 2024.

About IFCI Limited:

 Established: 1948 • HQ : New Delhi

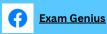
• Deputy Managing Director: Rahul Bhave















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Ques: Which bank has been awarded with Indian Banks Association (IBA) Banking **Technology Awards?**

- (a) City Union Bank
- (b) Indian Overseas Bank
- (c) Union Bank of India
- (d) Karnataka Bank
- (e) CSB Bank

Answer: Option A

- City Union Bank (CUB) win the Indian Banks Association (IBA) Banking Technology Awards in seven categories.
- It is awarded at 20th Banking Technology Conference, Expo & Citations 2023, organized by the Indian Banks Association (IBA) in Mumbai.
- Winning categories are: 1. Best AI & ML Bank 2. Best Fintech & Digital Payment Index (DPI) Adoption 3. Best Financial Inclusion 4. Best Digital Engagement 5. Best IT Risk Management 6. Best Technology Talent 7. Best Technology Bank
- The award has been Received by Dr. N. Kamakodi, Managing Director & CEO of City **Union Bank**
- The award is Presented by RBI Deputy Governor T. Rabi Sankar















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Ques: Frictionless Finance Accelerator Programme is launched by which bank?

- (a) HDFC Bank
- (b) IDFC First Bank
- (c) Dhanlaxmi Bank
- (d) RBL Bank
- (e) Yes Bank

Answer: Option E

Explanation:

- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (SPJIMR)
- It was Launched on National Startup Day (January 16 2025)
- Its aim is to assist fintech startups in overcoming challenges, scaling their innovations, and promoting financial inclusion in India
- The programme is in line with the growing investment in global venture capital, which reached USD 314 billion in 2024, and the projected USD 20 trillion global digital economy by 2030

About YES Bank:

Established: 2004

 HQ: Mumbai, Maharashtra MD & CEO: Prashant Kumar

• Chairman: Rama Subramaniam Gandhi

• Tagline: Experience our Expertise

















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Ques: RBI Announced Series of Steps to Inject how much amount into the Banking System?

- (a) Rs 1 lakh Crore
- (b) Rs 1.50 lakh Crore
- (c) Rs 2 lakh Crore
- (d) Rs 2.50 lakh Crore
- (e) Rs 3 lakh Crore

Answer: Option B

- The Reserve Bank of India (RBI) plans to inject approximately Rs 1.5 lakh crore into the banking system gradually.
- The RBI plans to purchase Rs 60,000 crore of Government Securities (G-secs) through Open Market Operations (OMO) in three tranches of Rs 20,000 crore each.
- The RBI has launched a 56-day VRR auction for a stated sum of Rs 50,000 crore on February 7, 2025.
- The RBI has announced a USD/INR Buy/Sell Swap auction of USD 5 billion for a 6month period on January 31, 2025, as part of liquidity management measures.

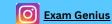


















Recent News Headlines Related to RBI

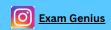
- According to the Reserve Bank of India's Payments System Report, the United Payments Interface (UPI) would account for 83% of total payment volume by 2024, up from 34% in 2019.
- According to the Reserve Bank of India's Annual Report on Ombudsman Scheme, the integrated Ombudsman Scheme received 32.81% more complaints from banking customers in FY2024, totaling 9.34 lakh.
- Business correspondents (BCs), who process millions of crores of rupees daily in domestic remittances, have urged RBI to ease the 14-year-old restrictions on monthly and daily transactions. They have asked the RBI to increase the monthly transfer limit to Rs.50,000.
- RBI has updated instructions for settling dues owed by borrowers to Asset Reconstruction Companies (ARCs) under the Master Direction-Reserve Bank of India (Asset Reconstruction Companies), 2024.
- Skydo Technologies, a cross-border payments startup, has been granted 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.

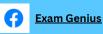
















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Ques: Which organization imposed a penalty on Royal Sundaram General Insurance for violation of norms pertaining to outsourcing of activities?

- (a) Reserve Bank of India (RBI)
- (b) State Bank of India (SBI)
- (c) NPCI International Payments Limited (NIPL)
- (d) Insurance Regulatory and Development Authority of India (IRDAI)
- (e) National Housing Bank (NHB)

Answer: Option D

- The Insurance Regulatory and Development Authority of India (IRDAI) issued a Rs.1 crore penalty on Royal Sundaram General Insurance for violating outsourcing standards.
- During an inspection, the regulator found that payments over Rs.1 crore paid to vendors in 2018-19 and 2019-20 were not mentioned in the outsourcing returns submitted to the Authority.
- The insurer also failed to provide the explanation and information requested by the inspection team throughout the examination period.

