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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 ?
वित्तीय सेवा विभाग (DFS) ने नई दिल्ली स्थित IFCI लिमिटेड को अपनी शेयर पूंजी की सदस्यता के लिए कितनी पूंजी जारी की है?

- (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 Bhawe





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

किस बैंक को भारतीय बैंक संघ (आईबीए) बैंकिंग प्रौद्योगिकी पुरस्कार से सम्मानित किया गया है?

- (a) City Union Bank / सिटी यूनियन बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) CSB Bank / सीएसबी बैंक

Answer : Option A

Explanation :

- 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





Ques : Frictionless Finance Accelerator Programme is launched by which bank ?
घर्षण रहित वित्त त्वरक कार्यक्रम किस बैंक द्वारा शुरू किया गया 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 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





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

आरबीआई ने बैंकिंग प्रणाली में कितनी राशि डालने के लिए कई कदमों की घोषणा की?

- (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

Explanation :

- 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 6-month period on January 31, 2025, as part of liquidity management measures.

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

किस संगठन ने गतिविधियों की आउटसोर्सिंग से संबंधित मानदंडों के उल्लंघन के लिए रॉयल सुंदरम जनरल इंश्योरेंस पर जुर्माना लगाया?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

Answer : Option D

Explanation :

- 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.





Ques: Who secured the top spot in World's Billionaires List 2025 Published by Forbes?
फोर्ब्स द्वारा प्रकाशित विश्व अरबपतियों की सूची 2025 में शीर्ष स्थान किसने हासिल किया?

- (a) Jeff Bezos / जेफ बेजोस
- (b) Bernard Arnault / बर्नार्ड अर्नॉल्ट
- (c) Elon Musk / एलोन मस्क
- (d) Bill Gates / बिल गेट्स
- (e) Warren Buffett / वॉरेन बफेट

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)





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) ?

टाइम्स हायर एजुकेशन (THE) द्वारा प्रकाशित विषय 2025 के अनुसार विश्व विश्वविद्यालय रैंकिंग में बेंगलुरु, कर्नाटक में भारतीय विज्ञान संस्थान (IISc) की रैंक क्या है?

- (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.
जॉर्जिया विश्व का _____ देश है जिसे WHO द्वारा मलेरिया मुक्त प्रमाणित किया गया है।

- (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





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

कौन सा भारतीय समूह ITD सीमेंटेशन इंडिया लिमिटेड (ICIL) के अधिग्रहण से जुड़ा है?

- (a) Tata Group / टाटा समूह
- (b) Adani Group / अदानी ग्रुप
- (c) Reliance Industries / रिलायंस इंडस्ट्रीज
- (d) Mahindra Group / महिंद्रा ग्रुप
- (e) Larsen & Toubro / लार्सन एंड टुब्रो

Answer : Option B

Explanation :

- 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.





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

एमएसएमई व्यापार सक्षमता और विपणन (टीम) पहल शुरू करने के लिए किस मंत्रालय ने ओएनडीसी के साथ साझेदारी की है?

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Ministry of Steel and Heavy Industries / केंद्रीय इस्पात और भारी उद्योग मंत्रालय
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Ministry of Environment, Forest and Climate Change / पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय

Answer : Option D

Explanation :

- 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.





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

WCA सलाहकार समिति की 64वीं बैठक के दौरान कितने नए मान्यता प्राप्त वेटलैंड शहरों की घोषणा की गई?

- 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





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

के.एम. चेरियन को भारत में पहली बार निम्नलिखित में से कौन सी चिकित्सा प्रक्रिया करने के लिए जाना जाता है?

- (a) Heart transplant surgery / हृदय प्रत्यारोपण सर्जरी
- (b) Robotic surgery / रोबोटिक सर्जरी
- (c) Coronary bypass surgery / कोरोनरी बाईपास सर्जरी
- (d) Kidney transplant / किडनी प्रत्यारोपण
- (e) Neurosurgery / न्यूरोसर्जरी

Answer : Option C

Explanation :

- 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 ?

आंध्र प्रदेश के श्रीहरिकोटा से किसने अपना नई पीढ़ी का उपग्रह NVS-02 सफलतापूर्वक लॉन्च किया है?

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

Answer : Option D

Explanation :

- 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 (2σ) and timing accuracy of more than 40 nanoseconds (2σ) in the primary service region.

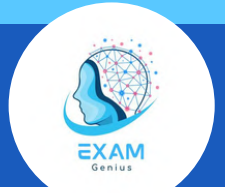




Recent News Headlines Related to ISRO

- 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 (PSLV-C54).
- 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.





Ques : Which prestigious civilian award was conferred upon Hariman Sharma ?
हरिमान शर्मा को कौन सा प्रतिष्ठित नागरिक पुरस्कार प्रदान किया गया?

- (a) Bharat Ratna / भारत रत्न
- (b) Padma Bhushan / पद्म भूषण
- (c) Padma Shri / पद्म श्री
- (d) Arjuna Award / अर्जुन पुरस्कार
- (e) Dronacharya Award / द्रोणाचार्य पुरस्कार

Answer : Option C

Explanation :

- 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.





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

38वें राष्ट्रीय खेलों की मेजबानी के लिए उत्तराखंड को कौन सी संस्था सहायता प्रदान कर रही है?

- (a) Hindustan Petroleum Corporation Limited (HPCL) / हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड (एचपीसीएल)
- (b) Bharat Petroleum Corporation Ltd (BPCL) / भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड (बीपीसीएल)
- (c) Indian Oil Corporation (IOC) / इंडियन ऑयल कॉर्पोरेशन (आईओसी)
- (d) Oil and Natural Gas Corporation Limited (ONGC) / तेल और प्राकृतिक गैस निगम लिमिटेड (ओएनजीसी)
- (e) None of These / इनमें से कोई नहीं

Answer : Option C

Explanation :

- 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.



Ques : In which state was the International Saraswati Mahotsav 2025 held?
अंतर्राष्ट्रीय सरस्वती महोत्सव 2025 किस राज्य में आयोजित किया गया था?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- e) Maharashtra / महाराष्ट्र

Answer : Option D

Explanation :

- 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.

EXAM
Genius





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

किस राज्य सरकार ने विरासत को संरक्षित करने के लिए चिनार पेड़ों की जियो-टैगिंग की प्रक्रिया शुरू की है?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option B

Explanation :

- 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.

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

शहीद दिवस, जिसे शहीद दिवस भी कहा जाता है, प्रतिवर्ष किस दिन मनाया जाता है?

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

Answer : Option D

Explanation :

- 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

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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.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

स्विट्जरलैंड के दावोस में शुरू हुई 55वीं विश्व आर्थिक मंच (डब्ल्यूईएफ) की वार्षिक बैठक में क्रिस्टल पुरस्कार प्रदान किए गए। विजेता हैं 1. डेविड बेकहम, यूनिसेफ के सद्भावना राजदूत 2. फैशन डिजाइनर और परोपकारी डायने वॉन फर्स्टनबर्ग 3. वास्तुकार रिकेन यामामोटो।

थाईलैंड में सैकड़ों समलैंगिक जोड़े शादी के बंधन में बंध रहे हैं क्योंकि यह देश विवाह समानता को वैध बनाने वाला दक्षिण पूर्व एशिया का पहला देश बन गया है। थाईलैंड का ऐतिहासिक विवाह समानता विधेयक आधिकारिक तौर पर 24 सितंबर, 2024 को कानून में लिखा गया था।

जेनेट पेट्रो को नासा के 15वें कार्यवाहक प्रशासक के रूप में नियुक्त किया गया। उन्होंने नासा के 14वें प्रशासक बिल नेल्सन का स्थान लिया। यह एक ऐतिहासिक निर्णय है क्योंकि 1958 में इसकी स्थापना के बाद से पेट्रो नासा का नेतृत्व करने वाली पहली महिला होंगी।

उज्जीवन स्मॉल फाइनेंस बैंक (एसएफबी) के निदेशक मंडल ने यूनिवर्सल बैंक लाइसेंस के लिए भारतीय रिजर्व बैंक (आरबीआई) के साथ आवेदन दाखिल करने की मंजूरी दे दी है।

नौवहन महानिदेशालय (डीजीएस) और इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (एमईआईटीवाई) के तहत एक वैज्ञानिक सोसायटी, उन्नत कंप्यूटिंग विकास केंद्र (सी-डीएसी) ने भारत के समुद्री क्षेत्र में तकनीकी नवाचार और उत्कृष्टता को आगे बढ़ाने के लिए एक व्यापक समझौता ज्ञापन पर हस्ताक्षर किए।

प्रधानमंत्री नरेंद्र मोदी ने भुवनेश्वर में 'उत्कर्ष ओडिशा, मेक इन ओडिशा कॉन्क्लेव' का उद्घाटन किया है। दो दिवसीय सम्मेलन का उद्देश्य निवेश को बढ़ावा देना, औद्योगिक विकास को बढ़ावा देना और ओडिशा को पूर्वी भारत में एक प्रमुख आर्थिक केंद्र के रूप में स्थापित करना है।

उत्तर प्रदेश के ग्रेटर नोएडा में बिड़ला इंस्टीट्यूट ऑफ मैनेजमेंट टेक्नोलॉजी (बिमटेक) ने अपने पारिस्थितिकी तंत्र के लिए ब्लॉकचेन-आधारित डिजिटल मुद्रा 'बिमकॉइन' लॉन्च किया। आईआईटी मद्रास के बाद, BIMTECH ब्लॉकचेन-आधारित डिजिटल मुद्रा लॉन्च करने वाला भारत का पहला व्यवसाय प्रबंधन संस्थान बन गया है।





Ques : Which organization has developed the web-based portal for RCA reports?
आरसीए रिपोर्ट के लिए वेब-आधारित पोर्टल किस संगठन ने विकसित किया है?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option D

Explanation :

- SEBI, the market regulator, has created a web-based site for stock exchanges and other market infrastructure institutions to submit preliminary and final root cause analysis (RCA) reports on technical issues.
- The new portal, Integrated SEBI Portal for Technical Glitches (iSPOT), aims to streamline the reporting of technical glitches across MIs while also generating a centralized archive of technical malfunctions.
- Currently, MIs – stock exchanges, clearing organizations, and depositories – are required to report technical issues and submit Root Cause Analysis (RCA) reports to Sebi via a designated email address.
- iSPOT has been connected with SEBI's Intermediary (SI) site for easy access to MIs, and MIs can access it using their current SI portal login credentials.





Ques : What is the full form of PSLAI, the newly formed organization, which focuses on promoting loans for priority sectors as per RBI guidelines ?
नवगठित संगठन पीएसएलएआई का पूर्ण रूप क्या है, जो आरबीआई दिशानिर्देशों के अनुसार प्राथमिकता वाले क्षेत्रों के लिए ऋण को बढ़ावा देने पर केंद्रित है?

- (a) Public Sector Lending Association of India / भारत का सार्वजनिक क्षेत्र ऋण संघ
- (b) Priority Sector Lenders Association of India / भारत के प्राथमिकता क्षेत्र ऋणदाता संघ
- (c) Private Sector Loan Association of India / भारत का निजी क्षेत्र ऋण संघ
- (d) Primary Savings and Loans Association of India / भारतीय प्राथमिक बचत और ऋण संघ
- (e) Public Sector Loan and Investment Association of India / भारत का सार्वजनिक क्षेत्र ऋण और निवेश संघ

Answer : Option B

Explanation :

- Priority Sector Lenders Association of India (PSLAI) Formed by Indian Software Product Industry Round Table (iSPIRT)
- It is a non-profit organization focused on promoting loans for sectors outlined by the Reserve Bank of India's (RBI) PSL guidelines
- It is Formed under Section 8 of the Companies Act 2013. Priyashmita Guha appointed as the Chief Executive Officer (CEO)
- UGRO Capital Limited, India Infoline Finance Limited (IIFL), GetVantage Private Limited and GetGrowth Capital Private Limited are the founding members.
- It helps to streamline and enhance the availability of loans under Priority Sector Lending (PSL) norms.
- RBI norms require banks to devote at least 40% of their Adjusted Net Bank Credit (ANBC) to PSL loans, resulting in an annual disbursement of Rs 64 trillion for sectors such as agriculture, MSMEs, and affordable housing.



Ques : What is the rate of interest applicable on the Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) for the period January 25, 2025, to January 24, 2030?

25 जनवरी, 2025 से 24 जनवरी, 2030 की अवधि के लिए भारत सरकार फ्लोटिंग रेट बॉन्ड, 2035 (GOI FRB 2035) पर लागू ब्याज दर क्या है?

- (a) 5.66%
- (b) 6.25%
- (c) 6.66%
- (d) 6.82%
- (e) 7.24%

Answer : Option C

Explanation :

- The interest rate on the Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) from January 25, 2025 to January 24, 2030 will be 6.66 percent per annum.
- On January 25, 2005, the Government of India issued the GOI FRB 2035 to the Reserve Bank of India through a private placement in exchange for the transfer of IDFC's subordinated debt.
- The Bank shall reset the bond interest rate every five years at the prevailing 5-year yield on Government of India securities as of the last working day prior to the start of each five-year period.
- As a result, the coupon for the GOI FRB 2035 has been determined based on secondary market transactions in Government of India assets as of January 24, 2025.



Ques : Which organization is responsible for unveiling the 'Dharohar' digital knowledge repository?

'धरोहर' डिजिटल ज्ञान भंडार का अनावरण करने के लिए कौन सा संगठन जिम्मेदार है?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option D

Explanation :

- On India's 76th Republic Day, the Securities and Exchange Board of India (SEBI) launched 'Dharohar - Milestones in the Indian Securities Market,' a digital knowledge repository.
- Dharohar documents the 150-year history of the Indian securities market, highlighting its diverse products, participants, and institutions.
- It currently has over 3,000 assets, including articles, regulatory evolution, interviews with notable personalities, share certificates, infographics, videos, committee reports, and more.

EXAM
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Recent News Headlines Related to SEBI

- SEBI has collaborated with the National Institute of Securities Markets (NISM) to offer an e-learning course on municipal bonds.
- Sebi has made significant modifications to the nomination requirements for mutual funds and demat accounts to reduce unclaimed assets.
- According to SEBI Chairperson Madhabi Puri Buch, total capital market fundraising in FY2025 is likely to increase by 21% to Rs.14.7 lakh crore from Rs.11.8 lakh crore in FY2024.
- Cosmea Financial Holdings (CFH) Private Limited, led by Sam Ghosh, was granted approval by the SEBI to sponsor a Mutual Fund (MF). CFH plans to invest Rs 200 crore (USD 23.3 million) in its Asset Management Company (AMC).
- SEBI, the market regulator, slapped a Rs 54 lakh penalty on Jaiprakash Power Ventures, its MD and CEO Suren Jain, and other key personnel for falsifying the company's financial statements.
- SEBI has extended the prohibition on future trade of seven agricultural commodities until January 2025: soybeans and their derivatives, crude palm oil, wheat, rice (non-basmati), moong, chana, and mustard seeds.
- SEBI has urged stock exchanges, clearing organizations, and depositories to implement a common strategy for sharing data used in research and research publications conducted by approved academic institutions.
- The SEBI has mandated all Mutual Fund (MF) companies to reduce the processing time for cancelling their Systematic Investment Plans (SIPs) to 2 working days from the previous 10 working days.
- SEBI, the market regulator, has expanded the list of equities eligible for the optional T+0 mode of trading and settlement to 500 starting January 31
- The Securities and Exchange Board of India (SEBI) published a circular under Section (11) of the SEBI Act, 1992, to safeguard investor interests, regulate the securities market, and promote its growth.
- SEBI has slapped a Rs.9 lakh fine on Reliance Securities for "flouting market norms" and stock broker regulations.
- Angel One Asset Management Company has received SEBI's approval to act as the asset management company for Angel One Mutual Fund which will focus exclusively on passive investment solutions.
- The Securities and Exchange Board of India (SEBI) has scrapped the requirement for corporations to deposit 1% of the issue size with stock exchanges before making a public offering
- Unifi Asset Management Pvt Ltd, a wholly owned subsidiary of Unifi Capital, has received final approval from the Securities and Exchange Board of India (SEBI) to launch its mutual fund operations.



Ques : Who has been re-appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Maruti Suzuki India?

मारुति सुजुकी इंडिया के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे फिर से नियुक्त किया गया है?

- a) R.C. Bhargava / आर.सी. भार्गव
- b) Hisashi Takeuchi / हिसाशी टेकुची
- c) Kenichi Ayukawa / केनिची आयुकावा
- d) Shashank Srivastava / शशांक श्रीवास्तव
- e) Vikram Kirloskar / विक्रम किलोस्कर

Answer : Option B

Explanation :

- Maruti Suzuki India has reappointed Hisashi Takeuchi as Managing Director (MD) and Chief Executive Officer (CEO).
- Takeuchi's term has been extended for three years, from April 1, 2025 to March 31, 2028.
- Takeuchi took over as Maruti Suzuki's MD and CEO on April 1, 2022, after Kenichi Ayukawa's term ended on March 31, 2022.
- Maruti Suzuki's Board has also proposed that Maheswar Sahu be re-appointed as an Independent Director for another five years, from May 14, 2025 to May 13, 2030.

EXAM
Genius





Ques : India and Indonesia Sign how many MoUs to Strengthen Bilateral Ties ?
भारत और इंडोनेशिया ने द्विपक्षीय संबंधों को मजबूत करने के लिए कितने समझौता ज्ञापनों पर हस्ताक्षर किए?

- (a) 2
- (b) 3
- (c) 4
- (d) 5
- (e) 6

Answer : option D

Explanation :

- President Prabowo Subianto of Indonesia successfully completed his four-day official visit to India on January 26, 2025.
- He was the Chief Guest at the 76th Republic Day event, and during his visit to India, he conducted high-level talks with Indian Prime Minister Narendra Modi, during which the two nations signed five memorandums of understanding (MoUs).

The two sides exchanged five MoU, with the goal of strengthening bilateral ties. These Memoranda of Understanding are as follows:

- Signed Health Cooperation to enhance collaboration in the health sector, focusing on areas such as medical research, public health, and disease control
- Indian Coast Guard and Indonesia's BAKAMLA signed Maritime Safety and Security agreement to strengthen maritime safety and security, including crime prevention, search and rescue operations, and capacity building
- India's Pharmacopoeia Commission for Indian Medicine & Homeopathy and Indonesia's Food and Drug Authority signed Traditional Medicine Quality Assurance to ensure the quality and standardization of traditional medicines
- Signed Digital Development agreement to enhance cooperation in areas such as digital infrastructure, cybersecurity, and the promotion of digital startups
- Signed Cultural Exchange Program (2025- 2028) to promote cultural exchanges between the two nations





Ques : What is the genre of the Oscar-nominated short film Anuja?

ऑस्कर नामांकित लघु फिल्म अनुजा की शैली क्या है?

- (a) Documentary / वृत्तचित्र
- (b) Historical Drama / ऐतिहासिक नाटक
- (c) Animation / एनीमेशन
- (d) Science Fiction / साइंस फिक्शन
- (e) Live Action Short Film / लाइव एक्शन लघु फिल्म

Answer : Option E

Explanation :

- The Indian short film 'Anuja' was nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025.
- The film has Indian actress Priyanka Chopra and producer Guneet Monga as executive producers, with Hollywood star-writer Mindy Kaling producing.
- This is Guneet Monga's third Oscar nomination, following 'The Elephant Whisperers' and 'Period: End of Sentence', which both won Academy Awards.
- The film received top honors at the 2024 HollyShorts Film Festival.
- The 97th Academy Awards, hosted by Conan O'Brien, will be held on March 2, 2025, at the Dolby Theatre in Los Angeles, USA.

EXAM
Genius





Ques : Who is the author of the book Soumitra Chatterjee and His World?
सौमित्र चटर्जी एंड हिज वर्ल्ड पुस्तक के लेखक कौन हैं?

- (a) Amitav Ghosh / अमिताव घोष
- (b) Arundhati Roy / अरुंधति रॉय
- (c) Sanghamitra Chakraborty / संघमित्रा चक्रवर्ती
- (d) Jhumpa Lahiri / झुम्पा लाहिड़ी
- (e) Vikram Seth / विक्रम सेठ

Answer : Option C

Explanation :

- Soumitra Chatterjee and His World Authored by Journalist Sanghamitra Chakraborty
- It is Released at Kolkata Literary Meet in West Bengal and Published by Penguin India's Vintage Books
- Awards won by Soumitra Chatterjee are Padma Bhushan (2004), two National Film Awards (2007 and 2017) and the Dadasaheb Phalke Award (2012)

EXAM
Genius





Ques : Christine Carla Kangaloo, who received the Pravasi Bharatiya Samman Award, is the President of which country?

प्रवासी भारतीय सम्मान पुरस्कार प्राप्त करने वाली क्रिस्टीन कार्ला कंगालू किस देश की राष्ट्रपति हैं?

- (a) Guyana / गुयाना
- (b) Mauritius / मॉरीशस
- (c) Trinidad and Tobago / त्रिनिदाद और टोबैगो
- (d) Fiji / फिजी
- (e) Suriname / सूरीनाम

Answer : Option C

Explanation :

- Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago, has received the Pravasi Bharatiya Samman Award from India, which recognizes her excellent achievements in public affairs and contributions to India's global status.
- Kangaloo, an Indo-Trinidadian President, was the chief guest during the 18th Pravasi Bharatiya Divas Convention, held in Bhubaneswar, Odisha, from January 8 to 10, 2025.
- Kangaloo underlined the deep relationships between India and Trinidad and Tobago, which date back to 1845, when Indian indentured servants first came on Trinidadian coasts.
- She stated that India was one of the first countries to establish diplomatic relations with Trinidad and Tobago following its independence in 1962.
- The Pravasi Bharatiya Samman Award is the most prestigious honor granted upon abroad Indians for outstanding accomplishments in a variety of fields, hence building relations between India and the global diaspora.





Ques : What has UAE President Sheikh Mohamed bin Zayed Al Nahyan declared the year 2025 as?

संयुक्त अरब अमीरात के राष्ट्रपति शेख मोहम्मद बिन जायद अल नाहयान ने वर्ष 2025 को क्या घोषित किया है?

- (a) Year of Sustainability / स्थिरता का वर्ष
- (b) Year of Innovation / नवाचार का वर्ष
- (c) Year of Community / समुदाय का वर्ष
- (d) Year of Progress / प्रगति का वर्ष
- (e) Year of Tolerance / सहनशीलता का वर्ष

Answer : Option C

Explanation :

- UAE President Sheikh Mohamed bin Zayed Al Nahyan has declared 2025 the Year of Community, initiating a national drive to promote unity and inclusion throughout society.
- The campaign's slogan, "Hand in Hand," symbolizes the UAE leadership's objective of creating a unified and empowered community.
- The UAE is home to almost four million Indians, who are an important part of the country's diversified population.
- President Sheikh Mohamed's announcement demonstrates the leadership's commitment to building a harmonious and inclusive society.

About United Arab Emirates (UAE) :

- Capital – Abu Dhabi
- Currency – Dirham
- President – Mohamed bin Zayed Al Nahyan
- Prime Minister – Mohammed bin Rashid Al Maktoum





Ques : Which ministry has notified the Unified Pension Scheme (UPS) as an option for central government employees?

किस मंत्रालय ने केंद्र सरकार के कर्मचारियों के लिए एक विकल्प के रूप में एकीकृत पेंशन योजना (UPS) को अधिसूचित किया है?

- (a) Ministry of Labour and Employment / श्रम और रोजगार मंत्रालय
- (b) Ministry of Home Affairs / गृह मंत्रालय
- (c) Ministry of Finance / वित्त मंत्रालय
- (d) Ministry of Personnel, Public Grievances, and Pensions / कार्मिक, लोक शिकायत और पेंशन मंत्रालय
- (e) Ministry of Social Justice and Empowerment / सामाजिक न्याय और अधिकारिता मंत्रालय

Answer : Option C

Explanation :

- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- According to the Ministry of Finance, the Pension Fund Regulatory and Development Authority (PFRDA) would oversee UPS regulations and give operational recommendations.
- The scheme will take effect on April 1, 2025.

About Unified Pension Scheme (UPS) :

- The Unified Pension Scheme (UPS) was upgraded from the existing NPS implemented on January 1, 2004 by the Atal Bihari Vajpayee government.
- Central government employees will have to contribute 10% of their basic salary and Dearness Allowance (DA).
- The central government boosted their contribution from 14% (under NPS) to 18.5%.
- Maharashtra was the first state to implement UPS for government employees, beginning March 2024.



Key Rules for Assured Pension under UPS :

- All central government employees who have served for minimum 25 years, will receive 50% of their last drawn salary from the past 12 months before superannuation as pension
- The pension will be proportionate for those with shorter service periods (less than 25 years) of qualifying service, based on their service time
- The family of the deceased employee will be eligible to receive 60% of the pension amount that employee was receiving immediately before his death
- The policy offers an assured minimum pension of Rs 10,000 per month for employees who have served for at least 10 years on superannuation.
- UPS subscribers will get a lump sum payout of 10% of their monthly earnings (pay + DA) upon retirement, in addition to gratuity, for every 6 months of service completed.

EXAM
Genius





Recent News Headlines Related to Schemes

- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.
- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur. Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.
- PARTH Yojana (Police Army Recruitment Training & Hunar) Launched by Madhya Pradesh To prepare youth for recruitment into Indian Army, Police, ParaMilitary forces, and related services.
- Mohan Charan Majhi, Chief Minister of Odisha announced Shahid Madho Singh Haath Kharcha Scheme with a budget of Rs 156 crore to support tribal students. Its aims is to reduce dropout rates and increase students' interest in education.
- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi. It is launched for the Period of FY 2025-26 to FY 2029-30.
- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India(GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.
- Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi. The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.





Ques : Which state's tableau won the best tableau award at the Republic Day Parade 2025?

गणतंत्र दिवस परेड 2025 में किस राज्य की झांकी ने सर्वश्रेष्ठ झांकी का पुरस्कार जीता?

- (a) Punjab / पंजाब
- (b) Uttar Pradesh / उत्तर प्रदेश
- (c) Vidarbha / विदर्भ
- (d) Gujarat / गुजरात
- (e) Hyderabad / हैदराबाद

Answer : Option B

Explanation :

- Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas', received the best tableau award at the Republic Day Parade held on January 26th at Kartavya Path in New Delhi.
- While Tripura's 'Eternal Reverence: The Worship of 14 Deities in Tripura - Kharchi Puja' themed tableau was adjudged second, Andhra Pradesh's tableau showing 'Etikoppaka Bommalu - Eco-Friendly Wooden Toys' got third place.
- Among Central Ministries and Departments, the Ministry of Tribal Affairs' 'Janjatiya Gaurav Varsh' received the best tableau award.
- Meanwhile, the Jammu and Kashmir Rifles Contingent earned the finest Marching Contingent award among Services, while the Delhi Police Marching Contingent received the honor among CAPFs and other auxiliary forces.
- The Central Public Works Department and the 'Jayati Jai Mamah Bharatam' Dance Group received the Special Prize for the 75th anniversary of India's Constitution.
- In addition, Gujarat earned the finest tableau award in the Popular Choice Category for its 'Swarnim Bharat: Virasat aur Vikas' tableau, following an online poll on the MyGov platform in which individuals voted for their favorite tableau and Marching Contingent.
- Uttar Pradesh finished second, with Uttarakhand's 'Cultural Heritage and Adventure Sports' tableau taking third place.
- The Signals Contingent received the Best Marching Contingent award among Services, while the CRPF Marching Contingent won among CAPFs and other auxiliary forces





Ques : Who launched the enhanced Certificate of Origin (eCoO) 2.0 System?

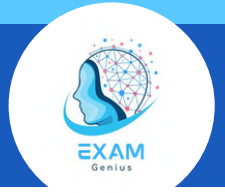
उन्नत सर्टिफिकेट ऑफ ओरिजिन (eCoO) 2.0 सिस्टम किसने लॉन्च किया?

- (a) Ministry of Commerce and Industry / वाणिज्य एवं उद्योग मंत्रालय
- (b) Directorate General of Foreign Trade (DGFT) / विदेश व्यापार महानिदेशालय (डीजीएफटी)
- (c) Reserve Bank of India / भारतीय रिजर्व बैंक
- (d) Ministry of External Affairs / विदेश मंत्रालय
- (e) Indian Chamber of Commerce / इंडियन चैंबर ऑफ कॉमर्स

Answer : Option B

Explanation :

- The Directorate General of Foreign Trade (DGFT) has released the improved Certificate of Origin (eCoO) 2.0 System, a substantial update aimed at making the certification process easier for exporters and increasing trade efficiency.
- This enhanced platform has various user-friendly features, including multi-user access, which allows exporters to authorize several users with a single Importer Exporter Code (IEC).
- Furthermore, the system now supports both Aadhaar-based e-signing and digital signature tokens, increasing flexibility.
- An integrated dashboard provides exporters with easy access to eCoO services, FTA information, trade events, and other resources.
- As of January 1, 2025, the electronic filing of Non-Preferential Certificates of Origin has become mandatory via the eCoO 2.0 website, which exporters can access under the "Get Certificate of Origin" section.
- This trade facilitation program has streamlined the certification process and reduced turnaround times for exporters, indicating a considerable improvement in the Ease of Doing Business.



Ques : Which state Chief Minister has inaugurated the 10th Sci-Fi Science Film Festival of India ?

किस राज्य के मुख्यमंत्री ने 10वें भारत के Sci-Fi विज्ञान फिल्म महोत्सव का उद्घाटन किया है?

- (a) Lakshadweep / लक्षद्वीप
- (b) Andaman and Nicobar Islands / अंडमान और निकोबार द्वीप समूह
- (c) Kerala / केरल
- (d) Goa / गोवा
- (e) Tamil Nadu / तमिलनाडु

Answer : Option D

Explanation :

- Goa Chief Minister Pramod Sawant opened the 10th Sci-Fi Science Film Festival of India in Panaji.
- Every year, the Goa government organizes the Sci-Fi Science Film Festival of India to encourage students' curiosity, scientific temperament, and excitement.
- The event will motivate the state's youngsters to pursue a profession in science and contribute significantly to India's development by 2047.
- The 10th Sci-Fi Science Film Festival of India will focus on the Green Revolution. It is an homage to Dr. M S Swaminathan, the pioneer of India's green revolution.

Genius





Ques : Which team won the inaugural edition of the Women's Hockey India League 2024-25?

महिला हॉकी इंडिया लीग 2024-25 का उद्घाटन संस्करण किस टीम ने जीता?

- a) Odisha Warriors Club / ओडिशा वॉरियर्स क्लब
- b) Haryana Hockey Club / हरियाणा हॉकी क्लब
- c) Soorma Hockey Club / सूरमा हॉकी क्लब
- d) Jharkhand Jaguars / झारखंड जगुआर
- e) Punjab Panthers / पंजाब पैंथर्स

Answer : Option A

Explanation :

- The Odisha Warriors Club won the inaugural Women's Hockey India League 2024-25 title by defeating Soorma Hockey Club 2-1 in the final at the Marang Gomke Jaipal Singh Munda Astro Turf Hockey Stadium in Ranchi.
- The Women's Hockey India League is a franchise club event modeled after cricket's Indian Premier League (IPL).
- In the inaugural Women's Hockey India League, four franchise teams competed: Soorma Hockey Club, Delhi SG Pipers, Shrachi Rarh Bengal Tigers, and Odisha Warriors.
- Each franchise club could field a maximum of 24 players, including at least 16 Indian hockey players (four of whom had to be juniors) and eight overseas players.

Women's Hockey India League 2024-25 Awards :

- Top Scorers- Yibbi Jansen (Odisha Warriors), Charlotte Englebert (Soorma Hockey Club)
- Player of the Tournament- Jyoti (Soorma Hockey Club)
- Best Goalkeeper- Savita Punia (Soorma Hockey Club)
- Upcoming Player- Sonam (Soorma Hockey Club)



IMPORTANT ONE – LINER Current Affairs

HSBC TravelOne Credit Card Launched by HSBC India. It is Powered by Mastercard.

ICC has announced that Geoff Allardice will stand down as ICC Chief Executive. Mr Allardice joined the ICC in 2012 as General Manager of Cricket, coming from Cricket Australia where he was Cricket Operations Manager.

Kotak Mahindra Bank Limited (KMBL) Completed Acquisition of Mumbai based Standard Chartered Bank (SCB)'s Personal Loan Portfolio for Rs 3,330 Crore .

Kiran Rao's directorial feature Laapataa Ladies might not have secured an Oscar nomination, but it has now secured a nomination for a Japan Academy Film Prize.

The ePlane Company, an urban air mobility (UAM) startup from IIT Madras, is the first private Indian firm to acquire Type Certification from the Directorate General of Civil Aviation (DGCA) for their eVTOL aircraft, 'the e200X'. The business intends to debut its eVTOL services by 2026. Professor Satya Chakravarthy launched the ePlane Company in 2019.

Vedanta Resources Ltd (VRL), the parent company of Mumbai-based mining conglomerate Vedanta Ltd, has named Deshnee Naidoo as its first Chief Executive Officer (CEO) to lead its new growth phase.

The Union Cabinet has authorized the beginning of the National Critical Mineral Mission, with an estimated expenditure of Rs 16,300 crore and an extra investment of Rs 18,000 crore by public sector businesses. The mission will be carried out by the Ministry of Mines for a period of seven years, from FY25 to FY31.





महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

एचएसबीसी इंडिया द्वारा एचएसबीसी ट्रैवलरन क्रेडिट कार्ड लॉन्च किया गया। यह मास्टरकार्ड द्वारा संचालित है।

ICC ने घोषणा की है कि ज्योफ एलार्डिस ICC मुख्य कार्यकारी का पद छोड़ देंगे। श्री एलार्डिस 2012 में क्रिकेट के महाप्रबंधक के रूप में आईसीसी में शामिल हुए, वह क्रिकेट ऑस्ट्रेलिया से आए थे जहां वह क्रिकेट संचालन प्रबंधक थे।

कोटक महिंद्रा बैंक लिमिटेड (KMBL) ने 3,330 करोड़ रुपये में मुंबई स्थित स्टैंडर्ड चार्टर्ड बैंक (SCB) के पर्सनल लोन पोर्टफोलियो का अधिग्रहण पूरा कर लिया।

किरण राव के निर्देशन में बनी फिल्म लापता लेडीज ने भले ही ऑस्कर नामांकन हासिल नहीं किया हो, लेकिन अब इसने जापान अकादमी फिल्म पुरस्कार के लिए नामांकन हासिल कर लिया है।

ईप्लेन कंपनी, आईआईटी मद्रास का एक शहरी वायु गतिशीलता (यूएएम) स्टार्टअप, अपने ईवीटीओएल विमान, 'ई200एक्स' के लिए नागरिक उड्डयन महानिदेशालय (डीजीसीए) से टाइप सर्टिफिकेशन हासिल करने वाली पहली निजी भारतीय फर्म है। व्यवसाय का इरादा 2026 तक अपनी ईवीटीओएल सेवाएं शुरू करने का है। प्रोफेसर सत्या चक्रवर्ती ने 2019 में ईप्लेन कंपनी लॉन्च की।

मुंबई स्थित खनन समूह वेदांता लिमिटेड की मूल कंपनी, वेदांता रिसोर्सेज लिमिटेड (वीआरएल) ने अपने नए विकास चरण का नेतृत्व करने के लिए देशनी नायडू को अपना पहला मुख्य कार्यकारी अधिकारी (सीईओ) नियुक्त किया है।

केंद्रीय मंत्रिमंडल ने 16,300 करोड़ रुपये के अनुमानित व्यय और सार्वजनिक क्षेत्र के व्यवसायों द्वारा 18,000 करोड़ रुपये के अतिरिक्त निवेश के साथ राष्ट्रीय महत्वपूर्ण खनिज मिशन की शुरुआत को मंजूरी दे दी है। यह मिशन वित्त वर्ष 2025 से वित्त वर्ष 31 तक सात वर्षों की अवधि के लिए खान मंत्रालय द्वारा चलाया जाएगा।

EXAM
Genius





Ques : India Post Payments Bank Limited (IPPB) and which Insurance Company entered into a bancassurance partnership ?

इंडिया पोस्ट पेमेंट्स बैंक लिमिटेड (आईपीपीबी) और किस बीमा कंपनी ने बैंकएश्योरेंस साझेदारी में प्रवेश किया?

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) TATA AIG General Insurance Company / टाटा एआईजी जनरल इंश्योरेंस कंपनी
- (e) PNB MetLife India Insurance / पीएनबी मेटलाइफ इंडिया इंश्योरेंस

Answer : Option E

Explanation :

- IPPB and PNB MetLife India Insurance Company Limited formed a bancassurance cooperation to provide access to life insurance solutions in India.
- This agreement brings together PNB MetLife's life insurance products with IPPB's 650 banking outlets and 110 million customers.

About India Post Payments Bank Limited (IPPB) :

- Established : 2017
- HQ : New Delhi, Delhi
- CEO & MD : R. Viswesvaran
- Tagline : Your Bank at Your Doorstep

About PNB MetLife India :

- Established : 2001
- HQ : Mumbai
- CEO & MD : Sameer Bansal





Ques : Which fintech company has become the first to launch a beta version of its e-rupee wallet for transactions using India's CBDC (Central Bank Digital Currency)?
कौन सी फिनटेक कंपनी भारत की CBDC (सेंट्रल बैंक डिजिटल करेंसी) का उपयोग करके लेनदेन के लिए अपने ई-रुपी वॉलेट का बीटा संस्करण लॉन्च करने वाली पहली कंपनी बन गई है?

- (a) Paytm
- (b) PhonePe
- (c) Google Pay
- (d) CRED
- (e) Razorpay

Answer : Option D

Explanation :

- CRED has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (CBDC).
- This project builds on the Reserve Bank of India's (RBI) plan to widen access to CBDC-Retail by allowing non-bank payment system operators to support digital currency transactions.
- The e-rupee wallet is intended to improve financial inclusion and streamline digital payments in India.
- Yes Bank will be the first sponsor bank to provide CBDC issuing for a third-party application provider such as CRED.
- CRED's e-rupee wallet allows transactions up to Rs.10,000 per transfer, with a daily transaction limit of Rs.50,000 and storage capacity of Rs 1 lakh. These will be fee-free merchant transactions.
- Future improvements will include programmable merchant payments, CRED Pay integration, and PIN-less transactions under Rs.500 for all CRED members in the coming months.
- Founder of CRED - Kunal Shah



Ques : Which digital wallet provider has launched the full production version of India's Central Bank Digital Currency (CBDC) e-rupee wallet?

किस डिजिटल वॉलेट प्रदाता ने भारत के सेंट्रल बैंक डिजिटल करेंसी (CBDC) ई-रुपी वॉलेट का पूर्ण उत्पादन संस्करण लॉन्च किया है?

- (a) PhonePe
- (b) Paytm
- (c) Google Pay
- (d) CRED
- (e) MobiKwik

Answer : Option E

Explanation :

- **MobiKwik, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank.**
- **All MobiKwik Android users now have access to the e-rupee wallet, which allows for smooth peer-to-peer (P2P) and peer-to-merchant (P2M) transactions. The wallet is fully UPI compatible, so users may make payments by scanning any UPI QR code.**
- **Existing MobiKwik users who have completed the Know Your Customer (KYC) process can quickly open an e-rupee wallet and transfer funds from their bank accounts.**
- **To gain access to the functionality, new customers must first pass a video KYC process.**
- **The wallet supports transactions worth up to Rs 50,000 per day, with a single-transaction limit of Rs 10,000. It accepts denominations ranging from Rs 0.50 to 500.**





Ques : Who clinched the women's singles title at the Senior National Table Tennis Championships 2025?

सीनियर नेशनल टेबल टेनिस चैंपियनशिप 2025 में महिला एकल का खिताब किसने जीता?

- (a) Sreeja Akula / श्रीजा अकुला
- (b) Diya Chitale / दीया चितले
- (c) Manika Batra / मनिका बत्रा
- (d) Archana Kamath / अर्चना कामथ
- (e) Ayhika Mukherjee / अयहिका मुखर्जी

Answer : Option B

Explanation :

- Manush Shah and Diya Chitale won the men's and women's singles titles at the Senior National Table Tennis Championships 2025, held at the Pandit Dindayal Upadhyay Indoor Stadium in Surat, Gujarat.
- The men's singles table tennis final saw Manush Shah defeat Payas Jain 4-1 (10-12, 11-6, 11-6, 12-10, 11-8).
- Diya Chitale defeated two-time national champion Sreeja Akula in the women's final, 4-3 (10-12, 8-11, 13-11, 12-10, 11-8, 9-11, 11-9).

Championships 2025 winners list :

- Men's singles : Manush Shah
- Women's singles : Diya Chitale
- Men's doubles : Abhinandh and S. Preyesh Raj
- Women's doubles : Sreeja Akula and Diya Chitale
- Mixed doubles : Akash Pal and Poymantee Baisya





Recent News headlines related to Sports

- The Odisha Warriors Club won the inaugural Women's Hockey India League 2024-25 title by defeating Soorma Hockey Club 2-1 in the final at the Marang Gomke Jaipal Singh Munda Astro Turf Hockey Stadium in Ranchi
- 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
- Indian Grandmaster Iniyen 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





Ques : Who has been appointed as the Director General of the Bureau of Civil Aviation Security (BCAS)?

नागरिक उड्डयन सुरक्षा ब्यूरो (बीसीएस) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Rakesh Asthana / राकेश अस्थाना
- (b) Arvind Kumar / अरविंद कुमार
- (c) Subodh Jaiswal / सुबोध जयसवाल
- (d) Rajesh Nirwan / राजेश निर्वाण
- (e) S.N. Shrivastava / एस.एन. श्रीवास्तव

Answer : Option D

Explanation :

- The Appointments Committee of the Cabinet (ACC) has approved the Ministry of Civil Aviation's recommendation to nominate Rajesh Nirwan, a senior IPS officer, as the Director General of the Bureau of Civil Aviation Security (BCAS) within the Ministry.
- Rajesh Nirwan, an Indian Police Service (IPS) officer from the 1992 Rajasthan cadre, offers vast experience and competence to his current position.
- BCAS, which operates under the Ministry of Civil Aviation, is in charge of safeguarding the security of civil aviation operations in India.
- The Bureau is critical to maintaining and improving aviation security standards in accordance with international conventions, hence protecting civil aviation operations from unauthorized intervention.

Genius





Recent Appointment in different departments :

- **Deshnee Naidoo** : first Chief Executive Officer (CEO) Vedanta Resources Ltd (VRL)
- **Hisashi Takeuchi** : Managing Director (MD) and Chief Executive Officer (CEO) of Maruti Suzuki India
- **Janet Petro** : 15th Acting NASA administrator (Replaced 14th NASA administrator, Bill Nelson)
- **Jay Shah** : Board member of the Marylebone Cricket Club (MCC) Advisory Board
- **Neeraj Parakh** : Chief Executive Officer of Reliance Power
- **Dhananjay Shukla** : President of Institute of Company Secretaries of India (ICSI)
- **Robert Jerard Ravi** : Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)
- **Justice Devendra Kumar Upadhyaya** : Chief Justice of the Delhi High Court (Replaced Justice Vibhu Bakhru)
- **Justice Alok Aradhe** : Chief Justice of the Bombay High Court (Replaced Justice Devendra Kumar Upadhyaya)
- **Marco Rubio** : 72nd US Secretary of State
- **Nripendra Mishra** : Chairperson of Executive Council of the Prime Ministers Museum and Library Society
- **Vineet Joshi** : Secretary of the Department of Higher Education under the Ministry of Education
- **K Vinod Chandran** : Chief Justice of Supreme Court
- **Ajit Kumar Mohanty** : Chairman of the reformed Atomic Energy Commission (AEC)
- **Devajit Saikia** : New secretary of the Board of Control for Cricket in India (BCCI)
- **Prabhtej Singh Bhatia** : Treasurer of the Indian Cricket Board
- **Brijendra Pratap Singh** : Chairman and Managing Director (CMD) of National Aluminium Company (NALCO)





Ques : Who is the Chairman of the Group of Ministers set up to address issues related to the viability of electricity distribution utilities in India?

भारत में बिजली वितरण उपयोगिताओं की व्यवहार्यता से संबंधित मुद्दों के समाधान के लिए गठित मंत्रियों के समूह के अध्यक्ष कौन हैं?

- (a) Raj Kumar Singh / राज कुमार सिंह
- (b) Piyush Goyal / पीयूष गोयल
- (c) Nitin Gadkari / नितिन गडकरी
- (d) Hardeep Singh Puri / हरदीप सिंह पुरी
- (e) Shripad Yesso Naik / श्रीपाद येसो नाइक

Answer : Option E

Explanation :

- The Government of India has formed a Group of Ministers to address concerns about the viability of the country's power distribution utilities.
- Shripad Yesso Naik, Union Minister of State for Power, New and Renewable Energy, chairs the Group of Ministers.

The Group of Ministers will study and provide suggestions to the government on the following issues :

- Analyze the debt of electricity distribution boards in significant Indian states.
- Identify states in urgent need of liquidity support (cash) and propose a fiscal discipline program to help them avoid a debt trap.
- Suggest ways to strengthen the overall health of the power distribution sector in order to attract additional investment from private participants.
- Determine which parameters should be examined to ensure that power distribution utilities' borrowings are productive.
- Recommend principles for investment programs that include capital expenditures aimed at overall improvement.





Ques : Which two countries signed a protocol to amend the Double Taxation Avoidance Agreement (DTAA)?

किन दो देशों ने दोहरे कराधान बचाव समझौते (डीटीएए) में संशोधन के लिए एक प्रोटोकॉल पर हस्ताक्षर किए?

- (a) India and Oman / भारत और ओमान
- (b) India and Saudi Arabia / भारत और सऊदी अरब
- (c) India and UAE / भारत और संयुक्त अरब अमीरात
- (d) India and Qatar / भारत और कतर
- (e) India and Bahrain / भारत और बहरीन

Answer : Option A

Explanation :

- India and Oman signed a protocol to alter their Double Taxation Avoidance Agreement (DTAA) and agreed to expedite negotiations for the early signing of the Comprehensive Economic Partnership Agreement (CEPA).
- The pact to revise the DTAA to match it with worldwide cross-border taxation norms, simplify tax procedures, and promote greater tax cooperation was signed on the margins of Commerce and Industry Minister Piyush Goyal's visit to Muscat.
- In 1997, both countries signed the DTAA agreement. The modifications could help commerce, which is projected to rise once the CEPA between the two sides is finalized.
- During the visit, Goyal co-chaired the 11th session of the India-Oman Joint Commission Meeting (JCM) with the Sultanate of Oman's Minister of Commerce, Industry, and Investment Promotion, Qais bin Mohammed Al Yousef.





Ques : Which state government has launched the four welfare schemes of his government- Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards on the occasion of the Republic Day ?

किस राज्य सरकार ने गणतंत्र दिवस के अवसर पर अपनी सरकार की चार कल्याणकारी योजनाएं- रायथु भरोसा, इंदिरम्मा आत्मीय भरोसा, इंदिरम्मा इंदलू और नए राशन कार्ड लॉन्च किए हैं?

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

Answer : Option E

Explanation :

- On Republic Day, Telangana Chief Minister A. Revanth Reddy introduced his government's four welfare schemes--Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards.
- Chief Minister Reddy announced the initiative in Chandravanch village, Narayanpet district.

About the schemes :

- Rythu Bharosa : Eligible farmers would receive cash support of Rs. 12,000 per acre of arable land. The funds will be credited to the farmer's bank account.
- Indiramma Aathmeeya Bharosa : Financial assistance of Rs. 12,000 per year would be provided to landless agricultural labour families.
- Indiramma Indlu : housing initiative for homeless Dalits, Tribals, and Backward Classes. They would receive Rs 5 lakh in financial support to build their homes. The government has set an aim of constructing 4,50,000 dwellings by 2024-2025, with a budget of Rs 22,500 crore.



Recent News Headlines Related to Schemes

- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.
- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur. Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.
- PARTH Yojana (Police Army Recruitment Training & Hunar) Launched by Madhya Pradesh To prepare youth for recruitment into Indian Army, Police, ParaMilitary forces, and related services.
- Mohan Charan Majhi, Chief Minister of Odisha announced Shahid Madho Singh Haath Kharcha Scheme with a budget of Rs 156 crore to support tribal students. Its aims is to reduce dropout rates and increase students' interest in education.
- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi. It is launched for the Period of FY 2025-26 to FY 2029-30.
- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.
- The Haryana government has agreed to enhance the maximum amount of Death-cum-Retirement Gratuity for state government employees by 25%.
- Government of India (GoI) sanctioned Rs. 4388 crore under the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) Scheme to solarize agriculture for states across India.





Ques : Which branch of the Indian Armed Forces does Shubhanshu Shukla belong to?

शुभांशु शुक्ला भारतीय सशस्त्र बल की किस शाखा से संबंधित हैं?

- (a) Indian Army / भारतीय सेना
- (b) Indian Navy / भारतीय नौसेना
- (c) Indian Air Force / भारतीय वायु सेना
- (d) Indian Space Research Organisation (ISRO) / भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो)
- (e) Defence Research and Development Organisation (DRDO) / रक्षा अनुसंधान एवं विकास संगठन (डीआरडीओ)

Answer : Option C

Explanation :

- Indian Air Force Group Captain Shubhanshu Shukla will be the first Indian astronaut to travel to the International Space Station (ISS) on a private mission.
- Shukla will fly on a SpaceX Dragon spacecraft from the Kennedy Space Center in Florida as part of NASA's Axiom Mission 4 (Ax-4), a collaborative effort with ISRO.
- Shukla was born on October 10, 1985, in Lucknow, Uttar Pradesh. He was commissioned into the Indian Air Force (IAF) Fighter Wing in 2006 and received astronaut training in Moscow in 2019.
- Peggy Whitson, a former NASA astronaut, will command the Ax-4 mission. Shukla will pilot the team, alongside mission specialists Slawosz Uznanski-Wisniewski (Poland) and Tibor Kapu (Hungary).
- The crew will stay on the ISS for up to 14 days, undertaking scientific investigations, educational outreach, and commercial operations with NASA and ISRO.
- The Ax-4 project marks the first collaboration between India, Poland, and Hungary in space, with Poland and Hungary returning to human spaceflight after more than 40 years.





Ques : Which Indian company has become the first to develop pipes for transporting hydrogen?

कौन सी भारतीय कंपनी हाइड्रोजन परिवहन के लिए पाइप विकसित करने वाली पहली कंपनी बन गई है?

- (a) Reliance Industries / रिलायंस इंडस्ट्रीज
- (b) Tata Steel / टाटा स्टील
- (c) JSW Steel / जेएसडब्ल्यू स्टील
- (d) Hindalco / हिंडाल्को
- (e) Essar Steel / एस्सार स्टील

Answer : Option B

Explanation :

- Tata Steel has become the first Indian company to manufacture hydrogen transportation pipes, helping India achieve its sustainable energy aspirations.
- The company's hydrogen-compliant API X65 pipes were manufactured at Tata Steel's Khopoli factory utilizing steel from its Kalinganagar facility.
- Tata Steel oversaw the whole production process, from designing and manufacturing hot-rolled steel to making the finished hydrogen transit pipes.
- India expects to create at least 5 MMT of green hydrogen per year by 2030, with the potential to increase to 10 MMT per year, necessitating modern transportation infrastructure such as Tata Steel's pipes.

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Ques : Which state government has launched the Chief Minister Mobile Operation Theatre on the occasion of the 76th Republic Day celebration ?

76वें गणतंत्र दिवस समारोह के अवसर पर किस राज्य सरकार ने मुख्यमंत्री मोबाइल ऑपरेशन थिएटर लॉन्च किया है?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option C

Explanation :

- Nagaland Governor La Ganesan has unveiled the Chief Minister Mobile Operation Theatre in Kohima, the state capital, to commemorate the 76th Republic Day celebration.
- The state government seeks to provide sophisticated surgical and healthcare facilities in the state's remote and rural districts.
- The Mobile Operation Theatre, which will be located in a customized van, will be administered by doctors from Kohima hospitals, as well as private hospital doctors.
- The Mobile Operation Theatre is supplied with an advanced mobile surgical unit, portable diagnostic tools like ultrasound, X-ray, endoscopy, and blood testing equipment, as well as instruments for minimally invasive surgeries.

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Ques : Who is heading the three-member judicial committee set up to inquire into the stampede incident at Maha Kumbh 2025?

महाकुंभ 2025 में भगदड़ की घटना की जांच के लिए गठित तीन सदस्यीय न्यायिक समिति का नेतृत्व कौन कर रहा है?

- (a) Justice D.Y. Chandrachud / न्यायमूर्ति डी.वाई. चंद्रचूड़
- (b) Justice Ranjan Gogoi / न्यायमूर्ति रंजन गोगोई
- (c) Justice Harsh Kumar / न्यायमूर्ति हर्ष कुमार
- (d) Justice U.U. Lalit / न्यायमूर्ति यू.यू. ललित
- (e) Justice N.V. Ramana / न्यायमूर्ति एन.वी. रमण

Answer : Option C

Explanation :

- The Uttar Pradesh administration of Yogi Adityanath has formed a three-member judicial committee, led by former Allahabad High Court Justice Harsh Kumar, to investigate the stampede disaster at the Maha Kumbh in Prayagraj on January 29, 2025.
- The three-member Inquiry Committee includes Justice (retd.) Harsh Kumar, former Director General of Police V K Gupta, and retired IAS officer D K Singh.
- The commission will investigate the causes and conditions that led to the stampede and recommend actions to prevent similar disasters in the future. The commission must present its report to the Uttar Pradesh government within one month.
- According to the Uttar Pradesh government, 30 persons were murdered and 60 were injured in a pre-dawn stampede at the Maha Kumbh's Sangam region on January 29, 2025, as millions raced to take a sacred dip on the festival of Mauni Amavasya (new moon day).





Ques : How many Vande Bharat Sleeper trainsets will receive traction components and electrical equipment under the contract?

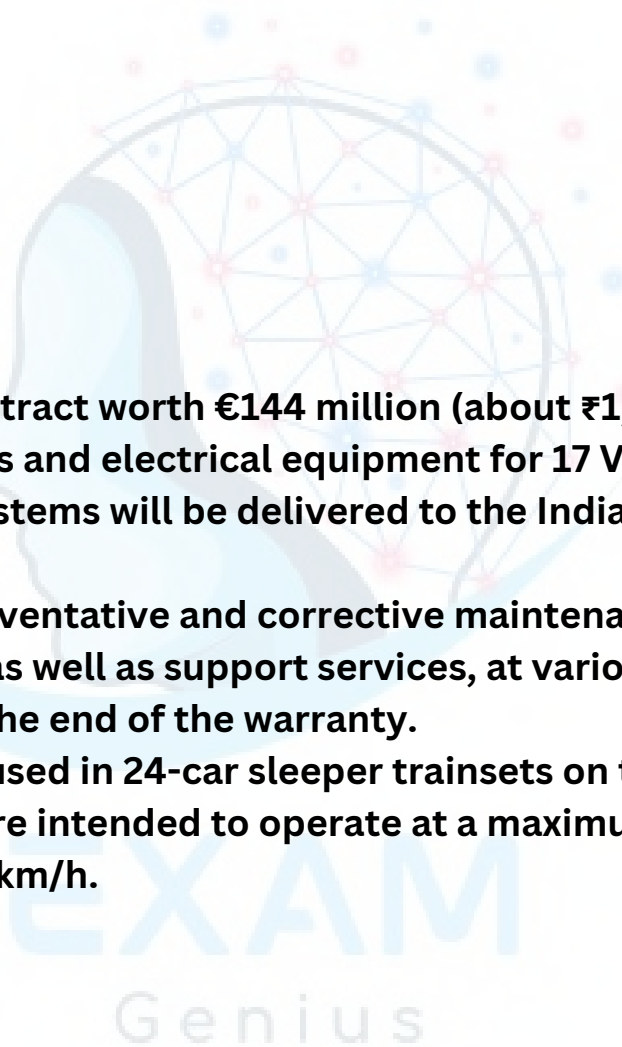
अनुबंध के तहत कितने वंदे भारत स्लीपर ट्रेनसेट को ट्रैक्शन घटक और विद्युत उपकरण प्राप्त होंगे?

- (a) 11
- (b) 13
- (c) 15
- (d) 17
- (e) 20

Answer : Option D

Explanation :

- Alstom has received a contract worth €144 million (about ₹1,285 crore) to supply Mitrac traction components and electrical equipment for 17 Vande Bharat Sleeper trainsets (408 cars). The systems will be delivered to the Indian Integral Coach Factory (ICF) in Chennai.
- The deal also includes preventative and corrective maintenance of traction and major electric equipment, as well as support services, at various railway depots for a five-year term following the end of the warranty.
- The equipment will be housed in 24-car sleeper trainsets on the Vande Bharat platform. These trainsets are intended to operate at a maximum speed of 180 km/h and a service speed of 160 km/h.





Ques : Which edition of Forbes “50 Over 50” Women Global list 2025 Published by Forbes ?

फोर्ब्स द्वारा प्रकाशित फोर्ब्स "50 ओवर 50" महिला वैश्विक सूची 2025 का कौन सा संस्करण प्रकाशित किया गया है?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option A

Explanation :

- Forbes “50 Over 50” Women Global list 2025 1st Edition Published by Forbes
- Quarraisha Abdool Karim, an expert in infectious disease epidemiology and a leading researcher on HIV and AIDS, is placed first.
- The list includes entrepreneurs, investors, innovators, artists, activists, and other successful individuals.

Ranking of Top 5 Women :

- 1 Quarraisha Abdool Karim : Cofounder and Associate Scientific Director, CAPRISA (Center for the AIDS Programme of Research in South Africa) (South Africa)
- 2 Rafaela AponteDiamant : Co-owner, MSC (Switzerland)
- 3 Urmila Asher : Founder, Gujju Ben Na Nasta (India)
- 4 Margaret Atwood : Author (Canada)
- 5 Farana Boodhram Founder, MiDesk Global (South Africa)

Top Indian Women in the list :

- 3 Urmila Asher : Founder, Gujju Ben Na Nasta
- 32 Kiran Mazumdar-Shaw : Founder, Biocon India Private limited
- 37 Sheela Patel : Activist and Co-founder, SPARC



Ques : Which team won the ICC Women's Championship trophy for the 2022-25 cycle?

2022-25 चक्र के लिए किस टीम ने ICC महिला चैम्पियनशिप ट्रॉफी जीती?

- (a) Australia / ऑस्ट्रेलिया
- (b) Russia / रूस
- (c) Japan / जापान
- (d) USA / यूएसए
- (e) India / भारत

Answer : Option A

Explanation :

- Australia was presented with the ICC Women's Championship trophy after winning the elite 10-team competition, which qualified them for the ICC Women's Cricket World Cup in 2025.
- Mike Baird, Chair of Cricket Australia and ICC Director, presented the trophy to Captain Alyssa Healy on behalf of the International Cricket Council in Melbourne.
- Australia has now won all three editions of the competition, which was established in 2014 to promote the women's game and has helped ensure more women's cricket tours over the last decade.
- Meg Lanning won the trophy the first two times, when it was played between 2014-16 and 2017-20 and featured eight teams: Australia, England, India, New Zealand, Pakistan, South Africa, Sri Lanka, and the West Indies. Bangladesh and Ireland were included in the third edition, which ran from 2022 to 2025.
- The top five nations, including hosts India, have qualified directly for the ICC Women's Cricket World Cup 2025, while the bottom four will compete in a Qualifier.





Ques : When is World Neglected Tropical Diseases (NTD) Day observed annually?
विश्व उपेक्षित उष्णकटिबंधीय रोग (एनटीडी) दिवस प्रतिवर्ष कब मनाया जाता है?

- (a) 30 January
- (b) 31 January
- (c) 1 February
- (d) 2 February
- (e) 3 February

Answer : Option A

Explanation :

- World Neglected Tropical Diseases (NTD) Day is commemorated every January 30 to raise awareness about neglected tropical diseases (NTDs) and organize global efforts to eradicate them.
- These diseases impact more than 1.7 billion people globally, primarily in tropical and subtropical areas with limited access to healthcare, clean water, and sanitation.
- Theme 2025: Unite. Act. Eliminate.
- It received official recognition from the World Health Organization (WHO) in 2021

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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
- 30 January : Martyrs' Day, also known as Shaheed Diwas

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IMPORTANT ONE – LINER Current Affairs

Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen

Karnataka Bank has won awards in six categories at the '20th Annual Banking Technology Conference, Expo & Citations, 2024', instituted by the Indian Banks' Association, recently.

Nakul Jain Resigned as Managing Director and Chief Executive Officer (CEO) of Paytm Payments Services Limited (PPSL)

RBL Bank and Piramal Finance have announced a co-lending partnership aimed at offering loans to middle- and low-income borrowers in rural and semi-urban areas.

Latika Katt, one of India's most prolific and acclaimed sculptors, died at the age of 76. Throughout her five-decade career, she worked with a wide range of mediums, including terracotta, papier-mache, stone, and bronze, and received numerous national and international prizes for her contributions to art.

Aditya Birla Housing Finance Ltd. (ABHFL), a wholly owned subsidiary of Aditya Birla Capital has secured an investment of Rs.830 crore through non-convertible debentures (NCDs) from the International Finance Corporation (IFC).

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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

स्मार्टफोन की होम स्क्रीन से सीधे तत्काल भुगतान संग्रह को सक्षम करने के लिए पेटीएम द्वारा रिसीव मनी क्यूआर विजेट लॉन्च किया गया

कर्नाटक बैंक ने हाल ही में भारतीय बैंक संघ द्वारा स्थापित '20वें वार्षिक बैंकिंग प्रौद्योगिकी सम्मेलन, एक्सपो और उद्घरण, 2024' में छह श्रेणियों में पुरस्कार जीते हैं।

नकुल जैन ने पेटीएम पेमेंट्स सर्विसेज लिमिटेड (पीपीएसएल) के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी (सीईओ) के पद से इस्तीफा दे दिया।

आरबीएल बैंक और पीरामल फाइनेंस ने ग्रामीण और अर्ध-शहरी क्षेत्रों में मध्यम और निम्न आय वाले उधारकर्ताओं को ऋण प्रदान करने के उद्देश्य से एक सह-उधार साझेदारी की घोषणा की है।

भारत के सबसे विपुल और प्रशंसित मूर्तिकारों में से एक, लतिका कट्ट का 76 वर्ष की आयु में निधन हो गया। अपने पांच दशक के करियर के दौरान, उन्होंने टेराकोटा, पेपर-मैचे, पत्थर और कांस्य सहित कई माध्यमों के साथ काम किया और कई पुरस्कार प्राप्त किए। कला में उनके योगदान के लिए राष्ट्रीय और अंतर्राष्ट्रीय पुरस्कार।

आदित्य बिड़ला कैपिटल की पूर्ण स्वामित्व वाली सहायक कंपनी, आदित्य बिड़ला हाउसिंग फाइनेंस लिमिटेड (एबीएचएफएल) ने अंतर्राष्ट्रीय वित्त निगम (आईएफसी) से गैर-परिवर्तनीय डिबेंचर (एनसीडी) के माध्यम से 830 करोड़ रुपये का निवेश हासिल किया है।

EXAM
Genius





Ques : What is the fiscal deficit target for India in the Union Budget 2025-26?
केंद्रीय बजट 2025-26 में भारत के लिए राजकोषीय घाटे का लक्ष्य क्या है?

- (a) 3.8% of GDP
- (b) 4.4% of GDP
- (c) 4.8% of GDP
- (d) 5.6% of GDP
- (e) 5.4% of GDP

Answer : Option B

Explanation :

- Finance Minister Nirmala Sitharaman has set a fiscal deficit target of 4.4% of GDP (gross domestic product) for fiscal year 2025-26.
- This is a decrease from the previous year's revised estimate of 4.8%.
- The updated Fiscal Responsibility and Budget Management (FRBM) Act 2003 requires the government to reduce the fiscal deficit to less than 4.5 percent by FY26.
- To cover the budget deficit, net market borrowings from dated securities are expected at Rs.11.54 lakh crore.
- India's Union Budget for FY26 sets overall government expenditure at Rs.50.65 trillion, up from Rs.47.16 trillion in the revised estimates for 2024-25.

EXAM
Genius





Ques : RMBS (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) received its Certificate of Registration (CoR) from which organization ?

आरएमबीएस (आवासीय बंधक-समर्थित प्रतिभूतिकरण) विकास कंपनी लिमिटेड (आरडीसीएल) ने किस संगठन से अपना पंजीकरण प्रमाणपत्र (सीओआर) प्राप्त किया?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) has granted RMBS (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) a Certificate of Registration (CoR), a significant milestone for India's housing finance sector.
- RDCL has a paid-up capital of Rs. 500 crore and plans to start operations in March 2025.
- Between March 2019 and March 2024, India's outstanding individual home loans increased from Rs 17.95 Lakh Crore to Rs 33.19 Lakh Crore, with a CAGR of 13.1%.

Genius





Ques : What is the Goods and Services Tax (GST) collections for the month of January ?

जनवरी महीने के लिए वस्तु एवं सेवा कर (जीएसटी) संग्रह क्या है?

- (a) Rs.1.96 lakh crore
- (b) Rs.1.24 lakh crore
- (c) Rs.1.38 lakh crore
- (d) Rs.1.08 lakh crore
- (e) Rs.1.74 lakh crore

Answer : Option A

Explanation :

- GST receipts for the month of January totaled Rs 1.96 lakh crore, up 12.3% year on year.
- In the previous month, India's GST collections increased 7.3% to Rs 1.77 lakh crore in December over the previous year. This growth has slowed after an 8.5% surge in November.
- Central GST receipts were Rs 36,100 crore, while states collected Rs 44,900 crore. Furthermore, this month's consolidated GST collections maintained at Rs 1.01 lakh crore. Furthermore, GST cess receipts were reported at Rs 13,400 crores.

Collection of GST in January 2024:

- Gross GST Revenue : Rs 1,95,506 crore
- Central GST : Rs 36,100 crore
- State GST : Rs 44,900 crore
- Integrated GST : Rs 1.01 lakh crore
- Cess : Rs 13,400 crore

GST Collection of Previous Months :

- August 2024 – 1.75 lakh crore
- September 2024 – 1.73 lakh crore
- October 2024 – 1.87 lakh crore
- November 2024 – 1.82 lakh crore
- December 2024 – 1.77 lakh crore
- January 2025 – 1.96 lakh crore





Ques : Which digital payments app has partnered with The FinTech Yatra 2025 as a Principal Partner?

किस डिजिटल भुगतान ऐप ने फिनटेक यात्रा 2025 के साथ प्रमुख भागीदार के रूप में भागीदारी की है?

- (a) Google Pay
- (b) PhonePe
- (c) BHIM
- (d) Paytm
- (e) Amazon Pay

Answer : Option C

Explanation :

- BHIM, India's digital payments app powered by NPCI BHIM Services Ltd (NBSL), has joined The FinTech Yatra 2025 as a Principal Partner.
- The FinTech Yatra is a 10,000 kilometer tour to locate and support financial services players in India.
- Over 200 NGOs will receive train-the-trainer training to promote digital payments as part of this collaboration.

EXAM
Genius





Ques : Who clinched the women's singles title at the Senior National Table Tennis Championships 2025?

सीनियर नेशनल टेबल टेनिस चैंपियनशिप 2025 में महिला एकल का खिताब किसने जीता?

- (a) Sreeja Akula / श्रीजा अकुला
- (b) Diya Chitale / दीया चितले
- (c) Manika Batra / मनिका बत्रा
- (d) Archana Kamath / अर्चना कामथ
- (e) Ayhika Mukherjee / अयहिका मुखर्जी

Answer : Option B

Explanation :

- Manush Shah and Diya Chitale won the men's and women's singles titles at the Senior National Table Tennis Championships 2025, held at the Pandit Dindayal Upadhyay Indoor Stadium in Surat, Gujarat.
- The men's singles table tennis final saw Manush Shah defeat Payas Jain 4-1 (10-12, 11-6, 11-6, 12-10, 11-8).
- Diya Chitale defeated two-time national champion Sreeja Akula in the women's final, 4-3 (10-12, 8-11, 13-11, 12-10, 11-8, 9-11, 11-9).

Championships 2025 winners list :

- Men's singles : Manush Shah
- Women's singles : Diya Chitale
- Men's doubles : Abhinandh and S. Preyesh Raj
- Women's doubles : Sreeja Akula and Diya Chitale
- Mixed doubles : Akash Pal and Poymantee Baisya





Ques : What was the total value of UPI transactions in January 2025?
जनवरी 2025 में UPI लेनदेन का कुल मूल्य क्या था?

- (a) Rs 20.48 trillion
- (b) Rs 22.45 trillion
- (c) Rs 26.48 trillion
- (d) Rs 20.45 trillion
- (e) Rs 23.48 trillion

Answer : Option E

Explanation :

- Unified Payments Interface (UPI) transactions increased by 1.6% month on month in January, reaching 16.99 billion from 16.73 billion in December 2024. This was a new record for volume since the computerized system went live in April 2016.
- In November, the volume was estimated at 15.48 billion. On the other side, the value climbed by 1% to Rs 23.48 trillion, from Rs 23.25 trillion in December.
- This was Rs 21.55 trillion in November and Rs 23.5 trillion in October, the highest value so far, according to data from the National Payments Corporation of India (NPCI).
- In January, volume increased by 39% and value increased by 28% compared to the same month in the previous fiscal year. The average daily transaction for the month was 548 million, which equates to approximately Rs 75,743 crore.

EXAM
Genius





Ques : The National Urban Co-operative Finance and Development Corporation (NUCFDC) has officially inaugurated its Corporate Office in which state ?

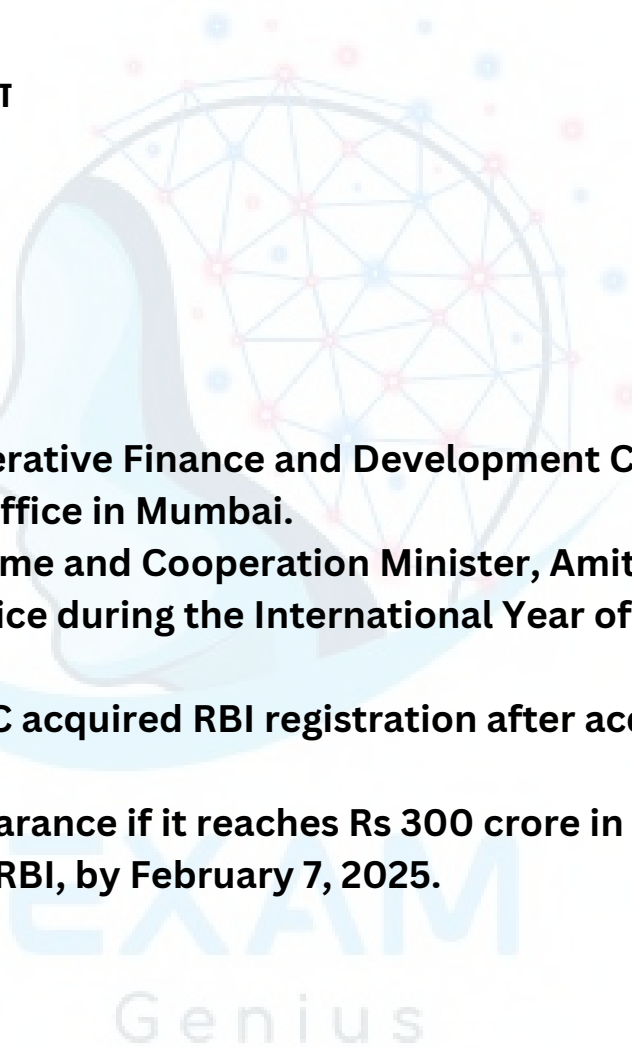
राष्ट्रीय शहरी सहकारी वित्त और विकास निगम (NUCFDC) ने आधिकारिक तौर पर किस राज्य में अपने कॉर्पोरेट कार्यालय का उद्घाटन किया है?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Pune / पुणे
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Mumbai / मुंबई

Answer : Option E

Explanation :

- The National Urban Cooperative Finance and Development Corporation (NUCFDC) has opened its Corporate Office in Mumbai.
- The Honourable Union Home and Cooperation Minister, Amit Shah, inaugurated the NUCFDC Corporate Office during the International Year of Co-operatives 2025 in Mumbai.
- In February 2024, NUCFDC acquired RBI registration after acquiring Rs 117.95 crore in paid-up capital.
- NUCFDC will only gain clearance if it reaches Rs 300 crore in paid-up capital within one year of registration by RBI, by February 7, 2025.





Ques : What initiative has the Government of India introduced to enhance the Haj pilgrimage experience?

भारत सरकार ने हज यात्रा के अनुभव को बेहतर बनाने के लिए क्या पहल शुरू की है?

- (a) Digital India Haj Program / डिजिटल इंडिया हज कार्यक्रम
- (b) Haj Suvidha App / हज सुविधा ऐप
- (c) Pilgrim Welfare Scheme / तीर्थयात्री कल्याण योजना
- (d) Haj Travel Assistance Program / हज यात्रा सहायता कार्यक्रम
- (e) Indian Haj Assistance Portal / भारतीय हज सहायता पोर्टल

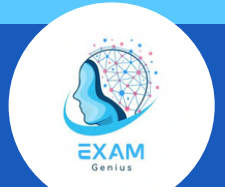
Answer : Option B

Explanation :

- The Government of India has taken considerable initiatives to improve the Haj pilgrimage experience, including the introduction of the 'Haj Suvidha App' and extensive healthcare services for Indian pilgrims, with a special emphasis on the elderly.
- Pilgrims can gain access to critical information such as training materials, hotel details, travel schedules, baggage tracking, an emergency helpline (SOS), grievance resolution, and feedback.
- The app also provides language translation services and other helpful information to improve the pilgrim's experience.
- The software offers real-time monitoring and emergency response tools to government personnel directing Haj operations, resulting in improved coordination and accountability.

Genius





**Ques : Who released the book "Indian Renaissance: The Modi Decade" in New Delhi?
नई दिल्ली में "भारतीय पुनर्जागरण: मोदी दशक" पुस्तक का विमोचन किसने किया?**

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Piyush Goyal / पीयूष गोयल
- (e) Nitin Gadkari / नितिन गडकरी

Answer : Option A

Explanation :

- Amit Shah, the Union Home Minister and Minister of Cooperation, has released the book "Indian Renaissance: The Modi Decade" in New Delhi.
- Amit Shah stated that the previous decade of Prime Minister Shri Narendra Modi's leadership has marked the end of an era and the beginning of a new one.
- He highlighted that when India's history is rewritten, even Modi Ji's harshest opponents will remember these ten years in gold letters.

EXAM
Genius





Recent News Headlines Related to Books :

- **Soumitra Chatterjee and His World : Journalist Sanghamitra Chakraborty**
- **Wild Fictions : Amitav Ghosh**
- **The World After Gaza : Pankaj Mishra**
- **Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective : Dr. K.S. Chauhan**
- **How India Scaled Mt G20: The Inside Story of G20 Presidency : Former NITI Aayog CEO Amitabh Kant**
- **Middle Class India: Driving Change in the 21st Century : Manisha Pande**
- **“Chhaunk: On Food, Economics and Society (Juggernaut)” : Abhijit Vinayak Banerjee and Cheyenne Olivier**
- **'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages' : Professor Raghuvendra Tanwar**
- **In Pursuit of Democracy : Najma Heptulla**
- **The Nehru Development Model : Arvind Panagariya**
- **Living with Birds : Asad Rahamani**
- **BRING IT ON: The Incredible Story of My Life : Dr. Deepa Malik**
- **New Bharat – Modi’s Vision and Development 2019-2024 : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat**
- **3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books**





- **Tipu Sultan-The Saga of the Mysore Interregnum : Vikram Sampath**
- **Loh Purush Sardar Vallabhbhai Patel Ka Jeevanvrit : Rakesh Kumar Sharma**



EXAM
Genius





Ques : Fiscal Health Index (FHI) 2025 for the Financial Year 2022-23 (FY23) Published by ____.

