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Ques : Anmol Savings Account Launched by which bank ?

- (a) Federal Bank
- (b) Axis Bank
- (c) IndusInd Bank
- (d) HDFC Bank
- (e) Kotak Mahindra Bank

Answer : Option D

Explanation :

- Anmol Savings Account Launched by HDFC Bank Limited.
- It is India's first Public Sector Undertaking (PSU) Salary Account with a cyber-fraud protection
- It Provides cyber fraud cover up to Rs. 1.5 lakhs to senior citizens while the cyber fraud cover ranges from Rs. 25,000-Rs 50,000 for professionals
- Similarly, the 'Speciale Gold Women' account gives a cancer cover of up to Rs. 5 lakhs for women

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Ques : What was India's real GDP growth rate in the third quarter (October to December) of the fiscal year 2024-25?

- (a) 5.6%
- (b) 5.8%
- (c) 6.2%
- (d) 6.8%
- (e) 7.2%

Answer :Option C

Explanation :

- According to data issued by the National Statistics Office (NSO), India's real Gross Domestic Product (GDP) increased by 6.2% between October and December 2024, the third quarter of the fiscal year, up from 5.6% the previous quarter.
- However, this was much slower than the 9.5% growth observed during the same period in 2023. Growth in the third quarter fell 0.2 % points short of the Reserve Bank of India's projections.
- According to the First Revised Estimates provided by the Ministry of Statistics and Programme Implementation (MoSPI), real GDP is predicted to expand by 6.5% in FY 2024-25, while nominal GDP is expected to grow by 9.9%.
- MoSPI data also showed that India's real GDP increased by 9.2 percent in fiscal year 2023-24, the best annual growth rate in 12 years, excluding the post-pandemic rebound in FY22.
- This growth was driven by double-digit growth in the 'Manufacturing' sector (12.3%), the 'Construction' sector (10.4%), and the 'Financial, Real Estate & Professional Services' sector (10.3%).





Ques : Accidental Insurance scheme for School Children launched in which state ?

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Maharashtra
- (e) Madhya Pradesh

Answer : Option C

Explanation :

- The Rajasthan government has established the Shiksha Sanjeevani Bima Yojana, which would give accidental insurance to schoolchildren in the state.
- This first-of-its-kind initiative would provide personal accident insurance coverage of Rs 1 lakh to 1.3 lakh to children and their parents enrolled in state-run schools. Initially, the plan would apply to schools in the Udaipur Division.
- Madan Dilawar, the State Education and Panchayati Raj Minister, launched the project. The plan was introduced at the Shiksha Jeevan Personal Accident Insurance Ceremony, which was held at the Residency School in Udaipur. The plan would be gradually expanded to all schools in the state, benefiting around one crore students.
- The Shiksha Sanjeevani Bima Yojana plan is partnered by Wonder Cement, Zurich Kotak General Insurance, and State Bank of India.
- Under its financial inclusion drive, the State Bank of India will open savings bank accounts with no minimum balance requirement for registered students.
- The State Bank of India will deposit Rs 500 into the account on a monthly basis, allowing students to use it for their everyday necessities.





Ques : Which insurance company partnered with K.M. Dastur Reinsurance Brokers (KMD) to launch India's first Air Quality Index (AQI)-based parametric insurance policies ?

- (a) Go Digit General Insurance
- (b) Universal Sompo General Insurance
- (c) Kotak Mahindra Life Insurance
- (d) Bajaj Finance
- (e) None of these

Answer : option A

Explanation :

- Go Digit General Insurance Limited (Digit Insurance) and K.M. Dastur Reinsurance Brokers (KMD) have developed India's first parametric insurance plans based on Air Quality Index (AQI).
- This program is for migrant laborers in the Delhi National Capital Region (NCR) who are affected by construction prohibitions due to excessive air pollution levels.
- When Delhi's AQI exceeds 400 on more than two occasions, the parametric insurance policy covers up to Rs 6,000 for 6,200 migrant workers.

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Ques : National Stock Exchange (NSE) signed Mou with which state government to skill youth in Banking, Financial Services and Insurance (BFSI) sector ?

