

Best 300+ MCQs

January 2025

**Current Affairs
PDF**



1. Where is the 18th edition of the Surya Kiran military exercise being hosted from 31st December 2024 to 13th January 2025?

सूर्य किरण सैन्य अभ्यास का 18वां संस्करण 31 दिसंबर 2024 से 13 जनवरी 2025 तक कहाँ आयोजित किया जा रहा है?

- (a) Kathmandu, Nepal
- (b) Saljhandi, Nepal
- (c) Pokhara, Nepal
- (d) Pithoragarh, Uttarakhand
- (e) Pokhran, India

Ans. b

Sol. 18th India -Nepal Military exercise Surya Kiran to commence in Nepal
The 334-strong Indian Army contingent has departed to Nepal to participate in the 18th edition of the bilateral military exercise Surya Kiran.

The exercise will be hosted by the Nepali Army in Saljhandi, Nepal from 31st December 2024 to 13th January 2025.

The annual bilateral military exercise Surya Kiran is alternatively hosted by the Indian Army and the Nepali Army. The 17th edition of the Surya Kiran was held in Pithoragarh, Uttarakhand from 24th November to 07th December 2023.

Recent Exercise

- Naval Exercise SLINEX 2024 between Sri Lanka and India- Visakhapatnam
- Joint Military Exercise Harimau Shakti 2024 between India and Malaysia - Bentong camp, Pahang district, Malaysia.
- 1st edition of Joint Tabletop Exercise, CINBAX between India and Cambodia - Foreign Training Node, Pune, Maharashtra.
- ICG conducted 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.
- Indian Coast Guard conducts maritime search and rescue exercises off Kochi coast

2. Indian Space Research Organisation (ISRO) successfully launched the Space Docking Experiment (SpaDeX) mission. What is the primary goal of ISRO's SpaDeX mission?

भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो) ने स्पेस डॉकिंग एक्सपेरीमेंट (स्पैडेक्स) मिशन को सफलतापूर्वक लॉन्च किया। इसरो के स्पैडेक्स मिशन का प्राथमिक लक्ष्य क्या है?

- (a) To demonstrate advanced in-space docking technology
- (b) To deploy communication satellites
- (c) To test lunar exploration technology
- (d) To launch interplanetary probes

(e) both a and d

Ans. a

Sol. ISRO successfully launches SpaDeX mission from Sriharikota

Indian Space Research Organisation (ISRO) successfully launched the Space Docking Experiment (SpaDeX) mission.

ISRO's PSLV-C60 rocket carrying two spacecraft that would aid in demonstration of space docking lifted off from the Satish Dhawan Space Centre in Sriharikota.

PSLV-C60 successfully deployed two satellites SDX01 (the Chaser) and SDX02 (the Target) in low earth orbit shortly after its launch.

The two spacecraft will now be directed towards achieving space docking in the next 10 days. SpaDeX aims to demonstrate advanced in-space docking technology, a crucial capability for future missions, including lunar expeditions and the Bharatiya Antariksh Station (BAS).

The SpaDeX mission represents a critical step in advancing India's capabilities in orbital docking. Successful completion of this mission will enhance ISRO's ability to conduct complex operations in space and lay the groundwork for future interplanetary missions.

3. Where was India's first glass bridge over sea inaugurated?

समुद्र पर भारत का पहला ग्लास ब्रिज कहाँ पर खोला गया?

- (a) Shillong
- (b) Kanyakumari
- (c) Amravati
- (d) Mumbai
- (e) Chennai

Ans. e

Sol. India's first glass bridge over sea inaugurated in Kanyakumari

In Tamil Nadu, the iconic tourist destination Kanyakumari had added another jewel to its crown. India's first glass bridge over sea was inaugurated.

Tamil Nadu Chief minister MK Stalin unveiled the classic glass bridge that connects the 133 ft tall Saint Tiruvalluvar statue and the Vivekananda rock Memorial.

The bridge would allow the tourists to enjoy a breezy walk between the landmarks while seeing through the wavy sea underneath. Constructed at 37 crores, the 77 metres bridge was inaugurated as part of silver jubilee celebration of the Tiruvalluvar statue, now renamed as statue of Wisdom by the state government.

About Tamil Nadu

- Formation – 26 January 1950
- Capital – Chennai
- Chief Minister – M K Stalin
- Governor – R N Ravi

4. What is the projected GDP growth rate for India in FY25, according to the RBI report?

RBI की रिपोर्ट के अनुसार, वित्त वर्ष 25 में भारत के लिए अनुमानित जीडीपी वृद्धि दर क्या है?

- (a) 5.8%
- (b) 6.0%
- (c) 6.6%
- (d) 7.0%
- (e) 7.5%

Ans. c

Sol. Economy exhibiting resilience, GDP to grow at 6.6 pc in FY25: RBI report
The Indian economy is exhibiting resilience and stability, and the gross domestic product (GDP) is projected to grow at 6.6 percent in 2024-25, aided by a revival in rural consumption, a pickup in government consumption and investment, and strong services exports, according to RBI.

The Reserve Bank has released the December 2024 issue of the Financial Stability Report (FSR), which reflects the collective assessment of the Sub-Committee of the Financial Stability and Development Council (FSDC) on the resilience of the Indian financial system and risks to financial stability.

The soundness of scheduled commercial banks (SCBs) has been bolstered by strong profitability, declining non-performing assets and adequate capital and liquidity buffers. Return on assets (RoA) and return on equity (RoE) are at decadal highs, while the gross non-performing asset (GNPA) ratio has fallen to a multi-year low.

It also said that macro stress tests demonstrate that most SCBs have adequate capital buffers relative to the regulatory minimum threshold even under adverse stress scenarios. Stress tests also validate the resilience of mutual funds and clearing corporations.

On the economy, FSR said during the first half of 2024-25, real GDP growth (y-o-y) moderated to 6 percent from, 8.2 per cent and 8.1 per cent growth recorded during H1 and H2 of 2023-24, respectively.

Despite this recent deceleration, structural growth drivers remain intact. Real GDP growth is expected to recover in Q3 and Q4 of 2024-25 supported by pick

up in domestic drivers, mainly public consumption and investment, strong service exports and easy financial conditions.

5. Which of the following option is FALSE regarding the proposed lookup facility for NEFT and RTGS?

NEFT और RTGS के लिए प्रस्तावित लुकअप सुविधा के संबंध में निम्नलिखित में से कौन सा विकल्प गलत है?

- (a) The facility will allow users to verify the beneficiary's name before initiating a transaction.
- (b) Member banks are required to implement the facility by April 1, 2025.
- (c) NPCI will develop the facility and onboard all banks.
- (d) The facility will fetch the beneficiary's account name based on the account number and IFSC entered by the remitter.
- (e) The lookup feature will only be available for UPI transactions.

Ans. e

Sol. RBI proposes lookup facility for NEFT, RTGS; banks to comply by April 1.

The Reserve Bank of India (RBI) proposed the introduction of a lookup facility for beneficiary accounts in the Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) systems to prevent fraud.

This facility will allow users to view and verify the name of the beneficiary before initiating a transaction, similar to the existing feature on India's real-time payment systems, Unified Payments Interface (UPI) and Immediate Payments Service (IMPS).

Currently, remitters cannot see the beneficiary's name before conducting a transaction on NEFT and RTGS. The RBI has directed member banks of these systems to implement the facility by April 1, 2025. The feature will be provided to customers free of charge.

The National Payments Corporation of India (NPCI) has been tasked with developing the facility and onboarding all banks to enable the feature.

Based on the account number and IFSC of the beneficiary entered by the remitter, the facility will fetch the beneficiary's account name from the bank's core banking solution.

The facility will be accessible to remitters through internet and mobile banking as well as at bank branches for in-person transactions. Beneficiary banks will be required to display the account name to the remitter.

Both the remitting and beneficiary banks will need to store data related to the lookup queries and responses as part of the process. However, the NPCI, while responsible for developing the facility, will not be permitted to store any data related to the lookup queries.

6. Which of the following option is FALSE about the extended deadline for the Vivad Se Vishwas Scheme?

विवाद से विश्वास योजना की विस्तारित समय-सीमा के बारे में निम्नलिखित में से कौन-सा विकल्प सत्य है?

- (a) The new deadline for filing applications is January 31, 2025.
- (b) Taxpayers can settle disputes at reduced rates under column (3) of the scheme's table.
- (c) They must pay 100% of disputed tax and 25% of disputed penalties or interest.
- (d) The taxpayer will incur a 10% additional tax and higher penalties.
- (e) all are true

Ans. e

Sol. Income Tax extends Vivad Se Vishwas deadline to January 31

The Income Tax Department has extended the deadline for the Vivad Se Vishwas Scheme 2024, giving taxpayers a fresh opportunity to settle disputes at lower tax rates.

The new deadline, January 31, 2025, provides much-needed relief for those still evaluating the scheme. Initially set for December 31, 2024, the extension avoids a 10% additional tax, ensuring a smoother resolution process.

The Vivad Se Vishwas Scheme, announced in Budget 2024, allows taxpayers to settle pending disputes by paying a lower amount of disputed tax along with specified percentages. Applications filed by January 31, 2025, will follow reduced rates under column (3) of the scheme's table. However, applications submitted from February 1, 2025, will incur a 10% higher tax rate.

The Vivad Se Vishwas Scheme simplifies dispute resolution by allowing taxpayers to settle cases with reduced financial liability. Applications submitted by January 31, 2025, will be charged rates under column (3) of the scheme's table.

For instance, new appellants must pay 100% of disputed tax and 25% for disputed penalties or interest, if filing by the deadline. However, from February 1, 2025, these rates increase to 110% and 30%, respectively.

7. Who has been reappointed as the Non-Executive Chairman of Bandhan Bank?

बंधन बैंक के गैर-कार्यकारी अध्यक्ष के रूप में किसे फिर से नियुक्त किया गया है?

- (a) Rakesh Sharma
- (b) Uday Kotak
- (c) Anup Kumar Sinha
- (d) Chanda Kochhar

(e) Arundhati Bhattacharya

Ans. c

Sol. RBI approves re-appointment of Anup Kumar Sinha as non-executive chairman of Bandhan Bank

The Reserve Bank of India (RBI) has approved the reappointment of Anup Kumar Sinha as the Non-Executive Chairman of Bandhan Bank.