वित्तीय वर्ष 2022-23 (FY23) के लिए राजकोषीय स्वास्थ्य सूचकांक (FHI) 2025 ____ द्वारा प्रकाशित।

- (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

Explanation :

- Fiscal Health Index (FHI) 2025 for the Financial Year 2022-23 (FY23) Published by National Institution for Transforming India (NITI) Aayog. Total 18 States are covered.
- It is Released by Dr. Arvind Panagariya, Chairman of 16th Finance Commission (FC)
- It is Categories in four parts : 1. Achiever(FHI Score>50), 2. Front Runner(FHI Score: 40-50), 3. Performer(FHI Score:25-40) and 4. Aspirational(FHI Score \leq 25)
- Sub-indices are Quality of Expenditure, Revenue Mobilisation, Fiscal Prudence, Debt Index and Debt Sustainability
- According to the research, Odisha has the highest cumulative score (67.8 out of 100), followed by Chhattisgarh (55.2) and Goa (53.6).
- the top 5 achiever states invest up to 4% of their GSDP in capital expenditure.

Ranking of Top 3 states in FHI 2025 :

- Achiever : Odisha (1st) Chhattisgarh (2nd) Goa (3rd)
- Front-runner : Maharashtra (1st) Uttar Pradesh (2nd) Telangana (3rd)
- Performer : Tamil Nadu (1st) Rajasthan (2nd) Bihar (3rd)
- Aspirational : Kerala (1st) West Bengal (2nd) Andhra Pradesh (3rd)





1st ranked states in Sub-indices (SI) in different categories :

- **Quality of Expenditure :** Madhya Pradesh (Achiever) Karnataka (Front-runner) Gujrat (Performer) Punjab (Aspirational)
- **Revenue Mobilisation :** Goa (Achiever) Maharashtra (Front-runner) Karnataka (Performer) Andhra Pradesh (Aspirational)
- **Fiscal Prudence :** Jharkhand (Achiever) Uttar Pradesh (Front-runner) Madhya Pradesh (Performer) West Bengal (Aspirational)
- **Debt Index :** Odisha (Achiever) Karnataka (Front-runner) Andhra Pradesh (Performer) Haryana (Aspirational)



EXAM
Genius





Ques : Which North Eastern state became the first to sign an MoU with Bhashini for Multilingual Governance?

कौन सा उत्तर पूर्वी राज्य बहुभाषी शासन के लिए भाषिनी के साथ समझौता ज्ञापन पर हस्ताक्षर करने वाला पहला राज्य बन गया?

- (a) Assam / असम
- (b) Meghalaya / मेघालय
- (c) Tripura / त्रिपुरा
- (d) Manipur / मणिपुर
- (e) Arunachal Pradesh / अरुणाचल प्रदेश

Answer : Option C

Explanation :

- Government of Tripura and Digital India Bhashini Division (DIBD) of the Ministry of Electronics and Information Technology (MeitY) signed an MOU to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance.
- The MOU signing ceremony took place at Pragna Bhavan in Agartala, during the State-Level Workshop 'Bhashini Rajyam,' inaugurated by Pranajit Singha Roy, IT Minister of Tripura
- Tripura is the first northeastern state and the eighth state in the country to sign an MOU with Bhashini

EXAM
Genius





Recent News Headlines Related to MoU and agreement :

- India and Oman signed a protocol to alter their Double Taxation Avoidance Agreement (DTAA) and agreed to expedite negotiations for the early signing of the Comprehensive Economic Partnership Agreement (CEPA).
- 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
- 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.
- 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 Bhubaneswar to foster FinTech collaboration, with a focus on developing inclusive and sustainable InsureTech and related areas.
- International Society for Krishna Consciousness (ISKCON) and the Adani Group Collaborate to ensure that nearly one lakh people are provided with nutritious meals daily during the 45-day spiritual gathering at Maha Kumbh Mela. ISKCON has set up a large-scale kitchen at Harshvardhan Marg.



EXAM
Genius





Ques : Which travel firm has partnered with the Central Government to provide accommodation, catering, and transport services for the National Games of India 2025?

भारत के राष्ट्रीय खेल 2025 के लिए आवास, खानपान और परिवहन सेवाएं प्रदान करने के लिए किस ट्रेवल फर्म ने केंद्र सरकार के साथ साझेदारी की है?

- (a) MakeMyTrip / मेकमाईट्रिप
- (b) Yatra / यात्रा
- (c) Thomas Cook (India) / थॉमस कुक (भारत)
- (d) Cleartrip / क्लियरट्रिप
- (e) EaseMyTrip / ईजमायट्रिप

Answer : Option C

Explanation :

- Thomas Cook (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand.
- National Games of India 2025 is a multi-sport spectacle that would bring together top athletes from around the country to compete in 32 sporting disciplines and four showcase events from January 28 to February 14, 2025.
- Thomas Cook India has been named the exclusive partner to provide end-to-end management across three core portfolios of housing, catering, and transportation for 20,000 contingents, including over 10,000 athletes, 5,000 support workers, and 3,000 dignitaries.





Ques : The 13th edition of joint military exercise 'Ekuverin' held between India and which country ?

भारत और किस देश के बीच संयुक्त सैन्य अभ्यास 'एकुवेरिन' का 13वां संस्करण आयोजित हुआ?

- (a) Malaysia / मलेशिया
- (b) Maldives / मालदीव
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Sri Lanka / श्रीलंका

Answer : Option B

Explanation :

- The 13th edition of the joint military exercise 'Ekuverin' between the Indian Army and the Maldives National Defence Force has begun in the island nation.
- It took place from June 11 to 24, 2023, at Chaubatia, Uttarakhand.
- Ekuverin means 'Friends' in Dhivehi.

EXAM
Genius





India's Rankings in Different Indices

- World's Billionaires List 2025 Published by Forbes : Elon Musk (top), Mukesh Ambani (9th)
- World University Rankings by Subject 2025 Published by Times Higher Education (THE) : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- 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)





Recent News Headlines Related to Defence Exercise :

- Indian Naval Ship (INS) Mumbai is taking part in the fourth edition of the multinational naval exercise La Perouse in the eastern Indian Ocean. France will lead the 2025 La Perouse exercise.
- Exercise 'Devil Strike' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces
- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- Exercise Sahayog-Hop Tac 2nd Edition Held at off the coast of Kochi, Kerala between India & Vietnam (Coast guard).
- Exercise Desert Knight 2025 Held at Arabian Sea between India, France, and the UAE (Air force). From India Sukhoi-30MKI, Jaguars, IL-78 mid-air refuellers, and AEW&C (Airborne Early Warning and Control) systems participate in Exercise.
- The Eastern Naval Command will host the bilateral naval exercise SLINEX 2024 (Sri Lanka-India Exercise) at Visakhapatnam from December 17 to 20, 24.
- India and Cambodia's first joint tabletop exercise, dubbed 'CINBAX,' began at the Foreign Training Node in Pune, Maharashtra
- On December 2, 2024, India and Malaysia began the bilateral Joint Military Exercise "Harimau Shakti" at the Bentong camp in Pahang district, Malaysia
- The Indian Coast Guard (ICG) held the 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.
- The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and the Singapore Armed Forces, ended at Field Firing Ranges in Devlali (Maharashtra).
- The 11th edition of the Indian Coast Guard's National Maritime Search and Rescue Exercise and Workshop (SAREX-24) starts in Kochi, Kerala.





- The Indian Army successfully completed the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Sanyukt Vimochan 2024', which took place in Ahmedabad and Porbandar, Gujarat
- India Launches First Space Defense Exercise Antariksha Abhyas – 2024 To simulate and address threats to and from space-based assets, integrating space capabilities into military operations



EXAM
Genius





Ques : Which legendary cricketer was honored with the BCCI's Lifetime Achievement Award at the Board's annual gala in Mumbai?

किस महान क्रिकेटर को मुंबई में बोर्ड के वार्षिक समारोह में बीसीसीआई के लाइफटाइम अचीवमेंट पुरस्कार से सम्मानित किया गया?

- (a) Rahul Dravid / राहुल द्रविड़
- (b) Kapil Dev / कपिल देव
- (c) Sachin Tendulkar / सचिन तेंदुलकर
- (d) Sunil Gavaskar / सुनील गावस्कर
- (e) Anil Kumble / अनिल कुंबले

Answer : Option C

Explanation :

- Sachin Tendulkar, the legendary former cricketer, received the BCCI's Lifetime Achievement Award at the Board's annual banquet in Mumbai.
- Tendulkar is the 31st recipient of the coveted award, which was established in 1994 to honour India's first cricket captain, Col. C.K. Nayudu.
- The 51-year-old Tendulkar, who played 664 international matches for India, has the most Test and ODI runs in cricket history. He scored 15,921 runs in Tests and a whopping 18,426 runs in ODIs.
- Tendulkar also has the most appearances in both formats, having played 200 Tests and 463 ODIs.
- In 2023, former India head coach Ravi Shastri and wicket-keeping legend Farokh Engineer received the Lifetime Achievement Award.





Ques : What is the name of the newly approved credit guarantee scheme for MSMEs introduced by the Central Government?

केंद्र सरकार द्वारा एमएसएमई के लिए शुरू की गई नई स्वीकृत क्रेडिट गारंटी योजना का नाम क्या है?

- (a) Credit Linked Capital Subsidy Scheme (CLCSS) / क्रेडिट लिंक्ड कैपिटल सब्सिडी योजना (सीएलसीएसएस)
- (b) Mutual Credit Guarantee Scheme for MSMEs (MCGS—MSME) / एमएसएमई के लिए पारस्परिक ऋण गारंटी योजना (एमसीजीएस-एमएसएमई)
- (c) Emergency Credit Line Guarantee Scheme (ECLGS) / आपातकालीन क्रेडिट लाइन गारंटी योजना (ईसीएलजीएस)
- (d) Stand-Up India Scheme / स्टैंड-अप इंडिया योजना
- (e) Mudra Loan Scheme / मुद्रा ऋण योजना

Answer : Option B

Explanation :

• The Indian government has introduced the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) to help small and medium businesses (MSMEs) get easier access to loans. Under this scheme, the National Credit Guarantee Trustee Company Limited (NCGTC) will cover 60% of the loan amount, giving confidence to banks and lenders to provide credit to MSMEs.

Key Features of MCGS-MSME :

- **Loan Guarantee Coverage :** The scheme provides 60% guarantee coverage for loans up to Rs.100 crore.
- **Purpose :** MSMEs can use these loans to buy plant, machinery, or equipment, boosting the Make in India initiative.
- **Eligible Lenders (MLIs) :** Scheduled Commercial Banks (SCBs), NBFCs (Non-Banking Financial Companies), and All India Financial Institutions (AIFIs) registered with NCGTC can provide loans under this scheme.
- **Eligible Borrowers :** The borrower must be an MSME with a valid Udyam Registration Number.
- **Minimum Investment in Equipment :** At least 75% of the total project cost should be used to buy machinery or equipment.





Loan Repayment Terms :

- Loans up to Rs.50 crore : Repayment period of up to 8 years, with a 2-year moratorium (no principal payments for 2 years).
- Loans above Rs.50 crore : May get a longer repayment period and moratorium, based on approval.

Fees & Charges :

- Upfront Contribution: MSMEs must deposit 5% of the loan amount at the time of application.

Annual Guarantee Fee:

- No fee in the first year.
- 1.5% per year for the next 3 years.
- 1% per year after that.

Scheme Duration :

- The scheme is available for 4 years from the date the guidelines are issued OR until guarantees worth Rs.7 lakh crore have been issued—whichever comes first.
- This initiative is part of the 2024-25 Budget and aims to make credit more accessible for MSMEs, helping them grow and contribute to India's economy.

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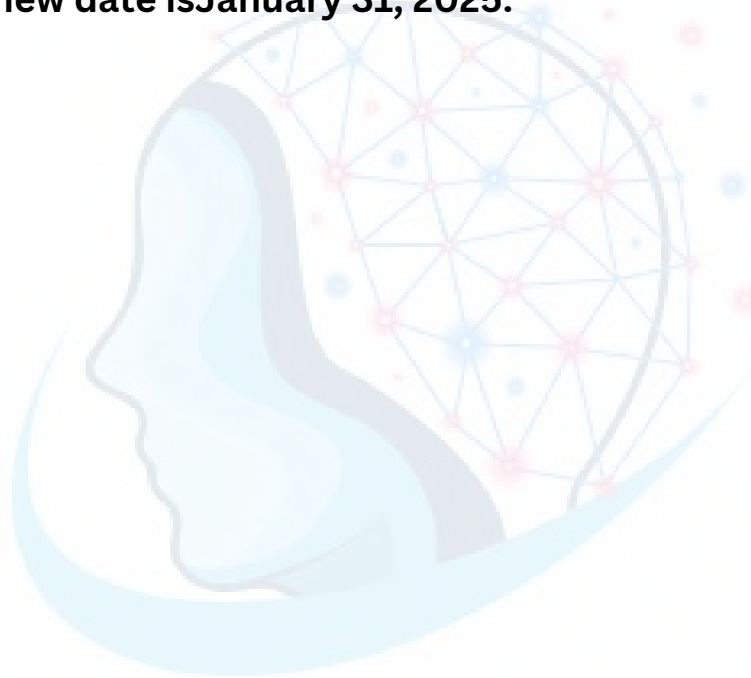
Recent News Headlines Related to Schemes

- On Republic Day, Telangana Chief Minister A. Revanth Reddy introduced his government's four welfare schemes--Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards
- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.
- Chhattisgarh Chief Minister Vishnu Deo Sai has launched the 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur. Under this initiative, more than 5.62 lakh landless agricultural workers, Baigas, and Gunias in the state will receive Rs 10,000 each year.
- PARTH Yojana (Police Army Recruitment Training & Hunar) Launched by Madhya Pradesh To prepare youth for recruitment into Indian Army, Police, ParaMilitary forces, and related services.
- Mohan Charan Majhi, Chief Minister of Odisha announced Shahid Madho Singh Haath Kharcha Scheme with a budget of Rs 156 crore to support tribal students. Its aims is to reduce dropout rates and increase students' interest in education.
- PLI scheme for Specialty Steel, termed as PLI Scheme 1.1 Launched by Union Minister of Steel and Heavy Industries, Shri H. D. Kumaraswamy at Vigyan Bhavan New Delhi. It is launched for the Period of FY 2025-26 to FY 2029-30.
- The Mira Bhayandar Municipal Corporation (MBMC) has developed a flagship initiative named 'Faral Sakhi' to encourage women entrepreneurs in the city of Mira Bhayandar, Maharashtra.





- The Union Cabinet, led by Prime Minister Narendra Modi, has approved the extension of the Pradhan Mantri Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme until 2025-26, with a total budget of Rs.69,515.71 crore from 2021-22 to 2025-26.
- The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, offering taxpayers another chance to resolve disputes at lower tax rates. The extended new date is January 31, 2025.



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Ques : How much has been allocated for the Samudrayaan project under India's Deep Ocean Mission in Budget 2025?

बजट 2025 में भारत के डीप ओशन मिशन के तहत समुद्रयान परियोजना के लिए कितना आवंटित किया गया है?

- (a) Rs.300 crore
- (b) Rs.400 crore
- (c) Rs.500 crore
- (d) Rs.600 crore
- (e) Rs.700 crore

Answer : Option D

Explanation :

- Union Finance Minister Nirmala Sitharaman has allocated Rs 600 crore for India's ambitious Deep Ocean Mission's Samudrayaan project, which will send scientists to the depths of the ocean in a specially designed submersible to explore the ocean floor, including the country's continental shelf and exclusive economic zones.
- The earth sciences ministry, which is in charge of the mission, received Rs 3,649.8 crore in the budget, compared to Rs 3,064.8 crore in the current fiscal year.
- India intends to deploy a manned submersible created by the Chennai-based National Institute of Ocean Technology (NIOT) to a depth of 500 metres in the ocean later this year, and then gradually explore the seabed to a depth of 6,000 metres the following year.





Ques : The Government of India has announced fully funded scholarships to how many students of Sri Lankan nationals for the 2025-2026 academic year ?

भारत सरकार ने 2025-2026 शैक्षणिक वर्ष के लिए श्रीलंकाई नागरिकों के कितने छात्रों को पूरी तरह से वित्त पोषित छात्रवृत्ति की घोषणा की है?

- (a) 50
- (b) 100
- (c) 150
- (d) 200
- (e) 250

Answer : Option D

Explanation :

- The Government of India has announced 200 fully funded scholarships for Sri Lankan nationals for the 2025-2026 academic year.

The schemes under which these scholarships have been offered are :

- **Nehru Memorial Scholarship Scheme :** It covers Under Graduate/Post Graduate & PhD courses in various domains such as Engineering, Science, Business, Economics, Commerce, Humanities and Arts, among others
- **Maulana Azad Scholarship Scheme :** Masters Degrees courses with preference to Engineering, Science and Agriculture
- **Rajiv Gandhi Scholarship Scheme :** Under Graduate courses in specifically in the field of Information Technology, leading to a Bachelor of Engineering and Bachelor of Technology
- **Dr.A.P.J.Abdul kalam Commonwealth Scholarship scheme :** It also covers Under Graduate/Post Graduate & PhD courses in various domains such as Engineering, Science, Business, Economics, Commerce, Humanities and Arts, among others



**Ques : Which city in Assam is planned to be developed as the state's second capital?
असम के किस शहर को राज्य की दूसरी राजधानी के रूप में विकसित करने की योजना है?**

- (a) Guwahati / गुवाहाटी
- (b) Jorhat / जोरहाट
- (c) Dibrugarh / डिब्रूगढ़
- (d) Silchar / सिलचर
- (e) Tezpur / तेजपुर

Answer : Option C

Explanation :

- Assam Chief Minister Himanta Biswa Sarma plans to construct Dibrugarh district headquarters as the state's second capital within three years.
- The Chief Minister of Assam has stated that one session of the assembly will be held in Dibrugarh annually starting in 2027.
- They plan to build a Raj Bhavan in Tezpur and establish it as Assam's cultural capital.

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Ques : Which former Chief Election Commissioner (CEC) passed away at the age of 79?

किस पूर्व मुख्य चुनाव आयुक्त (सीईसी) का 79 वर्ष की आयु में निधन हो गया?

- (a) S. Y. Quraishi / एस वाई कुरैशी
- (b) T. N. Seshan / टी. एन. शेषन
- (c) Navin Chawla / नवीन चावला
- (d) Sunil Arora / सुनील अरोड़ा
- (e) Rajiv Kumar / राजीव कुमार

Answer : Option C

Explanation :

- Navin Chawla, the former chief election commissioner (CEC) who was recommended for removal from the poll panel in 2009 due to bias charges, died at the age of 79.
- Chawla, a former bureaucrat, served as election commissioner (EC) from 2005 to 2009, followed by chief election commissioner from April 2009 to July 2010. Chawla's stint in the election commission was fraught with controversy, with the then-opposition BJP accusing him of bias.
- Chawla was also renowned as Mother Teresa's biographer. The biography "Mother Teresa" was initially published in the United Kingdom in 1992 and has been translated and republished several times since then.





Ques : World Wetlands Day is observed annually on which day to raise awareness about the vital role of wetlands in sustaining biodiversity and supporting human well-being ?

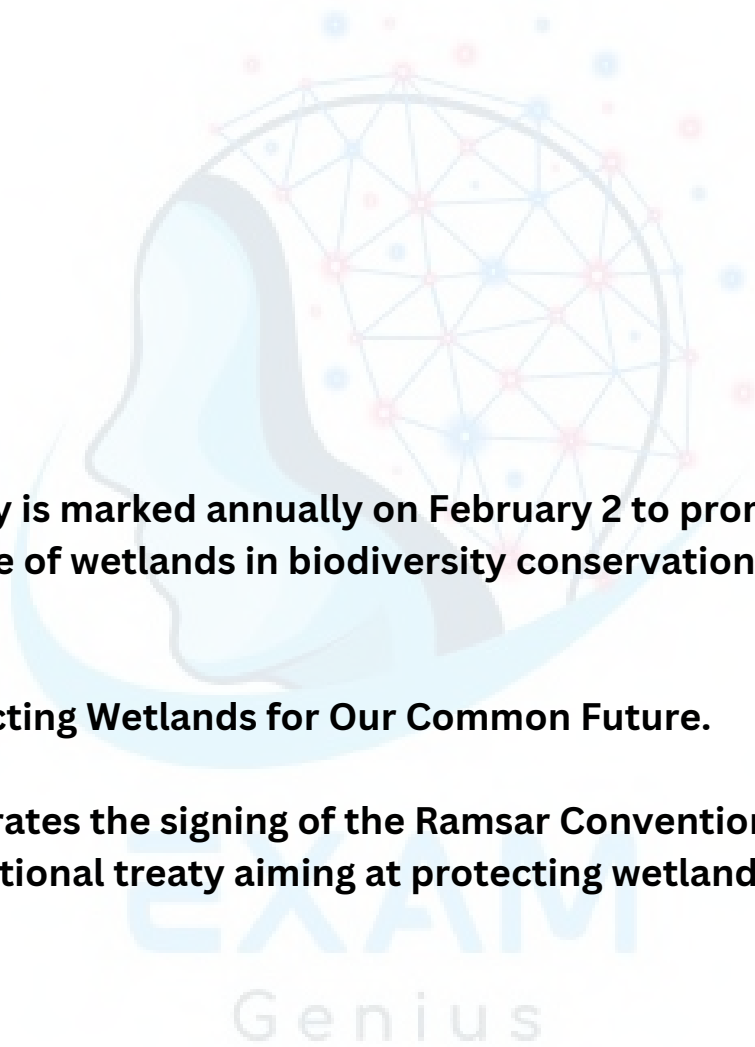
जैव विविधता को बनाए रखने और मानव कल्याण का समर्थन करने में आर्द्रभूमि की महत्वपूर्ण भूमिका के बारे में जागरूकता बढ़ाने के लिए विश्व वेटलैंड दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 30 January
- (b) 31 January
- (c) 1 February
- (d) 2 February
- (e) 3 February

Answer : Option D

Explanation :

- World Wetlands Day is marked annually on February 2 to promote awareness about the critical role of wetlands in biodiversity conservation and human well-being.
- Theme 2025: Protecting Wetlands for Our Common Future.
- The day commemorates the signing of the Ramsar Convention on Wetlands in 1971, a major international treaty aiming at protecting wetlands worldwide.





Important days :

- 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**
- **29 January : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)**
- **30 January : Martyrs' Day, also known as Shaheed Diwas**





- 30 January : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)



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IMPORTANT ONE – LINER Current Affairs

Elon Musk's social networking platform X is cooperating with Visa to launch a real-time payment system, a step toward transforming the platform into a "everything app." Visa was named as the first partner for the platform's planned "X Money Account" service.

Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace.

The Insurance Regulatory and Development Authority of India (Irdai) has intervened to prevent significant health insurance price increases. Insurers can no longer increase premiums for policyholders aged 60 and up by more than 10% per year without prior approval.

Bollywood actor Amitabh Bachchan Appointed as Brand ambassador for KRBL Limited's flagship 'India Gate' brand

The Ministry of Railways has launched 'SwaRail', a new superapp. The app allows quick access to services like as reserved and unreserved ticket bookings, platform and parcel bookings, train queries, PNR inquiries, RailMadad assistance, and more.

In their second year as hosts, the Union Territory of Ladakh finished on top of the Khelo India Winter Games 2025, the first chapter of which ended at the NDS Stadium

KPI Green Energy Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in GIPCL's Solar Park and include 5 years of operation and maintenance services.

Lieutenant Governor Manoj Sinha Honored with Maharaja Hari Singh Award at Grand ceremony held at Satyam Resort, Jammu





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

एलन मस्क का सोशल नेटवर्किंग प्लेटफॉर्म प्लेटफॉर्म की नियोजित "एक्स मनी अकाउंट" सेवा के लिए वीज़ा को पहले भागीदार के रूप में नामित किया गया था।

चेन्नई स्थित ड्रोन निर्माता गरुड़ एयरोस्पेस ने आंध्र प्रदेश को भारत की पहली 'ड्रोन सिटी' के रूप में विकसित करने के लिए 100 करोड़ रुपये के निवेश की घोषणा की है। अग्निश्वर जयप्रकाश गरुड़ एयरोस्पेस के संस्थापक और सीईओ हैं।

भारतीय बीमा विनियामक और विकास प्राधिकरण (आईआरडीए) ने स्वास्थ्य बीमा कीमतों में महत्वपूर्ण वृद्धि को रोकने के लिए हस्तक्षेप किया है। बीमाकर्ता अब पूर्वानुमति के बिना 60 वर्ष और उससे अधिक आयु के पॉलिसीधारकों के लिए प्रति वर्ष 10% से अधिक प्रीमियम नहीं बढ़ा सकते हैं।

बॉलीवुड अभिनेता अमिताभ बच्चन को केआरबीएल लिमिटेड के प्रमुख 'इंडिया गेट' ब्रांड के लिए ब्रांड एंबेसडर नियुक्त किया गया

रेल मंत्रालय ने एक नया सुपरऐप 'स्वरेल' लॉन्च किया है। ऐप आरक्षित और अनारक्षित टिकट बुकिंग, प्लेटफॉर्म और पार्सल बुकिंग, ट्रेन क्वेरीज़, पीएनआर पूछताछ, रेलमदद सहायता और बहुत कुछ जैसी सेवाओं तक त्वरित पहुंच की अनुमति देता है।

मेजबान के रूप में अपने दूसरे वर्ष में, केंद्र शासित प्रदेश लद्दाख खेलो इंडिया शीतकालीन खेल 2025 में शीर्ष पर रहा, जिसका पहला अध्याय एनडीएस स्टेडियम में समाप्त हुआ।

KPI ग्रीन एनर्जी लिमिटेड ने गुजरात के खावड़ा जिले में 300 मेगावाट की एसी ग्रिड से जुड़ी सौर पीवी सुविधा बनाने के लिए कोल इंडिया लिमिटेड के साथ एक समझौता किया है। 1,311.40 करोड़ रुपये की परियोजना जीआईपीसीएल के सोलर पार्क में स्थापित की जाएगी और इसमें 5 साल का संचालन और रखरखाव सेवाएं शामिल होंगी।

जम्मू के सत्यम रिसॉर्ट में आयोजित भव्य समारोह में उपराज्यपाल मनोज सिन्हा को महाराजा हरि सिंह पुरस्कार से सम्मानित किया गया



Ques : CREST and CREST PLUS scheme launched by which bank ?
क्रेस्ट और क्रेस्ट प्लस योजना किस बैंक द्वारा शुरू की गई?

- (a) Canara Bank / केनरा बैंक
- (b) Bank of India / बैंक ऑफ इंडिया
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option A

Explanation :

- Canara Crest Launched by Canara Bank in two Categories. They are CREST and CREST PLUS.
- Membership for 'CREST' segment is available for customers who maintain Quarterly Average Balance (QAB) of Rs 10 lakh to Rs 50 lakh
- Membership for 'CREST PLUS' segment is available for customers who maintain Quarterly Average Balance (QAB) of Rs 50 lakh and above
- The program will offer exclusive benefits to its eligible customers like: service lounge access, dining rewards, exclusive hotel stays, unlimited fitness memberships, and more

About Canara Bank :

- Established : 1906
- HQ : Bangalore, Karnataka
- MD & CEO : K. Satyanarayana Raju
- Tagline : Together we can

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Recent Facilities Launched in Banking & Insurance Sector :

- Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen
- **CRED** has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (CBDC)
- **MobiKwik**, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank
- **HSBC TravelOne Credit Card** Launched by HSBC India. It is Powered by Mastercard
- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (**SPJIMR**)
- **Punjab National Bank (PNB)** is the first Indian bank to use Clari5's National Cybercrime Reporting Portal (NCRP) Integration Solution, advancing fraud prevention and complaint handling.
- **IDFC FIRST Bank**, in collaboration with RuPay, India's global card payment network, has launched the FIRST EARN RuPay Credit Card, which supports UPI.
- **Tata AIA** Life Insurance has created 'Shubh Muhurat,' a life insurance solution aimed to assist families in financially preparing for weddings, which are a significant life milestone in India.
- **TATA AIG** General Insurance Company has launched CyberEdge, a cutting-edge cyber insurance product aimed at protecting Indian enterprises from the growing threat of cyberattacks.
- **Policybazaar.ae**, the UAE's premier online insurance marketplace, has launched **PB Advantage**, a game-changing project that aims to reinvent the health insurance experience in the UAE
- **Shriram** Life Insurance has established Shriram Life Sunishchit Laabh, a non-participating individual savings plan that offers guaranteed returns of up to 668% of the total premium paid.
- Cybersecurity Hackathon **2024-25** 1st Edition Launched by Punjab National Bank (PNB). The Theme is “**Code Against Malware**”. Winners will receive prizes worth up to Rs 11 lakhs and have the opportunity to implement their solutions in live environments with PNB.



Ques : Who has implemented New Rules for Unified Payments Interface (UPI) transactions, effective from February 1, 2025 ?

1 फरवरी, 2025 से प्रभावी यूनिफाइड पेमेंट इंटरफेस (UPI) लेनदेन के लिए नए नियम किसने लागू किए हैं?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option E

Explanation :

- The National Payments Corporation of India (NPCI) has established new rules for Unified Payments Interface (UPI) transactions, beginning February 1, 2025.
- This law requires that any UPI transaction IDs with special characters (@, #, \$, %, and others) be denied and replaced with only alphanumeric characters.
- This directive attempts to enforce conformity with UPI technical specifications, effective in March 2024.

About National Payments Corporation of India (NPCI) :

- **Established** : 2008
- **HQ** : Mumbai, Maharashtra
- **CEO & MD** : Dilip Asbe
- **Non-Executive Chairman** : Ajay Kumar Choudhary





Ques : Which insurance company has launched the first indemnity health insurance plan called Shri Health Suraksha Insurance?

किस बीमा कंपनी ने श्री स्वास्थ्य सुरक्षा बीमा नामक पहली क्षतिपूर्ति स्वास्थ्य बीमा योजना शुरू की है?

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Shriram General Insurance Company / श्रीराम जनरल इंश्योरेंस कंपनी
- (e) PNB MetLife India Insurance / पीएनबी मेटलाइफ इंडिया इंश्योरेंस

Answer : Option D

Explanation :

- Shriram General Insurance (**SGIC**) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price.
- The plan provides a wide range of treatments, including both modern medical procedures and AYUSH treatments (Ayurveda, Yoga, Unani, Siddha, and Homeopathy), to meet the unique healthcare needs of people and families.
- **Shri Health Suraksha** Insurance provides countrywide coverage, allowing policyholders to receive cashless treatments at more than 13,000 network facilities.
- The plan provides several sum-insured alternatives, ensuring flexibility and affordability for a wide range of policyholders.
- **Anil Aggarwal** is the MD and CEO of Shriram General Insurance Company.

Genius





Ques : Digital payments across the country registered how much per cent year-on-year rise as of September 2024 ?

सितंबर 2024 तक देश भर में डिजिटल भुगतान में साल-दर-साल कितने प्रतिशत की वृद्धि दर्ज की गई?

- (a) 9.9%
- (b) 10.10%
- (c) 11.11%
- (d) 12.12%
- (e) 13.13%

Answer : Option C

Explanation :

- As of September 2024, digital payments in the country increased by 11.11 percent year on year, according to the RBI's online transaction adoption index.
- The RBI's Digital Payments Index (RBI-DPI) for September 2024 is 465.33, compared to 445.5 in March 2024.

About RBI-DPI :

- **Started** : January 2021
- **Base year** : March 2018
- **Interval** : Published on a semi-annual basis from March 2021 onwards with a lag of four months
- **Parameters are** : • Payment Enablers (weight 25%) • Payment Infrastructure Demand-side factors (10%) • Payment Infrastructure Supply-side factors (15%) • Payment Performance (45%) • Consumer Centricity (5%).





Ques : SBI Patrons Launched by SBI as Term Deposit (TD) Scheme for which age group ?

एसबीआई पैट्रन्स को एसबीआई ने किस आयु वर्ग के लिए सावधि जमा (टीडी) योजना के रूप में लॉन्च किया है?

- (a) aged 50 years or above
- (b) aged 60 years or above
- (c) aged 70 years or above
- (d) aged 80 years or above
- (e) aged 90 years or above

Answer : Option D

Explanation :

- **SBI Patrons** Launched by State Bank of India (SBI) as Term Deposit (TD) Scheme for Super Senior Citizens (residents aged 80 years or above)
- Interest rates are From 4.10% to 7.60% for super senior citizens
- Minimum deposit of Rs.1,000 and a maximum deposit of up to Rs.3 crore and tenure ranges from 7 days to 10 years
- penalty of 0.50% for premature withdrawals up to Rs.5 lakh, and 1% for amounts exceeding Rs.5 lakh

EXAM
Genius





Ques : In January 2025, which two banks were penalized by the Reserve Bank of India (RBI) for deficiencies in regulatory compliance?

जनवरी 2025 में, भारतीय रिजर्व बैंक (RBI) ने विनियामक अनुपालन में कमियों के लिए किन दो बैंकों को दंडित किया?

- (a) Axis Bank and IDFC First Bank / एक्सिस बैंक और आईडीएफसी फर्स्ट बैंक
- (b) Kotak Mahindra Bank and Punjab National Bank / कोटक महिंद्रा बैंक और पंजाब नेशनल बैंक
- (c) ICICI Bank and Yes Bank / आईसीआईसीआई बैंक और यस बैंक
- (d) State Bank of India (SBI) and HDFC Bank / भारतीय स्टेट बैंक (एसबीआई) और एचडीएफसी बैंक
- (e) Equitas Small Finance Bank and India Post Payments Bank / इक्विटास स्मॉल फाइनेंस बैंक और इंडिया पोस्ट पेमेंट्स बैंक

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) has issued penalties on Equitas Small Finance Bank and India Post Payments Bank for failing to comply with regulatory requirements.
- Equitas Small Finance Bank has been fined Rs 65 lakh by the RBI for failing to comply with key guidelines on 'Levy of Foreclosure Charges/Pre-payment Penalty on Floating Rate Term Loans' and 'Credit Flow to Agriculture — Collateral-free agricultural loans'.
- India Post Payments Bank Ltd has been fined Rs 26.70 lakh for failing to comply with specific 'Customer Service in Banks' guidelines.
- Aptus Finance India Pvt Ltd has also received a Rs 3.10 lakh penalty for violating certain non-banking financial business standards.
- The fines are based on inadequacies in regulatory compliance and are not meant to determine the legitimacy of any transaction or agreement entered into by the firms with their consumers.





Recent Penalties imposed on Banks by RBI :

- The Insurance Regulatory and Development Authority of India (**IRDAI**) issued a Rs.1 crore penalty on **Royal Sundaram General Insurance** for violating outsourcing standards
- 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 non-compliance with directives on interest rate on deposits and customer service standards.
- The Reserve Bank of India (**RBI**) issued a penalty of Rs 28.30 lakh on **SG Finserve Limited** (previously Moongipa Securities).
- **Arunachal Pradesh Rural Bank** received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on **The Bihar Awami Co-operative Bank Ltd.**, Patna for violating **section 26A** and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.
- Penalty on Hewlett Packard Financial Services (India) Private Limited is Amount to Rs.10.4 lakh and on Muthoot Vehicle & Asset Finance Limited is Amount to Rs.7.9 lakh



Ques : Which city hosted the launch of the official logo and mascot for the 23rd National Para Athletics Championship?

23वीं राष्ट्रीय पैरा एथलेटिक्स चैंपियनशिप के लिए आधिकारिक लोगो और शुभंकर के लॉन्च की मेजबानी किस शहर ने की?

- (a) New Delhi / नई दिल्ली
- (b) Mumbai / मुंबई
- (c) Chennai / चेन्नई
- (d) Bengaluru / बेंगलुरु
- (e) Hyderabad / हैदराबाद

Answer : Option C

Explanation :

- The official logo and mascot for the 23rd National Para Athletics Championship, scheduled for February 17-20, 2025, were launched recently in Chennai.
- The Sports Development Authority of Tamil Nadu (SDAT), in partnership with the Tamil Nadu Para Sports Association, is sponsoring the tournament.
- This championship is expected to attract approximately 1,700 para athletes from across the nation.
- From September 26 to October 5, 2025, India will host the Para Athletics World Championships in New Delhi. This is the first time the event will be hosted in the country.

About World Para Athletics Championships :

- **Started : 1994**
- **2024 held : Japan**
- **2025 edition : 12th**
- **2025 host : Jawaharlal Nehru Stadium, New Delhi**





Ques : Which team did India defeat to win the ICC Under-19 Women's T20 World Cup 2025?

भारत ने किस टीम को हराकर ICC अंडर-19 महिला T20 विश्व कप 2025 जीता?

- (a) England / इंग्लैंड
- (b) New Zealand / न्यूजीलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) Ireland / आयरलैंड

Answer : Option D

Explanation :

- India successfully defended their **ICC** Under-19 Women's T20 World Cup title, defeating South Africa by nine wickets in the final at the Bayuemas Oval in Kuala Lumpur, Malaysia.
- **Gongadi Trisha's** undefeated 44-run innings allowed Niki Prasad's Women in Blue knock down the 83-run mark in the 12th over. She also received the Player of the Match award. Earlier, South Africa was bowled out for 82 runs.
- **Gongadi Trisha**, an Indian batter, scored the most runs in this World Cup, earning Player of the Tournament honors. Vaishnavi Sharma, on the other side, became the leading wicket-taker with 17 in six matches, including a hat-trick.
- India won the title in the maiden edition in 2023, defeating England by seven wickets in the final.

EXAM
Genius





Ques : Which African country became the first to eliminate onchocerciasis (river blindness) as recognized by the WHO?

कौन सा अफ्रीकी देश WHO द्वारा मान्यता प्राप्त ऑन्कोसेरसियासिस (नदी अंधापन) को खत्म करने वाला पहला देश बन गया?

- (a) Nigeria / नाइजीरिया
- (b) Ethiopia / इथियोपिया
- (c) Ghana / घाना
- (d) Niger / नाइजर
- (e) Kenya / केन्या

Answer : Option D

Explanation :

- The **World Health Organization** recognizes Niger as the first African country to eliminate onchocerciasis (river blindness).
- **Onchocerciasis** is a parasite illness spread by black flies that mostly affects rural communities in Sub-Saharan Africa, Yemen, and parts of Latin America.
- From 2008 to 2019, Niger's eradication efforts included vector control (insecticide spraying) and mass drug administration (MDA) with ivermectin and albendazole.
- Following rigorous control measures and medicinal therapies, the prevalence of onchocerciasis in Niger decreased from around 60% to 0.02%.
- Niger joins four other countries in the Americas that have been recognized by WHO as having eliminated onchocerciasis: Colombia (2013), Ecuador (2014), Guatemala (2016), and Mexico (2015).

Genius





Ques : The year 2025 marks the which anniversary of diplomatic relations between India and China ?

वर्ष 2025 भारत और चीन के बीच राजनयिक संबंधों की कौन सी वर्षगांठ है?

- (a) 55th
- (b) 60th
- (c) 65th
- (d) 70th
- (e) 75th

Answer : Option E

Explanation :

- India and China have confirmed preparations to resume the Kailash Mansarovar Yatra pilgrimage in summer 2025.
- In 2025, India and China will celebrate 75 years of diplomatic relations.
- The Kailash Mansarovar Yatra, a prominent Hindu pilgrimage, has been halted since 2020 owing of the COVID-19 epidemic and ongoing border concerns.

EXAM
Genius





Ques : How much is the approved budget for the procurement of ammunition for the Indian Army's Pinaka MBRLs?

भारतीय सेना के पिनाका एमबीआरएल के लिए गोला-बारूद की खरीद के लिए स्वीकृत बजट कितना है?

- (a) Rs 5,000 crore
- (b) Rs 7,500 crore
- (c) Rs 10,000 crore
- (d) Over Rs 10,000 crore
- (e) Rs 15,000 crore

Answer : Option D

Explanation :

- The Cabinet Committee on Security (**CCS**), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's Pinaka Multi Barrel Rocket Launcher Systems (MBRLs).
- The contract specifies that Munitions India Limited (MIL) and Economic Explosives Limited (EEL) will develop two types of ammunition: Pinaka Mk-I (Enhanced) Rocket System (EPRS) and Area Denial Munitions (ADM).
- This project aims to create high-explosive pre-fragmented rocket ammunition and ADM for Rs 5,700 crore and Rs 4,500 crore, respectively.

About Pinaka Mk-I EPRS :

- **Upgradation of :** Pinaka rocket system
- **Developed by :** DRDO's Pune based laboratories, Armament Research & Development Establishment (ARDE) and High Energy Materials Research Laboratory (HEMRL)
- **Range :** 45 kilometer (km)
- **Dimension :** 15-foot long rocket weighs around 280 kilogram





Recent News Headlines related to Defence

- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched 'SANJAY - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.
- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.
- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The Ministry of Defence (MoD) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- On Indian Army Day, Prime Minister Narendra Modi dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag Mk 2) at Rajasthan's Pokhran Field Firing Range.
- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- Goa Shipyard Limited (GSL) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (UDA).
- People's Liberation Army Navy (PLAN) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.
- India has designated 2025 to be the 'year of changes' in the defence sector, promising "unprecedented" progress in strengthening India's security and sovereignty in the face of 21st-century challenges.
- Pakistan's atomic energy regulatory agency has approved the construction of the country's largest nuclear reactor for electricity generating.





Ques : What are the four engines of development recognized in the Union Budget 2025-26?

केंद्रीय बजट 2025-26 में मान्यता प्राप्त विकास के चार इंजन कौन से हैं?

- (a) Agriculture, MSME, Investment, and Infrastructure / कृषि, एमएसएमई, निवेश और बुनियादी ढांचा
- (b) Agriculture, MSME, Investment, and Exports / कृषि, एमएसएमई, निवेश और निर्यात
- (c) Education, Healthcare, Infrastructure, and Tourism / शिक्षा, स्वास्थ्य सेवा, बुनियादी ढांचा, और पर्यटन
- (d) Manufacturing, Services, Agriculture, and Exports / विनिर्माण, सेवाएँ, कृषि और निर्यात
- (e) IT, Finance, Logistics, and Energy / आईटी, वित्त, रसद, और ऊर्जा

Answer : Option B

Explanation :

- Union Finance Minister Nirmala Sitharaman presented the Union Budget 2025-26 to Parliament, recognizing four engines of development: agriculture, Micro, Small and Medium Enterprises (MSME), investment, and exports.
- The Union Budget 2025-26, with the motto Sabka Vikas, seeks to promote balanced growth in all regions. In keeping with the Budget theme, the finance minister laid out the fundamental concepts of Viksit Bharat.
- Engines in the journey to Viksit Bharat : Agriculture, MSMEs, Investment, and Exports are identified as growth engines, with reforms as the driving force and inclusivity as the guiding principle.
- Key reform areas as outlined in the Union Budget 2025-26 : Key reform areas include Taxation, Power, Urban Development, Mining, Financial Sector, and Regulations to enhance India's global competitiveness.
- Prioritized Section under the Union Budget 2025-26 : The Budget proposes development measures focusing on the poor (Garib), Youth, farmers (Annadata) and women (Nari). It does so while aiming to boost growth, attract private investment, uplift households, and empower the middle class.

Six key principles of Viksit Bharat as outlined in the Union Budget 2025-26 :

- Zero poverty



- Quality education for all
- Affordable, high-quality healthcare
- Skilled workforce with meaningful employment
- 70% women participation in economic activities
- Farmers making India the 'food basket of the world'



EXAM
Genius





Ques : Where has the Bochasanwasi Akshar Purushottam Swaminarayan Sanstha (BAPS) inaugurated the largest Hindu temple of South Africa?

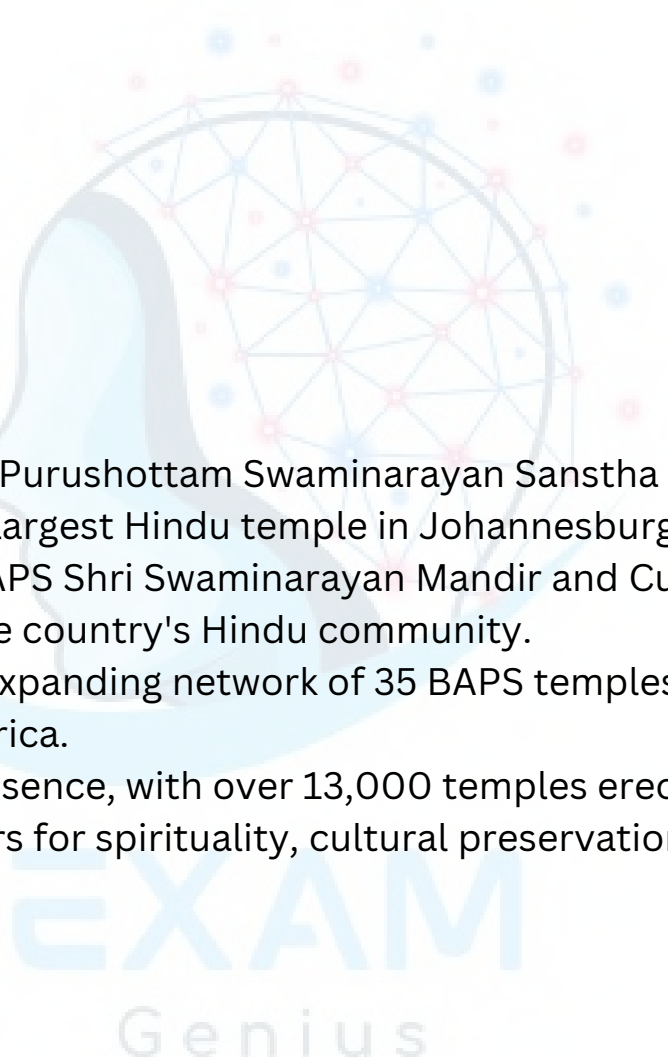
बोचासनवासी अक्षर पुरुषोत्तम स्वामीनारायण संस्था (BAPS) ने दक्षिण अफ्रीका के सबसे बड़े हिंदू मंदिर का उद्घाटन कहाँ किया है?

- (a) Pretoria / प्रिटोरिया
- (b) Durban / डरबन
- (c) Johannesburg / जोहान्सबर्ग
- (d) Cape Town / केप टाउन
- (e) Bloemfontein / ब्लोमफ़ोन्टेन

Answer : Option C

Explanation :

- The Bochasanwasi Akshar Purushottam Swaminarayan Sanstha (BAPS) has inaugurated South Africa's largest Hindu temple in Johannesburg.
- The inauguration of the BAPS Shri Swaminarayan Mandir and Cultural Complex is a momentous moment for the country's Hindu community.
- This new temple joins an expanding network of 35 BAPS temples throughout Africa, including seven in South Africa.
- BAPS now has a global presence, with over 13,000 temples erected in diverse nations that serve as centers for spirituality, cultural preservation, and community service.





Ques : The Centre has added four new Ramsar sites in India, bringing the total to how many Ramsar sites ?

केंद्र ने भारत में चार नई रामसर साइटें जोड़ी हैं, जिससे कुल कितनी रामसर साइटें हो गईं?

- (a) 84
- (b) 86
- (c) 88
- (d) 89
- (e) 91

Answer : Option D

Explanation :

- The Centre has added four new Ramsar sites in India, bringing the total to 89.
- The Ministry of Environment, Forest, and Climate Change made the announcement ahead of World Wetlands Day on February 2.
- The newly designated sites include the Sakkarakottai Bird Sanctuary and the Therthangal Bird Sanctuary in Tamil Nadu, the Khecheopalri Wetland in Sikkim, and the Udhwa Lake in Jharkhand.
- Tamil Nadu has now become the state with the highest number of Ramsar sites in India, boasting a total of 20.
- Sikkim and Jharkhand have also marked their presence by adding their first Ramsar sites to the list.

EXAM
Genius





Ques : Under which ministry Government of India will organize the BRICS Youth Council Entrepreneurship Working Group Meeting ?

भारत सरकार किस मंत्रालय के तहत ब्रिक्स युवा परिषद उद्यमिता कार्य समूह की बैठक आयोजित करेगी?

- (a) Union Minister of Labour & Employment / केंद्रीय श्रम एवं रोजगार मंत्री
- (b) Union Minister of Youth Affairs & Sports / केंद्रीय युवा मामले और खेल मंत्री
- (c) Union Minister of Home affairs / केंद्रीय गृह मंत्री
- (d) Both a and b / ए और बी दोनों
- (e) Both a and c / ए और सी दोनों

Answer : Option B

Explanation :

- The Department of Youth Affairs, Ministry of Youth Affairs and Sports, Government of India, will host the BRICS Youth Council Entrepreneurship Working Group Meeting from March 3rd to March 7th, 2025.
- The meeting's theme is "**Youth Entrepreneurship for Sustainable Growth**".
- The meeting will be attended by approximately 45 **BRICS** youth representatives.
- At the Working Group Meeting, India will provide a forum for **BRICS** Youth Council delegates to exchange policies, programmes, and collaboration opportunities in the field of entrepreneurship.
- The representatives will be given the opportunity to share their experiences in youth-related work and discuss **BRICS**-wide entrepreneurship cooperation.

EXAM
Genius





Ques : Who announced the winners of the startup competitions 'Avinya'25' and 'Vasudha'?

स्टार्टअप प्रतियोगिताओं 'अविन्या'25' और 'वसुधा' के विजेताओं की घोषणा किसने की?

- (a) Nirmala Sitharaman / निर्मला सीतारमण
- (b) Hardeep Singh Puri / हरदीप सिंह पुरी
- (c) Piyush Goyal / पीयूष गोयल
- (d) Rajnath Singh / राजनाथ सिंह
- (e) Dharmendra Pradhan / धर्मेन्द्र प्रधान

Answer : Option B

Explanation :

- At the 'Energize India: Catalyzing Growth Through Startup Innovation conference', Union Minister Hardeep Singh Puri of the Ministry of Petroleum & Natural Gas (MoPNG) revealed the winners of two startup contests, 'Avinya'25' and 'Vasudha'.
- The ceremony was hosted at ONGC's headquarters in New Delhi.
- The startup challenges are part of India Energy Week 2025, taking place in New Delhi from February 11-14, 2025.

List of winners :

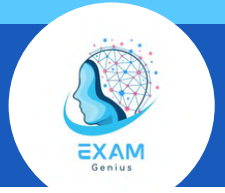
- **Avinya'25** : UrjanovaC Private Limited, Mumbai (Maharashtra)
- **Vasudha** : Latin Energy Partners Inc., Paraguay
- **Hackathon** : Indian Institute of Technology (IIT) (Indian School of Mines, ISM) Dhanbad, Jharkhand



Recent News Headlines Related to Awards & Winners :

- **BCCI's Lifetime Achievement Award** : Sachin Tendulkar
- **Maharaja Hari Singh Award** : Lieutenant Governor Manoj Sinha
- **Nomination for a Japan Academy Film Prize** : Kiran Rao's directorial feature Laapataa Ladies
- **Best tableau award at the Republic Day Parade** : Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas'
- **Pravasi Bharatiya Samman Award from India** : Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago
- **Nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025** : Indian short film 'Anuja'
- **Indian Banks Association (IBA) Banking Technology Awards in seven categories** : City Union Bank (CUB)
- **Australian Cricket Hall of Fame** : Former Australian cricket captain Michael Clarke
- **Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category** : Indian National Centre for Ocean Information Services (INCOIS)
- **Gates-Cambridge Impact Prize 2025** : Prof. Urbasi Sinha
- **Singapore's highest honor for non-citizens, the Honorary Citizen Award** : Tarun Das, former Director General of the Confederation of Indian Industry (CII)
- **'Satyajit Ray Lifetime Achievement Award'** : Eminent director Aparna Sen
- **Blue Flag certification** : Kappad beach in Kozhikode and Chal beach in Kannur in Kerala
- **Best javelin thrower of 2024 by American publication Track and Fields News** : India's Neeraj Chopra
- **India's 1st and world's 3rd airport to receive the prestigious Level 5 Accreditation** : Mumbai (Maharashtra)-based Chhatrapati Shivaji Maharaj International Airport (CSMIA)





Ques : Indian Coast Guard Day is observed annually on which day ?
भारतीय तटरक्षक दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 30 January
- (b) 31 January
- (c) 1 February
- (d) 2 February
- (e) 3 February

Answer : Option C

Explanation :

- Indian Coast Guard Day is held on February 1 every year, and this year marks the 49th year.
- It is a day to honor the institution responsible for protecting India's coastlines and enforcing maritime regulations.
- The Indian Parliament recognized Indian Coast Guard Day on August 18, 1978. The Indian Coast Guard was established on February 1, 1977, to combat maritime smuggling, which hampered India's internal economy.
- Founded in 1977 with only seven surface ships, it now has a fleet of 78 aircraft and 158 ships.
- According to the Comptroller and Auditor General of India, the Indian Coast Guard is the world's fourth largest.

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Recent News Headlines Related to Awards & Winners :

- **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
- **29 January** : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- **30 January** : Martyrs' Day, also known as Shaheed Diwas
- **30 January** : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- **2 February** : World Wetlands Day (Theme 2025: Protecting Wetlands for Our Common Future)

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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

नागोबा जतारा, तेलंगाना का दूसरा सबसे बड़ा त्योहार, इंद्रवेल्ली मंडल के केसलापुर गांव में आयोजित किया गया। तेलंगाना का सबसे बड़ा त्योहार वारंगल में सम्मक्का सरलम्मा जतारा है

इस्लामवादी हयात तहरीर अल-शाम (एचटीएस) नेता अहमद अलशरा को सीरिया के अंतरिम राष्ट्रपति के रूप में नियुक्त किया गया। उन्होंने सीरियाई बाथ पार्टी के नेता बशर अल-असद का स्थान लिया।

एयर इंडिया और केन्या एयरवेज लिमिटेड ने अपने नेटवर्क का विस्तार करने और यात्रियों के लिए अधिक यात्रा विकल्प प्रदान करने के लिए एक कोडशेयर समझौते पर हस्ताक्षर किए। एयर इंडिया के विभिन्न एयरलाइनों के साथ 16 कोडशेयर समझौते और लगभग 100 इंटरलाइन समझौते हैं

हिरोकी टोटोकी को सोनी समूह के मुख्य कार्यकारी अधिकारी के रूप में नियुक्त किया गया। उन्होंने केनिचिरो योशिदा का स्थान लिया।

धन शोधन निवारण अधिनियम (पीएमएलए), 2002 के तहत उल्लंघन के लिए फाइनेंशियल इंटेलिजेंस यूनिट-इंडिया (एफआईयू-आईएनडी) द्वारा बायबिट फिनटेक लिमिटेड पर 9,27,00,000 रुपये (नौ करोड़ सत्ताईस लाख रुपये) का जुर्माना लगाया गया।

मिलोस वुसेविक ने सर्बिया के प्रधान मंत्री (पीएम) के रूप में इस्तीफा दे दिया। उन्होंने मई 2024 में सर्बिया के प्रधान मंत्री की भूमिका निभाई।

ग्रेगरी कर्टिस बेल (ग्रेग बेल), अमेरिकी लंबी कूद के दिग्गज और एथलेटिक्स में दुनिया के सबसे उम्रदराज जीवित ओलंपिक स्वर्ण पदक विजेता, का 94 वर्ष की आयु में इंडियाना, संयुक्त राज्य अमेरिका (यूएसए) में निधन हो गया। 1956 के मेलबर्न ओलंपिक में ग्रेग बेल ने 7.83 मीटर (मीटर) की छलांग लगाकर लंबी कूद में स्वर्ण पदक जीता।





Ques : Which financial services company, has launched AI-Powered Home Loan Advisor 'KAI' ?

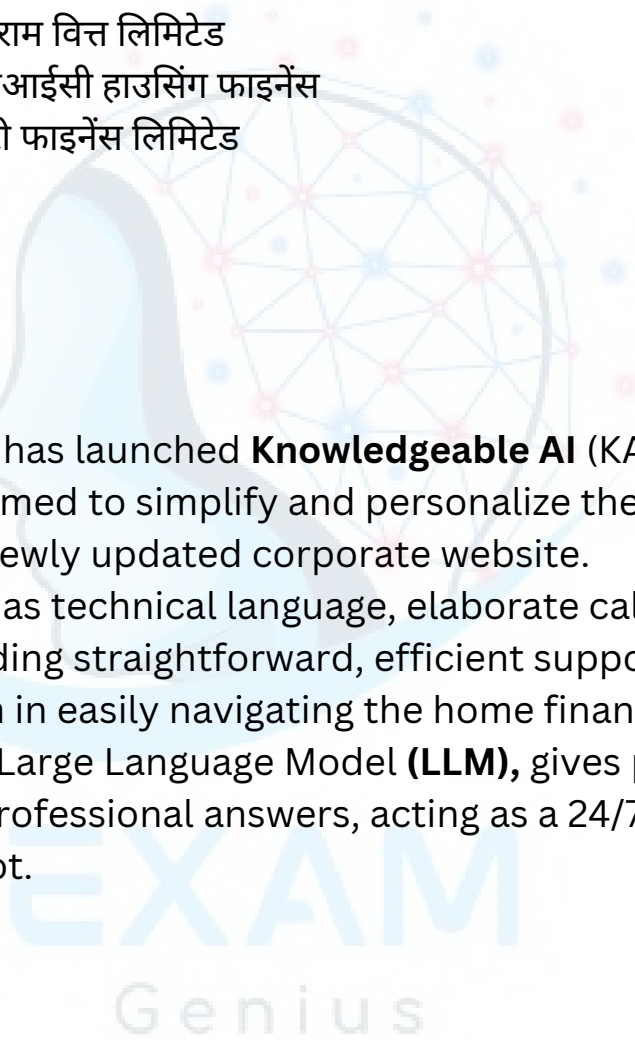
किस वित्तीय सेवा कंपनी ने AI-पावर्ड होम लोन सलाहकार 'KAI' लॉन्च किया है?

- (a) Muthoot Finance / मुथूट फाइनेंस
- (b) Mahindra & Mahindra Financial Services Limited / महिंद्रा एंड महिंद्रा फाइनेंशियल सर्विसेज लिमिटेड
- (c) Shriram Finance Ltd. / श्रीराम वित्त लिमिटेड
- (d) LIC Housing Finance / एलआईसी हाउसिंग फाइनेंस
- (e) L&T Finance Ltd / एल एंड टी फाइनेंस लिमिटेड

Answer : Option E

Explanation :

- L & T Finance Limited (LTF) has launched **Knowledgeable AI (KAI)**, an AI-powered virtual home loan advisor aimed to simplify and personalize the home loan process, which is available on their newly updated corporate website.
- **KAI** addresses issues such as technical language, elaborate calculations, and lengthy processes by providing straightforward, efficient support to first-time homebuyers, assisting them in easily navigating the home financing process.
- **KAI**, using a sophisticated Large Language Model (**LLM**), gives personalized advice, fast EMI calculations, and professional answers, acting as a 24/7 home loan guide rather than a regular chatbot.





Recent Facilities Launched in Banking & Insurance Sector

- Canara Crest Launched by Canara Bank in two Categories. They are **CREST** and **CREST PLUS**
- SBI Patrons Launched by State Bank of India (SBI) as Term Deposit (TD) Scheme for Super Senior Citizens (residents aged 80 years or above). Interest rates are From 4.10% to 7.60%
- Shriram General Insurance (**SGIC**) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price
- Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen
- **CRED** has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (**CBDC**)
- **MobiKwik**, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (**CBDC**) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank
- **HSBC** TravelOne Credit Card Launched by HSBC India. It is Powered by Mastercard
- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (SPJIMR)
- Punjab National Bank (**PNB**) is the first Indian bank to use Clari5's National Cybercrime Reporting Portal (NCRP) Integration Solution, advancing fraud prevention and complaint handling

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Ques : Finance Minister Nirmala Sitharaman announced an increase in the foreign investment limit in the insurance sector from 74% to ____ in the Budget 2025-26.
वित्त मंत्री निर्मला सीतारमण ने बजट 2025-26 में बीमा क्षेत्र में विदेशी निवेश की सीमा 74% से बढ़ाकर ____ करने की घोषणा की।

- (a) 80%
- (b) 85%
- (c) 90%
- (d) 95%
- (e) 100%

Answer : Option E

Explanation :

- Finance Minister **Nirmala Sitharaman** has increased the foreign investment ceiling in the insurance sector from 74% to 100%.
- However, this will necessitate changes to the Insurance Act 1938, the Life Insurance Corporation Act 1956, and the Insurance Regulatory and Development Authority Act 1999.
- This increased ceiling would be accessible for enterprises that invest their entire premium in India.
- The change is expected to attract more players and eventually contribute to the goal of '**Insurance for All**' by 2047. The addition of more businesses into the industry would not only increase penetration but also result in more job creation across the country.
- Currently, India has 25 life insurance businesses and 34 non-life or general insurance organizations. These include companies such as Agriculture Insurance Company of India Ltd and ECGC Ltd.





Ques : Last year, digital payment transactions in the country reached over 18,000 crore rupees, representing how much percent annual growth rate ?

पिछले वर्ष देश में डिजिटल भुगतान लेनदेन 18,000 करोड़ रुपये से अधिक तक पहुंच गया, जो कितने प्रतिशत वार्षिक वृद्धि दर को दर्शाता है?

- (a) 35%
- (b) 42%
- (c) 44%
- (d) 54%
- (e) 50%

Answer : Option C

Explanation :

- Last year, digital payment transactions in the country reached over 18,000 crore rupees, representing a 44% annual growth rate.
- The incentive scheme for promoting RuPay Debit Cards and low-value BHIM-UPI transactions cost 3,500 crore rupees in the last fiscal year.
- The Payment Infrastructure Development Fund, established by the RBI to promote digital payments infrastructure in Tier-3 to Tier-6 centers and Northeastern states, had deployed 4.08 crore touch points as of November last year.

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Ques : Who has been appointed as the India subcontinent sub-cluster and banking head of Citibank?

सिटीबैंक के भारत उपमहाद्वीप उप-क्लस्टर और बैंकिंग प्रमुख के रूप में किसे नियुक्त किया गया है?

- (a) Ashu Khullar / आशु खुल्लर
- (b) K Balasubramanian / के बालासुब्रमण्यम
- (c) Chanda Kochhar / चंदा कोचर
- (d) Aditya Puri / आदित्य पुरी
- (e) Sandeep Bakhshi / संदीप बख्शी

Answer : Option B

Explanation :

- Citibank appointed **K Balasubramanian** as India subcontinent sub-cluster and banking head, succeeding Ashu Khulla.
- **Balasubramanian** will report to Amol Gupte, the head of Asia South and the banking division. **Ashu Khullar** will become co-head of global asset managers (**GAM**) alongside Anthony Diamandakis.
- From 2019 to 2025, Khullar led Citi India to considerable expansion, becoming a leading investment bank in equities capital markets and mergers and acquisitions.

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Recent Appointment in Banking & Insurance Sector

- **P. Suriaraj** : Executive Director of the Dhanlaxmi Bank
- **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)

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Ques : Who conducted a dollar-rupee buy/sell swap FX swap auction for USD 5.1 billion ?

5.1 बिलियन अमेरिकी डॉलर के लिए डॉलर-रुपया खरीद/बिक्री स्वैप एफएक्स स्वैप नीलामी किसने आयोजित की?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option B

Explanation :

- Reserve Bank of India (**RBI**), conducted a dollar-rupee buy/sell swap FX swap auction for USD 5.1 billion
- The auction received offers totaling USD 25.59 billion from 253 participants, more than five times the original amount.
- The central bank aims to inject around Rs.1.5 trillion into the financial system through this step, which will increase rupee liquidity in banks.

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Ques : As per the Union Budget 2025-26, Finance Minister Nirmala Sitharaman announced that individuals earning up to _ would be exempt from income tax under the new regime.

केंद्रीय बजट 2025-26 के अनुसार, वित्त मंत्री निर्मला सीतारमण ने घोषणा की कि _ तक आय वाले व्यक्तियों को नई व्यवस्था के तहत आयकर से छूट दी जाएगी।

- (a) 5 lakh
- (b) 10 lakh
- (c) 12 lakh
- (d) 15 lakh
- (e) 20 lakh

Answer : Option C

Explanation :

- Individuals with a normal deduction of Rs.75,000 can earn up to Rs.12.75 lakh without paying income tax.

The new tax regime includes altered income tax slabs:

Up to Rs.4 lakh: No tax
Rs.4 to Rs.8 lakh: 5% tax
Rs.8 to Rs.12 lakh: 10% tax
Rs.12 to Rs.16 lakh: 15% tax
Rs.16 to Rs.20 lakh: 20% tax
Rs.20 to Rs.24 lakh: 25% tax
Above Rs.24 lakh: 30% tax

- Tax Savings for Rs.12 Lakh Income – A taxpayer earning Rs.12 lakh will benefit from Rs.80,000 in tax savings under the new regime.
- Tax Savings for Rs.18 Lakh Income – A person earning Rs.18 lakh will receive Rs.70,000 in tax savings.
- Tax Savings for Rs.25 Lakh Income – A taxpayer with Rs.25 lakh income will get a tax benefit of Rs.1.10 lakh.
- The revision in tax slabs is aimed at providing significant relief to taxpayers and encouraging economic growth.





Ques : A National Manufacturing Mission was announced by Union Minister for Finance Nirmala Sitharaman while presenting the Union Budget 2025-26. The scheme is expected to facilitate employment for how many persons ?

केंद्रीय वित्त मंत्री निर्मला सीतारमण ने केंद्रीय बजट 2025-26 पेश करते हुए एक राष्ट्रीय विनिर्माण मिशन की घोषणा की थी। इस योजना से कितने व्यक्तियों को रोजगार मिलने की उम्मीद है?

- (a) 18 lakh
- (b) 20 lakh
- (c) 22 lakh
- (d) 24 lakh
- (e) 28 lakh

Answer : Option C

Explanation :

- Union Minister for Finance **Nirmala Sitharaman** launched a National Manufacturing Mission to support 'Make in India' in small, medium, and big companies when presenting the Union Budget 2025-26 in Parliament.
- The National Manufacturing Mission will focus on five areas: ease and cost of doing business, a future-ready workforce for in-demand occupations, a vibrant and dynamic **MSME** sector, technology availability, and high-quality products.
- The initiative is intended to create 22 lakh jobs, earn Rs. 4 lakh crore in revenue, and increase exports by more than Rs. 1.1 lakh crore.
- The Union Minister also proposed a National Action Plan for Toys, which would be executed to make India a global powerhouse for toys.





Ques : Which team won the 6th Men's Hockey India League 2024-25 title?

छठी पुरुष हॉकी इंडिया लीग 2024-25 का खिताब किस टीम ने जीता?

- (a) Hyderabad Toofans / हैदराबाद तूफान
- (b) Punjab Thunder / पंजाब थंडर
- (c) Shrachi Rarh Bengal Tigers / श्राची रारह बंगाल टाइगर्स
- (d) Mumbai Magicians / मुंबई जादूगर
- (e) Odisha Warriors / ओडिशा योद्धा

Answer : option C

Explanation :

- **Shrachi Rarh Bengal Tigers** won the 6th Men's Hockey India League 2024-25 title, defeating Hyderabad Toofans 4-3 in a thrilling final at the Birsamunda International Hockey Stadium in Rourkela, Odisha.
- This was the Shrachi Rarh Bengal Tigers' first title, and they won Rs 3 crore. The runners-up, Hyderabad Toofan, got Rs 2 crore in prize money.
- Previously, the Odisha Warriors won the inaugural Women's Hockey India League 2024-25 title, defeating Soorma Hockey Club 2-1 in the final

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Recent News headlines related to Sports

- The official logo and mascot for the 23rd National Para Athletics Championship, scheduled for February 17-20, 2025, were launched recently in Chennai.
- India successfully defended their ICC Under-19 Women's T20 World Cup title, defeating South Africa by nine wickets in the final at the Bayuemas Oval in Kuala Lumpur, Malaysia
- **Manush Shah** and **Diya Chitale** won the men's and women's singles titles at the Senior National Table Tennis Championships 2025, held at the Pandit Dindayal Upadhyay Indoor Stadium in Surat, Gujarat
- Australia was presented with the ICC Women's Championship trophy after winning the elite 10-team competition, which qualified them for the ICC Women's Cricket World Cup in 2025
- The Odisha Warriors Club won the inaugural Women's Hockey India League 2024-25 title by defeating Soorma Hockey Club 2-1 in the final at the Marang Gomke Jaipal Singh Munda Astro Turf Hockey Stadium in Ranchi
- 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
- Indian Grandmaster **Iniyen 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





Ques : Who has been appointed as the acting chair of the GSMA (Groupe Spécial Mobile Association) board?

GSMA (ग्रुप स्पेशल मोबाइल एसोसिएशन) बोर्ड के कार्यकारी अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Mukesh Ambani / मुकेश अंबानी
- (b) Sunil Bharti Mittal / सुनील भारती मित्तल
- (c) Gopal Vittal / गोपाल विट्टल
- (d) Sundar Pichai / सुंदर पिचाई
- (e) Satya Nadella / सत्या नडेला

Answer : Option C

Explanation :

- **Gopal Vittal**, Vice Chairman and MD of telecom company Bharti Airtel and Deputy head of the **GSMA**, has been named acting head of the **GSMA** (Groupe Spécial Mobile Association) board.
- The appointment followed Jose Maria Alvares-Pallete's departure as Chairman and CEO of Telefonica.
- The "Groupe Spécial Mobile Association" (**GSMA**) headquarters are located in London, England, United Kingdom.

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Ques : How much allocation has been made in the Budget 2025-26 for the PM Surya Garh Muft Bijli Yojana (PMSGMBY)?

बजट 2025-26 में प्रधानमंत्री सूर्यगढ़ मुफ्त बिजली योजना (पीएमएसजीएमबीवाई) के लिए कितना आवंटन किया गया है?

- (a) Rs.15,000 crore
- (b) Rs.20,000 crore
- (c) Rs.25,000 crore
- (d) Rs.30,000 crore
- (e) Rs.35,000 crore

Answer : Option B

Explanation :

- The Budget 2025-26 allocates ₹20,000 crore as 'revenue expenditure' for the PM Surya Garh Muft Bijli Yojana (**PMSGMBY**), which offers incentives for installing small-scale rooftop solar plants on residential roofs.
- The revised forecasts for 2024-25 boosted the budget from Rs.6,250 crore to Rs.11,100 crore, representing a significant increase. The nearly doubling of updated estimates over the anticipated amount for 2024-25 demonstrates that the strategy performed successfully.
- As a result, the government has increased the scheme's allocations by 80% over the revised forecasts for the previous year.
- The PMSGMBY, begun in February 2024, has a 4-year investment of Rs.75,021 crore and aims to construct 10 million small-size residential rooftops. As of December 2024, around 700,000 installations had been completed.
- If the money budgeted for 2025-26 is fully spent, it would mean that up to Rs.31,100 crore, or 41% of the program outlay, will be spent in the first two years.





Ques : Which state in India will establish the first Artificial Intelligence (AI) university?

भारत का कौन सा राज्य पहला आर्टिफिशियल इंटेलिजेंस (AI) विश्वविद्यालय स्थापित करेगा?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option E

Explanation :

- Maharashtra will create the country's first **Artificial Intelligence (AI) university**, with a task force formed to plan and implement the project.
- The task force consists of specialists from academia, industry, and the government. The principal secretary of the Department of Information Technology will chair the task force.
- The institution will encourage AI research and development and serve as a center of excellence, supporting collaboration among industry, academia, and government.
- It is made up of directors from IIT and IIM Mumbai, representatives from Google India, Mahindra Group, and L&T, and officials from the Ministry of Electronics and Information Technology, Government of India.
- The task committee also includes experts from the Rajiv Gandhi Science and Technology Commission and India's Data Security Council.





Recent News Headlines Related to First in India and world :

- The World Health Organization recognizes Niger as the first African country to eliminate onchocerciasis (river blindness)
- Indian Air Force Group Captain **Shubhanshu Shukla** will be the first Indian astronaut to travel to the International Space Station (ISS) on a private mission
- Tata Steel has become the first Indian company to manufacture hydrogen transportation pipes, helping India achieve its sustainable energy aspirations
- Kerala Chief Minister **Pinarayi Vijayan** has launched India's first fully integrated disaster warning system, KaWaCHaM (Kerala Warnings, Crisis and Hazard Management System).
- The Uttarakhand cabinet has cleared the norms and regulations for the Uniform Civil Code (UCC), which would be implemented within the next 10 days. first state to adopt UCC since independence.
- **Dr. Jitendra Singh**, India's Science and Technology Minister, dedicated India's first-ever CSIR Innovation Complex in Mumbai via virtual mode.
- Google-backed Indian space start-up company Pixxel has become the first Indian private company to launch its commercial satellite constellation named Firefly on board a Space X rocket.
- The **SpaceX** rocket also carried the world's first commercial satellite for surveillance of space objects orbiting the earth, made by an Indian space company, Digantara.
- The Department of Science and Technology, Union Ministry of Science and Technology, has inaugurated the first astronomical observatory in Eastern India and the sixth in the country, located on Panchet Hill in the Garpanchkot area of Purulia district in West Bengal.
- On the occasion of Hindi Diwas, the Indian High Commission in Sri Lanka established the country's first Hindi Certificate Course through open and distant learning.
- On New Year's Day, January 1, 2025, India welcomed its first 'Generation Beta' baby in Aizawl, Mizoram.





Ques : Which village has been declared the first Biodiversity Heritage Site of Gujarat?

किस गांव को गुजरात का पहला जैव विविधता विरासत स्थल घोषित किया गया है?

- (a) Bhuj /
- (b) Guneri /
- (c) Rapar /
- (d) Mundra /
- (e) Mandvi /

Answer : Option B

Explanation :

- The 32.78-hectare Guneri village in Lakhtar tehsil of Kutch district, which is a natural inland mangrove region, has been awarded Gujarat's first Biodiversity Heritage region.
- The Gujarat government announced the decision after reviewing a suggestion from the Gujarat Biodiversity Board. This will ensure the conservation and enrichment of the area's flora and fauna "through a management plan".
- The notification was made under the provisions of The Biodiversity Act of 2002. The Act authorizes the state government to designate a region as a BHS after engaging with relevant local entities

EXAM
Genius





Ques : What new tool has OpenAI launched in ChatGPT to provide detailed, customized reports?

ओपनएआई ने चैटजीपीटी में विस्तृत, अनुकूलित रिपोर्ट प्रदान करने के लिए कौन सा नया टूल लॉन्च किया है?

- (a) Deep Research / गहन शोध
- (b) Research Pro / रिसर्च प्रो
- (c) Result Generator / परिणाम जनरेटर
- (d) Data Dive / डेटा डाइव
- (e) Results Pro / परिणाम प्रो

Answer : Option A

Explanation :

- **OpenAI** has introduced a new "**deep research**" capability in ChatGPT that provides thorough, tailored reports, upping the bar in the AI competition.
- The move is in response to China's **DeepSeek** chatbot, which has revolutionized the AI landscape with superior research capabilities.
- Users can access "**deep research**" by selecting the functionality in the ChatGPT message composer and typing a query to gain complete insights.
- The application accepts file and spreadsheet attachments, providing context for better responses, and includes a sidebar that monitors the actions and sources used to generate the report.

EXAM
Genius





Ques : The International Day of Human Fraternity is observed on which day ?
अंतर्राष्ट्रीय मानव बंधुत्व दिवस किस दिन मनाया जाता है?

- (a) 1 February
- (b) 2 February
- (c) 3 February
- (d) 4 February
- (e) 5 February

Answer : Option D

Explanation :

- Every year on February 4, the International Day of Human Fraternity is held to promote peace, tolerance, and mutual understanding among people of many cultures and religions.
- Theme 2025: Human fraternity for global peace and coexistence.
- The United Nations General Assembly established the International Day of Human Fraternity in December 2020 to promote cultural and religious tolerance.
- The United Nations commemorated the International Day of Human Fraternity for the first time on February 4, 2021.

EXAM
Genius





Ques : World Cancer Day is celebrated annually on which day ?

विश्व कैंसर दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 1 February
- (b) 2 February
- (c) 3 February
- (d) 4 February
- (e) 5 February

Answer : Option D

Explanation :

- Every year on February 4, World Cancer Day is observed to raise awareness and educate people about the prevention, identification, and treatment of this potentially fatal disease.
- Theme 2024: United by Unique
- This subject is part of a three-year campaign, running from 2025 to 2027, that will highlight the personal journeys of cancer patients, survivors, and caregivers. World Cancer Day was first celebrated on February 4, 1999.
- **UICC** organizes the day, which was created in 2000.

EXAM
Genius





Ques : When is World Interfaith Harmony Week celebrated ?

विश्व अंतरधार्मिक सद्भावना सप्ताह कब मनाया जाता है?