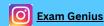
















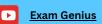


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Recent Penalties imposed on Banks by RBI:

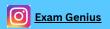
- RBI Fines Canara (Rs.1.63 crore), BOI (Rs.1 crore), and J&K Bank (Rs.3.31 crore) for Non-Compliance
- RBI has terminated the registration of X10 Financial Services Ltd, a non-banking financial company (NBFC), citing irregularities in its digital lending operations.
- IndusInd Bank Limited was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.
- The Reserve Bank of India issued a monetary penalty of Rs.5 lakh on The Panchkula Central Co-operative Bank Limited, Haryana.
- Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to noncompliance 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 Cooperative 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.

















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Ques: Who secured the top spot in World's Billionaires List 2025 Published by Forbes?

- (a) Jeff Bezos
- (b) Bernard Arnault
- (c) Elon Musk
- (d) Bill Gates
- (e) Warren Buffett

Answer: Option C

Explanation:

- World's Billionaires List 2025 Published by Forbes
- Elon Musk is the richest person in the world, with a net worth of USD 433.9 billion. SpaceX is valued at USD 350 billion.
- Elon Musk is the first person in history to reach a net worth of USD 400 billion, largely due to SpaceX's valuation of USD 350 billion.
- The United States of America (USA) has the highest number of billionaires, with 813, followed by China (473), and India (200).
- As of January 1, 2025, the world's top ten individuals had a collective net worth of USD 1.9 trillion, up from USD 1.8 trillion in December 2024.

Ranking of Top 5 richest people in the world:

1 Elon Musk (Net Worth: USD 433.9 billion) USA

2 Jeff Bezos (Net Worth: USD 239.4 billion) USA

3 Mark Zuckerberg (Net Worth: USD 211.8 billion) USA

4 Larry Ellison (Net Worth: USD 204.6 billion) USA

5 Bernard Arnault (Net Worth: USD 181.3 billion) France

Ranking of Top 5 Indian richest people:

9 Mukesh Ambani (Net Worth: USD 116 billion)

17 Gautam Adani (Net Worth: USD 84 billion)

39 Shiv Nadar (Net Worth: USD 36.9 billion)

46 Savitri Jindal & family (Net Worth : USD 33.5 billion)

69 Dilip Shanghvi (Net Worth: USD 26.7 billion)



















India's Rankings in Different Indices

- Global Firepower Index 2025 Published by Globalfirepower.com: India (4th), US (top)
- Global 500 2025 report 19th Edition Published by Brand Finance: Apple (top), Tata Group (15th)
- World Future Skills Index 2025 Published by Quacquarelli Symonds (QS): India (25th), USA (top)
- HSBC Hurun Global Indians List 2024 Published by Hurun : Satya Nadella, CEO of Microsoft (Top)
- Annual India Fintech Report 2024 Published by Tracxn Technologies Limited: India (3rd), United States of America (USA) (1st)
- Henley Passport Index 2025 Published by Henley: India (85th), Singapore (top)
- ThreatLandscape Report 2024 Published by CloudSEK: India (2nd), United States (top)
- Global Aging Index Published by National University of Singapore (NUS) & Columbia University: India (123rd), Switzerland (top)
- Hurun India Top 200 Self-Made Entrepreneurs of the Millennia 2024 Published by Hurun India & IDFC FIRST Private Banking: Kaivalya Vohra (Zepto) (Youngest), Ashok Soota (Happiest Minds Technologies) (Oldest)
- Travel and Tourism Development Index (TTDI) 2024 Published by World Economic Forum (WEF): India (39th), United States (Top)
- 2025 QS Sustainability Rankings Published by QS Rankings: IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited: India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey: IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE): Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School: India (49th), United States of America (top)

















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Ques: What is the rank of Indian Institute of Science (IISc) in Bengaluru, Karnataka in World University Rankings by Subject 2025 Published by Times Higher Education (THE) ?