Dr. Anup Kumar Sinha is the former Director of Heritage Business School ('HBS'). He has also served on the Board of NABARD.

Dr. Sinha has taught at Presidency College and the Indian Institute of Management Calcutta ('IIMC'). He served IIMC as a Professor of Economics for 25 years. He served three terms on the Board of Governors at IIMC and also as the Dean during 2003-06.

About Bandhan Bank

- Founded - 2001
- Founder - Chandra Shekhar Ghosh
- Headquarters - Kolkata
- Chairperson - Anup Kumar Sinha
- Tagline - Aapka Bhalai. Sabki Bhalai

8. What is the new deadline for implementing the transaction volume cap on UPI apps as per NPCI?

एनपीसीआई के अनुसार यूपीआई ऐप पर लेनदेन वॉल्यूम कैप लागू करने की नई समयसीमा क्या है?

- (a) December 31, 2024
- (b) December 31, 2025
- (c) December 31, 2026
- (d) December 31, 2027
- (e) December 31, 2028

Ans. c

Sol. NPCI extends market cap deadline for UPI apps by two years to end of 2026

The National Payments Corporation of India (NPCI) has extended the deadline for implementing transaction volume cap on Unified Payments Interface (UPI) apps by two years till December 31, 2026. This is the second time that the NPCI has extended this deadline.

The latest development is expected to provide a much-needed relief to market leaders PhonePe and Google Pay, which process the lion's share of UPI transactions in the country. The two processed about 47.8 per cent and 37.02

per cent of UPI transaction volumes, respectively, in November, according to data published by NPCI.

The apex payments body, "considering various factors", extended the timeline for compliance of existing third party application providers (TPAPs) by another two years. This comes at a time when the real-time payments system has seen euphoric growth in terms of transaction volumes.

UPI clocked 155.44 billion transactions this year as of November, a 32.2 per cent increase from 117.58 billion transactions in calendar year 2023 (CY23). The figures for December 2024 are yet to be published.

The NPCI had initially proposed a 30 per cent cap on the volume of transactions that UPI apps can process back in November 2020, and had given time to the existing players to adhere to the volume cap in two years' time

9. The National Bank for Financing Infrastructure and Development (NaBFID) has invested Rs 745 crore in long-term bonds issued by NDR InvIT. Who sponsors NDR InvIT?

नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (एनएबीएफआईडी) ने एनडीआर इनविट द्वारा जारी दीर्घकालिक बॉन्ड में 745 करोड़ रुपये का निवेश किया है। एनडीआर इनविट को कौन प्रायोजित करता है?

- (a) NaBFID
- (b) NDR Warehousing Private Limited
- (c) India Ratings
- (d) CARE Ratings
- (e) Reserve Bank of India

Ans. b

Sol. NaBFID invests Rs 745 crore in long-term bonds issued by NDR InvIT

The National Bank for Financing Infrastructure and Development (NaBFID) has invested Rs 745 crore in long-term bonds issued by NDR InvIT.

NDR InvIT is an Infrastructure Investment Trust managed by NDR InvIT

Managers and sponsored by NDR Warehousing Private Limited.

These 15-year bonds, rated AAA/Stable by India Ratings (FITCH) and CARE, underscore NDR InvIT's key role in advancing India's warehousing and industrial parks sector.

10. The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti. What is the primary purpose of the AI virtual assistant Jagriti?

उपभोक्ता मामले मंत्रालय ने मैसेजिंग प्लेटफॉर्म गुपशप के साथ साझेदारी की है, जिसके तहत वेब-आधारित AI वर्चुअल असिस्टेंट जागृति पेश की जाएगी। AI वर्चुअल असिस्टेंट जागृति का प्राथमिक उद्देश्य क्या है?

- (a) Providing product reviews
- (b) Assisting with online shopping
- (c) Simplifying the process of filing consumer complaints
- (d) Offering legal advice for consumers
- (e) Tracking consumer spending patterns

Ans. c

Sol. Ministry of Consumer Affairs & Gupshup introduce virtual assistant

The Ministry of Consumer Affairs has partnered with messaging platform Gupshup to introduce a web-based AI virtual assistant, Jagriti, to simplify the process of filing consumer complaints.

The announcement brings grievance redressal to consumers' fingertips and marks a significant leap forward in empowering consumers across India. Once consumers authenticate with their mobile number, the virtual assistant's interactive flow helps them file a complaint in less than a minute.

The adoption of Generative AI for the consumer complaint filing process is part of the Ministry of Consumer Affairs' initiative of NCH 2.0. Besides easier complaint filing, consumers can also track the status of their complaints by sharing their complaint number with the AI assistant.

11. West Bengal has won the Santosh Trophy by defeating Kerala in the final of the 78th edition of the Santosh Trophy. How many times has West Bengal won the Santosh Trophy?

पश्चिम बंगाल ने संतोष ट्रॉफी के 78वें संस्करण के फाइनल में केरल को हराकर संतोष ट्रॉफी जीती है। पश्चिम बंगाल ने कितनी बार संतोष ट्रॉफी जीती है?

- (a) 25
- (b) 30
- (c) 33
- (d) 35
- (e) 40

Ans. c

Sol. Bengal beat Kerala 1-0 to win Santosh Trophy for an unprecedented 33rd time

The most successful team in the history of the Santosh Trophy, West Bengal added one more to its collection by defeating Kerala in the final of the 78th edition of the Santosh Trophy. It was the 33rd Santosh Trophy for the Bengal team.

The final of the 78th edition of the Santosh Trophy 2024-25 was played at the GMC Balayogi Stadium in Hyderabad, Telangana.

Santosh Trophy is a premier domestic state-level football tournament for men in India organised by the All India Football Federation.

The final at Hyderabad was the 47th final appearance for West Bengal in the Santosh Trophy while Kerala was appearing for the 16th time.

Award winners

- **Winners - West Bengal (Santosh Trophy & a cash prize of Rs 5 Lakhs).**
- **Runners Up - Kerala (Kamla Gupta Trophy, & a cash prize of Rs 3 lakhs).**
- **Peter Thangaraj Player of the Championship - Robi Hansda of West Bengal.**
- **Tulsidas Balaram Player of the Final Match - Robi Hansda of West Bengal.**

12. IAS officer Bhuvnesh Kumar took charge as the CEO of the Unique Identification Authority of India (UIDAI). What additional post does Bhuvnesh Kumar hold apart from being the CEO of UIDAI?

आईएस अधिकारी भुवनेश कुमार ने भारतीय विशिष्ट पहचान प्राधिकरण (यूआईडीएआई) के सीईओ का पदभार संभाला। यूआईडीएआई के सीईओ होने के अलावा भुवनेश कुमार के पास कौन सा अतिरिक्त पद है?

- (a) Secretary of UIDAI
- (b) Additional Secretary at MEITY
- (c) Director of UIDAI
- (d) Joint Secretary at MEITY
- (e) Advisor to the Government of India

Ans. b

Sol. Bhuvnesh Kumar takes charge as CEO of UIDAI

IAS officer Bhuvnesh Kumar took charge as the CEO of the Unique Identification Authority of India (UIDAI).

Mr. Kumar, a 1995 batch officer of the Uttar Pradesh cadre, is additional secretary at the Ministry of Electronics and Information Technology (MEITY), a post he will continue to hold after this appointment.

Mr. Kumar succeeds Amit Agrawal, a 1993 batch IAS officer of the Chhattisgarh cadre, who was also MEITY additional secretary prior to his June 2023 appointment.

Mr Agrawal was appointed Secretary of the Department of Pharmaceuticals under the Ministry of Chemicals and Fertilizers in a bureaucratic reshuffle.

Recent Appointment

- **First transgender woman as a guest lecturer at Karnataka University** - K N Renuka Pujar (For Kannada Department)
- **Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL), a constituent board of the Quality Council of India (QCI)** - Dr. Sandip Shah
- **Revenue Secretary in Finance Ministry** - Arunish Chawla
- **Textiles Secretary** - Neelam Shami Rao
- **Secretary in the Department of Pharmaceuticals** - Amit Agrawal
- **Secretary in the Department of Higher Education** - Vineet Joshi.
- **Governor of Manipur** - Ajay Bhalla

13. Who has taken charge as the chief of the Indian Air Force's Western Air Command?

भारतीय वायु सेना की पश्चिमी वायु कमान के प्रमुख के रूप में किसने कार्यभार संभाला है?

- (a) Air Marshal Pankaj Mohan Sinha
- (b) Air Marshal Suraj Prakash
- (c) Air Marshal Rakesh Kumar Singh Bhadauria
- (d) Air Marshal Vivek Ram Chaudhari
- (e) Air Marshal Jeetendra Mishra

Ans. e

Sol. Air Marshal Mishra **takes charge as Chief of IAF's Western Command**
 Air Marshal Jeetendra Mishra **took charge as the chief of Indian Air Force's Western Air Command** that looks after the security of the air space in the sensitive Ladakh sector as well as some other parts of north India.

Air Marshal Mishra, a fighter combat leader and an experimental test pilot, has more than 3000 hours of flying experience, according to the IAF.

He succeeds Air Marshal Pankaj Mohan Sinha, who superannuated after putting in more than 39 years of distinguished service.

Air Marshal Mishra was commissioned into the Indian Air Force (IAF) as a fighter pilot on December 6, 1986

Recent Appointment in Defence Sector

- **DG of Central Reserve Police Force (CRPF)** - Vitul Kumar (replace Anish Dayal Singh)
- **DG of Medical Services (Navy)** - Surgeon Vice Admiral Kavita Sahai
- **Director General of Indian Coast Guard** - Paramesh Sivamani (26th)
- **Vice Chief of Air Staff** - Air Marshal SP Dharkar (replace AP Singh)
- **First woman DG of Armed Forces Medical Services** - Arti Sarin

14. Who has been appointed as the Secretary General of the Associated Chambers of Commerce and Industry of India (ASSOCHAM)?

एसोसिएटेड चैंबर्स ऑफ कॉमर्स एंड इंडस्ट्री ऑफ इंडिया (एसोचैम) के महासचिव के रूप में किसे नियुक्त किया गया है?

- (a) Deepak Sood
- (b) Manish Singhal
- (c) Sunil Kant Munjal
- (d) Pawan Goenka
- (e) Ajay Shriram

Ans. b

Sol. Manish Singhal appointed Secretary General of ASSOCHAM

Associated Chambers of Commerce and Industry of India (ASSOCHAM), an apex business chamber, has a new Secretary General in Manish Singhal.