- (a) 1 – 7 February
- (b) 2 – 7 February
- (c) 1 – 8 February
- (d) 2 – 8 February
- (e) 4 -10 February

Answer : Option A

Explanation :

- The United Nations General Assembly (**UNGA**) observes World Interfaith Harmony Week from February 1 to 7, as a global movement to promote mutual understanding, interfaith conversation, and collaboration among various religious communities.
- It was founded in February 2011 to promote cooperation among people of different religions in an era when interreligious strife is claiming lives and livelihoods all over the world.
- Theme 2025: Uniting for Peace.

EXAM
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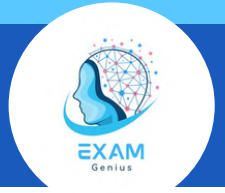




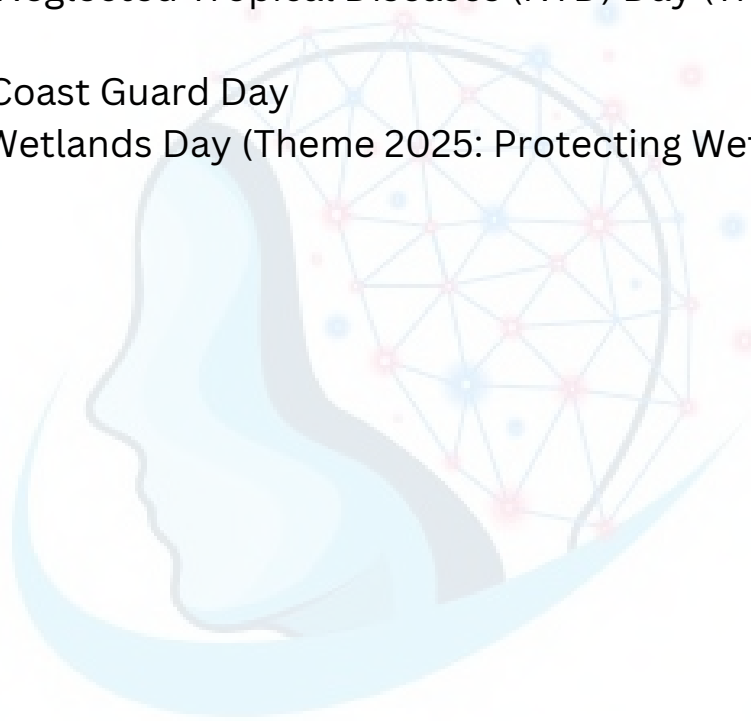
Important days :

- **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
- **29 January** : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- **30 January** : Martyrs' Day, also known as Shaheed Diwas
- **30 January** : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- **1 February** : Indian Coast Guard Day
- **2 February** : World Wetlands Day (Theme 2025: Protecting Wetlands for Our Common Future)



EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Securities and Exchange Board of India (**SEBI**), the capital market regulator, is planning to introduce a new financial product that combines Mutual Funds (MFs) investments with Term Life Insurance (**TLI**).

In Chess, Indian Grandmaster **R. Praggnanandhaa** clinched the prestigious Tata Steel Masters 2025 title in a thrilling showdown, defeating reigning World Champion D. Gukesh in a nail-biting tiebreaker last night at Wijk aan Zee, Netherlands.

The Central Zoo Authority (**CZA**), Ministry of Environment, Forest, and Climate Change (**MoEFCC**), has authorized a proposal to establish India's first white tiger breeding center in the Govindgarh area of Rewadistrict in Madhya Pradesh (MP).

Finvasia Partners with YES Bank Launched AI-Driven Super App 'Jumpp' to simplify personal finance

The government has accepted the Indian contingent's participation in the 9th Asian Winter Games 2025, which will be held in Harbin, China, from February 7th to 14th. An 88-member Indian contingent, consisting of 59 athletes and 29 team officials, will compete.

Airtel Payments Bank has partnered with the Karnataka Bulldozers for the Celebrity Cricket League (**CCL**) 2025.

The **DGCA**, the aviation safety regulator, has slapped a Rs 30 lakh penalty on Tata Group-owned Air India for allegedly permitting one of its pilots to conduct a flight without meeting certain regulatory standards.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी), पूंजी बाजार नियामक, एक नया वित्तीय उत्पाद पेश करने की योजना बना रहा है जो म्यूचुअल फंड (एमएफ) निवेश को टर्म लाइफ इंश्योरेंस (टीएलआई) के साथ जोड़ता है।

शतरंज में, भारतीय ग्रैंडमास्टर आर. प्रगनानंद ने नीदरलैंड के विज्क आन ज़ी में कल रात रोमांचक टाईब्रेकर में मौजूदा विश्व चैंपियन डी. गुकेश को हराकर प्रतिष्ठित टाटा स्टील मास्टर्स 2025 का खिताब जीता।

केंद्रीय चिड़ियाघर प्राधिकरण (सीजेडए), पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय (एमओईएफसीसी) ने मध्य प्रदेश (एमपी) के रेवाड़ी जिले के गोविंदगढ़ क्षेत्र में भारत का पहला सफेद बाघ प्रजनन केंद्र स्थापित करने के प्रस्ताव को अधिकृत किया है।

फिनवेसिया पार्टनर्स ने येस बैंक के साथ व्यक्तिगत वित्त को सरल बनाने के लिए एआई-संचालित सुपर ऐप 'जम्प' लॉन्च किया

सरकार ने 9वें एशियाई शीतकालीन खेल 2025 में भारतीय दल की भागीदारी को स्वीकार कर लिया है, जो 7 से 14 फरवरी तक चीन के हार्बिन में आयोजित किया जाएगा। 88 सदस्यीय भारतीय दल, जिसमें 59 एथलीट और 29 टीम अधिकारी शामिल हैं, प्रतिस्पर्धा करेंगे।

एयरटेल पेमेंट्स बैंक ने सेलिब्रिटी क्रिकेट लीग (सीसीएल) 2025 के लिए कर्नाटक बुलडोजर्स के साथ साझेदारी की है।

विमानन सुरक्षा नियामक डीजीसीए ने कथित तौर पर अपने एक पायलट को कुछ नियामक मानकों को पूरा किए बिना उड़ान संचालित करने की अनुमति देने के लिए टाटा समूह के स्वामित्व वाली एयर इंडिया पर 30 लाख रुपये का जुर्माना लगाया है।





Ques : CreditAccess Grameen has secured approval for how much amount commitment from the International Finance Corporation (IFC) ?

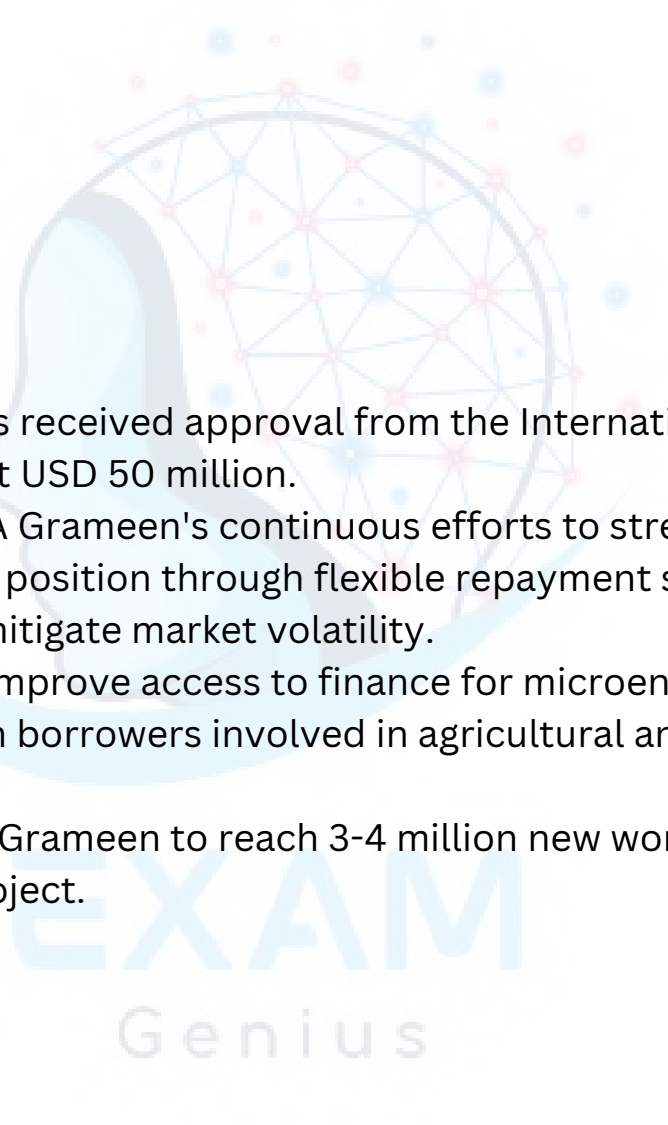
क्रेडिटएक्सेस ग्रामीण ने अंतर्राष्ट्रीय वित्त निगम (आईएफसी) से कितनी राशि की प्रतिबद्धता के लिए मंजूरी प्राप्त कर ली है?

- (a) USD 20 million
- (b) USD 30 million
- (c) USD 40 million
- (d) USD 50 million
- (e) USD 60 million

Answer : Option D

Explanation :

- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
- This deal demonstrates CA Grameen's continuous efforts to strengthen its asset liability management (ALM) position through flexible repayment structures and regional diversification to mitigate market volatility.
- The IFC's investment will improve access to finance for microentrepreneurs, with a special emphasis on women borrowers involved in agricultural and agri-related industries.
- The money will enable CA Grameen to reach 3-4 million new women borrowers during the course of the project.





Ques : How much has the National Bank for Financing Infrastructure and Development (NaBFID) raised through 15-year bonds?

नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (NaBFID) ने 15वर्षीय बॉन्ड के माध्यम से कितनी राशि जुटाई है?

- (a) Rs 2,000 crore
- (b) Rs 3,000 crore
- (c) Rs 4,000 crore
- (d) Rs 5,000 crore
- (e) Rs 6,000 crore

Answer : Option D

Explanation :

- The state-owned National Bank for Financing Infrastructure and Development (**NaBFID**) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate.
- Furthermore, the state-owned Power Finance Corporation (**PFC**) obtained Rs 3,950 crore through bonds due in about ten and twenty years, with cut-off rates of 7.24 percent and 7.25 percent, respectively.
- State-owned REC raised Rs 1,620 crore with bonds expiring in 10 years at a very advantageous 7.10 percent discount. During this period, the 10-year government bond yield fell from 6.74% at the end of November to 6.67% as of February 4.

EXAM
Genius





Ques : What is the target amount to be generated under the second Asset Monetization Plan announced in the Union Budget 2025?

केंद्रीय बजट 2025 में घोषित दूसरी संपत्ति मुद्राकरण योजना के तहत उत्पन्न होने वाली लक्ष्य राशि क्या है?

- (a) Rs.2 lakh crore
- (b) Rs.5 lakh crore
- (c) Rs.7 lakh crore
- (d) Rs.9 lakh crore
- (e) Rs.10 lakh crore

Answer : Option E

Explanation :

- In the Union Budget 2025, Finance Minister **Nirmala Sitharaman** announced the launch of the second Asset Monetization Plan for 2025-30.
- The strategy intends to raise Rs 10 lakh crore by selling government-owned assets and reinvesting the proceeds in new infrastructure projects.
- At the plan's announcement, the Prime Minister stated "Building on the success of the first Asset Monetization Plan announced in 2021, the second Plan for 2025-30 will be launched to plough back capital of ' 10 lakh crore in new projects" .
- Aside from the Asset Monetization Plan, the government has proposed a financial investment of Rs 1.5 lakh crore in interest-free loans to states. These 50-year loans are intended to increase capital expenditures and incentivize state-level infrastructure changes.
- The program builds on the first Asset Monetisation Plan, which was announced in the Union Budget 2021-22. Under that strategy, the National Monetisation Pipeline (**NMP**) was created to identify prospective core assets for monetization by Central Government Ministries and Public Sector Enterprises (PSEs) between 2021-22 and 2024-25.



Ques : Who has approved Tata Communications' plan to sell its entire stake in Tata Communications Payment Solutions (TCPSL) to Transaction Solutions International (TSI) ?

टाटा कम्युनिकेशंस पेमेंट सॉल्यूशंस (TCPSL) में अपनी पूरी हिस्सेदारी ट्रांजेक्शन सॉल्यूशंस इंटरनेशनल (TSI) को बेचने की टाटा कम्युनिकेशंस की योजना को किसने मंजूरी दे दी है?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option B

Explanation :

- The Reserve Bank of India (**RBI**) has approved Tata Communications' intention to sell its full stake in Tata Communications Payment Solutions (**TCPSL**) to Transaction Solutions International (TSI), the Indian subsidiary of Findi, an Australian fintech business.
- The contract, which was first announced in November 2024, is worth Rs 330 crore, with an additional Rs 75 crore due to interchange rate modifications.
- TSI now operates over 7,500 "**brown label**" ATMs in collaboration with institutions including SBI, PNB, Central Bank of India, and **HDFC**.
- It also runs back-end operations for over 10,000 "**white label**" ATMs and accepts digital payments from over 50,000 merchants under the FindiPay brand.





Ques : Which ministry is responsible for implementing the "Watershed Yatra" campaign?

"वाटरशेड यात्रा" अभियान को लागू करने के लिए कौन सा मंत्रालय जिम्मेदार है?

- (a) Ministry of Labour and Employment / श्रम और रोजगार मंत्रालय
- (b) Ministry of Home Affairs / गृह मंत्रालय
- (c) Ministry of Finance / वित्त मंत्रालय
- (d) Minister of Rural Development / ग्रामीण विकास मंत्री
- (e) Ministry of Social Justice and Empowerment / सामाजिक न्याय और अधिकारिता मंत्रालय

Answer : Option D

Explanation :

- **Shivraj Singh Chouhan**, Union Minister of Rural Development, has launched a national-level mass outreach campaign called "Watershed Yatra" in Hybrid mode to encourage people to participate and raise awareness about the Watershed Development activities carried out in project areas under the Pradhan Mantri Krishi Sinchayee Yojana's Watershed Development Component (WDC-PMKSY 2.0).
- The **Watershed Yatra** launch program drew over 800 Gram Panchayats and over one lakh people. The Watershed Yatra will involve van transportation for 60-90 days over 805 projects, covering 6673 GPs (13587 villages) in 26 states and 2 union territories.
- The Department has created a Learning Management System (**LMS**) on Watershed Development that is hosted on the DoLR website and linked to the MY Bharat portal for additional youth engagement.

Genius





News Headlines Related to Ministry

- **At the 'Energize India:** Catalyzing Growth Through Startup Innovation conference', Union Minister Hardeep Singh Puri of the Ministry of Petroleum & Natural Gas (**MoPNG**) revealed the winners of two startup contests, '**Avinya'25**' and '**Vasudha**'.
- 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.
- 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.

EXAM
Genius





Ques : Which Indian cricketer surpassed MS Dhoni in the list of leading T20 run-scorers?

किस भारतीय क्रिकेटर ने अग्रणी टी20 रन बनाने वालों की सूची में एमएस धोनी को पीछे छोड़ दिया?

- (a) Virat Kohli / विराट कोहली
- (b) Rohit Sharma / रोहित शर्मा
- (c) Dinesh Karthik / दिनेश कार्तिक
- (d) Suryakumar Yadav / सूर्यकुमार यादव
- (e) Rishabh Pant / ऋषभ पंत

Answer : Option C

Explanation :

- Dinesh Karthik eclipsed MS Dhoni as the highest run-scorer in T20 cricket while playing for Paarl Royals in the present SA20 season against Durban Super Giants.
- Karthik set a new record in the shortest format of cricket by scoring 21 runs off 15 deliveries, including two sixes, with only three runs needed to surpass Dhoni.
- The 39-year-old has scored 7451 runs in 361 T20 innings, with an average of 26.99 and a strike rate of 136.84. He has 34 half-centuries to his name.
- Dhoni has scored 7432 runs in 342 innings, with an average of 38.11 and a strike rate of 135.64, including 28 fifties, 517 fours, and 338 sixes.

EXAM
Genius





Ques : Which language has the Maharashtra government made mandatory for all officials to speak in government and semi-government offices?

महाराष्ट्र सरकार ने सरकारी और अर्धसरकारी कार्यालयों में सभी अधिकारियों के लिए कौन सी भाषा बोलना अनिवार्य कर दिया है?

- (a) Hindi / हिंदी
- (b) Marathi / मराठी
- (c) Bengali / बंगाली
- (d) English / अंग्रेजी
- (e) Sanskrit / संस्कृत

Answer : Option B

Explanation :

- The Maharashtra government has mandated that all officials in government and semi-government offices speak only Marathi.
- The planning agency issued the notice, warning that staff who do not obey the directive might face disciplinary action. The decision applies to all communication, official signage, and paperwork within the state.
- The rule is applicable to all government offices, semi-government offices, local self-governing bodies, government corporations, and government-aided establishments.

About Maharashtra :

- Capital – Mumbai
- Chief Minister – Devendra Fadnavis (3rd time)
- Deputy Chief Minister – Eknath Sindhe & Ajit Pawar
- Governor – C P Radhakrishnan





Ques : Tshego Gaelae makes history as first black woman to win Mrs World. She belongs to which country ?

त्शेगो गेले ने मिसेज वर्ल्ड जीतने वाली पहली अश्वेत महिला बनकर इतिहास रचा। वह किस देश की है?

- (a) England / इंग्लैंड
- (b) New Zealand / न्यूजीलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) Ireland / आयरलैंड

Answer : Option D

Explanation :

- Tshego Gaelae of South Africa has been crowned Mrs World 2025, making her the competition's first black woman to win the title in 40 years.
- The 33-year-old Soweto model was crowned in Las Vegas after defeating contestants from Sri Lanka and Thailand.
- This success comes in the footsteps of Candice Abrahams, who was the first South African to win the global title in 2016.

EXAM
Genius





Ques : Which country has become the first to introduce laws against AI tools used to create sexual images of children?

कौन सा देश बच्चों की यौन छवियाँ बनाने के लिए इस्तेमाल किए जाने वाले AI उपकरणों के खिलाफ़ कानून पेश करने वाला पहला देश बन गया है?

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

Answer : Option E

Explanation :

- The United Kingdom has become the first country to pass legislation prohibiting the use of artificial intelligence techniques to generate sexually explicit photographs of youngsters.
- The government announced that possessing, creating, or distributing AI technologies that generate abusive images will be criminal, punishable by up to five years in prison.
- AI techniques are used to create child sexual assault photos by **"nudeifying"** real-life images of youngsters or **"stitching the faces of other children onto existing images."**

EXAM
Genius





Ques : Which IIT Collaborate with Ministry of Electronics and Information Technology (MeitY) to launch 'AgriHub' ?

'एग्रीहब' लॉन्च करने के लिए किस आईआईटी ने इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (एमईआईटीवाई) के साथ सहयोग किया है?

- (a) IIT Guwahati/ आईआईटी गुवाहाटी
- (b) IIT Delhi / आईआईटी दिल्ली
- (c) IIT Madras / आईआईटी मद्रास
- (d) IIT Indore / आईआईटी इंदौर
- (e) IIT Roorkee / आईआईटी रुड़की

Answer : Option D

Explanation :

- Ministry of Electronics and Information Technology (**MeitY**) and Indian Institute of Technology Indore (**IIT-I**) collaborate to launch '**AgriHub**'.
- Launch of 'AgriHub', an Artificial Intelligence (AI)-driven Centre of Excellence (CoE) with an aim to foster technological innovation, startup incubation, and industry collaboration in agritech sector
- It is Supported by MP government, **ICAR-IISR** Indore(MP), **ICAR-CIAE** Bhopal(MP), and **C-DAC** Pune(Maharashtra)
- It is Funded by MeitY and the government of MP for a period of 5 years and Led by Professor Aruna Tiwari and Professor Pavan Kankar, both are faculties of IIT-I

EXAM
Genius





Ques : India's nuclear energy sector, the government has launched how much amount for Nuclear Energy Mission ?

भारत के परमाणु ऊर्जा क्षेत्र में सरकार ने परमाणु ऊर्जा मिशन के लिए कितनी राशि लॉन्च की है?

- (a) Rs.10,000 crore
- (b) Rs.20,000 crore
- (c) Rs.30,000 crore
- (d) Rs.40,000 crore
- (e) Rs.50,000 crore

Answer : Option B

Explanation :

- India's government has announced a ₹20,000 crore Nuclear Energy Mission to create Small Modular Reactors (SMRs), a significant step towards expanding its nuclear energy sector.
- In her Union Budget speech for 2025-26, Finance Minister Nirmala Sitharaman announced plans to operationalize at least five indigenous SMRs by 2033.
- India wants to have 100 GW of nuclear energy capacity by 2047.
- SMRs are smaller nuclear reactors (less than 300 MW) compared to conventional nuclear facilities that generate 500 MW or more.
- Leading countries in SMR building include the United States, China, Russia, and South Korea. India plans to create its own SMRs (Bharat SMRs).

EXAM
Genius





Ques : Which Indian-born American musician won her first Grammy award at the 67th Grammy Awards 2025?

किस भारतीय मूल की अमेरिकी संगीतकार ने 67वें ग्रैमी अवार्ड्स 2025 में अपना पहला ग्रैमी पुरस्कार जीता?

- (a) A. R. Rahman / ए. आर. रहमान
- (b) Ricky Kej / रिकी केज
- (c) Chandrika Tandon / चंद्रिका टंडन
- (d) Anoushka Shankar / अनुष्का शंकर
- (e) Shankar Mahadevan / शंकर महादेवन

Answer : Option C

Explanation :

- Chandrika Tandon, an Indian-born American musician, received her first Grammy in the 'Best New Age Album, Ambient or Chant Album category' for her album Triveni at the 67th Grammy Awards in 2025.
- The 67th Grammy Awards ceremony was held at Crypto.com Arena in Los Angeles, California, USA.
- The Grammy accolades are considered one of the most important accolades in the music industry and are presented annually by the National Academy of Recording Arts & Sciences in the United States of America. The inaugural Grammy award was granted in 1959.

List of Important Grammy Winners in 2025 :

- **Album of the Year** : Beyoncé – “Cowboy Carter”
- **Record of the Year** : Kendrick Lamar – “Not Like Us”
- **Best Pop Solo Performance** : Sabrina Carpenter – “Espresso”
- **Best Pop Vocal Album** : Sabrina Carpenter – “Short n’ Sweet”
- **Song of the Year** : Kendrick Lamar – “Not Like Us”
- **Best New Artist** : Chappell Roan
- **Best Country Album** : Beyoncé – “Cowboy Carter”
- **Best Dance/Electronic Performance** : Justice & Tame Impala – “We Are the People”
- **Best Score Soundtrack** : Bear McCreary – “God of War Ragnarök: Valhalla”
- **Dr. Dre Global Impact Award** : Alicia Keys
-



- **Best Country Duo/Group Performance** : Beyoncé & Miley Cyrus – “II MOST WANTED”
- **Best Rap Album** : J. Cole – “The Off-Season”
- **Best Rock Album** : The Black Crowes – “Shake Your Money Maker”
- **Best R&B Song** : Kehlani – “After Hours”



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Genius





Recent News Headlines Related to Awards & Winners :

- **BCCI's Lifetime Achievement Award** : Sachin Tendulkar
- **Maharaja Hari Singh Award** : Lieutenant Governor Manoj Sinha
- **Nomination for a Japan Academy Film Prize** : Kiran Rao's directorial feature Laapataa Ladies
- **Best tableau award at the Republic Day Parade** : Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas'
- **Pravasi Bharatiya Samman Award from India** : Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago
- **Nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025** : Indian short film 'Anuja'
- **Indian Banks Association (IBA) Banking Technology Awards in seven categories** : City Union Bank (CUB)
- **Australian Cricket Hall of Fame** : Former Australian cricket captain Michael Clarke
- **Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category** : Indian National Centre for Ocean Information Services (INCOIS)
- **Gates-Cambridge Impact Prize 2025** : Prof. Urbasi Sinha
- **Singapore's highest honor for non-citizens, the Honorary Citizen Award** : Tarun Das, former Director General of the Confederation of Indian Industry (CII)
- **'Satyajit Ray Lifetime Achievement Award'** : Eminent director Aparna Sen
- **Blue Flag certification** : Kappad beach in Kozhikode and Chal beach in Kannur in Kerala
- **Best javelin thrower of 2024 by American publication Track and Fields News** : India's Neeraj Chopra
- **India's 1st and world's 3rd airport to receive the prestigious Level 5 Accreditation** : Mumbai (Maharashtra)-based Chhatrapati Shivaji Maharaj International Airport (CSMIA)





Ques : Suruchi wins gold in the women's 10 metre air pistol at the 38th National Games with a score of 245.7. She is from which state ?

सुरुचि ने 38वें राष्ट्रीय खेलों में महिलाओं की 10 मीटर एयर पिस्टल में 245.7 के स्कोर के साथ स्वर्ण पदक जीता। वह किस राज्य से है?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option D

Explanation :

- Suruchi of Haryana wins gold in the women's 10 metre air pistol at the 38th National Games with a score of 245.7.
- Haryana also won silver to secure the top spot. In rowing, Services won the gold medal in the men's double sculls and finished first in the men's coxless four sculls.
- Nagidi Gayatri of Andhra Pradesh performed admirably in the women's K-1 slalom event, winning the gold medal and demonstrating her abilities.
- Uttarakhand demonstrated exceptional success in lawn bowls. In the Under-25 Boys division, Uttarakhand defeated Assam 21-20 to win the gold medal. In the compound men's team archery event, Delhi earned gold, while Haryana grabbed silver.

EXAM
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Ques : The International Big Cat Alliance (IBCA) was launched by Prime Minister Narendra Modi in which year ?

इंटरनेशनल बिग कैट अलायंस (IBCA) को प्रधान मंत्री नरेंद्र मोदी द्वारा किस वर्ष लॉन्च किया गया था?

- (a) 2020
- (b) 2021
- (c) 2022
- (d) 2023
- (e) 2024

Answer : Option D

Explanation :

- On January 23, the International Big Cat Alliance (**IBCA**) was officially established as a treaty-based intergovernmental organization, becoming a fully functional international legal entity.
- The Ministry of External Affairs (**MEA**), which serves as the Framework Agreement's Depository, confirmed that five countries - the Republic of Nicaragua, the Kingdom of Eswatini, the Republic of India, the Federal Republic of Somalia, and the Republic of Liberia - have deposited their instruments of ratification, acceptance, or approval, establishing them as founding members of the IBCA.

What is the Big Cat Alliance?

- Prime Minister **Narendra Modi** unveiled the **IBCA** on April 9, 2023, during an event honoring the 50th anniversary of Project Tiger. The initiative's primary goal is to protect seven key big cat species: the tiger, lion, leopard, snow leopard, cheetah, jaguar, and puma.
- The **IBCA**, with its headquarters in India, was officially approved by the government in a cabinet meeting on February 29 of last year.
- The National Tiger Conservation Authority (**NTCA**), a nodal organization under the Ministry of Environment, Forest, and Climate Change, spearheaded the IBCA's establishment.
- Currently, 27 countries, including India, have consented to join the **IBCA**, together with a number of international and national wildlife organizations.



Ques : Centre Launches how much for Power Reform Scheme to Boost State Infrastructure and Attract Private Investment ?

केंद्र ने राज्य के बुनियादी ढांचे को बढ़ावा देने और निजी निवेश को आकर्षित करने के लिए कितनी बिजली सुधार योजना शुरू की?

- (a) Rs.16,021 Crore
- (b) Rs.15,000 Crore
- (c) Rs.16,000 Crore
- (d) Rs.14,040 Crore
- (e) Rs.11,021 Crore

Answer : Option A

Explanation :

- The Central Government has implemented a program to motivate states to improve their power infrastructure and open it up to private investment.
- The initiative permits governments to borrow an additional 0.5% of GSDP if they implement power transmission and distribution changes.
- A **"Reforms Linked Distribution Scheme"** worth Rs.16,021 crore attempts to attract private investment in power transmission and distribution.
- The scheme supports state-level changes to establish a financially viable distribution industry and ensure 24/7 sustainable power supply.





Ques : Indian Railways revealed the plan to manufacture how many Vande Bharat Express trains in next two to three years ?

- (a) 100
- (b) 150
- (c) 200
- (d) 250
- (e) 300

Answer : Option C

Explanation :

- Indian Railways wants to produce 100 **Amrit Bharat**, 50 Namo Bharat, and 200 Vande Bharat trains, including sleeper and chair car variations, within the next two to three years, as announced in the 2025 Budget.
- Railway Minister Ashwini Vaishnaw announced plans to manufacture 17,500 Non-AC General and Sleeper Coaches to enhance rail connectivity nationwide.
- The government has boosted the funding for rail safety from Rs 1.08 lakh crore to Rs 1.14 lakh crore, with a further rise to Rs 1.16 lakh crore in the upcoming fiscal year.

EXAM
Genius





Ques : International Day of Zero Tolerance for Female Genital Mutilation is observed every year on which day ?

महिला जननांग विकृति के प्रति शून्य सहनशीलता का अंतर्राष्ट्रीय दिवस हर साल किस दिन मनाया जाता है?

- (a) 3 February
- (b) 4 February
- (c) 5 February
- (d) 6 February
- (e) 7 February

Answer : Option D

Explanation :

- The International Day of Zero Tolerance for Female Genital Mutilation is commemorated every year on February 6.
- The day's goal is to raise awareness and encourage action to prevent Female Genital Mutilation (**FGM**), a terrible practice that affects millions of women and girls worldwide.
- Theme 2025: Step Up the Pace.
- In 2012, the UN General Assembly declared February 6th as International Day of Zero Tolerance for Female Genital Mutilation, with the goal of amplifying and directing efforts to eradicate this practice.
- Since 2008, **UNFPA** has led the world's largest initiative to eliminate female genital mutilation in collaboration with **UNICEF**.

Genius





IMPORTANT ONE – LINER Current Affairs

In **Belgium**, Bart De Wever has been sworn in as the country's new prime minister. The oath-taking ceremony took place before King Philippe of Belgium at the Royal Palace.

TVS Holdings Ltd. acquired 80.74% equity ownership in Home Credit India Finance Private Ltd. for Rs.554 crore. Premji Invest and TVS Holdings' partners have purchased the remaining 19.26% ownership share. Sudarshan Venu is MD of TVS Holdings.

A compelling and futuristic effort by the Election Commission of India (ECI) has been turning heads and generating enthusiasm in West Delhi. At a special polling station in **Vikaspuri**, voters are greeted with a memorable theme: "India's Flight from Chandrayaan to Election."

Lift insurance firm **PNB MetLife** has partnered with Policybazaar to launch the PNB MetLife Smart Invest Pension Plan, a Unit-Linked, Non-Participating Individual Pension Plan, designed to help individuals plan for their golden years.

Doordarshan, India's national broadcaster wins an award in the Electronic Media category for "**Chunav Ka Parv Desh Ka Garv**", a special series broadcast during the Lok Sabha Elections 2024. It is awarded to Kanchan Prasad, Director-General of Doordarshan by President Droupadi Murmu.

Vikram Kasbekar Appointed as Acting Chief Executive Officer (CEO) of Hero MotoCorp (HMC) Limited. He Replaced Niranjana Gupta.

Argentina has announced its decision to resign from the World Health Organization (**WHO**), following the United States. President Milei noted "deep differences" in the WHO's treatment of health crises, specifically the COVID-19 epidemic.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

बेल्जियम में, बार्ट डी वेवर ने देश के नए प्रधान मंत्री के रूप में शपथ ली है। शपथ ग्रहण समारोह रॉयल पैलेस में बेल्जियम के राजा फिलिप के समक्ष हुआ।

टीवीएस होल्डिंग्स लिमिटेड ने 554 करोड़ रुपये में होम क्रेडिट इंडिया फाइनेंस प्राइवेट लिमिटेड में 80.74% इक्विटी स्वामित्व हासिल किया। प्रेमजी इन्वेस्ट और टीवीएस होल्डिंग्स के साझेदारों ने शेष 19.26% स्वामित्व हिस्सेदारी खरीदी है। सुदर्शन वेणु टीवीएस होल्डिंग्स के एमडी हैं।

भारत के चुनाव आयोग (ईसीआई) का एक सम्मोहक और भविष्योन्मुखी प्रयास पश्चिम दिल्ली में लोगों का ध्यान आकर्षित कर रहा है और उत्साह पैदा कर रहा है। विकासपुरी में एक विशेष मतदान केंद्र पर, मतदाताओं का स्वागत एक यादगार थीम के साथ किया जाता है: "चंद्रयान से चुनाव तक भारत की उड़ान।"

लिफ्ट बीमा फर्म पीएनबी मेटलाइफ ने पीएनबी मेटलाइफ स्मार्ट इन्वेस्ट पेंशन प्लान लॉन्च करने के लिए पॉलिसीबाजार के साथ साझेदारी की है, जो एक यूनिट-लिंक्ड, गैर-भागीदारी वाली व्यक्तिगत पेंशन योजना है, जिसे व्यक्तियों को उनके सुनहरे वर्षों के लिए योजना बनाने में मदद करने के लिए डिज़ाइन किया गया है।

भारत के राष्ट्रीय प्रसारक दूरदर्शन ने लोकसभा चुनाव 2024 के दौरान प्रसारित एक विशेष श्रृंखला "चुनाव का पर्व देश का गर्व" के लिए इलेक्ट्रॉनिक मीडिया श्रेणी में पुरस्कार जीता। यह पुरस्कार राष्ट्रपति द्रौपदी मुर्मू द्वारा दूरदर्शन के महानिदेशक कंचन प्रसाद को प्रदान किया गया।

विक्रम कस्बेकर को हीरो मोटोकॉर्प (HMC) लिमिटेड के कार्यवाहक मुख्य कार्यकारी अधिकारी (CEO) के रूप में नियुक्त किया गया। उन्होंने निरंजन गुप्ता का स्थान लिया।

संयुक्त राज्य अमेरिका के बाद अर्जेंटीना ने विश्व स्वास्थ्य संगठन (डब्ल्यूएचओ) से इस्तीफा देने के अपने फैसले की घोषणा की है। राष्ट्रपति माइली ने WHO के स्वास्थ्य संकटों, विशेष रूप से COVID-19 महामारी के उपचार में "गहरे मतभेद" का उल्लेख किया।





Ques : Who launched a Regulatory Sandbox (RS) to test the “On Tap” application facility under the theme of ‘Retail Payments’ ?

'खुदरा भुगतान' विषय के तहत "ऑन टैप" एप्लिकेशन सुविधा का परीक्षण करने के लिए रेगुलेटरी सैंडबॉक्स (RS) किसने लॉन्च किया?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

Answer : Option A

Explanation :

- The Reserve Bank of India (**RBI**) has developed a Regulatory Sandbox (RS) to test the "On Tap" application for retail payments.
- Exto India Technologies Private Limited, situated in Chennai, was chosen to participate in the initiative's 'Test Phase'.
- The company tested an offline digital payment solution that combines Distributed Ledger Technology (**DLT**) with private biometric authorization, allowing for offline card-to-card and card-to-phone transactions.

EXAM
Genius





Recent News Headlines Related to RBI

- The Reserve Bank of India (**RBI**) has approved Tata Communications' intention to sell its full stake in Tata Communications Payment Solutions (**TCPSL**) to Transaction Solutions International (**TSI**), the Indian subsidiary of Findi, an Australian fintech business
- Reserve Bank of India (**RBI**), conducted a dollar-rupee buy/sell swap **FX swap** auction for USD 5.1 billion
- The Reserve Bank of India (RBI) has granted **RMBS** (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) a Certificate of Registration (CoR), a significant milestone for India's housing finance sector
- The Reserve Bank of India (RBI) plans to inject approximately Rs 1.5 lakh crore into the banking system gradually
- 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 in-principle 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.





Ques : Recently which bank has become a signatory of the Partnership for Carbon Accounting Financials (PCAF) ?

हाल ही में कौन सा बैंक कार्बन अकाउंटिंग फाइनेंशियल्स (पीसीएएफ) के लिए साझेदारी का हस्ताक्षरकर्ता बन गया है?

- (a) City Union Bank / सिटी यूनियन बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) CSB Bank / सीएसबी बैंक

Answer : Option B

Explanation :

- Indian Overseas Bank (**IOB**), India's major **PSB**, has joined the Partnership for Carbon Accounting Financials (**PCAF**).
- As a **PCAF** signatory, IOB will monitor and disclose greenhouse gas (**GHG**) emissions from its sponsored activities, using globally harmonized methodology for **GHG** accounting.

About Partnership for Carbon Accounting Financials (PCAF) :

- Formed : 2015
- Launched : 2019
- Formed by : 14 Dutch financial Institutions (FIs) under the leadership of the Hague (the Netherlands)-based ASN Bank
- Union Bank of India (UBI) was the 1st major Indian bank to sign the PCAF in September 2016
- Punjab National Bank (PNB) signed this framework in November 2024





Recently signed banking agreements

- **PNB MetLife** has partnered with **Policybazaar** to launch the **PNB MetLife** Smart Invest Pension Plan, a Unit-Linked, Non-Participating Individual Pension Plan, designed to help individuals plan for their golden years
- **Finvasia** Partners with **YES Bank** Launched AI-Driven Super App '**Jumpp**' to simplify personal finance
- Airtel Payments Bank has partnered with the Karnataka Bulldozers for the Celebrity Cricket League (**CCL**) 2025
- **BHIM**, India's digital payments app powered by NPCI BHIM Services Ltd (NBSL), has joined The FinTech Yatra 2025 as a Principal Partner
- RBL Bank and Piramal Finance have announced a co-lending partnership aimed at offering loans to middle- and low-income borrowers in rural and semi-urban areas
- **IPPB** and **PNB** MetLife India Insurance Company Limited formed a bancassurance cooperation to provide access to life insurance solutions in India.
- **SBI** Payments has teamed with Pine Labs to improve India's digital payments ecosystem, combining the expertise of SBI Payments, a joint venture between the State Bank of India and **Hitachi Payment** Services, and Pine Labs.
- PNB MetLife India Insurance Company Limited (PNB MetLife) has teamed with Chennai-based Truhome Finance (previously Shriram Housing Finance Limited) to provide Group Credit Life insurance to their home loan customers.
- **HDFC** Life Insurance Company Limited has formed a corporate agency partnership with **CARS24** Financial Services Private Limited. This partnership will enable CARS24 Financial Services to offer HDFC Life products to current and new customers.
- Hitachi Payment Services has teamed with IvyCamp, IvyCap Ventures' worldwide alumni-based engagement effort, to drive fintech innovation through the Hitachi Payments Accelerator (**HPX**) program.
- Bajaj Finance has partnered with Bharti Airtel to develop a digital platform for financial services.
- The Financial Intelligence Unit-India (**FIU-IND**) has signed an MoU with National Housing Bank (**NHB**) to engage in crucial areas such as intelligence sharing, capacity building, and risk assessment.





Ques : Which NBFC Factor became India's first RBI-registered company to partner with Government e-Marketplace (GeM) for GeM Sahay 2.0?

कौन सी NBFC फैक्टर GeM सहाय 2.0 के लिए सरकारी ई-मार्केटप्लेस (GeM) के साथ साझेदारी करने वाली भारत की पहली RBI-पंजीकृत कंपनी बन गई?

- (a) Bajaj Finserv / बजाज फिनसर्व
- (b) 121 Finance Private Limited / 121 फाइनेंस प्राइवेट लिमिटेड
- (c) Muthoot Finance / मुथूट फाइनेंस
- (d) Shriram Finance / श्रीराम फाइनेंस
- (e) Mahindra Finance / महिंद्रा फाइनेंस

Answer : Option B

Explanation :

- 121 Finance Private Limited, India's 1st Reserve Bank of India (**RBI**) registered Non-Banking Financial Company (**NBFC**) Factor partnered with Government e-Marketplace (**GeM**) along with Perfios Software Solutions Private Limited and Tata Consultancy Services (**TCS**) developed **GeM Sahay 2.0**
- **GeM Sahay 2.0** aims to enhance financial inclusion by making the platform more accessible and effective for **MSMEs** while ensuring a seamless experience for lenders.
- This collaboration designs specialized loan products with small ticket sizes, serving as key partners in the Open Credit Enablement Network (**OCEN**) framework.

EXAM
Genius





Ques : What is the proposed increase in the transaction fee for exceeding the five free transactions?

पांच मुफ्त लेनदेन से अधिक के लिए लेनदेन शुल्क में प्रस्तावित वृद्धि क्या है?

- (a) Rs 20 to Rs 21
- (b) Rs 21 to Rs 22
- (c) Rs 22 to Rs 23
- (d) Rs 18 to Rs 20
- (e) Rs 19 to Rs 21

Answer : Option B

Explanation :

- The **NPCI** has recommended increasing **ATM** interchange fees for both cash and non-cash transactions.
- The National Payments Corporation of India (**NPCI**) proposes increasing the maximum price for consumers who exceed five free transactions from Rs 21 to 22.
- NPCI plans to raise further costs. They propose raising the ATM interchange fee for cash withdrawals from Rs 17 to Rs 19, and non-cash transactions from Rs 6 to Rs 7.
- ATM interchange rates were last revised in August 2012, with consumer charges updated in August 2014.

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Ques : Which country tops 2025 list of the world's 10 most powerful countries Published by Forbes ?

फोर्ब्स द्वारा प्रकाशित विश्व के 10 सबसे शक्तिशाली देशों की 2025 की सूची में कौन सा देश शीर्ष पर है?

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

Answer : Option A

Explanation :

- 2025 list of the world's 10 most powerful countries Published by Forbes
- Forbes has issued its 2025 list of the world's ten most powerful countries, with the US ranked first and China in second.
- As of February 2025, India ranks 12th among the world's most powerful countries.
- India's exclusion from the ranking, despite its vast population, fourth-largest military, and fifth-largest economy, has aroused criticism.

Ranking of top countries :

- 1. United States (GDP : \$30.34 trillion)**
- 2. China (GDP : \$19.53 trillion)**
- 3. Russia (GDP : \$2.2 trillion)**
- 4. United Kingdom (GDP : \$3.73 trillion)**
- 5. Germany (GDP : \$4.92 trillion)**
- 6. South Korea (GDP : \$1.95 trillion)**
- 7. France (GDP : \$3.28 trillion)**
- 8. Japan (GDP : \$4.39 trillion)**
- 9. Saudi Arabia (GDP : \$1.14 trillion)**
- 10. Israel (GDP : \$550.91 billion)**





India's Rankings in Different Indices

- **Forbes “50 Over 50” Women Global list 2025 1st Edition Published by Forbes :** Quarraisha Abdool Karim (top)(South Africa), **Urmila Asher** (3rd) (India)
- **World’s Billionaires List 2025 Published by Forbes :** **Elon Musk** (top), **Mukesh Ambani** (9th)
- **World University Rankings by Subject 2025 Published by Times Higher Education (THE) :** Indian Institute of Science (**IISc**) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- **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)





Ques : The Prime Minister's Research Fellowship (PMRF) scheme launched in which year budget ?

प्रधान मंत्री अनुसंधान फेलोशिप (पीएमआरएफ) योजना किस वर्ष के बजट में शुरू की गई थी?

- (a) 2016 - 2017
- (b) 2017 - 2018
- (c) 2018 - 2019
- (d) 2019 - 2020
- (e) 2020 - 2021

Answer : option C

Explanation :

- The Prime Minister's Research Fellowship (**PMRF**) scheme, which supports brilliant students conducting doctorate research in India, has got a significant boost in Budget 2025.
- FM **Nirmala Sitharaman** has stated that 10,000 additional fellowships will be awarded in the next five years.
- The **PMRF** plan, which was introduced in Budget 2018-19, offers direct admission to PhD studies at **IITs, IISc, and IISERs**, as well as substantial financial support.
- The PMRF initiative has recently been expanded to cover eligible students from all recognised Indian institutes and universities. Additionally, students doing MTech at **AICTE**-approved and centrally supported technical institutions (**CFTIs**) earn a monthly stipend of Rs 12,400.

Fellowship Amount Under PMRF :

Selected scholars get a monthly stipend of Rs 70,000 to Rs 80,000, as well as a Rs 2 lakh research grant per year (up to Rs 10 lakh over five years). The annual fellowship arrangement is as follows :

- First Year – Rs 70,000 per month
- Second Year – Rs 70,000 per month
- Third Year – Rs 75,000 per month
- Fourth Year – Rs 80,000 per month
- Fifth Year – Rs 80,000 per month





Ques : Which Indian quick commerce startup became the world's second most downloaded mobile app in the food and drinks category in 2024?

कौन सा भारतीय त्वरित वाणिज्य स्टार्टअप 2024 में खाद्य और पेय श्रेणी में दुनिया का दूसरा सबसे अधिक डाउनलोड किया जाने वाला मोबाइल ऐप बन गया?

- (a) Swiggy / स्विगी
- (b) Zomato / ज़ोमैटो
- (c) Zepto / ज़ेप्टो
- (d) Blinkit / ब्लिंकिट
- (e) Instamart / इंस्टामार्ट

Answer : Option C

Explanation :

- **Zepto**, an Indian rapid commerce startup, became the world's second most downloaded mobile app in the foods and beverages sector last year, according to Sensor Tower statistics.
- **McDonald's**, the US fast food chain, received the most downloads. Zepto's competitor, **Blinkit**, was the tenth most downloaded app in the category.
- Other Indian firms in the category included food and grocery delivery company Zomato (number five) and its competitor **Swiggy** (number nine).
- The category also covered fast food and quick casual restaurants, restaurant ordering and delivery, other food delivery services, dining and listing, reviews and bookings, and dining and restaurant applications.

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Ques : Technology Hub (T-Hub) established in which year ?

टेक्नोलॉजी हब (टी-हब) की स्थापना किस वर्ष में हुई?

- (a) 2013
- (b) 2014
- (c) 2015
- (d) 2016
- (e) 2017

Answer : Option C

Explanation :

- Technology Hub (**T-Hub**) & Indo-Turkiye Friendship Association (**ITFA**) sign **MOU** to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology.
- It is Signed during **ITFA's** inaugural event at the Hyderabad Turkish Consulate General in Jubilee Hills in Hyderabad, Telangana
- In 2024, bilateral trade between India and Republic of Turkiye reached USD 13 billion, with both governments setting a midterm target of USD 20 billion

About Technology Hub (T-Hub) :

- **Established** : 2015
- **HQ** : Hyderabad, Telangana
- **Interim CEO** : Sujit Jagridar

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Recent News Headlines Related to MoU and agreement :

- Air India and Kenya Airways Limited signed a Codeshare agreement to expand its network and offer more travel options for passengers.
- Government of Tripura and Digital India Bhashini Division (**DIBD**) of MeitY signed an MOU to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance
- **Thomas Cook** (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand
- **KPI Green Energy** Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in **GIPCL's Solar Park** and include 5 years of operation and maintenance services
- **Elon Musk's** social networking platform **X** is cooperating with Visa to launch a real-time payment system, a step toward transforming the platform into a "**everything app.**" Visa was named as the first partner for the platform's planned "**X Money Account**" service
- India and Oman signed a protocol to alter their Double Taxation Avoidance Agreement (**DTAA**) and agreed to expedite negotiations for the early signing of the Comprehensive Economic Partnership Agreement (**CEPA**).
- 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
- 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.
- 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





Ques : Who inaugurated the NSDC International Academy at Greater Noida, Uttar Pradesh?

उत्तर प्रदेश के ग्रेटर नोएडा में NSDC अंतर्राष्ट्रीय अकादमी का उद्घाटन किसने किया?

- (a) Dharmendra Pradhan / धर्मेन्द्र प्रधान
- (b) Rajeev Chandrasekhar / राजीव चन्द्रशेखर
- (c) Jayant Chaudhary / जयंत चौधरी
- (d) Smriti Irani / स्मृति ईरानी
- (e) Piyush Goyal / पीयूष गोयल

Answer : Option C

Explanation :

- **Jayant Chaudhary**, Minister of State (I/C), Ministry of Skill Development and Entrepreneurship (**MSDE**), and Minister of State, Ministry of Education, opened the **NSDC** International Academy in Greater Noida, Uttar Pradesh.
- The academy is a cutting-edge facility dedicated to providing world-class skill development and training programmes.
- With a goal of teaching approximately 1,000 applicants per year, the NSDC International Academy is dedicated to meeting the needs of both local and international job markets.
- With residential facilities that can accommodate up to 500 candidates, the NSDC International Academy provides an immersive learning atmosphere that fosters both academic and personal development.

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Recent Headlines Related to Inauguration :

- The **Bochasanwasi Akshar Purushottam Swaminarayan Sanstha** (BAPS) has inaugurated South Africa's largest Hindu temple in Johannesburg
- **Sarala Aviation**, a Bengaluru-based startup, showcased its prototype air taxi, Shunya, at the Bharat Mobility Global Expo.
- Archaeological Experiential Museum Inaugurated by Union Ministry of Culture and the Gujarat State Government at **Vadnagar**.
- Asia's second-largest International Society for Krishna Consciousness's (**ISKCON's**) temple Inaugurated by Prime Minister Narendra Modi at Kharghar, Navi Mumbai.
- Yogi Adityanath, Uttar Pradesh's chief minister, inaugurated Prasar Bharati's FM station '**Kumbhvani**' at Circuit House.
- **Z-Morh** tunnel Inaugurated by Prime Minister Narendra Modi. It marks a significant step in creating a year-round strategic corridor between Kashmir and Ladakh.
- National Commission for Women (NCW), in collaboration with the Lok Sabha Secretariat and the Ministry of Tribal Affairs, inaugurated 'Panchayat Se Parliament 2.0' at the Central Hall of Samvidhan Sadan.
- Om Birla, Lok Sabha Speaker, launched the **Gandhi Darshan Art** Gallery at Rajghat in New Delhi.
- Prime Minister **Narendra Modi** has inaugurated the 13-kilometer extension of the Delhi-Ghaziabad-Meerut **Namo Bharat** route. The corridor, worth Rs 4.600 crore.
- Union Home Minister Amit Shah inaugurated the BHARATPOL platform, designed by the Central Bureau of Investigation, in New Delhi. The BHARATPOL platform will make it easier to process all requests for international assistance through INTERPOL.

EXAM
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Ques : Simona Halep, a two-time grand slam champion and former world number one, has retired from tennis. In what year did Simona Halep win her first Grand Slam title?

दो बार की ग्रैंड स्लैम चैंपियन और पूर्व विश्व नंबर एक सिमोना हालेप ने टेनिस से संन्यास ले लिया है। सिमोना हालेप ने अपना पहला ग्रैंड स्लैम खिताब किस वर्ष जीता था?

- (a) 2017
- (b) 2018
- (c) 2019
- (d) 2020
- (e) 2021

Answer : Option B

Explanation :

- Simona Halep, a two-time grand slam champion and former world number one, has retired from tennis.
- The Romanian made her choice at the Transylvania Open in Cluj, Romania, after losing her first-round match to Lucia Bronzetti 6-1, 6-1.
- Halep has struggled with ailments since returning to the court last year after a drug suspension.
- The 33-year-old received a four-year ban in September 2023 after testing positive for the prohibited drug Roxadustat at the 2022 US Open.
- She won her first major slam at the French Open in 2018, and then her second at Wimbledon in 2019.

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Recently Retired Players :

- **Tamim Iqbal (Bangladesh)** : Retirement from international cricket
- **Varun Aaron (India)** : Retirement from all kinds of cricket
- **Martin Guptill (New Zealand)** : Retirement from international cricket
- **Rishi Dhawan** : Retirement from Indian limited overs cricket
- **Ravichandran Ashwin (Indian)** : International cricket
- **Imad Wasim (Pakistan)** : International cricket
- **Siddarth Kaul (Indian)** : cricket
- **Emma McKeon (Australia)**: professional swimming
- **Rafael Nadal (Spain)** : professional tennis
- **Tim Southee (New Zealand)** : international cricket
- **Mohammad Nabi (Afghanistan)** : Retire from ODI Cricket
- **Wriddhiman Saha (India)** : retired from all cricket formats
- **Rani Rampal** : Retirement from Hockey
- **Wicketkeeper-Batter Matthew Wade** : Retires from International Cricket
- **Andres Iniesta (Spain)** : Retirement from professional football
- **Rafael Nadal (from Spain)** : Retirement from professional tennis

EXAM
Genius





Ques : The government will establish a second Gene Bank with how many germplasm lines in order to safeguard genetic resources while also ensuring food and nutritional security ?

सरकार खाद्य और पोषण सुरक्षा सुनिश्चित करने के साथ-साथ आनुवंशिक संसाधनों की सुरक्षा के लिए कितनी जर्मप्लाज्म लाइनों के साथ दूसरा जीन बैंक स्थापित करेगी?

- (a) 8 Lakh
- (b) 10 Lakh
- (c) 12 Lakh
- (d) 14 Lakh
- (e) 16 Lakh

Answer : Option B

Explanation :

- The government will establish a second Gene Bank with 10 lakh germplasm lines in order to safeguard genetic resources while also ensuring food and nutritional security.
- This aims to help the public and private sectors conserve genetic resources while also ensuring future food and nutritional security.
- A gene bank collects and maintains genetic material such as seeds, tissues, and **DNA** samples from various plant and animal species.
- Established in 1972, the International Crops Research Institute for the Semi-Arid Tropics (**ICRISAT**) Genebank is a well-known institution dedicated to the preservation and protection of crop genetic resources.
- **ICRISAT** Genebank is an important institution that protects the genetic diversity of 11 critical crops, including millet, chickpea, pigeon pea, and groundnut. It has facilities in India, Zimbabwe, Niger, and Kenya.
- In 2019, **ICRISAT** established the world's first gene bank in Hyderabad, powered solely by solar energy.





Ques : Where is the headquarter of Economic Community of West African States ?
पश्चिमी अफ्रीकी राज्यों के आर्थिक समुदाय का मुख्यालय कहाँ है?

- (a) Nigeria / नाइजीरिया
- (b) Ethiopia / इथियोपिया
- (c) Ghana / घाना
- (d) Niger / नाइजर
- (e) Kenya / केन्या

Answer : Option A

Explanation :

- Niger, Mali, and Burkina Faso have officially withdrawn from the Economic Community of West African States (ECOWAS) due to long-standing disagreements.
- The group encouraged its remaining 12 members to continue honoring passports and commercial agreements with the exiting nations.
- The three nations accused ECOWAS of failing to safeguard member states and cooperating with foreign powers.
- They formed the Alliance of Sahel States (AES) and deepened connections with Russia, Turkey, and Iran for security and geopolitical reasons.

About Economic Community of West African States :

- **Established** : 1975
- **HQ** : Abuja, Nigeria
- **Chairman** : Bola Ahmed Tinubu
- **President** : Omar Touray





Ques : Who won the Allan Border Medal at the 2025 Australian Cricket Awards?
2025 ऑस्ट्रेलियाई क्रिकेट पुरस्कार में एलन बॉर्डर मेडल किसने जीता?

- A) Steve Smith / स्टीव स्मिथ
- B) Pat Cummins / पैट कमिंस
- C) Marnus Labuschagne / मार्नस लाबुशेन
- D) Travis Head / ट्रैविस हेड
- E) David Warner / डेविड वार्नर

Answer : Option D

Explanation :

• The 2025 Australian Cricket Awards witnessed a night of celebration as Travis Head emerged as the standout performer, claiming his maiden Allan Border Medal.

2025 Australian Cricket Awards :

- **Allan Border Medal Winner :** Travis Head
- **Men's ODI Player of the Year :** Travis Head
- **Shane Warne Test Player of the Year :** Josh Hazlewood
- **BBL Player of the Tournament :** Glenn Maxwell & Cooper Connolly
- **WBBL Player of the Tournament :** Ellyse Perry & Jess Jonassen
- **Women's Test Performances :** Annabel Sutherland
- **Women's ODI Player of the Year :** Ashleigh Gardner
- **Women's T20I Player of the Year :** Beth Mooney
- **Men's T20I Player of the Year :** Adam Zampa
- **Belinda Clark Award Winner :** Annabel Sutherland





IMPORTANT ONE – LINER Current Affairs

President **Donald Trump** issued an executive order withdrawing the United States from the United Nations Human Rights Council (**UNHRC**) and blocking future funding for the UN organization for Palestinian refugees. President Trump also requested that the United States reconsider its participation in the United Nations Educational, Scientific, and Cultural Organization (**UNESCO**).

Shashank Anand Appointed as Inspector general (**IG**) of the Border Security Force of strategic Jammu sector. He Replaced DK Boora.

Theatre Level Operational Readiness Exercise (**TROPEX-2025**) 16th Edition Held at Indian Ocean Region (IOR) between Indian Navy (**IN**), the Indian Army (**IA**), and the Indian Air Force(**IAF**). It is Started in 2005 and held in Every two years.

The University of Sussex has conferred an honorary doctorate upon Noel Tata, a distinguished business leader within the Tata Group and a proud alumnus of the University.

U.S. President **Donald Trump** issued an executive order imposing significant taxes on imports from Mexico, Canada, and China. The US placed 10% tariffs on all Chinese goods and 25% on those from Mexico and Canada. Energy imports from Canada, such as oil, natural gas, and electricity, were subject to 10% tariff.

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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

राष्ट्रपति डोनाल्ड ट्रम्प ने संयुक्त राष्ट्र मानवाधिकार परिषद (यूएनएचआरसी) से संयुक्त राज्य अमेरिका को वापस लेने और फिलिस्तीनी शरणार्थियों के लिए संयुक्त राष्ट्र संगठन के भविष्य के वित्त पोषण को रोकने के लिए एक कार्यकारी आदेश जारी किया। राष्ट्रपति ट्रम्प ने यह भी अनुरोध किया कि संयुक्त राज्य अमेरिका संयुक्त राष्ट्र शैक्षिक, वैज्ञानिक और सांस्कृतिक संगठन (यूनेस्को) में अपनी भागीदारी पर पुनर्विचार करे।

शशांक आनंद को रणनीतिक जम्मू क्षेत्र के सीमा सुरक्षा बल के महानिरीक्षक (आईजी) के रूप में नियुक्त किया गया। उन्होंने डीके बूरा का स्थान लिया।

थिएटर लेवल ऑपरेशनल रेडीनेस एक्सरसाइज (**TROPEX-2025**) का 16वां संस्करण भारतीय नौसेना (**IN**), भारतीय सेना (**IA**) और भारतीय वायु सेना (**IAF**) के बीच हिंद महासागर क्षेत्र (**IOR**) में आयोजित किया गया। इसकी शुरुआत 2005 में हुई और हर दो साल में आयोजित की जाती है।

ससेक्स विश्वविद्यालय ने टाटा समूह के एक प्रतिष्ठित बिजनेस लीडर और विश्वविद्यालय के गौरवान्वित पूर्व छात्र नोएल टाटा को मानद डॉक्टरेट की उपाधि से सम्मानित किया है।

अमेरिकी राष्ट्रपति डोनाल्ड ट्रम्प ने मेक्सिको, कनाडा और चीन से आयात पर महत्वपूर्ण कर लगाने का एक कार्यकारी आदेश जारी किया। अमेरिका ने सभी चीनी सामानों पर 10% और मेक्सिको और कनाडा से आने वाले सामानों पर 25% टैरिफ लगाया। कनाडा से ऊर्जा आयात, जैसे तेल, प्राकृतिक गैस और बिजली, 10% टैरिफ के अधीन थे।

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Ques : Which bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem ?

किस बैंक ने भारत के स्टार्टअप पारिस्थितिकी तंत्र का समर्थन करने के लिए दो विशेष स्टार्टअप चालू खाता उत्पाद लॉन्च किए?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyasya Bank / करूर व्यास बैंक

Answer : Option A

Explanation :

- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem
- SIB Business Startup Current Account and SIB Corporate Startup Current Account Launched by South Indian Bank (SIB)
- SIB Business Startup Current Account : This program offers banking support to sole proprietorships and partnerships in the early phases of their firm.
- SIB Corporate's Startup Current Account : It applies to private limited corporations, public limited companies, one-person businesses, and limited liability partnerships.

About South Indian Bank :

- **Established :** 1929
- **HQ :** Thrissur, Kerala
- **MD & CEO :** PR Seshadri
- **Tagline :** Experience Next Generation Banking





Ques : Who is the founder of The 1% Club, the financial advisory startup?
वित्तीय सलाहकार स्टार्टअप द 1% क्लब के संस्थापक कौन हैं?

- (a) Rachana Ranade / रचना रानाडे
- (b) Sharan Hegde / शरण हेगड़े
- (c) Ankur Warikoo / अंकुर वारिकू
- (d) Nikhil Kamath / निखिल कामथ
- (e) Tanmay Bhat / तन्मय भट्ट

Answer : Option B

Explanation :

- The **1% Club**, founded by online personality Sharan Hegde, is the first finfluencer-led company to receive an RIA license from the Securities and Exchange Board of India (**SEBI**).
- The company hopes to disrupt India's wealth management business by providing scalable solutions such as stock recommendations, thematic portfolios, small cases, and high-yielding debt options in the future.
- The division presently handles Rs.750 crore (USD 90 million) in advisory assets (**AUA**).
- The company's **RIA license**, acquired after a 6-month examination, allows for the expansion of low-cost advice solutions based on technology.
- As of January 2025, India has only 1,300 RIAs.

Criteria for RIA License :

- The firm must be a company or Limited Liability Partnership (**LLP**)
- At least one director or partner must have a minimum of a graduate degree in any discipline from a recognized university.
- Additionally, professional qualifications like Chartered Financial Analyst (**CFA**) or Master of Business Administration (**MBA**) (with a specialization in finance) may be considered
- Individuals providing advisory services must have passed the National Institute of Securities Markets (**NISM**)-Series-X-A: Investment Adviser (Level 1) Examination
- The firm must have a minimum net worth of Rs 25 lakh to register as an RIA with the SEBI



About The 1% Club :

- **Established** : 2022
- **HQ** : Mumbai
- **CEO** : Sharan Hegde





Ques : Which Small Finance Bank (SFB) applies for a universal banking licence to expand offerings ?

कौन सा लघु वित्त बैंक (एसएफबी) अपनी पेशकशों का विस्तार करने के लिए सार्वभौमिक बैंकिंग लाइसेंस के लिए आवेदन करता है?

- (a) Ujjivan Small Finance Bank / उज्जीवन लघु वित्त बैंक
- (b) Bandhan Bank / बंधन बैंक
- (c) Janalakshmi Financial Services / जनलक्ष्मी फाइनेंशियल सर्विसेज
- (d) Equitas Small Finance Bank / इक्विटास स्मॉल फाइनेंस बैंक
- (e) VFS Capital / वीएफएस कैपिटल

Answer : Option A

Explanation :

- **Ujjivan Small Finance Bank (SFB)** said it has submitted an application to the Reserve Bank of India (RBI) seeking a universal banking licence to strengthen its products and its position in the industry.
- The Bengaluru-based lender is the second SFB after AU SFB to apply for a universal banking licence under the voluntary transition path.

Eligibility for SFBs to change into UBs :

- SFBs must have a minimum net worth of Rs 1,000 crore
- SFBs must be scheduled banks with a satisfactory track record of performance for a minimum of 5 years
- Should have net profits in the last two Financial Years
- Shares must be listed on a recognized stock exchange
- No addition of new promoters or changes to existing promoters are permitted during the transition
- Gross non-performing assets (G-NPA) and net NPA (NNPA) must be less than or equal to 3% and 1%, respectively, over the last two FYs





Ques : Which Bank has launched the 8th edition of its Parivartan Start-Up Grants initiative, with a total commitment of up to Rs.20 crore ?

किस बैंक ने 20 करोड़ रुपये तक की कुल प्रतिबद्धता के साथ अपनी परिवर्तन स्टार्ट-अप अनुदान पहल का 8वां संस्करण लॉन्च किया है?

- (a) Canara Bank / केनरा बैंक
- (b) Bank of India / बैंक ऑफ इंडिया
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option C

Explanation :

- **HDFC Bank**, India's largest private sector bank, has announced the 8th edition of its Parivartan Start-Up Grants initiative, with a total investment of up to Rs.20 crore.
- The program plans to fund 50-60 social entrepreneurs this fiscal year. Selected startups will receive grants up to Rs.50 lakh.
- **HDFC Bank** has collaborated with 15 incubators and accelerators, including IIT Madras, IIM Ahmedabad companies, Villgro, and ICAR Pusa Krishi, to identify potential social companies.
- Since 2017, HDFC Bank Parivartan has supported over 400 firms through 120 incubators, with an emphasis on social entrepreneurship and sustainability.

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Ques : By how many basis points did the Reserve Bank of India (RBI) reduce the repo rate?

भारतीय रिजर्व बैंक (RBI) ने रेपो रेट में कितने आधार अंक की कटौती की?

- (a) 10 basis points
- (b) 15 basis points
- (c) 25 basis points
- (d) 50 basis points
- (e) 75 basis points

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) is due to release its sixth and last biweekly monetary policy for the fiscal year 2025.
- On Friday, the Reserve Bank of India (RBI) decreased the repo rate by 25 basis points to 6.25%, the first cut in nearly five years.

various rates are as follows :

- **Repo Rate** : 6.25%
- **Reverse Repo Rate** : 3.35%
- **Standing Deposit Facility (SDF)** : 6.00%
- **Marginal Standing Facility Rate** : 6.50%
- **Bank Rate** : 6.50%
- **Cash reserve ratio (CRR)** : 4.00%
- **Statutory Liquidity Ratio (SLR)** : 18.00%

GDP Growth Projections :

- **For FY 2025** : 26 6.7%
- **For Q1 FY 2025** : 26 6.7%
- **For Q2 FY 2025** : 26 7.0%
- **For Q3 & Q4 FY 2025** : 26 6.5%





Ques : Ques : India has signed a deal with the US for the procurement of how many Predator MQ-9B High Altitude Long Endurance UAV manufactured by General Atomics?

भारत ने जनरल एटॉमिक्स द्वारा निर्मित कितने प्रीडेटर MQ9B हाई एल्टीट्यूड लॉन्ग एंड्योरेंस UAV की खरीद के लिए अमेरिका के साथ एक समझौते पर हस्ताक्षर किए हैं?

- (a) 31
- (b) 25
- (c) 35
- (d) 21
- (e) 19

Answer : Option A

Explanation :

- The Cabinet Committee on Security (**CCS**), led by Prime Minister **Narendra Modi**, authorized two critical defence projects.
- Purchased **31 MQ-9B Predator drones** from General Atomics (**USA**) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house.
- The deal includes 16 Sky Guardian and 15 Sea Guardian variants, with the Indian Navy (IN) receiving 15 drones and the Indian Army (IA) and Air Force (IAF) receiving 8 apiece.
- The Predator drones, which can fly for up to 35 hours, would enhance India's marine surveillance and striking capabilities.

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Ques : What is the rank of India in 2024 international passenger market performance data Published by International Air Transport Association (IATA) ?

इंटरनेशनल एयर ट्रांसपोर्ट एसोसिएशन (IATA) द्वारा प्रकाशित 2024 अंतर्राष्ट्रीय यात्री बाजार प्रदर्शन डेटा में भारत का स्थान क्या है?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option A

Explanation :

- Full-year and December 2024 international passenger market performance data Published by International Air Transport Association **(IATA)**
- According to the analysis, India's domestic flights have a Passenger Load Factor **(PLF)** of 86.4% in 2024 (down 0.6% from 2023), the highest among all domestic markets.
- According to figures from the Directorate General of Civil Aviation **(DGCA)**, 163 million passengers will fly domestically in India by 2024.
- The report indicates a 10.4% increase in RPKs for the entire year 2024 compared to 2023. This growth was 3.8% higher than pre-pandemic (2019) values.
- According to the research, the overall PLF reached 83.5% in 2024, setting a record for full-year traffic.
- According to the research, international full-year traffic climbed 13.6% in 2024 compared to 2023, while capacity increased by 12.8%.

Ranking of top 5 countries in terms of PLF :

- 1 India (PLF - 86.4%)
- 2 United States of America (PLF - 84.1%)
- 3 China (PLF - 83.2%)
- 4 Brazil (PLF - 81.9%)
- 5 Australia (PLF - 81.8%)





India's Rankings in Different Indices

- **2025 list of the world's 10 most powerful countries Published by Forbes** : India (12th), United States (1st)
- **Forbes "50 Over 50" Women Global list 2025 1st Edition Published by Forbes** : Quarraisha Abdool Karim (top) (South Africa), Urmila Asher (3rd) (India)
- **World's Billionaires List 2025 Published by Forbes** : Elon Musk (top), Mukesh Ambani (9th)
- **World University Rankings by Subject 2025 Published by Times Higher Education (THE)** : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- **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)





Ques : A joint military exercise “Cyclone 2025” held between India and which country ?

भारत और किस देश के बीच संयुक्त सैन्य अभ्यास "साइक्लोन 2025" आयोजित हुआ?

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

Answer : Option B

Explanation :

- Exercise Cyclone 2025 3rd Edition Held at Mahajan Field Firing Range in Rajasthan between India-Egypt Joint Special Forces
- The Indian Army contingent is represented by personnel from The Parachute Regiment (Special Forces).
- The Egyptian contingent includes the Egyptian Commando Squadron and the Egyptian Airborne Platoon.
- The 14-day exercise aims to enhance defence cooperation between India and Egypt by sharing professional skills and improving interoperability of special forces in desert environments.

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Ques : Whose previous spacewalking record did Sunita Williams surpass?
सुनीता विलियम्स ने स्पेसवॉकिंग का पिछला रिकॉर्ड किसका तोड़ा था?

- (a) Christina Koch / क्रिस्टीना कोच
- (b) Sally Ride / सैली राइड
- (c) Peggy Whitson / पैगी व्हिटसन
- (d) Valentina Tereshkova / वेलेंटीना टेरेश्कोवा
- (e) Mae Jemison / मैई जेमिसन

Answer : Option C

Explanation :

- **Sunita Williams**, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk.
- **Williams** has completed nine spacewalks, totaling 62 hours and 6 minutes.
- **Sunita Williams** now has 62 hours and 6 minutes of spacewalking experience, surpassing **Peggy Whitson's** record of 60 hours and 21 minutes.
- In 2012, Williams completed the first triathlon in space utilizing ISS exercise equipment.

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Ques : Which country has emerged as the world's 2nd-largest mobile manufacturing hub?

कौन सा देश दुनिया का दूसरा सबसे बड़ा मोबाइल विनिर्माण केंद्र बनकर उभरा है?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) South Korea / दक्षिण कोरिया
- (e) Germany / जर्मनी

Answer : Option C

Explanation :

- India has made significant progress in mobile and electronics production, becoming the world's second-largest mobile manufacturing country.
- In 2014, India had just two mobile manufacturing plants. Today, the nation has over 300 manufacturing facilities, exhibiting rapid industrial progress.
- In 2014-15, only 26% of mobile phones sold in India were created domestically, while the remainder were imported. Currently, 99.2% of mobile phones sold in India are manufactured domestically.
- The industry's production value has increased significantly from ₹18,900 crore in **FY14** to Rs.4,22,000 crore in FY24.

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Ques : What is the name of the private space company organizing the Ax-4 mission?
Ax-4 मिशन का आयोजन करने वाली निजी अंतरिक्ष कंपनी का क्या नाम है?

- (a) SpaceX / स्पेसएक्स
- (b) Blue Origin / ब्लू ओरिजिन
- (c) Axiom Space / एक्सिओम स्पेस
- (d) Virgin Galactic / वर्जिन गैलेक्टिक
- (e) Boeing Space / बोइंग स्पेस

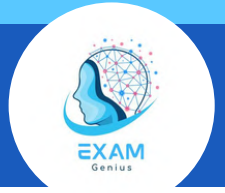
Answer : Option C

Explanation :

- Group Captain **Shubhanshu Shukla**, an Indian Space Research Organization (**ISRO**) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (Ax-4), a private trip to the International Space Station (ISS).
- With this announcement, he will become the first Indian astronaut to go to the ISS on a private mission, as well as the first Indian to visit space in 40 years.

About Axiom-4 Mission :

- In 2023, **NASA** awarded a mission order to Texas-based Axiom Space, an American space infrastructure developer, for the fourth commercial astronaut flight to the International Space Station (**Ax-4**).
- The mission will launch from NASA's **Kennedy Space Center** in Florida, USA, in 2025.
- Other Crew Members of Ax-4 mission are **Peggy Whitson** (Mission commander) and Sławosz Uznanski-Wisniewski of the European Space Agency (**ESA**) from Poland, and Tibor Kapu of Hungary (Mission specialist)



Recent News Headlines related to Defence

- The Cabinet Committee on Security (**CCS**), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's **Pinaka Multi** Barrel Rocket Launcher Systems (MBRLs)
- Chennai-based **Garuda** Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first '**Drone City**'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched '**SANJAY** - The Battlefield Surveillance System (**BSS**)' from South Block in New Delhi.
- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.
- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The Ministry of Defence (**MoD**) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (**BDL**) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- On Indian Army Day, Prime Minister **Narendra Modi** dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag Mk 2) at Rajasthan's Pokhran Field Firing Range.
- Blue Origin's New Glenn rocket will launch at 1 a.m. ET Monday from the Cape Canaveral Space Force Station in Florida.
- Goa Shipyard Limited (**GSL**) successfully launched two indigenously designed Fast Patrol Vessels (FPVs) for the Indian Coast Guard.
- India and the US have partnered to co-produce US sonobuoys for the Indian Navy's underwater domain awareness (**UDA**).
- People's Liberation Army Navy (**PLAN**) officially launched its latest amphibious assault ship (AAS) from Shanghai, named 'Sichuan' after a province in southwestern China.





Ques : Which state will host the world's largest Jhumur dance on February 24, 2025?
24 फरवरी, 2025 को कौन सा राज्य दुनिया के सबसे बड़े झुमुर नृत्य की मेजबानी करेगा?

- (a) Assam / असम
- (b) Meghalaya / मेघालय
- (c) Tripura / त्रिपुरा
- (d) Manipur / मणिपुर
- (e) Arunachal Pradesh / अरुणाचल प्रदेश

Answer : Option A

Explanation :

- Assam will host the world's largest **Jhumur dance**, also known as Jhumoir, on February 24, 2025, before to the Advantage Assam 2.0 Investment Summit.
- With almost 7,500 dancers, the event hopes to set a Guinness World Record and will be visited by Prime Minister **Narendra Modi**.
- This conference provides an opportunity to display Assam's rich traditions to a global audience and attract investors.
- The two-day event is expected to attract investors from throughout India and beyond the world, cementing Assam's status as a new investment destination in the country.

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Recent News Headlines Related to Festivals & Fairs :

- **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.
- **Thalai Pongal** : the first day of the Tamil month, is a significant harvest festival
- **Gaan Ngai celebration** : Kabui/Rongmei Naga group in Manipur
- **Elephant and Tourism Festival 18th Edition** : Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal
- **Kagyad Dance event** : Sikkim at Gangtok's Tsuklakhang Palace
- **Ladakhi Losar** : Celebrated in Ladakh to mark the New Year according to the Tibetan calendar
- **Viraasat Sari Festival 2024** : 3rd Edition Hosted by Ministry of Textiles at Handloom Haat, Janpath, New Delhi
- **Eaglenest Bird Festival** : Arunachal Pradesh in Kellong and Thongre village, West Kameng District
- **International Gita Mahotsav** : Kurukshetra, Haryana
- **Asthalakshmi Mahotsav** : New Delhi, It will focus on India's eight north-eastern states
- **Cherry Blossom Festival** : Shillong, Meghalaya
- **Hornbill Festival** : Nagaland
- **Bodoland Mohotsav** : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat')
- **Jauljibi Mela** : Pithoragarh, Uttarakhand
- **Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi)** : Uttarakhand





Ques : Who Unveils FEAST Software at IIT-Hyderabad ?

आईआईटी-हैदराबाद में FEAST सॉफ्टवेयर का अनावरण किसने किया?

- (a) Indian Army / भारतीय सेना
- (b) Indian Navy / भारतीय नौसेना
- (c) Indian Air Force / भारतीय वायु सेना
- (d) Indian Space Research Organisation (ISRO) / भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो)
- (e) Defence Research and Development Organisation (DRDO) / रक्षा अनुसंधान एवं विकास संगठन (डीआरडीओ)

Answer : Option D

Explanation :

- The Indian Space Research Organisation (**ISRO**) unveiled the latest edition of the Finite Element Analysis of Structures (FEAST) software during the 8th National Finite Element Developers' Meeting at the Indian Institute of Technology in Hyderabad.
- ISRO's Vikram Sarabhai Space Centre (**VSSC**) in Bengaluru, Karnataka, created FEAST to analyze structural behavior under varied loads in aerospace, automobile, civil, mechanical, and marine engineering.
- The software is vital for upcoming ISRO programs, including the Human Mission, Bharatiya Antariksh Station (**BAS**), and Next Generation Launch Vehicle.