- (a) 74th
- (b) 78th
- (c) 85th
- (d) 92nd
- (e) 96th

Answer: Option E

Explanation:

- World University Rankings by Subject 2025 Published by Times Higher Education (THE). The rankings included almost 11,000 universities in 11 subjects.
- The Indian Institute of Science (IISc) in Bengaluru, Karnataka is the only Indian institution in the top 100 for computer science (CS), ranking 96th for the first time.
- The University of Oxford (UK) ranked first among all universities.
- In computer science, 53 Indian universities have made it to the global top rankings, up from 47 in 2024. IISc is rated 96th internationally.
- 14 Indian institutions maintain their position in the social sciences.

Ranking of Top 5 in World University Ranking 2025:

- 1 University of Oxford (UK)
- 2 Massachusetts Institute of Technology (USA)
- 3 Harvard University (USA)
- 4 Princeton University (USA)
- 5 University of Cambridge (UK)

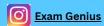


















Top institutions in World University Rankings 2025 by subject:

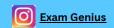
- Arts and Humanities : Massachusetts Institute of Technology (USA)
- Business and Economics: Massachusetts Institute of Technology (USA)
- Computer Science: University of Oxford (UK)
- Education Studies : Stanford University (USA)
- Engineering: Harvard University (USA)
- Law: Stanford University(USA)
- Life Sciences: Harvard University (USA)
- Medical and Health: University of Oxford (UK)
- Physical Sciences: California Institute of Technology (USA)
- Psychology: Stanford University (USA)
- Social Sciences: Massachusetts Institute of Technology

















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Ques: Georgia is the _____ country in the world to be certified malaria-free by WHO.

- (a) 42nd
- (b) 43rd
- (c) 44th
- (d) 45th
- (e) 46th

Answer: Option D

Explanation:

- Georgia has been officially declared malaria-free by the World Health Organization (WHO), marking a significant milestone in the country's century-long campaign against the illness.
- It is the 45th country and first in the WHO European Region to achieve malaria-free status.
- In 2005, Georgia, together with nine other countries in the WHO European Region, signed the Tashkent Declaration to reassert their commitment to eliminating malaria.
- The certification process requires a country to show that no indigenous malaria cases have been documented for at least three years in a row.
- Georgia reached this milestone in 2015 by successfully preventing the transmission of the three major malaria parasite species: P. falciparum, P. malariae, and P. vivax.

About Georgia:

- Capital Tbilisi
- Currency Georgian lari
- President Mikheil Kavelashvili
- Prime Minister Irakli Garibashvili

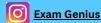


















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Ques: Which Indian conglomerate is associated with the acquisition of ITD Cementation India Limited (ICIL)?

- (a) Tata Group
- (b) Adani Group
- (c) Reliance Industries
- (d) Mahindra Group
- (e) Larsen & Toubro

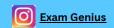
Answer: Option B

- The Competition Commission of India (CCI) has approved the proposed acquisition of a majority stake in ITD Cementation India Limited (ICIL) by Renew Exim DMCC, a Dubai-based Adani Group entity.
- Renew Exim, owned by Vinod Adani, will buy up to 72.64 % of ICIL's total issued and voting equity share capital for Rs.5,758 crore, including the principal transaction and open offer.
- Under the acquisition proposal, Renew Exim DMCC will initially purchase 46.64 percent of ITD Cementation's stock, or 8,01,13,180 shares.
- Furthermore, in accordance with SEBI's Substantial Acquisition of Shares and Takeovers Regulations, 2011, the business has launched an open offer to purchase an additional 26 percent ownership, or 4,46,64,772 shares, to strengthen its controlling position.















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Ques: Which ministry has partnered with ONDC to launch the MSME Trade Enablement And Marketing (TEAM) initiative?

- (a) Union Ministry of Home Affairs
- (b) Union Ministry of Education
- (c) Union Ministry of Steel and Heavy Industries
- (d) Union Ministry of Micro, Small and Medium Enterprises
- (e) Ministry of Environment, Forest and Climate Change

Answer: Option D

- The Ministry of Micro, Small, and Medium Enterprises (MSME) has teamed with Open Network for Digital Commerce to launch MSME Trade Enablement And Marketing (TEAM) with an INR 277.35 Cr budget.
- This will enable over 5 lakh MSMEs, with a special focus on women-led firms, to join the ONDC network.
- ONDC will create chances for small and medium-sized enterprises to grow by leveraging digital storefronts, integrated payment systems, and logistics support.
- The MSME TEAM Initiative is more than simply a program; it is an opportunity to provide small businesses with the tools and resources they require to survive in the digital age.

