Singhal succeeds Deepak Sood, who recently after a five-year stint stepped down to pursue other interests.

Singhal, an industry leader with over 35 years of experience in Chamber and Corporate India, had earlier worked as Deputy Secretary General of The Federation of Indian Chambers of Commerce and Industry (FICCI).

He had also worked with various Indian transnational companies, including Tata Motors, Eicher (Volvo), Tata Auto Comp Systems, Moser Baer India and BEML to name a few.

About Associated Chambers of Commerce and Industry of India (ASSOCHAM)

- ASSOCHAM is a non-governmental trade association and advocacy group. This organization represents the interests of trade and commerce in India.
- Established -1920
- Headquarters - New Delhi
- Secretary General - Manish Singhal (replace Deepak Sood)
- ASSOCHAM has more than 200 chambers and trade organizations across India. It has more than 450,000 members.

15. Global Family Day is observed annually on 1 January to promote peace, unity, and a sense of shared humanity across the globe. What is the theme for Global Family Day 2025?

विश्व भर में शांति, एकता और साझा मानवता की भावना को बढ़ावा देने के लिए 1 जनवरी को प्रतिवर्ष वैश्विक परिवार दिवस मनाया जाता है। वैश्विक परिवार दिवस 2025 का विषय क्या है?

- (a) Strengthening Global Bonds
- (b) Together for Peace

(c) Let's Start The Year With Love, Unity, Appreciation

(d) Embracing Diversity

(e) Building a Better Tomorrow

Ans. c

Sol. 1 January - Global Family Day

Global Family Day is observed annually on 1 January to promote peace, unity, and a sense of shared humanity across the globe.

Theme 2025 - Let's Start The Year With Love, Unity, Appreciation

The day emerged from the United Nations Millennium celebration in 2000, emphasizing the need for global unity and fostering a sense of family among people worldwide.

16. What is the total outlay approved by the Union Cabinet for the continuation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the Restructured Weather Based Crop Insurance Scheme (RWBCIS) until 2025-26?

प्रधानमंत्री फसल बीमा योजना (पीएमएफबीवाई) और पुनर्गठित मौसम आधारित फसल बीमा योजना (आरडब्ल्यूबीसीआईएस) को 2025-26 तक जारी रखने के लिए केंद्रीय मंत्रिमंडल द्वारा स्वीकृत कुल परिव्यय क्या है?

(a) Rs 69,515 crore

(b) Rs 59,015 crore

(c) Rs 75,050 crore

(d) Rs 80,350 crore

(e) Rs 60,000 crore

Ans. a

Sol. Cabinet approves Rs 69,515 crore boost for PM Fasal Bima Yojana

The Union Cabinet approved the continuation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the Restructured Weather Based Crop Insurance Scheme (RWBCIS) until 2025-26. The decision was made with a total outlay of Rs 69,515.71 crore.

This extension ensures that farmers will continue to receive coverage for crop losses due to non-preventable natural calamities.

In addition to the continuation of the schemes, the Cabinet also approved the creation of a Fund for Innovation and Technology (FIAT) with a corpus of Rs 824.77 crore.

This fund will support technological initiatives, such as the YES-TECH (Yield Estimation System using Technology) and WINDS (Weather Information and Network Data Systems), aimed at enhancing the efficiency and transparency of claim settlements.

YES-TECH: Utilizes remote sensing technology for accurate yield estimation, now implemented in 9 major states, including Madhya Pradesh, which adopted 100% technology-based estimation in 2023-24.

WINDS: Plans to set up Automatic Weather Stations (AWS) and Automatic Rain Gauges (ARGs) for hyper-local weather data. The system is being rolled out in 9 states, including Uttar Pradesh and Karnataka, with a 90:10 central-to-state funding ratio for its implementation.

The government also aims to prioritize the North Eastern States, with a 90% subsidy on premium to encourage farmer participation. The flexibility in fund allocation will ensure no funds are surrendered and can be used for other development projects in these regions.

17. Under which guidelines have VFS Capital applied for a small finance bank licence?

वीएफएस कैपिटल ने लघु वित्त बैंक लाइसेंस के लिए किस दिशा-निर्देश के तहत आवेदन किया है?

- (a) 'On-tap' Licensing Scheme for SFBs in the Private Sector
- (b) 'Greenfield' Bank Licensing Guidelines
- (c) 'Rural Finance' Bank Licensing Guidelines
- (d) 'Financial Inclusion' Bank Licensing Scheme
- (e) 'New Age' Bank Licensing Scheme

Ans. a

Sol. VFS Capital seeks small finance bank licence from RBI under 'on-tap' scheme. Microfinance company VFS Capital has applied for a small finance bank (SFB) licence under the guidelines for 'on tap' licensing of SFBs in the private sector.

During the quarter ended December 31, 2024, the Reserve Bank of India has received one application under the guidelines for 'on tap' Licensing of Small Finance Banks in the Private Sector dated December 5, 2019 from VFS Capital Limited.

VFS Capital, previously known as Village Financial Services Private and headquartered in West Bengal, was incorporated in 1994 as a non-deposit taking non-banking financial company-microfinance institution (NBFC-MFI).

It started microfinance activity in 2006 and got registered with RBI as NBFC-MFI in September 2013.

VFS provides loans to individual female members mainly from rural areas in a joint liability group (JLG) with each group consisting of five members. VFS Capital makes its entire disbursements through digital mode.

18. India's Goods and Services Tax (GST) collection grew 7.3% year-on-year (YoY) to Rs 1.77 lakh crore in December 2024. However, the figure marked a 3%

decline compared to the Rs 1.82 lakh crore collected in November. Which component of GST contributed the highest amount in December 2024?

भारत का वस्तु एवं सेवा कर (जीएसटी) संग्रह दिसंबर 2024 में सालाना आधार पर 7.3% बढ़कर 1.77 लाख करोड़ रुपये हो गया। हालांकि, नवंबर में एकत्र किए गए 1.82 लाख करोड़ रुपये की तुलना में यह आंकड़ा 3% कम है। दिसंबर 2024 में जीएसटी के किस घटक ने सबसे अधिक योगदान दिया?

- (a) Central GST (CGST)
- (b) State GST (SGST)
- (c) Integrated GST (IGST)
- (d) Cess
- (e) Imports

Ans. c

Sol. GST collection jumps 7.3% YoY to Rs 1.77 lakh crore in December
India's Goods and Services Tax (GST) collection grew 7.3% year-on-year (YoY) to Rs 1.77 lakh crore in December 2024. However, the figure marked a 3% decline compared to the Rs 1.82 lakh crore collected in November.

The latest numbers indicate a steady growth in GST revenues but reflect a slowdown in consumption and a rise in refunds issued during the month.

GST COLLECTION

The total gross GST revenue for December was split across the following categories:

Central GST (CGST): Rs 32,836 crore

State GST (SGST): Rs 40,499 crore

Integrated GST (IGST): Rs 47,783 crore (including Rs 18,310 crore collected on imports)

Cess: Rs 11,471 crore (including Rs 1,258 crore collected on imports)

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

19. What has India declared 2025 as in the defence sector?

भारत ने रक्षा क्षेत्र में 2025 को क्या घोषित किया है?

- (a) Year of Strategic Defence
- (b) Year of Defence Modernisation
- (c) Year of Defence Reforms
- (d) Year of Military Innovation

(e) Year of National Security

Ans. c

Sol. India declares 2025 as year of defence reforms, vows 'unprecedented' India has declared 2025 as the 'year of reforms' in the defence sector and vowed "unprecedented" progress in bolstering India's security and sovereignty in the face of 21st-century challenges.

'Year of reforms' will be a momentous step in modernisation journey of the armed forces.

The reforms aim to implement integrated theatre commands, enhancing synergy among the three services and transforming the military into a technologically advanced, combat-ready force.

20. The Groundwater recharge in the country has increased by 15 billion cubic meters and the groundwater extraction has declined by 3 billion cubic meters from the 2017 to 2024 period. Which organization conducted the groundwater assessment for the report released by the Ministry of Jal Shakti?

देश में भूजल पुनर्भरण में 2017 से 2024 की अवधि में 15 बिलियन क्यूबिक मीटर की वृद्धि हुई है और भूजल निष्कर्षण में 3 बिलियन क्यूबिक मीटर की कमी आई है। जल शक्ति मंत्रालय द्वारा जारी रिपोर्ट के लिए भूजल मूल्यांकन किस संगठन ने किया?

- (a) National Water Development Agency
- (b) Central Ground Water Board
- (c) Water Resources Development Corporation
- (d) Indian Meteorological Department
- (e) Ministry of Earth Sciences

Ans. b

Sol. Groundwater recharge up by 15 billion cubic meters -Jal Shakti Ministry

The Groundwater recharge in the country has increased by 15 billion cubic meters and the groundwater extraction has declined by 3 billion cubic meters from the 2017 to 2024 period.

The latest status of the groundwater recharge in the country ending 31st December 2024 was released by the Union Ministry of Jal Shakti in its Dynamic Ground Water Resource Assessment Report 2024.

The groundwater assessment was carried out by the Central Ground Water Board (CGWB), under the Union Jal Shakti ministry, in collaboration with the States and Union Territories.

The main points of the Dynamic Ground Water Resource Assessment Report 2024 are as follows;

The total annual groundwater recharge in the country is -446.90 billion cubic meters (BCM).

Annual extractable groundwater resource - 406.19 BCM.

Annual groundwater extraction for all uses - 245.64 BCM.

Average stage of groundwater extraction in the country stands at 60.47 %.

Union Minister for Jal Shakti - CR Patil

21. The Centre decided to maintain a status quo on the returns payable on small savings schemes for the January to March 2025 quarter, making it the fourth successive quarter that these rates have remained unchanged. Which of the following small savings schemes has an interest rate of 8.2% for the January-March 2025 quarter?

केंद्र ने जनवरी से मार्च 2025 तिमाही के लिए लघु बचत योजनाओं पर देय रिटर्न पर यथास्थिति बनाए रखने का फैसला किया है, जिससे यह लगातार चौथी तिमाही है जब ये दरें अपरिवर्तित रहीं हैं। जनवरी-मार्च 2025 तिमाही के लिए निम्नलिखित में से किस लघु बचत योजना की ब्याज दर 8.2% है?