- (a) Assam
- (b) Meghalaya
- (c) Tripura
- (d) Manipur
- (e) Arunachal Pradesh

Answer : Option A

Explanation :

- At the Advantage Assam 2.0 Summit, the National Stock Exchange (NSE) and the Government of Assam inked an MoU to execute a student skilling plan for Assam's youth in the Banking, Financial Services, and Insurance (BFSI) sector.
- Assam is the fourth state, following Uttarakhand, Meghalaya, and Chhattisgarh, to collaborate with NSE on youth skill development.
- This initiative corresponds with the Assam government's goal of providing the state's young with important skills and knowledge in the BFSI (Banking, Financial Services, and Insurance) sector, bridging the skill gap and increasing their employment chances in the future.

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Recently signed banking agreements

- IndusInd Bank Limited announced its partnership with the Professional Golf Tour of India (PGTI) as its official Banking Partner.
- The Department for Promotion of Industry and Internal Trade (DPIIT) has teamed up with Paytm to foster innovation and help manufacturing and fintech firms in India
- Punjab National Bank (PNB) has signed a Memorandum of Understanding (MoU) with the Indo-Tibetan Border Police (ITBP) to offer special financial and insurance benefits to ITBP soldiers, pensioners, and families
- The Japan International Cooperation Agency (JICA) and the Department of Horticulture and Food Processing (DHFP), Government of Uttarakhand, have signed the 'Records of Discussions' for a four-year Technical Cooperation Project (TCP) titled 'Uttarakhand Integrated Horticulture Development Promotion Project'
- National Securities Depository (NSDL) and Central Depository Services (CDSL), in partnership with capital market regulator Sebi, have introduced the Unified Investor App (UIP), which combines CDSL's MyEasi and NSDL's SPEED-e.
- L&T Infotech Limited (LTI) Mindtree Ltd has teamed with Eurobank S.A., Greece's largest banking services provider, for a multi-year banking technology program to improve customer experience
- Small Industries Development Bank of India (SIDBI) and AFD, France have inked a USD 100 million credit facility agreement (CFA) to expand Green Finance solutions for Indian MSMEs
- One 97 Communications Limited (Paytm) has teamed up with Agoda, a prominent digital travel platform under Booking Holdings, to enhance its travel services
- Tata Power Renewable Energy Limited (TPREL) has partnered with Bank of Baroda Limited (BoB) in Vadodara, Gujarat, to provide loans for residential rooftop solar installations





Ques : Which bank hosted the 9th edition of Evolve, its flagship knowledge-sharing seminar for MSMEs in Bengaluru, Karnataka ?

- (a) South Indian Bank
- (b) Axis Bank
- (c) Indian Bank
- (d) Punjab National Bank
- (e) Karur Vyasya Bank

Answer : Option B

Explanation :

- Axis Bank Limited held the 9th edition of Evolve, its flagship knowledge-sharing event for MSMEs, in Bengaluru, Karnataka.
- The event's theme was 'Future-Proofing MSMEs for the NewAge Business'.
- In 2025, the initiative will take place in 10 significant cities.
- In 2014, 'Evolve' was launched as a platform to empower India's MSMEs, benefiting over 9,000 entrepreneurs in 50 cities.

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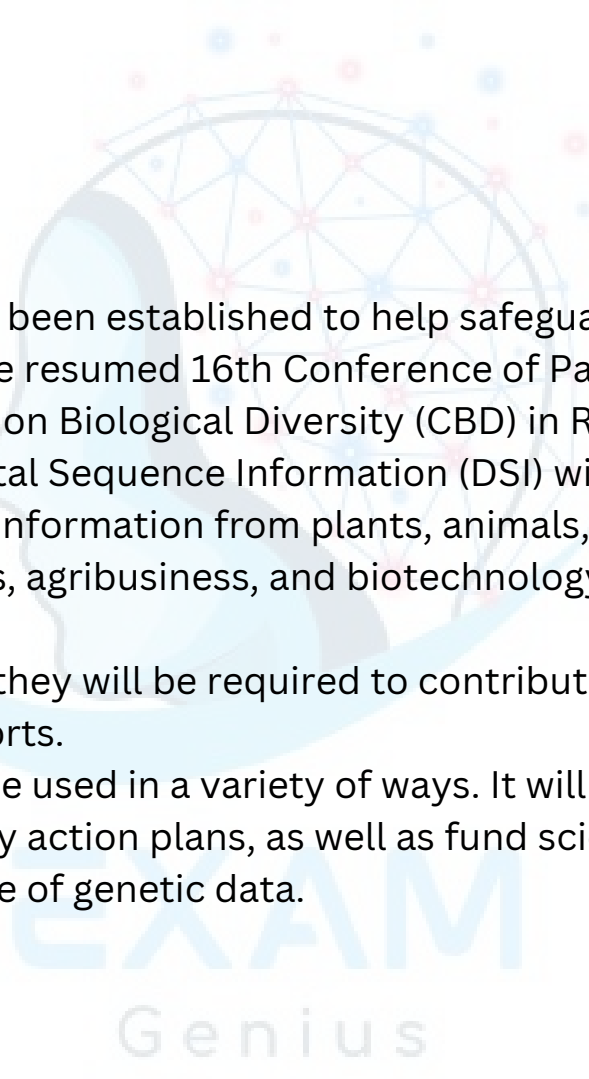
Ques : Where was the 'Cali Fund' launched?