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Recent News Headlines Related to ISRO

- 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
- 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**).





Ques : Which country Becomes 1st Latin American Nation to Exit China's Belt and Road Initiative (BRI) ?

कौन सा देश चीन के बेल्ट एंड रोड इनिशिएटिव (BRI) से बाहर निकलने वाला पहला लैटिन अमेरिकी राष्ट्र बन गया है?

- (a) Panama / पनामा
- (b) Ghana / घाना
- (c) Sudan / सूडान
- (d) Zimbabwe / जिम्बाब्वे
- (e) Oman / ओमान

Answer : Option A

Explanation :

- Panama's President, Jose Raul Mulino Quintero, announced the country's withdrawal from China's Belt and Road Initiative (BRI), becoming the first Latin American nation to do so.
- Panama joined the BRI in 2017, but has faced criticism for exorbitant project prices and the financial hardship of repaying loans from other countries.

About Belt and Road Initiative (BRI) :

- **Launched** : 2013 by China's President Xi Jinping
- Its objective is to establish extensive networks of land and sea routes that connect Southeast Asia, Central Asia, the Gulf region, Africa, and Europe
- Reach Over 140 countries and regions
- The most prominent BRI project is the China-Pakistan Economic Corridor (**CPEC**), a USD 60 billion venture linking Gwadar Port of Balochistan region in Pakistan to Xinjiang province in China

About Panama :

- **Capital** : Panama City
- **Currency** : Panamanian Balboa (PAB)
- **President** : Jose Raul Mulino Quintero





Ques : Which state government has formed a strategic partnership with AIIMS Delhi for regular assistance?

किस राज्य सरकार ने नियमित सहायता के लिए एम्स दिल्ली के साथ रणनीतिक साझेदारी की है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option E

Explanation :

- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (AIIMS) in Delhi to seek frequent help.
- A group of senior officials from Madhya Pradesh's National Health Mission met at AIIMS Delhi and signed an agreement with the country's premier government health facility.
- The conversation centered on evidence-based strategies and policy frameworks for improving healthcare services in the state.

EXAM
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Recent News Headlines Related to MoU and agreement :

- Technology Hub (**T-Hub**) & Indo-Turkiye Friendship Association (**ITFA**) sign MOU to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology
- Air India and Kenya Airways Limited signed a Codeshare agreement to expand its network and offer more travel options for passengers.
- Government of Tripura and Digital India Bhashini Division (**DIBD**) of MeitY signed an **MOU** to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance
- Thomas Cook (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand
- KPI Green Energy Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in GIPCL's Solar Park and include 5 years of operation and maintenance services
- **Elon Musk's** social networking platform X is cooperating with Visa to launch a real-time payment system, a step toward transforming the platform into a "everything app." Visa was named as the first partner for the platform's planned "X Money Account" service
- India and Oman signed a protocol to alter their Double Taxation Avoidance Agreement (**DTAA**) and agreed to expedite negotiations for the early signing of the Comprehensive Economic Partnership Agreement (CEPA).
- The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing by 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
- 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.
- 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.





IMPORTANT ONE – LINER Current Affairs

Indian Bank has announced a Cyber Security & FinTech hackathon in collaboration with the Indian Institute of Technology (IIT) Madras, set for April 2025.

Global Justice, Love & Peace Summit Held at Dubai Exhibition Centre, Expo City 2,800 peacekeepers and 72 distinguished speakers, including 10 Nobel Laureates, heads of state, and religious leaders Participates in it.

National Bank for Financing Infrastructure and Development (NaBFID) Extends Rs 2,000 crore Loan to Gramercy Techpark Private Limited, backed by Blackstone Inc. for setting up of 120 MegaWatt (MW) data centre at Mahape in Navi Mumbai, Maharashtra

Ashu Khullar Appointed as Global co-head of Global Asset Managers (GAM)

Indian Army's 4 Corps (Tezpur, Assam) & IIT Guwahati Collaborate and Signed by Maj. Gen. Rohin Bawa (GOC, Red Horns Division) and Prof. Devendra Jalihal (Director, IIT Guwahati) to enhance sustainability, reduce weight, and improve deployability in high-altitude regions like Arunachal Pradesh

Beacon Launches India Bill Pay for NRIs to pay bills directly in India using Canadian dollars from their Beacon Money account. Beacon becomes the 1st North American company to integrate with Bharat Connect

Marcus Stoinis, an Australian all-rounder, will miss the next ICC Champions Trophy due to a decision to end his ODI career. Stoinis has played 71 ODIs for Australia since his debut in 2015.

Paytm Cloud Technologies Limited Acquire 25% Stake in Seven Technology LLC at a cost of \$1 million or Rs 8.7 crore.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

इंडियन बैंक ने भारतीय प्रौद्योगिकी संस्थान (आईआईटी) मद्रास के सहयोग से अप्रैल 2025 में साइबर सुरक्षा और फिनटेक हैकथॉन की घोषणा की है।

वैश्विक न्याय, प्रेम और शांति शिखर सम्मेलन दुबई प्रदर्शनी केंद्र, एक्सपो सिटी में आयोजित किया गया, इसमें 10 नोबेल पुरस्कार विजेताओं, राष्ट्राध्यक्षों और धार्मिक नेताओं सहित 2,800 शांतिरक्षक और 72 प्रतिष्ठित वक्ता भाग लेते हैं।

नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (एनएबीएफआईडी) ने महाराष्ट्र के नवी मुंबई में महापे में 120 मेगावाट (मेगावाट) डेटा सेंटर की स्थापना के लिए ब्लैकस्टोन इंक द्वारा समर्थित ग्रामरसी टेकपार्क प्राइवेट लिमिटेड को 2,000 करोड़ रुपये का ऋण दिया है।

आशु खुल्लर को ग्लोबल एसेट मैनेजर्स (जीएएम) के वैश्विक सह-प्रमुख के रूप में नियुक्त किया गया

भारतीय सेना की 4 कोर (तेजपुर, असम) और आईआईटी गुवाहाटी ने स्थिरता बढ़ाने, वजन कम करने और अरुणाचल प्रदेश जैसे उच्च ऊंचाई वाले क्षेत्रों में तैनाती क्षमता में सुधार करने के लिए मेजर जनरल रोहिन बावा (जीओसी, रेड हॉर्न्स डिवीजन) और प्रोफेसर देवेन्द्र जलिहाल (निदेशक, आईआईटी गुवाहाटी) द्वारा सहयोग और हस्ताक्षर किए।

बीकन ने एनआरआई के लिए अपने बीकन मनी खाते से कनाडाई डॉलर का उपयोग करके सीधे भारत में बिलों का भुगतान करने के लिए इंडिया बिल पे लॉन्च किया। बीकन भारत कनेक्ट के साथ एकीकृत होने वाली पहली उत्तरी अमेरिकी कंपनी बन गई है

ऑस्ट्रेलियाई ऑलराउंडर मार्कस स्टोइनिस अपने वनडे करियर को समाप्त करने के फैसले के कारण अगली आईसीसी चैंपियंस ट्रॉफी से चूक जाएंगे। स्टोइनिस ने 2015 में अपने डेब्यू के बाद से ऑस्ट्रेलिया के लिए 71 वनडे मैच खेले हैं।

पेटीएम क्लाउड टेक्नोलॉजीज लिमिटेड ने 1 मिलियन डॉलर या 8.7 करोड़ रुपये की लागत से सेवन टेक्नोलॉजी एलएलसी में 25% हिस्सेदारी हासिल की।





Ques : Which Indian food and grocery delivery platform announced a rebranding with a new name and logo?

किस भारतीय खाद्य और किराना डिलीवरी प्लेटफॉर्म ने नए नाम और लोगो के साथ रीब्रांडिंग की घोषणा की?

- (a) Swiggy / स्विगी
- (b) Zomato / ज़ोमैटो
- (c) Zepto / ज़ेप्टो
- (d) Blinkit / ब्लिंकिट
- (e) Instamart / इंस्टामार्ट

Answer : Option B

Explanation :

- **Zomato**, a food and grocery delivery business, will rebrand itself "**Eternal**" and debut a new logo.
- The change of name requires the approval of shareholders, the corporate affairs ministry, and other statutory authorities. Following approval, the company's corporate website will change from **zomato.com** to **eternal.com**.
- **Eternal** will include the company's four main businesses: meal delivery network **Zomato**, rapid commerce arm Blinkit, going-out business District, and business-to-business supply vertical Hyperpure.
- The development comes more than two years after the corporation started using the new name internally.

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Ques : The Reserve Bank of India (RBI) has formed a nine-member Working Group to conduct a complete assessment of financial market trading and settlement schedules. Who is the chairperson of the RBI Working Group?

भारतीय रिजर्व बैंक (RBI) ने वित्तीय बाजार व्यापार और निपटान कार्यक्रम का संपूर्ण मूल्यांकन करने के लिए नौ सदस्यीय कार्य समूह का गठन किया है। आरबीआई वर्किंग ग्रुप के अध्यक्ष कौन हैं?

- (a) Radha Shyam Ratho / राधा श्याम राठो
- (b) Vinaya Acharya / विनय आचार्य
- (c) Urjit Patel / उर्जित पटेल
- (d) Shaktikanta Das / शक्तिकांत दास
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option A

Explanation :

- The Reserve Bank of India (**RBI**) has formed a nine-member Working Group to conduct a complete assessment of financial market trading and settlement schedules.
- The group will analyze recent developments in the financial sector, such as electronic trading, 24/7 availability of Forex and interest rate derivative markets, increased participation of non-residents in domestic markets, and round-the-clock payment systems.
- The Working Group will be chaired by **Radha Shyam Ratho**, Executive Director of the Reserve Bank of India, and will have eight other members.
- The Working Group's principal goal is to analyze the present trading and settlement times for various financial markets supervised by the RBI.
- The panel will also look at worldwide market timing techniques and assess how they affect market development, such as participation, liquidity, and trading volumes.
- The group intends to present its findings by April 30, 2025.





Ques : In February 2024, The Reserve Bank of India (RBI) has approved two voluntary amalgamations in the urban co-operative bank (UCB) Under which Act has the Reserve Bank of India sanctioned the amalgamations?

फरवरी 2024 में, भारतीय रिजर्व बैंक (RBI) ने शहरी सहकारी बैंक (UCB) में दो स्वैच्छिक समामेलन को मंजूरी दे दी है। भारतीय रिजर्व बैंक ने किस अधिनियम के तहत समामेलन को मंजूरी दी है?

- (a) Companies Act, 2013
- (b) Banking Regulation Act, 1949
- (c) Co-operative Societies Act, 1912
- (d) Reserve Bank of India Act, 1934
- (e) Urban Co-operative Bank Act, 1950

Answer : Option B

Explanation :

- The RBI has approved two voluntary amalgamations in the urban co-operative bank (UCB) space: The Citizen Co-operative Bank (**Vasco-De-Gama, Goa**) with **TJSB** Sahakari Bank (Thane, Maharashtra), and Pune Commercial Co-operative Bank (Satara, Maharashtra) with Pimpri Chinchwad Sahakari Bank (Pune, Maharashtra).
- The Citizen Cooperative Bank's Scheme of Amalgamation with **TJSB** Sahakari Bank has been approved in accordance with the powers granted to it under the Banking Regulation Act of 1949.
- The Scheme will take effect from February 10, 2025, and the branches of Goa-based **UCB** will serve as TJSB Sahakari Bank.
- The Scheme of Amalgamation of Pune Commercial Co-operative Bank with Pimpri Chinchwad Sahakari Bank has been approved in execution of the powers granted on it under the Banking Regulation Act of 1949.
- The Scheme will take effect from February 10, 2025, and the branches of the Satara-based UCB would serve as **Pimpri Chinchwad Sahakari** Bank.





Ques : Which bank has launched a specialised range of banking products and services tailored for senior citizens?

किस बैंक ने वरिष्ठ नागरिकों के लिए बैंकिंग उत्पादों और सेवाओं की एक विशेष श्रृंखला लॉन्च की 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 B

Explanation :

• **IDFC FIRST** Bank has launched a dedicated range of banking products and services designed specifically for elderly persons, reinforcing its commitment to providing secure, personalized, and superior financial solutions to this important customer category.

As part of this program, the bank has also introduced a unique section on its Mobile Banking App dubbed 'Senior Citizen Specials', which provides exclusive incentives like as :

- Safe, and tailored investment solutions for older citizens based on their life stage demands.
- There is no penalty for premature closure of fixed deposits.
- Complimentary one-year MediBuddy health membership with unlimited doctor video consultations for up to four family members.
- Fixed deposits now earn an additional 0.5% interest.
- Cyber Insurance Coverage of Rs.2 lakhs to defend against increasing cyber dangers.



Recent Facilities Launched in Banking & Insurance Sector :

- Beacon Launches India Bill Pay for **NRIs** to pay bills directly in India using Canadian dollars from their Beacon Money account. Beacon becomes the 1st North American company to integrate with Bharat Connect
- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem. They are SIB Business Startup Current Account and **SIB** Corporate Startup Current Account Launched by South Indian Bank (SIB).
- HDFC Bank, India's largest private sector bank, has announced the 8th edition of its Parivartan Start-Up Grants initiative, with a total investment of up to Rs.20 crore
- L & T Finance Limited (**LTF**) has launched Knowledgeable AI (**KAI**), an AI-powered virtual home loan advisor aimed to simplify and personalize the home loan process, which is available on their newly updated corporate website
- Canara Crest Launched by Canara Bank in two Categories. They are **CREST** and CREST PLUS
- SBI Patrons Launched by State Bank of India (**SBI**) as Term Deposit (TD) Scheme for Super Senior Citizens (residents aged 80 years or above). Interest rates are From 4.10% to 7.60%
- Shriram General Insurance (**SGIC**) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price
- Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen
- **CRED** has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (**CBDC**)
- **MobiKwik**, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (**CBDC**) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank
- HSBC TravelOne Credit Card Launched by HSBC India. It is Powered by Mastercard
- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (**SPJIMR**)
- Punjab National Bank (**PNB**) is the first Indian bank to use Clari5's National Cybercrime Reporting Portal (**NCRP**) Integration Solution, advancing fraud prevention and complaint handling.





Ques : Which bank has partnered with Ikonz to introduce an AI avatar of Amitabh Bachchan?

अमिताभ बच्चन के ऐ अवतार को पेश करने के लिए किस बैंक ने इकोनज़ के साथ भागीदारी की 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 B

Explanation :

- **IDFC FIRST** Bank, in collaboration with **Ikonz**, has installed the latest artificial intelligence (AI) avatar of Bollywood superstar Amitabh Bachchan at ten additional branches across five new cities, including Delhi, Gurugram, Ahmedabad, Bangalore, and Hyderabad.
- Bachchan would be able to connect with an additional 70 million individuals with this campaign.
- Last year, **Ikonz** collaborated with IDFC FIRST Bank to make the legend's AI avatar the face of all banking interactions at the Juhu Branch in Mumbai. The project has quickly gained widespread support, resulting in increased productivity and customer trust.
- During the launch, Bachchan stated that the one-of-a-kind projects, which use cutting-edge technology, will allow him to engage with people in a unique way.
- This collaboration between IDFC FIRST Bank and Ikonz Studios uses AI and Holographic Extended Reality to create an immersive experience.





Ques : In order to boost trust in digital banking and reduce fraud risks which organization launching exclusive internet domains—‘bank.in’ and ‘fin.in’ ?
डिजिटल बैंकिंग में विश्वास बढ़ाने और धोखाधड़ी के जोखिमों को कम करने के लिए किस संगठन ने विशेष इंटरनेट डोमेन-'bank.in' और 'fin.in' लॉन्च किया है?

- (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 C

Explanation :

- The Reserve Bank of India (**RBI**) is introducing unique internet domains 'bank.in' and 'fin.in' for Indian financial institutions to improve digital banking trust and reduce fraud threats.
- This effort intends to address fraud and cybersecurity issues in the fast expanding digital payment market.
- Indian banks would get exclusive access to the '**bank.in**' domain, ensuring a secure and recognized online presence.
- In the future, a '**fin.in**' domain will be launched for nonbank organizations in the financial industry to promote security and confidence throughout the ecosystem.

EXAM
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Ques : Which state is hosting the BIMSTEC Youth Summit 2025 from 7th to 11th February 2025 ?

कौन सा राज्य 7 से 11 फरवरी 2025 तक बिम्सटेक युवा शिखर सम्मेलन 2025 की मेजबानी कर रहा है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the **BIMSTEC** Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025.
- On February 8, 2025, Union Minister **Dr. Mansukh Mandaviya** will formally inaugurate the **BIMSTEC** Youth Summit.
- During the 4th **BIMSTEC** Summit in Kathmandu on August 30th and 31st, 2018, the Hon'ble Prime Minister of India announced the hosting of a three-day BIMSTEC Youth Summit.
- The Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (**BIMSTEC**) is a regional organization that includes seven member countries : India, Bangladesh, Myanmar, Sri Lanka, Thailand, Nepal, and Bhutan.

Genius





Recent News Headlines Related to Summits / conference

- Global Justice, Love & Peace Summit Held at Dubai Exhibition Centre, Expo City 2,800 peacekeepers and 72 distinguished speakers, including 10 Nobel Laureates, heads of state, and religious leaders Participates in it
- The Department of Youth Affairs, Ministry of Youth Affairs and Sports, Government of India, will host the **BRICS** Youth Council Entrepreneurship Working Group Meeting from March 3rd to March 7th, 2025
- 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
- Quad foreign ministers meeting 9th Edition Held at Washington D.C, the United States of America by US Secretary of State Marco Rubio. Quad group consisting of India, Japan, Australia, and the United States of America.
- The 1st International Olympic Research Conference is set to be hosted in Gujarat.
- The third National Mining Ministers Conference concluded in Konark, Odisha, with an emphasis on vital minerals mining. Rajasthan received the prize for excellent contribution to organizing the most auctions in 2023-24.
- **Dr. Mansukh Mandaviya**, Union Minister of Labour and Employment, Youth Affairs, and Sports, has opened a two-day international symposium on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations" in New Delhi.
- During the first-ever corporate round-table conference in New Delhi, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya invited corporations to adopt one sport with the goal of boosting the Indian sports ecosystem in preparation for the 2036 Olympic Games.
- Om Birla, Speaker of the Lok Sabha, has opened the 85th All India Presiding Officers' Conference (**AIPOC**) in Patna.
- Prime Minister **Narendra Modi** launched the '**Bharat Mobility Global Expo 2025**,' the country's largest mobility expo, at Bharat Mandapam in New Delhi.





Ques : Which edition of the Surajkund International Crafts Mela, one of India's largest cultural events, has begun and will continue until February 23 in Faridabad ?
भारत के सबसे बड़े सांस्कृतिक कार्यक्रमों में से एक, सूरजकुंड अंतर्राष्ट्रीय शिल्प मेला का कौन सा संस्करण शुरू हो गया है और 23 फरवरी तक फ़रीदाबाद में जारी रहेगा?

- (a) 25th
- (b) 28th
- (c) 30th
- (d) 36th
- (e) 38th

Answer : Option E

Explanation :

- The 38th edition of the **Surajkund** International Crafts Mela, one of India's largest cultural events, has begun and will continue until February 23 in Faridabad.
- This widely anticipated festival promises an outstanding display of regional and international crafts, handlooms, customs, and a wide range of multi-cuisine food.
- The **Surajkund** Mela Authority and Haryana Tourism collaborate with the Union Ministries of Tourism, Textiles, Culture, and External Affairs to arrange the mela, which attracts over a million tourists from India and throughout the world each year.
- This year's fair is dubbed '**Shilp Mahakumbh**,' after the Maha Kumbh Mela 2025, with artisans from all around the world displaying their one-of-a-kind creations. The event will have over 1,000 stalls selling a wide range of handicrafts, textiles, and cultural objects.
- This edition will also feature a record 648 craftspeople from 42 nations, adding a global dimension to the festival.





Ques : Which U.S. President signed an executive order aimed at prohibiting transgender women and girls from competing in women's sports?

किस अमेरिकी राष्ट्रपति ने ट्रांसजेंडर महिलाओं और लड़कियों को महिला खेलों में प्रतिस्पर्धा करने से प्रतिबंधित करने के उद्देश्य से एक कार्यकारी आदेश पर हस्ताक्षर किए?

- (a) Joe Biden / जो बिडेन
- (b) Barack Obama / बराक ओबामा
- (c) Donald Trump / डोनाल्ड ट्रम्प
- (d) George W. Bush / जॉर्ज डब्ल्यू बुश
- (e) Bill Clinton / बिल क्लिंटन

Answer : Option C

Explanation :

- President **Donald Trump** has issued an executive order that prohibits transgender women and girls from participating in women's sports.
- This decision, billed as a return to fairness in sports, has sparked a heated discussion across political and socioeconomic spectrums. Critics claim that the decision discriminates against transgender people, while advocates see it as an essential step toward protecting the integrity of women's sports.
- **Trump** signed the executive order, titled "**Keeping Men Out of Women's Sports**," on National Girls and Women in Sports Day, as a symbolic allusion to its purpose.

EXAM
Genius





Ques : Which edition of the Kashi Tamil Sangamam is to be held from the 15th of February ?

काशी तमिल संगमम का कौन सा संस्करण 15 फरवरी से आयोजित किया जाना है?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option C

Explanation :

- The third edition of the **Kashi Tamil Sangamam** will take place beginning February 15th. This year's theme will be '**Sage Agasthiyar**'.
- The attendees will also attend Mahakumbh and pay a visit to the Ram Mandir in Ayodhya.
- In line with this, school children dressed as Sage Agasthiyar took part in a walkathon in Chennai. The Central Institute of Classical Tamil and **SASTRA** deemed University jointly hosted the walkathon.

EXAM
Genius





Ques : What rank did India achieve in the USGBC's LEED green building certification list for 2024?

2024 के लिए यूएसजीबीसी की एलईडी ग्रीन बिल्डिंग प्रमाणन सूची में भारत ने कौन सा स्थान प्राप्त किया?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option C

Explanation :

- According to a research, India will rank third in the **USGBC's** LEED green building certification global rankings by 2024.
- In 2024, India remained ranked third on the US Green Building Council's (USGBC) annual ranking of the top ten nations and regions for **LEED** (Leadership in Energy and Environmental Design).
- The Green Business Certification Inc. (**GBCI**) manages LEED certifications in India, with the goal of accelerating the national adoption of green buildings.
- The **USGBC's** annual rating recognizes the tremendous progress made by countries and areas outside the United States in implementing healthy, sustainable, and resilient building design, construction, and operations.
- In 2024, China topped the top 10 rankings with over 25 million **GSM** certified, followed by Canada.

Genius





India's Rankings in Different Indices

- **Full-year and December 2024 international passenger market performance data Published by International Air Transport Association (IATA) :** India (1st), United States of America (2nd)
- **2025 list of the world's 10 most powerful countries Published by Forbes :** India (12th), United States (1st)
- **Forbes "50 Over 50" Women Global list 2025 1st Edition Published by Forbes :** Quarraisha Abdool Karim (top) (South Africa), Urmila Asher (3rd) (India)
- **World's Billionaires List 2025 Published by Forbes :** Elon Musk (top), Mukesh Ambani (9th)
- **World University Rankings by Subject 2025 Published by Times Higher Education (THE) :** Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- **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)



Ques : Which Indian organization signed an MoU with Expo City Dubai to enhance international urban cooperation?

अंतर्राष्ट्रीय शहरी सहयोग बढ़ाने के लिए किस भारतीय संगठन ने एक्सपो सिटी दुबई के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Confederation of Indian Industry (CII) / भारतीय उद्योग परिसंघ (सीआईआई)
- (b) NITI Aayog / नीति आयोग
- (c) Federation of Indian Chambers of Commerce and Industry (FICCI) / फेडरेशन ऑफ इंडियन चैंबर्स ऑफ कॉमर्स एंड इंडस्ट्री (फिक्की)
- (d) Ministry of Urban Development / शहरी विकास मंत्रालय
- (e) Indian Green Building Council (IGBC) / इंडियन ग्रीन बिल्डिंग काउंसिल (आईजीबीसी)

Answer : option C

Explanation :

- During the Cities in Action Forum 2025, the Federation of Indian Chambers of Commerce and Industry (**FICCI**) signed a Memorandum of Understanding with Expo City Dubai to promote international urban cooperation.
- The collaboration will help India attend the Asia Pacific Cities Summit (**APCS**) & Mayor's Forum in October 2025 at Expo City Dubai.
- The conference will bring together mayors, business executives, and policymakers to discuss urban challenges, with a focus on sustainability, infrastructure development, and climate resilience.
- The relationship is aligned with India's Smart Cities Mission and **AMRUT**, providing opportunity for Indian urban leaders to interact with foreign experts and explore investment opportunities.





Recent News Headlines Related to MoU and agreement :

- Indian Army's 4 Corps (**Tezpur, Assam**) & IIT Guwahati Collaborate and Signed by Maj. Gen. Rohin Bawa (GOC, Red Horns Division) and **Prof. Devendra Jalihal** (Director, IIT Guwahati) to enhance sustainability, reduce weight, and improve deployability in high-altitude regions like Arunachal Pradesh
- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (**AIIMS**) in Delhi to seek frequent help
- Technology Hub (**T-Hub**) & Indo-Turkiye Friendship Association (**ITFA**) sign MOU to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology
- Air India and Kenya Airways Limited signed a Codeshare agreement to expand its network and offer more travel options for passengers.
- Government of Tripura and Digital India Bhashini Division (DIBD) of MeitY signed an **MOU** to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance
- **Thomas Cook** (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand
- **KPI Green Energy** Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in GIPCL's Solar Park and include 5 years of operation and maintenance services

EXAM
Genius





Ques : Union Minister of Culture and Tourism, Gajendra Singh Shekhawat has inaugurated the 32nd session of the Indian Art History Congress in _
केंद्रीय संस्कृति और पर्यटन मंत्री, गजेंद्र सिंह शेखावत ने _ में भारतीय कला इतिहास कांग्रेस के 32वें सत्र का उद्घाटन किया है

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Noida / नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option D

Explanation :

- The 32nd session of the Indian Art History Congress opens in Noida, Uttar Pradesh. **Gajendra Singh Shekhawat**, Union Minister of Culture and Tourism, opened the three-day event.
- The conference intends to provide a forum for discussions on the many types of artistic and performative interpretations of the epics.
- The theme for this year's event is **"Rendering of Indian Epics in Art and Culture,"** and it aims to emphasize the various forms of artistic expression based on the epics.

EXAM
Genius





Ques : Tata Power Renewable Energy Limited (TPREL) signed a Memorandum of Understanding (MoU) with which Bank to offer loans for Residential Rooftop Solar Installations ?

टाटा पावर रिन्यूएबल एनर्जी लिमिटेड (TPREL) ने आवासीय छत सौर प्रतिष्ठानों के लिए ऋण की पेशकश करने के लिए किस बैंक के साथ एक समझौता ज्ञापन (MoU) पर हस्ताक्षर किए?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- 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.
- This collaboration supports the Prime Minister's Surya Ghar Muft Bijli Yojana (**PMSGMBY**), which intends to provide rooftop solar panels to 1 crore homes by March 2027.
- Customers can borrow up to Rs.6 lakhs at 7% annual interest rate, with fixed and adjustable rate choices.
- Homeowners installing up to 3 kilowatt (**kW**) systems can get loans up to Rs.2 lakhs without income documentation.
- The scheme requires only a 10% margin investment and offers a payback tenure of up to 10 years.
- Installations ranging from 3 kW to 10 kW are eligible for loans up to Rs.6 lakh with a 20% margin contribution.



Recently signed banking agreements

- **IDFC FIRST Bank**, in collaboration with **Ikonz**, has installed the latest artificial intelligence (**AI**) avatar of Bollywood superstar **Amitabh Bachchan** at ten additional branches across five new cities, including **Delhi, Gurugram, Ahmedabad, Bangalore, and Hyderabad**
- **Indian Overseas Bank (IOB)**, India's major **PSB**, has joined the Partnership for Carbon Accounting Financials (**PCAF**).
- **121 Finance Private Limited** partnered with **Government e-Marketplace (GeM)** along with **Perfios Software Solutions Private Limited** and **Tata Consultancy Services (TCS)** developed **GeM Sahay 2.0**
- **PNB MetLife** has partnered with **Policybazaar** to launch the **PNB MetLife Smart Invest Pension Plan**, a **Unit-Linked, Non-Participating Individual Pension Plan**, designed to help individuals plan for their golden years
- **Finvasia Partners** with **YES Bank** Launched **AI-Driven Super App 'Jumpp'** to simplify personal finance
- **Airtel Payments Bank** has partnered with the **Karnataka Bulldozers** for the **Celebrity Cricket League (CCL) 2025**
- **BHIM**, India's digital payments app powered by **NPCI BHIM Services Ltd (NBSL)**, has joined **The FinTech Yatra 2025** as a **Principal Partner**
- **RBL Bank** and **Piramal Finance** have announced a co-lending partnership aimed at offering loans to middle- and low-income borrowers in rural and semi-urban areas
- **IPPB** and **PNB MetLife India Insurance Company Limited** formed a bancassurance cooperation to provide access to life insurance solutions in India.
- **SBI Payments** has teamed with **Pine Labs** to improve India's digital payments ecosystem, combining the expertise of **SBI Payments**, a joint venture between the **State Bank of India** and **Hitachi Payment Services**, and **Pine Labs**.





Ques : HDFC Life has partnered with which platform to offer HDFC Life Click 2 Protect Ultimate?

एचडीएफसी लाइफ ने एचडीएफसी लाइफ क्लिक 2 प्रोटेक्ट अल्टीमेट की पेशकश करने के लिए किस प्लेटफॉर्म के साथ साझेदारी की है?

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

Answer : Option A

Explanation :

- **Policybazaar** has teamed with **HDFC** Life, a private life insurer, to provide HDFC Life Click 2 Protect Ultimate, a term plan with 100% claim assurance.
- This innovative solution combines financial protection with the assurance of a smooth claim process, catering to customers who value dependability and transparency in their insurance coverage.
- The product's value stems from its commitment to delivering a strong financial safety net while also addressing two main consumer concerns: the ease of acquiring insurance and the smooth, hassle-free claims experience for beneficiaries.

EXAM
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Recent Facilities Launched in Banking & Insurance Sector :

- **Beacon** Launches India Bill Pay for NRIs to pay bills directly in India using Canadian dollars from their Beacon Money account. Beacon becomes the 1st North American company to integrate with Bharat Connect
- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem. They are SIB Business Startup Current Account and SIB Corporate Startup Current Account Launched by South Indian Bank (**SIB**).
- HDFC Bank, India's largest private sector bank, has announced the 8th edition of its Parivartan Start-Up Grants initiative, with a total investment of up to Rs.20 crore
- L & T Finance Limited (**LTF**) has launched Knowledgeable AI (**KAI**), an AI-powered virtual home loan advisor aimed to simplify and personalize the home loan process, which is available on their newly updated corporate website
- Canara Crest Launched by Canara Bank in two Categories. They are CREST and CREST PLUS
- SBI Patrons Launched by State Bank of India (**SBI**) as Term Deposit (**TD**) Scheme for Super Senior Citizens (residents aged 80 years or above). Interest rates are From 4.10% to 7.60%
- Shriram General Insurance (**SGIC**) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price
- Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen

EXAM
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Ques : What is the name of the sports drink recently launched by Reliance Consumer Products?

हाल ही में रिलायंस कंज्यूमर प्रोडक्ट्स द्वारा लॉन्च किए गए स्पोर्ट्स ड्रिंक का नाम क्या है?

- (a) PowerPlay / पॉवरप्ले
- (b) gluco / ग्लूको
- (c) Dreamer / सपने देखने वाला
- (d) Sporty Fizz / स्पोर्टी फ़िज़
- (e) Spinner / स्पिनर

Answer : Option E

Explanation :

- Reliance Consumer Products has released the sports drink '**Spinner**' at an inexpensive price of Rs.10. The beverage is expected to lead to the creation of a sports beverage category worth up to \$1 billion in the next three years.
- The sports drink was produced in collaboration with **Muttiah Muralitharan**, a former Sri Lankan cricketer and current Sri Lanka coach.
- The beverage brand has worked with key IPL franchises, including the Lucknow Super Giants, SunRisers Hyderabad, Punjab Kings, Gujarat Titans, and Mumbai Indians, to raise brand recognition and visibility across the country, according to the firm.
- **The sports drink comes in three flavours:** lemon, orange, and nitro blue.

EXAM
Genius





Ques : Who did Manipur Chief Minister N. Biren Singh submit his resignation to?
मणिपुर के मुख्यमंत्री एन बीरेन सिंह ने अपना इस्तीफा किसे सौंपा?

- (a) President of India / भारत के राष्ट्रपति
- (b) Home Minister Amit Shah / गृह मंत्री अमित शाह
- (c) Governor Ajay Kumar Bhalla / राज्यपाल अजय कुमार भल्ला
- (d) Speaker of Manipur Assembly / मणिपुर विधानसभा के अध्यक्ष
- (e) Prime Minister Narendra Modi / प्रधान मंत्री नरेंद्र मोदी

Answer : Option C

Explanation :

- **N Biren Singh**, Manipur's Chief Minister, resigned and handed over his papers to Governor **Ajay Kumar Bhalla** at the Raj Bhavan in Imphal.
- The revelation came amid rumblings within the state BJP calling for a change of leadership in strife-torn Manipur.
- The governor accepted Singh's resignation, as well as that of his council of ministers, and asked that he remain in office until other arrangements were formed.
- **Biren Singh's** tenure as Manipur Chief Minister has been marred by controversy, most notably his handling of ethnic violence that erupted in May 2023, claims of inciting conflict, and questions about his leadership.
- The ethnic conflict, which included savage fighting between the main **Meitei** community in the Imphal Valley and the **Kuki-Zo** tribal communities in the surrounding hills, claimed over 250 lives and displaced others. The state's failure to contain it raised major questions about Singh's leadership.

Genius





Ques : By the end of January 2025, the country's installed solar power capacity surpassing the ___ GW milestone.

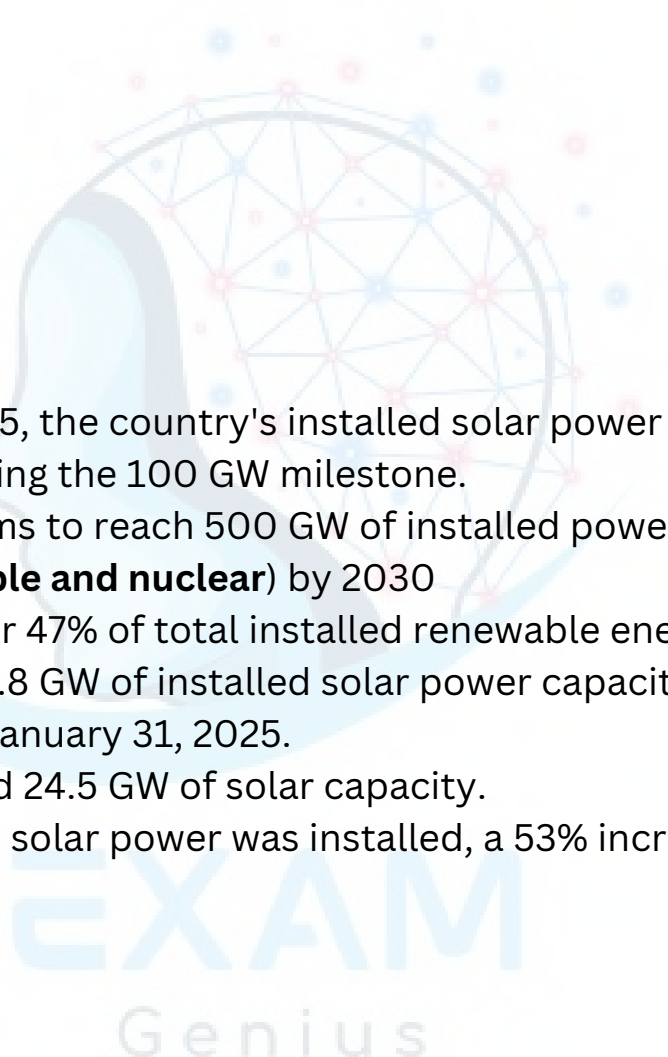
जनवरी 2025 के अंत तक, देश की स्थापित सौर ऊर्जा क्षमता ___ GW मील के पत्थर को पार कर जाएगी।

- (a) 50 GW
- (b) 80 GW
- (c) 100 GW
- (d) 120 GW
- (e) 140 GW

Answer : Option C

Explanation :

- By the end of January 2025, the country's installed solar power capacity had reached 100.3 GW, surpassing the 100 GW milestone.
 - The Indian government aims to reach 500 GW of installed power capacity from non-fossil fuel sources (**renewable and nuclear**) by 2030
 - Solar energy accounted for 47% of total installed renewable energy capacity.
 - In 2014, the country had 2.8 GW of installed solar power capacity, which has since expanded to 100.3 GW by January 31, 2025.
 - In 2024, the country added 24.5 GW of solar capacity.
- In 2024, 4.59 GW of rooftop solar power was installed, a 53% increase compared to 2023.





Ques : Scientists have successfully produced the first embryos through in vitro fertilisation (IVF) of which animal ?

वैज्ञानिकों ने किस जानवर के इन विट्रो फर्टिलाइजेशन (आईवीएफ) के माध्यम से सफलतापूर्वक पहला भ्रूण तैयार किया है?

- (a) Donkey / गधा
- (b) Bear / भालू
- (c) Cow / गाय
- (d) kangaroo / कंगारू
- (e) Elephant / हाथी

Answer : Option D

Explanation :

- Scientists successfully developed the first kangaroo embryos through in vitro fertilization (**IVF**), potentially preserving the species from extinction.
- The study, published in the journal Reproduction, Fertility and Development, was led by academics from the University of **Queensland** in Australia.
- This marks the first time a kangaroo embryo has been created using intracytoplasmic sperm injection (**ICSI**), a procedure commonly employed in human fertility treatments.
- The research team has successfully produced over 20 kangaroo embryos with **ICSI**.
- Australia has the world's highest mammal extinction rate, with 38 species lost since settlement.
- In January 2024, German scientists transferred the world's first IVF-produced rhino embryo to a surrogate.





Ques : What is the title of director Varsha Bharath's debut feature film that won the NETPAC Award at IFFR 2025?

निर्देशक वर्षा भरत की पहली फीचर फिल्म का शीर्षक क्या है जिसने IFFR 2025 में NETPAC पुरस्कार जीता?

- a) Bad Girl / बुरी लड़की
- b) Rebel Spirit / विद्रोही आत्मा
- c) Silent Echoes / मूक गूँज
- d) The Lost Path / खोया हुआ रास्ता
- e) Shadows of Time / समय की छाया

Answer : Option A

Explanation :

- **Bad Girl**, filmmaker **Varsha Bharath's** maiden feature film, has won the **NETPAC** Award at the 2025 International Film Festival Rotterdam (**IFFR**).
- Ace filmmakers Anurag Kashyap and Vetri Maaran present the Tamil coming-of-age drama.
- The **NETPAC** Award (Network for the Promotion of Asian Cinema) is presented yearly to a remarkable feature film from Asia and the Pacific areas. It specifically rewards young talent, taking into account only filmmakers' first and second movies.
- This is the Tamil debut of National Award-winning music director **Amit Trivedi**, who has composed six songs for the film.
- **Preetha Jayaraman**, **Jagadeesh Ravi**, and **Prince Anderson** are responsible for the film's cinematography, while Radha Sridhar edited it.





Recent News Headlines Related to Awards &

Winners :

- **Deepak Kumar Kedia** : 'CA in Public Service' award by Institute of Chartered Accountants of India (ICAI)
- **Noel Tata** : The University of Sussex has conferred an honorary doctorate
- **First Grammy Award in the 'Best New Age Album, Ambient or Chant Album category'** : Chandrika Tandon
- **BCCI's Lifetime Achievement Award** : Sachin Tendulkar
- **Maharaja Hari Singh Award** : Lieutenant Governor Manoj Sinha
- **Nomination for a Japan Academy Film Prize** : Kiran Rao's directorial feature Laapataa Ladies
- **Best tableau award at the Republic Day Parade** : Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas'
- **Pravasi Bharatiya Samman Award from India** : Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago
- **Nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025** : Indian short film 'Anuja'
- **Indian Banks Association (IBA) Banking Technology Awards in seven categories** : City Union Bank (CUB)
- **Australian Cricket Hall of Fame** : Former Australian cricket captain Michael Clarke
- **Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category** : Indian National Centre for Ocean Information Services (INCOIS)
- **Gates-Cambridge Impact Prize 2025** : Prof. Urbasi Sinha
- **Singapore's highest honor for non-citizens, the Honorary Citizen Award** : Tarun Das, former Director General of the Confederation of Indian Industry (CII)
- **'Satyajit Ray Lifetime Achievement Award'** : Eminent director Aparna Sen
- **Blue Flag certification** : Kappad beach in Kozhikode and Chal beach in Kannur in Kerala
- **Best javelin thrower of 2024 by American publication Track and Fields News** : India's Neeraj Chopra





Ques : In February 2025, Which campaign did Indian cricketers, including Virat Kohli, promote before the third ODI against England?

फरवरी 2025 में, विराट कोहली समेत भारतीय क्रिकेटरों ने इंग्लैंड के खिलाफ तीसरे वनडे से पहले किस अभियान को बढ़ावा दिया?

- (a) Save the Environment / पर्यावरण को बचाएं
- (b) Donate Blood / रक्त दान करें
- (c) No Plastic / कोई प्लास्टिक नहीं
- (d) Save Girl Child / बेटी बचाओ
- (e) Donate Organs, Save Lives / अंग दान करें, जीवन बचाएं

Answer : Option E

Explanation :

- Ahead of the third One-Day International against England at the **Narendra Modi Stadium** in Ahmedabad, Indian team members, including former captain Virat Kohli, asked fans to support the '**Donate Organs, Save Lives**' initiative and promise to donate organs.
- The International Cricket Council (**ICC**) recently launched the 'Donate Organs, Save Lives' program, which aimed to raise awareness about organ donation.
- This project attempts to motivate cricket fans to express their support for organ donation, emphasizing the value of a single decision that can save lives.
- With millions watching, the effort seeks to inspire people to pledge for organ donation, potentially saving millions of lives in the future.

Genius





Recent News headlines related to Sports

- The International Football Federation (**FIFA**) has suspended the Pakistan Football Federation (**PFF**) for failing to alter its constitution in order to ensure the smooth and equitable governance of the sport in the country. This is the third suspension the Pakistan Football Federation has issued since 2017
- Ireland's Aimee Maguire has been suspended from bowling in international cricket immediately after an Independent Assessment confirmed that the left-arm spinner uses an illegal bowling action
- At the ongoing 38th National Games in Uttarakhand, four-time Olympian archer **Tarundeep Rai** from Sikkim won the Bronze Medal in the Men's Recurve event. Juel Sarkar from West Bengal clinched the Gold while Indira Chand from Services Sports Control Boar clinched the Silver medal
- Suruchi of Haryana wins gold in the women's 10 metre air pistol at the 38th National Games with a score of 245.7
- The government has accepted the Indian contingent's participation in the 9th Asian Winter Games 2025, which will be held in Harbin, China, from February 7th to 14th. An 88-member Indian contingent, consisting of 59 athletes and 29 team officials, will compete
- In Chess, Indian Grandmaster **R. Praggnanandhaa** clinched the prestigious Tata Steel Masters 2025 title in a thrilling showdown, defeating reigning World Champion **D. Gukesh** in a nail-biting tiebreaker last night at Wijk aan Zee, Netherlands
- **Shrachi Rarh** Bengal Tigers won the 6th Men's Hockey India League 2024-25 title, defeating Hyderabad Toofans 4-3 in a thrilling final at the Birsa Munda International Hockey Stadium in Rourkela, Odisha
- The official logo and mascot for the 23rd National Para Athletics Championship, scheduled for February 17-20, 2025, were launched recently in Chennai.
- India successfully defended their ICC Under-19 **Women's T20** World Cup title, defeating South Africa by nine wickets in the final at the Bayuemas Oval in Kuala Lumpur, Malaysia
- **Manush Shah** and **Diya Chitale** won the men's and women's singles titles at the Senior National Table Tennis Championships 2025, held at the Pandit Dindayal Upadhyay Indoor Stadium in Surat, Gujarat





Ques : What is the name of the joint training exercise conducted by the Indian Army and Indian Air Force in the Eastern Theater?

ईस्टर्न थिएटर में भारतीय सेना और भारतीय वायु सेना द्वारा आयोजित संयुक्त प्रशिक्षण अभ्यास का नाम क्या है?

- a) Exercise Vayu Shakti / वायु शक्ति
- b) Exercise Desert Storm / अभ्यास डेजर्ट स्टॉर्म
- c) Exercise Winged Raiders / विंग्ड रेडर्स का अभ्यास
- d) Exercise Gagan Strike / अभ्यास गगन स्ट्राइक
- e) Exercise Himalayan Thunder / अभ्यास हिमालयन थंडर

Answer : Option C

Explanation :

- In the Eastern Theater, the Indian Army and Air Force collaborated to undertake a comprehensive training exercise known as EX Winged Raiders.
- The exercise, which focused on special airborne operations, was intended to improve inter-service cooperation.
- The combined military exercise is part of the Indian government's efforts to promote interoperability, which would lead to the establishment of an integrated theatre command in the country.

EXAM
Genius





Ques : Which naval base did the Indian Navy's First Training Squadron dock at in Singapore?

भारतीय नौसेना का पहला प्रशिक्षण स्क्वाड्रन सिंगापुर में किस नौसैनिक अड्डे पर पहुंचा?

- (a) Tuas Naval Base / तुआस नौसेना बेस
- (b) Changi Naval Base / चांगी नौसेना बेस
- (c) Sembawang Naval Base / सेम्बवांग नौसेना बेस
- (d) Paya Lebar Naval Base / पया लेबर नेवल बेस
- (e) Keppel Harbour / केपल हार्बर

Answer : Option B

Explanation :

- The Indian Navy's First Training Squadron (**1TS**) ships, **INS Sujata**, **INS Shardul**, and **ICGS Veera**, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia.
- This visit is part of the Long-Range Training Deployment to Southeast Asia, aimed at strengthening maritime cooperation and mutual understanding.
- It also highlights the commitment to the **SAGAR** (Security and Growth for All in the Region) initiative, which promotes peace, stability, and prosperity in the Indo-Pacific.

EXAM
Genius





Ques : Which state school has made history by becoming the first Green-Rated school in the Northeast for the year 2025 ?

किस राज्य के स्कूल ने वर्ष 2025 के लिए पूर्वोत्तर का पहला ग्रीन-रेटेड स्कूल बनकर इतिहास रच दिया है?

- (a) Arunachal Pradesh / अरुणाचल प्रदेश
- (b) Sikkim / सिक्किम
- (c) Himachal Pradesh / हिमाचल प्रदेश
- (d) Maharashtra / महाराष्ट्र
- (e) Uttarakhand / उत्तराखंड

Answer : Option B

Explanation :

- The PM Shri Government Senior Secondary School in **Namchi, Sikkim**, has become the first Green-Rated school in the Northeast for 2025.
- The school received recognition at the Green Carnival and Green School Award Ceremony 2025, presented by the Centre for Science and Environment (**CSE**) in New Delhi.
- Over 10,000 schools in India submitted reports, which were examined between July and December.
- Only 150 schools, including PM Shri Govt School, achieved the renowned Green School Rating for 2024-25.

EXAM
Genius





Ques : Who won the singles title at the 2025 Mumbai Open tennis tournament?
2025 मुंबई ओपन टेनिस टूर्नामेंट में एकल खिताब किसने जीता?

- a) Iga Swiatek / इगा स्विएटेक
- b) Aryna Sabalenka / आर्यना सबलेंका
- c) Jil Teichmann / जिल टेकमैन
- d) Mananchaya Sawangkaew / मनंचया सवांगकाउ
- e) Naomi Osaka / नाओमी ओसाका

Answer : Option C

Explanation :

- Jil Teichmann of Switzerland defeated **Mananchaya Sawangkaew** of Thailand to win the singles championship in the 2025 Mumbai Open tennis competition.
- The final of the 2025 Mumbai Open tennis event took place in Mumbai, Maharashtra.
- Jil Teichman defeated Maaya Rajeshwaran **Revathi** of India in the semi-finals, while Mananchaya Sawangkaew advanced to the final by defeating Rebecca Marino of Canada.
- In the doubles, Russia's **Elena Pridankina** and **Amina Anshba** defeated India's Prarthana Thombare and her Dutch partner Arianne Hartono. 6(4)-7(7), 6-2, 10-7 in the final.
- The Mumbai Open is India's largest professional women's tennis tournament, returning after a six-year hiatus in 2024. The Mumbai Open 2025 is the tournament's fourth edition.

Genius





Ques : What is the new name of Kolkata's Fort William, the headquarters of the Indian Army's Eastern Command?

भारतीय सेना की पूर्वी कमान के मुख्यालय, कोलकाता के फोर्ट विलियम का नया नाम क्या है?

- a) Shivaji Durg / शिवाजी दुर्ग
- b) Netaji Fort / नेताजी किला
- c) Vijay Durg / विजय दुर्ग
- d) Bharat Durg / भरत दुर्ग
- e) Azad Kila / आज़ाद किला

Answer : Option C

Explanation :

- The Indian Army renamed Kolkata's Fort William, the headquarters of its Eastern Command, **Vijay Durg** as part of the Central Government's anti-colonial activities.
- **Fort William**, a symbol of British colonial rule, was named after King William III of England during British rule. Wing Commander Himanshu Tiwari, Chief Public Relations Officer of the Ministry of Defence (**MoD**), Kolkata, confirmed the decision.
- Fort William, built by the British in 1781, served as an important military base in colonial India.
- During the first War of Independence in 1857, Fort William was an important British military base.

EXAM
Genius





Ques : On which date is World Pulses Day celebrated every year?

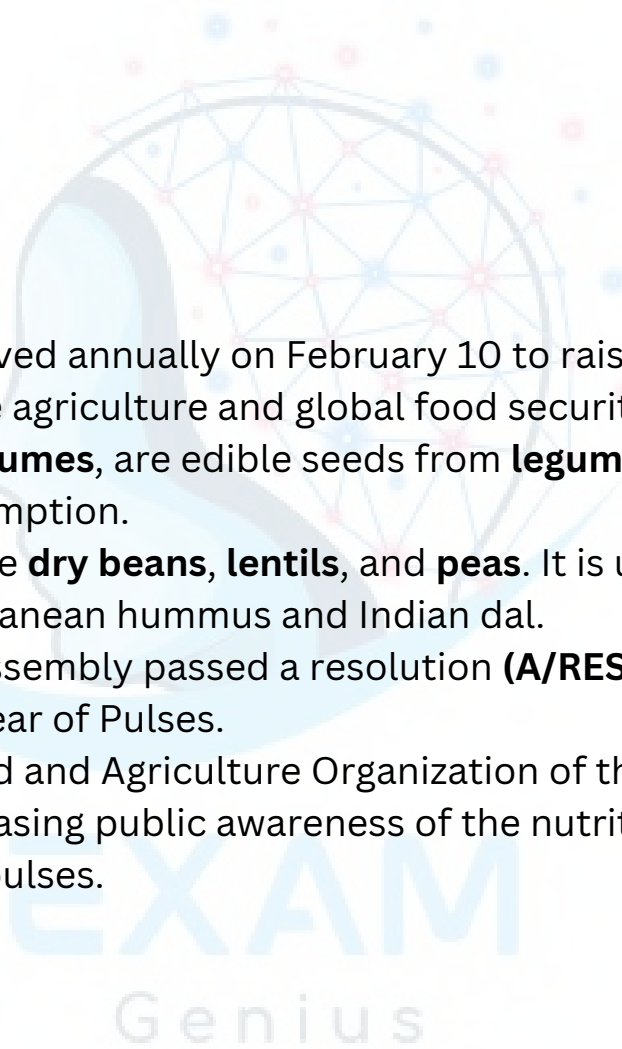
विश्व दलहन दिवस हर साल किस तारीख को मनाया जाता है?

- (a) 10 February
- (b) 11 February
- (c) 12 February
- (d) 13 February
- (e) 14 February

Answer : Option A

Explanation :

- **World Pulses Day** is observed annually on February 10 to raise awareness about the role of pulses in sustainable agriculture and global food security.
- Pulses, often known as **legumes**, are edible seeds from **leguminous plants** that are produced for human consumption.
- The most popular types are **dry beans, lentils, and peas**. It is used in a variety of cuisines, including Mediterranean hummus and Indian dal.
- In 2013, the UN General Assembly passed a resolution (**A/RES/68/231**) designating 2016 as the International Year of Pulses.
- It was founded by the Food and Agriculture Organization of the United Nations (**FAO**) with the goal of increasing public awareness of the nutritional and environmental benefits of pulses.





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

विश्व यूनानी दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 10 February
- (b) 11 February
- (c) 12 February
- (d) 13 February
- (e) 14 February

Answer : Option B

Explanation :

- World Unani Day, observed annually on February 11, commemorates the birth anniversary of **Hakim Ajmal Khan**, a notable Unani physician and social reformer.
- **Theme 2025:** Innovations in Unani Medicine for Integrative Health Solutions. A Way Forward.
- The day's goal is to promote Unani medicine, an ancient method of healing with roots in Greece and the Middle East, and raise awareness about its benefits.
- Unani medicine focuses on balancing the body's four humors—blood, phlegm, yellow bile, and black bile—to sustain health.

EXAM
Genius





Ques : Until when has the RBI deferred the LCR and project financing norms?
आरबीआई ने एलसीआर और परियोजना वित्तपोषण मानदंडों को कब तक के लिए स्थगित कर दिया है?

- a) March 31, 2024 / 31 मार्च, 2024
- b) December 31, 2025 / 31 दिसंबर, 2025
- c) March 31, 2026 / 31 मार्च, 2026
- d) April 1, 2025/ 1 अप्रैल, 2025
- e) No fixed timeline has been given / कोई निश्चित समयसीमा नहीं दी गई है

Answer : Option C

Explanation :

- RBI Governor **Sanjay Malhotra** suspended the implementation of the proposed Liquidity Coverage Ratio (LCR) and project financing requirements until March 31, 2026.
- These regulations were formerly planned to take effect on April 1, 2025.
- Banks would have needed to have more high-quality liquid assets (**HQLAs**) on hand to handle unexpected withdrawals under these standards.
- The guidelines included an additional 5% run-off component for retail savings accessed via internet and mobile banking.
- Banks would have been obliged to shift cash worth over ₹4 lakh crore from lending to purchase government securities.

EXAM
Genius





Ques : What does "CNP" stand for in the context of digital transactions?
डिजिटल लेनदेन के संदर्भ में "सीएनपी" का क्या अर्थ है?

- (a) Card Number Protection / कार्ड नंबर सुरक्षा
- (b) Contactless Network Processing / संपर्क रहित नेटवर्क प्रोसेसिंग
- (c) Card Not Present / कार्ड मौजूद नहीं है
- (d) Cashless Net Payment / कैशलेस नेट भुगतान
- (e) Cardholder Name Protection / कार्डधारक के नाम की सुरक्षा

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) proposes to use Additional Factor Authentication (**AFA**) for cross-border "**Card Not Present**" transactions.
- This ruling ensures that foreign digital transactions using Indian-issued cards follow the same security standards as domestic ones
- **AFA** reduces fraud in domestic online payments by demanding additional verification, such as OTP or biometric authentication.

EXAM
Genius





Recent News Headlines Related to RBI

- The Reserve Bank of India (**RBI**) is introducing unique internet domains 'bank.in' and 'fin.in' for Indian financial institutions to improve digital banking trust and reduce fraud threats
- RBI has formed a nine-member Working Group to conduct a complete assessment of financial market trading and settlement schedules. The Working Group will be chaired by **Radha Shyam Ratho**, Executive Director of the RBI.
- The RBI has approved two voluntary amalgamations in the urban co-operative bank (**UCB**) space: The Citizen Co-operative Bank (Vasco-De-Gama, Goa) with TJSB Sahakari Bank (Thane, Maharashtra), and Pune Commercial Co-operative Bank (Satara, Maharashtra) with Pimpri Chinchwad Sahakari Bank (Pune, Maharashtra)
- The Reserve Bank of India (RBI) has developed a Regulatory Sandbox (RS) to test the "**On Tap**" application for retail payments
- The Reserve Bank of India (RBI) has approved Tata Communications' intention to sell its full stake in Tata Communications Payment Solutions (TCPSP) to Transaction Solutions International (TSI), the Indian subsidiary of Findi, an Australian fintech business
- Reserve Bank of India (RBI), conducted a dollar-rupee buy/sell swap FX swap auction for USD 5.1 billion
- The Reserve Bank of India (**RBI**) has granted **RMBS** (Residential Mortgage-Backed Securitisation) Development Company Limited (**RDCL**) a Certificate of Registration (**CoR**), a significant milestone for India's housing finance sector
- The Reserve Bank of India (RBI) plans to inject approximately Rs 1.5 lakh crore into the banking system gradually
- 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.





Ques : Who has approved the voluntary amalgamation of two urban co-operative banks in Hyderabad, Telangana ?

हैदराबाद, तेलंगाना में दो शहरी सहकारी बैंकों के स्वैच्छिक एकीकरण को किसने मंजूरी दी है?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) State Bank of India (SBI) / भारतीय स्टेट बैंक (एसबीआई)
- (c) NPCI International Payments Limited (NIPL) / एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल)
- (d) Insurance Regulatory and Development Authority of India (IRDAI) / भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI)
- (e) National Housing Bank (NHB) / राष्ट्रीय आवास बैंक (एनएचबी)

Answer : Option A

Explanation :

- The RBI has approved a voluntary merger of two urban co-operative banks in Hyderabad, Telangana.
- The RBI approved the merger of Twin Cities Co-operative Urban Bank Ltd. with Kranti Co-operative Urban Bank Ltd. in Hyderabad.
- Another merger has been allowed between The Navinirman Co-operative Urban Bank Ltd. and Rajadhani Co-operative Urban Bank Ltd., both headquartered in Hyderabad.

EXAM
Genius





Ques : Under which ministry 'Swavalambini' initiative is started ?

'स्वावलंबिनी' पहल किस मंत्रालय के तहत शुरू की गई है?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

Answer : Option C

Explanation :

- **'Swavalambini'**, a new initiative focused on women entrepreneurship launched by Ministry of Skill Development and Entrepreneurship (**MSDE**), **NITI Aayog** in Northeastern states of Assam, Meghalaya, and Mizoram
- It is equip women with essential business skills, mentorship, and financial support to help them start and sustain their own ventures.
- It is Implemented in Select Higher Education Institutions (**HEIs**).

Facilities provided Under the Initiative :

- **Entrepreneurship Awareness Programme** : A two-day session for 600 female students to introduce them to the basics of entrepreneurship
- **Women Entrepreneurship Development Programme** : A 40-hour training for 300 selected students
- **Mentorship Support** : Post-training, participants will receive six months of mentorship to help turn their ideas into successful businesses





Ques : What is the Rank of India in 2025 Henley Passport Index Published by Henley & Partners ?

हेनले एंड पार्टनर्स द्वारा प्रकाशित 2025 हेनले पासपोर्ट इंडेक्स में भारत का रैंक क्या है?

- (a) 75th
- (b) 78th
- (c) 80th
- (d) 82nd
- (e) 84th

Answer : Option C

Explanation :

- 2025 Henley Passport Index Published by Henley & Partners
- Singapore tops the list, with India ranking 80th, among Algeria, Equatorial Guinea, and Tajikistan.
- Indian passport holders can travel to 56 countries without a visa or with a visa on arrival.

Ranking of top 5 and last countries :

- 1 Singapore (193)
- 2 Japan, South Korea (190)
- 3 Denmark, Finland, France, Germany, Ireland, Italy, Spain (189)
- 4 Austria, Belgium, Luxembourg, Netherlands, Norway, Portugal, Sweden (188)
- 5 Greece, New Zealand, Switzerland (187)
- 99 Afghanistan (25)

Ranking of India and its neighbouring countries :

- 59th China
- 80th India
- 83rd Bhutan
- 91st Sri Lanka
- 93rd Bangladesh
- 94th Nepal
- 96th Pakistan





India's Rankings in Different Indices

- **USGBC's LEED green building certification global rankings by 2024** : India (3rd), China (1st)
- **Full-year and December 2024 international passenger market performance data Published by International Air Transport Association (IATA)** : India (1st), United States of America (2nd)
- **2025 list of the world's 10 most powerful countries Published by Forbes** : India (12th), United States (1st)
- **Forbes "50 Over 50" Women Global list 2025 1st Edition Published by Forbes** : Quarraisha Abdool Karim (top)(South Africa), Urmila Asher (3rd) (India)
- **World's Billionaires List 2025 Published by Forbes** : Elon Musk (top), Mukesh Ambani (9th)
- **World University Rankings by Subject 2025 Published by Times Higher Education (THE)** : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- **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)





Ques : Union Defence Minister Rajnath Singh has inaugurated Asia's biggest 15th Aero India show in which city ?

केंद्रीय रक्षा मंत्री राजनाथ सिंह ने किस शहर में एशिया के सबसे बड़े 15वें एयरो इंडिया शो का उद्घाटन किया है?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Noida / नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option A

Explanation :

- Union Defence Minister Rajnath Singh opened Asia's largest 15th Aero India event in Bengaluru.
- The five-day expo, themed "**Runway to a Billion Opportunities**," will highlight India's defense capabilities and indigenous inventions.
- Indian **MSMEs** and start-ups have the opportunity to form joint ventures or collaborations with global manufacturers, resulting in a resilient supply chain.
- The show includes indigenously developed light combat aircraft Tejas, light combat helicopter Prachand, advanced light helicopter, and C **295** transport aircraft produced in India.
- **ADA** demonstrated a newly developed prototype of an Advanced Medium Combat Aircraft with fifth-generation technologies.

Genius





Ques : What is the name of India's first indigenous Automated Biomedical Waste Treatment Rig launched by Union Minister Dr. Jitendra Singh?

केंद्रीय मंत्री डॉ. जितेंद्र सिंह द्वारा लॉन्च किए गए भारत के पहले स्वदेशी स्वचालित बायोमेडिकल अपशिष्ट उपचार रिग का नाम क्या है?

- (a) Aarogyam / आरोग्यम
- (b) Srjanam / सृजनम
- (c) SwachhMed / स्वच्छमेड
- (d) MedClean / मेडक्लीन
- (e) BioSecure / बायोसिक्योर

Answer : Option B

Explanation :

- **Dr. Jitendra Singh**, Union Minister of State (**MoS**) (Independent Charge, IC) of the Ministry of Science and Technology (**MoS&T**), inaugurated India's first Indigenous Automated Bio-Medical Waste Treatment Plant (BMWTP) called "Srjanam" at All India Institute of Medical Sciences in New Delhi.
- Council of Scientific & Industrial Research (**CSIR**) -National Institute for Interdisciplinary Science and Technology (**NIIST**), situated in Thiruvananthapuram, developed it.
- With a daily capacity of 400 kg, it can initially treat 10 kg of biodegradable medical waste each day.

EXAM
Genius





Ques : The Ministry of Defence (MoD) signed defence contracts of how much to enhance the Indian Army's firepower ?

रक्षा मंत्रालय (MoD) ने भारतीय सेना की मारक क्षमता को बढ़ाने के लिए कितने के रक्षा अनुबंध पर हस्ताक्षर किए?

- (a) Rs 10,147 crore
- (b) Rs 11,110 crore
- (c) Rs 10,120 crore
- (d) Rs 12,145 crore
- (e) Rs 13,140 crore

Answer : Option A

Explanation :

- The **MoD** secured defence contracts worth Rs 10,147 crore to strengthen the Indian Army's firepower.
- Economic Explosive Limited (**EEL**), Munitions India Limited (**MIL**), and Bharat Electronics Limited (**BEL**) were granted contracts through this effort.
- Economic Explosive Limited (**EEL**) has obtained a contract for **ADM Type-1** rockets.
- Munitions India Limited (**MIL**) received a contract for **HEPF Mk-1** (Enhanced) rockets.
- Bharat Electronics Limited (**BEL**) will enhance the **SHAKTI** Software for improved performance.

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Recent News Headlines related to Defence

- The Indian Navy's First Training Squadron (1TS) ships, **INS Sujata**, **INS Shardul**, and **ICGS Veera**, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia
- The Indian Army renamed Kolkata's Fort **William**, the headquarters of its Eastern Command, Vijay Durg as part of the Central Government's anti-colonial activities
- **Sunita Williams**, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk
- Group Captain **Shubhanshu Shukla**, an Indian Space Research Organization (ISRO) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (**Ax-4**), a private trip to the International Space Station (ISS)
- Purchased 31 MQ-9B Predator drones from General Atomics (USA) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house
- The Cabinet Committee on Security (**CCS**), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's Pinaka Multi Barrel Rocket Launcher Systems (**MBRLs**)
- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first '**Drone City**'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched '**SANJAY** - The Battlefield Surveillance System (**BSS**)' from South Block in New Delhi.
- M/s L&T Shipyard's second Multi-Purpose Vessel (**MPV**) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.
- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The Ministry of Defence (**MoD**) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) to provide Medium-Range Surface-to-Air Missiles (MRSAM) to the Indian Navy.
- On Indian Army Day, Prime Minister **Narendra Modi** dedicated three frontline naval combatants to the nation: INS Surat, INS Nilgiri, and INS Vaghsheer, which were commissioned at the Naval Dockyard in Mumbai, Maharashtra.
- India successfully evaluated its indigenously built third-generation Anti-Tank Fire-and-Forget Guided Missile (Nag **Mk 2**) at Rajasthan's Pokhran Field Firing Range.





Ques : The Indian Army launched the 51-day Pir Panjal Winter Festival in which state ?

भारतीय सेना ने किस राज्य में 51 दिवसीय पीर पंजाल शीतकालीन महोत्सव शुरू किया?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option B

Explanation :

- The Indian Army has inaugurated the 51-day **Pir Panjal** Winter Festival in the border district of Poonch.
- The event, which will end on March 31, focuses on the army's commitment to young development, cultural preservation, and attempts to tackle concerns such as drug usage.
- The event will include a U-25 men's cricket tournament, volleyball competitions for men under 25 and women under 21, an open kho-kho competition for females, Gujarati and Pahari folk dances, and a dance talent hunt.

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Recent News Headlines Related to Festivals & Fairs :

- **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.
- **Thalai Pongal** : the first day of the Tamil month, is a significant harvest festival
- **Gaan Ngai celebration** : Kabui/Rongmei Naga group in Manipur
- **Elephant and Tourism Festival 18th Edition** : Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal
- **Kagyad Dance event** : Sikkim at Gangtok's Tsuklakhang Palace
- **Ladakhi Losar** : Celebrated in Ladakh to mark the New Year according to the Tibetan calendar
- **Viraasat Sari Festival 2024** : 3rd Edition Hosted by Ministry of Textiles at Handloom Haat, Janpath, New Delhi
- **Eaglenest Bird Festival** : Arunachal Pradesh in Kellong and Thongre village, West Kameng District
- **International Gita Mahotsav** : Kurukshetra, Haryana
- **Asthalakshmi Mahotsav** : New Delhi, It will focus on India's eight north-eastern states
- **Cherry Blossom Festival** : Shillong, Meghalaya





Ques : Which two companies have signed an MoU to advance carbon capture and sustainable aviation fuel (SAF) in India?

भारत में कार्बन कैप्चर और टिकाऊ विमानन ईंधन (SAF) को आगे बढ़ाने के लिए किन दो कंपनियों ने एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Tata Power & Reliance Industries / टाटा पावर और रिलायंस इंडस्ट्रीज
- (b) Larsen & Toubro & BPCL / लार्सन एंड टुब्रो और बीपीसीएल
- (c) ONGC & Indian Oil / ओएनजीसी और इंडियन ऑयल
- (d) Adani Group & NTPC / अदानी समूह और एनटीपीसी
- (e) Honeywell & AM Green / हनीवेल और एएम ग्रीन

Answer : Option E

Explanation :

- **Honeywell** and **AM Green** have signed a Memorandum of Understanding to develop carbon capture and sustainable aviation fuel (SAF) in India.
- This comes as India intends to attain a 1% SAF blend in jet fuel for international flights by 2027, increasing to 2% by 2028, representing a substantial step towards decreasing the country's aviation emissions.
- This target is part of India's larger goal of reaching net zero by 2070.
- The **MoU** seeks effective solutions to decarbonize the aviation and maritime industries, and it will help India establish itself as a global leader in alternative fuel production.
- The partnership aims to evaluate the techno-economic feasibility of creating sustainable aviation fuel (**SAF**) from ethanol, green methanol from CO₂ emission sources, and green hydrogen.



Recent News Headlines Related to MoU and agreement :

- **Amazon & CleanMax** Partner to develop a 100 MW renewable energy project in India, which is Expected to be functional by Q2 2026. Expected Electricity Generation 355 million kWh annually
- During the Cities in Action Forum 2025, the Federation of Indian Chambers of Commerce and Industry (FICCI) signed a MOU with Expo City Dubai to promote international urban cooperation
- Indian Army's 4 Corps (Tezpur, Assam) & IIT Guwahati Collaborate and Signed by **Maj. Gen. Rohin Bawa** (GOC, Red Horns Division) and **Prof. Devendra Jalihal** (Director, IIT Guwahati) to enhance sustainability, reduce weight, and improve deployability in high-altitude regions like Arunachal Pradesh
- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (**AIIMS**) in Delhi to seek frequent help
- Technology Hub (**T-Hub**) & Indo-Turkiye Friendship Association (ITFA) sign MOU to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology
- Air India and Kenya Airways Limited signed a Codeshare agreement to expand its network and offer more travel options for passengers.
- Government of Tripura and Digital India Bhashini Division (**DIBD**) of MeitY signed an MOU to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance
- **Thomas Cook** (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand
- **KPI Green Energy** Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in **GIPCL's** Solar Park and include 5 years of operation and maintenance services
- **Elon Musk's** social networking platform X is cooperating with Visa to launch a real-time payment system, a step toward transforming the platform into a "**everything app.**" Visa was named as the first partner for the platform's planned "X Money Account" service





Ques : Which former Sri Lankan cricketer retired from international cricket after playing his 100th Test against Australia?

किस पूर्व श्रीलंकाई क्रिकेटर ने ऑस्ट्रेलिया के खिलाफ अपना 100वां टेस्ट खेलने के बाद अंतरराष्ट्रीय क्रिकेट से संन्यास ले लिया?

- (a) Angelo Mathews / एंजेलो मैथ्यूज
- (b) Dimuth Karunaratne / दिमुथ करुणारत्ने
- (c) Dinesh Chandimal / दिनेश चंडीमल
- (d) Mahela Jayawardene / महेला जयवर्धने
- (e) Kumar Sangakkara / कुमार संगकारा

Answer : Option B

Explanation :

- **Dimuth Karunaratne**, former Sri Lankan captain and experienced opener, retired from international cricket after his 100th Test against Australia in Galle.
- The 36-year-old struck 36 and 14 in his final match, which Australia won by nine wickets and swept the two-match series.
- **Karunaratne** retires as one of Sri Lanka's most accomplished Test openers, scoring 7,222 runs and 16 hundreds.

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Recently Retired Players :

- **Marcelo (Brazil)** : retirement from football
- **Marcus Stoinis** : End his ODI career
- **Simona Halep (Romanian)** : retired from tennis
- **Tamim Iqbal (Bangladesh)** : Retirement from international cricket
- **Varun Aaron (India)** : Retirement from all kinds of cricket
- **Martin Gupthill (New Zealand)** : Retirement from international cricket
- **Rishi Dhawan** : Retirement from Indian limited overs cricket
- **Ravichandran Ashwin (Indian)** : International cricket
- **Imad Wasim (Pakistan)** : International cricket
- **Siddarth Kaul (Indian)** : cricket
- **Emma McKeon (Australia)**: professional swimming
- **Rafael Nadal (Spain)** : professional tennis
- **Tim Southee (New Zealand)** : international cricket
- **Mohammad Nabi (Afghanistan)** : Retire from ODI Cricket
- **Wriddhiman Saha (India)** : retired from all cricket formats
- **Rani Rampal** : Retirement from Hockey
- **Wicketkeeper-Batter Matthew Wade** : Retires from International Cricket
- **Andres Iniesta (Spain)** : Retirement from professional football

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Ques : What is the primary purpose of assigning an HS code for GI-recognized rice?
जीआई-मान्यता प्राप्त चावल के लिए एचएस कोड निर्दिष्ट करने का प्राथमिक उद्देश्य क्या है?

- a) To impose export restrictions on rice / चावल पर निर्यात प्रतिबंध लगाना
- b) To facilitate proper classification and tracking of exports / निर्यात के उचित वर्गीकरण और ट्रैकिंग की सुविधा प्रदान करना
- c) To increase import duties on rice / चावल पर आयात शुल्क बढ़ाना
- d) To limit domestic rice consumption / घरेलू चावल की खपत को सीमित करना
- e) To encourage illegal rice trading / अवैध चावल व्यापार को प्रोत्साहित करना

Answer : Option B

Explanation :

- **Nirmala Sitharaman**, India's Finance Minister, has proposed a change to the Customs Tariff Act that would include an **HS** (Harmonised System) code for the export of geographical indication (GI)-recognised rice.
- For the first time in the world, an HS code has been introduced for GI-recognized rice.
- On February 1, the change was included in the budget proposals for the fiscal year 2025-26 under HS Codes 1006-30-11 (parboiled) and 1006-30-91 (white).
- The Indian Patent Office has granted a GI designation to 20 rice types. The rice varieties with GI tags are **Navara, Palakkadan Matta, Pokkali, Wayanad Jeerakasala, Wayanad Gandhakasala, Kalanamak, Kaipad, Ajara Ghansal, Ambemohar, Joha, Gobindobog, Tulapanji, Katarni, and Chokuwa**. These types received the GI marking before March 2020.

About HS :

- The World Customs Organization (**WCO**) established HS, a global product classification system. HS assigns particular six-digit codes to different classifications and commodities.
- Countries might add lengthier codes to the first six digits for additional classification.
- HS follows the rules of "**The International Convention on the Harmonized Commodity Description and Coding System**".
- The HS Committee, comprised of member countries, administers the HS classification system and modifies it every 5 - 6 years.





Ques : Indian Students Win Bronze at Global Best M-Gov Award 2025 in which country ?

भारतीय छात्रों ने किस देश में ग्लोबल बेस्ट एम-गॉव अवार्ड 2025 में कांस्य पदक जीता?

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option E

Explanation :

- Three New Delhi-based Indian computer science students earned the Bronze Award at the Global Best M-Gov Award 2025 at the World Government Summit (WGS) in Dubai.
- **Mansour bin Zayed Al Nahyan**, Vice President of the United Arab Emirates, gave the award, along with a \$10,000 cash prize, on the summit's opening day.
- The winning team consisted of Sagar Teotia (team leader), **Abhinav Mishra**, and **Anushka Singh**, all fourth-semester computer science students at the Maharaja Agrasen Institute of Technology in Delhi.
- They were honored for their application AccessWay, an AI-powered platform that combines augmented reality (AR), artificial intelligence, and crowdsourced data to provide accessible navigation, social connections, and emergency solutions to people with impairments.
- The UAE government presents the coveted M-Gov Award and GovTech Award each year as part of the World Government Summit. With submissions from 74 nations, over 3,500 entries, and 60 shortlisted finalists, the awards acknowledged six winners for their pioneering achievements.





Ques : Who won the Sahitya Akademi Award 2024 for Dogri language?
डोगरी भाषा के लिए साहित्य अकादमी पुरस्कार 2024 किसने जीता?