- (a) Senior Citizens Savings Scheme
- (b) National Savings Certificate
- (c) Public Provident Fund
- (d) Monthly Income Account
- (e) Kisan Vikas Patra

Ans. a

Sol. Interest rates remain unchanged on National Small Saving Schemes

The Centre decided to maintain a status quo on the returns payable on small savings schemes for the January to March 2025 quarter, making it the fourth successive quarter that these rates have remained unchanged.

The interest rates on small savings schemes such as the Public Provident Fund (PPF) and National Savings Certificate (NSC) are reset each quarter as per a formula linked to the yields on government securities of similar maturities.

The Union Ministry of Finance has reviewed the interest rates on the small saving schemes every quarter since 2016.

Interest rates for Jan-March 2025

- Savings Deposit- 4 per cent
- 1-Year Post Office Time Deposits- 6.9 percent
- 2-Year Post Office Time Deposits- 7.0 percent
- 3-Year Post Office Time Deposits- 7.1 percent
- 5-Year Post Office Time Deposits- 7.5 percent
- 5-Year Recurring Deposits- 6.7 percent
- Senior Citizens Savings Scheme- 8.2 per cent
- Sukanya Samriddhi Account- 8.2 per cent

- Monthly Income Account- 7.4 percent
- National Saving Certificates (NSC)- 7.7 percent
- Kisan Vikas Patra- 7.5 percent (will mature in 115 months)
- Public Provident Fund- 7.1 per cent

22. The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the extension of One-time Special Package on Di-Ammonium Phosphate (DAP) beyond the NBS subsidy @ Rs 3,500 per MT for the period from 01.01.2025 till further orders to ensure sustainable availability of DAP at affordable prices to the farmers. The approval for the extension of the One-time Special Package on Di-Ammonium Phosphate (DAP) was made by which department?

प्रधानमंत्री नरेंद्र मोदी की अध्यक्षता में केंद्रीय मंत्रिमंडल ने किसानों को सस्ती कीमतों पर डीएपी की सतत उपलब्धता सुनिश्चित करने के लिए 01.01.2025 से अगले आदेश तक की अवधि के लिए एनबीएस सब्सिडी से परे 3,500 रुपये प्रति मीट्रिक टन की दर से डाय-अमोनियम फॉस्फेट (डीएपी) पर एकमुश्त विशेष पैकेज के विस्तार को मंजूरी दे दी है। डाय-अमोनियम फॉस्फेट (डीएपी) पर एकमुश्त विशेष पैकेज के विस्तार की मंजूरी किस विभाग द्वारा दी गई?

- (a) Department of Fertilizers
- (b) Department of Agriculture
- (c) Ministry of Finance
- (d) Ministry of Food Processing
- (e) Department of Commerce

Ans. a

Sol. Cabinet approves extension of One-time Special Package on Di-Ammonium Phosphate beyond NBS subsidy

The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the proposal of the Department of Fertilizers for the extension of One-time Special Package on Di-Ammonium Phosphate (DAP) beyond the NBS subsidy @ Rs 3,500 per MT for the period from 01.01.2025 till further orders to ensure sustainable availability of DAP at affordable prices to the farmers.

The tentative budgetary requirement for above would be approximately upto Rs. 3,850 cr. The subsidy on P&K fertilizers is governed by NBS Scheme w.e.f 01.04.2010. Continuing top most priority in keeping farmers' welfare in firm focus, GoI has extended a massive relief to farmers in keeping the price of Di-Ammonium Phosphate (DAP) fertilizer unchanged.

Cabinet in July 2024 approved a one-time Special Package on DAP beyond the NBS subsidy @ Rs 3,500 per MT from 01.04.2024 to 31.12.2024 with approximate financial implication of Rs 2,625 cr. The Cabinet in its meeting held

today (1.1.2025) has approved to extend the Special Package on DAP with approximate financial implication upto Rs. 3850 cr.

23. What is celebrated on 3 January every year?

हर साल 3 जनवरी को क्या मनाया जाता है?

- (a) International Mind-Body Wellness Day
- (b) World Health Day
- (c) Global Meditation Day
- (d) International Fitness Day
- (e) Mental Health Awareness Day

Ans. a

Sol. 3 January - International Mind-Body Wellness Day

International Mind-Body Wellness Day is celebrated every year on 3 January. This day emphasizes the importance of achieving harmony between mental, emotional, and physical well-being.

This global initiative encourages individuals to focus on their mental and physical well-being by adopting strategies that promote development and wellness.

24. In January 2025, Which organization clarified the GST rules on pre-paid gift vouchers and cards?

जनवरी 2025 में, किस संगठन ने प्री-पेड गिफ्ट वाउचर और कार्ड पर जीएसटी नियमों को स्पष्ट किया?

- (a) Central Board of Indirect Taxes and Customs (CBIC)
- (b) Reserve Bank of India (RBI)
- (c) Ministry of Finance
- (d) Securities and Exchange Board of India (SEBI)
- (e) Central Board of Direct Taxes (CBDT)

Ans. a

Sol. CBIC clarifies rules, says no GST to apply on pre-paid gift vouchers, cards
The Central Board of Indirect Taxes and Customs (CBIC) provided insights into the goods and services tax (GST) treatment of transactions involving vouchers. According to the CBIC, vouchers can be categorised into two types.

The first category includes prepaid instruments, such as gift cards and digital wallets, which are recognised by the Reserve Bank of India (RBI). These vouchers are treated as 'money' under the GST framework, meaning transactions involving them will not be classified as either the supply of goods or services.

The second category comprises non-prepaid vouchers, which do not qualify as prepaid instruments. These vouchers serve as claims to receive specific goods or services and fall under the definition of 'actionable claims'. Similar to their prepaid counterparts, these transactions also do not count as the supply of goods or services for GST purposes.

The CBIC underlined that, regardless of the type of voucher, transactions involving vouchers themselves will not be construed as the supply of goods or services. However, the actual goods or services that can be redeemed using these vouchers may still be subject to GST.

The CBIC further provided important guidance on the GST implications for transactions involving vouchers, distributed by distributors, sub-distributors, and agents.

The CBIC outlined two primary models for voucher distribution:

Commission/fee basis: In this model, distributors and agents act as representatives of the voucher issuer, providing marketing and support services in exchange for a commission or fee.

Since these agents do not own the vouchers and operate under the issuer's guidance, GST will apply to the commission or fees earned, as it is considered a supply of services.

With regard to GST for additional services and unused vouchers, the CBIC said that if distributors or other service providers offer services like, advertising, co-branding, or customer support to voucher issuers, they can charge a service fee. This fee is subject to GST, meaning businesses must pay tax on it according to the applicable rates.

Regarding unused vouchers, when vouchers go unused after their expiry date, known as breakage, the money from these unredeemed vouchers is not taxable under GST.

25. Who has been appointed as the Chief Executive Officer (CEO) of ITI Asset Management (ITI AML)?

आईटीआई एसेट मैनेजमेंट (आईटीआई एएमएल) के मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rajesh Kumar
- (b) Hitesh Thakkar
- (c) Mahindra Manulife
- (d) Suresh Patel
- (e) Jatinder Pal Singh

Ans. e

Sol. ITI Mutual Fund Names Jatinder Pal Singh as CEO

Jatinder Pal Singh has been appointed as Chief Executive Officer of ITI Asset Management (ITI AML).

Singh succeeds Hitesh Thakkar, who has served as acting Chief Executive Officer (CEO) of ITI AML.

Singh has over 25 years of experience in the mutual funds industry. He was associated with Mahindra Manulife Investment Management as a chief marketing officer from September 2015 to December 2024.

Recent Appointment in Banking & Insurance Sector

- **Non-executive Chairman of Bandhan Bank** - Anup Kumar Sinha (reappointment)
- **CEO of DBS Bank India** - Rajat Verma (replace Surojit Shome)
- **MD & CEO of J&K Bank** - Amitava Chatterjee (replace Baldev Prakash)
- **MD of State Bank of India (SBI)** - Ram Mohan Rao Amaras
- **Chairman of Indian REITs Association** - Alok Aggarwal
- **MD & CEO of RBL Bank** - R Subramaniakumar

26. Union Bank of India has enhanced its Digital Rupee (₹) application with accessibility features, marking a significant step in digital inclusion. What is the Digital Rupee (₹)?

यूनिजन बैंक ऑफ इंडिया ने अपने डिजिटल रुपया (₹) एप्लीकेशन को एक्सेसिबिलिटी फीचर्स के साथ बेहतर बनाया है, जो डिजिटल समावेशन में एक महत्वपूर्ण कदम है। डिजिटल रुपया (₹) क्या है?

- (a) A digital version of fiat currency
- (b) A cryptocurrency
- (c) A type of foreign exchange
- (d) A prepaid gift card
- (e) A credit-based digital payment system

Ans. a

Sol. Union Bank of India Enhances Digital Rupee App with Accessibility Features
Union Bank of India has set a milestone in digital accessibility by integrating new features into its Central Bank Digital Currency (CBDC) application, popularly known as the Digital Rupee (₹).

As the first Public Sector Bank (PSB) to introduce such inclusive functionality, Union Bank is paving the way for greater financial inclusion and innovation. The Digital Rupee, issued and regulated by the Reserve Bank of India, serves as a digital version of fiat currency, enabling wallet-based transactions, interoperability with UPI QR codes, auto-load capabilities, and real-time settlements.

Union Bank's newly added accessibility features aim to empower individuals with different abilities, particularly those who are visually challenged, by enhancing the user experience.

Key updates include:

Voice-Over Compatibility: Informative screen reading with properly labeled app elements for seamless navigation.

Gesture-Based Navigation: Simple gestures like swipe-to-navigate and double-tap-to-select for intuitive interaction.

Platform Compatibility: Fully functional on both iOS and Android devices.

27. What was the total value of UPI transactions in December 2024?

दिसंबर 2024 में UPI लेनदेन का कुल मूल्य क्या था?

- (a) Rs 24.00 trillion
- (b) Rs 22.50 trillion
- (c) Rs 25.00 trillion
- (d) Rs 21.55 trillion
- (e) Rs 23.25 trillion

Ans. e

Sol. UPI transactions surge to record 16.73 bn in Dec; value at Rs 23.25 trn
Unified Payments Interface (UPI) transactions saw an 8 per cent month-on-month increase in volume to 16.73 billion in December, the highest volume for the digital system since it became operational in April 2016. The value also increased by 8 per cent to Rs 23.25 trillion, up from Rs 21.55 trillion in November.