- (a) Paris, France
- (b) Cali, Colombia
- (c) Rome, Italy
- (d) Geneva, Switzerland
- (e) Nairobi, Kenya

Answer : Option C

Explanation :

- A new worldwide fund has been established to help safeguard biodiversity. The 'Cali Fund' was established at the resumed 16th Conference of Parties (COP16) of the United Nations Convention on Biological Diversity (CBD) in Rome.
- Businesses relying on Digital Sequence Information (DSI) will contribute to the Cali Fund. DSI contains genetic information from plants, animals, and microbes. Pharmaceuticals, cosmetics, agribusiness, and biotechnology companies employ DSI to produce goods.
- Under the new approach, they will be required to contribute a portion of their revenue to biodiversity efforts.
- The money gathered will be used in a variety of ways. It will help developing nations implement their biodiversity action plans, as well as fund scientific research to improve the storage and use of genetic data.





Ques : As per the report, India is set to become a High-Income Nation (HIN) with a projected Gross Domestic Product (GDP) between USD 23-USD 35 trillion by which year ?

- (a) 2035
- (b) 2038
- (c) 2040
- (d) 2042
- (e) 2047

Answer : Option E

Explanation :

- India@2047: Transforming India into a Tech-Driven Economy Published by Bain & Company, Inc. & National Association of Software and Services Companies (NASSCOM)
- According to the analysis, India is expected to become a High-Income Nation (HIN) with a projected GDP of USD 23-35 trillion by 2047.
- Annual growth of 8%-10% is primarily fueled by India's demographic dividend, technological innovation, and sectoral restructuring.
- According to the report, India has a unique chance to create high-value jobs when about 200 million people enter the workforce over the next few decades.
- According to the paper, India's contribution of Renewable Energy (RE) in total energy output is projected to rise from 24% in 2023 to around 70% by 2047.
- Similarly, the auto-component export sector is expected to reach USD 200-USD 250 billion by 2047.





Ques : The government has introduced an updated scheme to provide high quality coaching to children covered under the PM CARES scheme in which year plan ?

- (a) During the Fifth Five-Year Plan
- (b) During the Sixth Five-Year Plan
- (c) During the Eighth Five-Year Plan
- (d) During the Eleventh Five-Year Plan
- (e) During the Twelfth Five-Year Plan

Answer : Option B

Explanation :

- The government has modified the PM CARES plan to provide high-quality coaching to youngsters, including SC and OBC students.
- The free coaching system, introduced under the Sixth Five-Year Plan, has been updated to improve its effectiveness over time.
- Students will receive tutoring for competitive exams, following new rules.
- This program will pick a total of 3,500 students annually. 70% of seats will go to SC students, with 30% earmarked for OBCs.
- Additionally, 30% of seats in each category will be reserved for female candidates.
- If there aren't enough female applicants in a category, male candidates from the same category will replace the vacant seats.
- To qualify for the scheme, SC and OBC students must come from families with an annual income of Rs.8 lakh or less. Applicants must earn at least 50% in previous board exams to qualify.
- PM CARE grantees would be able to admit as many students as they like. PM CARE recipients are free from income criteria and selection procedures.
- The government would cover all coaching fees for pupils, ranging from Rs 20,000 to Rs 75,000 depending on the subject.
- Additionally, students would get a monthly stipend of Rs.4,000 for up to 12 months to cover expenses.
- Candidates who pass the main stage of Civil Services and State Services tests will receive an additional Rs.15,000 to prepare for interviews.