- (a) Padma Sachdev / पद्मा सचदेव
- (b) Chaman Arora / चमन अरोड़ा
- (c) Ved Rahi / वेद राही
- (d) Shiv Mehta / शिव मेहता
- (e) Narsingh Dev Jamwal / नरसिंह देव जम्वाल

Answer : Option B

Explanation :

- Winner Late **Chaman Arora** honored with **Sahitya Akademi Award** 2024 in the Dogri language for His short story book 'Ik Hor **Ashwthama**' (Short Stories).
- It is awarded by Madhav Kaushik, president of Sahitya Akademi.
- **Prize** : A casket containing an engraved copper plaque, a shawl, and a cash prize of Rs.1 lakh
- The winners of the Sahitya Akademi Awards 2024 include 8 books of Poetry, 3 Novels, 2 short stories, 3 Essays, 3 Literary Criticism, 1 Play and 1 Research

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Recent News Headlines Related to Awards & Winners :

- **NETPAC Award at the 2025 International Film Festival Rotterdam (IFFR) :** Bad Girl, filmmaker Varsha Bharath's maiden feature film
- **'CA in Public Service' award by Institute of Chartered Accountants of India (ICAI) :** Deepak Kumar Kedia
- **The University of Sussex has conferred an honorary doctorate :** Noel Tata
- **First Grammy Award in the 'Best New Age Album, Ambient or Chant Album category' :** Chandrika Tandon
- **BCCI's Lifetime Achievement Award :** Sachin Tendulkar
- **Maharaja Hari Singh Award :** Lieutenant Governor Manoj Sinha
- **Nomination for a Japan Academy Film Prize :** Kiran Rao's directorial feature Laapataa Ladies
- **Best tableau award at the Republic Day Parade :** Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas'
- **Pravasi Bharatiya Samman Award from India :** Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago
- **Nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025 :** Indian short film 'Anuja'
- **Indian Banks Association (IBA) Banking Technology Awards in seven categories :** City Union Bank (CUB)
- **Australian Cricket Hall of Fame :** Former Australian cricket captain Michael Clarke
- **Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category :** Indian National Centre for Ocean Information Services (INCOIS)
- **Gates-Cambridge Impact Prize 2025 :** Prof. Urbasi Sinha

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Ques : On which date is the International Day of Women and Girls in Science celebrated annually?

विज्ञान में महिलाओं और लड़कियों का अंतर्राष्ट्रीय दिवस प्रतिवर्ष किस तारीख को मनाया जाता है?

- (a) 10 February
- (b) 11 February
- (c) 12 February
- (d) 13 February
- (e) 14 February

Answer : Option B

Explanation :

- Every year on February 11, the International Day of Women and Girls in Science is observed.
- The United Nations recognizes this day to encourage women's full and equal engagement in science, technology, engineering, and mathematics **(STEM)**.
- On March 14, 2011, during its 55th session, the Commission on the Status of Women approved a report that included agreed-upon conclusions on women's and girls' participation in education, training, and science and technology.
- The International Day of Women and Girls in Science (IDWGS), which takes place every year on February 11th, will celebrate its tenth anniversary in 2025.

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Important days :

- **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
- **29 January** : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- **30 January** : Martyrs' Day, also known as Shaheed Diwas
- **30 January** : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- **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





IMPORTANT ONE – LINER Current Affairs

Nawaf Salam Appointed as 53rd Prime Minister of Lebanon. He is appointed by President Joseph Aoun and Replaced Najib Mikati.

The Indian squad gave **Varun Chakravarthy** his first ODI cap in the second game of the three-match series. Varun, 33 years and 164 days old, became India's second-oldest ODI debutant, trailing only legendary wicketkeeper Farokh Engineer, who made his debut in 1974 at 36 years and 138 days.

Bikashita Gaon Bikashita Odisha Launched by Odisha chief minister **Mohan Charan Majhi** For rural infrastructure development projects in the state with an Outlay of Rs.5,000 crore budget for five years.

US President Donald Trump has officially renamed the Gulf of Mexico as the “**Gulf of America**” and designated February 9 as “**Gulf of America Day**” through an executive order.

Meghalaya will host the 39th National Games in February/March 2027. Meghalaya, the host state for the next edition, will be presented with the IOA flag at the 38th Games' closing ceremony in Uttarakhand.

The National Statistics Office (**NSO**), Ministry of Statistics and Programme Implementation (MoSPI), Government of India, has organized events at the national and state levels to commemorate the 75th anniversary of the National Sample Surveys (**NSS**).

India's most accomplished player Pankaj Advani secured his 36th overall national title and 10th men's snooker crown at the Yashwant Club in Madhya Pradesh.

The Fraunhofer Institute for Interfacial Engineering and Biotechnology (IGB), IIT Ropar, and Birla Institute of Technology and Science (**BITS**) Pilani have signed a MoU to enhance best practices for optimizing the water-energy-food nexus and promoting a sustainable and climate-neutral economy.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

नवाफ सलाम लेबनान के 53वें प्रधानमंत्री नियुक्त किये गये। उन्हें राष्ट्रपति जोसेफ औन द्वारा नियुक्त किया गया है और उनकी जगह नजीब मिकाती ने ली है।

भारतीय टीम ने तीन मैचों की श्रृंखला के दूसरे गेम में वरुण चक्रवर्ती को उनकी पहली वनडे कैप दी। 33 साल और 164 दिन के वरुण, भारत के दूसरे सबसे उम्रदराज वनडे डेब्यूटेंट बन गए, उन्होंने केवल महान विकेटकीपर फारुख इंजीनियर को पीछे छोड़ दिया, जिन्होंने 1974 में 36 साल और 138 दिन की उम्र में डेब्यू किया था।

बिकाशिता गांव बिकाशिता ओडिशा, ओडिशा के मुख्यमंत्री मोहन चरण माझी द्वारा राज्य में ग्रामीण बुनियादी ढांचा विकास परियोजनाओं के लिए पांच वर्षों के लिए 5,000 करोड़ रुपये के बजट के साथ लॉन्च किया गया।

अमेरिकी राष्ट्रपति डोनाल्ड ट्रम्प ने आधिकारिक तौर पर मैक्सिको की खाड़ी का नाम बदलकर "अमेरिका की खाड़ी" कर दिया है और एक कार्यकारी आदेश के माध्यम से 9 फरवरी को "अमेरिका की खाड़ी दिवस" के रूप में नामित किया है।

मेघालय फरवरी/मार्च 2027 में 39वें राष्ट्रीय खेलों की मेजबानी करेगा। अगले संस्करण के लिए मेजबान राज्य मेघालय को उत्तराखंड में 38वें खेलों के समापन समारोह में आईओए ध्वज प्रदान किया जाएगा।

राष्ट्रीय सांख्यिकी कार्यालय (NSO), सांख्यिकी और कार्यक्रम कार्यान्वयन मंत्रालय (MoSPI), भारत सरकार ने राष्ट्रीय नमूना सर्वेक्षण (NSS) की 75वीं वर्षगांठ मनाने के लिए राष्ट्रीय और राज्य स्तर पर कार्यक्रम आयोजित किए हैं।

भारत के सबसे निपुण खिलाड़ी पंकज आडवाणी ने मध्य प्रदेश के यशवंत क्लब में अपना 36वां समग्र राष्ट्रीय खिताब और 10वां पुरुष स्नूकर खिताब हासिल किया।

फ्रौनहोफर इंस्टीट्यूट फॉर इंटरफेशियल इंजीनियरिंग एंड बायोटेक्नोलॉजी (आईजीबी), आईआईटी रोपड़ और बिड़ला इंस्टीट्यूट ऑफ टेक्नोलॉजी एंड साइंस (बीआईटीएस) पिलानी ने जल-ऊर्जा-खाद्य संबंधों को अनुकूलित करने और एक टिकाऊ और जलवायु-तटस्थ अर्थव्यवस्था को बढ़ावा देने के लिए सर्वोत्तम प्रथाओं को बढ़ाने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए हैं।



Ques : Who chaired the 12th All India Pension Adalat in New Delhi?
नई दिल्ली में 12वीं अखिल भारतीय पेंशन अदालत की अध्यक्षता किसने की?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Jitendra Singh / जितेंद्र सिंह
- (d) Nitin Gadkari / नितिन गडकरी
- (e) Kiren Rijiju / किरण रिजिजू

Answer : Option C

Explanation :

- Union Minister **Dr. Jitendra Singh** presided over the 12th All India Pension Adalat in New Delhi.
- During the event, the Minister engaged with seniors from several states and resolved their pension-related concerns on the spot. Speaking at the event, the Minister dedicated the Pension Adalat to all pensioners.
- The Pension Adalat attempted to address long-standing pension cases that had been lingering for more than 120 days in 16 departments and ministries that attended the Adalat. The Adalat discussed about 180 ministry-related cases.

EXAM
Genius





Ques : Which edition of Paris AI Summit begins with PM Modi as Co-Chair?

पेरिस एआई शिखर सम्मेलन का कौन सा संस्करण सह-अध्यक्ष के रूप में पीएम मोदी के साथ शुरू हुआ?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : option C

Explanation :

- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime **Minister Narendra** Modi, along with French President Emmanuel Macron.
- The UK government hosted the "**Global AI Safety Summit**" in Buckinghamshire in November 2023, marking the first international event on artificial intelligence.
- The South Korean and UK governments jointly hosted the second Global AI Safety Summit, titled "**Seoul AI Summit**," on May 21-22, 2024, virtually.

EXAM
Genius





Ques : Who chaired the meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime'?

‘साइबर सुरक्षा और साइबर अपराध’ पर गृह मंत्रालय की संसदीय सलाहकार समिति की बैठक की अध्यक्षता किसने की?

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Piyush Goyal / पीयूष गोयल
- (e) Nitin Gadkari / नितिन गडकरी

Answer : Option A

Explanation :

- **Amit Shah**, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on '**Cyber Security and Cyber Crime**' in New Delhi.
- **Shri Nityanand Rai**, Union Minister of State for Home Affairs, and Shri Bandi Sanjay Kumar, a Committee member, attended the meeting.
- Cyber Crime Forensic Training Labs have been set up in 33 states and union territories. 101,561 police officers have registered on the '**CyTrain**' platform, a "Massive Open Online Course (**MOOC**)" platform, with over 78,000 certifications given.
- The Union Home Minister underlined the significance of public knowledge in preventing cybercrime and recommended that all committee members publicize the I4C hotline number 1930.
- India has emerged as the world's third-largest digital landscape. The digital economy accounts for 20 percent of India's entire economy.





Ques : India and which country Inaugurate Indian Consulate in Marseille ?
भारत और किस देश ने मार्सिले में भारतीय वाणिज्य दूतावास का उद्घाटन किया?

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

Answer : Option D

Explanation :

- Prime Minister **Narendra Modi** and French President **Emmanuel Macron** will inaugurate the Indian Consulate in Marseille, strengthening India's diplomatic and economic presence in France.
- This is India's second diplomatic representation in France, following its embassy in Paris.
- Marseille, France's second-largest city, is strategically significant due to its location on the Mediterranean coast. This trade route connects Europe to Africa, the Middle East, and Asia.

About France :

- **Capital** : Paris
- **Currency** : Euro
- **President** : Emmanuel Macron

EXAM
Genius





Ques : Which edition of India-France AI Policy Roundtable was held at Sciences Po University, Paris, as a side event to the AI Action Summit 2025 ?

एआई एक्शन समिट 2025 के एक साइड इवेंट के रूप में, भारत-फ्रांस एआई पॉलिसी राउंडटेबल का कौन सा संस्करण साइंस पो यूनिवर्सिटी, पेरिस में आयोजित किया गया था?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option B

Explanation :

- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025.
- The event was organized by the Office of the Principal Scientific Adviser (**PSA**) to the Government of India in partnership with the Indian Institute of Science (**IISc**) in Bengaluru, the India AI Mission, and Sciences Po Paris.
- Experts stressed India and France's collaboration on indigenous AI models, multilingual large language models (**LLMs**), federated AI infrastructure, and long-term AI practices.
- The Second Roundtable expanded on the major objectives of the First Roundtable held in Bengaluru during Technology Dialogue 2025, with an emphasis on inclusive AI frameworks, varied datasets, governance, public-private collaborations, and foundational models.

Genius





Ques : Recently the Government includes how many New Agricultural Commodities under e-NAM ?

हाल ही में सरकार ने e-NAM के अंतर्गत कितनी नई कृषि वस्तुओं को शामिल किया है?

- (a) 8
- (b) 10
- (c) 12
- (d) 14
- (e) 15

Answer : Option B

Explanation :

- The government of India has increased the list of agricultural commodities sold on the electronic- National Agricultural Market (eNAM) platform and includes 10 more agricultural commodities.
- With the addition of the 10 new commodities the total agricultural commodities traded on e-NAM is 231.
- The newly included agricultural commodities include dried tulsi leaves, besan (chickpea flour), wheat flour, chana sattu (roasted chickpea flour), water chestnut flour, asafoetida, dried fenugreek leaves, water chestnut, baby corn, and dragon fruit.

About e-NAM :

- **Launched :** 14th April 2016
- **Funded by :** Government of India
- **Implemented by :** Small Farmers Agribusiness Consortium (SFAC), under the Ministry of Agriculture and Farmers' Welfare
- **Aim :** to provide better marketing opportunities for the farmers to sell their produce through an online competitive and transparent price discovery system and online payment facility



Ques : What is the name of the startup conclave organized by ICAR-Indian Institute of Spices Research (IISR), Kozhikode?

ICAR-भारतीय मसाला अनुसंधान संस्थान (IISR), कोझिकोड द्वारा आयोजित स्टार्टअप कॉन्क्लेव का नाम क्या है?

- (a) Spice Up / स्पाइस अप
- (b) Rise Up / उठो
- (c) Agri Innovate / एग्री इनोवेट
- (d) Spice Tech / स्पाइस टेक
- (e) Start Spice / स्पाइस शुरू करें

Answer : Option B

Explanation :

- The **ICAR-Indian** Institute of Spices Research (**IISR**) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition.
- The three-day conclave will feature seminars on topics such as the potential for innovation, the future of spice-based entrepreneurship, and technological breakthroughs in the spice industry.
- The Ideathon, held in cooperation with Kerala Startup Mission, invites students, entrepreneurs, and companies to submit their ideas online by February 15. Each squad can have up to five players.
- A panel of specialists will initially assess submitted ideas, and the selected concepts will be presented on the first day of the event at the IISR.
- The event offers a total prize pool of ₹1,00,000, with additional help from the research institution to develop promising concepts.
- **George Ninan**, Director of ICAR's Central Institute of Fisheries Technology.





Ques : Who won the Men's Singles title at the 2025 Chennai Open Tennis tournament?

2025 चेन्नई ओपन टेनिस टूर्नामेंट में पुरुष एकल का खिताब किसने जीता?

- (a) Elias Ymer / इलियास यमेर
- (b) Rafael Nadal / राफेल नडाल
- (c) Novak Djokovic / नोवाक जोकोविच
- (d) Kyrian Jacquet / किरियन जैकेट
- (e) Daniil Medvedev / डेनियल मेदवेदेव

Answer : Option D

Explanation :

- **Kyrian Jacquet** of France won the 2025 Chennai Open Tennis Men's Singles title, defeating Elias Ymer of Sweden in the final.
- The final took place at the **SDAT** Tennis Stadium in Nungambakkam, Tamil Nadu.
- Kyrian Jacquet, a 23-year-old French player, won his maiden ATP title.
- **Shintaro Mochizuki** and **Kaito Uesugi** of Japan won the doubles title in the 2025 Chennai Open Tennis tournament.

EXAM
Genius





Ques : Which organization launched a seven-year project with Somalia to enhance climate adaptation and resilience?

किस संगठन ने जलवायु अनुकूलन और लचीलापन बढ़ाने के लिए सोमालिया के साथ सात साल की परियोजना शुरू की?

- (a) WTO
- (b) WHO
- (c) World Bank
- (d) FAO
- (e) UNDP

Answer : Option D

Explanation :

- The Food and Agriculture Organization of the United Nations (FAO) has formally launched a seven-year project in Somalia to improve climate adaptation and resilience for the country's most vulnerable people.
- The 95 million-dollar "Climate Resilient Agriculture in Somalia" initiative, known as "Ugbaad," which means "hope" in Somalia, would address climate change concerns and boost agrifood systems through large-scale investments.
- In Somalia, the agricultural industry employs an estimated 65 percent of the population and accounts for approximately 75 percent of the country's GDP.

About Food and Agriculture Organisation :

- **Founded-** 16 October 1945
- **HQ-** Rome, Italy
- **Parent organization-** United Nations Economic and Social Council
- **Director General** – Qu Dongyu





Ques : Cabinet Extends Safai Karamchari Commission Tenure till which date ?
कैबिनेट ने सफाई कर्मचारी आयोग का कार्यकाल किस तारीख तक बढ़ाया?

- (a) March 31, 2025
- (b) April 31, 2025
- (c) May 31, 2025
- (d) March 31, 2026
- (e) May 31, 2026

Answer : Option A

Explanation :

- National Commission for Safai Karamcharis (**NCSK**) Previous timeline is March 31, 2022. It is now Extended Three years until March 31, 2025.
- Extension budget is Approximately Rs.43.68 crore.
- Established in 1993 under the **NCSK** Act, the **NCSK** was initially set up to promote the welfare of Safai Karamcharis (sanitation workers) and address the challenges they face.

EXAM
Genius





Ques : What is the new name of the Hindustan Jet Trainer HJT-36?
हिंदुस्तान जेट ट्रेनर HJT-36 का नया नाम क्या है?

- (a) Tejas / तेजस
- (b) Yashas / यशस
- (c) Garuda / गरुड
- (d) Prachand / प्रचंड
- (e) Dhruv / ध्रुव

Answer : Option B

Explanation :

- Hindustan Jet Trainer HJT-36, the flagship training aircraft of Hindustan Aeronautics Limited (HAL), has been renamed 'Yashas' following major upgrades to improve departure characteristics.
- Sanjeev Kumar, Secretary, Department of Defence Production, presented the new name in front of HAL Chief Managing Director DK Sunil and top officers at the Aero India 2025 event in Bengaluru.
- The FADEC-controlled AL-55I jet engine provides ideal thrust-to-weight ratio, enhanced thrust management, and durability.
- 'Yashas' is also fitted with stall and spin recovery, aerobatics, weapons carriage up to 1,000 kg, and single-point ground refueling and defueling capabilities.

About Hindustan Aeronautics Limited (HAL) :

- **Established :** 1940
- **HQ :** Bengaluru
- **CMD :** DK Sunil





Recent News Headlines related to Defence

- Union Defence Minister Rajnath Singh opened Asia's largest 15th Aero India event in Bengaluru. The five-day expo, themed "**Runway to a Billion Opportunities**"
- The MoD secured defence contracts worth Rs 10,147 crore to strengthen the Indian Army's firepower
- The Indian Navy's First Training Squadron (1TS) ships, INS Sujata, INS Shardul, and ICGS Veera, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia
- The Indian Army renamed Kolkata's Fort William, the headquarters of its Eastern Command, Vijay Durg as part of the Central Government's anti-colonial activities
- Sunita Williams, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk
- Group Captain Shubhanshu Shukla, an Indian Space Research Organization (ISRO) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (Ax-4), a private trip to the International Space Station (ISS)
- Purchased 31 MQ-9B Predator drones from General Atomics (USA) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house
- The Cabinet Committee on Security (**CCS**), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's Pinaka Multi Barrel Rocket Launcher Systems (MBRLs)
- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched '**SANJAY** - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.
- M/s L&T Shipyard's second Multi-Purpose Vessel (**MPV**) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.
- The indigenously built micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range in Odisha.
- The Ministry of Defence (**MoD**) has inked a Rs. 2,960 crore contract with Bharat Dynamics Limited (**BDL**) to provide Medium-Range Surface-to-Air Missiles (**MRSAM**) to the Indian Navy.





Ques : Who has been appointed as the President of the Institute of Chartered Accountants of India (ICAI) for the term 2025-26?

2025-26 की अवधि के लिए इंस्टीट्यूट ऑफ चार्टर्ड अकाउंटेंट्स ऑफ इंडिया (ICAI) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Nirmal Jain / निर्मल जैन
- (b) Suresh Prabhu / सुरेश प्रभु
- (c) Ramesh Chand Gupta / रमेश चंद गुप्ता
- (d) Sanjay Malhotra / संजय मल्होत्रा
- (e) Charanjot Singh Nanda / चरणजोत सिंह नंदा

Answer : Option E

Explanation :

- The Institute of Chartered Accountants of India (ICAI), the world's largest accounting group, has a new President, Charanjot Singh Nanda, for the fiscal year 2025-26.
- Nanda, who had previously served as ICAI's Vice-President, was elected as the 73rd President at a Central Council meeting in New Delhi.
- D Prasanna Kumar, a chartered accountant from Andhra Pradesh (Southern India Regional Council), was elected Vice President.
- Nanda, a Chartered Accountant for over 30 years, has been a member of the ICAI's Central Council since 2004 and has served many terms.
- Nanda earned a Bachelor of Commerce degree from M.L.N. College in 1987 and was constantly on the Kurukshetra University Merit List during his undergraduate studies. He became a chartered accountant in 1991.



Ques : Who is the singer of the official song for the ICC Men's Champions Trophy 2025?

ICC पुरुष चैंपियंस ट्रॉफी 2025 के आधिकारिक गीत का गायक कौन है?

- (a) Arijit Singh / अरिजीत सिंह
- (b) Atif Aslam / आतिफ असलम
- (c) Shankar Mahadevan / शंकर महादेवन
- (d) Badshah / बादशाह
- (e) Jubin Nautiyal / जुबिन नौटियाल

Answer : Option B

Explanation :

- The International Cricket Council (ICC) has released the official song for the ICC Men's Champions Trophy 2025, titled "Jeeto Baazi Khel Ke" and performed by Atif Aslam.
- The publication of this song fuels interest for the next 15-match competition in Pakistan and the UAE, scheduled from February 19 to March 9.
- Abdullah Siddiqui produced the song, with lyrics written by Adnan Dhool and Asfandiyar Asad.

About ICC Men's Champions Trophy :

- **Started : 1998**
- **Tournament format :** Group stage-Round-robin and Knockout
- **Number of teams : 8**
- **Most successful :** Australia & India (2 titles each)
- **2025 edition : 9th**
- **2025 host : Pakistan & UAE**





Ques : Who has been appointed as one of the brand ambassadors for the ICC Champions Trophy 2025?

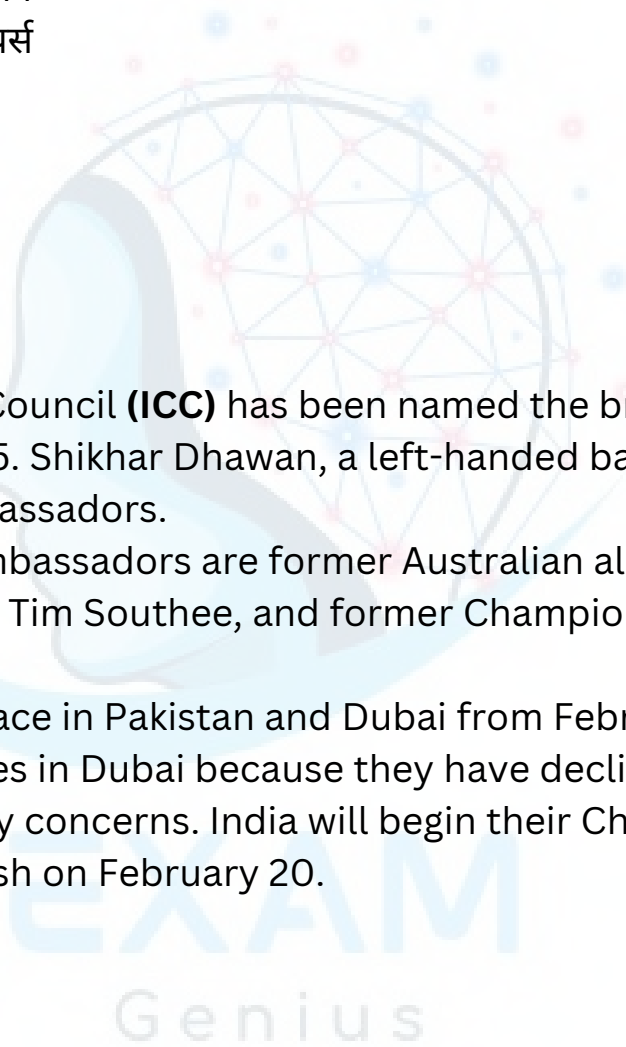
ICC चैंपियंस ट्रॉफी 2025 के लिए ब्रांड एंबेसडर में से किसे नियुक्त किया गया है?

- (a) Virat Kohli / विराट कोहली
- (b) Rohit Sharma / रोहित शर्मा
- (c) Shikhar Dhawan / शिखर धवन
- (d) AB de Villiers / एबी डिविलियर्स
- (e) Steve Smith / स्टीव स्मिथ

Answer : Option C

Explanation :

- The International Cricket Council (**ICC**) has been named the brand ambassador for the Champions Trophy 2025. Shikhar Dhawan, a left-handed batter, was appointed one of the event's four ambassadors.
- The event's other three ambassadors are former Australian all-rounder Shane Watson, New Zealand pacer Tim Southee, and former Champions Trophy captain Sarfaraz Ahmed.
- The competition will be place in Pakistan and Dubai from February 19 to March 9.
- India will play their matches in Dubai because they have declined to travel to Pakistan because to security concerns. India will begin their Champions Trophy campaign against Bangladesh on February 20.





Ques : Which organisation signed an MOU with Korea Transport Institute (KOTI), Republic of Korea ?

किस संगठन ने कोरिया परिवहन संस्थान (KOTI), कोरिया गणराज्य के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Department of Higher Education / उच्च शिक्षा विभाग
- (b) Department of Official Language / राजभाषा विभाग
- (c) Department of Fertilizers / उर्वरक विभाग
- (d) Department for Promotion of Industry and Internal Trade / उद्योग और आंतरिक व्यापार संवर्धन विभाग
- (e) Department of Consumer Affairs / उपभोक्ता मामले विभाग

Answer : Option D

Explanation :

- The Korea Transport Institute and the Department for Promotion of Industry and Internal Trade (**DPIIT**) have inked a collaboration agreement to improve logistics and infrastructure development.
- The **MoU** will strengthen cooperation in logistics and infrastructure development, allowing the institute's expertise to support India's ambitious infrastructure projects.
- The MoU will create a structure for information exchange and institutional cooperation among the logistics division, DPIIT, and **KOTI**.

EXAM
Genius





Recent News Headlines Related to MoU and agreement :

- The Fraunhofer Institute for Interfacial Engineering and Biotechnology (IGB), IIT Ropar, and Birla Institute of Technology and Science (BITS) Pilani have signed a MoU to enhance best practices for optimizing the water-energy-food nexus and promoting a sustainable and climate-neutral economy
- Honeywell and AM Green have signed a MOU to develop carbon capture and sustainable aviation fuel (**SAF**) in India
- Amazon & CleanMax Partner to develop a 100 MW renewable energy project in India, which is Expected to be functional by Q2 2026. Expected Electricity Generation 355 million kWh annually
- During the Cities in Action Forum 2025, the Federation of Indian Chambers of Commerce and Industry (**FICCI**) signed a MOU with Expo City Dubai to promote international urban cooperation
- Indian Army's 4 Corps (Tezpur, Assam) & IIT Guwahati Collaborate and Signed by **Maj. Gen. Rohin Bawa** (GOC, Red Horns Division) and **Prof. Devendra Jalihal** (Director, IIT Guwahati) to enhance sustainability, reduce weight, and improve deployability in high-altitude regions like Arunachal Pradesh
- The Madhya Pradesh government has developed a strategic collaboration with the All India Institute of Medical Sciences (**AIIMS**) in Delhi to seek frequent help
- Technology Hub (**T-Hub**) & Indo-Turkiye Friendship Association (ITFA) sign MOU to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology
- Air India and Kenya Airways Limited signed a Codeshare agreement to expand its network and offer more travel options for passengers.
- Government of Tripura and Digital India Bhashini Division (**DIBD**) of MeitY signed an MOU to increase the usage of the rich regional languages of Tripura and to facilitate citizen's digital participation by using these languages in governance
- Thomas Cook (India), an omnichannel travel organization, has partnered with the national government to provide housing, food, and transportation services for the National Games of India 2025, which will be hosted in Uttarakhand
- KPI Green Energy Limited has inked an agreement with Coal India Limited to create a 300 MW AC grid-connected solar PV facility in Gujarat's Khavda district. The Rs.1,311.40 crore project will be installed in **GIPCL's** Solar Park and include 5 years of operation and maintenance services



Ques : Logistics Performance Index (LPI), 2023 Published by which organization ?
लॉजिस्टिक्स परफॉर्मेंस इंडेक्स (एलपीआई), 2023 किस संगठन द्वारा प्रकाशित किया गया?

- (a) WTO
- (b) WHO
- (c) World Bank
- (d) RBI
- (e) SEBI

Answer : Option C

Explanation :

- Logistics Performance Index (**LPI**), 2023 Published by World Bank
- **It is published in 6 different Categories** : 1. Customs 2. Infrastructure 3. International Shipments 4. Logistics Competence 5. Tracking & Tracing 6. Timeliness
- In 2023, India ranked 22nd globally for international shipments and 38th overall in the World Bank's Logistics Performance Index (**LPI**).
- In 2018, India ranked 44th in the International Shipments category.
- Indian ports have drastically reduced processing times, with an average turnaround time of 0.9 days, surpassing big economies like the USA (1.5 days), Australia (1.7 days), and Germany (1.3 days).
- India's steady increase in the World Bank's Logistics Performance Index from 54th in 2014 to 38th in 2023 is attributed to policy-driven and technology-backed reform.

Ranking of Top 5 and last countries :

- 1 Singapore
- 2 Finland
- 3 Denmark
- 4 Germany
- 5 Netherlands
- 38 India
- 138 Libya

Ranking of India in 6 categories :

- 47 Customs 47 Infrastructure
- 22 International Shipments 38 Logistics Competence
- 35 Timeliness 41 Tracking & Tracing





India's Rankings in Different Indices

- **2025 Henley Passport Index Published by Henley & Partners** : India (80th), Singapore (1st)
- **USGBC's LEED green building certification global rankings by 2024** : India (3rd), China (1st)
- **Full-year and December 2024 international passenger market performance data Published by International Air Transport Association (IATA)** : India (1st), United States of America (2nd)
- **2025 list of the world's 10 most powerful countries Published by Forbes** : India (12th), United States (1st)
- **Forbes "50 Over 50" Women Global list 2025 1st Edition Published by Forbes** : Quarraisha Abdool Karim (top) (South Africa), Urmila Asher (3rd) (India)
- **World's Billionaires List 2025 Published by Forbes** : Elon Musk (top), Mukesh Ambani (9th)
- **World University Rankings by Subject 2025 Published by Times Higher Education (THE)** : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- **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)





Ques : The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened how many bank accounts as of January 15, 2025 ?

प्रधानमंत्री जन धन योजना (PMJDY) ने 15 जनवरी 2025 तक कितने बैंक खाते खोले हैं?

- (a) 54 crore
- (b) 58 crore
- (c) 52.68 crore
- (d) 53.58 crore
- (e) 54.58 crore

Answer : Option E

Explanation :

- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore bank accounts as of January 15, 2025, marking an important milestone.
- Women account for 30.37 crore (55.7%) of these accounts, highlighting the scheme's impact on financial inclusion, particularly in underprivileged areas.
- As of January 15, total enrolments under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) were 22.52 crore, with over 10 crore women.
- The Pradhan Mantri Suraksha Bima Yojana (PMSBY) had 49.12 crore enrolments, with 22.84 crore women. As of December 31, APY had 7.25 crore enrolled individuals, with 3.44 crore of them being women.

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Ques : Who is the author of the book I Am a Soldier's Wife?

आई एम ए सोल्जर वाइफ पुस्तक के लेखक कौन हैं?

- a) Naina Lal Kidwai / नैना लाल किदवाई
- b) Sudha Murthy / सुधा मूर्ति
- c) Kiran Desai / किरण देसाई
- d) Geetika Lidder / गीतिका लिद्धर
- e) Jhumpa Lahiri / झुम्पा लाहिरी

Answer : Option D

Explanation :

- Brigadier LS Lidder, a famous commander in the Indian Army, is remembered in a poignant book written by his wife, Geetika Lidder, titled 'I Am a Soldier's Wife: The Life and Love of Toni Lidder.'
- It is Released by Army Chief General Upendra Dwivedi.
- The book commemorates his incredible journey as both a soldier and a loyal family man.
- The biography also revisits the tragic December 2021 helicopter crash, which claimed the lives of Brigadier Lidder and other distinguished officers, including General Bipin Rawat, India's first Chief of Defence Staff (CDS).

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Recent News Headlines Related to Books :

- **Hearts and Heroes: Lives that Shaped Us** : Kulbhushan Kumar
- **"Indian Renaissance: The Modi Decade"** : Dr. Aishwarya Pandit
- **Soumitra Chatterjee and His World** : Journalist Sanghamitra Chakraborty
- **Wild Fictions** : Amitav Ghosh
- **The World After Gaza** : Pankaj Mishra
- **Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective** : Dr. K.S. Chauhan
- **How India Scaled Mt G20: The Inside Story of G20 Presidency** : Former NITI Aayog CEO Amitabh Kant
- **Middle Class India: Driving Change in the 21st Century** : Manisha Pande
- **"Chhaunk: On Food, Economics and Society (Juggernaut)"** : Abhijit Vinayak Banerjee and Cheyenne Olivier
- **'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages'** : Professor Raghuvendra Tanwar
- **In Pursuit of Democracy** : Najma Heptulla
- **The Nehru Development Model** : Arvind Panagariya
- **Living with Birds** : Asad Rahamani
- **BRING IT ON: The Incredible Story of My Life** : Dr. Deepa Malik
- **New Bharat – Modi's Vision and Development 2019-2024** : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat
- **3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science** : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books
- **Tipu Sultan-The Saga of the Mysore Interregnum** : Vikram Sampath





Ques : National Productivity Day is observed annually on which day ?
राष्ट्रीय उत्पादकता दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 10 February
- (b) 11 February
- (c) 12 February
- (d) 13 February
- (e) 14 February

Answer : Option C

Explanation :

- National Productivity Day is marked annually on February 12 in India to raise awareness about the importance of productivity in achieving economic growth and sustainability, with direction from the National Productivity Council (**NPC**). It is part of a week-long event running from February 12 to 18.
- This day emphasizes that productivity is more than just increasing output; it is a multifaceted notion that takes into account environmental issues, human resource development, and job quality.
- **Theme 2025: "From Ideas to Impact: Protecting Intellectual Property for Competitive Startups."**
- The National Productivity Day honors the formation of the National Productivity Council (**NPC**), which was founded on February 12, 1958, under the Societies Registration Act of 1960.

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

विश्व रेडियो दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 10 February
- (b) 11 February
- (c) 12 February
- (d) 13 February
- (e) 14 February

Answer : Option D

Explanation :

- World Radio Day is observed yearly on February 13th.
- The goal is to increase awareness about the role of radio in protecting free expression, cultural variety, and access to information.
- **Theme 2025:** Radio and Climate Change
- It was declared by UNESCO in 2011 and adopted by the United Nations General Assembly in 2012 to acknowledge radio's role in promoting discourse, peace, and cultural variety.

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Important days :

- **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
- **29 January** : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- **30 January** : Martyrs' Day, also known as Shaheed Diwas
- **30 January** : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- **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





IMPORTANT ONE – LINER Current Affairs

State-owned Oil and Natural Gas Corporation has signed a pact with global oil major BP to explore collaboration in exploration and production, trading and other energy vectors, in India and internationally.

Maimun Alam Appointed as Director in the Ministry of Steel under the Central Staffing Scheme.

Infibeam Avenues Limited has announced that its subsidiary, Rediff.com India Ltd., has obtained a Third-Party Application Provider (**TPAP**) license from the National Payments Corporation of India (NPCI) for its digital payment platform, RediffPay.

India and Nicaragua sign agreements to implement Quick Impact Projects (QIPs).

SBI Mutual Fund (**MF**) expanded its stake in Axis Bank to 5.0238%. Stake is increased by 0.036%.

One 97 Communications Limited (**Paytm**) has teamed up with Agoda, a prominent digital travel platform under Booking Holdings, to enhance its travel services.

Golden Peacock Award for Corporate Social Responsibility given by Institute of Directors (**IOD**) to Coal India Limited (**CIL**) at IOD's 19th International Conference on Corporate Social Responsibility at Hotel Taj Lands End, Mumbai. In the last three years, CIL and its subsidiaries have spent Rs. 1673 Crores in Healthcare, education, rural developments etc.

India has reached a historic milestone in its defense sector, with domestic defense production surpassing Rs.1.27 lakh crore.

Reliance Industries (**RIL**)-owned Mumbai Indians (**MI**), through its subsidiary **RISE** Worldwide, has announced the acquisition of a 49% ownership in London-based Oval Invincibles, a franchise in the England and Wales Cricket Board's (ECB) The Hundred, for an undisclosed sum.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

राज्य के स्वामित्व वाली तेल और प्राकृतिक गैस निगम ने भारत और अंतरराष्ट्रीय स्तर पर अन्वेषण और उत्पादन, व्यापार और अन्य ऊर्जा वैक्टर में सहयोग का पता लगाने के लिए वैश्विक तेल प्रमुख बीपी के साथ एक समझौते पर हस्ताक्षर किए हैं।

मैमुन आलम को केंद्रीय स्टाफिंग योजना के तहत इस्पात मंत्रालय में निदेशक के रूप में नियुक्त किया गया।

इंफीबीम एवेन्यूज लिमिटेड ने घोषणा की है कि उसकी सहायक कंपनी, Rediff.com इंडिया लिमिटेड ने अपने डिजिटल भुगतान प्लेटफॉर्म, RediffPay के लिए नेशनल पेमेंट्स कॉरपोरेशन ऑफ इंडिया (NPCI) से थर्ड-पार्टी एप्लिकेशन प्रोवाइडर (TPAP) लाइसेंस प्राप्त कर लिया है।

भारत और निकारागुआ ने त्वरित प्रभाव परियोजनाओं (क्यूआईपी) को लागू करने के लिए समझौते पर हस्ताक्षर किए।

एसबीआई म्यूचुअल फंड (एमएफ) ने एक्सिस बैंक में अपनी हिस्सेदारी बढ़ाकर 5.0238% कर दी है। हिस्सेदारी में 0.036% की वृद्धि हुई है।

वन 97 कम्युनिकेशंस लिमिटेड (पेटीएम) ने अपनी यात्रा सेवाओं को बढ़ाने के लिए बुकिंग होल्डिंग्स के तहत एक प्रमुख डिजिटल ट्रेवल प्लेटफॉर्म एगोडा के साथ मिलकर काम किया है।

होटल ताज लैंड्स एंड, मुंबई में कॉर्पोरेट सामाजिक जिम्मेदारी पर आईओडी के 19वें अंतरराष्ट्रीय सम्मेलन में इंस्टीट्यूट ऑफ डायरेक्टर्स (आईओडी) द्वारा कोल इंडिया लिमिटेड (सीआईएल) को कॉर्पोरेट सामाजिक जिम्मेदारी के लिए गोल्डन पीकॉक पुरस्कार दिया गया। पिछले तीन वर्षों में, सीआईएल और उसकी सहायक कंपनियों ने रु। खर्च किए हैं। स्वास्थ्य सेवा, शिक्षा, ग्रामीण विकास आदि में 1673 करोड़।

भारत अपने रक्षा क्षेत्र में एक ऐतिहासिक मील के पत्थर पर पहुंच गया है, घरेलू रक्षा उत्पादन 1.27 लाख करोड़ रुपये से अधिक हो गया है।

रिलायंस इंडस्ट्रीज (आरआईएल) के स्वामित्व वाली मुंबई इंडियंस (एमआई) ने अपनी सहायक कंपनी आरआईएसई वर्ल्डवाइड के माध्यम से, लंदन स्थित ओवल इनविंसेबल्स, इंग्लैंड और वेल्स क्रिकेट बोर्ड (ईसीबी) द हंड्रेड की एक फ्रेंचाइजी, एक अज्ञात राशि के लिए 49% स्वामित्व के अधिग्रहण की घोषणा की है।



:Ques : The Reserve Bank of India (RBI) will soon issue Rs.50 denomination banknotes featuring the signature of which newly appointed Governor?

भारतीय रिज़र्व बैंक (RBI) जल्द ही किस नवनियुक्त गवर्नर के हस्ताक्षर वाले Rs.50 मूल्यवर्ग के बैंक नोट जारी करेगा?

- (a) Shaktikanta Das / शक्तिकान्त दास
- (b) Raghuram Rajan / रघुराम राजन
- (c) Sanjay Malhotra / संजय मल्होत्रा
- (d) Urjit Patel / उर्जित पटेल
- (e) D. Subbarao / डी. सुब्बाराव

Answer : Option C

Explanation :

- The Reserve Bank of India will soon print Rs.50 bank notes in the Mahatma Gandhi (new) Series, with the signature of newly appointed Governor Sanjay Malhotra, according to a release.
- These notes are designed similarly to the Rs.50 banknotes in the Mahatma Gandhi (new) Series.
- All previous Rs.50 banknotes issued by the Reserve Bank shall remain legal tender.
- On December 9, 2024, Malhotra took over as the next RBI chief.

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Ques: lender to onboard new customers through its online and mobile banking platforms ?

हाल ही में RBI ने नौ महीने पहले किस बैंक पर लगाए गए प्रतिबंधों को हटा दिया, जिससे ऋणदाता को अपने ऑनलाइन और मोबाइल बैंकिंग प्लेटफार्मों के माध्यम से नए ग्राहकों को जोड़ने की अनुमति मिल गई?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) eased limitations on Kotak Mahindra Bank over nine months ago, allowing the institution to accept new customers through its online and mobile banking systems.
- The RBI authorized the private sector bank to issue new credit cards.
- The limits were placed on April 24, 2024, under Section 35A of the Banking Regulation Act, 1949, due to concerns raised by the RBI's IT assessment of the bank in 2022 and 2023.

About Kotak Mahindra Bank :

- **Established :** 2003
- **HQ :** Mumbai
- **MD & CEO :** Ashok Vaswani
- **Tagline :** Let's make money simple

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Ques : The Reserve Bank of India will conduct a 49-day variable rate repo for how much ?

भारतीय रिज़र्व बैंक कितने के लिए 49-दिवसीय परिवर्तनीय दर रेपो आयोजित करेगा?

- (a) Rs 55,000 crore
- (b) Rs 65,000 crore
- (c) Rs 75,000 crore
- (d) Rs 85,000 crore
- (e) Rs 95,000 crore

Answer : Option C

Explanation :

- The Reserve Bank of India will execute a 49-day variable rate repo for Rs 75,000 crore (\$8.63 billion) on Friday, as announced after market hours.
- The RBI increased the amount of government bonds it plans to purchase in an open market operation to Rs 40,000 crore.
- On Wednesday, the central bank announced an overnight repo auction totaling Rs 2.75 trillion rupees, the highest amount since the process began a month ago.
- about the past month, the central bank has injected about Rs 1.50 trillion through bond purchases, dollar/rupee swaps, and a 56-day repo.

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Recent News Headlines Related to RBI

- RBI Governor Sanjay Malhotra suspended the implementation of the proposed Liquidity Coverage Ratio (LCR) and project financing requirements until March 31, 2026
- The RBI approved the merger of Twin Cities Co-operative Urban Bank Ltd. with Kranti Co-operative Urban Bank Ltd. in Hyderabad
- RBI approved the merger of Navinirman Co-operative Urban Bank Ltd. and Rajadhani Co-operative Urban Bank Ltd., both headquartered in Hyderabad
- The Reserve Bank of India (RBI) proposes to use Additional Factor Authentication (AFA) for cross-border "Card Not Present" transactions
- The Reserve Bank of India (RBI) is introducing unique internet domains 'bank.in' and 'fin.in' for Indian financial institutions to improve digital banking trust and reduce fraud threats
- RBI has formed a nine-member Working Group to conduct a complete assessment of financial market trading and settlement schedules. The Working Group will be chaired by Radha Shyam Ratho, Executive Director of the RBI.
- The RBI has approved two voluntary amalgamations in the urban co-operative bank (UCB) space: The Citizen Co-operative Bank (Vasco-De-Gama, Goa) with TJSB Sahakari Bank (Thane, Maharashtra), and Pune Commercial Co-operative Bank (Satara, Maharashtra) with Pimpri Chinchwad Sahakari Bank (Pune, Maharashtra)
- The Reserve Bank of India (RBI) has developed a Regulatory Sandbox (RS) to test the "On Tap" application for retail payments
- The Reserve Bank of India (RBI) has approved Tata Communications' intention to sell its full stake in Tata Communications Payment Solutions (TCPSP) to Transaction Solutions International (TSI), the Indian subsidiary of Findi, an Australian fintech business
- Reserve Bank of India (RBI), conducted a dollar-rupee buy/sell swap FX swap auction for USD 5.1 billion
- The Reserve Bank of India (RBI) has granted RMBS (Residential Mortgage-Backed Securitisation) Development Company Limited (RDCL) a Certificate of Registration (CoR), a significant milestone for India's housing finance sector
- The Reserve Bank of India (RBI) plans to inject approximately Rs 1.5 lakh crore into the banking system gradually
- 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.





Ques : Who launches MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors trace inactive mutual fund folios ?

निवेशकों को निष्क्रिय म्यूचुअल फंड फोलियो का पता लगाने में मदद करने के लिए MITRA (म्यूचुअल फंड इन्वेस्टमेंट ट्रेसिंग एंड रिट्रीवल असिस्टेंट) किसने लॉन्च किया?

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) NPCI / एनपीसीआई

Answer : Option D

Explanation :

- 'MITRA' (Mutual Fund Investment Tracing and Retrieval Assistant) Launched by Market regulator Securities Exchange Board of India (SEBI)
- Its objective is to help investors trace their unclaimed or inactive mutual fund folios
- It is hosted by Two qualified RTAs (QRTAs) – Computer Age Management Services Limited (CAMS) and KFIN Technologies Limited
- Operational within 15 working days of the circular's issuance, with a beta version available for two months

EXAM
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Ques : What activities is the New India Co-operative Bank prohibited from doing due to the RBI's restrictions?

RBI के प्रतिबंधों के कारण न्यू इंडिया को-ऑपरेटिव बैंक को कौन सी गतिविधियाँ करने से प्रतिबंधित किया गया है?

- (a) Granting loans and renewing advances / ऋण देना और अग्रिम नवीनीकरण करना
- (b) Accepting new deposits / नई जमा स्वीकार करना
- (c) Allowing withdrawals / निकासी की अनुमति
- (d) All of the above / उपरोक्त सभी
- (e) Only (a) and (c) / केवल (ए) और (सी)

Answer : Option D

Explanation :

- The Reserve Bank of India (RBI) has restricted New India Co-operative Bank due to liquidity concerns. Beginning February 13, 2025, the bank will no longer provide loans, renew advances, take new deposits, or allow withdrawals to protect depositors.
- As of March 2024, the bank's deposits totaled Rs.2,436 crore. New India Co-operative Bank has had losses in the past two fiscal years. In fiscal 2024, the bank reported a loss of Rs.227.8 million, down from Rs.307.5 million in the previous year.
- Depositors are insured up to Rs.5 lakh, but the bank's ongoing hold on transactions and six-month limitation period pose a key period for recovery.

Genius





Ques : What type of banks have been allowed to offer pre-sanctioned credit lines via UPI?

किस प्रकार के बैंकों को UPI के माध्यम से पूर्व-स्वीकृत क्रेडिट लाइन की पेशकश करने की अनुमति दी गई है?

- (a) Public sector banks / सार्वजनिक क्षेत्र के बैंक
- (b) Private commercial banks / निजी वाणिज्यिक बैंक
- (c) Small Finance Banks (SFBs) / लघु वित्त बैंक (एसएफबी)
- (d) Foreign banks operating in India / भारत में कार्यरत विदेशी बैंक
- (e) Regional Rural Banks (RRBs) / क्षेत्रीय ग्रामीण बैंक (आरआरबी)

Answer : Option C

Explanation :

- The Reserve Bank of India (RBI) has expanded Unified Payments Interface (UPI) transactions by allowing small financing banks (SFBs) to offer pre-approved credit lines.
- In September 2023, the RBI introduced credit lines on UPI for banks and third-party apps.
- Pre-sanctioned credit lines via UPI enable users to access preapproved credit immediately on the platform.

EXAM
Genius





Ques : What was the retail inflation based on the Consumer Price Index (CPI) in January 2025?

जनवरी 2025 में उपभोक्ता मूल्य सूचकांक (CPI) पर आधारित खुदरा मुद्रास्फीति क्या थी?

- (a) 4.31%
- (b) 3.57%
- (c) 2.58%
- (d) 4.59%
- (e) 3.25%

Answer : Option A

Explanation :

- India's retail inflation fell to 4.31% in January, a considerable decrease from the previous month's 5.22%.
- This is the lowest retail inflation rate in five months, approaching the Reserve Bank of India's target of 4%.

Month-wise list of retail inflation :

- **December 2024** : 5.22%
- **November 2024** : 5.48%
- **October 2024** : 6.21%
- **September 2024** : 5.49%
- **August 2024** : 3.65%
- **July 2024** : 3.54%

EXAM
Genius





Ques : Which Indian financial institution has partnered with AFD, France, for a USD 100 million credit facility?

किस भारतीय वित्तीय संस्थान ने 100 मिलियन अमेरिकी डॉलर की क्रेडिट सुविधा के लिए एएफडी, फ्रांस के साथ साझेदारी की है?

- (a) RBI
- (b) EXIM Bank
- (c) NABARD
- (d) SEBI
- (e) SIDBI

Answer : Option E

Explanation :

- 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.
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- MSMEs play a crucial role in India's goal of becoming carbon neutral by 2070.

About SIDBI :

- **Established** : 1990
- **HQ** : Lucknow, Uttar Pradesh
- **Chairman & MD** : Manoj Mittal

EXAM
Genius





Ques : Who announced the extension of translation services in the House to six additional languages—Bodo, Dogri, Maithili, Manipuri, Sanskrit and Urdu ?
सदन में छह अतिरिक्त भाषाओं-बोडो, डोगरी, मैथिली, मणिपुरी, संस्कृत और उर्दू में अनुवाद सेवाओं के विस्तार की घोषणा किसने की?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option C

Explanation :

- Lok Sabha Speaker Om Birla has expanded translation services to six more languages: Bodo, Dogri, Maithili, Manipuri, Sanskrit, and Urdu.
- Translation services are currently available in 10 languages, including Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Tamil, and Telugu, in addition to Hindi and English.
- On June 28, 2023, the Lok Sabha Secretariat announced a plan for real-time, two-way interpretation across all 22 languages.

EXAM
Genius





Ques : How many total medals did India win at the 2025 Para Archery Asia Cup in Thailand?

थाईलैंड में 2025 पैरा तीरंदाजी एशिया कप में भारत ने कुल कितने पदक जीते?

- (a) 10
- (b) 12
- (c) 14
- (d) 16
- (e) 18

Answer : Option B

Explanation :

- India won the most medals at the 2025 Para Archery Asia Cup in Thailand, with six golds, three silvers, and three bronze.
- Sarita and Shyam Sundar Swami received gold medals in the women's and men's compound open events, respectively.
- In a closely contested women's compound open final, Sarita defeated Nur Syahidah Alim of Singapore, 143-142. Shyam Sundar Swami defeated Indonesia's Ken Swagumilang 143-141 to win India's sixth gold medal in the men's compound open final.
- Harvinder Singh, the reigning Paralympic champion, won bronze in the men's recurve open, defeating Malaysia's Nurfaizal Hamzah 6-2.
- Adil Mohamed Nazir Ansari of India won the bronze medal in the men's W1 (Rec/Comp) event, defeating Hong Kong's Yung Man Tai 120-116.





Ques : What is the percentage increase in tariffs on steel and aluminum imports under Trump's policy?

ट्रम्प की नीति के तहत स्टील और एल्यूमीनियम आयात पर टैरिफ में कितने प्रतिशत की वृद्धि हुई है?

- (a) 10%
- (b) 15%
- (c) 20%
- (d) 25%
- (e) 30%

Answer : Option D

Explanation :

- US President Donald Trump increased tariffs on steel and aluminum imports to 25% without exceptions or waivers.
- Trump increased the US tariff rate on aluminum to 25% from 10%.
- A White House official confirmed that the restrictions will take effect on March 4, 2025.
- Tariffs on steel and aluminum imports from Canada, Brazil, Mexico, South Korea, and other nations that were previously duty-free will return to 25%.
- In 2017, Donald Trump implemented similar tariffs during his first term as president.

EXAM
Genius





Ques : Where was the 14th Asian Fisheries and Aquaculture Forum (14AFAF) organized?

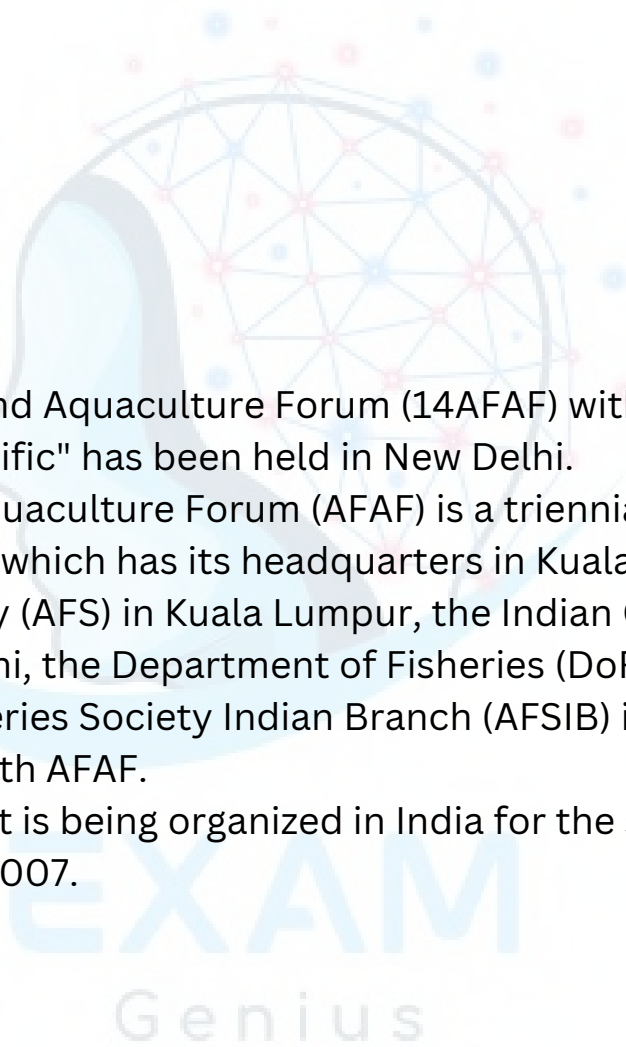
14वां एशियाई मत्स्य पालन और जलीय कृषि मंच (14AFAF) कहाँ आयोजित किया गया?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Noida / नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option B

Explanation :

- The 14th Asian Fisheries and Aquaculture Forum (14AFAF) with the topic "Greening the Blue Growth in Asia-Pacific" has been held in New Delhi.
- The Asian Fisheries and Aquaculture Forum (AFAF) is a triennial event organized by the Asian Fisheries Society, which has its headquarters in Kuala Lumpur, Malaysia.
- The Asian Fisheries Society (AFS) in Kuala Lumpur, the Indian Council of Agricultural Research (ICAR) in New Delhi, the Department of Fisheries (DoF) of the Government of India, and the Asian Fisheries Society Indian Branch (AFSIB) in Mangalore are all collaborating to host the 14th AFAF.
- This important tournament is being organized in India for the second time, following the 8AFAF held in Kochi in 2007.





Recent News Headlines Related to Summits conference

- Union Minister Dr. Jitendra Singh presided over the 12th All India Pension Adalat in New Delhi
- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime Minister Narendra Modi, along with French President Emmanuel Macron
- Amit Shah, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime' in New Delhi
- The ICAR-Indian Institute of Spices Research (IISR) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition
- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025
- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the BIMSTEC Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025
- The third edition of the Kashi Tamil Sangamam will take place beginning February 15th. This year's theme will be 'Sage Agasthiyar'
- The 32nd session of the Indian Art History Congress opens in Noida, Uttar Pradesh. Gajendra Singh Shekhawat, Union Minister of Culture and Tourism, opened the three-day event
- Global Justice, Love & Peace Summit Held at Dubai Exhibition Centre, Expo City 2,800 peacekeepers and 72 distinguished speakers, including 10 Nobel Laureates, heads of state, and religious leaders Participates in it
- The Department of Youth Affairs, Ministry of Youth Affairs and Sports, Government of India, will host the BRICS Youth Council Entrepreneurship Working Group Meeting from March 3rd to March 7th, 2025
- 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
- Quad foreign ministers meeting 9th Edition Held at Washington D.C, the United States of America by US Secretary of State Marco Rubio. Quad group consisting of India, Japan, Australia, and the United States of America.
- The 1st International Olympic Research Conference is set to be hosted in Gujarat.





Ques : Which city hosted the MRO Middle East and AIME 2025 edition?

एमआरओ मध्य पूर्व और एआईएमई 2025 संस्करण की मेजबानी किस शहर ने की?

- (a) Dubai / दुबई
- (b) Riyadh / रियाद
- (c) Muscat / मस्कट
- (d) Doha / दोहा
- (e) Abu Dhabi / अबू धाबी

Answer : Option A

Explanation :

- MRO Middle East and AIME 2025 is the largest edition yet, taking place in Dubai and focuses on aircraft modernization and MRO services.
- Over 250 international exhibitors took part, demonstrating strong aviation sector expansion amid record-high passenger demand.
- GE Aerospace has announced a \$10 million investment to increase engine service capacity in the Middle East.
- According to Airbus' Middle East Services Forecast 2024-2043, worldwide services demand will reach \$32 billion over the next 20 years, growing at a 4.5% CAGR.
- Sheikh Ahmed Bin Saeed Al Maktoum opened the event, emphasizing its significance as the region's leading aerospace innovation platform.





Ques : What is the India's rank in the Corruption Perceptions Index (CPI) for 2024?
2024 के लिए भ्रष्टाचार धारणा सूचकांक (CPI) में भारत का स्थान क्या है?

- (a) 84
- (b) 88
- (c) 94
- (d) 96
- (e) 104

Answer : Option D

Explanation :

- Corruption Perceptions Index (CPI) for 2024 30th Edition Published by Transparency International
- The Corruption Perceptions Index (CPI) for 2024 ranks Denmark as the least corrupt country worldwide, followed by Finland, Singapore, and New Zealand.
- Transparency International's study ranked India 96th, down three spots from the previous year.
- India, Gambia, and Maldives are included on the list.
- According to the list, India's total score in 2024 was 38, compared to 39 in 2023 and 40 in 2022. India's ranking in 2023 was 93.

Ranking of top 5 and last countries :

- 1 Denmark
- 2 Finland
- 3 Singapore
- 4 New Zealand
- 5 Luxembourg
- 18 Bhutan
- 76 China
- 96 India
- 107 Nepal
- 121 Sri Lanka
- 135 Pakistan
- 180 South Sudan





India's Rankings in Different Indices

- Logistics Performance Index (LPI), 2023 Published by World Bank : India (22nd), Singapore (1st)
- 2025 Henley Passport Index Published by Henley & Partners : India (80th), Singapore (1st)
- USGBC's LEED green building certification global rankings by 2024 : India (3rd), China (1st)
- Full-year and December 2024 international passenger market performance data Published by International Air Transport Association (IATA) : India (1st), United States of America (2nd)
- 2025 list of the world's 10 most powerful countries Published by Forbes : India (12th), United States (1st)
- Forbes "50 Over 50" Women Global list 2025 1st Edition Published by Forbes : Quarraisha Abdool Karim (top) (South Africa), Urmila Asher (3rd) (India)
- World's Billionaires List 2025 Published by Forbes : Elon Musk (top), Mukesh Ambani (9th)
- World University Rankings by Subject 2025 Published by Times Higher Education (THE) : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- 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)





IMPORTANT ONE – LINER Current Affairs

Indian payment solutions provider Easebuzz has secured final authorisation from the Reserve Bank of India (RBI) to function as an online payment aggregator.

The agriculture ministry has revised guidelines for the Market Intervention Scheme (MIS), increasing the procurement limit of crops to 25% from 20%. The guidelines have been revised to encourage states to implement the MIS.

Ministry of Labour & Employment (MoL&E) and FoundIt (formerly Monster), a leading job portal signed an agreement to leverage the National Career Service (NCS) Portal to connect job seekers with domestic and international opportunities

“Culinary, Crafts & Clicks – Moods & Magic”, a Festival of Street Food & Handicraft Held at Amrit Udyan, Rashtrapati Bhavan, New Delhi by Ministry of Housing & Urban Affairs (MoHUA).

THDC India Limited THDCIL has begun commercial operations on a 660-MW unit at its Khurja Power Plant, marking its debut into the domestic thermal energy industry. Until now, the company generated 1,424 MW of hydro, 113 MW of wind, and 50 MW of solar energy.

THDCIL plans to invest approximately Rs.13,000 crore in a 1,320-megawatt (2X660 MW) super thermal power facility in Bulandshahr district, Uttar Pradesh (UP).

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारतीय भुगतान समाधान प्रदाता ईजीबज़ ने ऑनलाइन भुगतान एग्रीगेटर के रूप में कार्य करने के लिए भारतीय रिज़र्व बैंक (RBI) से अंतिम प्राधिकरण प्राप्त कर लिया है।

कृषि मंत्रालय ने बाजार हस्तक्षेप योजना (एमआईएस) के लिए दिशानिर्देशों को संशोधित किया है, जिससे फसलों की खरीद सीमा 20% से बढ़कर 25% हो गई है। राज्यों को एमआईएस लागू करने के लिए प्रोत्साहित करने के लिए दिशानिर्देशों को संशोधित किया गया है।

श्रम एवं रोजगार मंत्रालय (एमओएल&ई) और अग्रणी नौकरी पोर्टल फाउंडेड (पूर्व में मॉन्स्टर) ने नौकरी चाहने वालों को घरेलू और अंतरराष्ट्रीय अवसरों से जोड़ने के लिए राष्ट्रीय कैरियर सेवा (एनसीएस) पोर्टल का लाभ उठाने के लिए एक समझौते पर हस्ताक्षर किए।

आवास और शहरी मामलों के मंत्रालय (एमओएचयूए) द्वारा अमृत उद्यान, राष्ट्रपति भवन, नई दिल्ली में स्ट्रीट फूड और हस्तशिल्प का एक महोत्सव "पाककला, शिल्प और क्लिक - मूड और जादू" आयोजित किया गया।

टीएचडीसी इंडिया लिमिटेड टीएचडीसीआईएल ने घरेलू तापीय ऊर्जा उद्योग में अपनी शुरुआत करते हुए अपने खुर्जा पावर प्लांट में 660-मेगावाट इकाई पर वाणिज्यिक परिचालन शुरू कर दिया है। अब तक, कंपनी ने 1,424 मेगावाट पनबिजली, 113 मेगावाट पवन और 50 मेगावाट सौर ऊर्जा का उत्पादन किया।

टीएचडीसीआईएल ने उत्तर प्रदेश (यूपी) के बुलंदशहर जिले में 1,320 मेगावाट (2X660 मेगावाट) सुपर थर्मल पावर सुविधा में लगभग 13,000 करोड़ रुपये का निवेश करने की योजना बनाई है।

EXAM
Genius





Ques : What does CKYC stand for in the context of Decentro's latest solution?
डेसेंट्रो के नवीनतम समाधान के संदर्भ में CKYC का क्या अर्थ है?

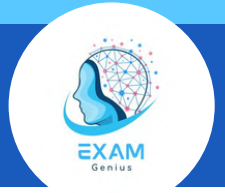
- (a) Central Know Your Compliance / सेंट्रल अपने अनुपालन को जानें
- (b) Common Know Your Credit / सामान्य अपने क्रेडिट को जानें
- (c) Central Know Your Customer / सेंट्रल नो योर कस्टमर
- (d) Customer Knowledge & Compliance / ग्राहक ज्ञान और अनुपालन
- (e) Certified Know Your Credentials / प्रमाणित अपनी साख जानें

Answer : Option C

Explanation :

- Decentro, a leading fintech infrastructure platform, has introduced India's first completely compliant, self-hosted CKYC (Central Know Your Customer) solution, allowing financial institutions to adapt smoothly to the new CERSAI compliance framework.
- This invention reduces third-party dependencies, allowing banks, NBFCs, and insurers to onboard consumers more quickly while maintaining regulatory compliance.
- Furthermore, the Union Budget 2025 focuses on AI-driven KYC changes, emphasizing the importance of a safe, transparent, and centralized CKYC system.
- The changing **CKYC** market poses problems such as compliance risks, operational disruptions, and considerable time and cost implications for institutions that lack the requisite infrastructure.
- **Rohit Taneja** is the co-founder and CEO of Decentro.





Ques : Which bank gets board approval to raise up to Rs 8,500 crore equity ?
किस बैंक को 8,500 करोड़ रुपये तक की इक्विटी जुटाने के लिए बोर्ड की मंजूरी मिली?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- The board of public sector lender Bank of Baroda has approved the bank's intention to issue up to Rs 8,500 crore in common equity shares to promote business expansion and comply with regulatory requirements.
- The Mumbai-based lender would use multiple modalities, including Qualified Institutional Placement (**QIP**), in appropriate tranches till March 2028 and beyond, as needed.
- The bank's capital adequacy was 15.96 percent, with Common Equity **Tier-I (CET-I)** at 12.38 percent as of December 31, 2024. During fiscal year 21, BoB raised Rs 4,500 crore using a QIP.

EXAM
Genius





Ques : What type of investment products has Union Mutual Fund recently launched?

यूनियन म्यूचुअल फंड ने हाल ही में किस प्रकार के निवेश उत्पाद लॉन्च किए हैं?

- (a) Real estate mutual funds / रियल एस्टेट म्यूचुअल फंड
- (b) Union Gold ETF and Union Gold ETF Fund of Fund / यूनियन गोल्ड ईटीएफ और यूनियन गोल्ड ईटीएफ फंड ऑफ फंड
- (c) Cryptocurrency exchange-traded funds / क्रिप्टोकॉरेसी एक्सचेंज-ट्रेडेड फंड
- (d) Green energy investment funds / हरित ऊर्जा निवेश कोष
- (e) Union Silver ETF and Union Silver ETF Fund of Fund / यूनियन सिल्वर ईटीएफ और यूनियन सिल्वर ईटीएफ फंड ऑफ फंड

Answer : Option B

Explanation :

- According to the business, Union Mutual Fund has launched two new funds that will invest in gold "at a time when investors are looking for diversified solutions".
- Union Gold **ETF** and Union Gold **ETF** Fund of Fund subscriptions are now open and will continue till February 24, with a minimum investment of Rs 1,000.
- Gold is important for portfolio diversification because of its low connection with other asset classes and potential as an inflation hedge. Central banks around the world are big buyers of gold, which drives up demand and prices.
- The schemes provide significant benefits, including low-cost exposure to gold without the need for charges or storage.

Genius





Ques : Which Indian family holds the top position in Bloomberg's Top 20 Richest Families in Asia?

ब्लूमबर्ग के एशिया के शीर्ष 20 सबसे अमीर परिवारों में कौन सा भारतीय परिवार शीर्ष स्थान पर है?

- (a) Birla family / बिड़ला परिवार
- (b) Tata family / टाटा परिवार
- (c) Adani family / अदानी परिवार
- (d) Ambani family / अंबानी परिवार
- (e) Mittal family / मि्तल परिवार

Answer : Option D

Explanation :

- Asia's 20 richest families Published by Bloomberg
- Six Indian families made it to Bloomberg's Top 20 Richest Families in Asia, indicating their strong presence in the region's wealth rankings.
- The Ambani family tops the list with \$90.5 billion, followed by Thailand's Chearavanont family with \$42.6 billion.

Ranking of top 5 in the Asia's 20 richest families :

1. Ambani (India) 90.5bn
2. Chearavanont (Thailand) 42.6bn
3. Hartono (Indonesia) 42.2bn
4. Mistry (India) 37.5bn
5. Kwok (Hong Kong) 35.6bn

Ranking of top 6 Indian families :

- 1 Ambani 90.5bn
- 4 Mistry 37.5bn
- 7 Jindal 28.1bn
- 9 Birla 23.0bn
- 13 Bajaj 20.1bn
- 18 Hinduja 15.2bn





Ques : Who launched the Mass Drug Administration (MDA) campaign for the elimination of Lymphatic Filariasis in India?

भारत में लिम्फैटिक फाइलेरियासिस के उन्मूलन के लिए मास ड्रग एडमिनिस्ट्रेशन (एमडीए) अभियान किसने शुरू किया?

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Jagat Prakash Nadda / जगत प्रकाश नड्डा
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option D

Explanation :

- Mass Drug Administration (**MDA**) campaign for the elimination of Lymphatic Filariasis Launched by Union Minister for Health and Family Welfare, Jagat Prakash Nadda
- Area covered is 111 districts of 13 states where the Lymphatic Filariasis disease is endemic
- 13 states are Assam, Andhra Pradesh, Bihar, Chhattisgarh, Maharashtra, Gujarat, Jharkhand, Kerala, Karnataka, Madhya Pradesh, Odisha, Uttar Pradesh, and West Bengal
- Its target is to eliminate the incidence of Lymphatic Filariasis disease in the country by 2027
- The Government of India is a signatory to the 1997 World Health Assembly Resolution for Global Elimination of Lymphatic Filariasis

About Mass Drug Administration (MDA) :

- **Launched** : 2004
- **Administered by** : National Center for Vector Borne Diseases Control
- **Aim** : to prevent the transmission of the disease.
- The MDA program involves trained health workers going door-to-door to administer recommended oral medicine in endemic regions.



News Headlines Related to Ministry :

- The agriculture ministry has revised guidelines for the Market Intervention Scheme (MIS), increasing the procurement limit of crops to 25% from 20%
- **'Swavalambini'**, a new initiative focused on women entrepreneurship launched by Ministry of Skill Development and Entrepreneurship (**MSDE**), **NITI Aayog** in Northeastern states of Assam, Meghalaya, and Mizoram
- **Shivraj Singh Chouhan**, Union Minister of Rural Development, has launched a national-level mass outreach campaign called "Watershed Yatra" in Hybrid mode to encourage people to participate and raise awareness about the Watershed Development activities
- At the '**Energize India: Catalyzing Growth Through Startup Innovation** conference', Union Minister Hardeep Singh Puri of the Ministry of Petroleum & Natural Gas (MoPNG) revealed the winners of two startup contests, 'Avinya'25' and 'Vasudha'.
- 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.
- 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.

Genius





Ques : The International Cricket Council (ICC) has announced prize money for the 2025 Champions Trophy, starting on February 19 in Pakistan. How much prize money will the winning team receive in the 2025 ICC Champions Trophy?

अंतर्राष्ट्रीय क्रिकेट परिषद (ICC) ने 19 फरवरी से पाकिस्तान में शुरू होने वाली 2025 चैंपियंस ट्रॉफी के लिए पुरस्कार राशि की घोषणा की है। 2025 ICC चैंपियंस ट्रॉफी में विजेता टीम को कितनी पुरस्कार राशि मिलेगी?

- (a) 1.04 million USD
- (b) 2.24 million USD
- (c) 2.52 million USD
- (d) 3.20 million USD
- (e) 2.70 million USD

Answer : Option B

Explanation :

- The International Cricket Council (**ICC**) has announced the prize money for the 2025 Champions Trophy, which begins on February 19 in Pakistan.
- The overall prize fund for this event has been increased by an amazing 53% over the 2017 edition, to US 4.5 million dollars.
- The champions will receive \$2.24 million, and the runners-up will receive \$1.12 million. Losing semi-finalists will receive \$560,000 apiece.
- Every group match win is worth more than US \$34,000, while teams placing fifth or sixth will get \$350,000. The seventh and eighth-place teams will receive 140,000 US dollars. All eight teams are guaranteed 125,000 US dollars for competing.
- This marks the first ICC event in Pakistan since 1996. The event will last 19 days, with 15 matches being contested in Pakistan and the UAE.
- **The eight teams are separated into two groups:** Group A contains Bangladesh, India, Pakistan, and New Zealand, and Group B includes Afghanistan, England, Australia, and South Africa.



Ques : Who has been appointed as the captain of Royal Challengers Bengaluru (RCB) for the upcoming IPL season?

आगामी आईपीएल सीज़न के लिए रॉयल चैलेंजर्स बेंगलुरु (आरसीबी) का कप्तान किसे नियुक्त किया गया है?

- (a) Virat Kohli / विराट कोहली
- (b) Faf du Plessis / फाफ डु प्लेसिस
- (c) Glenn Maxwell / ग्लेन मैक्सवेल
- (d) Rajat Patidar / रजत पाटीदार
- (e) Dinesh Karthik / दिनेश कार्तिक

Answer : Option D

Explanation :

- **Rajat Patidar**, a 31-year-old middle-order batsman, has been named the captain of Royal Challengers Bengaluru (**RCB**) for the next Indian Premier League season.
- After releasing Faf du Plessis, who had captained the side in previous seasons, the Bengaluru franchise was without a captaincy contender for the 2025 season.
- Patidar, who led Madhya Pradesh to the **Syed Mushtaq Ali** Trophy final earlier this season, would be the eighth player to captain RCB.
- Patidar made his IPL debut in 2021 and has been with the franchise ever then. He has played 27 games for RCB, scoring 799 runs at a strike rate of 158.85, and is equally adept at dominating pace and spin.
- He was one of three RCB retainers ahead of the mega auction, along with **Virat Kohli** and **Yash Dayal**. He was retained for INR 11 crore.

Genius



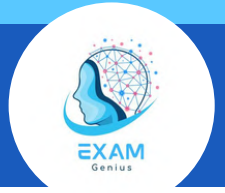


Recent News headlines related to Sports

- India won the most medals at the 2025 **Para Archery Asia Cup** in Thailand, with six golds, three silvers, and three bronze
- The International Cricket Council (ICC) has released the official song for the ICC Men's Champions Trophy 2025, titled "Jeeto Baazi Khel Ke" and performed by Atif Aslam
- **Kyrian Jacquet** of France won the 2025 Chennai Open Tennis Men's Singles title, defeating Elias Ymer of Sweden in the final
- Meghalaya will host the 39th National Games in February/March 2027. Meghalaya, the host state for the next edition, will be presented with the IOA flag at the 38th Games' closing ceremony in Uttarakhand
- India's most accomplished player Pankaj Advani secured his 36th overall national title and 10th men's snooker crown at the Yashwant Club in Madhya Pradesh
- **Jil Teichmann** of Switzerland defeated Mananchaya Sawangkaew of Thailand to win the singles championship in the 2025 Mumbai Open tennis competition
- Ahead of the third One-Day International against England at the Narendra Modi Stadium in Ahmedabad, Indian team members, including former captain Virat Kohli, asked fans to support the 'Donate Organs, Save Lives' initiative and promise to donate organs
- The International Football Federation (**FIFA**) has suspended the Pakistan Football Federation (**PFF**) for failing to alter its constitution in order to ensure the smooth and equitable governance of the sport in the country. This is the third suspension the Pakistan Football Federation has issued since 2017

EXAM
Genius





Ques : Which country's Shenzhou-19 crew successfully conducted the first in-orbit demonstration of artificial photosynthesis technology?

किस देश के शेनझोउ-19 दल ने कृत्रिम प्रकाश संश्लेषण प्रौद्योगिकी का पहला कक्षा में प्रदर्शन सफलतापूर्वक किया?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) South Korea / दक्षिण कोरिया
- (e) Germany / जर्मनी

Answer : Option B

Explanation :

- China's **Shenzhou-19** crew successfully demonstrated "**artificial photosynthesis**" technology in orbit, advancing space exploration.
- This breakthrough enables the production of oxygen and rocket fuel in space, enhancing future missions such as a planned crewed moon landing in 2030.
- The technique developed by the Shenzhou-19 crew utilises semiconductor catalysts to convert carbon dioxide and water into oxygen and hydrocarbon fuels.
- The crew conducted 12 trials with a drawer-shaped gadget.

EXAM
Genius





Ques : Who has been appointed as the CEO of Navi Technologies?
नवी टेक्नोलॉजीज के सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Abhishek Dwivedi / अभिषेक द्विवेदी
- (b) Rajiv Naresh / राजीव नरेश
- (c) Sachin Bansal / सचिन बंसल
- (d) Vijay Shekhar Sharma / विजय शेखर शर्मा
- (e) Deepak Shenoy / दीपक शेनॉय

Answer : Option B

Explanation :

- Navi Group, a major technology-driven financial services provider, has named **Rajiv Naresh** and **Abhishek Dwivedi** as CEOs of Navi Technologies and Navi Finserv, respectively.
- **Sachin Bansal**, the co-founder and outgoing CEO of both companies, will serve as the Navi Group's executive chairman.
- **Bansal** will be responsible for the group's overall strategic vision, expansion activities, funding, mergers and acquisitions, and compliance frameworks.
- **Rajiv Naresh**, a former member of Navi's founding team, will effectively oversee NTL's non-lending operations, while Dwivedi, another founding member, will supervise the lending vertical.