According to data from the National Payments Corporation of India (NPCI), for the year 2024, the volume increased by 46 per cent to around 172 billion transactions against 118 billion in 2023. In value terms, transactions increased by 35 per cent to around Rs 247 trillion during the entire year compared with Rs 183 trillion in 2023.

The transactions increased during the year due to a rise in person-to-merchant transactions (for buying goods or services).

In October, UPI recorded 16.58 billion transactions worth Rs 23.5 trillion, its previous high in terms of volume and highest so far in value. In September, the volume was 15.04 billion, and the value stood at Rs 20.64 trillion.

Compared with November, the number of daily transactions also increased from 516 million to 540 million in December. This resulted in an increase in daily value to Rs 74,990 crore against Rs 71,840 crore in November. The December numbers were 39 per cent up in volume and 28 per cent in value versus December 2023.

28. Who among the following has not been selected for the 2024 Major Dhyan Chand Khel Ratna Award?

निम्नलिखित में से किसे 2024 मेजर ध्यानचंद खेल रत्न पुरस्कार के लिए नहीं चुना गया है?

- (a) Sandeep Sangwan
- (b) Praveen Kumar
- (c) Gukesh D
- (d) Manu Bhaker
- (e) Harmanpreet Singh

Ans. a

Sol. Ministry of Youth Affairs & Sports Announces National Sports Awards 2024
 The Union Ministry of Youth Affairs and Sports has announced the names of the winners of the 2024 National Sports Award winner.

The award winners will be felicitated by the President Droupadi Murmu in a function at the Rashtrapati Bhavan in New Delhi on 17th January 2025.

The National Sports award consists of Major Dhyan Chand Khel Ratna Award, Arjuna Award, Dronacharya Award, Major Dhyan Chand Award, Maulana Abul Kalam Azad Trophy and the Rashtriya Khel Protsahan Puruskar.

Major Dhyan Chand Khel Ratna is the highest sports award in the country. It was earlier known as Rajiv Gandhi Khel Ratna Award and was renamed in 2021 as Major Dhyan Chand Khel Ratna Award.

1. Major Dhyan Chand Khel Ratna Award 2024

S. No	Name of Recipient	Discipline
1	Shri Gukesh D	Chess
2	Shri Harmanpreet Singh	Hockey
3	Shri Praveen Kumar	Para-Athletics
4	Ms. Manu Bhaker	Shooting

2. Arjuna Awards for Outstanding Performance in Sports 2024

Sr. No	Name of Recipient	Discipline
--------	-------------------	------------

1	Ms. Jyothi Yarraji	Athletics
2	Ms. Annu Rani	Athletics
3	Ms. Nitu	Boxing
4	Ms. Saweety	Boxing
5	Ms. Vantika Agrawal	Chess
6	Ms. Salima Tete	Hockey
7	Shri Abhishek	Hockey
8	Shri Sanjay	Hockey
9	Shri Jarmanpreet Singh	Hockey
10	Shri Sukhjeet Singh	Hockey
11	Shri Rakesh Kumar	Para-Archery
12	Ms. Preeti Pal	Para-Athletics
13	Ms. Jeevanji Deepthi	Para-Athletics
14	Shri Ajeet Singh	Para-Athletics
15	Shri Sachin Sarjerao Khilari	Para-Athletics
16	Shri Dharambir	Para-Athletics
17	Shri Pranav Soorma	Para-Athletics

18	Shri H Hokato Sema	Para-Athletics
19	Ms. Simran	Para-Athletics
20	Shri Navdeep	Para-Athletics
21	Shri Nitesh Kumar	Para-Badminton
22	Ms. Thulasimathi Murugesan	Para-Badminton
23	Ms. Nithya Sre Sumathy Sivan	Para-Badminton
24	Shri Sajan Prakash	Swimming
25	Shri Aman	Wrestling
26	Ms. Manisha Ramadass	Para-Badminton
27	Shri Kapil Parmar	Para-Judo
28	Ms. Mona Agarwal	Para-Shooting
29	Ms. Rubina Francis	Para-Shooting
30	Shri Swapnil Suresh Kusale	Shooting
31	Shri Sarabjot Singh	Shooting
32	Shri Abhay Singh	Squash

3. Arjuna Awards (Lifetime) for Outstanding Performance in Sports 2024

S. No	Name of Recipient	Discipline
1	Shri Sucha Singh	Athletics

2	Shri Murlikant Rajaram Petkar	Para-Swimming
---	-------------------------------	---------------

4. Dronacharya Award for Outstanding Coaches in Sports and Games 2024

Regular Category

S. No	Name of Recipient	Discipline
1	Shri Subhash Rana	Para-Shooting
2	Ms. Deepali Deshpande	Shooting
3	Shri Sandeep Sangwan	Hockey

Lifetime Category

S. No	Name of Recipient	Discipline
1	Shri S Muralidharan	Badminton
2	Shri Armando Agnelo Colaco	Football

5. Rashtriya Khel Protsahan Puraskar

S. No	Name of the Entity
1	Physical Education Foundation of India

6. Maulana Abul Kalam Azad (MAKA) Trophy 2024

S. No	Position	Name of University
1	Overall Winner University	Chandigarh University
2	1st Runner Up University	Lovely Professional University, (Punjab)
3	2nd Runner Up University	Guru Nanak Dev University, Amritsar

29. World Introvert Day is celebrated on 2 January to acknowledge and appreciate the unique qualities of introverts, emphasizing their strengths and contributions to society. What is the theme for World Introvert Day 2025?

विश्व अंतर्मुखी दिवस 2 जनवरी को मनाया जाता है, ताकि अंतर्मुखी लोगों के अद्वितीय गुणों को स्वीकार किया जा सके और उनकी ताकत और समाज में योगदान पर जोर दिया जा सके। विश्व अंतर्मुखी दिवस 2025 का विषय क्या है?

- (a) The Power of Reflection
- (b) Some peace and calm in a noisy world
- (c) Embracing Inner Strength
- (d) Building Quiet Confidence
- (e) Finding Balance

Ans. b

Sol. 2 January – World Introvert Day

World Introvert Day is celebrated on 2 January to acknowledge and appreciate the unique qualities of introverts, emphasizing their strengths and contributions to society.

The day raises awareness about the misconceptions surrounding introversion and promotes acceptance of different personality types.

Theme 2025 - Some peace and calm in a noisy world.

World Introvert Day was initially acknowledged in 2011, gaining momentum as a chance to showcase the strengths and contributions of the wallflowers. In contrast to extroverts, they regain energy by spending time alone and typically favour deep one-on-one conversations instead of large social events.

30. Which state government has launched a 15-day reading campaign amongst students?

किस राज्य सरकार ने छात्रों के बीच 15 दिवसीय पठन अभियान शुरू किया?

- (a) Gujarat
- (b) Maharashtra
- (c) Tamil Nadu
- (d) Uttar Pradesh
- (e) Punjab

Ans. b

Sol. Maharashtra government launches 15 day reading campaign amongst students

The Maharashtra government has launched a 15 day "reading campaign amongst students" starting 1 January 2025. The scheme was announced by the Minister for Higher and Technical Education Minister of Maharashtra government Chandrakant Patil.

The state government has also set up committees at various levels that will oversee the reading campaign across the state.

The state government has also announced that it will honour the winners of the various activities conducted by the state government as part of the reading campaign.

The 15 day reading campaign will be under the Higher and Technical Education Department of the Maharashtra government. It will be held every year from 1-15 January.

About Maharashtra

- **Capital** - Mumbai
- **Chief Minister** - Devendra Fadnavis (3rd time)
- **Deputy Chief Minister** - Eknath Sindhe & Ajit Pawar
- **Governor** - C P Radhakrishnan
- **Legislative Assembly Speaker** - Rahul Narwekar

31. Where did Blinkit first launch its 10-minute ambulance service?

ब्लिंकिट ने सबसे पहले अपनी 10 मिनट की एम्बुलेंस सेवा कहाँ शुरू की?

- (a) New Delhi
- (b) Mumbai
- (c) Gurugram
- (d) Bengaluru
- (e) Hyderabad

Ans. c

Sol. Blinkit launches 10-minute ambulance service, starting with Gurugram
Quick-commerce company Blinkit has launched a 10-minute ambulance service in Gurugram. Blinkit plans to expand the service to other cities in India in the next two years.

The ambulances would have medical equipment such as oxygen cylinders, AEDs (Automated External Defibrillator), stretchers, monitors, suction machines, emergency medicines, and injections. The ambulance will come with a paramedic, an assistant, and a trained driver.

While the first five ambulances will immediately take to the roads of Gurugram, more users will be able to book a Basic Life Support (BLS) ambulance through the Blinkit app.

CEO of Blinkit - Albinder Dhinds

32. What is the name of the initiative launched by MBMC to empower women entrepreneurs in Mira Bhayandar?

मीरा भयंदर में महिला उद्यमियों को सशक्त बनाने के लिए MBMC द्वारा शुरू की गई पहल का नाम क्या है?

- (a) Sakhi Shakti
- (b) Faral Sakhi
- (c) Udyogini Sahayata
- (d) Women Entrepreneurs Mission
- (e) Sakhi Pragati

Ans. b

Sol. Women Entrepreneurship Platform Partners with Mira Bhayandar Municipal Corporation to Empower Women Entrepreneurs

The Mira Bhayandar Municipal Corporation (MBMC) has conceptualized a flagship initiative called 'Faral Sakhi', aimed at empowering women entrepreneurs in the city of Mira Bhayandar, Maharashtra.

The program will provide comprehensive training and support to help women entrepreneurs engaged in traditional snack production to scale their ventures sustainably and effectively.

MBMC collaborated with the Women Entrepreneurship Platform (WEP) of NITI Aayog and formally launched 'Faral Sakhi' under the Award to Reward initiative of WEP.

WEP, incubated in NITI Aayog in 2018 as an aggregator platform, transitioned into a public-private partnership in 2022.

The 'Faral Sakhi' initiative aims at creating permanent employment opportunities for women by engaging them in the production and sale of traditional festive snacks ('Faral'). A central kitchen, set up by MBMC, enables women from self-help groups (SHGs) to prepare these snacks professionally. 25 women from Mira Bhayandar will be selected for technical training in business operations. This training, facilitated by the Centre for Education, Governance, and Public Policy (CEGP Foundation), will equip participants with the skills and knowledge needed to establish sustainable businesses and contribute to the local economy.