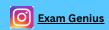
News Headlines Related to Ministry:

- The Ministry of Agriculture & Farmers Welfare (MoA&FW) has launched the first edible oil consumption survey on the "My Gov" site to examine consumption patterns in India.
- Union Education Minister Dharmendra Pradhan has inaugurated the registration page for the third edition of Kashi Tamil Sangamam, a 10-day festival taking place in Varanasi.
- Piyush Goyal, Union Minister of Commerce and Industry, has launched the National Turmeric Board at Vanijya Bhawan in New Delhi, which will benefit cultivators in 20 states.
- Piyush Goyal, Union Minister of Commerce and Industry, presented the 'Bharat Cleantech Manufacturing Platform', which the Centre described as a "initiative designed to enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors".
- Piyush Goyal, Union Minister of Commerce and Industry, has started the 8th edition of the National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.
- The Animal Welfare Board of India (AWBI), a statutory agency under the Department of Animal Husbandry and Dairying of the Ministry of Fisheries, Animal Husbandry, and Dairying, has signed a MOU with NALSAR University of Law in Hyderabad.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, revealed that the Council of Scientific and Industrial Research (CSIR) has created technology to synthesize Paracetamol in-house.
- Nitin Gadkari, Union Minister of traffic Transport and Highways, has announced a new plan that will provide cashless treatment to traffic accident victims. the policy will immediately cover the victim's treatment costs for 7 days, up to a maximum of Rs 1.5 lakh.
- Rajiv Ranjan Singh, Union Minister of Animal Husbandry and Fisheries, has opened the country's first organic fisheries cluster in Sikkim.
- First phase of the 'One Nation, One Subscription (ONOS)' Launched by Ministry of Education(MoE). An Outlay of Rs 6,000 crore released for three years, from 1st January 2025 to 31st December 2027.
- Mission MAUSAM Approved in September 2024. It is Led by Ministry of Earth Sciences (MoES) with the Aim to make India "Weather Ready" and "Climate Smart", complying with the international standards by 2026. It has an Outlay of Rs 2,000 crore for 2 years.
- The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.















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Ques: How many newly accredited Wetland Cities were announced during the 64th meeting of the WCA Advisory Committee?

- a) 20
- b) 25
- c) 45
- d) 35
- e) 31

Answer: Option E

Explanation:

- The Ramsar Convention's independent Advisory Committee on Wetland City Accreditation (WCA) recognized 31 newly accredited Wetland Cities at its 64th meeting in Gland, Switzerland.
- Indore and Udaipur are the first Indian cities to earn international designation as 'Wetland Cities'. This brings the overall number of recognized wetland cities to 74.
- UNESCO provided this accreditation under the Ramsar Convention.
- Valid for 6 years, it promotes the conservation and sustainable use of urban wetlands, providing ecological and socio-economic benefits to local communities.
- Total 85 wetland sites in India that are included in the Ramsar sites
- Largest wetland site in India is Sundarbans site, West Bengal and First Ramsar site of India Chilika Lake, Odisha (1981)
- Wetland Day celebrated on 2 February.

About Wetland City Accreditation (WCA):

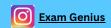
- Established: 2015 by Ramsar Convention
- Established during: Conference of the Contracting Parties (COP) 12
- Aim: to recognize cities that have taken exceptional steps to safeguard their urban wetlands
- Criteria: to qualify, cities must meet six international criteria, which include measures to protect wetland ecosystems and promote their sustainable use
- China leads the global Wetland City list with 22 cities, followed by France with 9 cities

















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Ques: K.M. Cherian was best known for performing which of the following medical procedures for the first time in India?

- (a) Heart transplant surgery
- (b) Robotic surgery
- (c) Coronary bypass surgery
- (d) Kidney transplant
- (e) Neurosurgery

Answer: Option C

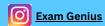
- K.M. Cherian, India's renowned heart surgeon who performed the country's first coronary bypass operation, died in Bengaluru.
- From 1990 until 1993, he served as an honorary surgeon to the President of India.
- He earned various prizes, including the Padma Shri in 1991 and the Harvard Medical Excellence Award in 2005, as part of a panel organized by Harvard Medical School.