EXAM
Genius





Recent Appointment in different departments :

- **Charanjot Singh Nanda** : President of the Institute of Chartered Accountants of India (ICAI) for the term 2025-26
- **Maimun Alam** : Director in the Ministry of Steel under the Central Staffing Scheme
- **Justin Hotard** : CEO of Nokia (Replaced Pekka Lundmark)
- **Vikram Kasbekar** : Acting Chief Executive Officer (CEO) of Hero MotoCorp (HMC) Limited (Replaced Niranjan Gupta)
- **Gopal Vittal** : acting head of the GSMA (Groupe Spécial Mobile Association) board
- **Hiroki Totoki** : Chief Executive Officer of Sony Group (Replaced Kenichiro Yoshida)
- **Allahabad High Court Justice Harsh Kumar** : heading the three-member judicial committee set up to inquire into the stampede incident at Maha Kumbh 2025
- **Rajesh Nirwan** : Director General of the Bureau of Civil Aviation Security (BCAS)
- **Deshnee Naidoo** : first Chief Executive Officer (CEO) Vedanta Resources Ltd (VRL)
- **Hisashi Takeuchi** : Managing Director (MD) and Chief Executive Officer (CEO) of Maruti Suzuki India
- **Janet Petro** : 15th Acting NASA administrator (Replaced 14th NASA administrator, Bill Nelson)
- **Jay Shah** : Board member of the Marylebone Cricket Club (MCC) Advisory Board
- **Neeraj Parakh** : Chief Executive Officer of Reliance Power
- **Dhananjay Shukla** : President of Institute of Company Secretaries of India (ICSI)
- **Robert Jerard Ravi** : Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)
- **Justice Devendra Kumar Upadhyaya** : Chief Justice of the Delhi High Court (Replaced Justice Vibhu Bakhru)
- **Justice Alok Aradhe** : Chief Justice of the Bombay High Court (Replaced Justice Devendra Kumar Upadhyaya)
- **Marco Rubio** : 72nd US Secretary of State



Ques : ISRO and which IIT have developed an indigenous microprocessor named 'SHAKTI' ?

इसरो और किस आईआईटी ने 'शक्ति' नामक एक स्वदेशी माइक्रोप्रोसेसर विकसित किया है?

- (a) IIT Guwahati/ आईआईटी गुवाहाटी
- (b) IIT Delhi / आईआईटी दिल्ली
- (c) IIT Madras / आईआईटी मद्रास
- (d) IIT Indore / आईआईटी इंदौर
- (e) IIT Roorkee / आईआईटी रुड़की

Answer : Option C

Explanation :

- IIT Madras and ISRO have developed an indigenous microprocessor for space applications that can be utilized in command and control systems as well as other vital operations in space.
- The **SHAKTI** microprocessor project is being led by IIT Madras Director V Kamakoti at the Prathap Subrahmanyam Centre for Digital Intelligence and Secure Hardware Architecture (**PSCDISHA**) at the Department of Computer Science and Engineering.
- The SHAKTI family of computers is built on RISC-V, an open-source Instruction Set Architecture (ISA) for creating bespoke processors.
- The Ministry of Electronics and Information Technology supports "SHAKTI" through its 'Digital India **RISC-V**' program (**DIRV**). It seeks to encourage indigenous development of microprocessor-based products that provide best-in-class security and visibility to users of RISC-V technology.
- The ISRO Inertial Systems Unit (**IISU**) in Thiruvananthapuram proposed the concept of a **64-bit RISC-V-based** controller and partnered with IIT Madras to define the specifications and construct the semiconductor chip.



Recent News Headlines Related to ISRO

- **ISRO** unveiled the latest edition of the Finite Element Analysis of Structures (FEAST) software during the 8th National Finite Element Developers' Meeting at the IIT Hyderabad
- 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
- **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.





Ques : International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of Unani held in which state ?

यूनानी की महत्वपूर्ण भूमिका को उजागर करने के लिए संवाद, सहयोग और ज्ञान के आदान-प्रदान के लिए अंतर्राष्ट्रीय सम्मेलन किस राज्य में आयोजित किया गया?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Noida / नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option B

Explanation :

- International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of **Unani** Held at New Delhi
- It is Inaugurated by President **Droupadi Murmu** and Hosted by Central Council for Research in Unani Medicine (**CCRUM**) under the Ministry of Ayush
- **Theme** : Innovations in Unani Medicine for Integrative Health Solutions -- A Way Forward

EXAM
Genius





Ques : Who was named the ICC Men's Player of the Month for January 2025?
जनवरी 2025 के लिए ICC मेन्स प्लेयर ऑफ द मंथ किसे नामित किया गया?

- (a) Virat Kohli / विराट कोहली
- (b) Jomel Warrican / जोमेल वारिकन
- (c) Pat Cummins / पैट कर्मिंस
- (d) Babar Azam / बाबर आजम
- (e) Joe Root / जो रूट

Answer : Option B

Explanation :

- ICC Men's player of the month for January 2025 Jomel Warrican (West Indies)
- ICC Women's player of the month for January 2025 Beth Mooney (Australia)

Recent ICC players of the month :

- **December 2024** : Jasprit Bumrah (India) (Men), Annabel Sutherland (Australia) (Women)
- **November 2024** : Haris Rauf (Pakistan) (Men), Danni Wyatt-Hodge (England) (Women)
- **October 2024** : Amelia Kerr (New Zealand) (Men), Noman Ali (Pakistan) (Women)
- **September 2024** : Kamindu Mendis (Sri Lanka) (Men), Tammy Beaumont (England) (Women)
- **August 2024** : Dunith Wellalage (Sri Lanka) Harshitha Samarawickrama (Sri Lanka) (Women)





Ques : Who is the first female cricketer to be banned for corruption?

भ्रष्टाचार के आरोप में प्रतिबंधित होने वाली पहली महिला क्रिकेटर कौन है?

- (a) Ellyse Perry / एलिसे पेरी
- (b) Mithali Raj / मिताली राज
- (c) Sophie Devine / सोफी डिवाइन
- (d) Smriti Mandhana / स्मृति मंधाना
- (e) Shohely Akhter / शोहेली अख्तर

Answer : Option E

Explanation :

- **Shohely Akhter**, a Bangladesh offspinner, has become the first female cricketer to be suspended for corruption.
- **Akhter**, who has appeared in two ODIs and 13 T20Is, was found guilty of attempting to fix, offering a bribe, failing to reveal full details of an approach to the ICC's Anti-Corruption Code (**ACU**), and impeding the inquiry.
- She has been banned from all cricket for five years after admitting to violating five articles of the anti-corruption code.
- The claims against her revolve around an approach she made to a Bangladeshi cricketer at the 2023 Women's T20 World Cup in South Africa. Akhter, 36, was not part of Bangladesh's World Cup roster, having last played in October 2022.

EXAM
Genius





Ques : Which company received the Forward Faster Sustainability Award 2025 in the Water Resilience category?

जल लचीलापन श्रेणी में फॉरवर्ड फास्टर सस्टेनेबिलिटी अवार्ड 2025 किस कंपनी ने जीता है?

- (a) NTPC Limited / एनटीपीसी लिमिटेड
- (b) Adani Power / अदानी पावर
- (c) Wipro / विप्रो
- (d) BHEL / बीएचईएल
- (e) Reliance Power / रिलायंस पावर

Answer : Option A

Explanation :

- NTPC Ltd., India's largest integrated power company, has received the Forward Faster Sustainability Award 2025 in the Water Resilience category.
- The prize was presented in Chennai during an event organized by the UN Global Compact Network India (**UN GCNI**).
- The Forward Faster Sustainability Awards recognize Indian organizations who have made substantial progress toward sustainability and corporate responsibility in accordance with the United Nations Sustainable Development Goals.
- This accolade underscores NTPC's commitment to incorporating sustainable practices into its operations and contributing to global sustainability objectives.

EXAM
Genius





Recent News Headlines Related to Awards & Winners :

- **Golden Peacock Award for Corporate Social Responsibility :** Coal India Limited (CIL)
- **Bronze Award at the Global Best M-Gov Award 2025 at the World Government Summit (WGS) in Dubai :** Sagar Teotia (team leader), Abhinav Mishra, and Anushka Singh for application AccessWay
- **Sahitya Akademi Award 2024 in the Dogri language :** Late Chaman Arora for His short story book 'Ik Hor Ashwthama'(Short Stories)
- **NETPAC Award at the 2025 International Film Festival Rotterdam (IFFR) :** Bad Girl, filmmaker Varsha Bharath's maiden feature film
- **'CA in Public Service' award by Institute of Chartered Accountants of India (ICAI) :** Deepak Kumar Kedia
- **The University of Sussex has conferred an honorary doctorate :** Noel Tata
- **First Grammy Award in the 'Best New Age Album, Ambient or Chant Album category' :** Chandrika Tandon
- **BCCI's Lifetime Achievement Award :** Sachin Tendulkar
- **Maharaja Hari Singh Award :** Lieutenant Governor Manoj Sinha
- **Nomination for a Japan Academy Film Prize :** Kiran Rao's directorial feature Laapataa Ladies
- **Best tableau award at the Republic Day Parade :** Uttar Pradesh's tableau, based on the theme 'Mahakumbh 2025 - Swarnim Bharat: Virasat aur Vikas'
- **Pravasi Bharatiya Samman Award from India :** Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago
- **Nominated for 'Best Live-Action Short Film' at the 97th Academy Awards 2025 :** Indian short film 'Anuja'
- **Indian Banks Association (IBA) Banking Technology Awards in seven categories :** City Union Bank (CUB)
- **Australian Cricket Hall of Fame :** Former Australian cricket captain Michael Clarke
- **Subhash Chandra Bose Aapda Prabandhan Puraskar 2025 under Institutional Category :** Indian National Centre for Ocean Information Services (INCOIS)





Ques : PM Surya Ghar : Muft Bijli Yojana Launched in which year ?

पीएम सूर्य घर: मुफ्त बिजली योजना किस वर्ष शुरू की गई?

- (a) 2021
- (b) 2022
- (c) 2023
- (d) 2024
- (e) 2020

Answer : Option D

Explanation :

- The PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) will celebrate its first anniversary on February 13, 2025. The program aims to provide affordable solar energy to homes and accelerate India's transition to a more sustainable future.
- The PMSGMBY, India's largest rooftop solar initiative, aims to provide solar power to one crore families by March 2027, transforming the country's energy landscape.
- As of January 27, 2025, the project has helped 8.46 lakh homes with rooftop solar panels.

About the PM Surya Ghar : Muft Bijli Yojana

- **Launched** : February, 2024
- **Aim** : to boost sustainable development and ensure the well-being of people by offering free electricity
- **Outlay** : Rs.75,000 crores
- Scheme offers up to 300 units of free electricity every month
- **Subsidy** : Rs 30,000 subsidy for a 1 kw system, Rs 60,000 for 2 kw systems and Rs 78,000 for 3 kw systems or higher





Ques : Who is the author of the book "The New Icon: Savarkar and the Facts"?
"द न्यू आइकॉन: सावरकर एंड द फैक्ट्स" पुस्तक के लेखक कौन हैं?

- (a) Ramachandra Guha / रामचन्द्र गुहा
- (b) Shashi Tharoor / शशि थरूर
- (c) Vikram Sampath / विक्रम संपत
- (d) Arun Shourie / अरुण शौरी
- (e) Jairam Ramesh / जयराम रमेश

Answer : Option D

Explanation :

- **Arun Shourie**, a highly known Indian thinker, has authored a strong new book called The New Icon: Savarkar and the Facts.
- The book critically examines **Vinayak Damodar** Savarkar's life and legacy.
- One important revelation in the book is Savarkar's alleged complicity in Mahatma Gandhi's assassination, which caused the release to be delayed by a day to prevent controversy.

EXAM
Genius





Recent News Headlines Related to Books :

- **'I Am a Soldier's Wife: The Life and Love of Toni Liddar.'** : Geetika Liddar
- **Hearts and Heroes: Lives that Shaped Us** : Kulbhushan Kumar
- **"Indian Renaissance: The Modi Decade"** : Dr. Aishwarya Pandit
- **Soumitra Chatterjee and His World** : Journalist Sanghamitra Chakraborty
- **Wild Fictions** : Amitav Ghosh
- **The World After Gaza** : Pankaj Mishra
- **Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective** : Dr. K.S. Chauhan
- **How India Scaled Mt G20: The Inside Story of G20 Presidency** : Former NITI Aayog CEO Amitabh Kant
- **Middle Class India: Driving Change in the 21st Century** : Manisha Pande
- **"Chhaunk: On Food, Economics and Society (Juggernaut)"** : Abhijit Vinayak Banerjee and Cheyenne Olivier
- **'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages'** : Professor Raghuvendra Tanwar
- **In Pursuit of Democracy** : Najma Heptulla
- **The Nehru Development Model** : Arvind Panagariya
- **Living with Birds** : Asad Rahamani
- **BRING IT ON: The Incredible Story of My Life** : Dr. Deepa Malik
- **New Bharat – Modi's Vision and Development 2019-2024** : Ravi Prashar and Released by Union Minister of Culture and Tourism Gajendra Singh Shekhawat
- **3 Books - Hindu Rashtra Hai Kya , The Fight for the Republic and Reflections on Culture, Media, and Science** : Published by Safdar Hashmi Memorial Trust (SAHMAT) based in New Delhi and Tulika Books
- **Tipu Sultan-The Saga of the Mysore Interregnum** : Vikram Sampath
- **Loh Purush Sardar Vallabhbhai Patel Ka Jeevanvrit** : Rakesh Kumar Sharma
- **"Why the Heck Not?"** - a blueprint for success from the man behind DLF : KP Singh and Aparna Jain





Ques : National Women's Day observed annually on which day ?

राष्ट्रीय महिला दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 12 February
- (b) 13 February
- (c) 14 February
- (d) 15 February
- (e) 16 February

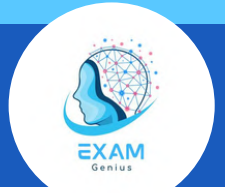
Answer : Option B

Explanation :

- National Women's Day is held yearly in India on February 13th to commemorate the birth anniversary of **Sarojini Naidu**, a well-known political leader, poet, and advocate for women's rights.
- **Sarojini Naidu**, also known as the "**Nightingale of India**," was born on this day in 1879.
- The day commemorates women's unique hardships and goals, while also advocating gender equality and leadership.
- The All India Women's Conference (**AIWC**) elected Naidu as its fourth president in 1930. She was an outspoken supporter of women's voting rights, which were eventually enshrined into India's constitution.
- She also asked British authorities to give women the opportunity to vote, emphasizing her commitment to gender equality.

Genius





Important days :

- **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
- **29 January** : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- **30 January** : Martyrs' Day, also known as Shaheed Diwas
- **30 January** : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- **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





IMPORTANT ONE – LINER Current Affairs

Sri Lankan cricket icon **Muttiah Muralitharan** Appointed as Brand ambassador for sports hydration drink brand 'Spinner' of Reliance

Bharti Airtel has entered into a contract with Nokia to expand 5G Fixed Wireless Access (**FWA**) and Wi-Fi solutions for regions with low or nil fiber connectivity.

The board of directors of General Insurance Corporation of India (**GIC Re**) has approved the formation of GIC Re, India Service Company, a wholly owned subsidiary in the United Kingdom. The company has no minimum capital requirement and can be established with a capital of £1.

Book I Am? Authored by **Gopichand P Hinduja**, Chairman of the **Hinduja** Group. It is released by India's Vice President, **Jagdeep Dhankhar**

Klaus Iohannis Resigned as Romania's President. Bucharest is the capital of Romania and Romanian Leu is its Currency.

The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels.

International Darwin Day celebrated on 12th February to commemorate the birth anniversary of Charles Robert Darwin, the 19th-century British Naturalist and Geologist renowned for formulating the "**Theory of Evolution by Natural Selection**".

Bharat Petroleum Corporation Limited has signed a Memorandum of Understanding with the Shipping Corporation of India (**SCI**). According to the agreement, the two corporations will work together to develop a specialized, efficient, and future-ready maritime infrastructure.





महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

श्रीलंकाई क्रिकेट आइकन मुथैया मुरलीधरन को रिलायंस के स्पोर्ट्स हाइड्रेशन ड्रिंक ब्रांड 'स्पिनर' के ब्रांड एंबेसडर के रूप में नियुक्त किया गया

भारती एयरटेल ने कम या शून्य फाइबर कनेक्टिविटी वाले क्षेत्रों के लिए 5जी फिक्स्ड वायरलेस एक्सेस (एफडब्ल्यूए) और वाई-फाई समाधान का विस्तार करने के लिए नोकिया के साथ एक अनुबंध किया है।

जनरल इंश्योरेंस कॉर्पोरेशन ऑफ इंडिया (जीआईसी री) के निदेशक मंडल ने यूनाइटेड किंगडम में पूर्ण स्वामित्व वाली सहायक कंपनी जीआईसी री, इंडिया सर्विस कंपनी के गठन को मंजूरी दे दी है। कंपनी के लिए कोई न्यूनतम पूंजी की आवश्यकता नहीं है और इसे £1 की पूंजी के साथ स्थापित किया जा सकता है।

किताब मैं हूँ? हिंदुजा समूह के अध्यक्ष गोपीचंद पी हिंदुजा द्वारा लिखित। इसे भारत के उपराष्ट्रपति जगदीप धनखड़ ने जारी किया है

क्लाउस इओहानिस ने रोमानिया के राष्ट्रपति पद से इस्तीफा दे दिया। बुखारेस्ट रोमानिया की राजधानी है और रोमानियाई ल्यूइस इसकी मुद्रा है।

भारतीय निर्यात आयात बैंक वियतनाम को हाई-स्पीड गार्ड नौकाओं और अपतटीय गश्ती जहाजों की खरीद के लिए कुल 300 मिलियन डॉलर की ऋण सुविधा प्रदान करेगा।

19वीं सदी के ब्रिटिश प्रकृतिवादी और भूविज्ञानी चार्ल्स रॉबर्ट डार्विन की जयंती मनाने के लिए 12 फरवरी को अंतर्राष्ट्रीय डार्विन दिवस मनाया जाता है, जो "प्राकृतिक चयन द्वारा विकास के सिद्धांत" को तैयार करने के लिए प्रसिद्ध हैं।

भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड ने शिपिंग कॉर्पोरेशन ऑफ इंडिया (एससीआई) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं। समझौते के अनुसार, दोनों निगम एक विशेष, कुशल और भविष्य के लिए तैयार समुद्री बुनियादी ढांचे को विकसित करने के लिए मिलकर काम करेंगे।



Ques : What was India's Wholesale Price Index (WPI) inflation rate in January 2025?
जनवरी 2025 में भारत की थोक मूल्य सूचकांक (WPI) मुद्रास्फीति दर क्या थी?

- (a) 2.04%
- (b) 2.16%
- (c) 2.31%
- (d) 2.68%
- (e) 3.2%

Answer : Option C

Explanation :

- India's annual Wholesale Price Index (WPI) inflation fell to 2.31% in January 2025 from 2.37% in December 2024, according to Commerce and Industry Ministry data.
- The WPI fell 0.45% month on month in January, driven by decreased food prices. The index of primary articles fell by 2.01%, while food article prices fell by 3.62%. However, prices for crude oil and natural gas (6.34%), non-food items (0.66%), and minerals (0.22%) rose.
- The WPI Food Index inflation rate fell from 8.89% in December to 7.47% in January.

Recent WPI-based Retail inflation in India :

- **December 2024** : 2.37%
- **November 2024** : 1.89%
- **October 2024** : 2.36%
- **September 2024** : 1.84%
- **August 2024** : 1.31%
- **July 2024** : 2.04%

EXAM
Genius





:Ques : Which Non-Banking Finance Company (NBFC) has raised \$500 million via SACE ECB loan?

किस गैर-बैंकिंग वित्त कंपनी (NBFC) ने SACE ECB ऋण के माध्यम से 500 मिलियन डॉलर जुटाए हैं?

- (a) Bajaj Finserv / बजाज फिनसर्व
- (b) 121 Finance Private Limited / 121 फाइनेंस प्राइवेट लिमिटेड
- (c) Muthoot Finance / मुथूट फाइनेंस
- (d) Shriram Finance / श्रीराम फाइनेंस
- (e) Mahindra Finance / महिंद्रा फाइनेंस

Answer : Option D

Explanation :

- Shriram financing, a large non-banking financing company (NBFC), raised \$500 million through the SACE External Commercial Borrowing Push loan facility, which has a ten-year term.
- SACE is an Italian government-run export finance agency. Shriram Finance has raised more than \$2.5 billion in offshore funding in the current fiscal year.
- HSBC served as the sole export credit agency, with Coordinator and ING Bank serving as the social loan coordinators for the transaction.

EXAM
Genius

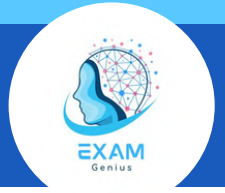




RECENT LOANS AND AGREEMENTS :

- The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- Loan of Rs 2,424.28 crore (approximately USD 280 million) given to Kerala Health System Improvement Programme (KHSP), Government of Kerala by World Bank to Strengthen Healthcare System
- National Bank for Financing Infrastructure and Development (NaBFID) Extends Rs 2,000 crore Loan to Gramercy Techpark Private Limited, backed by Blackstone Inc. for setting up of 120 MegaWatt (MW) data centre at Mahape in Navi Mumbai, Maharashtra
- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
- The state-owned National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate
- 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.
- Tata Capital Ltd, the Tata group's financial services arm, raised \$400 million through a maiden international bond with a 5.38 percent interest rate.
- USD 35 million Given to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) by World Bank.
- The Export-Import Bank of India (EXIM Bank) successfully raised \$1 billion (Rs. 8,570 crore) in overseas bond issuance at competitive rates, a notable achievement for Indian issuers in global capital markets.





Ques : Who has been appointed as the Administrator of New India Cooperative Bank?

न्यू इंडिया कोऑपरेटिव बैंक का प्रशासक किसे नियुक्त किया गया है?

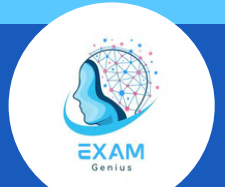
- (a) Uday Kotak / उदय कोटक
- (b) Shreekant / श्रीकांत
- (c) Shaktikanta Das / शक्तिकांत दास
- (d) Dinesh Khara / दिनेश खारा
- (e) Ajay Banga / अजय बंगा

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has replaced the board of directors of New India Cooperative Bank, appointing Shreekant, a former chief general manager of State Bank of India (SBI), as the bank's 'Administrator' to oversee operations.
- The RBI confirmed that the board's replacement will be in force for 12 months.
- In addition, the RBI has formed a 'Committee of Advisors' to assist the administrator in running the bank's activities. The committee's members include Ravindra Sapra, a former general manager at SBI, and chartered accountant Abhijeet Deshmukh.
- The RBI had put limitations on the Mumbai-based New India Cooperative Bank, prohibiting it from providing new loans or allowing deposit withdrawals for six months due to ongoing supervisory concerns.
- Depositors can claim up to Rs.5 lakh under the deposit insurance plan. As of March 2024, the bank's deposits exceeded Rs.2,400 crore.





**Recent Appointment in Banking & Insurance
Sector :**

- **Dr. Madhavankutty G** : Chief economist of Canara Bank
- **Ashu Khullar** : Global co-head of Global Asset Managers (GAM)
- **Mr. Rajendra Narayan Das** : Inspector general (IG) of Central Reserve Police Force (CRPF)
- **Ms. Parul Kush** : Inspector general (IG) of Sashastra Seema Bal (SSB)
- **Ms. Rani Bindu** : : Inspector general (IG) of Bureau of Police Research and Development (BPR&D)
- **K Balasubramanian** : India subcontinent sub-cluster and banking head of Citibank (succeeding Ashu Khulla)
- **P. Suriaraj** : Executive Director of the Dhanlaxmi Bank
- **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





Ques : What is the total penalty amount imposed by the Reserve Bank of India on Nainital Bank and Ujjivan Small Finance Bank for contravention of regulatory norms?

नियामक मानदंडों के उल्लंघन के लिए भारतीय रिजर्व बैंक द्वारा नैनीताल बैंक और उज्जीवन लघु वित्त बैंक पर कुल कितनी राशि का जुर्माना लगाया गया है?

- (a) Rs.57.4 lakh
- (b) Rs.55.3 lakh
- (c) Rs.64.5 lakh
- (d) Rs.68.1 lakh
- (e) Rs.68.5 lakh

Answer : Option D

Explanation :

- The Reserve Bank levied penalties of Rs.68.1 lakh on Nainital Bank and Ujjivan Small Finance Bank for violating regulatory requirements.
- Nainital Bank Ltd received a penalty of Rs.61.40 lakh for failing to follow guidelines on 'Interest Rate on Advances' and 'Customer Service in Banks.'
- The RBI assessed a Rs.6.70 lakh penalty on Ujjivan Small Finance Bank for failing to comply with its 'Loans and Advances - Statutory and Other Restrictions.'
- Shriram Finance, a non-banking business, was fined Rs.5.80 lakh by the RBI for failing to comply with KYC standards and 'Data Format for Furnishing of Credit Information to Credit Information Companies.'

Genius





Ques : Under which initiative did CCL and NCL collaborate with Sri Sathya Sai Health & Education Trust (SSSHET) to provide surgeries for children with CHD?
सीसीएल और एनसीएल ने किस पहल के तहत सीएचडी वाले बच्चों के लिए सर्जरी प्रदान करने के लिए श्री सत्य साईं स्वास्थ्य और शिक्षा ट्रस्ट (एसएसएसएचईटी) के साथ सहयोग किया है?

- (a) Ayushman Bharat Yojana / आयुष्मान भारत योजना
- (b) Nanha Sa Dil / नन्हा सा दिल
- (c) PM-JAY (Pradhan Mantri Jan Arogya Yojana) / पीएम-जेएवाई (प्रधानमंत्री जन आरोग्य योजना)
- (d) Rashtriya Bal Swasthya Karyakram / राष्ट्रीय बाल स्वास्थ्य कार्यक्रम
- (e) Mission Indradhanush / मिशन इंद्रधनुष

Answer : option B

Explanation :

- On Congenital Heart Defect Awareness Day, Central Coalfields Limited (CCL) and Northern Coalfields Limited (NCL), subsidiaries of Coal India Ltd (CIL) under the Ministry of Coal, signed separate Memorandums of Understanding (MoUs) with Sri Sathya Sai Health & Education Trust (SSSHET) to provide life-saving surgeries for children suffering from Congenital Heart Disease (CHD) under the 'Nanha Sa Dil' initiative.
- These MoUs will generate goodwill equity for Coal India and its subsidiaries in the coming years.
- Nanha Sa Dil is a one-of-a-kind CSR initiative launched by CIL in cooperation with SSSHET to use the trust's expertise in paediatric heart surgery.
- Under this initiative, CCL will screen 45,000 children in Jharkhand, with 500 children diagnosed with CHD scheduled for surgery, and NCL will hold 345 grassroots-level screening camps for 17,250 children, referring those in need to a dedicated diagnostic center at NCL Bina Hospital for Echo analysis and additional treatment.





Ques : Which country will host the BRICS leaders' summit from 6 to 7 July in 2025?
2025 में 6 से 7 जुलाई तक ब्रिक्स नेताओं के शिखर सम्मेलन की मेजबानी कौन सा देश करेगा?

- (a) Spain / स्पेन
- (b) Italy / इटली
- (c) Brazil / ब्राजील
- (d) UK / यूके
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- Brazil will host the BRICS leaders conference in Rio de Janeiro on July 6 and 7, 2025.
- Brazil assumed the rotating leadership of BRICS on January 1 and is directing working groups to develop the program and issues for the summit, which will bring together heads of state and government.
- The decision comes after the city's successful hosting of the G20 Leaders' Summit last November.
- BRICS was founded in 2009 by Brazil, Russia, India, and China, with South Africa joining in 2010 to counterbalance the Group of Seven leading industrialized nations.
- Last year, the group extended to include Iran, Egypt, Ethiopia, and the United Arab Emirates. Saudi Arabia has also been asked to participate.
- Turkey, Azerbaijan, and Malaysia have submitted formal applications for membership, and numerous additional countries have expressed interest.

Genius





Recent News Headlines Related to Summits / conference

- International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of Unani Held at New Delhi
- The 14th Asian Fisheries and Aquaculture Forum (14AFAF) with the topic "Greening the Blue Growth in Asia-Pacific" has been held in New Delhi
- MRO Middle East and AIME 2025 is the largest edition yet, taking place in Dubai and focuses on aircraft modernization and MRO services
- Union Minister Dr. Jitendra Singh presided over the 12th All India Pension Adalat in New Delhi
- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime Minister Narendra Modi, along with French President Emmanuel Macron
- Amit Shah, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime' in New Delhi
- The ICAR-Indian Institute of Spices Research (IISR) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition
- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025
- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the BIMSTEC Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025
- The third edition of the Kashi Tamil Sangamam will take place beginning February 15th. This year's theme will be 'Sage Agasthiyar'

EXAM
Genius





Ques : Which team topped the medal tally at the 38th Summer National Games?
38वें ग्रीष्मकालीन राष्ट्रीय खेलों में पदक तालिका में कौन सी टीम शीर्ष पर रही?

- (a) Maharashtra / महाराष्ट्र
- (b) Haryana / हरियाणा
- (c) Services Sports Control Board / सेवा खेल नियंत्रण बोर्ड
- (d) Punjab / पंजाब
- (e) Karnataka / कर्नाटक

Answer : Option C

Explanation :

- At the 38th Summer National Games, the Services Sports Control Board won the Raja Bhalindra Singh Trophy with 121 medals, including 68 gold, 26 silver, and 27 bronze.
- The Service Sports Control Board, consisting of athletes from the Indian Army, Navy, and Air Force, has won the Raja Bhalendra Singh Trophy five times: in 2007, 2011, 2015, 2022, and 2025.
- Won the Raja Bhalindra Singh Trophy in the 37th Summer National Games 2023 in Goa, Maharashtra, after winning the most medals.
- Uttarakhand hosted the 38th Summer National Games in 12 towns from January 28 to February 14, 2025.

Medal tally of Top 5 in National Games of India 2025 :

- 1 Services Sports Control Board (Gold - 68 , Silver - 26 , Bronze - 27 , Total = 121)
- 2 Maharashtra (Gold - 54 , Silver - 71 , Bronze - 76 , Total = 201)
- 3 Haryana (Gold - 48 , Silver - 47 , Bronze - 58 , Total = 153)
- 4 Karnataka (Gold - 34 , Silver - 26 , Bronze - 22 , Total = 82)
- 5 Madhya Pradesh (Gold - 34 , Silver - 18 , Bronze - 28 , Total = 80)





About National Games of India 2025 :

- **Host** : 38th Edition in Uttarakhand
- **Mascot** : Mauli a Himalayan monal, state bird of Uttarakhand and Himachal Pradesh
- **Teams** : 37
- **Motto** : Sankalp Se Shikhar Tak
- **Sport** : 35 sports -,33 sports medal sports, and two Demonstration events
- **Demonstration events** : Kalaripayattu and Rafting
- Mallakhamb and yogasana were announced as demonstration sports but were later upgraded to medal sports
- **Athlete's Oath** : Lakshya Sen (Badminton Player)
- **Opening ceremony** : Rajiv Gandhi International Cricket Stadium in Dehradun, Uttarakhand by PM Modi
- **Closing ceremony** : International Sports Complex, Haldwani, Uttarakhand by Union Home Minister and Minister for Cooperation Amit Shah
- **Medal** : A total of 1523 - 457 golds, 455 silver, and 611 bronze medals

EXAM
Genius





Ques : How many teams are competing in the third season of the Women's Premier League (WPL) 2025?

महिला प्रीमियर लीग (डब्ल्यूपीएल) 2025 के तीसरे सीज़न में कितनी टीमों प्रतिस्पर्धा कर रही हैं?

- (a) 4
- (b) 5
- (c) 6
- (d) 7
- (e) 8

Answer : Option B

Explanation :

- The third season of the Women's Premier League (WPL) 2025 began, with five clubs competing in four Indian cities : Vadodara, Bengaluru, Lucknow, and Mumbai.
- In the inaugural match, defending champions Royal Challengers Bangalore (RCB) will meet Gujarat Giants at the Kotambi Stadium in Vadodara.
- Smriti Mandhana, India's star opener, will skipper RCB, while Australia's Ashleigh Gardner will lead the Gujarat Giants.
- The tournament, which includes five teams : RCB, Gujarat Giants, Delhi Capitals, UP Warriorz, and Mumbai Indians, will continue till March 15, with the final slated for Brabourne Stadium in Mumbai.
- Since its inception in 2023, the WPL has provided players with an excellent opportunity to display their talent and serve as a springboard to achieving their dream of playing for the Indian team through matches in Mumbai, Bengaluru, and New Delhi.
- For the third season, in addition to Mumbai and Bengaluru, the WPL will expand to two more locations - Vadodara and Lucknow - with the Gujarat Giants and UP Warriorz experiencing home comforts for the first time.



Ques : Where was the 24th Divya Kala Mela inaugurated?
24वें दिव्य कला मेले का उद्घाटन कहाँ किया गया?

- (a) Srinagar / श्रीनगर
- (b) Gulshan Ground, Jammu / गुलशन ग्राउंड, जम्मू
- (c) Leh / लेह
- (d) New Delhi / नई दिल्ली
- (e) Chandigarh / चंडीगढ़

Answer : Option B

Explanation :

- The 24th Divya Kala Mela began at Gulshan Ground in Jammu with a magnificent inauguration by Manoj Sinha, Lieutenant Governor of Jammu & Kashmir, and Virendra Kumar, Union Minister for Social Justice and Empowerment.
- The 24th Divya Kala Mela is being organized by the Department of Empowerment of Persons with Disabilities (DEPWD) of the Ministry of Social Justice and Empowerment in partnership with the National Divyangjan Finance and Development Corporation (NDFDC).
- The Divya Kala Mela shows the Prime Minister's desire to promote local artisans and entrepreneurs.
- Previous editions were held successfully in Delhi, Mumbai, Bhopal, Guwahati, Jaipur, Bengaluru, Chennai, Patna, Nagpur, and Pune, among other locations.

EXAM
Genius





Recent News Headlines Related to Festivals & Fairs :

- **“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.
- **Thalai Pongal :** the first day of the Tamil month, is a significant harvest festival
- **Gaan Ngai celebration :** Kabui/Rongmei Naga group in Manipur
- **Elephant and Tourism Festival 18th Edition :** Held at Baghmara Intermediate Community Forest near the renowned Chitwan National Park, Sauraha, Chitwan, Nepal
- **Kagyad Dance event :** Sikkim at Gangtok's Tsuklakhang Palace
- **Ladakhi Losar :** Celebrated in Ladakh to mark the New Year according to the Tibetan calendar
- **Viraasat Sari Festival 2024 :** 3rd Edition Hosted by Ministry of Textiles at Handloom Haat, Janpath, New Delhi





Ques : Which state has launched the “Nodi Bandhan” scheme as part of its 2025-26 budget ?

किस राज्य ने अपने 2025-26 बजट के हिस्से के रूप में "नोदी बंधन" योजना शुरू की है?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

- Mamata Banerjee, the Chief Minister of West Bengal, has inaugurated the "Nodi Bandhan" initiative as part of the state's 2025-26 budget.
- The program will assist combat natural calamities while also generating job possibilities. The budget provides significant funding for the Ghatal Masterplan, which focuses on flood protection in West Midnapore.
- Nodi Bandhan's key goals are mitigating natural disasters, avoiding Ganga-Padma River erosion, and increasing work possibilities.

About West Bengal :

- Capital – Kolkata
- Chief Minister – Mamata Banerjee
- Governor – C V Ananda Bose

EXAM
Genius





Ques : Which city will host the 4th South Asian Senior Athletics Championship from May 3 to 5, 2025?

कौन सा शहर 3 से 5 मई, 2025 तक चौथी दक्षिण एशियाई सीनियर एथलेटिक्स चैंपियनशिप की मेजबानी करेगा?

- (a) Guwahati / गुवाहाटी
- (b) Indor / इंदौर
- (c) Agra / आगरा
- (d) Ranchi / रांची
- (e) New Delhi / नई दिल्ली

Answer : option D

Explanation :

- The fourth South Asian Senior Athletics Championships will be held in Ranchi from May 3 to 5, 2025, at the Birsamunda Athletics Stadium.
- Athletes from India, Sri Lanka, Pakistan, Bangladesh, Nepal, Bhutan, and the Maldives will compete at the competition.
- Last year, the championships were supposed to be held in Ranchi from October 4 to 6, but they were postponed.
- This event marks the championships' return to India after 17 years, the last being held in 2008.
- The first two South Asian Senior Athletics Championships took place in 1997 and 1998.

EXAM
Genius





Ques : What is the denomination of the commemorative coin issued to mark the birth centenary of Mohammed Rafi?

मोहम्मद रफी की जन्म शताब्दी के उपलक्ष्य में जारी किए गए स्मारक सिक्के का मूल्य क्या है?

- (a) Rs.50
- (b) Rs.100
- (c) Rs.150
- (d) Rs.200
- (e) Rs.75

Answer : Option B

Explanation :

- To commemorate the birth centennial of famed playback singer Mohammed Rafi, the government will produce a commemorative coin with a denomination of Rs.100.
- Though commemorative coins are legal currency, they are not available for general circulation. They can be obtained from the specified agencies.
- The lion capital of Ashoka Pillar will be in the centre of both coins, with the legend 'Satyamev Jayate' etched below, bordered on the left by the word 'Bharat' in Devnagri script and on the right by the term 'India' in English.
- Rafi (born December 24, 1924, in Kotla Sultan Singh, near Amritsar, Punjab—died July 31, 1980, in Bombay, often known as Mumbai) was a legendary Indian playback singer who recorded over 25,000 cinema songs over the course of nearly four decades.

EXAM
Genius





Ques : Which Indian athlete broke a 17-year-old National Record in the indoor Men's 3000 metres event?

किस भारतीय एथलीट ने इनडोर पुरुषों की 3000 मीटर स्पर्धा में 17 साल पुराना राष्ट्रीय रिकॉर्ड तोड़ा?

- (a) Neeraj Chopra / नीरज चोपड़ा
- (b) Avinash Sable / अविनाश साबले
- (c) Jinson Johnson / जिन्सन जॉनसन
- (d) Murali Sreeshankar / मुरली श्रीशंकर
- (e) Gulveer Singh / गुलवीर सिंह

Answer : Option E

Explanation :

- Gulveer Singh of India made history by breaking a 17-year-old national record in the indoor men's 3000 metres at the David Hemery Invitational in Boston.
- Singh won the silver medal in 7 minutes 38.26 seconds, breaking Surendra Singh's previous national record by 11 seconds.
- Romain Legendre of Adams State won the gold, while Morgan Beadlescomb took the bronze.
- Gulveer Singh now has three National Records in several categories: outdoor 5000 metres, outdoor 10,000 metres, and indoor 3000 metres.

EXAM
Genius





Ques : Which renowned folk singer and Padma Shri awardee, also known as Sukrajji, recently passed away at the age of 88?

किस प्रसिद्ध लोक गायक और पद्म श्री पुरस्कार विजेता, जिन्हें सुकराजजी के नाम से भी जाना जाता है, का हाल ही में 88 वर्ष की आयु में निधन हो गया?

- (a) Teejan Bai / तीजन बाई
- (b) Malini Awasthi / मालिनी अवस्थी
- (c) Sukri Bommagowda / सुकरी बोम्मागौड़ा
- (d) Ila Arun / इला अरुण
- (e) Ratan Kahar / रतन कहार

Answer : Option C

Explanation :

- Sukri Bommagowda, commonly known as Sukrajji, a renowned folk singer and Padma Shri awardee, died aged 88 years old.
- She had been receiving treatment at a hospital in Manipal, Karnataka, before her death.
- Sukri Bommagowda was a venerated woman in Karnataka's Halakki Vokkaliga group, noted for her efforts to preserve traditional music.
- Sukrajji was well-known as a "walking encyclopedia" of Halakki folk traditions. She memorized and sang about 5,000 folk songs.
- Won Award from the Karnataka government (for "preserving the culture of indigenous tribes") in 1988 and Janapada Shri Award (for contributions to the field of arts, granted by the Karnataka Government) in 1999.
- In 2006 she won Nadoja Award (granted by the Kannada University), Sandesha Arts Award, The Alva Nudisiri Award in 2009 and Padma Shri Award in 2017.





Ques : When is Global Tourism Resilience Day observed?

वैश्विक पर्यटन लचीलापन दिवस कब मनाया जाता है?

- (a) 14 February
- (b) 15 February
- (c) 17 February
- (d) 18 February
- (e) 19 February

Answer : Option C

Explanation :

- Every year on February 17, Global Tourism Resilience Day promotes sustainable and resilient tourism practices around the world.
- The day emphasizes the need of planning, crisis management, and recovery techniques to help the tourist industry deal with global concerns like as pandemics and climate change.
- Global Tourism Resilience Day, established by the United Nations General Assembly in resolution A/RES/77/269, is more than a celebration; it represents a global commitment to strengthening tourism in the face of future shocks.

EXAM
Genius





Important days :

- **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
- **29 January** : Indian Newspaper Day 2025 (Theme 2025 Role of Print Media in the Digital Age)
- **30 January** : Martyrs' Day, also known as Shaheed Diwas
- **30 January** : World Neglected Tropical Diseases (NTD) Day (Theme 2025: Unite. Act. Eliminate)
- **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





IMPORTANT ONE – LINER Current Affairs

Swedish defence and security company Saab has signed an agreement with Indian defence manufacturer Hindustan Aeronautics Limited (HAL) to collaborate on the Electronic Warfare Laser Warning System-310 (LWS-310).

Lok Sabha Speaker Om Birla has constituted a 31-member Select Committee to examine the new Income Tax Bill. The panel will be headed by BJP MP Baijayant Panda and it will submit its report by the first day of the next session.

Chairman of Tata Group, Natarajan Chandrasekaran has been conferred with The Most Excellent Order of the British Empire (Civil Division) in recognition of his contributions to UK-India business relations.

Acharya Satyendra Das, chief priest of Ayodhya Ram temple, passed away at the age of 85. He was given 'Jal Samadhi' in the Saryu River in Ayodhya, Uttar Pradesh.

Tata Consultancy Services (TCS) signed an agreement to drive end-to-end IT transformation of UPM, a global company that provides renewable and responsible solutions, to boost adoption of an AI-first operating model. The partnership further solidifies TCS' leadership in Finland, where it has been operational for over 25 years.

The BJP government plans to rename Delhi's Mohalla Clinics as 'Ayushman Arogya Mandirs' while keeping the existing infrastructure intact.

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महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

स्वीडिश रक्षा और सुरक्षा कंपनी साब ने इलेक्ट्रॉनिक वारफेयर लेजर वार्निंग सिस्टम-310 (LWS-310) पर सहयोग के लिए भारतीय रक्षा निर्माता हिंदुस्तान एयरोनॉटिक्स लिमिटेड (HAL) के साथ एक समझौते पर हस्ताक्षर किए हैं।

लोकसभा अध्यक्ष ओम बिरला ने नए आयकर विधेयक की जांच के लिए 31 सदस्यीय प्रवर समिति का गठन किया है। पैनल का नेतृत्व भाजपा सांसद बैजयंत पांडा करेंगे और यह अगले सत्र के पहले दिन तक अपनी रिपोर्ट सौंपेंगे।

टाटा समूह के अध्यक्ष नटराजन चंद्रशेखरन को यूके-भारत व्यापार संबंधों में उनके योगदान के लिए द मोस्ट एक्सीलेंट ऑर्डर ऑफ द ब्रिटिश एम्पायर (सिविल डिवीजन) से सम्मानित किया गया है।

अयोध्या राम मंदिर के मुख्य पुजारी आचार्य सत्येन्द्र दास का 85 वर्ष की आयु में निधन हो गया। उन्हें उत्तर प्रदेश के अयोध्या में सरयू नदी में 'जल समाधि' दी गई।

टाटा कंसल्टेंसी सर्विसेज (टीसीएस) ने एआई-फर्स्ट ऑपरेटिंग मॉडल को अपनाने को बढ़ावा देने के लिए नवीकरणीय और जिम्मेदार समाधान प्रदान करने वाली वैश्विक कंपनी यूपीएम के एंड-टू-एंड आईटी परिवर्तन को बढ़ावा देने के लिए एक समझौते पर हस्ताक्षर किए। यह साझेदारी फिनलैंड में टीसीएस के नेतृत्व को और मजबूत करती है, जहां यह 25 वर्षों से अधिक समय से परिचालन में है।

भाजपा सरकार मौजूदा बुनियादी ढांचे को बरकरार रखते हुए दिल्ली के मोहल्ला क्लीनिकों का नाम बदलकर 'आयुष्मान आरोग्य मंदिर' करने की योजना बना रही है।

EXAM
Genius





Ques : Which Coca-Cola brand in India achieved a historic milestone of \$1 billion in annual sales in 2024?

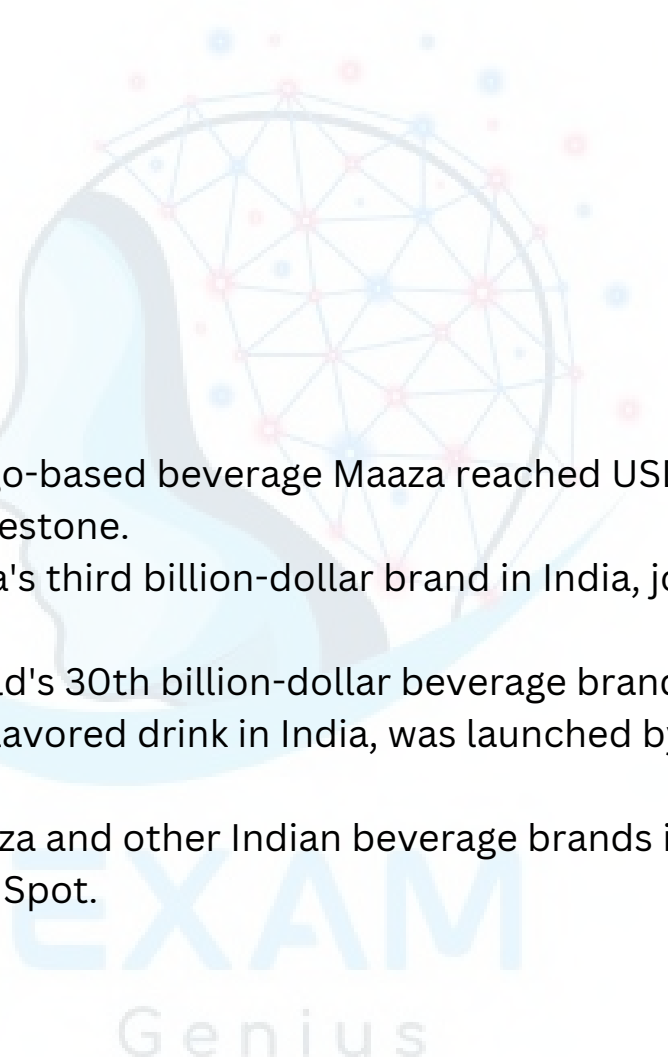
भारत में किस कोका-कोला ब्रांड ने 2024 में वार्षिक बिक्री में \$1 बिलियन का ऐतिहासिक मील का पत्थर हासिल किया?

- (a) Sprite / स्पाइट
- (b) Thums Up / थम्स अप
- (c) Maaza / माज़ा
- (d) Fanta / फैंटा
- (e) Limca / लिम्का

Answer : Option C

Explanation :

- In 2024, Coca-Cola's mango-based beverage Maaza reached USD1 billion in yearly sales, marking a historic milestone.
- Maaza becomes Coca-Cola's third billion-dollar brand in India, joining Thums Up (2021) and Sprite (2022).
- This makes Maaza the world's 30th billion-dollar beverage brand.
- Maaza, a popular mango-flavored drink in India, was launched by Parle Bisleri in 1976.
- Coca-Cola purchased Maaza and other Indian beverage brands in 1993, including Thums Up, Limca, and Gold Spot.





Ques : Recently which Bank Receives RBI Approval to Establish Branch in GIFT City ?
हाल ही में किस बैंक को GIFT सिटी में शाखा स्थापित करने के लिए RBI की मंजूरी मिली है?

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) Bank of Maharashtra / बैंक ऑफ महाराष्ट्र

Answer : Option E

Explanation :

- The Reserve Bank of India (RBI) has allowed the Bank of Maharashtra (BoM) to open a branch in Gujarat International Finance Tec-City.
- This strategic move intends to strengthen BoM's offshore banking operations in India and coincide with the bank's expansion goals in the area.
- The bank aims to reach Rs.15,000 crore in revenue by the second quarter of 2024-25, a 25% increase from its current level.

About Bank Of Maharashtra :

- **Established** : 1935
- **HQ** : Pune, Maharashtra
- **MD & CEO** : Nidhu Saxena
- **Tagline** : One Family One Bank

EXAM
Genius





Ques : Which organization has launched a marketing technology (MarTech) platform under Project DIVE?

किस संगठन ने प्रोजेक्ट DIVE के तहत मार्केटिंग टेक्नोलॉजी (MarTech) प्लेटफॉर्म लॉन्च किया है?

- (a) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (b) Tata AIA Life Insurance / टाटा एआईए लाइफ इंश्योरेंस
- (c) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (d) Bharti AXA General Insurance / भारती एक्सा जनरल इंश्योरेंस
- (e) Life Insurance Corporation of India / भारतीय जीवन बीमा निगम

Answer : Option E

Explanation :

- The state-owned Life Insurance Corporation of India (LIC) has launched a marketing technology (MarTech) platform aimed at redefining consumer engagement.
- The platform is the first key milestone in the DIVE project.
- This launch marks LIC's first move toward becoming a worldwide digital champion in the insurance business, employing world-class technology to transform consumer engagement on a massive scale.
- The MarTech platform adds an intelligent, multi-channel engagement capability, allowing LIC to run hyper-personalized, always-on campaigns that improve the customer experience and drive revenue.

EXAM
Genius





Recent Facilities Launched in Banking & Insurance

Sector :

- Union Mutual Fund has launched two new funds : Union Gold ETF and Union Gold ETF Fund of Fund subscriptions are now open and will continue till February 24, with a minimum investment of Rs 1,000
- Beacon Launches India Bill Pay for NRIs to pay bills directly in India using Canadian dollars from their Beacon Money account. Beacon becomes the 1st North American company to integrate with Bharat Connect
- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem. They are SIB Business Startup Current Account and SIB Corporate Startup Current Account Launched by South Indian Bank (SIB).
- HDFC Bank, India's largest private sector bank, has announced the 8th edition of its Parivartan Start-Up Grants initiative, with a total investment of up to Rs.20 crore
- L & T Finance Limited (LTF) has launched Knowledgeable AI (KAI), an AI-powered virtual home loan advisor aimed to simplify and personalize the home loan process, which is available on their newly updated corporate website
- Canara Crest Launched by Canara Bank in two Categories. They are CREST and CREST PLUS
- SBI Patrons Launched by State Bank of India (SBI) as Term Deposit (TD) Scheme for Super Senior Citizens (residents aged 80 years or above). Interest rates are From 4.10% to 7.60%
- Shriram General Insurance (SGIC) has launched its first indemnity health insurance plan, Shri Health Suraksha Insurance, which aims to provide complete coverage at an affordable price
- Receive Money QR Widget Launched by Paytm for Enabling instant payment collection directly from a smartphone's home screen
- CRED has become the first fintech startup to introduce a beta version of its e-rupee wallet, which allows for transactions using India's central bank digital currency (CBDC)
- MobiKwik, one of India's leading digital wallet providers, has unveiled a fully operational version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in collaboration with the Reserve Bank of India and Yes Bank
- HSBC TravelOne Credit Card Launched by HSBC India. It is Powered by Mastercard
- Frictionless Finance Accelerator Programme Launched by YES Bank Limited, Reserve Bank Innovation Hub (RBIH) & S.P. Jain Institute of Management and Research (SPJIMR)



Ques : which public sector bank has launched Aadhaar-OTP based account opening and API banking services?

किस सार्वजनिक क्षेत्र के बैंक ने आधारओटीपी आधारित खाता खोलने और एपीआई बैंकिंग सेवाएं शुरू की हैं?

- (a) City Union Bank / सिटी यूनियन बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) CSB Bank / सीएसबी बैंक

Answer : Option B

Explanation :

- On the occasion of its 89th Foundation Day celebrations, the public sector Indian Overseas Bank has launched Aadhaar-OTP-based account opening and API banking services.
- The efforts were intended to provide streamlined banking services to both individual and corporate consumers.
- The city-based bank has implemented an Aadhaar OTP-based account opening facility, allowing consumers to open a savings account easily through the bank's website.

EXAM
Genius





Ques : REC Limited established in which year ?

आरईसी लिमिटेड की स्थापना किस वर्ष हुई?

- (a) 1952
- (b) 1962
- (c) 1969
- (d) 1972
- (e) 1980

Answer : Option C

Explanation :

- Loan amount of Rs 2,147.51 crore given by REC Limited (formerly Rural Electrification Corporation Limited) to Chenab Valley Power Project Limited (CVPPL).
- For the development and construction of the Pakal Dul Hydro Electric Project (HEP) in Jammu & Kashmir (J&K)
- It is Developed on Marusudar River, situated in the Kishtwar District of J&K with the Capacity of 1,000 megawatts (MW). Cost incurred is Rs 12,669.67 crore.

About REC Limited :

- **Established** : 1969
- **HQ** : Gurugram, Haryana
- **CMD** : Vivek Kumar Dewangan

EXAM
Genius





RECENT LOANS AND AGREEMENTS :

- Shriram financing, a large non-banking financing company (NBFC), raised \$500 million through the SACE External Commercial Borrowing Push loan facility, which has a ten-year term
- The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- Loan of Rs 2,424.28 crore (approximately USD 280 million) given to Kerala Health System Improvement Programme (KHSP), Government of Kerala by World Bank to Strengthen Healthcare System
- National Bank for Financing Infrastructure and Development (NaBFID) Extends Rs 2,000 crore Loan to Gramercy Techpark Private Limited, backed by Blackstone Inc. for setting up of 120 MegaWatt (MW) data centre at Mahape in Navi Mumbai, Maharashtra
- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
- The state-owned National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate
- 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.
- Tata Capital Ltd, the Tata group's financial services arm, raised \$400 million through a maiden international bond with a 5.38 percent interest rate.
- USD 35 million Given to Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) by World Bank.
- The Export-Import Bank of India (EXIM Bank) successfully raised \$1 billion (Rs. 8,570 crore) in overseas bond issuance at competitive rates, a notable achievement for Indian issuers in global capital markets.
- The Government of India (GoI) and the Asian Development Bank (ADB) agreed to a \$42 million loan for the Maharashtra Sustainable Climate-Resilient Coastal Protection and Management Project.





Ques : Who has inaugurated Aadi Mahotsav 2025 in New Delhi ?
नई दिल्ली में आदि महोत्सव 2025 का उद्घाटन किसने किया है?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Rajesh Kumar Singh / राजेश कुमार सिंह
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option D

Explanation :

- The Aadi Mahotsav 2025, a big event highlighting India's rich tribal heritage, will take place from February 16 to 24, 2025, at Major Dhyan Chand National Stadium in New Delhi.
- The event, organized by the Tribal Co-operative Marketing Development Federation of India Limited (TRIFED) and hosted by the Ministry of Tribal Affairs, will highlight India's tribal populations' diverse culture, legacy, and economic potential.
- Droupadi Murmu, the President of India, has inaugurated the celebration as the Chief Guest. More than 600 tribal craftspeople, 500 performing artists, and 25 food stalls will showcase the unique cultures of over 30 states and union territories.
- The event aims to empower indigenous groups by providing them with a large marketplace to showcase their products and reach modern consumers.

EXAM
Genius





Ques : Who was ranked as the world's highest-paid athlete in 2024, according to Sportico?

स्पोर्टिको के अनुसार, 2024 में दुनिया के सबसे अधिक भुगतान पाने वाले एथलीट के रूप में किसे स्थान दिया गया था?

- (a) Lionel Messi / लियोनेल मेसी
- (b) LeBron James / लेब्रोन जेम्स
- (c) Kylian Mbappe / किलियन एम्बीप्पे
- (d) Cristiano Ronaldo / क्रिस्तियानो रोनाल्डो
- (e) Roger Federer / रोजर फेडरर

Answer : Option D

Explanation :

- List of the world's highest paid athletes 2024 Published by Sportico
- According to Sportico, Cristiano Ronaldo led the list of the world's highest paid sportsmen in 2024 with a total revenue of \$260 million. However, no female athletes made the top 100.
- The top 100 athletes in football, NBA, NFL, golf, and boxing earned an estimated \$6.2 billion in total income last year.
- The athletes on the list represent 27 countries and compete in eight sports.
- Coco Gauff, former US Open tennis winner, earned \$30.4 million last year, making her the highest-paid female athlete.

Ranking of top 5 in the List of the world's highest paid athletes 2024 :

- 1 Cristiano Ronaldo : Football (\$260M)**
- 2 Stephen Curry : Basketball (\$153.8M)**
- 3 Tyson Fury : Boxing (\$147M)**
- 4 Lionel Messi : Football (\$135M)**
- 5 LeBron James : Basketball (\$133.2M)**



Ques : The Karuna Arogya Suraksha Paddhati (KASAP) scheme, which was in the news recently, is related to which state?

करुणा आरोग्य सुरक्षा पद्धति (केएसएसपी) योजना, जो हाल ही में चर्चा में रही, किस राज्य से संबंधित है?

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

Answer : Option A

Explanation :

- The Kerala government has budgeted an additional ₹300 crore for Karunya Arogya Suraksha Padhathi (KASAP), an integrated health protection system that covers over 64 lakh poor and vulnerable persons in the state.
- The flagship initiative now has a total budget of ₹978.54 crore for the current fiscal year, including this additional allocation.
- KASAP seeks to provide a health cover of ₹5 lakh yearly to around 41.99 lakh poor and vulnerable families (about 64 lakh beneficiaries), representing the bottom 40% of the Kerala population.

EXAM
Genius





Recent News Headlines Related to Schemes

- Mamata Banerjee, the Chief Minister of West Bengal, has inaugurated the "Nodi Bandhan" initiative as part of the state's 2025-26 budget
- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore bank accounts as of January 15, 2025, marking an important milestone
- National Commission for Safai Karamcharis (NCSK) Previous timeline is March 31, 2022. It is now Extended Three years until March 31, 2025. Extension budget is Approximately Rs.43.68 crore
- Bikashita Gaon Bikashita Odisha Launched by Odisha chief minister Mohan Charan Majhi For rural infrastructure development projects in the state with an Outlay of Rs.5,000 crore budget for five years
- Key programs launched by Odisha Government aimed at empowering teenage girls include "Nirbhaya Kadhi" (Fearless Bud), "Mo Gelha Jiya" (My Dear Daughter) in Ganjam, "Kalpana Avijan" in Dhenkanal, "Swarna Kalika" in Keonjhar, and "Veerangana Yojana" in Deogarh district
- The Prime Minister's Research Fellowship (PMRF) scheme, which supports brilliant students conducting doctorate research in India, has got a significant boost in Budget 2025
- The Indian government has introduced the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) to help small and medium businesses (MSMEs) get easier access to loans
- On Republic Day, Telangana Chief Minister A. Revanth Reddy introduced his government's four welfare schemes--Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards
- The MoF announced the Unified Pension Scheme (UPS) as an option for central government employees who are already covered by the National Pension System (NPS).
- The Sukanya Samriddhi Yojana (SSY), launched by Prime Minister Narendra Modi on January 22, 2015, has been providing financial security to India's girl children for ten years.





Ques : India recently signed a deal with which country to procure the Klub-S missile system for its submarine fleet?

भारत ने हाल ही में अपने पनडुब्बी बेड़े के लिए क्लब-एस मिसाइल प्रणाली खरीदने के लिए किस देश के साथ एक समझौते पर हस्ताक्षर किए हैं?

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

Answer : Option E

Explanation :

• India has reached an agreement with Russia to acquire the Klub-S missile system. The system enhances the operational capabilities of the Indian Navy's submarine force.

About Klub-S missile system :

- **Developed by :** NPO Novator, Russia
- **Induction Year :** 1994 into Russian defense forces
- **Targeting Capabilities :** Surface ships, submarines & ground target
- **Warhead Payload and Range :** 400 kg payload and range Up to 300 K.m.
- **Resistance to Electronic Warfare :** It operates effectively even in conditions of heavy enemy fire & electronic warfare
- **Cruising Altitude :** It mostly Flies at a height of 10-15 meters which reduces enemy reaction time
- **Vertical Launcher Unit (VLU) :** It launched the missiles from submarines
- **Terminal Phase Speed :** It achieves supersonic speeds in the terminal phase and this makes its interception very difficult
- **Fire Control System :** It ensure accurate targeting & missile guidance





Recent News Headlines related to Defence

- China's Shenzhou-19 crew successfully demonstrated "**artificial photosynthesis**" technology in orbit, advancing space exploration
- Hindustan Jet Trainer HJT-36, the flagship training aircraft of Hindustan Aeronautics Limited (HAL), has been renamed 'Yashas' following major upgrades to improve departure characteristics
- Union Defence Minister Rajnath Singh opened Asia's largest 15th Aero India event in Bengaluru. The five-day expo, themed "Runway to a Billion Opportunities"
- The MoD secured defence contracts worth Rs 10,147 crore to strengthen the Indian Army's firepower
- The Indian Navy's First Training Squadron (1TS) ships, INS Sujata, INS Shardul, and ICGS Veera, have landed at Changi Naval Base in Singapore for Long-Range Training Deployment to Southeast Asia
- The Indian Army renamed Kolkata's Fort William, the headquarters of its Eastern Command, Vijay Durg as part of the Central Government's anti-colonial activities
- Sunita Williams, an Indian-origin astronaut, has broken Peggy Whitson's record for the longest female spacewalk
- Group Captain Shubhanshu Shukla, an Indian Space Research Organization (ISRO) astronaut and fighter pilot in the Indian Air Force (IAF), has been named the pilot for Axiom Mission 4 (Ax-4), a private trip to the International Space Station (ISS)
- Purchased 31 MQ-9B Predator drones from General Atomics (USA) for USD 3.99 billion, and developed two nuclear-powered assault submarines (SSNs) in-house
- The Cabinet Committee on Security (CCS), chaired by Prime Minister Narendra Modi, approved the procurement of nearly Rs 10,000 crore in ammunition for the Indian Army's Pinaka Multi Barrel Rocket Launcher Systems (MBRLs)
- Chennai-based Garuda Aerospace, a drone manufacturer, has announced an investment of Rs.100 crore for the development of Andhra Pradesh as India's first 'Drone City'. Agnishwar Jayaprakash is Founder & CEO of Garuda Aerospace
- Defence Minister Rajnath Singh launched 'SANJAY - The Battlefield Surveillance System (BSS)' from South Block in New Delhi.
- M/s L&T Shipyard's second Multi-Purpose Vessel (MPV) for the Indian Navy was launched at its Kattupalli, Chennai, facility. The vessel, named 'Utkarsh'.





किस भारतीय एथलीट को बीबीसी स्पोर्ट्सवुमन ऑफ द ईयर 2024 से सम्मानित किया गया?

- (a) Mirabai Chanu / मीराबाई चानू
- (b) PV Sindhu / पीवी सिंधु
- (c) Manu Bhaker / मनु भाकर
- (d) Nikhat Zareen / निकहत ज़रीन
- (e) Rani Rampal / रानी रामपाल

Answer : Option C

Explanation :

- Manu Bhaker, an Indian shooter, was named the BBC Sportswoman of the Year following an excellent performance at the Paris Olympics 2024, where she won two bronze medals.
- The 22-year-old's outstanding exploits cemented her place among the country's top athletes. She became the first Indian shooter to win several medals at the same Olympics. She became the first Indian woman to win an Olympic shooting medal.
- Her fellow shooter, Avani Lekhara, received the BBC ISWOTY Para-Sportswoman of the Year award.
- Archer Sheetal Devi received the Emerging Athlete Award for becoming India's youngest Paralympic medalist.
- Mithali Raj received the Lifetime Achievement Award for captaining the Indian women's cricket team for an unprecedented 18 consecutive years.

EXAM
Genius





Ques : Where did Prime Minister Narendra Modi meet Tesla and SpaceX CEO Elon Musk?

प्रधानमंत्री नरेंद्र मोदी ने टेस्ला और स्पेसएक्स के सीईओ एलन मस्क से कहाँ मुलाकात की?

- (a) The White House / वह सफ़ेद घर
- (b) Blair House, Washington / ब्लेयर हाउस, वाशिंगटन
- (c) Tesla Headquarters, Texas / टेस्ला मुख्यालय, टेक्सास
- (d) SpaceX Launch Facility, Florida / स्पेसएक्स लॉन्च सुविधा, फ्लोरिडा
- (e) Silicon Valley, California / सिलिकॉन वैली, कैलिफोर्निया

Answer : Option B

Explanation :

- Prime Minister Narendra Modi met with Elon Musk, CEO of Tesla and SpaceX, at the Blair House in Washington. Musk, along with his three children and partner Shvonne Zilis, presented Prime Minister Modi with an eye-catching gift.
- The millionaire who oversees the Department of Government Efficiency (DOGE) in the Trump administration gave PM Modi a heatshield tile from SpaceX's test flight 5 in October last year.
- The relic was inscribed with the words "Starship Flight Test 5. October 13, 2024."
- In 2015, the PM visited Tesla's San Jose facility and received a personal tour from the CEO.

EXAM
Genius





Ques : Which Edition of Report Forbes India 30 Under 30 Class of 2025 published by Forbes India ?

फोर्ब्स इंडिया द्वारा 2025 की रिपोर्ट फोर्ब्स इंडिया 30 अंडर 30 क्लास का कौन सा संस्करण प्रकाशित किया गया?

- (a) 9th
- (b) 10th
- (c) 11th
- (d) 12th
- (e) 13th

Answer : Option D

Explanation :

- Forbes India 30 Under 30 Class of 2025 12th Edition Published by Forbes India. 1st edition was Published in 2014.
- The 2025 list recognizes 42 individuals, including actress Aparna Balamurali, actor Rohit Saraf, and Swiss founder Aniket Shah, in 19 categories.
- The 2025 lists include 12 professionals and 11 women.
- D Gukesh, the 2024 World Chess Champion, was the youngest award winner in 2025.
- This year's list includes the Artificial Intelligence (AI) category for the first time.

EXAM
Genius





Ques : What is India's rank among the most affected countries by climate change from 1993-2022, according to CRI?

CRI के अनुसार, 1993-2022 तक जलवायु परिवर्तन से सबसे अधिक प्रभावित देशों में भारत का स्थान क्या है?

- (a) 4th
- (b) 5th
- (c) 6th
- (d) 7th
- (e) 8th

Answer : Option C

Explanation :

- According to the newly released 2025 Climate Risk Index (CRI), India has been one of the countries most affected by extreme weather over the last 30 years.
- Between 1993 and 2022, the country had more than 400 extreme events, including floods, heatwaves, and cyclones, resulting in 80,000 fatalities and economic losses of about \$180 billion.
- The CRI assesses both the human and economic costs of climate-related disasters, ranking countries according to fatalities, damages, and the number of people affected.
- According to the Climate Risk Index, India ranks sixth among the ten most affected countries, with high absolute mortality and economic losses, as well as a large absolute and relative number of affected individuals.
- It also makes notice of cyclones in Gujarat (1998), Odisha (1999), Hudhud (2014), and Amphan (2020), as well as catastrophic floods in northern India (1993), Uttarakhand (2013), and severe floods in 2019.

Countries Most Affected by Climate-Related Extreme Weather Events :

1993-2022 (Most Affected Countries) :

1. Dominica
2. China





3. Honduras
4. Myanmar
5. Italy
6. India

2022 (Most Affected Countries) :

1. Pakistan
2. Belize
3. Italy
4. Greece
5. Spain



EXAM
Genius





Ques : Babar Azam recently became the joint-fastest batter to score 6000 runs in ODI cricket. Against which team did he achieve this feat?

बाबर आजम हाल ही में वनडे क्रिकेट में संयुक्त रूप से सबसे तेज 6000 रन बनाने वाले बल्लेबाज बने। उन्होंने किस टीम के खिलाफ यह उपलब्धि हासिल की?

- (a) England / इंग्लैंड
- (b) New Zealand / न्यूजीलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) Ireland / आयरलैंड

Answer : Option B

Explanation :

- **Babar Azam** has been the joint-fastest hitter to reach 6000 ODI runs. The right-hander achieved the feat against New Zealand in the Tri-Series final at Karachi's National Stadium.
- Babar Azam and former South African batsman Hashim Amla have reached 6,000 ODI runs each. Both players needed 123 innings to accomplish this milestone.
- Virat Kohli of India has 6,000 ODI runs after 136 innings, while Kane Williamson and David Warner each have 139 innings.

EXAM
Genius





Recent records in Cricket :

- **Dinesh Karthik** : highest run-scorer in T20 cricket
- **Smriti Mandhana** : the first Indian woman to score 10 ODI century and Scored a century in just 70 balls
- **Jasprit Bumrah** : the bowler with the highest average among those with 200 or more Test wickets
- **Richa Ghosh** : India's wicket keeper-batter, made history by hitting the joint-fastest fifty in women's T20Is
- **Nat SciverBrunt** : Fastest Test Century in just 96 balls
- **Shaheen Afridi (Pakistani)** : country's first bowler to take 100 wickets in all formats of international cricket
- **Virat Kohli** : became the fastest cricketer to amass 27000 international runs, breaking Sachin Tendulkar's previous record.
- **Ravindra Jadeja** : became the first Indian left arm spinner to reach 300 test wickets
- **Jasprit Bumrah** : 10th Indian bowler to reach the illustrious milestone of 400 international wickets
- **Kagiso Rabada** : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- **Harmanpreet Kaur** : top run-scorer in women's T20I cricket for India
- **Ravindra Jadeja** : Climbs to 5th Spot in India's Test Wicket List
- **Rohit Sharma** : First cricketer in the world to hit 600 sixes in international cricket
- **Smriti Mandhana** : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- **Kagiso Rabada** : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- **Rohit Sharma** 2nd player after **MS Dhoni** to play 250 matches in IPL





IMPORTANT ONE – LINER Current Affairs

The Japan International Cooperation Agency (JICA) and the Uttarakhand Government's Department of Horticulture and Food Processing (DHFP) have signed the 'Records of Discussions', an official agreement document, for the 'Uttarakhand Integrated Horticulture Development Promotion Project'.

Jotham Napat Appointed as 14th Vanuatu's new Prime Minister. He Replaced Charlot Salwai.

The International Women's Conference 10th Edition Held at Bengaluru and Inaugurated by President Droupadi Murmu. It is Organised by The Art of Living and Over 500 delegates from 50 countries gathered at the Art of Living International Center

Zulia Investments, a unit of Singapore's state-owned investment firm Temasek acquire Up to 7% Stake in AU Small Finance Bank.

Union Minister Jitendra Singh has inaugurated India's first 'Open Air Art Wall Museum' at Mausam Bhawan in New Delhi. It depicts and celebrates the 150-year milestone journey of the India Meteorological Department (IMD).

Conservative government's nominee, Constantine Tassoulas Appointed as 9th President of Greece. He Replaced Katerina Sakellariopoulou, Greece's first female president.

Annual Conference of the International Institute of Administrative Science (IIAS) Edition 1st Held at New Delhi and Organised by International Institute of Administrative Science (IIAS) with the Department of Administrative Reforms and Public Grievances (DARPG). Theme is Next Generation Administrative Reforms – Empowering Citizens and Reaching the Last Mile.





महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

जापान इंटरनेशनल कोऑपरेशन एजेंसी (जेआईसीए) और उत्तराखंड सरकार के बागवानी और खाद्य प्रसंस्करण विभाग (डीएचएफपी) ने 'उत्तराखंड एकीकृत बागवानी विकास संवर्धन परियोजना' के लिए एक आधिकारिक समझौता दस्तावेज 'रिकॉर्ड्स ऑफ डिस्कशन्स' पर हस्ताक्षर किए हैं।

जोथम नापत को 14वें वानुअतु के नए प्रधान मंत्री के रूप में नियुक्त किया गया। उन्होंने चार्लोट सलवाई का स्थान लिया।

अंतर्राष्ट्रीय महिला सम्मेलन का 10वां संस्करण बेंगलुरु में आयोजित किया गया और इसका उद्घाटन राष्ट्रपति द्रौपदी मुर्मू ने किया। इसका आयोजन आर्ट ऑफ लिविंग द्वारा किया गया है और 50 देशों के 500 से अधिक प्रतिनिधि आर्ट ऑफ लिविंग इंटरनेशनल सेंटर में एकत्र हुए हैं।

सिंगापुर की सरकारी स्वामित्व वाली निवेश फर्म टेमासेक की इकाई जूलिया इन्वेस्टमेंट्स ने एयू स्मॉल फाइनेंस बैंक में 7% तक हिस्सेदारी का अधिग्रहण किया।

केंद्रीय मंत्री जितेंद्र सिंह ने नई दिल्ली के मौसम भवन में भारत के पहले 'ओपन एयर आर्ट वॉल म्यूजियम' का उद्घाटन किया है। यह भारत मौसम विज्ञान विभाग (आईएमडी) की 150 साल की मील के पत्थर की यात्रा को दर्शाता है और उसका जश्न मनाता है।

कंजर्वेटिव सरकार के नामित, कॉन्स्टेंटाइन टैसॉलस को ग्रीस के 9वें राष्ट्रपति के रूप में नियुक्त किया गया। उन्होंने ग्रीस की पहली महिला राष्ट्रपति कतेरीना सकेलारोपोलू का स्थान लिया।

इंटरनेशनल इंस्टीट्यूट ऑफ एडमिनिस्ट्रेटिव साइंस (आईआईएस) संस्करण का पहला वार्षिक सम्मेलन नई दिल्ली में आयोजित किया गया और प्रशासनिक सुधार और लोक शिकायत विभाग (डीएआरपीजी) के साथ इंटरनेशनल इंस्टीट्यूट ऑफ एडमिनिस्ट्रेटिव साइंस (आईआईएस) द्वारा आयोजित किया गया। थीम है अगली पीढ़ी के प्रशासनिक सुधार - नागरिकों को सशक्त बनाना और अंतिम मील तक पहुंचना।



Ques : Who has been appointed as the MD & CEO of SBI Cards and Payment Services Board, effective from 1 April 2025?

1 अप्रैल 2025 से प्रभावी, एसबीआई कार्ड और भुगतान सेवा बोर्ड के एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Dinesh Kumar Khara / दिनेश कुमार खरा
- (b) Rajnish Kumar / रजनीश कुमार
- (c) Salila Pande / सलिला पांडे
- (d) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- (e) Ashwini Kumar Tewari / अश्विनी कुमार तिवारी

Answer : Option C

Explanation :

- Salila Pande has been appointed as the MD and CEO of SBI Cards and Payment Services Board, effective April 1, 2025. The appointment of Pande, who has been nominated by the State Bank of India, will be for two years.
- The board has accepted Pande's nomination following Abhijit Chakravorty's retirement from the State Bank of India on March 31, 2025, according to the statement.
- Pande is the Chief General Manager at the State Bank of India. She is a career banker who joined the SBI as a probationary officer in 1995 and has worked for the country's leading banking organization ever since.