Ques : In February 2025, what is the name of the bi-annual Hindi magazine released by Rajnath Singh?

- (a) Sashakt Bharat
- (b) Defence Unit
- (c) Raksha grah
- (d) Raksha Dal
- (e) None of the above

Answer : Option A

Explanation :

- Raksha Mantri Rajnath Singh has launched the first edition of the Ministry of Defence's bi-annual Hindi magazine 'Sashakt Bharat' at South Block in New Delhi.
- The journal includes poems on the courage, patriotism, and sacrifices of Armed Forces members, as well as pieces on government policies written by Ministry staff of all ranks, demonstrating inclusivity and unity in diversity.
- The goal of 'Sashakt Bharat' magazine is to highlight the creative skills of MoD staff and encourage them to conduct their day-to-day operations in Hindi.

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Ques : Who attended Nyokum Yullo celebration in Arunachal Pradesh ?

- (a) Jagdeep Dhankhar
- (b) Rajesh Kumar Singh
- (c) Ashwini Vaishnaw
- (d) Droupadi Murmu
- (e) Narendra Modi

Answer : Option A

Explanation :

- Vice President Jagdeep Dhankhar visited and spoke at the first-ever combined massive Nyokum Yullo Celebration at Boasimla, Kamle District, Arunachal Pradesh.
- The Nyokum Yullo Celebration is an agrarian festival held by the Nyishi people in Arunachal Pradesh.
- Nyokum is formed from the words Nyok (land) and Kum (collectivity or unity). The celebration is associated to farming.
- The vice president also congratulated Kabak Yano on this occasion. Kabak Yano is the fifth woman from Arunachal Pradesh, and the first from the Nyishi tribe, to summit Mount Everest.
- Kabak Yano, the daughter of a temporary worker, scaled Mount Everest on May 21, 2024.

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Recent News Headlines Related to Festivals & Fairs :

- **Khajuraho Dance Festival** : organized by Madhya Pradesh's Department of Culture and supported by Madhya Pradesh Tourism, has showcased India's classical dances
- **Ali Ai Ligang festival** : Assam by Mising tribe
- **'Pusa Krishi Vigyan Mela' 2025** : in New Delhi, presenting the most recent seed types and agricultural innovations
- **Aadi Mahotsav 2025** : India's rich tribal heritage at Major Dhyhan Chand National Stadium in New Delhi
- **24th Divya Kala Mela** : at Gulshan Ground in Jammu
- **"Culinary, Crafts & Clicks – Moods & Magic", a Festival of Street Food & Handicraft** : Amrit Udyan, Rashtrapati Bhavan, New Delhi by Ministry of Housing & Urban Affairs (MoHUA)
- **51-day Pir Panjal Winter Festival** : inaugurated by Indian Army in the border district of Poonch, Jammu and Kashmir
- **38th edition of the Surajkund International Crafts Mela** : in Faridabad
- **world's largest Jhumur dance, also known as Jhumoir** : Assam
- **Nagoba Jatara** : second biggest festival in Telangana Held at Keslapur village, Indravelli mandal
- **10th Sci-Fi Science Film Festival of India** : Panaji in Goa
- **seven-day "International Saraswati Mahotsav 2025"** : "Adi Badri" in Haryana's Yamunagar district
- **New Delhi World Book Fair 2025** : Bharat Mandapam in Pragati Maidan
- **Pangsau Pass International Festival (PPIF) 2025** : Nampong, Arunachal Pradesh on 3rd week of January
- **18th edition of the Jaipur Literature Festival** : Jaipur
- **Flamingo Festival 2025** : Andhra Pradesh
- **Avaniyapuram Jallikattu Festival** : Avaniyapuram village, near the Sri Bathrakaliamman Temple, Madurai, Tamil Nadu. 1,100 bulls and 900 bull-tamers participate.





Ques : World NGO Day is observed annually on which day ?

- (a) 26 February
- (b) 27 February
- (c) 28 February
- (d) 1 March
- (e) 2 March

Answer : Option B

Explanation :

- World NGO Day is marked yearly on February 27th to acknowledge and celebrate the efforts of non-governmental organizations (NGOs) around the world.
- Theme 2025: Empowering grassroots movements for a sustainable future.
- Its goal is to increase awareness about the role of non-governmental organizations (NGOs) in society and to urge people to support and collaborate with them to achieve global development.
- The day was officially acknowledged in 2010, and the United Nations, the European Union, and other international organizations began celebrating it in 2014.