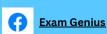
















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Ques: Who has successfully launched its new generation satellite NVS-02 from Sriharikota in Andhra Pradesh?

- (a) DRDO
- (b) HAL
- (c) NASA
- (d) ISRO
- (e) BHEL

Answer: Option D

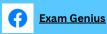
- The Indian Space Research Organisation (ISRO) successfully launched its new generation satellite, NVS-02, from Sriharikota, Andhra Pradesh. The Geosynchronous Satellite Launch Vehicle (GSLV-F15) carried the NVS-02.
- This is ISRO's 100th launch from the Satish Dhawan Space Centre in Sriharikota, making it a significant milestone.
- The NVS-02 is the second satellite in the NVS series and a component of India's Navigation using Indian Constellation (NavIC).
- NavIC is India's independent regional navigation satellite system, designed to provide accurate Position, Velocity, and Timing (PVT) service to customers in India and a region extending approximately 1,500 kilometers beyond the Indian subcontinent, which is its major service area.
- NavIC offers two types of services: Standard Positioning Services (SPS) and Restricted Services (RS). NavIC SPS has a position precision of more than 20 meters (2 σ) and timing accuracy of more than 40 nanoseconds (2 σ) in the primary service region.















Recent News Headlines Related to ISRO

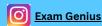
- ISRO successfully grew black-eyed pea seeds in orbit using its Compact Research Module for Orbital Plant Studies (CROPS). The CROPS project studies plant growth in space.
- The Union Cabinet approved establishing a third launchpad at Isro's Satish Dhawan Space Centre in Sriharikota at a cost of Rs.3,985 crore.
- The Indian Space Research Organisation (ISRO) has successfully launched the Space Docking Experiment (SpaDeX) mission. ISRO's PSLV-C60 rocket, carrying two spacecraft for space docking demonstrations, launched from Sriharikota's Satish Dhawan Space Centre
- The Indian Space Research Organisation (ISRO) successfully launched the European Space Agency (ESA) Probe 3 spacecraft from the First Launch Pad at the Satish Dhawan Space Centre (SDSC-SHAR) in Sriharikota, Andhra Pradesh.
- Indian Space Research Organisation (ISRO) has signed an Implementation Agreement (IA) with the Australian Space Agency (ASA) for further strengthening of cooperation in space activities between the two countries
- ISRO has launched its analogue space mission in Leh, Ladakh.
- Indian Space Research Organisation (ISRO) and the Department of Biotechnology (DBT) Objective To develop and conduct biological and environmental experiments for the planned Bharatiya Antariksh Station (BAS), expected to be operational by 2028-2035
- ISRO has launched India's first analog space mission from Leh, Ladakh. The mission involves ISRO, the University of Ladakh, IIT Bombay, AAKA Space Studio, and the Ladakh Autonomous Hill Development Council.
- EOS-06, commonly known as Oceansat-3, is an Earth observation spacecraft created by ISRO. It was successfully launched on November 26, 2022, using ISRO's Polar Satellite Launch Vehicle (PSLVC54).
- ISRO has acquired two 400kg satellites for the next Space Docking Experiment (SPADEX)
- ISRO has received a budget of Rs 2104.06 crore for the Chandrayaan-4 mission, which would be completed in 36 months.
- The Indian Space Research Organisation (ISRO) aims to launch the first base module of the Bharatiya Antariksh Station (BAS), India's first space station, in 2028. The BAS will contain five modules.
- ISRO's Earth Perception Satellite-8 (EOS-8) is supposed to be sent off by the Small Satellite Launch Vehicle (SSLV)-D3 on August 16 from Sriharikota in Andhra Pradesh.
- The Air Breathing Propulsion Technology demonstration flight was successfully completed by the Indian Space Research Organisation (ISRO) on its second trial flight.
- GSAT 20 is a 4,700 kg heavy-weight, high-tech satellite. New Delhi: Using SpaceX's Falcon 9 rocket, the Indian space agency ISRO will launch its latest big satellite in a first.

















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Ques: Which prestigious civilian award was conferred upon Hariman Sharma?