EXAM
Genius





Recent Appointment in Banking & Insurance

Sector :

- Shreekant : Administrator of New India Cooperative Bank
- Dr. Madhavankutty G : Chief economist of Canara Bank
- Ashu Khullar : Global co-head of Global Asset Managers (GAM)
- Mr. Rajendra Narayan Das : Inspector general (IG) of Central Reserve Police Force (CRPF)
- Ms. Parul Kush : Inspector general (IG) of Sashastra Seema Bal (SSB)
- Ms. Rani Bindu : : Inspector general (IG) of Bureau of Police Research and Development (BPR&D)
- K Balasubramanian : India subcontinent sub-cluster and banking head of Citibank (succeeding Ashu Khulla)
- P. Suriaraj : Executive Director of the Dhanlaxmi Bank
- 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)

Genius





Ques : Until when has Vakrangee Limited been authorized to operate WLAs by RBI?
आरबीआई द्वारा वक्रांगी लिमिटेड को डब्ल्यूएलए संचालित करने के लिए कब तक अधिकृत किया गया है?

- (a) March 31, 2025
- (b) March 31, 2026
- (c) December 31, 2024
- (d) June 30, 2027
- (e) September 30, 2025

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has extended the authority of Mumbai-based Vakrangee Limited to operate White Label ATMs (WLAs) across India till March 31, 2026.
- As of January 31, 2025, Vakrangee operates 6,036 WLAs, 76% of which are in Tier 4 and Tier 6 regions, aiming to improve financial access in neglected areas.
- Vakrangee intends to generate USD 1 billion in revenue and a gross transaction value of USD 150 billion by 2030.

EXAM
Genius





Ques : Who has introduced a new rule for managing charge backs in Unified Payments Interface (UPI) transaction ?

यूनिफाइड पेमेंट्स इंटरफेस (UPI) लेनदेन में चार्ज बैक के प्रबंधन के लिए एक नया नियम किसने पेश किया है?

- (a) National Payments Corporation of India (NPCI) / नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (एनपीसीआई)
- (b) Small Industries Development Bank of India (SIDBI) / भारतीय लघु उद्योग विकास बैंक (सिडबी)
- (c) Reserve Bank Innovation Hub (RBIH) / रिजर्व बैंक इनोवेशन हब (आरबीआईएच)
- (d) Securities and Exchange Board of India (SEBI) / भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी)
- (e) Indian Banks' Association (IBA) / भारतीय बैंक संघ (आईबीए)

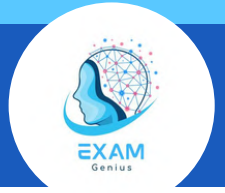
Answer : Option A

Explanation :

- The National Payments Corporation of India (NPCI) has implemented a new guideline for handling chargebacks in UPI transactions.
- The new UPI regulation will automatically accept or reject charge backs depending on TCC and RET raised by beneficiary banks in the next settlement cycle after the charge back is initiated.
- The new facility is available in the UPI Dispute Resolution System (URCS) starting February 15, 2025.

EXAM
Genius





Ques : What was the latest edition of 'Bima Manthan' held by IRDAI?
IRDAI द्वारा आयोजित 'बीमा मंथन' का नवीनतम संस्करण कौन सा था?

- (a) 5th
- (b) 6th
- (c) 7th
- (d) 8th
- (e) 9th

Answer : Option E

Explanation :

- The insurer Regulatory and Development Authority of India (IRDAI) convened the 9th edition of Bima Manthan, a quarterly review conference with insurer CEOs.
- The discussions centered on the performance of the life and general insurance industries, the status of the state insurance plan, distribution reforms, and improving disclosure and transparency.
- The presentation of Bima Trinity, a transformative program focused at improving accessibility, affordability, and efficiency in the insurance business, was a high point of the gathering.

The Bima Trinity consists of three important components:

- Bima Sugam: A unified digital marketplace for selling, servicing, and claiming insurance policies from many insurers.
- Bima Vahaak is a women-centric, localised insurance distribution approach designed to increase insurance uptake.
- Bima Vistaar is a first-of-its-kind composite insurance plan that includes life, accident, property, and hospitalization.





Ques : Which insurance company has launched the “One Man Office” (OMO) service to provide its sales force with a comprehensive digital ecosystem ?

किस बीमा कंपनी ने अपनी बिक्री बल को व्यापक डिजिटल पारिस्थितिकी तंत्र प्रदान करने के लिए "वन मैन ऑफिस" (ओएमओ) सेवा शुरू की है?

- (a) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (b) Tata AIA Life Insurance / टाटा एआईए लाइफ इंश्योरेंस
- (c) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (d) Bharti AXA General Insurance / भारती एक्सा जनरल इंश्योरेंस
- (e) Life Insurance Corporation of India / भारतीय जीवन बीमा निगम

Answer : Option E

Explanation :

- The Life Insurance Corporation of India (LIC) has launched the "One Man Office" (OMO) solution to offer its sales staff with a comprehensive digital ecosystem that would allow them to serve customers smoothly.
- The project is consistent with LIC's long-term goal of delivering 'Insurance for All by 2047'.
- OMO is intended to promote digital policy sales, provide after-sales services, track business success, and serve as a training and information base for agents.
- The program is based on LIC's ANANDA (Atma Nirbhar Agents New Business Digital Application) platform, which enables agents to onboard consumers.
- It also offers a knowledge center, insurance and health-related calculators, an office locator, and NEFT search tools to help agents with consumer interactions.



Ques : What is the primary reason behind the expected decline in banks' NIMs in 2025-26?

2025-26 में बैंकों के एनआईएम में अपेक्षित गिरावट के पीछे प्राथमिक कारण क्या है?

- (a) Increase in credit demand / ऋण मांग में वृद्धि
- (b) Decline in non-performing assets / गैर-निष्पादित संपत्तियों में गिरावट
- (c) Reserve Bank of India's interest rate cuts / भारतीय रिजर्व बैंक की ब्याज दरों में कटौती
- (d) Rise in deposit growth / जमा वृद्धि में वृद्धि
- (e) Strengthening of the Indian Rupee / भारतीय रुपये का मजबूत होना

Answer : Option C

Explanation :

- Fitch Ratings predicts that Indian banks' net interest margins (NIMs) will decrease by 10 basis points on average in 2025-26 due to the Reserve Bank of India's interest rate decreases.
- However, the loss will be mitigated by the central bank's efforts to ease liquidity circumstances.
- This projection comes after the Reserve Bank of India (RBI) reduced the key policy rate by 25 basis points to 6.25% in February 2025.
- During April-September 2024, Indian banks maintained an average NIM of 3.5%, slightly lower than 3.6% the previous year due to higher deposit expenses.

EXAM
Genius





Ques : Which company is behind the development of Project Waterworth?
प्रोजेक्ट वॉटरवर्थ के विकास के पीछे कौन सी कंपनी है?

- (a) Microsoft / माइक्रोसॉफ्ट
- (b) Tinder / टिंडर
- (c) Meta / मेटा
- (d) Google / गूगल
- (e) Amazon / अमेज़ॅन

Answer : Option C

Explanation :

- Meta announced Project Waterworth, a 50,000-kilometer-long internet undersea cable that will improve access to the United States, India, Brazil, South Africa, and other regions while becoming the world's longest subsea cable project.
- Subsea cable projects, such as Project Waterworth, are the backbone of global digital infrastructure, carrying more than 95% of transcontinental traffic across the world's oceans to enable seamless digital communication, audiovisual experiences, online transactions, and other activities.
- According to Telecom Regulatory Authority of India (Trai) data, the country has around 17 international subsea cables spread over 17 district landing sites.

EXAM
Genius





Ques : What is the theme of Bharat Tex 2025 ?

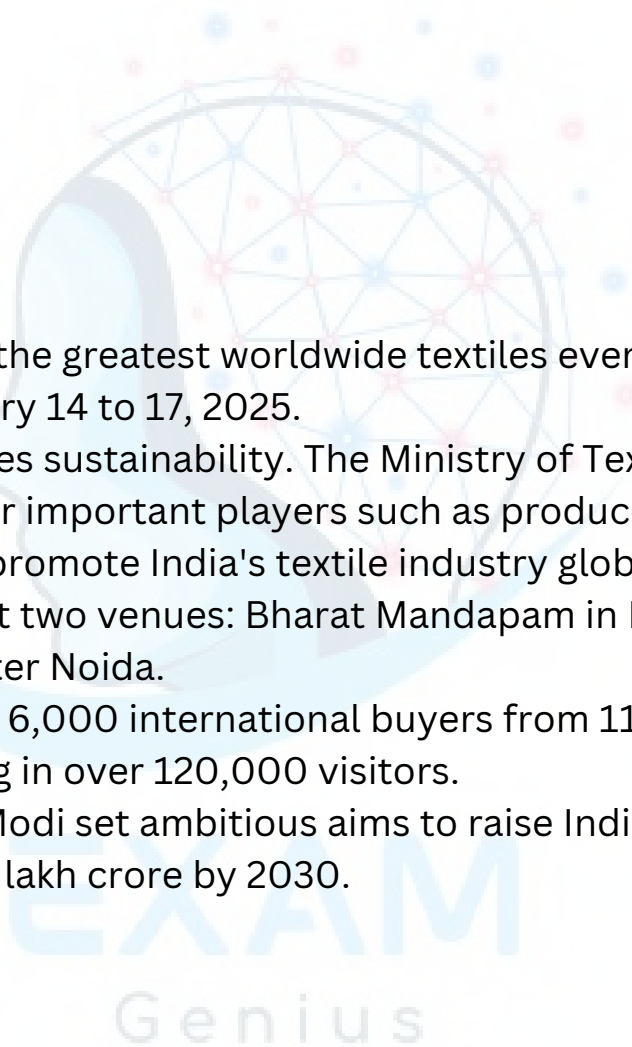
भारत टेक्स 2025 का विषय क्या है?

- (a) Sustainability / वहनीयता
- (b) Conservation / संरक्षण
- (c) Protecting Nature / प्रकृति की रक्षा
- (d) Preservation / संरक्षण
- (e) Balancing / संतुलन

Answer : Option A

Explanation :

- BHARAT TEX 2025, one of the greatest worldwide textiles events, will hold its second edition from February 14 to 17, 2025.
- Bharat Tex 2025 emphasizes sustainability. The Ministry of Textiles supports this event, which brings together important players such as producers, buyers, industry experts, and innovators to promote India's textile industry globally.
- The event will take place at two venues: Bharat Mandapam in New Delhi and India Expo Centre & Mart in Greater Noida.
- Over 5,000 exhibitors and 6,000 international buyers from 110 countries are expected to attend, bringing in over 120,000 visitors.
- Prime Minister Narendra Modi set ambitious aims to raise India's textile exports from Rs.3 lakh crore to Rs.9 lakh crore by 2030.





Recent News Headlines Related to Summits / conference

- The International Women's Conference 10th Edition Held at Bengaluru and Inaugurated by President Droupadi Murmu. It is Organised by The Art of Living and Over 500 delegates from 50 countries gathered at the Art of Living International Center
- Annual Conference of the International Institute of Administrative Science (IIAS) 1st Edition Held at New Delhi and Organised by International Institute of Administrative Science (IIAS) with the Department of Administrative Reforms and Public Grievances (DARPG). Theme is Next Generation Administrative Reforms – Empowering Citizens and Reaching the Last Mile
- Brazil will host the BRICS leaders conference in Rio de Janeiro on July 6 and 7, 2025
- International conference for dialogue, collaboration, and knowledge exchange to highlight the pivotal role of Unani Held at New Delhi
- The 14th Asian Fisheries and Aquaculture Forum (14AFAF) with the topic "Greening the Blue Growth in Asia-Pacific" has been held in New Delhi
- MRO Middle East and AIME 2025 is the largest edition yet, taking place in Dubai and focuses on aircraft modernization and MRO services
- Union Minister Dr. Jitendra Singh presided over the 12th All India Pension Adalat in New Delhi
- AI Summit 2025 3rd Edition Held at Paris. It is Chaired by Prime Minister Narendra Modi, along with French President Emmanuel Macron
- Amit Shah, Union Home Minister and Minister of Cooperation, presided over a meeting of the Parliamentary Consultative Committee for the Ministry of Home Affairs on 'Cyber Security and Cyber Crime' in New Delhi
- The ICAR-Indian Institute of Spices Research (IISR) in Kozhikode will host a startup summit titled Rise Up from February 19 to 21. The event's goal is to spark innovative ideas and encourage entrepreneurship in spice farming, processing, and value addition
- The Second India-France AI Policy Roundtable was conducted at Sciences Po University in Paris as a prelude to the AI Action Summit 2025
- The Department of Youth Affairs, Ministry of Youth Affairs & Sports, Government of India, is hosting the BIMSTEC Youth Summit in Gandhinagar, Gujarat, from February 7 to 11, 2025
- The third edition of the Kashi Tamil Sangamam will take place beginning February 15th. This year's theme will be 'Sage Agasthiyar'





Ques : Which edition of the Dharma Guardian exercise will be held from February 25 to March 9 at Mount Fuji between India and Japan ?

भारत और जापान के बीच माउंट फूजी में 25 फरवरी से 9 मार्च तक धर्म गार्जियन अभ्यास का कौन सा संस्करण आयोजित किया जाएगा?

- (a) 5th
- (b) 6th
- (c) 7th
- (d) 8th
- (e) 9th

Answer : option B

Explanation :

- From February 25 to March 9, the Indian Army will conduct the sixth iteration of Exercise Dharma Guardian alongside the Japan Ground Self-Defense Force (JGSDF) atop Mount Fuji in Japan.
- The exercise's principal goal is to increase interoperability between the two armies through joint urban warfare and counter-terrorism simulations performed under United Nations supervision.
- 1st edition held in 2018 and Last edition held in Mahajan Field Firing Ranges in Rajasthan

EXAM
Genius





Recent News Headlines Related to Defence

Exercise :

- In the Eastern Theater, the Indian Army and Air Force collaborated to undertake a comprehensive training exercise known as EX Winged Raiders
- Exercise Cyclone 2025 3rd Edition Held at Mahajan Field Firing Range in Rajasthan between India-Egypt Joint Special Forces
- The 13th edition of the joint military exercise 'Ekuverin' between the Indian Army and the Maldives National Defence Force has begun in the island nation. It took place from June 11 to 24, 2023, at Chaubatia, Uttarakhand
- Indian Naval Ship (INS) Mumbai is taking part in the fourth edition of the multinational naval exercise La Perouse in the eastern Indian Ocean. France will lead the 2025 La Perouse exercise.
- Exercise 'Devil Strike' Held at Northern Borders of India between Indian Army, Indian Air Force, and Special Forces
- Indian and Nepalese Army contingents are taking part in the 18th round of Exercise Surya Kiran.
- Exercise Sahayog-Hop Tac 2nd Edition Held at off the coast of Kochi, Kerala between India & Vietnam (Coast guard).
- Exercise Desert Knight 2025 Held at Arabian Sea between India, France, and the UAE (Air force). From India Sukhoi-30MKI, Jaguars, IL-78 mid-air refuellers, and AEW&C (Airborne Early Warning and Control) systems participate in Exercise.
- The Eastern Naval Command will host the bilateral naval exercise SLINEX 2024 (Sri Lanka-India Exercise) at Visakhapatnam from December 17 to 20, 24.
- India and Cambodia's first joint tabletop exercise, dubbed 'CINBAX,' began at the Foreign Training Node in Pune, Maharashtra
- On December 2, 2024, India and Malaysia began the bilateral Joint Military Exercise "Harimau Shakti" at the Bentong camp in Pahang district, Malaysia
- The Indian Coast Guard (ICG) held the 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.





Ques : Which country is setting up a dedicated platform - EFTA (European Free Trade Association) desk - to promote trade, investment, and business facilitation between the two regions ?

कौन सा देश दोनों क्षेत्रों के बीच व्यापार, निवेश और व्यापार सुविधा को बढ़ावा देने के लिए एक समर्पित मंच - ईएफटीए (यूरोपीय मुक्त व्यापार संघ) डेस्क स्थापित कर रहा है?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) South Korea / दक्षिण कोरिया
- (e) Germany / जर्मनी

Answer : Option C

Explanation :

- India is creating an EFTA (European Free Trade Association) desk to facilitate trade, investment, and commercial opportunities between the two areas.
- On March 10, 2018, India and the four European nations of the EFTA bloc inked a free trade agreement to strengthen trade and investment relations.
- The Trade and Economic Partnership Agreement (TEPA) is set to take effect at the end of this year.
- The EFTA includes Iceland, Liechtenstein, Norway, and Switzerland.
- Establishing the desk is crucial as India has got a USD 100 billion investment promise from the grouping over the next 15 years.
- Switzerland is India's top trading partner and investor, followed by Norway within the bloc.





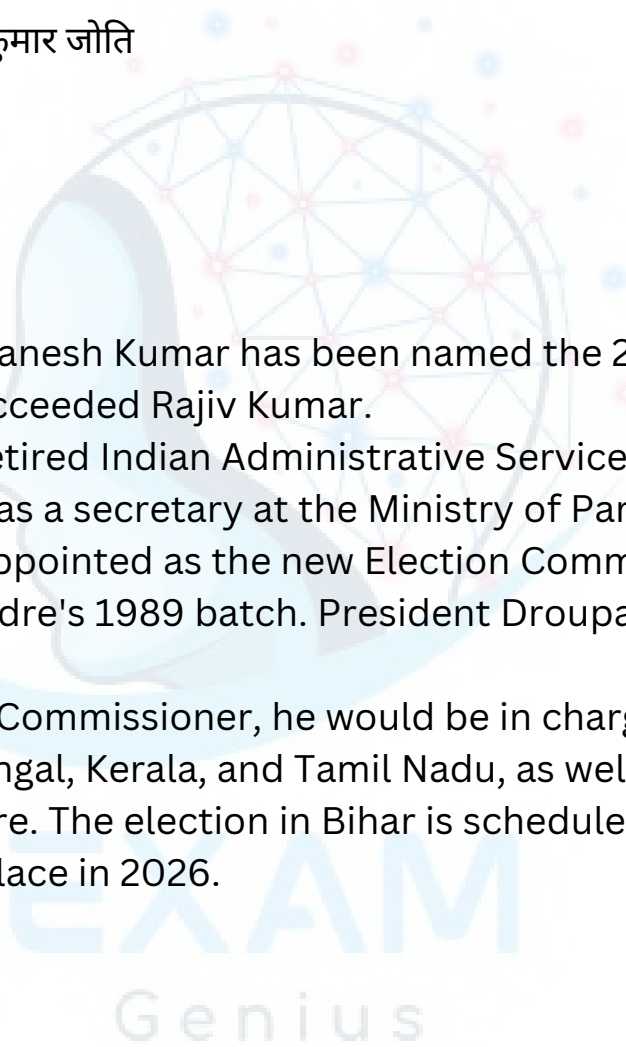
Ques : Who did Gyanesh Kumar succeed as the Chief Election Commissioner?
ज्ञानेश कुमार ने मुख्य चुनाव आयुक्त के रूप में किसे सफलता दिलाई?

- (a) Sunil Arora / सुनील अरोड़ा
- (b) Rajiv Kumar / राजीव कुमार
- (c) Nasim Zaidi / नसीम जैदी
- (d) Sushil Chandra / सुशील चंद्र
- (e) Achal Kumar Joti / अचल कुमार जोति

Answer : Option B

Explanation :

- Election Commissioner Gyanesh Kumar has been named the 26th Chief Election Commissioner (CEC). He succeeded Rajiv Kumar.
- CEC Gyanesh Kumar is a retired Indian Administrative Service officer from Kerala's 1988 batch. He has worked as a secretary at the Ministry of Parliamentary Affairs.
- Dr. Vivek Joshi has been appointed as the new Election Commissioner. He is an IAS officer from the Haryana cadre's 1989 batch. President Droupadi Murmu appointed both commissioners.
- As the next Chief Election Commissioner, he would be in charge of elections in five states: opposition-ruled Bengal, Kerala, and Tamil Nadu, as well as NDA-ruled Bihar and Assam, in the near future. The election in Bihar is scheduled for later this year, with the remainder taking place in 2026.





Recent Appointment in different departments :

- **Dr. Vivek Joshi** : Election Commissioner of India (Replaced Gyanesh Kumar)
- **BJP MP Baijayant Panda** : Head of the Committee to examine the new Income Tax Bill
- **Abhishek Dwivedi** : CEO of Navi Finserv
- **Rajiv Naresh** : CEO of Navi Technologies
- **Charanjot Singh Nanda** : President of the Institute of Chartered Accountants of India (ICAI) for the term 2025-26 (Replaced Ranjeet Kumar Agarwal)
- **D Prasanna Kumar** : Vice president of Institute of Chartered Accountants of India (ICAI) (Replaced Charanjot Singh Nanda)
- **Maimun Alam** : Director in the Ministry of Steel under the Central Staffing Scheme
- **Justin Hotard** : CEO of Nokia (Replaced Pekka Lundmark)
- **Vikram Kasbekar** : Acting Chief Executive Officer (CEO) of Hero MotoCorp (HMC) Limited (Replaced Niranjana Gupta)
- **Gopal Vittal** : acting head of the GSMA (Groupe Spécial Mobile Association) board
- **Hiroki Totoki** : Chief Executive Officer of Sony Group (Replaced Kenichiro Yoshida)
- **Allahabad High Court Justice Harsh Kumar** : heading the three-member judicial committee set up to inquire into the stampede incident at Maha Kumbh 2025
- **Rajesh Nirwan** : Director General of the Bureau of Civil Aviation Security (BCAS)
- **Deshnee Naidoo** : first Chief Executive Officer (CEO) Vedanta Resources Ltd (VRL)
- **Hisashi Takeuchi** : Managing Director (MD) and Chief Executive Officer (CEO) of Maruti Suzuki India
- **Janet Petro** : 15th Acting NASA administrator (Replaced 14th NASA administrator, Bill Nelson)
- **Jay Shah** : Board member of the Marylebone Cricket Club (MCC) Advisory Board
- **Neeraj Parakh** : Chief Executive Officer of Reliance Power
- **Dhananjay Shukla** : President of Institute of Company Secretaries of India (ICSI)
- **Robert Jerard Ravi** : Chairman and Managing Director (CMD) of Bharat Sanchar Nigam Limited (BSNL)





Ques : What is the name of the drilling ship included in China's deep-sea space station project?

चीन के गहरे समुद्र अंतरिक्ष स्टेशन परियोजना में शामिल ड्रिलिंग जहाज का नाम क्या है?

- (a) Tianzhou / तियानझोउ
- (b) Mengxiang / मेंगज़ियांग
- (c) Haidou / हैडौ
- (d) Shenzhou / शेनझोउ
- (e) Chang'e / चांग'ई

Answer : Option B

Explanation :

- The Chinese government has approved a deep-sea research facility, often known as a deep-sea space station, located in the resource-rich South China Sea.
- The deep sea space station will contain Mengxiang, a drilling spacecraft that seeks to reach the Earth's mantle first.
- China will become the third country after the US and the Soviet Union to build and operate a deep sea space station.
- The American deep-sea space station NR-1, a nuclear-powered submarine, was retired in 2008 after reaching a depth of 900 meters in the sea.
- The Soviet AS-12 Losharik, propelled by a nuclear reactor, reached a depth of 2000 meters. The Russians abandoned it in 2019 following a massive fire.
- The Chinese deep water space station will conduct research at a depth of 2000 meters in the South China water.
- The facility is planned to be operational by 2030 and can accommodate six scientists for one month.





Ques : Until which year has the Centre approved the continuation of the PM-AASHA scheme?

केंद्र ने किस वर्ष तक पीएम-आशा योजना को जारी रखने की मंजूरी दी है?

- (a) 2024-25
- (b) 2025-26
- (c) 2026-27
- (d) 2027-28
- (e) 2028-29

Answer : Option B

Explanation :

- The PM-AASHA initiative will be extended through the 15th Finance Commission cycle until 2025-26.
- The system intends to improve procurement procedures, provide fair prices for farmers, and stabilize commodities prices for consumers.
- Union Agriculture Minister Shivraj Singh Chouhan has approved Tur (Arhar) procurement in Andhra Pradesh, Chhattisgarh, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Telangana, and Uttar Pradesh for the 2024-25 season.
- The approved procurement quantity is 13.22 lakh metric tons (LMT).
- Government will purchase 100% of the state's Tur, Urad, and Masur production for the next four years.

About Pradhan Mantri Annadata Aay SanrakshAn Abhiyan (PM-AASHA) scheme :

- **Launched :** 2018
- **Nodal agency :** Ministry of Agriculture and Farmers Welfare
- **Components :** 1. Price Support Scheme (PSS) 2. Price Deficiency Payment Scheme (PDPS) 3. Market Intervention Scheme (MIS) 4. Price Stabilisation Funds (PSF)
- Its objective is to provide remunerative prices to farmers and to control price instability of essential commodities for consumers



Ques : At which event did PM Modi announce the formation of the Deregulation Commission?

पीएम मोदी ने किस कार्यक्रम में विनियमन आयोग के गठन की घोषणा की?

- (a) G20 Summit 2025 / जी20 शिखर सम्मेलन 2025
- (b) ET Now Global Business Summit 2025 / ईटी नाउ ग्लोबल बिजनेस समिट 2025
- (c) India Economic Forum 2025 / भारत आर्थिक मंच 2025
- (d) World Economic Forum 2025 / विश्व आर्थिक मंच 2025
- (e) Startup India Summit 2025 / स्टार्टअप इंडिया समिट 2025

Answer : Option B

Explanation :

- Addressing the ET Now Global Business Summit 2025, PM Modi declared that the government will establish a Deregulation Commission to limit the state's influence in people's lives.
- This step supports the goal of making India a more business-friendly and efficient economy.
- Modi's Jan Vishwas 2.0 initiative aims to reduce outmoded compliances that hamper businesses.
- PM Modi announced the Swamitva Yojana, which included drone surveys of over 3 lakh villages and the distribution of property cards to over 2.25 crore people.
- He stated that the Swamitva Yojana has resulted in the unlocking of Rs 100 lakh crore in rural regions.

EXAM
Genius





Ques : What is the name of the latest AI chatbot introduced by Elon Musk's xAI?
एलन मस्क के xAI द्वारा पेश किए गए नवीनतम AI चैटबॉट का नाम क्या है ?

- (a) Grok-3
- (b) Grok-4
- (c) Grok-5
- (d) Grok-6
- (e) Grok-7

Answer : Option A

Explanation :

- Elon Musk's artificial intelligence business xAI has released Grok-3, the latest generation of its chatbot, in an effort to compete with Chinese AI firm DeepSeek, Microsoft-backed OpenAI, and Alphabet's Google.
- Grok-3's introduction comes at a vital juncture in the AI arms race, just days after DeepSeek unveiled its strong open-source model and as Musk rapidly expands xAI's reach.
- "Grok-3 across the board is in a league of its own," Musk said in a livestream with three xAI engineers late Monday, adding that the model outperforms its predecessor, Grok-2.

EXAM
Genius





Ques : Which state Launches G-SAFAL to Uplift 50,000 Underprivileged Women ?
किस राज्य ने 50,000 वंचित महिलाओं के उत्थान के लिए G-SAFAL लॉन्च किया?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option B

Explanation :

- G-SAFAL (Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods) Launched by Gujarat Chief Minister Bhupendra Patel
- Its aim is to uplift 50,000 Antyodaya Anna Yojana (AAY) cardholder families across 25 talukas in 10 districts of Gujarat over the next five years
- Beneficiaries will receive comprehensive training and guidance, along with a grant of Rs 80,000 to create new opportunities for financial stability
- G-SAFAL also focuses on women's empowerment, with a 'field coach' working closely with 40 families to provide tailored training

EXAM
Genius





Ques : Which organization signed an MoU with IIIT Dharwad for collaborative research and skill development?

किस संगठन ने सहयोगात्मक अनुसंधान और कौशल विकास के लिए IIIT धारवाड़ के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (b) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स
- (c) Bharat Dynamic Limited / भारत डायनेमिक लिमिटेड
- (d) Tata Advanced Systems / टाटा एडवांस्ड सिस्टम्स
- (e) Bharat Electronics Limited / भारत इलेक्ट्रॉनिक्स लिमिटेड

Answer : Option A

Explanation :

- Hindustan Aeronautics Limited (HAL) has inked a MOU with the IIT Dharwad, to boost industry-academia collaboration in advanced technologies.
- The collaboration will concentrate on joint research, internships, and technical education in fields such as artificial intelligence, data science, robotics, augmented reality/virtual reality, and digital manufacturing, with a particular emphasis on aerospace and defense applications.
- Under this MoU, HAL personnel will be able to pursue higher education at IIIT Dharwad, while students will receive practical experience through internships in HAL's many divisions.

EXAM
Genius





Recent News Headlines Related to IITs

- Indian Bank has announced a Cyber Security & FinTech hackathon in collaboration with the Indian Institute of Technology (IIT) Madras, set for April 2025
- Ministry of Electronics and Information Technology (MeitY) and Indian Institute of Technology Indore (IIT-I) collaborate to launch 'AgriHub'
- The Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Department of Telecommunications (DoT), GoI, has signed an agreement with IIT Mandi, in collaboration with IIT Jammu, for the development of "Wideband Spectrum-Sensor ASIC-Chip, for Enhancing Spectrum Utilization".
- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus at Thaiyur.
- IIT Madras, has worked with the Union Ministry of Agriculture and Farmers Welfare on a project to increase the efficiency and efficacy of the agricultural extension system through digitization.
- IIT Madras has completed a 410-meter Hyperloop test track, marking a big step forward in India's pursuit of futuristic transportation solutions.
- Hyundai Motor Group has partnered with three IITs to build a joint research system in the domains of batteries and electrification, involving a USD 7 million investment over five years.
- IIT Guwahati will host the 10th India International Science Festival (IISF) 2024 from November 30 to December 3.
- Samsung R&D Institute, Noida (SRI-Noida) has signed a MOU with the famed Indian Institute of Technology Bombay (IIT Bombay).
- IIT Madras and ISRO Collaborate to create a Centre of Excellence focused on research in 'Fluid and Thermal Sciences'. ISRO will provide seed funding of Rs 1.84 Crore to establish this center.
- The IIT Madras aims to establish a worldwide flagship center in Dubai to promote research, innovation, and entrepreneurship.
- IIT Delhi and the International Energy Agency (IEA) have signed a Memorandum of Understanding on clean energy transition.
- IIT Indore has developed a new technology for early detection of breast cancer that is specifically geared to assist women in rural and remote places.
- IIT Delhi and the Indian Air Force's Headquarters Maintenance (HQ) Command in Nagpur have signed a MOU to collaborate on the development of novel technologies for aviation textiles, with an emphasis on parachutes and other safety equipment.





Ques : Where will the 'Pusa Krishi Vigyan Mela' 2025 be held from February 22-24?
22-24 फरवरी तक 'पूसा कृषि विज्ञान मेला' 2025 कहाँ आयोजित किया जाएगा?

- (a) Guwahati / गुवाहाटी
- (b) Indor / इंदौर
- (c) Agra / आगरा
- (d) Ranchi / रांची
- (e) New Delhi / नई दिल्ली

Answer : option E

Explanation :

- Union Agriculture Minister Shivraj Singh Chouhan will inaugurate the 'Pusa Krishi Vigyan Mela' 2025 in New Delhi on February 22-24, presenting the most recent seed types and agricultural innovations.
- The three-day event, coordinated by ICAR-IARI, is projected to draw approximately 1 lakh people, including farmers, students, and stakeholders.
- The subject of the mela is "Unnat Krishi Viksit Bharat," and Minister of State for Agriculture Ramnath Thakur will be the Guest of Honour.
- Key highlights include live demonstrations of new agricultural technologies, as well as exhibitions from ICAR institutes, agricultural universities, startups, FPOs, and private firms.

EXAM
Genius





Ques : Which company holds the top position in the 2024 Burgundy Private Hurun India 500 list?

2024 बरगंडी प्राइवेट हुरुन इंडिया 500 सूची में कौन सी कंपनी शीर्ष स्थान पर है?

- (a) Reliance Industries / रिलायंस इंडस्ट्रीज
- (b) HDFC Bank / एचडीएफसी बैंक
- (c) Bharti Airtel / भारती एयरटेल
- (d) Infosys / इंफोसिस
- (e) Larsen & Toubro / लार्सन एंड टुब्रो

Answer : Option A

Explanation :

- According to the 2024 Burgundy Private Hurun India 500 ranking, Reliance Industries, TCS, and HDFC Bank are three of India's top ten most valued firms.
- According to the list, which was developed by Axis Bank's banking unit Burgundy Private and Hurun India, India's top 500 companies have a total value of \$3.8 trillion, which is greater than India's GDP as well as the GDPs of the UAE, Indonesia, and Spain put together.
- The top ten corporations have a total value more than Saudi Arabia's GDP.

List of top ten companies on Hurun India 500 list :

1. Reliance Industries
2. Tata Consultancy Services (TCS)
3. HDFC Bank
4. Bharti Airtel
5. ICICI Bank
6. Infosys
7. ITC
8. Larsen & Toubro
9. HCL Technologies
10. National Stock Exchange (NSE)





Ques : Which department and ITU Join Hands to Explore Future-Ready Infrastructure Planning with AI- Driven Digital Twin Technologies ?

एआई-संचालित डिजिटल ट्विन प्रौद्योगिकियों के साथ भविष्य के लिए तैयार बुनियादी ढांचे की योजना का पता लगाने के लिए किस विभाग और आईटीयू ने हाथ मिलाया है?

- (a) Department of Science and Technology / विज्ञान और प्रौद्योगिकी विभाग
- (b) Department of Biotechnology / जैव प्रौद्योगिकी विभाग
- (c) Department of Atomic Energy / परमाणु ऊर्जा विभाग
- (d) Department of Telecommunications / दूरसंचार विभाग
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- The Department of Telecommunications (DoT) and the International Telecommunication Union (ITU) have signed a letter of intent to research AI-powered Digital Twin technologies for enhanced infrastructure planning.
- The Department of Transportation's "Sangam: Digital Twin" effort builds virtual replicas of real infrastructure, including telecom networks. This effort allows for real-time monitoring, simulation, and analysis, which improves infrastructure design and development.
- Digital Twin streamlines decision-making, improves efficiency, and promotes future-ready digital infrastructure by combining new technologies such as artificial intelligence and 5G.

EXAM
Genius





Ques : How much battery production capacity has been awarded to Reliance New Energy Battery Limited under Production Linked Incentive (PLI) Scheme for Advanced Chemistry Cell (ACC) ?

एडवांस्ड केमिस्ट्री सेल (एसीसी) के लिए प्रोडक्शन लिंक्ड इंसेंटिव (पीएलआई) योजना के तहत रिलायंस न्यू एनर्जी बैटरी लिमिटेड को कितनी बैटरी उत्पादन क्षमता प्रदान की गई है?

- (a) 8 Mwh
- (b) 9 Mwh
- (c) 10 Mwh
- (d) 11 Mwh
- (e) 12 Mwh

Answer : Option C

Explanation :

- Under the Production Linked Incentive (PLI) Scheme for Advanced Chemistry Cell (ACC), the Ministry of Heavy Industries (MHI) awarded a 10 GWh ACC capacity to Reliance New Energy Battery Limited through the signing of a Program Agreement.
- With this agreement, four companies have been given a total of 40 GWh of capacity under India's Rs.18,100 crore PLI ACC initiative, with the goal of having 50 GWh of production capacity overall.
- The PLI ACC Scheme is intended to promote the EV and renewable energy storage industries, increase local value addition, and guarantee globally competitive battery manufacturing costs.
- To speed up domestic battery production, the Union Budget for FY2025–2026 included measures such as exempting 35 extra capital goods for the production of EV batteries from basic customs duty.





Ques : Which edition of the “Sportstar Aces Awards 2025” was held at the Taj Mahal Palace in Mumbai, Maharashtra ?

"स्पोर्टस्टार एसेस अवार्ड्स 2025" का कौन सा संस्करण मुंबई, महाराष्ट्र के ताज महल पैलेस में आयोजित किया गया था?

- (a) 3rd
- (b) 4th
- (c) 5th
- (d) 6th
- (e) 7th

Answer : Option E

Explanation :

- The 7th edition of the "Sportstar Aces Awards 2025" was place at the Taj Mahal Palace in Mumbai, Maharashtra.
- The event included 5 Popular Choice Awards and 16 Jury Awards, with over 2 lakh votes cast in the Popular Choice categories.
- In 2025, two special awards were presented: 'Special Recognition Game Changer 2025' and 'Inspirational Icon Award 2025'.
- The jury, chaired by Sunil Gavaskar, includes sporting icons such as M.M. Somaya, Abhinav Bindra, Viswanathan Anand, Anjali Bhagwat, and Aparna Popat.

Winners of Popular Choice Awards 2025 :

- **Sportstar of the Year (Male) :** PR Sreejesh (Hockey)
- **Sportstar of the Year (Female) :** Manu Bhaker (Shooting)
- **National Team of the Year :** Indian Men and Women Chess Team (Chess)
- **Club/State Team of the Year :** Mumbai City Football Club (FC) (Football)
- **Sporting Moment of the Year :** Arshdeep Singh Aulakh matchwinning performance in the Twenty20 (T20) World Cup (Cricket)





Ques : Pankaj Tripathi has join which audio storytelling platform as a co-founder ?
पंकज त्रिपाठी सह-संस्थापक के रूप में किस ऑडियो स्टोरीटेलिंग प्लेटफॉर्म से जुड़ गए हैं?

- (a) Audible
- (b) Pocket FM
- (c) Kuku FM
- (d) Velvet
- (e) Storytel

Answer : Option D

Explanation :

- Pankaj Tripathi, a well-known actor from Stree 2, Gangs of Wasseypur, and Bareilly Ki Barfi, has co-founded Velvet, an audio storytelling platform.
- Velvet, a cinematic audio story platform, was launched in October 2024 with the objective of providing immersive storytelling experiences.
- The website, co-founded by Vikas Kumar, Akshat Saxena, Varad Bhatnagar, and Sharib Khan, primarily offers Hindi audio material.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Jacob Kiplimo of Uganda has created history in the half-marathon. He became the first person to complete the event in under 57 minutes. Kiplimo completed 56 minutes and 42 seconds in Barcelona. He smashed the previous record of 57:30 set by Ethiopia's Yomif Kejelcha in October.

The Agricultural and Processed Food Products Export Development Authority (APEDA), in conjunction with AgroStar and Kay Bee Exports, successfully completed India's first commercial trial shipments of quality Sangola and Bhagwa pomegranates to Australia by sea.

Axis Bank will provide a CSR award of Rs.104 crore to Ashoka University over four years to foster multidisciplinary research and advance scientific inquiry.

Amit Kumar has been appointed as Managing Partner and Global Head of Wipro Consulting.

Rural Development Minister Shivraj Singh Chouhan has inaugurated the National Geospatial Knowledge-based Land Survey of Urban Habitations (NAKSHA) in 152 urban local bodies across 26 States and three Union Territories in Madhya Pradesh.

ONGC NTPC Green Private Limited (ONGPL) Acquires 100% Stake in Ayana Renewable Power for Rs 19,500 Crore (USD 2.3 billion)

C Krishnaveni, a veteran Telugu actress and producer, went away at the age of 102. She started her career as a drama artist before moving on to films, making her debut as a child artist in Sati Anasuya (1936). She was presented with the Raghupathi Venkaiah Award in 2004.

A.P. Moller – Maersk (Maersk) and Cochin Shipyard Ltd. (CSL) have signed a Memorandum of Understanding (MoU) to explore collaboration opportunities in ship repair, maintenance, and building activities in India.

The Centre has inaugurated the 'Mutual Credit Guarantee Scheme for MSMEs', which was announced in the Union Budget 2025-26, to help micro, small, and medium-sized firms. The policy allows MSMEs to obtain collateral-free loans of up to Rs 100 crore for the purchase of plant, machinery, or equipment.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

युगांडा के जैकब किप्लिमो ने हाफ मैराथन में इतिहास रच दिया है। वह इस प्रतियोगिता को 57 मिनट से कम समय में पूरा करने वाले पहले व्यक्ति बने। किप्लिमो ने बार्सिलोना में 56 मिनट और 42 सेकंड पूरे किए। उन्होंने अक्टूबर में इथियोपिया के योमिफ केजेल्चा द्वारा बनाए गए 57:30 के पिछले रिकॉर्ड को तोड़ दिया।

कृषि और प्रसंस्कृत खाद्य उत्पाद निर्यात विकास प्राधिकरण (एपीडा) ने एग्रोस्टार और के बी एक्सपोर्ट्स के साथ मिलकर, समुद्र के रास्ते ऑस्ट्रेलिया के लिए गुणवत्ता वाले संगोला और भगवा अनार के भारत के पहले वाणिज्यिक परीक्षण शिपमेंट को सफलतापूर्वक पूरा किया।

बहु-विषयक अनुसंधान को बढ़ावा देने और वैज्ञानिक जांच को आगे बढ़ाने के लिए एक्सिस बैंक चार वर्षों में अशोक विश्वविद्यालय को 104 करोड़ रुपये का सीएसआर पुरस्कार प्रदान करेगा।

अमित कुमार को विप्रो कंसल्टिंग का मैनेजिंग पार्टनर और ग्लोबल हेड नियुक्त किया गया है।

ग्रामीण विकास मंत्री शिवराज सिंह चौहान ने 26 राज्यों और मध्य प्रदेश के तीन केंद्र शासित प्रदेशों के 152 शहरी स्थानीय निकायों में राष्ट्रीय भू-स्थानिक ज्ञान-आधारित शहरी बस्तियों के भूमि सर्वेक्षण (NAKSHA) का उद्घाटन किया है।

ओएनजीसी एनटीपीसी ग्रीन प्राइवेट लिमिटेड (ओएनजीपीएल) ने 19,500 करोड़ रुपये (2.3 बिलियन अमेरिकी डॉलर) में अयाना रिन्यूएबल पावर में 100% हिस्सेदारी हासिल की।

अनुभवी तेलुगु अभिनेत्री और निर्माता सी कृष्णावेनी का 102 वर्ष की आयु में निधन हो गया। उन्होंने फिल्मों में आने से पहले एक नाटक कलाकार के रूप में अपना करियर शुरू किया, सती अनसूया (1936) में एक बाल कलाकार के रूप में अपनी शुरुआत की। उन्हें 2004 में रघुपति वेंकैया पुरस्कार प्रदान किया गया था।

एपी मोलर - मार्सक (मार्सक) और कोचीन शिपयार्ड लिमिटेड (सीएसएल) ने भारत में जहाज की मरम्मत, रखरखाव और निर्माण गतिविधियों में सहयोग के अवसरों का पता लगाने के लिए एक समझौता ज्ञापन (एमओयू) पर हस्ताक्षर किए हैं।

केंद्र ने सूक्ष्म, लघु और मध्यम आकार की फर्मों की मदद के लिए 'एमएसएमई के लिए म्यूचुअल क्रेडिट गारंटी योजना' का उद्घाटन किया है, जिसकी घोषणा केंद्रीय बजट 2025-26 में की गई थी। यह नीति एमएसएमई को संयंत्र, मशीनरी या उपकरण की खरीद के लिए 100 करोड़ रुपये तक का संपार्श्विक-मुक्त ऋण प्राप्त करने की अनुमति देती है।





Ques : Under Bima-ASBA, when is the premium amount transferred to the insurer?
बीमा-एसबीए के तहत, प्रीमियम राशि बीमाकर्ता को कब हस्तांतरित की जाती है?

- (a) At the time of policy application / पॉलिसी आवेदन के समय
- (b) Immediately after premium blocking / प्रीमियम ब्लॉक होने के तुरंत बाद
- (c) After the insurance policy is issued / बीमा पॉलिसी जारी होने के बाद
- (d) In monthly installments / मासिक किस्तों में
- (e) Only after claim approval / दावा अनुमोदन के बाद ही

Answer : Option C

Explanation :

- The Insurance Regulatory and Development Authority of India (IRDAI) has approved a one-time order for blocking premium amounts through the Unified Payments Interface (UPI) for the issuance of life and health insurance policies.
- Under the Bima Applications Supported by Blocked Amount (Bima-ASBA) mechanism, money is only sent from the prospect to the insurer when an insurance policy is issued.
- In this capability, insurers can provide a one-time mandate to block a specific amount in the prospect's bank account via UPI.
- The cash for the insurance premium will be deducted only once the insurer decides to accept the proposal. If the insurer declines the proposal, the funds will be released and made available to the prospect.
- The sum under Bima-ASBA will be unblocked automatically 14 days after the initial date of blocking funds, or within one working day of the proposal form's non-acceptance. This customer service facility will be operational by March 1, 2025.





Ques : Which Indian IT company has partnered with Greece's Eurobank S.A. for a multi-year banking technology program?

किस भारतीय आईटी कंपनी ने बहु-वर्षीय बैंकिंग प्रौद्योगिकी कार्यक्रम के लिए ग्रीस के यूरोबैंक एस.ए. के साथ साझेदारी की है?

- (a) Infosys / इंफोसिस
- (b) Tata Consultancy Services (TCS) / टाटा कंसल्टेंसी सर्विसेज (टीसीएस)
- (c) HCL Technologies / एचसीएल टेक्नोलॉजीज
- (d) L&T Infotech Mindtree (LTI Mindtree) / एल एंड टी इन्फोटेक माइंडट्री (एलटीआई माइंडट्री)
- (e) Wipro / विप्रो

Answer : Option D

Explanation :

- 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.
- Additionally, it will improve technology for Eurobank Group's operations in Cyprus, Luxembourg, and Greece.
- LTIMindtree and Eurobank collaborated to establish a new Global Delivery Center in Pune, Maharashtra.

EXAM
Genius





Ques : Tata Capital plans to raise how much through debt, including green bonds and non-convertible debentures (NCDs) ?

टाटा कैपिटल ने ग्रीन बांड और गैर-परिवर्तनीय डिबेंचर (एनसीडी) सहित ऋण के माध्यम से कितना जुटाने की योजना बनाई है?

- (a) Rs.11,000 crore
- (b) Rs.12,000 crore
- (c) Rs.13,000 crore
- (d) Rs.14,000 crore
- (e) Rs.15,000 crore

Answer : Option E

Explanation :

- Tata Capital aims to issue Rs.15,000 crore (\$1.72 billion) in debt, including green bonds and non-convertible debentures.
- Green bonds and market-linked NCDs will raise Rs.10,000 crore through private placement.
- 5,000 crore will be raised via secured redeemable NCDs with liquidity window facility.

About Tata Capital :

- **Established** : 2007
- **HQ** : Mumbai
- **MD & CEO** : Rajiv Sabharwal

EXAM
Genius



Ques : Who has cancelled the registrations of 19 foreign venture capital institutions (FVCI) ?

19 विदेशी उद्यम पूंजी संस्थानों (FVCI) का पंजीकरण किसने रद्द कर दिया है?

- (a) SEBI
- (b) RBI
- (c) IRDAI
- (d) SBI
- (e) NABARD

Answer : Option A

Explanation :

- The Securities and Exchange Board of India (SEBI) has canceled the registrations of 19 foreign venture capital institutions (FVCI) after investigations revealed that they had violated capital market rules.
- Among the 14 entities with available strike-off dates, 11 had been defunct for more than five years, while three had been defunct in their respective jurisdictions for ten months to three years.
- SEBI sent show-cause notices to these 19 firms in December 2024, but received no response.

Some of the entities whose FVCI registration has been cancelled :

- Blackstone Capital Partners (Singapore) VI FVCI
- Axis Capital Mauritius
- Summit Partners India Venture Capital Investments
- IFCI Sycamore India Infrastructure Fund
- Blackstone Family Investment Partnership (Singapore) VI-ESC FVCI



Ques : Under the Capital Utilization Plan (CUP), by how much will ADB's annual financing commitments increase by 2034?

पूंजी उपयोग योजना (सीयूपी) के तहत, 2034 तक एडीबी की वार्षिक वित्तपोषण प्रतिबद्धताएं कितनी बढ़ जाएंगी?

- (a) \$24 billion
- (b) \$30 billion
- (c) Over \$36 billion
- (d) \$40 billion
- (e) \$50 billion

Answer : option C

Explanation :

- The Asian Development Bank (ADB) plans to increase its operations by 50% over the next decade, leveraging its existing capital base to enhance development effect throughout Asia and the Pacific.
- The Capital Utilization Plan (CUP) aims to boost ADB's annual lending commitments from \$24 billion in 2024 to more than \$36 billion by 2034.
- Non-sovereign operations are projected to increase from 20% to 27% of commitments, while sovereign operations will expand moderately with a balanced portfolio.
- The country has set aggressive climate finance targets, including allocating 50% of overall commitments to climate initiatives and securing \$13 billion in private sector financing by 2030.

Genius





Ques : What is the primary purpose of the RBI's 'RBIDATA' mobile application?
RBI के 'RBIDATA' मोबाइल एप्लिकेशन का प्राथमिक उद्देश्य क्या है?

- (a) To provide real-time stock market updates. / वास्तविक समय शेयर बाजार अपडेट प्रदान करने के लिए।
- (b) To offer seamless access to economic and financial data. / आर्थिक और वित्तीय डेटा तक निर्बाध पहुंच प्रदान करना।
- (c) To facilitate online banking transactions. / ऑनलाइन बैंकिंग लेनदेन की सुविधा के लिए।
- (d) To allow the public to file banking complaints. / जनता को बैंकिंग शिकायतें दर्ज करने की अनुमति देना।
- (e) To issue digital currency directly to users. / उपयोगकर्ताओं को सीधे डिजिटल मुद्रा जारी करना।

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has launched a new smartphone application called 'RBIDATA', which provides easy access to over 11,000 series of economic and financial data relating to the Indian economy.
- The mobile app presents macroeconomic and financial facts about the Indian economy in a user-friendly and visually appealing way.
- Users will be able to examine time series data as graphs/charts and download it for analysis. There will also be information about the data source, unit of measurement, frequency, and latest revisions.
- Furthermore, the app's 'Banking Outlet' area will assist users in locating banking facilities within 20 kilometers of their location, and the 'SAARC Finance' portion will provide users with information about SAARC member countries.



Ques : According to Moody's Analytics, what is India's projected GDP growth rate for 2025?

मूडीज एनालिटिक्स के अनुसार, 2025 के लिए भारत की अनुमानित जीडीपी वृद्धि दर क्या है?

- (a) 6.4%
- (b) 6.8%
- (c) 5.6%
- (d) 4.5%
- (e) 7.2%

Answer : Option A

Explanation :

- According to Moody's Analytics, India's GDP is expected to slow to 6.4% in 2025 from 6.6% in 2024, owing to new US tariffs and weakening global demand, which will hurt exports.
- The report cites a broader decline in the Asia-Pacific area, with China's GDP growth also slowing.
- Moody's Analytics stated in their study titled 'Asia-Pacific Outlook: Chaos Ahead' that growth in the Asia-Pacific economy will slow in 2025 due to trade disputes, policy shifts, and unequal recoveries.
- According to its APAC estimate, India's GDP is predicted to increase by 6.4% in both the fiscal years 2025 and 2026.

Updated GDP List :

- RBI – 6.6% (FY25), 6.7% (FY26)
- Deloitte – 6.5-6.8 (FY25)
- FICCI – 6.4% (FY25)
- UN – 6.6% (CY25); 6.7% (CY26)
- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)





Ques : Which Indian state has introduced the country's first dedicated Global Capability Centers (GCC) Policy 2025?

किस भारतीय राज्य ने देश की पहली समर्पित वैश्विक क्षमता केंद्र (जीसीसी) नीति 2025 पेश की है?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option E

Explanation :

- Madhya Pradesh has introduced India's first designated Global Capability Centers (GCC) Policy 2025, marking a significant economic milestone.
- This project intends to attract international firms by fostering a strong ecosystem for global innovation and collaboration in Tier-2 cities such as Indore, Bhopal, and Jabalpur.
- Indore, Bhopal, and Jabalpur are projected to benefit most from Tier-1 infrastructure suitable for international firms.
- This initiative corresponds with the trend of decentralizing India's economic growth, as demonstrated in Karnataka's aim to extend outside Bengaluru and double GCCs to 1,000 by 2029.
- Companies setting up GCCs in Madhya Pradesh can receive up to 40% capital subsidy, with a maximum cap of Rs.30 crore.

Exam Genius





Ques : Which country organizes the BAFTA Awards?

बाफ्टा पुरस्कार का आयोजन कौन सा देश करता है?

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

Answer : Option C

Explanation :

• The 78th British Academy Film Awards (BAFTA) are already underway at the Royal Festival Hall in London, hosted by actor David Tennant for the second year running.

List of important winners of BAFTA Awards 2025 :

- **Best Film** : Conclave
- **Best Outstanding British Film** : Conclave
- **Best Director** : Brady Corbet (The Brutalist)
- **Best Leading Actress** : Mikey Madison (Anora)
- **Best Leading Actor** : Adrien Brody (The Brutalist)
- **Best Animated Film** : Wallace and Gromit: Vengeance Most Fowl
- **Best Documentary** : "Super/Man: The Christopher Reeve Story"

Genius





Ques : Which ministry has inaugurated the country's first vertical bi-facial solar plant installation ?

किस मंत्रालय ने देश के पहले वर्टिकल बाय-फेशियल सौर संयंत्र स्थापना का उद्घाटन किया है?

- (a) Union Ministry of Housing and Urban Affairs / केंद्रीय आवास और शहरी मामलों का मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Mines / केंद्रीय खान मंत्रालय
- (e) Union Ministry of Jal Shakti / केंद्रीय जल शक्ति मंत्रालय

Answer : Option A

Explanation :

- Housing and Urban Affairs Minister Manohar Lal Khattar has opened the country's first vertical bi-facial solar plant.
- He also inaugurated a one-megawatt (MW) rooftop solar facility at the Delhi Metro's Khyber Pass depot.
- The Okhla Vihar station's vertical solar plant, with a capacity of 50 kilowatts (KW), will use bi-facial panels that gather sunlight from both sides. This is a pilot project, and more of these plants will be placed based on their performance.
- With the addition of rooftop capacity at the Khyber Pass metro depot in Timarpur, DMRC now has 51 MW of total onsite rooftop solar capacity. These plants are located in 93 stations and 15 depots throughout the Delhi Metro system.

Genius





Ques : India has been elected to the vice presidency of the International Organization of Aids to Marine Navigation (IALA) in which country ?

भारत को किस देश में अंतर्राष्ट्रीय समुद्री नेविगेशन सहायता संगठन (IALA) के उपाध्यक्ष पद के लिए चुना गया है?

- (a) Netherland / नीदरलैंड
- (b) Mauritius / मॉरीशस
- (c) Moldova / मोलदोवा
- (d) Singapore / सिंगापुर
- (e) UAE / यूएई

Answer : Option D

Explanation :

- India has been elected as the vice president of the International Organization of Aids to Marine Navigation (IALA) in Singapore.
- The inaugural General Assembly of IALA also marked the organization's shift from a non-governmental organization (NGO) to an intergovernmental organization (IGO), with India elected as Vice President.
- India will host the IALA Council meeting in December 2025 and the IALA Conference & General Assembly in September 2027 in Mumbai.
- India's election to this key post demonstrates its commitment to strengthening marine safety, improving navigational aids, and encouraging international cooperation in the maritime sector.

Genius





Ques : Which organization releases reports on the income and expenditure of Indian political parties?

कौन सा संगठन भारतीय राजनीतिक दलों की आय और व्यय पर रिपोर्ट जारी करता है?

- (a) Reserve Bank of India (RBI) / भारतीय रिजर्व बैंक (आरबीआई)
- (b) Election Commission of India (ECI) / भारत का चुनाव आयोग (ईसीआई)
- (c) Comptroller and Auditor General (CAG) / नियंत्रक एवं महालेखा परीक्षक (सीएजी)
- (d) Association for Democratic Reforms (ADR) / एसोसिएशन फॉर डेमोक्रेटिक रिफॉर्म्स (एडीआर)
- (e) Ministry of Finance / वित्त मंत्रालय

Answer : Option D

Explanation :

- The BJP had the largest income among national parties in 2023-24, receiving Rs 4,340.47 crore, according to poll rights watchdog Association of Democratic Reforms (ADR).
- During the review period, this amount made up 74.57 percent of the total income for six major parties.
- The ruling party spent only 50.96% of its earnings (Rs.2,211.69 crore), resulting in a considerable surplus.
- The BJP's income increased by 83.85% from Rs.2,360.84 crore in 2022-23 to Rs.4,340.47 crore in 2023-24, representing a Rs.1,979.62 crore rise.
- The Congress, placed second, reported an income of Rs.1,225.11 crore. Unlike the BJP, the INC spent Rs.1,025.24 crore, representing 83.69% of its total income.
- In 2023-24, the six national parties (BJP, INC, CPI(M), AAP, BSP, and NPEP) earned a total of Rs.5,820.91 crore.
- National parties rely heavily on electoral bond donations to generate revenue.
- The BJP collected the biggest amount of Rs 1,685.63 crore, followed by the Congress at Rs 828.36 crore and the Aam Aadmi Party (AAP) at Rs 10.15 crore.





Ques : What is the primary focus of the MoU signed between India and Argentina?
भारत और अर्जेंटीना के बीच हस्ताक्षरित समझौता ज्ञापन का प्राथमिक फोकस क्या है?

- (a) Space exploration / अंतरिक्ष अन्वेषण
- (b) Lithium exploration and investment / लिथियम अन्वेषण और निवेश
- (c) Oil and gas production / तेल और गैस उत्पादन
- (d) Renewable energy development / नवीकरणीय ऊर्जा विकास
- (e) Agriculture and food security / कृषि और खाद्य सुरक्षा

Answer : Option B

Explanation :

- India and Argentina have signed a memorandum of understanding to expand their collaboration in lithium exploration and investment.
- The deal between MECL (India) and the Catamarca government seeks to accelerate essential natural resource development.
- Argentina, recognized for its huge lithium reserves as part of the 'Lithium Triangle,' is an important partner for India in obtaining key minerals for electric vehicle batteries and renewable energy storage.
- The conversations focused on Khanij Bidesh India Ltd. (KABIL) and Greenko's current lithium exploration operations in Catamarca, as well as the possibility of boosting Indian companies' engagement in Argentina's mining projects.

EXAM
Genius





Ques : Where has the Rashtriya Swayamsevak Sangh (RSS) inaugurated its new headquarters, Keshav Kunj?

राष्ट्रीय स्वयंसेवक संघ (आरएसएस) ने अपने नए मुख्यालय केशव कुंज का उद्घाटन कहाँ किया है?

- (a) Guwahati / गुवाहाटी
- (b) Indor / इंदौर
- (c) Agra / आगरा
- (d) Ranchi / रांची
- (e) New Delhi / नई दिल्ली

Answer : option E

Explanation :

- The Rashtriya Swayamsevak Sangh (RSS) has inaugurated its new headquarters, Keshav Kunj, near Jhandewalan, New Delhi.
- The contemporary structure, covering five lakh square feet, cost Rs.150 crore and was created entirely using public donations.
- RSS reported that 75,000 contributors donated to the building, with amounts ranging from Rs.5 to several lakhs.
- The new headquarters has three towers (Sadhana, Prerana, and Archana) with separate purposes.
- Sadhana houses the organization's offices, while Prerana and Archana are residential buildings.
- The towers have 300 rooms, conference spaces, and three auditoriums, with a total seating capacity of nearly 1,300.

Genius





Ques : Which state government has launched 'New Programme for Removal of Unused Drugs' (nPROUD) ?

किस राज्य सरकार ने 'अप्रयुक्त दवाओं को हटाने के लिए नया कार्यक्रम' (nPROUD) लॉन्च किया है?

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

Answer : Option A

Explanation :

- The Kerala government has started the 'New Programme for Removal of Unused Drugs' (nPROUD) to collect and safely dispose of expired and unused pharmaceuticals.
- This is India's first government-led project to address the safe disposal of medications, beginning in Kozhikode Corporation and Ulliyeri Panchayat.
- Unused medications will be collected from homes or approved disposal sites, with plans for statewide extension. Improper pharmaceutical disposal can lead to antibiotic resistance, health risks, and environmental contamination, making this project vital.

EXAM
Genius





Ques : Who will inaugurate the first edition of the SOUL Leadership Conclave in New Delhi?

नई दिल्ली में SOUL लीडरशिप कॉन्क्लेव के पहले संस्करण का उद्घाटन कौन करेगा?

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Shivraj Singh Chouhan / शिवराज सिंह चौहान
- (d) Jagat Prakash Nadda / जगत प्रकाश नड्डा
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option E

Explanation :

- The first edition of the SOUL Leadership Conclave will be inaugurated by Prime Minister Narendra Modi at Bharat Mandapam, New Delhi.
- Bhutan's Prime Minister, Dasho Tshering Tobgay, will make the keynote presentation as the Guest of Honor.
- The two-day SOUL Leadership Conclave will serve as a prominent venue for leaders from a variety of fields, including politics, sports, arts and media, spirituality, public policy, business, and the social sector, to share their remarkable life journeys.
- The conclave will build an ecosystem of collaboration and thought leadership, allowing for learning from both errors and accomplishments in order to inspire younger audiences.

EXAM
Genius





Ques : Where was the 9th Asia Economic Dialogue organized?
9वीं एशिया आर्थिक वार्ता कहाँ आयोजित की गई?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Pune / पुणे
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Mumbai / मुंबई

Answer : Option C

Explanation :

- The 9th Asia Economic Dialogue has being held at Pune, Maharashtra. The Asia Economic Dialogue is the External Affairs Ministry's annual 'Track 1.5 Dialogue' on Geoeconomics.
- The Dialogue's theme is "economic resilience and resurgence in an era of fragmentation."
- The Dialogue included crucial contemporary geoeconomic subjects such as artificial intelligence (AI) and automation, economic imperatives of cyber security, and aspects of the blue economy in the Indian Ocean region and beyond.
- It also seeks to address the intricacies of economic fragmentation and propose concrete paths to resilience and rebirth.

EXAM
Genius





Ques : Which brand topped the FutureBrand Index 2024 Published by FutureBrand ?
FutureBrand द्वारा प्रकाशित FutureBrand Index 2024 में कौन सा ब्रांड शीर्ष पर है?

- (a) RIL
- (b) Nike
- (c) ASML
- (d) Apple
- (e) Samsung

Answer : Option E

Exlanation :

- FutureBrand Index 2024 Published by FutureBrand
- In 'The FutureBrand Index 2024', a global brand perception survey, South Korea's Samsung ranked first, indicating good brand perception and market flexibility.
- India's Reliance Industries Limited (RIL) now ranks second, up 11 spots from 13th in 2023.
- In 2014, 7 of the top ten brands came from the United States. By 2024, the dominance has decreased to four US brands and five from APAC and the Middle East.

Ranking of top 5 in The FutureBrand Index 2024 :

- 1 Samsung (South Korea)
- 2 RIL (India)
- 3 Apple (USA)
- 4 Nike (USA)
- 5 ASML (The Netherlands)

EXAM
Genius





Ques : India is in talks to export which missile system to the Philippines?
भारत फिलीपींस को कौन सी मिसाइल प्रणाली निर्यात करने के लिए बातचीत कर रहा है?

- (a) BrahMos / ब्रह्मोस
- (b) Akash / आकाश
- (c) Prithvi / पृथ्वी
- (d) Agni / अग्नि
- (e) S-400 / एस-400

Answer : Option B

Explanation :

- India is expected to obtain a \$200 million defense export contract with the Philippines for the supply of Akash short-range surface-to-air missiles.
- If finalized, this will be India's second significant weapons sale with Manila, strengthening strategic defense ties amid escalating concerns with China in the South China Sea.
- The transaction is believed to be greater than India's \$230 million Akash missile delivery to Armenia in 2023.
- The Akash agreement is set to follow India's \$375 million sale of BrahMos supersonic cruise missiles to the Philippines in 2022, which was the country's largest ever defense export pact.

About Akash Missile System :

- **Introduced** : 2009, Surface-to-Air Missile (SAM)
- **Developed by** : Defence Research and Development Organisation (DRDO)
- **Produced by** : Bharat Dynamics Limited (BDL) and Bharat Electronics Limited (BEL)
- **Physical Dimensions** : Length - 5,870 mm, Diameter - 350 mm, Weight - 710 kg
- **Surveillance Components** : Developed by Bharat Electronics (BEL), Tata Power Strategic Engineering Division, and Larsen & Toubro
- **Speed** : Flies at supersonic speed, reaching around Mach 2.5
- **Engagement Capacity** : Engages four aerial targets simultaneously at a range of 25 km from a single firing unit





Ques : India and which country Strengthen Scientific Ties with CSIR-NAST MoU ?
भारत और किस देश ने CSIR-NAST समझौता ज्ञापन के साथ वैज्ञानिक संबंधों को मजबूत किया?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Bangladesh / बांग्लादेश
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- India's Council of Scientific and Industrial Research (CSIR) and Nepal's Nepal Academy of Science and Technology (NAST) have signed a memorandum of understanding (MOU) to strengthen scientific and technical partnership.
- Since 1994, the relationship has allowed for collaborative research, workshops, and training initiatives.
- The 2025 MoU prioritizes collaboration initiatives such as information exchange, research projects, and training programs in critical scientific domains.
- This renewed pact seeks to strengthen Indo-Nepal collaboration in innovation, economic progress, and regional development.

EXAM
Genius





Ques : Asian Winter Games 2025 which country topped in the medal tally ?
एशियाई शीतकालीन खेल 2025 में कौन सा देश पदक तालिका में शीर्ष पर रहा?

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

Answer : Option B

Explanation :

- The 9th Asian Winter Games were place in Harbin, Heilongjiang Province, China.
- The tournament promoted winter sports in Asia, attracting athletes from 34 countries.
- China won the most medals, with 85 (32 gold, 27 silver, and 26 bronze).
- India deployed 59 athletes, its greatest contingent ever. Despite not winning any medals, India showed improvement in winter sports.
- Saudi Arabia will host the 10th Asian Winter Games (NEOM 2029).

About Asian Winter Games 2025 :

- **Edition** : 9th
- **Host city** : Harbin, China
- **Motto** : Dream of Winter, Love Among Asia
- **Emblem** : “Breakthrough”, consists of three distinct elements: the emblem motif, the abbreviated name of the Games and the OCA symbol
- **Mascot** : Binbin and Nini, a pair of Siberian tigers. Binbin represents the ice events, while Nini represents the snow events
- **Events** : 64 events in 11 sports, 34 nations included
- **Opened by** : Xi Jinping, President of China
- **Closed by** : Timothy Fok, Vice President of the Olympic Council of Asia
- **Torch lighter** : Zhang Hong
- **Indian flag bearer** : Arif Khan & Bhavani Thekkada





Top 5 in the Medal tally of Asian Winter Games 2025 :

- 1 China :** 32 (Gold) 27 (Silver) 26 (Bronze) 85 (Total)
- 2 Republic of Korea :** 16 (Gold) 15 (Silver) 14 (Bronze) 45 (Total)
- 3 Japan :** 10 (Gold) 12 (Silver) 15 (Bronze) 37 (Total)
- 4 Kazakhstan :** 4 (Gold) 9 (Silver) 7 (Bronze) 20 (Total)
- 5 Philippines, Uzbekistan :** 1 (Gold) 0 (Silver) 0 (Bronze) 1 (Total)



EXAM
Genius





Ques : Who has been appointed as the 9th Chief Minister of Delhi?
दिल्ली के 9वें मुख्यमंत्री के रूप में किसे नियुक्त किया गया है?

- (a) Arvind Kejriwal / अरविन्द केजरीवाल
- (b) Atishi Marlena / आतिशी मार्लेना
- (c) Rekha Gupta / रेखा गुप्ता
- (d) Bandana Kumari / बंदना कुमारी
- (e) Manish Sisodia / मनीष सिसौदिया

Answer : Option C

Explanation :

- Shalimar Bagh MLA-elect Rekha Gupta (BJP) Appointed as 9th Chief Minister of Delhi. Total votes won by her is 68,200 votes. She Replaced Atishi Marlena.
- She Defeated Aam Aadmi Party's (AAP) Bandana Kumari by a significant margin of 29,595 votes
- The BJP gained 48 seats in the 2025 assembly elections, compared to 22 for the AAP in the 70-member legislature, after being out of power since 1998 in Delhi.
- Gupta's appointment as CM is the first time the BJP has picked a woman to lead a state since 2014, when it took power at the national level.
- She is the fourth woman to hold Delhi's top job, joining Sushma Swaraj (BJP), Sheila Dikshit (INC), and Atishi (AAP).
- She has successfully served as a councillor for Uttari Pitampura in 2007 and North Pitampura in 2012.
- Rekha Gupta established the "Sumedha Yojana" to support economically disadvantaged female students in higher education.





Ques : Who has inaugurated the 77th Session of the Executive Committee (EC-77) of the African-Asian Rural Development Organization (AARDO) in New Delhi?

नई दिल्ली में अफ्रीकी-एशियाई ग्रामीण विकास संगठन (AARDO) की कार्यकारी समिति (EC-77) के 77वें सत्र का उद्घाटन किसने किया?

- (a) Amit Shah / अमित शाह
- (b) Dr. Mansukh Mandaviya / डॉ. मनसुख मंडाविया
- (c) Shivraj Singh Chouhan / शिवराज सिंह चौहान
- (d) Jagat Prakash Nadda / जगत प्रकाश नड्डा
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option C

Explanation :

- Union Minister Shivraj Singh Chouhan opened the 77th Session of the African-Asian Rural Development Organization's Executive Committee (EC-77) in New Delhi, which was attended by senior officials from AARDO member countries.
- The session proposed new AARDO leadership (President and Vice Presidents), reviewed budget projections, approved new memberships and MOUs, and evaluated development projects, HRD programs, and regional office operations for the period May 2023 to October 2024.
- AARDO was created in 1962. AARDO is a global organization that promotes rural and agricultural development in 32 African and Asian nations, with India providing significant support and operations.
- The Indian government has long supported AARDO, giving financial aid for infrastructure and hosting its headquarters in New Delhi, as well as actively participating in governance and development projects.





:Ques : Where is the 34th edition of the ITTF-ATTU Asian Cup Table Tennis Tournament being held?

ITTF-ATTU एशियन कप टेबल टेनिस टूर्नामेंट का 34वां संस्करण कहाँ आयोजित किया जा रहा है?

- (a) United States / संयुक्त राज्य अमेरिका
- (b) China / चीन
- (c) India / भारत
- (d) South Korea / दक्षिण कोरिया
- (e) Germany / जर्मनी

Answer : Option B

Explanation :

- The 34th ITTF-ATTU Asian Cup table tennis competition begins in Shenzhen, China.
- Sharath Kamal, a five-time Olympian and reigning Commonwealth Games singles winner, leads India's men's squad at world number 42.
- The team also comprises world No. 60 Manav Thakkar and world No. 70 Harmeet Desai. Sreeja Akula, Ayhika Mukherjee, and Yashaswini Ghoshal are members of the Indian women's team for the Paris 2024 Olympics.
- The event includes men's and women's singles events, with 32 players in each. The top four semi-finalists in both competitions will qualify for the ITTF World Cup 2025, which will be held in April.

EXAM
Genius





Ques : Where is NAVDEX 2025 taking place?

NAVDEX 2025 कहाँ हो रहा है?

- (a) Odisha, India / ओडिशा, भारत
- (b) Singapore / सिंगापुर
- (c) London, UK / लंदन, यूके
- (d) Paris, France / पेरिस, फ्रांस
- (e) Abu Dhabi, UAE / अबू धाबी, संयुक्त अरब अमीरात

Answer : Option E

Explanation :

- Goa Shipyard Ltd (GSL), one of India's leading defense shipbuilding yards, will display its indigenously designed Fast Patrol Vessels (FPVs) and Offshore Patrol Vessels (OPVs) during NAVDEX 2025 in Abu Dhabi.
- These warships highlight India's rising strengths in naval innovation and self-reliance as part of the "Make in India" mission.
- The Fast Patrol Vessel (Model) on display is a 50-meter-long, high-speed vessel that can reach 35 knots. GSL designed and manufactured it in-house, with the primary purpose of patrolling, anti-smuggling, and anti-terrorist missions

EXAM
Genius





Ques : Which edition of Multilateral Naval Exercise Komodo Held at Benoa Port in Denpasar, Bali, Indonesia ?

बहुपक्षीय नौसेना अभ्यास कोमोडो का कौन सा संस्करण इंडोनेशिया के देनपसार, बाली में बेनोआ बंदरगाह पर आयोजित किया गया?

- (a) 3rd
- (b) 4th
- (c) 5th
- (d) 6th
- (e) 7th

Answer : Option C

Explanation:

- Multilateral Naval Exercise Komodo 5th Edition Held at Benoa Port in Denpasar, Bali, Indonesia.
- Theme 2025 Maritime Partnership for Peace and Stability
- Indian participants are INS Shardul, a Landing Ship Tank (Large), and the P-8I Long-Range Maritime Surveillance Aircraft
- Last edition held in Makassar, South Sulawesi, Indonesia (2023)
- Held between 19 Warships from 38 countries. 1st edition held in 2014.

EXAM
Genius





Ques : Volvo Trucks Launches India's First Road Train for Efficient Logistics in which state ?

वोल्वो ट्रक्स ने कुशल लॉजिस्टिक्स के लिए भारत की पहली रोड ट्रेन किस राज्य में लॉन्च की?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option D

Explanation :

- India's first Road Train Inaugurated by Union Minister, Nitin Jairam Gadkari, Ministry of Road Transport and Highways at Nagpur, Maharashtra.
- It is Developed by Volvo Trucks (Volvo Group India Private Limited) and Operated by Gurgaon, (Haryana) based Delhivery Limited.
- It is Certified by MoRTH and Pune, Maharashtra based Automotive Research Association of India (ARAI)
- It offering a total cargo volume of 144 cubic meters (m), which is 50% higher than standard semi-trailers

EXAM
Genius





Ques : World Day of Social Justice is observed annually on which day ?

विश्व सामाजिक न्याय दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 19 February
- (b) 20 February
- (c) 21 February
- (d) 22 February
- (e) 23 February

Answer : Option B

Explanation :

- The World Day of Social Justice is observed every year on February 20.
- The day emphasizes the importance of social justice in eradicating poverty, ensuring good employment, gender equality, and access to education and healthcare.
- Theme 2025: Empowering Inclusion: Bridging Gaps in Social Justice.
- On June 10, 2008, the International Labour Organization (ILO) overwhelmingly approved the ILO Declaration on Social Justice for Fair Globalization.
- The International Labour Conference has adopted three key statements of principles and policy since the ILO Constitution was ratified in 1919.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Reserve Bank of India (RBI) has given its approval to appoint corporate banking veteran and former JP Morgan India CEO Prabdev (PD) Singh as the CEO for Standard Chartered (StanC) in India.

SIB Quick FD Launched by South Indian Bank Limited. It allows individuals to open Fixed Deposits (FDs) without a savings account in the bank with a Min investment of Rs.1,000

JioTele OS is a low-cost smart TV operating system that Reliance Jio launched to cater to the particular requirements of Indian viewers. It provides OTT apps, cloud gaming, TV channels, lag-free 4K video, AI-driven suggestions, and frequent software updates for security and compatibility.

Prabdev Singh (P.D.) Singh Appointed as Chief Executive Officer (CEO) of India's operation of Standard Chartered of India based in Mumbai, Maharashtra for 3 years. He Replaced Zarin Daruwala.

Food and delivery platform Zomato has introduced Nugget, an artificial intelligence (AI)-powered customer support platform designed to help businesses streamline their operations.

The Ministry of Skill Development and Entrepreneurship (MSDE), National Skill Development Corporation (NSDC), and Intel India have launched the 'AI for Entrepreneurship' micro-learning module.

The first edition of the Olympic Esports Games, a landmark event both in the world of esports and within the Olympic Movement, will be held in 2027 in Riyadh, Saudi Arabia.