33. Renowned botanist K S Manilal, who revived the Latin book 'Hortus Malabaricus', a landmark 17th-century botanical compendium about the medicinal plants of Kerala, by translating it into English and Malayalam, passed away in Thrissur. Which prestigious Indian award was conferred upon K S Manilal in 2020?

प्रसिद्ध वनस्पतिशास्त्री के एस मणिलाल, जिन्होंने केरल के औषधीय पौधों के बारे में 17वीं शताब्दी की ऐतिहासिक वनस्पति संग्रह 'हॉर्टस मालाबारिकस' नामक लैटिन पुस्तक को अंग्रेजी

और मलयालम में अनुवाद करके पुनर्जीवित किया, का त्रिशूर में निधन हो गया। 2020 में के एस मणिलाल को कौन सा प्रतिष्ठित भारतीय पुरस्कार प्रदान किया गया?

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

Ans. b

Sol. Renowned botanist K S Manilal passes away at 86

Renowned botanist K S Manilal, who revived the Latin book 'Hortus Malabaricus', a landmark 17th-century botanical compendium about the medicinal plants of Kerala, by translating it into English and Malayalam, passed away in Thrissur. He was 86.

Manilal also served as the Head of the Department of Botany at Calicut University.

He received the E K Janaki Ammal Taxonomy Award (2003) and the Netherlands Government's highest civilian honour, the Officer of the Order of Orange-Nassau, awarded by Her Majesty Queen Beatrix of the Netherlands. India honoured him with the Padma Shri in 2020.

34. In January 2024, what new initiative has SBI introduced for NRIs to simplify account opening?

जनवरी 2024 में, एसबीआई ने एनआरआई के लिए खाता खोलने को आसान बनाने के लिए कौन सी नई पहल शुरू की है?

- (a) Mobile Banking App
- (b) TAB-based digital onboarding
- (c) Video KYC Service
- (d) Paperless Banking Service
- (e) Online Document Upload Portal

Ans. b

Sol. SBI introduces TAB-based digital NRI account onboarding journey
State Bank of India (SBI) has introduced a TAB-based digital onboarding process for Non-Resident Indians (NRIs) to simplify the opening of NRE and NRO accounts.

The new initiative is now accessible at all SBI branches in India and select foreign offices. By utilising digital tools, the bank aims to enhance the efficiency and convenience of the account opening process.

The digital onboarding process eliminates the need for physical paperwork, enabling quicker account openings at branches and during customer visits

through digital document verification. This streamlined approach is designed to make the process more efficient and convenient for NRIs.

An NRI bank account is a tailored banking solution available to Indian citizens or Persons of Indian Origin (PIOs) residing overseas, offered by Indian financial institutions. These accounts offer a variety of banking services designed to assist NRIs in handling their financial affairs, investments, and transactions within India.

35. Which of the following option about India's 4th Biennial Update Report (BUR-4) submitted to the UNFCCC is correct?

UNFCCC को प्रस्तुत भारत की चौथी द्विवार्षिक अद्यतन रिपोर्ट (BUR-4) के बारे में निम्नलिखित में से कौन सा कथन सही है?

- (a) It provides data for the year 2022.
- (b) It includes India's National GHG inventory for the year 2020.
- (c) It focuses only on forest cover improvement.
- (d) It excludes information on finance and technology needs.
- (e) It replaces the Third National Communication (TNC) entirely.

Ans. b

Sol. India submits its 4th **Biennial Update Report** to the United Nations Framework Convention on Climate Change

India's 4th Biennial Update Report (BUR-4) to the United Nations Framework Convention on Climate Change (UNFCCC) was submitted on 30th December 2024. The BUR-4 updates the Third National Communication (TNC) and contains the National Greenhouse Gas (GHG) inventory for the year 2020.

The report also embodies information on India's national circumstances, mitigation actions, an analysis of the constraints, gaps, related finance, technology, and capacity-building needs.

India's achievements in respect of the NDC targets:

- India has progressively continued decoupling economic growth from GHG emissions. Between 2005 and 2020,
- India's emission intensity of Gross Domestic Product (GDP) was reduced by 36%.
- By October 2024, the share of non-fossil sources in the installed electricity generation capacity was 46.52%. The total installed capacity of renewable power, including large hydropower, is 203.22 GW and the cumulative renewable power installed capacity,
- (excluding large hydro projects) has increased 4.5 times from 35 GW in March 2014 to 156.25 GW.

- India's forest and tree cover has consistently increased and currently stands at 25.17% of the total geographical area of the country. During 2005 to 2021, additional carbon sink of 2.29 billion tonnes of CO₂ equivalent has been created.

36. Pakistan began its two-year tenure as a non-permanent member of the United Nations Security Council (UNSC) for the 2025-26 term. How many times has Pakistan held this position excluding the current term?

पाकिस्तान ने 2025-26 के कार्यकाल के लिए संयुक्त राष्ट्र सुरक्षा परिषद (यूएनएससी) के गैर-स्थायी सदस्य के रूप में अपना दो साल का कार्यकाल शुरू किया। वर्तमान कार्यकाल को छोड़कर पाकिस्तान ने कितनी बार यह पद संभाला है?

- (a) Seven times
- (b) Eight times
- (c) Nine times
- (d) Six times
- (e) Ten times

Ans. a

Sol. Pakistan begins its two-year tenure as non-permanent member of UNSC Pakistan began its two-year tenure as a non-permanent member of the United Nations Security Council (UNSC) on January 1.

Pakistani delegation will play an active and constructive role in addressing key challenges facing the world.

Pakistan will sit in the Security Council for the 2025-26 term as a non-permanent member the eighth time that the country has had a seat on the 15-member body's horseshoe table.

Pakistan replaced Japan, which currently occupies the Asian seat in the Security Council, a primary instrument for establishing and maintaining international peace.

Pakistan's earlier terms on the council were in 2012-13, 2003-04, 1993-94, 1983-84, 1976-77, 1968-69 and 1952-53.

In the June election in the General Assembly, Pakistan was elected along with Denmark, Greece, Panama and Somalia to replace Japan, Ecuador, Malta, Mozambique and Switzerland whose terms end on December 31, 2024.

The new members join the five veto-wielding permanent members the United States, Russia, China, United Kingdom and France and the five countries elected as non-permanent members last year Algeria, Guyana, South Korea, Sierra Leone and Slovenia.

37. Federal Bank, one of India's largest private sector banks, has launched FedOne, a new transaction banking platform powered by Nucleus Software's FinnAxia solution. What is the primary objective behind the launch of the FedOne platform by the Federal Bank?

भारत के सबसे बड़े निजी क्षेत्र के बैंकों में से एक, फेडरल बैंक ने न्यूक्लियस सॉफ्टवेयर के फिनएक्सिया समाधान द्वारा संचालित एक नया लेनदेन बैंकिंग प्लेटफॉर्म FedOne लॉन्च किया है। फेडरल बैंक द्वारा FedOne प्लेटफॉर्म लॉन्च करने के पीछे मुख्य उद्देश्य क्या है?

- (a) Expanding retail banking operations
- (b) Modernizing corporate banking services
- (c) Offering personal loan products
- (d) Increasing credit card sales
- (e) Launching a mobile payment app

Ans. b

Sol. Federal Bank launches digital platform FedOne for corporate banking
Federal Bank, one of India's largest private sector banks, has launched FedOne, a new transaction banking platform powered by Nucleus Software's FinnAxia solution.

The implementation, completed after a 10-month collaboration, aims to modernize the bank's corporate banking services.

Federal Bank, one of India's leading private sector banks, has marked a significant milestone in its digital transformation journey with the launch of FedOne™, powered by Nucleus Software's advanced transaction banking platform, FinnAxia®.

FedOne™ is set to revolutionise the corporate banking landscape, enabling Federal Bank to seize emerging business opportunities and deliver exceptional value through streamlined processes and advanced technology.

38. When did the Defence Research and Development Organisation (DRDO) celebrate its 67th Foundation Day?

रक्षा अनुसंधान एवं विकास संगठन (DRDO) ने अपना 67वां स्थापना दिवस कब मनाया?

- (a) January 1, 2025
- (b) January 2, 2025
- (c) January 3, 2025
- (d) January 4, 2025
- (e) January 5, 2025

Ans. b

Sol. 2 January 2025 - 67th Foundation Day of DRDO

The Defence Research and Development Organisation (DRDO) celebrated its 67th Foundation Day on January 2, 2025.

Since its establishment in 1958, DRDO has grown from a modest setup of 10 laboratories to a robust network of 52 laboratories and 5 DRDO Young Scientist Laboratories (DYSLs), covering a vast spectrum of defence technologies.

On 2025 being declared as the 'Year of Reforms', Raksha Mantri asserted that DRDO will play a crucial role in achieving the set objectives.

39. Which institution has partnered with the Union Ministry of Agriculture and Farmers Welfare to enhance the agricultural extension system?

कृषि विस्तार प्रणाली को बढ़ाने के लिए किस संस्थान ने केंद्रीय कृषि एवं किसान कल्याण मंत्रालय के साथ साझेदारी की है?

- (a) IIT Delhi
- (b) IIT Roorkee
- (c) IIT Bombay
- (d) IIT Kanpur
- (e) IIT Madras

Ans. e

Sol. IIT Madras partners with Union govt. to enhance agricultural extension system

The Indian Institute of Technology, Madras, has collaborated with the Union Ministry of Agriculture and Farmers Welfare on a project to improve the efficiency and effectiveness of agricultural extension system through digitalisation.

Vistaar (Virtually Integrated System To Access Agricultural Resources) is a pilot project wherein the institute's expertise will be used. The Centre for Research on Startups and Risk Financing and the startup it incubated, YNOS Venture Engine, have developed comprehensive information on the Indian startup landscape.

The institute and the agriculture ministry have signed a memorandum of understanding (MoU) to enrich the Vistaar platform with information about startups in agriculture and allied sectors. This will enable farmers and stakeholders in agriculture and allied sectors to be aware of the capabilities and offerings of startups.

40. Who released the book 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages'?

'जम्मू कश्मीर और लद्दाख थ्रू द एजेंस: ए विजुअल नैरेटिव ऑफ कॉन्टिन्यूटीज एंड लिंकेज' पुस्तक का विमोचन किसने किया?