- (a) Bharat Ratna
- (b) Padma Bhushan
- (c) Padma Shri
- (d) Arjuna Award
- (e) Dronacharya Award

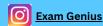
Answer: Option C

- Hariman Sharma, a visionary farmer from Himachal Pradesh, has received the Padma Shri, one of the highest civilian awards, for his revolutionary contribution to Indian agriculture.
- He created an innovative, self-pollinating, low chilling apple variety called HRMN -99, which has transformed the country's apple production landscape and made a juicy, nutritious variety more accessible in terms of geography and cost.
- Unlike commercial apple cultivars that require temperate conditions and extended chilling hours, HRMN-99 thrives in tropical, subtropical, and plain regions with summer temperatures ranging from 40 to 45°C, allowing apple growing to be practiced in previously unfeasible locations.
- The story of the HRMN-99 apple variety began in 1998 when Hariman Sharma planted a few seeds from discarded apples used for household consumption in his backyard.















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Ques: Which organization is providing support to Uttarakhand for hosting the 38th National Games?

- (a) Hindustan Petroleum Corporation Limited (HPCL)
- (b) Bharat Petroleum Corporation Ltd (BPCL)
- (c) Indian Oil Corporation (IOC)
- (d) Oil and Natural Gas Corporation Limited (ONGC)
- (e) None of These

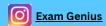
Answer: Option C

- The 38th National Games will be held in Dehradun, Uttarakhand, during its Silver Jubilee year, with events taking place in 11 cities across 8 districts from January 28th to February 14th.
- 36 states and one union territory will compete in the National Games. Competitions in 35 sports disciplines will take place over the course of 17 days.
- Medals will be awarded for 33 sports, with two being exhibition sports.
- Yoga and Mallakhamb have been added to the National Games for the first time.
- This year's National Games theme is "Green Games," which emphasizes sustainability.
- A special park, known as the Sports Forest, will be built near the venue, where players and guests will plant over 10,000 seedlings.
- The medals and certificates for the athletes will be constructed of eco-friendly and biodegradable materials.









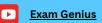






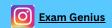
Recent News headlines related to Sports

- Indian Grandmaster 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
- Jyothi Yarraji of India smashed her own national record to win gold in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025 in France.
- ICC Men's T20I Cricketer of the Year is Arshdeep Singh (IND) and ICC Women's T20I Cricketer of the Year is Amelia Kerr (NZL)
- Jannik Sinner of Italy and Madison Keys of the United States won the men's and women's singles titles at the 2025 Australian Open Grand Slam Tennis Tournament, respectively.
- The Badminton Association of India (BAI) has announced a 14-member India squad for the 4th Badminton Asia Mixed Team Championships, which will be held in Qingdao, China.
- India will host the FIDE Chess World Cup 2025, its first big international tournament since the 2022 Chennai Chess Olympiad.
- The fifth edition of the Khelo India Winter Games (KIWG) 2025 kicked off at the renowned NDS Stadium in Leh, Ladakh, with much excitement
- Eritrea's Berhane Tesfay and Kenya's Joyce Chepkemoi Tele won the men's and women's elite races, respectively, at the Mumbai Marathon 2025.
- Olympic champions Viktor Axelsen and An Se-young won the men's and women's singles titles, respectively, with lopsided victories in the India Open Super 750 badminton tournament in New Delhi.
- The inaugural Kho Kho World Cup in New Delhi concluded on a historic note, with India winning both the men's and women's titles in dramatic manner.
- Karnataka defeated Vidarbha by 36 runs in the Vijay Hazare Trophy (VHT) 2024-25 final at the Kotambi Stadium in Vadodara. This is Karnataka's fifth Vijay Hazare Trophy title win
- Novak Djokovic broke a tie with Roger Federer for the most Grand Slam matches in tennis history.
- Arjun Erigaisi, an Indian grandmaster, stunned the internet chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in Chess.com's Titled Tuesday weekly blitz competition.















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Oues: In which state was the International Saraswati Mahotsav 2025 held?

- (a) West Bengal
- (b) Karnataka
- (c) Uttarakhand
- (d) Haryana
- e) Maharashtra

Answer: Option D

- Haryana Chief Minister Nayab Singh Saini has launched the seven-day "International Saraswati Mahotsav 2025" at "Adi Badri" in Haryana's Yamunagar district.
- The Haryana Sarasvati Heritage Development Board, under the Government of Haryana, is organizing the International Saraswati Mahotsav.
- The Saraswati River started in the Himalayas and flowed across the western half of the Indo-Gangetic alluvial plains, joined by various tributaries such as the Sutlej, Yamuna, Chautang, and Drishadvati.