Recognizing Pradhan Mantri Fasal Bima Yojana (PMFBY)'s impact, the Union Cabinet recommended its continuation, together with the Restructured Weather Based Crop Insurance Scheme (RWBCIS), until 2025-26, with a budget of Rs.69,515.71 crore. RWBCIS, introduced concurrently with PMFBY, is a weather index-based program that supplements PMFBY's crop insurance method.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारतीय रिजर्व बैंक (आरबीआई) ने कॉर्पोरेट बैंकिंग दिग्गज और जेपी मॉर्गन इंडिया के पूर्व सीईओ प्रबदेव (पीडी) सिंह को भारत में स्टैंडर्ड चार्टर्ड (स्टैनसी) के सीईओ के रूप में नियुक्त करने की मंजूरी दे दी है।

साउथ इंडियन बैंक लिमिटेड द्वारा SIB क्विक FD लॉन्च किया गया। यह व्यक्तियों को बैंक में बचत खाते के बिना 1,000 रुपये के न्यूनतम निवेश के साथ सावधि जमा (एफडी) खोलने की अनुमति देता है।

JioTele OS एक कम लागत वाला स्मार्ट टीवी ऑपरेटिंग सिस्टम है जिसे रिलायंस जियो ने भारतीय दर्शकों की विशेष आवश्यकताओं को पूरा करने के लिए लॉन्च किया है। यह ओटीटी ऐप्स, क्लाउड गेमिंग, टीवी चैनल, लैग-फ्री 4K वीडियो, एआई-संचालित सुझाव और सुरक्षा और अनुकूलता के लिए लगातार सॉफ्टवेयर अपडेट प्रदान करता है।

प्रबदेव सिंह (पी.डी.) सिंह को 3 साल के लिए मुंबई, महाराष्ट्र में स्थित स्टैंडर्ड चार्टर्ड ऑफ इंडिया के भारत के संचालन के मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में नियुक्त किया गया। उन्होंने जरीन दारूवाला की जगह ली।

खाद्य और डिलीवरी प्लेटफॉर्म ज़ोमैटो ने व्यवसायों को उनके संचालन को सुव्यवस्थित करने में मदद करने के लिए डिज़ाइन किया गया एक कृत्रिम बुद्धिमत्ता (एआई)-संचालित ग्राहक सहायता प्लेटफॉर्म नगेट पेश किया है।

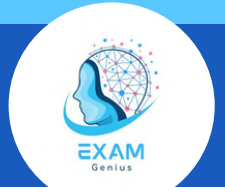
कौशल विकास और उद्यमिता मंत्रालय (MSDE), राष्ट्रीय कौशल विकास निगम (NSDC), और इंटेल इंडिया ने 'उद्यमिता के लिए AI' माइक्रो-लर्निंग मॉड्यूल लॉन्च किया है।

ओलंपिक ईस्पोर्ट्स गेम्स का पहला संस्करण, ईस्पोर्ट्स की दुनिया और ओलंपिक मूवमेंट दोनों में एक ऐतिहासिक आयोजन, 2027 में रियाद, सऊदी अरब में आयोजित किया जाएगा।

प्रधान मंत्री फसल बीमा योजना (पीएमएफबीवाई) के प्रभाव को पहचानते हुए, केंद्रीय मंत्रिमंडल ने 69,515.71 करोड़ रुपये के बजट के साथ, पुनर्गठित मौसम आधारित फसल बीमा योजना (आरडब्ल्यूबीसीआईएस) के साथ, 2025-26 तक इसे जारी रखने की सिफारिश की। RWBCIS, PMFBY के साथ समवर्ती रूप से शुरू किया गया, एक मौसम सूचकांक-आधारित कार्यक्रम है जो PMFBY की फसल बीमा पद्धति का पूरक है।

सामाजिक न्याय के लिए वैश्विक गठबंधन के प्रथम संस्करण पर क्षेत्रीय वार्ता भारत मंडपम, नई दिल्ली में आयोजित की गई। इसका आयोजन श्रम एवं रोजगार मंत्रालय, भारतीय उद्योग परिसंघ (सीआईआई) और भारतीय नियोक्ता महासंघ (ईएफआई) द्वारा किया जाता है।





Ques : Which bank launched Prospera Non-Resident External (NRE) Savings Account ?

किस बैंक ने प्रोस्पेरा नॉन-रेजिडेंट एक्सटर्नल (एनआरई) बचत खाता लॉन्च किया?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option A

Explanation :

- Prospera Non-Resident External (NRE) Savings Account Launched by Federal Bank Limited
- An exclusive banking solution designed for NonResident Indians (NRIs), Persons of Indian Origin (PIO), and Overseas Citizens of India (OCIs).
- TATA AIG General Insurance Company Limited is Insurance coverage provider.
- It has Average Monthly Balance (AMB) of Rs 25,000

EXAM
Genius





Ques : According to RBI latest data, outward remittances under its Liberalised Remittance Scheme (LRS) declined _ Year-on-Year (Y-o-Y) ?

RBI के नवीनतम आंकड़ों के अनुसार, इसकी उदारीकृत प्रेषण योजना (LRS) के तहत जावक प्रेषण में साल-दर-साल (Y-o-Y) ____ की गिरावट आई है?

- (a) 9.15%
- (b) 10.15%
- (c) 10.45%
- (d) 10.50%
- (e) 11.15%

Answer : Option B

Explanation :

The Reserve Bank of India (RBI) reported that outward remittances under its Liberalised Remittance Scheme (LRS) decreased by 10.15 percent year on year to USD 22.82 billion from April to December of Financial Year 2024-25 (9MFY25), from USD 24.80 billion in 9M FY24.

Data about Remittances:

- Outward Remittance in Q3FY25 3.3% increase (USD 6,670.4 million)
- Remittances for Deposits 43% decrease (USD 422.28 million)
- Remittances of Close Relatives as well for Gifts 25.2% decrease (USD 2,757 million)
- Outward Remittances from International Travel 2.23% decrease (USD 13.10 billion)
- Remittances for investments in equity and debt instruments 2.09% increase (USD 1,113.73 million)

About Liberalised Remittance Scheme (LRS) :

- **Launched** : 4th February, 2004
- **Objective** : to simplify and streamline the process of remitting funds overseas
- **Limit** : to freely remit up to USD 2,50,000 per financial year (April-March) for any permissible current or capital account transaction or a combination of both





Ques : Karnataka Bank recently celebrated which milestone Founders' Day?
कर्नाटक बैंक ने हाल ही में कौन सा मील का पत्थर संस्थापक दिवस मनाया?

- (a) 50th
- (b) 65th
- (c) 75th
- (d) 90th
- (e) 101th

Answer : Option E

Explanation :

- Karnataka Bank launched two new products to commemorate its 101st founders' day: 'KBL Stri' and 'KBL One Family Banking Programme'.
- The bank's 'KBL Stri' savings account empowers women to define their own success, whether as homemakers, professionals, or entrepreneurs.
- The 'KBL One Family Banking Programme' provides tailored rewards, shared privileges, and easy access for families using a single ID.

EXAM
Genius





Ques : In February 2025, which financial institution was fined Rs 39 lakh by RBI for breaches in 'Large Exposures' limits and delayed reporting?

फरवरी 2025 में, किस वित्तीय संस्थान पर RBI ने 'बड़े जोखिम' की सीमा का उल्लंघन करने और देरी से रिपोर्टिंग करने के लिए 39 लाख रुपये का जुर्माना लगाया था?

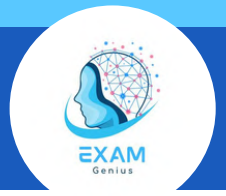
- (a) Citibank / सिटी बैंक
- (b) Standard Chartered Bank / स्टैंडर्ड चार्टर्ड बैंक
- (c) Barclays Bank / बार्कलेज बैंक
- (d) HSBC India / एचएसबीसी इंडिया
- (e) Deutsche Bank / डॉयचे बैंक

Answer : Option A

Explanation :

- Citibank, Asirvad Micro Finance, and JM Financial Home Loans have all received monetary penalties from the Reserve Bank of India (RBI) for breaking regulatory standards.
- Citibank was fined Rs 39 lakh by the central bank for failing to notify violations in 'Large Exposures' limitations on time and not uploading corrected data in certain categories within seven days of receiving rejection reports from Credit Information Companies (CICs).
- Meanwhile, Asirvad Micro Finance failed to declare the household income of some borrowers to CICs. Due to these inadequacies, the RBI imposed a penalty of Rs 6.20 lakh on the company.
- In the case of JM Financial Home Loans, the RBI imposed a Rs 1.50 lakh penalty based on the National Housing Bank's evaluation of its financial status on March 31, 2022 and March 31, 2023.





Ques : IRDAI Forms Committee to Review Insurance Law Amendments. Who chaired the committee ?

IRDAI ने बीमा कानून संशोधनों की समीक्षा के लिए समिति बनाई। समिति की अध्यक्षता किसने की?

- (a) Dinesh Kumar Khara / दिनेश कुमार खरा
- (b) Rajnish Kumar / रजनीश कुमार
- (c) Salila Pande / सलिला पांडे
- (d) Arundhati Bhattacharya / अरुंधति भट्टाचार्य
- (e) Ashwini Kumar Tewari / अश्विनी कुमार तिवारी

Answer : Option A

Explanation :

- 7 Members Committee to review and implement changes to the Insurance Act of 1938 Formed by Insurance Regulatory and Development Authority of India (IRDAI)
- It is Chair by Dinesh Kumar Khara, the former Chairman of the Mumbai (Maharashtra) based State Bank of India (SBI)
- Its aim is to review and implement changes to the Insurance Act of 1938 and submit the report Within 3 months

Proposed Amendments to the Insurance Act :

- Raise the FDI cap in the insurance sector from 74% to 100% aiming to attract more foreign investment
- Allow insurance companies to operate across different insurance segments (like life and general) under a single license
- Lowering the minimum paid-up capital for insurance companies





Ques : Who has been appointed as Principal Secretary II to Prime Minister Narendra Modi?

प्रधानमंत्री नरेंद्र मोदी के प्रधान सचिव द्वितीय के रूप में किसे नियुक्त किया गया है?

- (a) Nandan Nilekani / नंदन नीलेकणि
- (b) Shaktikanta Das / शक्तिकांत दास
- (c) Raghuram Rajan / रघुराम राजन
- (d) Parul Tyai / पारुल टायई
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Shaktikanta Das, former Governor of the Reserve Bank of India (RBI), has been appointed Principal Secretary II to Prime Minister Narendra Modi.
- Mr. Das served as RBI Governor from 2018 to 2023, a critical period for the Indian economy because to the uncertainty caused by the COVID-19 pandemic.
- Changes in the PMO at this level have been infrequent under Modi, with outgoing Principal Secretary I Nripendra Misra resigning after serving a full term from 2014 to 2019.
- Mr. P.K. Mishra served as Additional Principal Secretary from 2014 to 2019, and then became Principal Secretary I upon Mr. Nripendra Misra's retirement.

EXAM
Genius





Ques : Which of the following depository services have been integrated under the Unified Investor App (UIP)?

निम्नलिखित में से कौन सी डिपॉजिटरी सेवाओं को यूनिफाइड इन्वेस्टर ऐप (यूआईपी) के तहत एकीकृत किया गया है?

- (a) MyEasi (CDSL) & SPEED-e (NSDL) / MyEasi (CDSL) और स्पीड-ई (NSDL)
- (b) BSE & NSE trading platforms / बीएसई और एनएसई ट्रेडिंग प्लेटफॉर्म
- (c) Paytm Money & Zerodha / पेटीएम मनी और ज़ेरोधा
- (d) Mutual Funds & Government Bonds / म्यूचुअल फंड और सरकारी बांड
- (e) CIBIL & Experian Credit Score / सिबिल और एक्सपीरियन क्रेडिट स्कोर

Answer : option A

Explanation :

- 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.
- This platform gives investors a comprehensive picture of their financial statements, shareholdings, investments, and financial statements.
- One significant advantage of this project is the opportunity to see demat securities from both NSDL and CDSL accounts.
- The technology also addresses major issues by eliminating fraudulent intermediaries using direct data sourcing from exchanges, depositories, and clearing firms.

EXAM
Genius





Ques : Japan International Cooperation Agency (JICA) established in which year ?
जापान अंतर्राष्ट्रीय सहयोग एजेंसी (JICA) की स्थापना किस वर्ष में हुई?

- (a) 1954
- (b) 1964
- (c) 1974
- (d) 1984
- (e) 1994

Answer : Option C

Explanation :

- 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'.
- The project intends to strengthen market mechanisms and boost horticultural production in Uttarakhand's Tehri Garhwal and Nainital districts.
- According to recent data, most farmers in Uttarakhand own less than two hectares of land, and agriculture employs 39% of the state's population.

About Japan International Cooperation Agency (JICA) :

- **Established** : 1974
- **HQ** : Tokyo, Japan
- **President** : TANAKA Akihiko





Ques : Who tops the Forbes' Women Billionaire List Published by Forbes ?
फोर्ब्स द्वारा प्रकाशित फोर्ब्स की महिला अरबपति सूची में शीर्ष पर कौन है?

- (a) Alice Walton / ऐलिस वाल्टन
- (b) Abigail Johnson / अबीगैल जॉनसन
- (c) Savitri Jindal & Family / सावित्री जिंदल और परिवार
- (d) Jacqueline Mars / जैकलीन मार्स
- (e) MacKenzie Scott / मैकेंज़ी स्कॉट

Answer : Option A

Explanation :

- Forbes' Women Billionaire List Published by Forbes
- According to the Forbes Billionaire List 2024, women accounted for 13.3% of worldwide billionaires last year.
- Forbes' top ten richest women have amassed a net worth of almost \$500 billion, making them powerful leaders in many industries.

Ranking of Top 10 Women Billionaires :

- 1 Alice Walton \$112.5 billion
- 2 Francoise Bettencourt Meyers and Family \$74.4 billion
- 3 Julia Koch and Family \$74.2 billion
- 4 Jacqueline Mars \$42.3 billion
- 5 Rafaela Aponte-Diamant \$39.0 billion
- 6 Abigail Johnson \$36.0 billion
- 7 Savitri Jindal & Family \$32.3 billion
- 8 MacKenzie Scott \$32.3 billion
- 9 Miriam Adelson & Family \$31.5 billion
- 10 Marilyn Simons & Family \$31.0 billion





Ques : Recently which company Joins OPEC+ as Observer for Global Energy Influence ?

हाल ही में कौन सी कंपनी वैश्विक ऊर्जा प्रभाव के लिए पर्यवेक्षक के रूप में OPEC+ में शामिल हुई?

- (a) Spain / स्पेन
- (b) Italy / इटली
- (c) Brazil / ब्राजील
- (d) UK / यूके
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- Brazil will join OPEC+, a grouping of OPEC members and additional oil-producing nations.
- Participation is confined to the Charter of Cooperation, a permanent platform for OPEC and OPEC+ members to debate industry-related matters.
- Brazil's crude oil output accounted for 4% of global production in 2023.

About OPEC+ :

- **OPEC+ founded** : 2016
- **HQ** : Vienna, Austria
- **OPEC+ member** : Azerbaijan, Bahrain, Brunei, Brazil, Kazakhstan, Malaysia, Mexico, Oman, Russia, South Sudan and Sudan





Ques : Who won the Memory League World Championship recently?

हाल ही में मेमोरी लीग विश्व चैम्पियनशिप किसने जीती?

- (a) Akash Gupta / आकाश गुप्ता
- (b) Vishvaa Rajakumar / विश्वा राजकुमार
- (c) Rohan Kapadia / रोहन कपाड़िया
- (d) Manish Sharma / मनीष शर्मा
- (e) Ankit Verma / अंकित वर्मा

Answer : Option B

Explanation :

- A 20-year-old Indian student has made headlines by winning the Memory League World Championship, an intense online competition where participants compete in rapid memorisation challenges.
- Vishvaa Rajakumar, a student at Manakula Vinayagar Institute of Technology in Puducherry, stunned competitors by memorising 80 random digits in just 13.50 seconds. This is an incredible speed of nearly six digits per second.
- Memory League World Championship tests participants in various recall tasks, including numbers, words, and images. One of the toughest challenges involves memorising and recalling 80 random numbers displayed on a screen as quickly as possible.

EXAM
Genius





Ques : Which state has recorded the highest number of bird species across 37 states and union territories (UTs) in India, with 543 species ?

भारत के 37 राज्यों और केंद्र शासित प्रदेशों (यूटी) में 543 प्रजातियों के साथ किस राज्य में सबसे अधिक पक्षी प्रजातियाँ दर्ज की गई हैं?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

- For the third year in a row, West Bengal (WB) had the most bird species among India's 37 states and union territories (UTs), totaling 543.
- This achievement occurred during the 28th annual Great Backyard Bird Count (GBBC), one of the world's greatest birding activities.
- Preliminary results show that the number of bird species in India climbed to 1,068 in 2025, from 1,036 in 2024.
- In 2025, India submitted 44,300 checklists, which are listings of birds that may be seen, heard, or identified.
- In 2025, WB uploaded 1,909 checklists, slightly less than the 2,223 listings in 2024. Kerala has the most checklist entries in India, with 9,856.
- Darjeeling had the most species (252) on the WB list, down from 308 the previous year.
- South 24 Parganas is the top district in West Bengal, with 513 criteria.

Top 5 states in GBBC India 2025 rankings :

- 1 West Bengal 543 species
- 2 Uttarakhand 446 species
- 3 Assam, Maharashtra 414 species
- 4 Karnataka 380 species
- 5 Kerala 342 species



About Great Backyard Bird Count (GBBC) :

- **Started** : 1998
- **Launched** : Cornell Lab of Ornithology and the National Audubon Society in the United States of America (USA)
- **India joined** : 2013, with 200 participants taking part in the event



EXAM
Genius





Ques : Against which team did Md Shami complete his 200 ODI wickets in the ICC Champions Trophy 2025?

मोहम्मद शमी ने आईसीसी चैंपियंस ट्रॉफी 2025 में किस टीम के खिलाफ अपने 200 वनडे विकेट पूरे किए?

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Bangladesh / बांग्लादेश
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- Md Shami, India's star bowler, reached a historic milestone by taking three wickets in India's first match against Bangladesh in the ICC Champions Trophy 2025 in Dubai, bringing his total to 200 in one-day international cricket.
- Shami is the eighth Indian cricketer to accomplish this milestone. The only active Indian cricketer ahead of him on the list is Ravindra Jadeja, who has 224 wickets.
- While Shami has finished his 200 ODI wickets at a rapid clip, he remains 43rd on the list of players with the most ODI wickets overall.
- M Muralidaran, the Sri Lankan icon, leads the list with 534 wickets, while Anil Kumble, the highest-ranked Indian player, has 334.

EXAM
Genius





Ques : Which Indian security force is responsible for guarding the India-Bangladesh border?

भारत-बांग्लादेश सीमा की सुरक्षा की जिम्मेदारी किस भारतीय सुरक्षा बल पर है?

- (a) Central Reserve Police Force (CRPF) / केंद्रीय रिजर्व पुलिस बल (सीआरपीएफ)
- (b) National Security Guard (NSG) / राष्ट्रीय सुरक्षा गार्ड (एनएसजी)
- (c) Assam Rifles / असम राइफल्स
- (d) Border Security Force (BSF) / सीमा सुरक्षा बल (बीएसएफ)
- (e) Indo-Tibetan Border Police (ITBP) / भारत-तिब्बत सीमा पुलिस (आईटीबीपी)

Answer : Option D

Explanation :

- India and Bangladesh have agreed to build a new communication link between the deputy commanders of their respective border-guarding troops and have identified approximately 99 additional areas for installing a fence along their shared border.
- The conclusions were reached during the biennial director general-level meetings between the Border Security Force (BSF) and the Border Guard Bangladesh (BGB), which ended here.
- This was the first high-level meeting between the two armies since the fall of Bangladesh's Sheikh Hasina government on August 5, 2018.

EXAM
Genius





Ques : Who was recently sworn in as the 9th director of the Federal Bureau of Investigation (FBI)?

हाल ही में किसने संघीय जांच ब्यूरो (एफबीआई) के 9वें निदेशक के रूप में शपथ ली?

- (a) Preet Bharara / प्रीत भारारा
- (b) Vivek Ramaswamy / विवेक रामास्वामी
- (c) Kash Patel / काश पटेल
- (d) Ajay Banga / अजय बंगा
- (e) Kamala Harris / कमला हैरिस

Answer : Option C

Explanation :

- Indian-origin Kash Patel was sworn in as the ninth director of the Federal Bureau of Investigation (FBI), swearing an oath to the sacred Hindu text of the Bhagavad Gita.
- Kash Patel isn't the first Indian-American to swear his oath of office on the Gita. Earlier, Congressman Suhash Subrahmanyam took his oath on the Gita.
- Patel, a former Justice Department counterterrorism prosecutor, was nominated to succeed Christopher Wray as FBI Director in November.

About Federal Bureau of Investigation (FBI) :

- FBI was set up on 26 July 1908 by the United States Attorney General Charles Bonaparte when Theodore Roosevelt was the President.
- The FBI is the investigating arm of the US Justice Department.
- It is the US government's main law enforcement agency and gathers intelligence regarding threats to US national security.
- Headquarters – Washington D.C.





Ques : Union Health Ministry launches Intensified Special NCD Screening Drive to ensure _ coverage of all individuals ?

केंद्रीय स्वास्थ्य मंत्रालय ने सभी व्यक्तियों की _ कवरेज सुनिश्चित करने के लिए गहन विशेष एनसीडी स्क्रीनिंग अभियान शुरू किया?

- (a) 40%
- (b) 50%
- (c) 70%
- (d) 80%
- (e) 100%

Answer : Option E

Explanation :

- In response to the country's growing burden of Noncommunicable Diseases (NCDs), the Ministry of Health & Family Welfare has initiated an Intensified Special NCD Screening campaign.
- This ambitious project, which runs from February 20th to March 31st, 2025, intends to achieve 100% screening of all adults aged 30 and up for prevalent NCDs such as diabetes, hypertension, and three common cancers: oral, breast, and cervical.
- The National Programme for Prevention and Control of Noncommunicable Diseases (NP-NCD) will carry out the campaign in Ayushman Arogya Mandirs (AAMs) and various healthcare facilities across the country.

EXAM
Genius





Ques : John McFall, the first astronaut with a prosthetic leg to be medically cleared for long-duration ISS missions, is from which country?

जॉन मैकफॉल, लंबी अवधि के आईएसएस मिशनों के लिए चिकित्सकीय रूप से मंजूरी पाने वाले कृत्रिम पैर वाले पहले अंतरिक्ष यात्री, किस देश से हैं?

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

Answer : Option C

Explanation :

- The European Space Agency (ESA) has certified British astronaut John McFall, a former Paralympian with a prosthetic leg, for long-duration flights to the International Space Station (ISS).
- John McFall, 43, is from Cardiff, UK. At 19, he lost his right leg above the knee after a motorcycle accident.
- McFall persevered and won bronze in the 100m sprint at the 2008 Beijing Paralympics.
- The ESA's "Fly! Feasibility" project, launched in 2022, examined over 80 potential problems that astronauts with disabilities may encounter during space missions.

EXAM
Genius





Ques : Purnima Devi Barman was named in Time Magazine's Women of the Year 2025 for her conservation efforts in saving which endangered bird?

पूणिमा देवी बर्मन को किस लुप्तप्राय पक्षी को बचाने में उनके संरक्षण प्रयासों के लिए टाइम मैगज़ीन की वर्ष 2025 की महिलाओं में नामित किया गया था?

- (a) Great Indian Bustard / ग्रेट इंडियन बस्टर्ड
- (b) Greater Adjutant Stork / ग्रेटर एडजुटेंट स्टॉक
- (c) Indian Vulture / भारतीय गिद्ध
- (d) Siberian Crane / साइबेरियाई क्रेन
- (e) Black-necked Stork / काली गर्दन वाला सारस

Answer : Option B

Explanation :

- Purnima Devi Barman, a prominent biologist and wildlife conservationist, has been selected one of Time Magazine's Women of the Year 2025. Barman was recognized as a conservationist after rescuing one of the world's most endangered storks.
- The 45-year-old naturalist is the only Indian woman on this year's list of 'exceptional leaders' fighting to create a better, more equal world, which also includes 12 other global honorees.
- Barman is from Assam's Kamrup region and graduated from Gauhati University with a master's degree in Zoology with a focus on Ecology and Wildlife Biology.
- Former President Ram Nath Kovind presented her with the highest civilian honor for Indian women, the 'Nari Shakti Puraskar', in 2017. In the same year, she was presented with the Whitley Award, often known as the Green Oscar, by Anne, Princess Royal of the UK.





Ques : Which Indian organization is primarily responsible for the maintenance and servicing of India's Sukhoi-30 fleet?

भारत के सुखोई-30 बेड़े के रखरखाव और सर्विसिंग के लिए मुख्य रूप से कौन सा भारतीय संगठन जिम्मेदार है?

- (a) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (b) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स
- (c) Bharat Dynamic Limited / भारत डायनेमिक लिमिटेड
- (d) Tata Advanced Systems / टाटा एडवांस्ड सिस्टम्स
- (e) Bharat Electronics Limited / भारत इलेक्ट्रॉनिक्स लिमिटेड

Answer : Option A

Explanation :

- India and Malaysia have improved defense cooperation, particularly in maintaining and operating their Sukhoi-30 combat aircraft fleets, which are of Russian origin.
- During Defence Secretary Rajesh Kumar Singh's visit to Kuala Lumpur, both nations signed agreements to strengthen collaboration between the Indian Air Force (IAF) and the Royal Malaysian Air Force (RMAF).
- This development is related to the Malaysia-India Defence Cooperation Committee (MIDCOM) conference.
- India's Su-30 fleet consists of 259 Su-30MKI aircraft, with 12 more on order costing Rs 12,573 crore. Malaysia has 18 Su-30MKM aircraft.

EXAM
Genius





Ques : Which Indian minister launched the Electronic Personnel License (EPL) for pilots?

किस भारतीय मंत्री ने पायलटों के लिए इलेक्ट्रॉनिक कार्मिक लाइसेंस (ईपीएल) लॉन्च किया?

- (a) Jyotiraditya Scindia / ज्योतिरादित्य सिंधिया
- (b) K Rammohan Naidu / के राममोहन नायडू
- (c) Nitin Gadkari / नितिन गडकरी
- (d) Piyush Goyal / पीयूष गोयल
- (e) Ashwini Vaishnaw / अश्विनी वैष्णव

Answer : Option B

Explanation :

- Civil Aviation Minister K Rammohan Naidu has inaugurated the Electronic Personnel License (EPL) for pilots, marking a significant step towards digital transformation.
- India is becoming the second country after China to implement EPL for flight crew.
- The minister stated that India's civil aviation industry will need at least 20,000 pilots to meet rising demand for air travel.
- The aviation sector is expected to grow significantly, with 50 new airports planned in the next five years and domestic routes expanding to 120 new destinations over the next decade.

EXAM
Genius





Ques : What is the name of Microsoft's first quantum chip?

माइक्रोसॉफ्ट की पहली क्वांटम चिप का क्या नाम है?

- (a) QuantumX
- (b) Azure Qubit
- (c) Majorana 1
- (d) Qubit Core
- (e) SuperQ

Answer : option C

Explanation :

- Microsoft unveiled its first quantum processor. The Majorana 1 chip is powered by a novel Topological Core design.
- Microsoft created topological superconducting nanowires from indium arsenide (semiconductor) and aluminum (superconductor), resulting in MZMs, which are crucial building pieces for quantum bits (qubits).
- Microsoft plans to grow up to one million qubits on a single device, stating that their architecture is less error-prone than competing quantum processors.
- Majorana 1 is Microsoft's second quantum milestone, and the corporation envisions a future in which quantum computing enables breakthroughs in self-healing materials, sustainable agriculture, and chemical discovery.

EXAM
Genius





**Ques : National Commission for Scheduled Tribes (NCST) established in which year ?
राष्ट्रीय अनुसूचित जनजाति आयोग (एनसीएसटी) की स्थापना किस वर्ष हुई?**

- (a) 2000
- (b) 2001
- (c) 2002
- (d) 2003
- (e) 2004

Answer : Option E

Explanation :

- Shri Jual Oram, Union Minister for Tribal Affairs, praised the National Commission for Scheduled Tribes' proactive efforts to implement and monitor the Forest Rights Act through its constitutional authorities.
- The Commission effectively conducted a 100-day action plan to evaluate the progress of states, districts, and public sector initiatives.
- The NCST prioritizes tribal rights and development by monitoring laws, policies, and initiatives.
- The identification of 75 PVTGs in India is part of a particular development plan to meet their specific requirements.

About National Commission for Scheduled Tribes (NCST) :

- **Formed** : 19 February 2004, under Article 338A
- **Established through** : Constitution (89th Amendment) Act, 2003
- **Composition** : Chairperson, a Vice-Chairperson and three full-time Members (including one female Member)
- **Term** : Three years from the date of assumption of charge
- **First commission** : Constituted in 2004 with Kunwar Singh as the chairperson
- **Present (7th) chairman** : Antar Singh Arya





Ques : India's first zoo-based biobank Opens at which state ?

भारत का पहला चिड़ियाघर-आधारित बायोबैंक किस राज्य में खुला?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation :

- India has established its first zoo-based biobank at the Padmaja Naidu Himalayan Zoological Park (PNHZA) in Darjeeling, West Bengal, advancing wildlife conservation efforts.
- The facility, which opened in July 2024, aims to store and conserve genetic samples from endangered species.
- In addition to the biobank, the zoo has established an animal museum to enhance conservation and research efforts.
- The research, a collaboration with the Centre for Cellular and Molecular Biology (CCMB) under the Ministry of Science and Technology, marks a significant milestone in India's wildlife preservation efforts.
- As of February 2025, the biobank has acquired genetic materials from 60 animals from 23 species, focusing on those at high risk of extinction.

Genius





Ques : Which city has recently become Madhya Pradesh's 8th public airport?

हाल ही में कौन सा शहर मध्य प्रदेश का 8वां सार्वजनिक हवाई अड्डा बन गया है?

- (a) Satna
- (b) Rewa
- (c) Datia
- (d) Ujjain
- (e) Sagar

Answer : Option C

Explanation :

- The Directorate General of Civil Aviation (DGCA) has licensed Datia Airport as a public aerodrome in the 3C/VFR category.
- With this license, Datia Airport becomes Madhya Pradesh's eighth public airport open to the general public.
- Before September 2024, Madhya Pradesh has only five airports approved for public use: Bhopal, Indore, Jabalpur, Khajuraho, and Gwalior.
- Rewa Airport acquired a 3C/IFR category license on September 9, 2024, and Prime Minister Modi inaugurated it on October 20, 2024. Satna Airport was later given a public aerodrome license in the 2B/VFR category on December 23, 2024.
- The newly approved Datia Airport is around 118 acres and features a 1,810-meter-long runway that is 30 meters wide. The terminal structure is 768 square meters and can handle 100 passengers per hour. The apron is designed to accommodate two ATR-72 aircraft.

Genius





IMPORTANT ONE – LINER Current Affairs

The Jharkhand government announced a comprehensive ban on the production, sale, and storage of gutka and pan masala containing tobacco or nicotine for a year.

The Competition Commission of India has approved amalgamations of Chaitanya India Fin Credit Private Limited and Svatantra Holdings Private Limited into Svatantra Microfin Private Limited.

Jal-Thal-Raksha 2025 Held at Bet Dwarka, Gujarat and Organised by Indian Army. 11 Ahmedabad and 31 Jamnagar Army units, as well as the Indian Coast Guard (ICG) and Marine Police Participate in it.

PM Modi will be the guest of honour during Mauritius' National Day celebrations. Mauritius celebrates its National Day on March 12th each year. Mauritius gained independence from British domination in 1968, and today commemorates that milestone.

The Reserve Bank of India (RBI) launched the Reserve Bank Integrated Ombudsman Scheme (RB-IOS), 2021, which was incorrectly translated into Hindi as "रज़वसबैंक-एकीकृत लोकपाल योजना, 2021." To ensure compliance, the RBI has formally renamed its plan in Hindi to "रज़वसबैंक-एकीकृत ओम्बड्समैन योजना, 2021," replacing "लोकपाल" with "ओम्बड्समैन".

All India Kinnar Mahasammelan 1st Edition Held at a private school in Vaishali Nagar, Ajmer. Organized in memory of Anita Bai, the mentor of Gaddipati Saloni Nayak, a respected figure in Ajmer's transgender community

Google has formally launched Ananta, its newest and largest campus internationally, in Bengaluru.

Meesho has introduced a 'creator marketplace platform' to strengthen its influencer-driven content commerce strategy after seeing success with over 14 million influencer-driven purchases in the past year.

Fintech firm MobiKwik will acquire a 3.39 per cent stake in business-to-business (B2B) banking infrastructure platform Blostem for Rs.1.49 crore.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

झारखंड सरकार ने तंबाकू या निकोटीन युक्त गुटखा और पान मसाला के उत्पादन, बिक्री और भंडारण पर एक वर्ष के लिए व्यापक प्रतिबंध की घोषणा की।

भारतीय प्रतिस्पर्धा आयोग ने चैतन्य इंडिया फिन क्रेडिट प्राइवेट लिमिटेड और स्वतंत्र होल्डिंग्स प्राइवेट लिमिटेड के स्वतंत्र माइक्रोफिन प्राइवेट लिमिटेड में विलय को मंजूरी दे दी है।

जल-थल-रक्षा 2025 बेट द्वारका, गुजरात में आयोजित किया गया और भारतीय सेना द्वारा आयोजित किया गया। 11 अहमदाबाद और 31 जामनगर सेना इकाइयां, साथ ही भारतीय तटरक्षक (आईसीजी) और समुद्री पुलिस इसमें भाग लेती हैं।

मॉरीशस के राष्ट्रीय दिवस समारोह के दौरान पीएम मोदी सम्मानित अतिथि होंगे। मॉरीशस प्रत्येक वर्ष 12 मार्च को अपना राष्ट्रीय दिवस मनाता है। मॉरीशस ने 1968 में ब्रिटिश प्रभुत्व से स्वतंत्रता प्राप्त की और आज उस मील के पथर को याद करता है।

भारतीय रिज़र्व बैंक (RBI) ने रिज़र्व बैंक एकीकृत लोकपाल योजना (RB-IOS), 2021 लॉन्च की, जिसका हिंदी में गलत अनुवाद "राजस्वबैंक-एकीकृत लोकपाल योजना, 2021" कर दिया गया। अनुपालन सुनिश्चित करने के लिए, आरबीआई ने औपचारिक रूप से हिंदी में अपनी योजना का नाम बदलकर "लोकपाल" के स्थान पर "ओम्बड्समैन" के स्थान पर "राजस्वबैंक-एकीकृत ओम्बड्समैन योजना, 2021" कर दिया है।

अखिल भारतीय किन्नर महासम्मेलन प्रथम संस्करण अजमेर के वैशाली नगर स्थित एक निजी स्कूल में आयोजित हुआ। अजमेर के ट्रांसजेंडर समुदाय की सम्मानित हस्ती गद्दीपति सलोनी नायक की गुरु अनिता बाई की स्मृति में आयोजित

Google ने बेंगलुरु में अपना सबसे नया और अंतरराष्ट्रीय स्तर पर सबसे बड़ा कैंपस अनंता औपचारिक रूप से लॉन्च किया है।

पिछले वर्ष में 14 मिलियन से अधिक प्रभावशाली-संचालित खरीदारी के साथ सफलता देखने के बाद मीशो ने अपनी प्रभावशाली-संचालित सामग्री वाणिज्य रणनीति को मजबूत करने के लिए एक 'निर्माता बाज़ार मंच' पेश किया है।

फिनटेक फर्म मोबिक्विक् 1.49 करोड़ रुपये में बिजनेस-टू-बिजनेस (बी2बी) बैंकिंग इंफ्रास्ट्रक्चर प्लेटफॉर्म ब्लॉस्टेम में 3.39 प्रतिशत हिस्सेदारी का अधिग्रहण करेगी।



:Ques : Which bank has signed a MoU with the Indo-Tibetan Border Police (ITBP) to provide exclusive financial benefits and insurance coverage ?

किस बैंक ने विशेष वित्तीय लाभ और बीमा कवरेज प्रदान करने के लिए भारत-तिब्बत सीमा पुलिस (ITBP) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyas Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- 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.
- PNB has renewed its commitment to supporting India's military forces, including the 'Himveers' of ITBP, by offering specialized financial products and services to meet their needs.

The salient features offered to ITBP personnel are :

- Air Accidental Insurance – Rs 150 lakhs
- Additional Cover of Death during Operations – Rs 10 lakhs
- Cost of imported medicines including transportation – Up to Rs10 lakhs
- Air Ambulance Cost – Up to Rs 10 lakhs
- Permanent/Partial Disability Coverage – Rs 100 lakhs
- Personal Accidental Insurance – Rs 100 lakhs



Recently signed banking agreements

- 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
- Policybazaar has teamed with HDFC Life, a private life insurer, to provide HDFC Life Click 2 Protect Ultimate, a term plan with 100% claim assurance
- IDFC FIRST Bank, in collaboration with Ikonz, has installed the latest artificial intelligence (AI) avatar of Bollywood superstar Amitabh Bachchan at ten additional branches across five new cities, including Delhi, Gurugram, Ahmedabad, Bangalore, and Hyderabad
- Indian Overseas Bank (IOB), India's major PSB, has joined the Partnership for Carbon Accounting Financials (PCAF).
- 121 Finance Private Limited partnered with Government e-Marketplace (GeM) along with Perfios Software Solutions Private Limited and Tata Consultancy Services (TCS) developed GeM Sahay 2.0
- PNB MetLife has partnered with Policybazaar to launch the PNB MetLife Smart Invest Pension Plan, a Unit-Linked, Non-Participating Individual Pension Plan, designed to help individuals plan for their golden years



Ques : Bank Credit to NBFCs Falls to 4-Year Low at what percent in 2024 ?
2024 में एनबीएफसी को बैंक क्रेडिट 4 साल के निचले स्तर पर कितने प्रतिशत पर गिर गया?

- (a) 5.7%
- (b) 6.2%
- (c) 5.4%
- (d) 6.7%
- (e) 4.8%

Answer : Option D

Explanation :

- In 2024, bank lending to non-banking financial organizations (NBFCs) increased at the slowest rate in four years, rising 6.7% to Rs 16.22 lakh crore by December, compared to a 15% increase in 2023.
- In November 2023, the RBI upped the risk weight for bank loans to NBFCs by 25 basis points to 125%, citing concerns about their reliance on bank borrowings.
- In 2024, NBFCs raised more funds through external commercial borrowings (ECB) than in previous years.
- According to PRIME Database, NBFCs raised Rs 3.64 lakh crore through ECBs in 2024, the biggest sum in the past five years.

EXAM
Genius





Ques : What is the theme of the 2025 Financial Literacy Week initiated by the RBI?
RBI द्वारा शुरू किए गए 2025 वित्तीय साक्षरता सप्ताह का विषय क्या है?

- (a) Financial Education for Youth / युवाओं के लिए वित्तीय शिक्षा
- (b) Financial Awareness for All / सभी के लिए वित्तीय जागरूकता
- (c) Financial Literacy—Women's Prosperity / वित्तीय साक्षरता-महिला समृद्धि
- (d) Digital Payments and Financial Inclusion / डिजिटल भुगतान और वित्तीय समावेशन
- (e) Smart Investments for a Better Future / बेहतर भविष्य के लिए स्मार्ट निवेश

Answer : Option C

Explanation :

- The Reserve Bank of India launched the 2025 Financial Literacy Week, an annual program to raise financial awareness among the public.
- This year's campaign runs from February 24 to 28, with the theme "Financial Literacy—Women's Prosperity."
- As part of the effort, banks have been asked to raise awareness by posting RBI-created posters on their websites, ATMs, mobile applications, and branch display boards.

EXAM
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Recent News Headlines Related to RBI

- RBI reported that outward remittances under its Liberalised Remittance Scheme (LRS) decreased by 10.15% year on year to USD 22.82 billion from April to December of Financial Year 2024-25 (9MFY25), from USD 24.80 billion in 9M FY24
- The Reserve Bank of India (RBI) has launched a new smartphone application called 'RBIDATA', which provides easy access to over 11,000 series of economic and financial data relating to the Indian economy
- The Reserve Bank of India (RBI) launched the Reserve Bank Integrated Ombudsman Scheme (RB-IOS), 2021, which was incorrectly translated into Hindi as "रज़वसबैंक-एकीकृत लोकपाल योजना, 2021." To ensure compliance, the RBI has formally renamed its plan in Hindi to "रज़वसबैंक-एकीकृत ओम्बड्समैन योजना, 2021," replacing "लोकपाल" with "ओम्बड्समैन"
- The Reserve Bank of India (RBI) has extended the authority of Mumbai-based Vakrangee Limited to operate White Label ATMs (WLAs) across India till March 31, 2026
- The Reserve Bank of India (RBI) has allowed the Bank of Maharashtra (BoM) to open a branch in Gujarat International Finance Tec-City.
- Indian payment solutions provider Easebuzz has secured final authorisation from the Reserve Bank of India (RBI) to function as an online payment aggregator
- The Reserve Bank of India (RBI) has expanded Unified Payments Interface (UPI) transactions by allowing small financing banks (SFBs) to offer pre-approved credit lines
- The Reserve Bank of India (RBI) eased limitations on Kotak Mahindra Bank over nine months ago, allowing the institution to accept new customers through its online and mobile banking systems
- The Reserve Bank of India will execute a 49-day variable rate repo for Rs 75,000 crore (\$8.63 billion) on Friday, as announced after market hours
- The Reserve Bank of India will soon print Rs.50 bank notes in the Mahatma Gandhi (new) Series, with the signature of newly appointed Governor Sanjay Malhotra, according to a release
- RBI Governor Sanjay Malhotra suspended the implementation of the proposed Liquidity Coverage Ratio (LCR) and project financing requirements until March 31, 2026



Ques : Which organization has partnered with the Department for Promotion of Industry and Internal Trade (DPIIT) to support fintech startups?

किस संगठन ने फिनटेक स्टार्टअप्स को समर्थन देने के लिए उद्योग एवं आंतरिक व्यापार संवर्धन विभाग (DPIIT) के साथ साझेदारी की है?

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

Answer : Option C

Explanation :

- 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.
- Paytm will provide companies with mentorship, infrastructure, market access, and financial opportunities to help them grow and innovate.
- This project intends to provide entrepreneurs with crucial tools, allowing them to develop cutting-edge payment and financial technology solutions.

EXAM
Genius





Ques : State Bank of India Chairman C S Setty said the largest Indian lender is targeting to be Net-Zero by _.

भारतीय स्टेट बैंक के अध्यक्ष सी एस सेट्टी ने कहा कि सबसे बड़ा भारतीय ऋणदाता है _ तक नेट-जीरो होने का लक्ष्य

- (a) 2035
- (b) 2040
- (c) 2045
- (d) 2050
- (e) 2055

Answer : Option E

Explanation :

- C S Setty, Chairman of State Bank of India, stated that the largest Indian lender aims to achieve Net-Zero status by 2055. The bank will celebrate its centenary year.
- Setty made the remarks after launching the "SBI Green Marathon Season 5" event in the financial capital.
- Over 10,000 runners competed in the 5km, 10km, and 21km categories at this event.

EXAM
Genius





Ques : The Reserve Bank of India (RBI) received bids worth __ against the notified amount of Rs 40,000 crore at the OMO purchase auction.

भारतीय रिजर्व बैंक (RBI) को ____ की बोलियां प्राप्त हुई ओएमओ खरीद नीलामी में 40,000 करोड़ रुपये की अधिसूचित राशि के मुकाबले

- (a) Rs 1.87 trillion
- (b) Rs 2.54 trillion
- (c) Rs 1.34 trillion
- (d) Rs 1.27 trillion
- (e) Rs 2.87 trillion

Answer : Option A

Explanation :

- During the Open Market Operation (OMO) buy auction, the Reserve Bank of India (RBI) received bids for Rs 1.87 trillion versus the notified amount of Rs 40,000 crore.
- The RBI has purchased Rs 1 trillion of government securities through OMO auctions. In January, the central bank bought Rs 58,875 crore in securities using screen-based OMOs.

EXAM
Genius





Ques : Net direct tax collections rise 15% to _ till Feb 10
10 फरवरी तक शुद्ध प्रत्यक्ष कर संग्रह 15% बढ़कर _ हो गया

- (a) Rs 16.48 lakh crore
- (b) Rs 17.78 lakh crore
- (c) Rs 17.25 lakh crore
- (d) Rs 14.38 lakh crore
- (e) Rs 11.78 lakh crore

Answer : Option B

Explanation :

- The Central Board of Direct Taxes (CBDT) reported a 14.69% increase in net direct tax collection this fiscal year, reaching over Rs 17.78 lakh crore.
- Gross direct tax collections increased by 19.06% to above Rs 21.88 lakh crore as of February 10.
- During the time, refunds totaling over Rs 4.10 lakh crore were issued, representing a 42.63% increase over the previous year.
- The collection of net non-corporate taxes, primarily personal income tax, increased by 21% year on year to over Rs 9.48 lakh crore.
- Net corporation tax revenue increased by about 6% to Rs 7.78 lakh crore between April 1, 2024 and February 10, 2025.
- This fiscal year, net collections from securities transaction tax (STT) increased by 65%, reaching Rs 49,201 crore.

EXAM
Genius





Ques : Who Launched India's First Solar-Powered Payment Sound box for Merchants ?

व्यापारियों के लिए भारत का पहला सौर ऊर्जा संचालित भुगतान साउंड बॉक्स किसने लॉन्च किया?

- (a) Policybazar / पॉलिसीबाज़ार
- (b) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (c) Paytm / पेटीएम
- (d) TATA AIG / टाटा एआईजी
- (e) Amazon / अमेज़ॅन

Answer : Option C

Explanation :

- Paytm Money Limited has launched India's first solar-powered payment device, the 'Paytm Solar Sound Box', which accepts UPI and RuPay credit card payments via a QR code.
- It charges in 2-3 hours of sunlight for a full day, while the electricity-powered battery can last up to 10 days without recharging.
- It supports 11 Indian languages, delivers real-time audio payment confirmations with a 3-watt (W) speaker, and works with a 4G (fourth generation wireless) connection for rapid transaction alerts.

About Paytm :

- **Established** : August 2010
- **HQ** : Noida
- **CEO** : Vijay Shekhar Sharma

EXAM
Genius





Recent Facilities Launched in Banking & Insurance Sector :

- Karnataka Bank launched two new products to commemorate its 101st founders' day: 'KBL Stri' and 'KBL One Family Banking Programme'
- Prospera Non-Resident External (NRE) Savings Account Launched by Federal Bank Limited. An exclusive banking solution designed for NonResident Indians (NRIs), Persons of Indian Origin (PIO), and Overseas Citizens of India (OCIs)
- SIB Quick FD Launched by South Indian Bank Limited. It allows individuals to open Fixed Deposits (FDs) without a savings account in the bank with a Min investment of Rs.1,000
- PhonePe rolled out a device tokenization solution for credit and debit cards to enable users to tokenize them on the company's application, and use it seamlessly across various services on its platform.
- The Life Insurance Corporation of India (LIC) has launched the "One Man Office" (OMO) solution to offer its sales staff with a comprehensive digital ecosystem that would allow them to serve customers smoothly
- The state-owned Life Insurance Corporation of India (LIC) has launched a marketing technology (MarTech) platform aimed at redefining consumer engagement
- On the occasion of its 89th Foundation Day celebrations, the public sector Indian Overseas Bank has launched Aadhaar-OTP-based account opening and API banking services
- Union Mutual Fund has launched two new funds : Union Gold ETF and Union Gold ETF Fund of Fund subscriptions are now open and will continue till February 24, with a minimum investment of Rs 1,000
- Beacon Launches India Bill Pay for NRIs to pay bills directly in India using Canadian dollars from their Beacon Money account. Beacon becomes the 1st North American company to integrate with Bharat Connect
- South Indian Bank Launches Two Specialized Startup Current Account Products to Support India's Startup Ecosystem. They are SIB Business Startup Current Account and SIB Corporate Startup Current Account Launched by South Indian Bank (SIB).





Ques : According to the latest data from the RBI, NRI deposits jump ___% in April-December 2024

RBI के नवीनतम आंकड़ों के अनुसार, अप्रैल-दिसंबर 2024 में NRI जमा में ___% का उछाल आया

- (a) 34%
- (b) 42.8%
- (c) 43.6%
- (d) 50%
- (e) 54%

Answer : Option B

Explanation :

- Between April and December 2024, the influx of funds from Indians working overseas into non-resident Indian (NRI) bank accounts increased by 42.8% to \$13.33 billion, up from \$9.33 billion the previous year, according to RBI data.
- The total outstanding NRI deposits reached \$161.8 billion in December 2024, up from \$146.9 billion in December 2023.
- NRI deposit schemes include FCNR, NRE, and NRO deposits held in rupees.
- During April-December 2024, FCNR(B) deposits saw the largest inflows, totaling \$6.46 billion.
- Inflows into NRE deposits increased to \$3.57 billion from \$2.91 billion the previous year.
- Meanwhile, NRO deposits recorded inflows of \$3.29 billion, compared to \$2.97 billion in the previous year.

Genius





Ques : Who Started “Imagine a world with more women in science” Campaign ?
"विज्ञान में अधिक महिलाओं वाली दुनिया की कल्पना करो" अभियान किसने शुरू किया?

- (a) WHO
- (b) WTO
- (c) UNESCO
- (d) UNDP
- (e) IMF

Answer : Option C

Explanation :

- Campaign “Imagine a world with more women in science” launched by United Nations Educational, Scientific and Cultural Organization (UNESCO) with Hashtag #EveryVoiceInScience
- On the Occasion of 10-year anniversary of the International Day of Women and Girls in Science (11 February 2025)
- Its aim is to address the essential role women play in driving progress in science

About UNESCO :

- **Established** : 16 November 1945
- **HQ** : Paris, France
- **Director-General** : Audrey Azoulay

EXAM
Genius





Ques : Which company has introduces new gen AI model 'Muse' ?
किस कंपनी ने नया जनरेशन AI मॉडल 'म्यूज' पेश किया है?

- (a) Microsoft / माइक्रोसॉफ्ट
- (b) Tinder / टिंडर
- (c) Meta / मेटा
- (d) Google / गूगल
- (e) Amazon / अमेज़ॅन

Answer : Option A

Explanation :

- Microsoft has launched Muse, its first generative AI model for game ideation. Muse is a video game AI model "that can generate game visuals, controller actions, or both".
- Before renaming it Muse, Microsoft referred to the generation AI model as the World and Human Action Model (WHAM).
- Muse was created by the Microsoft Research Game Intelligence and Teachable AI Experiences (Tai X) teams, in partnership with Xbox Games Studios' Ninja Theory.
- Muse was created with the notion of how advances in AI capabilities may foster creativity. The tech titan discovered that the gaming business was the ideal application for Muse.

EXAM
Genius





Ques : Which University topped in World Reputation Rankings 2025 Published by Times Higher Education (THE) ?

टाइम्स हायर एजुकेशन (THE) द्वारा प्रकाशित विश्व प्रतिष्ठा रैंकिंग 2025 में कौन सा विश्वविद्यालय शीर्ष पर है?

- (a) Stanford University / स्टैनफोर्ड विश्वविद्यालय
- (b) University of Oxford / ऑक्सफोर्ड विश्वविद्यालय
- (c) University of Cambridge / कैम्ब्रिज विश्वविद्यालय
- (d) Massachusetts Institute of Technology / मैसाचुसेट्स इंस्टीट्यूट ऑफ टेक्नोलॉजी
- (e) Harvard University / हार्वर्ड विश्वविद्यालय

Answer : Option E

Explanation :

- World Reputation Rankings 2025 Published by Times Higher Education (THE)
- The Times Higher Education (THE) World Reputation Rankings 2025 rank the most prominent universities globally based on academic excellence and international reputation.
- Harvard University leads the rankings for the 14th consecutive year, with the University of Oxford and Massachusetts Institute of Technology (MIT) tied for second place.
- This year's rankings include up to 300 institutions from 38 nations and territories.
- Four Indian institutes have been ranked on this list.

Ranking of top 5 universities in the report :

- 1 Harvard University, USA
- 2 Massachusetts Institute of Technology, USA
- 3 University of Oxford, UK
- 4 Stanford University, USA
- 5 University of Cambridge, UK

Ranking of Indian universities :

- 201-300 Indian Institute of Science, Bengaluru
- 201-300 IIT Delhi
- 201-300 IIT Madras
- 201-300 Siksha 'O' Anusandhan, Bhubaneswar, Odisha





India's Rankings in Different Indices

- Forbes' Women Billionaire List Published by Forbes : Alice Walton \$112.5 billion (top)
- FutureBrand Index 2024 Published by FutureBrand : Samsung (South Korea) (1st), RIL (India) (2nd)
- 2024 Burgundy Private Hurun India 500 ranking : Reliance Industries (1st)
- Asia's 20 richest families Published by Bloomberg : Ambani family (top)
- Corruption Perceptions Index (CPI) for 2024 30th Edition Published by Transparency International : India (96th), Denmark (1st)
- Logistics Performance Index (LPI), 2023 Published by World Bank : India (22nd), Singapore (1st)
- 2025 Henley Passport Index Published by Henley & Partners : India (80th), Singapore (1st)
- USGBC's LEED green building certification global rankings by 2024 : India (3rd), China (1st)
- Full-year and December 2024 international passenger market performance data Published by International Air Transport Association (IATA) : India (1st), United States of America (2nd)
- 2025 list of the world's 10 most powerful countries Published by Forbes : India (12th), United States (1st)
- Forbes "50 Over 50" Women Global list 2025 1st Edition Published by Forbes : Quarraisha Abdool Karim (top) (South Africa), Urmila Asher (3rd) (India)
- World's Billionaires List 2025 Published by Forbes : Elon Musk (top), Mukesh Ambani (9th)
- World University Rankings by Subject 2025 Published by Times Higher Education (THE) : Indian Institute of Science (IISc) in Bengaluru, Karnataka (96th), University of Oxford (UK) (1st)
- Global Firepower Index 2025 Published by Globalfirepower.com : India (4th), US (top)





Ques : Which public sector enterprise has secured the Rs 288 crore contract to implement the Kavach anti-collision system?

किस सार्वजनिक क्षेत्र के उद्यम ने कवच टक्कर रोधी प्रणाली को लागू करने के लिए 288 करोड़ रुपये का ठेका हासिल किया है?

- (a) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (b) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स
- (c) Indian Railways Finance Corporation / भारतीय रेलवे वित्त निगम
- (d) RailTel Corporation of India Limited / रेलटेल कॉर्पोरेशन ऑफ इंडिया लिमिटेड
- (e) Bharat Electronics Limited / भारत इलेक्ट्रॉनिक्स लिमिटेड

Answer : Option D

Explanation :

- RailTel Corporation of India Limited (RailTel), a public sector business under the Ministry of Railways, has been awarded a Rs 288 crore contract to install the Kavach anti-collision system at 71 stations.
- The project will cover 502 route kilometers (RKM) of East Central Railway's Danapur and Sonpur divisions. The introduction of Kavach, an advanced automatic train protection system, is intended to increase railway safety and operating efficiency.
- Kavach is a cutting-edge rail protection technology that automatically applies brakes if a train crosses a dangerous signal or is at risk of colliding.
- RailTel describes this as one of its major signalling projects, emphasizing its importance in improving railway safety infrastructure.

Genius





Ques : Soil Health Card (SHC) scheme launched in which year ?

मृदा स्वास्थ्य कार्ड (एसएचसी) योजना किस वर्ष शुरू की गई?

- (a) 2002
- (b) 2008
- (c) 2010
- (d) 2012
- (e) 2015

Answer : Option E

Explanation :

- The Government of India (GoI) launched the Soil Health Card (SHC) project to help state governments provide soil health cards to all farmers in the country. It has been successfully implemented for the past decade.
- The number of soil health cards provided to farmers increased from 16.84 lakh (2020-21) to 53.08 lakh (2024-25).
- The GoI has released Rs 1706.18 crore in funds to various states and UTs.

About Soil Health Card (SHC) scheme :

- **Launched** : February 19, 2015 at Suratgarh, Rajasthan
- **Promoted by** : Department of Agriculture & Cooperation (DA&C)
- **Merger** : GoI merged SHC scheme in Rashtriya Krishi Vikas Yojana (RKVY) scheme as one of its components under the name 'Soil Health & Fertility' from 2022-23
- Under this scheme, soil samples are taken two times in a year, following the harvesting of Rabi and Kharif crop respectively or when there is no standing crop in the field
- Its aim is to promote soil test based nutrient management across all states/UTs of the country



Recent News Headlines Related to Schemes

- Recognizing Pradhan Mantri Fasal Bima Yojana (PMFBY)'s impact, the Union Cabinet recommended its continuation, together with the Restructured Weather Based Crop Insurance Scheme (RWBCIS), until 2025-26, with a budget of Rs.69,515.71 crore.
- The Centre has inaugurated the 'Mutual Credit Guarantee Scheme for MSMEs', which was announced in the Union Budget 2025-26, to help micro, small, and medium-sized firms. The policy allows MSMEs to obtain collateral-free loans of up to Rs 100 crore for the purchase of plant, machinery, or equipment
- G-SAFAL (Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods) Launched by Gujarat Chief Minister Bhupendra Patel. Its aim is to uplift 50,000 Antyodaya Anna Yojana (AAY) cardholder families across 25 talukas in 10 districts of Gujarat over the next five years.
- The Kerala government has budgeted an additional Rs.300 crore for Karunya Arogya Suraksha Padhathi (KASAP), an integrated health protection system that covers over 64 lakh poor and vulnerable persons in the state
- Mamata Banerjee, the Chief Minister of West Bengal, has inaugurated the "Nodi Bandhan" initiative as part of the state's 2025-26 budget
- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore bank accounts as of January 15, 2025, marking an important milestone
- National Commission for Safai Karamcharis (NCSK) Previous timeline is March 31, 2022. It is now Extended Three years until March 31, 2025. Extension budget is Approximately Rs.43.68 crore
- Bikashita Gaon Bikashita Odisha Launched by Odisha chief minister Mohan Charan Majhi For rural infrastructure development projects in the state with an Outlay of Rs.5,000 crore budget for five years





Ques : In which athletic event did Gulveer Singh win a bronze medal at the Hangzhou Asian Games?

हांगजो एशियाई खेलों में गुलवीर सिंह ने किस एथलेटिक स्पर्धा में कांस्य पदक जीता?

- (a) 1500 metres
- (b) 5000 metres
- (c) 10,000 metres
- (d) Steeplechase
- (e) Marathon

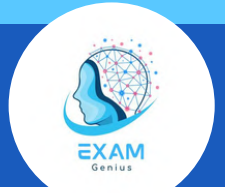
Answer : Option B

Explanation :

- Gulveer Singh, who won bronze in the Hangzhou Asian Games, became the first Indian to break the 13-minute mark in the men's 5000 metre indoor race.
- Gulveer ran an incredible 12 minutes 59.77 seconds during the BU Terrier DMR Challenge in Boston, setting a new Indian national record as well as a new Asian 5000m short track record
- Gulveer set a new national record in the men's 3000-metre indoor event last week, beating a record set 16 years ago. He ran 7 minutes and 38.26 seconds, finishing second and breaking the previous Indian record of 7:49.47 set by Surendar Singh in 2008.

EXAM
Genius





Recent News headlines related to Sports

- The top-seeded Indian duo of Jeevan Nedunchezhiyan and Vijay Sundar Prasanth won the men's doubles title at the Pune ATP Challenger 100. They defeated the second-seeded Australian pair of Blake Bayldon and Matthew Romios.
- A 20-year-old Indian student Vishvaa Rajakumar has made headlines by winning the Memory League World Championship, an intense online competition where participants compete in rapid memorisation challenges
- Md Shami, India's star bowler, reached a historic milestone by taking three wickets in India's first match against Bangladesh in the ICC Champions Trophy 2025 in Dubai, bringing his total to 200 in one-day international cricket
- The 34th ITTF-ATTU Asian Cup table tennis competition begins in Shenzhen, China.
- The 9th Asian Winter Games were place in Harbin, Heilongjiang Province, China. China won the most medals, with 85 (32 gold, 27 silver, and 26 bronze)
- The first edition of the Olympic Esports Games, a landmark event both in the world of esports and within the Olympic Movement, will be held in 2027 in Riyadh, Saudi Arabia
- Jacob Kiplimo of Uganda has created history in the half-marathon. He became the first person to complete the event in under 57 minutes. Kiplimo completed 56 minutes and 42 seconds in Barcelona. He smashed the previous record of 57:30 set by Ethiopia's Yomif Kejelcha in October
- At the 38th Summer National Games, the Services Sports Control Board won the Raja Bhalindra Singh Trophy with 121 medals, including 68 gold, 26 silver, and 27 bronze
- The fourth South Asian Senior Athletics Championships will be held in Ranchi from May 3 to 5, 2025, at the Birsa Munda Athletics Stadium
- Gulveer Singh of India made history by breaking a 17-year-old national record in the indoor men's 3000 metres at the David Hemery Invitational in Boston





Ques : Under which government initiative has Bisleri International Pvt. Ltd. partnered with the Archaeological Survey of India (ASI)?

किस सरकारी पहल के तहत बिसलेरी इंटरनेशनल प्रा.लि. लिमिटेड ने भारतीय पुरातत्व सर्वेक्षण (एएसआई) के साथ भागीदारी की?

- (a) Swachh Bharat Mission / स्वच्छ भारत मिशन
- (b) Namami Gange Programme / नमामि गंगे कार्यक्रम
- (c) Adopt a Heritage 2.0 Programme / विरासत 2.0 कार्यक्रम को अपनाएं
- (d) Jal Jeevan Mission / जल जीवन मिशन
- (e) National Water Conservation Initiative / राष्ट्रीय जल संरक्षण पहल

Answer : Option C

Explanation :

- Bisleri Signs MOU with Archaeological Survey of India to make a lasting impact on India's heritage sites, ensuring they remain preserved for centuries to come
- It is Signed under Archaeological Survey of India's 'Adopt a Heritage 2.0 Programme' and Bisleri's CSR initiative 'Nayi Umeed'
- The partnership will focus on the rejuvenation of four historic water bodies: Chand Baori (Abhaneri), Baori (Neemrana), Padma and Rani Talabs (Ranthambore Fort), and Budha Budhi Pond (Kalinjar Fort) through desilting, cleaning, ecological revival, and landscaping.

About Archaeological Survey of India :

- **Established** : 1861
- **HQ** : New Delhi
- **Director General** : Yadubir Singh Rawat





Recent News Headlines Related to MoU and agreement :

- Godrej Partners with Bisiach & Carru for manufacturing advanced railway and aerospace equipment in the country
- India and Argentina have signed a MOU to expand their collaboration in lithium exploration and investment
- India's Council of Scientific and Industrial Research (CSIR) and Nepal's Nepal Academy of Science and Technology (NAST) have signed a memorandum of understanding (MOU) to strengthen scientific and technical partnership
- India and Qatar Elevate Bilateral Ties to Strategic Partnership, Enhancing Trade, Investment, and Energy Cooperation. It aim to double trade from \$14.08 billion to \$28 billion within five years
- Tribal Cooperative Marketing Development Federation of India Ltd (TRIFED) has signed MoUs with Meesho, IFCA, and MGIRI during the 'Aadi Mahotsav' event to implement a B2B approach, enhancing market access for tribal products
- A.P. Moller – Maersk (Maersk) and Cochin Shipyard Ltd. (CSL) have signed a MoU to explore collaboration opportunities in ship repair, maintenance, and building activities in India
- The Agricultural and Processed Food Products Export Development Authority (APEDA), in conjunction with AgroStar and Kay Bee Exports, successfully completed India's first commercial trial shipments of quality Sangola and Bhagwa pomegranates to Australia by sea
- The Department of Telecommunications (DoT) and the International Telecommunication Union (ITU) have signed a letter of intent to research AI-powered Digital Twin technologies for enhanced infrastructure planning

Genius





Ques : Manohar International Airport (GOX), also known as Mopa Airport has become the first in India to receive the “Sarvashrestha Suraksha Puraskar (Golden Trophy)”. It is in which state ?

मनोहर अंतर्राष्ट्रीय हवाई अड्डा (जीओएक्स), जिसे मोपा हवाई अड्डा भी कहा जाता है, "सर्वश्रेष्ठ सुरक्षा पुरस्कार (गोल्डन ट्रॉफी)" प्राप्त करने वाला भारत का पहला हवाई अड्डा बन गया है। यह किस राज्य में है?

- (a) Himachal Pradesh / हिमाचल प्रदेश
- (b) Maharashtra / महाराष्ट्र
- (c) Goa / गोवा
- (d) Punjab / पंजाब
- (e) Gujarat / गुजरात

Answer : Option C

Explanation :

- Goa's Manohar International Airport (GOX), also known as Mopa Airport has become the first in India to receive the “Sarvashrestha Suraksha Puraskar (Golden Trophy)” in ‘Service Sector’ category.
- It is Awarded at National Safety Council of India (NSCI) Safety Awards 2024, Mumbai
- Airport developed by GMR Goa International Airport Limited (GGIAL)
- This award recognizes Manohar International Airport's exceptional performance in Occupational Safety and Health (OSH), commitment to reducing worker injuries, and application of best safety standards.

Genius





Recent News Headlines Related to Awards & Winners :

- **SKOCH Award** : Nagaland Forest Management Project (NFMP)
- **insignia of the Knight Commander of the Most Excellent Order of the British Empire (KBE)** : Sunil Bharti Mittal
- **Governor of Massachusetts' Citation** : Nita Ambani, the Founder and Chairperson of Reliance Foundation
- **Grande Médaille award** : Hollywood star Tom Cruise
- **BBC Sportswoman of the Year** : Manu Bhaker
- **Emerging Athlete Award** : Archer Sheetal Devi
- **Lifetime Achievement Award** : Mithali Raj
- **Most Excellent Order of the British Empire (Civil Division)** : Chairman of Tata Group, Natarajan Chandrasekaran
- **Forward Faster Sustainability Award 2025 in the Water Resilience category** : NTPC Ltd
- **Golden Peacock Award for Corporate Social Responsibility** : Coal India Limited (CIL)
- **Bronze Award at the Global Best M-Gov Award 2025 at the World Government Summit (WGS) in Dubai** : Sagar Teotia (team leader), Abhinav Mishra, and Anushka Singh for application AccessWay
- **Sahitya Akademi Award 2024 in the Dogri language** : Late Chaman Arora for His short story book 'Ik Hor Ashwthama'(Short Stories)

EXAM
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Ques : Which ministry Classifies Barytes, Felspar, Mica, and Quartz as Major Minerals ?

कौन सा मंत्रालय बैराइट्स, फेल्सपार, अभ्रक और क्वार्ट्ज को प्रमुख खनिजों के रूप में वर्गीकृत करता है?

- (a) Union Ministry of Housing and Urban Affairs / केंद्रीय आवास और शहरी मामलों का मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Mines / केंद्रीय खान मंत्रालय
- (e) Union Ministry of Jal Shakti / केंद्रीय जल शक्ति मंत्रालय

Answer : Option D

Explanation :

- The Ministry of Mines (MoM) has reclassified Barytes, Felspar, Mica, and Quartz as significant minerals to improve exploration and exploitation of these vital minerals.
- The mining of these minerals will be regulated under Section 8A of the Mines and Minerals (Development and Regulation) (MMDR) Act, 1957.
- This comes after the Union Cabinet approved the National Critical Mineral Mission (NCMM) on January 29, 2025, with a budget of Rs. 34,300 crore over seven years.
- A transition time of four months, that is, up to June 30 has been provided.

EXAM
Genius





News Headlines Related to Ministry :

- Union Minister Shivraj Singh Chouhan opened the 77th Session of the African-Asian Rural Development Organization's Executive Committee (EC-77) in New Delhi, which was attended by senior officials from AARDO member countries
- The Ministry of Skill Development and Entrepreneurship (MSDE), National Skill Development Corporation (NSDC), and Intel India have launched the 'AI for Entrepreneurship' micro-learning module
- Mass Drug Administration (MDA) campaign for the elimination of Lymphatic Filariasis Launched by Union Minister for Health and Family Welfare, Jagat Prakash Nadd.
- The agriculture ministry has revised guidelines for the Market Intervention Scheme (MIS), increasing the procurement limit of crops to 25% from 20%
- 'Swavalambini', a new initiative focused on women entrepreneurship launched by Ministry of Skill Development and Entrepreneurship (MSDE), NITI Aayog in Northeastern states of Assam, Meghalaya, and Mizoram
- Shivraj Singh Chouhan, Union Minister of Rural Development, has launched a national-level mass outreach campaign called "Watershed Yatra" in Hybrid mode to encourage people to participate and raise awareness about the Watershed Development activities
- At the 'Energize India: Catalyzing Growth Through Startup Innovation conference', Union Minister Hardeep Singh Puri of the Ministry of Petroleum & Natural Gas (MoPNG) revealed the winners of two startup contests, 'Avinya'25' and 'Vasudha'.
- 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.
- 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.





Ques : Which cricketer has once again etched his name in the record books, becoming the fastest batter to breach the 14,000-run milestone in ODIs ?

किस क्रिकेटर ने वनडे में 14,000 रन का आंकड़ा पार करने वाला सबसे तेज बल्लेबाज बनकर एक बार फिर अपना नाम रिकॉर्ड बुक में दर्ज करा लिया है?

- (a) Virat Kohli / विराट कोहली
- (b) Rohit Sharma / रोहित शर्मा
- (c) Dinesh Karthik / दिनेश कार्तिक
- (d) Suryakumar Yadav / सूर्यकुमार यादव
- (e) Rishabh Pant / ऋषभ पंत

Answer : Option A

Explanation :

- Virat Kohli has set a new record by being the fastest hitter to achieve 14,000 runs in one-day internationals.
- During the Champions Trophy match against Pakistan, the Indian cricketer achieved a significant milestone.
- In only 287 innings, he broke Sachin Tendulkar's record of 350 innings to score 14,000 runs.
- Three male cricketers, Sachin Tendulkar of India, Kumar Sangakkara of Sri Lanka, and Virat Kohli, have scored over 14,000 runs in One-Day Internationals.
- Sangakkara reached this milestone during his 378th innings.
- During the Pakistan encounter, Virat Kohli surpassed previous Indian skipper Muhammad Azharuddin's record of 156 catches in 334 ODIs.
- Virat Kohli's 157th catch came from Pakistan's Nasseem Shah, bowled by Kuldeep Yadav.





Ques : Who has been given a one-year extension as the Drug Controller General of India (DCGI)?

भारत के औषधि महानियंत्रक (DCGI) के रूप में किसे एक वर्ष का विस्तार दिया गया है?

- (a) Parul Tyai / पारुल टायई
- (b) Vinod K. Paul / विनोद के. पॉल
- (c) Balram Bhargava / बलराम भार्गव
- (d) Raghuram Rajan / रघुराम राजन
- (e) Rajeev Singh Raghuvanshi / राजीव सिंह रघुवंशी

Answer : Option E

Explanation :

- The Appointments Committee of the Cabinet (ACC) has approved a one-year extension of Rajeev Singh Raghuvanshi's tenure as Drug Controller General of India.
- Raghuvanshi, who took over as DCGI on February 23, 2023, was originally scheduled to retire on February 28 this year. In addition, he serves as secretary-scientific director of the Indian Pharmacopoeia Commission.
- The DCGI is the leader of the country's apex health regulatory organization, the Central Drugs Standard Control Organisation (CDSCO), which is responsible for the regulation, manufacturing, sales, export, and import of all medications, vaccines, cosmetics, and medical devices in the country.

EXAM
Genius





Recent Appointment in different departments :

- **Professor Sabyasachi Kar** : Director of the Institute of Economic Growth (IEG), New Delhi (Replaced Professor Chetan Ghate)
- **Shaktikanta Das** : Principal Secretary II to Prime Minister Narendra Modi
- **Rekha Gupta (BJP)** : Chief Minister of Delhi
- **B V R Subrahmanyam** : extended the tenure of NITI Aayog Chief Executive Officer (CEO) by one year
- **Parvesh Sahib Singh Verma** : Deputy Chief Minister of NCT Delhi
- **V Anantha Nageswaran** : term has been extended by two years as Chief Economic Adviser
- **Amit Kumar** : Managing Partner and Global Head of Wipro Consulting
- **Gyanesh Kumar** : 26th Chief Election Commissioner (CEC) (succeeded Rajiv Kumar)
- **Dr. Vivek Joshi** : Election Commissioner of India (Replaced Gyanesh Kumar)
- **BJP MP Baijayant Panda** : Head of the Committee to examine the new Income Tax Bill
- **Abhishek Dwivedi** : CEO of Navi Finserv
- **Rajiv Naresh** : CEO of Navi Technologies
- **Charanjot Singh Nanda** : President of the Institute of Chartered Accountants of India (ICAI) for the term 2025-26 (Replaced Ranjeet Kumar Agarwal)
- **D Prasanna Kumar** : Vice president of Institute of Chartered Accountants of India (ICAI) (Replaced Charanjot Singh Nanda)
- **Maimun Alam** : Director in the Ministry of Steel under the Central Staffing Scheme
- **Justin Hotard** : CEO of Nokia (Replaced Pekka Lundmark)
- **Vikram Kasbekar** : Acting Chief Executive Officer (CEO) of Hero MotoCorp (HMC) Limited (Replaced Niranjana Gupta)
- **Gopal Vittal** : acting head of the GSMA (Groupe Spécial Mobile Association) board



Ques : When is Central Excise Day observed in India?

भारत में केंद्रीय उत्पाद शुल्क दिवस कब मनाया जाता है?

- (a) 21 February
- (b) 22 February
- (c) 23 February
- (d) 24 February
- (e) 25 February

Answer : Option D

Explanation :

- Central Excise Day is observed annually on February 24 in India to recognize the Central Board of Indirect Taxes and Customs (CBIC) and its role in tax administration.
- The day recognizes excise officers' efforts and contributions to fighting tax evasion and maintaining compliance with indirect tax regulations.
- Central Excise Day encourages honest and efficient tax collection, leveling the playing field for enterprises and discouraging unlawful trade activity.

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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





IMPORTANT ONE – LINER Current Affairs

Tata Power has entered into a partnership with Amazon Web Services to initiate a data-driven transformation to speed up India's energy transition.

Kotak Mahindra Prime, a subsidiary of Kotak Mahindra Bank (KMB), has appointed Shahrukh Todiwala as the new MD, CEO of the company.

India's National Centre for Good Governance (NCGG) & Sri Lanka Institute of Development Administration (SLIDA) signed to train 1,500 Sri Lankan civil service officers over five years. The NCGG has trained 95 civil servants from Sri Lanka till date. Around 8 modules will be held annually under the programme.

Microsoft has developed Magma, a multimodal AI model capable of interpreting visuals and language in both digital and real settings.

Prime Minister Narendra Modi has launched the 19th installment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) initiative from Bhagalpur, Bihar. The Prime Minister's installment was distributed to 9.8 crore eligible farmers via Direct Benefit Transfer.

Ali Ai Ligang festival Held at Assam. It is Celebrate by Mising tribe, one of Assam's largest indigenous communities. The Mising tribe, which belongs to the Tani ethnic group, primarily resides in Assam and Arunachal Pradesh.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

टाटा पावर ने भारत के ऊर्जा परिवर्तन को गति देने के लिए डेटा-संचालित परिवर्तन शुरू करने के लिए अमेज़ॅन वेब सर्विसेज के साथ साझेदारी की है।

कोटक महिंद्रा बैंक (KMB) की सहायक कंपनी कोटक महिंद्रा प्राइम ने शाहरुख टोडीवाला को कंपनी का नया एमडी, सीईओ नियुक्त किया है।

भारत के राष्ट्रीय सुशासन केंद्र (एनसीजीजी) और श्रीलंका विकास प्रशासन संस्थान (एसएलआईडीए) ने पांच वर्षों में 1,500 श्रीलंकाई सिविल सेवा अधिकारियों को प्रशिक्षित करने के लिए हस्ताक्षर किए। एनसीजीजी ने अब तक श्रीलंका के 95 सिविल सेवकों को प्रशिक्षित किया है। कार्यक्रम के तहत सालाना लगभग 8 मॉड्यूल आयोजित किए जाएंगे।

माइक्रोसॉफ्ट ने मैग्मा विकसित किया है, जो एक मल्टीमॉडल एआई मॉडल है जो डिजिटल और वास्तविक दोनों सेटिंग्स में दृश्यों और भाषा की व्याख्या करने में सक्षम है।

प्रधान मंत्री नरेंद्र मोदी ने बिहार के भागलपुर से प्रधान मंत्री किसान सम्मान निधि (पीएम-किसान) पहल की 19वीं किस्त शुरू की है। प्रधानमंत्री आवास योजना की किस्त 9.8 करोड़ पात्र किसानों को प्रत्यक्ष लाभ हस्तांतरण के माध्यम से वितरित की गई।

अली ऐ लिगांग उत्सव असम में आयोजित हुआ। यह मिसिंग जनजाति द्वारा मनाया जाता है, जो असम के सबसे बड़े स्वदेशी समुदायों में से एक है। मिसिंग जनजाति, जो तानी जातीय समूह से संबंधित है, मुख्य रूप से असम और अरुणाचल प्रदेश में रहती है।

EXAM
Genius