- (a) President of India
- (b) Amit Shah
- (c) Narendra Modi
- (d) Rajnath Singh
- (e) Nitin Gadkari

Ans. b

Sol. Amit Shah released Jammu Kashmir & Ladakh Through The Ages Book Union Home Minister and Minister of Cooperation, Amit Shah has released the book 'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages' in New Delhi.

The editor of the book is Professor Raghuvendra Tanwar, Chairman, Indian Council of Historical Research (ICHR).

Recent Books in News

- **In Pursuit of Democracy** – Najma Heptulla
- **The Nehru Development Model** – Arvind Panagariya
- **Living with Birds** – Asad Rahamani
- **Modi's Governance Triumph: Reshaping India's Path to Prosperity** - Tarun Chugh
- **Breaking Rocks and Barriers** - Sudipta Sengupta
- **Power Within: The Leadership Legacy of Narendra Modi'** - Dr R Balasubramaniam
- **I have the Streets** - R Ashwin & Sidharth Monga

41. When is World Braille Day observed annually?

विश्व ब्रेल दिवस प्रतिवर्ष कब मनाया जाता है?

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

Ans. d

Sol. 4 January - World Braille Day

World Braille Day is observed every year on January 4.

Objective - To raise awareness about the importance of Braille as a means of communication for blind and partially sighted people.

In 2018, the United Nations General Assembly decided to proclaim January 4 as World Braille Day as a tribute to Louis Braille, the visionary behind the braille system.

Louis Braille, inventor of the braille code, was born on January 4, 1809, in France's Coupvray. When he was three, Braille injured his eye with a sharp tool while he was playing in his father's shop. Even after the best care, the infection in his eye soon spread to the other one and he was left completely blind.

42. Who has been appointed as the chief of the Directorate General of Civil Aviation (DGCA)?

नागरिक उड्डयन महानिदेशालय (DGCA) के प्रमुख के रूप में किसे नियुक्त किया गया है?

- (a) Ashutosh Agnihotri
- (b) Rajiv Gauba
- (c) Faiz Ahmed Kidwai
- (d) Sanjeev Chopra
- (e) Ajay Bhalla

Ans. c

Sol. Faiz Ahmed Kidwai appointed as Aviation Body Chief

Senior IAS officer Faiz Ahmed Kidwai has been appointed the chief of Directorate General of Civil Aviation (DGCA).

The 1996-batch Indian Administrative Service (IAS) officer of Madhya Pradesh cadre is currently Additional Secretary in the Department of Agriculture and Farmers Welfare.

Ashutosh Agnihotri, Additional Secretary in the Home Ministry, has been named Chairman & Managing Director of Food Corporation of India (FCI). Senior bureaucrat Akash Tripathi has been appointed as Additional Secretary in the Ministry of Power.

Kamal Kishore Soan, Additional Secretary in the Labour Ministry, will now be Additional Secretary & Mission Director, Jal Jeevan Mission under the Department of Drinking Water & Sanitation.

Shubha Thakur, Additional Secretary in the Department of Agriculture & Farmers Welfare, has been appointed as Additional Secretary in the Inter State Council Secretariat under the Home Ministry.

Recent Appointment

- **Secretary General of Associated Chambers of Commerce and Industry of India (ASSOCHAM)**- Manish Singhal (replace Deepak Sood)
- **CEO of the Unique Identification Authority of India (UIDAI)** - Bhuvnesh Kumar (replace Amit Agrawal)
- **First transgender woman as a guest lecturer at Karnataka University** - K N Renuka Pujar (For Kannada Department)

- **Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL), a constituent board of the Quality Council of India (QCI) - Dr. Sandip Shah**
- **Revenue Secretary in Finance Ministry - Arunish Chawla**
- **Textiles Secretary - Neelam Shami Rao**

43. Which organization has partnered with Stride Ventures to catalyze the growth of Indian startups?

भारतीय स्टार्टअप के विकास को गति देने के लिए किस संगठन ने स्ट्राइड वेंचर्स के साथ साझेदारी की है?

- (a) NITI Aayog
- (b) Department for Promotion of Industry and Internal Trade
- (c) Reserve Bank of India
- (d) Ministry of Finance
- (e) Startup India

Ans. b

Sol. DPIIT Partners With Stride Ventures To Accelerate Growth And Global Expansion of Indian Startups

The Department for Promotion of Industry and Internal Trade (DPIIT) has partnered with Stride Ventures, a venture debt firm, to catalyse the growth of Indian startups and widen their global footprint.

The partnership will drive economic transformation and firm India's position as a leader in innovation and manufacturing.

As part of the collaboration, Stride Ventures will focus on identifying startups with high growth potential, offering funding, market access, and policy support to Indian startups aiming to expand globally and global startups entering India.

44. In January 2025, Reserve Bank of India has approved the voluntary merger of The National Co-operative Bank Ltd., Bangalore (Karnataka) with Cosmos Co-operative Bank Limited (Maharashtra). Under which legal provision was the merger approved?

जनवरी 2025 में, भारतीय रिजर्व बैंक ने नेशनल को-ऑपरेटिव बैंक लिमिटेड, बेंगलूर (कर्नाटक) के कॉसमॉस को-ऑपरेटिव बैंक लिमिटेड (महाराष्ट्र) के साथ स्वैच्छिक विलय को मंजूरी दे दी है। किस कानूनी प्रावधान के तहत विलय को मंजूरी दी गई?

- (a) Section 35A of the Banking Regulation Act, 1949
- (b) Section 7 of the Negotiable Instruments Act, 1881
- (c) Section 12B of the Companies Act, 2013
- (d) Section 20 of the RBI Act, 1934

(e) Sub-Section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949

Ans. e

Sol. RBI approves merger of National Co-operative Bank with Cosmos Co-operative Bank

Reserve Bank of India has approved the voluntary merger of The National Co-operative Bank Ltd., Bangalore (Karnataka) with Cosmos Co-operative Bank Limited (Maharashtra).

The Scheme of Amalgamation has been sanctioned in exercise of the powers conferred under Sub-Section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949. The Scheme will come into force with effect from January 6, 2025.

The branches of The National Co-operative Bank Ltd., Bangalore (Karnataka) will function as branches of Cosmos Co-operative Bank Limited (Maharashtra) with effect from January 6, 2025.

National Cooperative Bank Ltd. has a total of 13 branches— 12 in Bangalore and one in Mysore.

Mumbai-based Maratha Sahakari Bank (with 7 branches) and Sahebrao Deshmukh Sahakari Bank (with 11 branches) merged into Cosmos Bank in the financial year ended March 2024.

45. What are the two new deposit schemes launched by the State Bank of India (SBI) in January 2025?

जनवरी 2025 में भारतीय स्टेट बैंक (एसबीआई) द्वारा शुरू की गई दो नई जमा योजनाएँ कौन सी हैं?

- (a) SBI Prime and SBI Senior Care
- (b) Har Ghar Lakhpati and SBI Patrons
- (c) SBI Gold Deposit and SBI Wealth Care
- (d) SBI Savings Plus and SBI Recurring Elite
- (e) Har Ghar FD and SBI Secure Savings

Ans. b

Sol. SBI launches Har Ghar Lakhpati RD scheme, SBI Patrons FD deposit scheme for these senior citizens

The State Bank of India (SBI), has launched two new deposit schemes for customers. The two new deposit schemes are: Har Ghar Lakhpati and SBI Patrons.

'Har Ghar Lakhpati' is a pre-calculated recurring deposit scheme designed to help customers to accumulate Rs 1 lakh or multiples thereof.

The new scheme simplifies the process of achieving financial goals, allowing customers to plan and save effectively. This product is also available to minors, encouraging early financial planning and savings habits.

SBI has also introduced 'SBI Patrons,' for select senior citizens. This is a specialized fixed deposit scheme tailored for senior citizens aged 80 years and above. The new SBI scheme offers enhanced interest rates, recognizing the long-standing relationship many senior customers have with the bank. 'SBI Patrons' is available to both existing and new FD investors.

SBI has launched other deposit schemes offering higher FD rates to its customers. For instance, SBI We-care deposit scheme offers senior citizens an interest rate of 7.50% for tenor of 5 years to less than 10 years. Similarly, SBI 444 days FD scheme (Amrit Vrishti) offers senior citizens interest rate of 7.75%. The scheme is available till March 31, 2025.

SBI Amrit Kalash, an FD scheme with 400 days offers interest rate of 7.60% to senior citizens. The scheme is also available till March 31, 2025.

46. What is the current rural poverty ratio in India as per the SBI report for FY 2023-24?

वित्त वर्ष 2023-24 के लिए एसबीआई रिपोर्ट के अनुसार भारत में वर्तमान ग्रामीण गरीबी अनुपात क्या है?

- (a) 6.5%
- (b) 5.5%
- (c) 4.86%
- (d) 10.2%
- (e) 3.9%

Ans. c

Sol. India's Rural Poverty Down To 4.86% From 25.7% In 12 Years: SBI Report
India's rural poverty ratio has registered a dramatic decline to 4.86 per cent in the financial year 2023-24 from 25.7 per cent in 2011-12 while urban poverty has fallen to 4.09 per cent from 4.6 per cent during this period, according to an SBI Research report.

At an aggregate level, we believe poverty rates in India could now be in the range of 4 per cent-4.5 per cent with almost minimal existence of extreme poverty.

The sharp decline in the rural poverty ratio is on account of higher consumption growth in the lowest 0-5 per cent decile with significant Government support and such support is important as we also find that change in food prices has significant impact on not just food expenditures, but overall expenditure in general.

Based on 2023-24 fractile distribution, the sample proportion for poverty in rural areas is 4.86 per cent and 4.09 per cent in urban areas in FY24. This is also significantly lower than FY23 estimates of rural poverty at 7.2 per cent and urban poverty at 4.6 per cent.

The difference between rural and urban monthly per capita consumption expenditure (MPCE) is now at 69.7 per cent, a rapid decline from 88.2 per cent in 2009-10. This is mostly due to the initiatives the Government has taken in terms of Direct Benefit Transfers, building rural infrastructure, augmenting farmers' income and improving rural livelihood significantly.

47. Who has been appointed as the Chairman and Managing Director (CMD) of the Food Corporation of India (FCI)?

भारतीय खाद्य निगम (FCI) के अध्यक्ष और प्रबंध निदेशक (CMD) के रूप में किसे नियुक्त किया गया है?