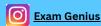


















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Ques: Which state government begins process of geo-tagging Chinar trees to preserve heritage?

- (a) Tripura
- (b) Jammu and Kashmir
- (c) Nagaland
- (d) Bihar
- (e) Chhattisgarh

Answer: Option B

- The Jammu and Kashmir government is using geo-tagging to preserve heritage Chinar trees.
- With advancements in technology, these trees now have 'Digital Aadhaar'. Everyone in China now has their own 'Aadhar' number.
- QR codes are now available for scanning. Each district has its own district code and number of Chinars. So far, they have identified and geo-tagged 28,560 Chinar.



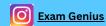


















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Ques: Martyrs' Day, also known as Shaheed Diwas, is observed annually on which day?

- (a) 27 January
- (b) 28 January
- (c) 29 January
- (d) 30 January
- (e) 31 January

Answer: Option D

- Martyrs' Day, also known as Shaheed Diwas, is held annually on January 30 in India to commemorate the sacrifices of those who gave their lives for the nation's independence.
- This day is especially significant since it commemorates the death anniversary of Mahatma Gandhi, the leader of India's nonviolent liberation campaign.
- By commemorating this day, the nation honors its courageous martyrs and recalls their commitment to the cause of independence.
- Martyrs' Day commemorates Mahatma Gandhi, who was killed in 1948.

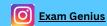


















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Important days:

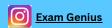
- 1 January: Global Family Day (Theme 2025: Let's Start the Year With Love, Unity, and Appreciation)
- 2 January: World Introvert Day (Theme 2025: Finding peace and calm in a noisy world)
- 2 January: 67th Foundation Day of Defence Research and Development Organization (DRDO)
- 3 January : International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

















- 25 January: National Voters' Day 2025 (Theme 2025 Nothing Like Voting, I Vote for Sure)
- 25 January: National Tourism Day (Theme 2025: Tourism for Inclusive Growth)
- 26 January: 76th Republic Day 2025 (Theme 2025 "Swarnim Bharat: Virasat aur Vikas" (Golden India: Heritage and Development))
- 26 January : International Customs Day (Theme 2025: Customs Delivers on its Commitment to Efficiency, Security, and Prosperity)
- 26 January: International Day of Clean Energy 2025 (Theme 2025 Climate Change: The Need for a Global Energy Transition)
- 26 January (last Sunday of January): World Leprosy Day (Theme 2025: Unite. Act. Eliminate)
- 27 January: International Day of Commemoration in memory of the victims of the Holocaust (Theme 2025 Holocaust remembrance and education for dignity and human rights)
- 27 January: National Geographic Day 2025



















IMPORTANT ONE - LINER Current Affairs

Crystal Awards Awarded at 55th World Economic Forum (WEF) Annual Meeting commenced in Davos, Switzerland. Winners are 1. David Beckham, a UNICEF Goodwill Ambassador 2. Fashion designer and philanthropist Diane von Furstenberg 3. Architect Riken Yamamoto.

Hundreds of same-sex couples are tying the knot in Thailand as the country becomes the first in Southeast Asia to legalize marriage equality. Thailand's landmark marriage equality bill was officially written into law on September 24, 2024.

Janet Petro Appointed as 15th Acting NASA administrator. She Replaced 14th NASA administrator, Bill Nelson. This is a historic decision as Petro will be the first woman to lead Nasa since its founding in 1958.

The Board of Directors of Ujjivan Small Finance Bank (SFB) has approved to file an application with the Reserve Bank of India (RBI) for universal bank license.

The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing (C-DAC), a Scientific Society under Ministry of Electronics and Information Technology (MeitY) signed an umbrella MoU to advance technological innovation and excellence in India's maritime sector.

Prime Minister Narendra Modi has inaugurated the 'Utkarsh Odisha, Make in Odisha Conclave' in Bhubaneswar. The two-day conclave aims to promote investment, boost industrial growth, and position Odisha as a key economic hub in Eastern India.

Birla Institute of Management Technology (BIMTECH) in Greater Noida, Uttar Pradesh launched 'BIMCOIN', a blockchain-based digital currency for its ecosystem. Following the IIT Madras, BIMTECH has become the 1st business management institute in India to launch a blockchain-based digital currency.