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Ques : National Science Day is observed every year on which day ?

- (a) 26 February
- (b) 27 February
- (c) 28 February
- (d) 1 March
- (e) 2 March

Answer : Option C

Explanation :

- Every year on February 28, National Science Day commemorates physicist CV Raman's discovery of the Raman Effect in 1928.
- Since 1986, this day has been observed throughout India to honour scientific achievements and raise scientific awareness among students and the general public.
- The topic of National Science Day 2025 is 'Empowering Indian Youth for Global Leadership in Science and Innovation for Viksit Bharat'.
- The inaugural event took place on February 28, 1987, kicking off a tradition that has inspired decades.

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Important days :

- **1 February** : Indian Coast Guard Day
- **2 February** : World Wetlands Day (Theme 2025: Protecting Wetlands for Our Common Future)
- **4 February** : International Day of Human Fraternity (Theme 2025: Human fraternity for global peace and coexistence)
- **4 February** : World Cancer Day (Theme 2024: United by Unique)
- **6 February** : The International Day of Zero Tolerance for Female Genital Mutilation
- **1 – 7 February** : World Interfaith Harmony Week (Theme 2025: Uniting for Peace)
- **2 – 8 February** (First full week of February) : International Development Week 2025 (Theme 2025 Cooperation for a Sustainable Future: Celebrating 35 Years of IDW)
- **10 February** : International Day of the Arabian Leopard
- **10 February** : World Pulses Day
- **10 February** (2nd Monday of February) : International Epilepsy Day 2025 (Theme 2025 My Epilepsy journey)
- **11 February** : World Unani Day (Theme 2025: Innovations in Unani Medicine for Integrative Health Solutions. A Way Forward)
- **11 February** : International Day of Women and Girls in Science
- **11 February** : Anti-Smuggling Day 2025
- **12 February** : National Productivity Day (Theme 2025: "From Ideas to Impact: Protecting Intellectual Property for Competitive Startups.")
- **12 February** : International Day for the Prevention of Violent Extremism as and when Conducive to Terrorism
- **12 February** : International Darwin Day
- **13 February** : World Radio Day (Theme 2025: Radio and Climate Change)
- **13 February** : National Women's Day
- **15 February** : International Childhood Cancer Day (Theme 2025 Inspiring Action)
- **15 February** (Third Saturday of February) : 14th World Pangolin Day
- **17 February** : Global Tourism Resilience Day
- **20 February** : World Day of Social Justice (Theme 2025: Empowering Inclusion: Bridging Gaps in Social Justice)
- **21 February** : 25th International Mother Language Day 2025 (Theme 2025 Silver Jubilee Celebration of International Mother Language Day)
- **22 February** : World Thinking Day 2025 (Theme 2025 Our Story)
- **23 February** : World Peace and Understanding Day
- **24 February** : Central Excise Day





IMPORTANT ONE – LINER Current Affairs

Paytm has teamed with Perplexity AI to provide users with real-time financial support. The payment gateway will integrate the AI startup's search engine to expand access to Paytm's user base of 100 million active customers across the country.

Tata Consultancy Services (TCS) has extended its partnership with Norway's largest financial services group, DNB Bank ASA, for an additional five years.

Union Minister for Civil Aviation, Kinjappu RamMohan Naidu, has opened the Udan Yatri Cafe at Chennai International Airport. This would help all travelers because five to six products such as water, tea, coffee, snacks, and local delicacies will be sold for Rs.10 to Rs.20.

National Dhanwantari Ayurveda Awards are given to : 1. Vaidya Tara Chand Sharma
2. Vaidya Maya Ram Uniyal 3. Vaidya Sameer Govind Jamadagni with A citation, a statue of Lord Dhanwantari, and a cash prize of Rs.5 lakh

Prime Minister Narendra Modi lauded the Sufi music festival Jahan-e-Khusrau for its 25-year history, emphasizing its importance in preserving India's cultural and artistic heritage.

Jahan-e-Khusrau, a three-day event held from February 28 to March 2, bringing together musicians from all over the world to celebrate Amir Khusrau's legacy. The Rumi Foundation organized the festival, which was launched in 2001 by acclaimed filmmaker and artist Muzaffar Ali and has since become a highly regarded yearly cultural event.