- (a) Rajeev Singh
- (b) Ashutosh Agnihotri
- (c) Sanjay Malhotra
- (d) Anil Kumar Gupta
- (e) Rakesh Sharma

Ans. b

Sol. IAS Ashutosh Agnihotri Appointed Chairman & MD of Food Corporation of India

IAS officer Ashutosh Agnihotri, currently serving as the Additional Secretary in the Department of Home, Ministry of Home Affairs, has been appointed as the Chairman and Managing Director (CMD) of the Food Corporation of India (FCI). A 1999-batch IAS officer from the Assam-Meghalaya cadre, Agnihotri brings a wealth of administrative experience and expertise in administrative roles.

The Food Corporation of India, established in 1965, plays a pivotal role in the country's food security by procuring, storing, and distributing essential food grains under the Public Distribution System (PDS). The organization also supports farmers by ensuring minimum support prices and maintaining buffer stocks to stabilize prices in the market.

About Food Corporation of India

- Founded- 14 January 1965
- Headquarters- New Delhi
- Founder- Government of India
- CMD - Ashutosh Agnihotri
- Owner- Ministry of Consumer Affairs, Food and Public Distribution, GoI

48. Who has been appointed as the new CEO of Nasscom Foundation?

नैसकॉम फाउंडेशन के नए सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Nidhi Bhasin
- (b) Sheetal Sharma
- (c) Ramesh Kumar
- (d) Anjali Singh
- (e) Jyoti Sharma

Ans. e

Sol. Nasscom foundation names Jyoti Sharma as CEO

Nasscom foundation has appointed Jyoti Sharma as its new Chief Executive Officer (CEO), succeeding Nidhi Bhasin.

Sharma brings over 20 years of experience in driving social impact and leading program development, resource mobilisation, and stakeholder engagement.

Established in 2001, nasscom foundation is a not-for-profit organisation representing the Indian tech industry.

Recent Appointment

- **Chief of Directorate General of Civil Aviation (DGCA)** - Faiz Ahmed Kidwai
- **Chairman & Managing Director of Food Corporation of India (FCI)** - Ashutosh Agnihotri
- **Additional Secretary in the Ministry of Power** - Akash Tripathi
- **Additional Secretary & Mission Director, Jal Jeevan Mission** - Kamal Kishore Soan
- **Additional Secretary in the Inter State Council Secretariat under the Home Ministry** - Shubha Thakur

49. Financial Services Secretary M Nagaraju has launched the revamped

'Baanknet' portal for e-auction of properties including commercial properties, industrial land, shops, vehicles, and agricultural and non-agricultural land.

Which organization primarily benefits from the 'Baanknet' portal's services?

वित्तीय सेवा सचिव एम नागराजू ने वाणिज्यिक संपत्तियों, औद्योगिक भूमि, दुकानों, वाहनों और कृषि और गैर-कृषि भूमि सहित संपत्तियों की ई-नीलामी के लिए संशोधित 'बैंकनेट' पोर्टल लॉन्च किया है। 'बैंकनेट' पोर्टल की सेवाओं से मुख्य रूप से कौन सा संगठन लाभान्वित होता है?

- (a) Private banks
- (b) Housing societies
- (c) Public Sector Banks
- (d) Cooperative banks

(e) Real estate firms

Ans. c

Sol. DFS Secretary launches revamped 'BAANKNET' portal for e-auction of properties as one-stop destination

Financial Services Secretary M Nagaraju has launched the revamped 'Baanknet' portal for e-auction of properties including commercial properties, industrial land, shops, vehicles, and agricultural and non-agricultural land.

This platform consolidates information on e-auction properties from all Public Sector Banks (PSBs) and offers a one-stop destination for buyers and investors to discover a wide range of assets.

The listings include residential properties such as flats, independent houses, and open plots, as well as commercial properties, industrial land and buildings, shops, vehicles, plant and machinery, agricultural and non-agricultural land.

By gathering all these details in one place, it simplifies the process of finding and participating in property e-auctions, making it easier for buyers and investors to identify valuable opportunities.

Sharma brings over 20 years of experience in driving social impact and leading program development, resource mobilisation, and stakeholder engagement.

50. How much aid has the Government of India announced for the quake-hit nation of Vanuatu?

भारत सरकार ने भूकंप प्रभावित देश वानुअतु के लिए कितनी सहायता की घोषणा की है?

- (a) \$1 lakh
- (b) \$10 lakh
- (c) \$5 lakh
- (d) \$7 lakh
- (e) \$3 lakh

Ans. c

Sol. India provides \$5 Lakh aid to earthquake-hit Vanuatu

The government of India has announced an aid of \$ 5 lakh to the quake-hit tiny Pacific Ocean country Vanuatu. The aid will be used to support relief, rehabilitation, and reconstruction efforts in the country.

The South Pacific Ocean island nation of Vanuatu was hit by successive earthquakes on 17 December and again on 22 December 2024.

The first earthquake of 7.3 magnitude hit the country on 17 December which led to the death of around 14 persons and injury to over 200 people. The country declared a dawn-to-dusk curfew across the country to cope with the death and devastation caused by the earthquake. The second earthquake of 6.1

magnitude struck the country again on 22 December 2024 causing panic in the country.

The successive earthquakes have caused massive damage to several commercial and residential buildings, embassies and a hospital collapsed as a result of the powerful earthquake.

About Vanuatu

- Vanuatu is an island nation in the southwestern Pacific Ocean. It consists of 13 main islands and many smaller islands. It is located about 800 km west of Fiji and 1,770 km east of Australia.
- Vanuatu gained independence in 1980.
- Capital: Port-Vila
- Prime Minister -Charlot Salwai
- Currency- Vatu

51. Prime Minister Narendra Modi has inaugurated the Grameen Bharat Mahotsav in New Delhi. What is the theme of the Grameen Bharat Mahotsav 2025?

प्रधानमंत्री नरेंद्र मोदी ने नई दिल्ली में आयोजित ग्रामीण भारत महोत्सव का उद्घाटन किया। ग्रामीण भारत महोत्सव 2025 का विषय क्या है?

- (a) Empowering Rural Women
- (b) Innovation in Rural Development
- (c) Building a Resilient Rural India for a Viksit Bharat 2024
- (d) Strengthening Agricultural Infrastructure
- (e) Towards a Digital Rural Economy

Ans. c

Sol. PM Modi inaugurates Grameen Bharat Mahotsav 2025 in New Delhi

Prime Minister Narendra Modi has inaugurated the Grameen Bharat Mahotsav in New Delhi. The Grameen Bharat Mahotsav is being held in New Delhi from 4-9 January 2025.

The Grameen Bharat Mahotsav brings together the leaders from the government, rural economy, and industry to discuss ways and strategies to build a prosperous and self-reliant rural India.

The Grameen Bharat Mahotsav has been organised by the Department of Financial Services, the Union Ministry of Finance, and the National Bank for Agriculture and Rural Development (NABARD).

The theme of the Grameen Bharat Mahotsav is "Building a Resilient Rural India for a Viksit Bharat 2024". The motto of the Grameen Bharat Mahotsav is "गांव बढ़े, तो देश बढ़े" (If villages grow, the country grows").

52. Which city will be the headquarters of the newly proposed 69th Railway Division of Indian Railways?

भारतीय रेलवे के नए प्रस्तावित 69वें रेलवे डिवीजन का मुख्यालय कौन सा शहर होगा?

- (a) Firozpur
- (b) Jammu
- (c) Srinagar
- (d) Pathankot
- (e) Amritsar

Ans. b

Sol. Jammu is to be the 69th Railway Division of the Indian Railway

The Railway Ministry will set up a new division with headquarters at Jammu under the Northern Railway Zone by reorganising the Firozpur division.

The proposed Jammu division will include five sections: Pathankot-Jammu-Udhampur (now martyr Captain Tushar Mahajan), Srinagar-Baramulla, Bhogpur Sirwal-Pathankot, Batala (excluding)-Pathankot, and Pathankot-Joginder Nagar. Currently, the Indian Railways has 68 divisions and when the notification is issued by the Indian Railways, Jammu will be the 69th division of the Indian Railways.

India has the fourth largest rail network in the world after the United States of America, China, and Russia.

However, the Indian railways is the world's largest railway system under single management and the largest employer with around 1.25 million employees.

To manage the vast network the Indian Railway has divided its operation into 17 Zones and within the Zones the network is divided into divisions. Northern Zone is the largest zone of the Indian railways.

The Jammu Division will be under the Northern Railway Zone. It will be formed by reorganising the existing Firozpur division and it will manage the 742.1 km network.

53. According to the government of India, the country will emerge as the 6th largest exporter of textiles and apparel in the world in 2023. What was India's share in the world's textiles and apparel market in 2023?

भारत सरकार के अनुसार, 2023 में देश दुनिया में कपड़ा और परिधान का छठा सबसे बड़ा निर्यातक बनकर उभरेगा। 2023 में दुनिया के कपड़ा और परिधान बाजार में भारत की हिस्सेदारी कितनी थी?

- (a) 5.5%
- (b) 3.9%
- (c) 2.1%
- (d) 4.5%

(e) 6.3%

Ans. b

Sol. India world's sixth largest exporter of Textile & Apparel in 2023

According to the government of India, the country will emerge as the 6th largest exporter of textiles and apparel in the world in 2023. The share of the country in the world's textiles and apparel market was 3.9 % in 2023.

China remains the largest exporter of textiles and apparel in the world followed by the European Union and Bangladesh.

The export of textiles, apparel, and handicrafts during April-October month of the financial year 2024-25 was USD 21.358 billion. The total import during the period was USD 5.425 billion.

The total exports of textiles, apparel, and handicraft were USD 21.358 billion during the April-October period of FY 2025.

The growth in the export of all these commodities as compared to April-October FY 24 was 7 %. All the major commodities registered positive growth in exports except the wool and handloom sectors, which declined by 19% and 6% respectively.

The top five export commodities in the textile, apparel, and handicrafts were as follows

- **Ready Made Garments** - The total export during the period was USD 8.733 billion. Share in total exports 41%. Growth as compared to last year same period 12%.
- **Cotton Textiles**- USD 7.082 billion. Share in total export 33%. Growth 1%
- **Manmade Textiles**- USD 3.105. Share in total export 15%. Growth rate of 5%.
- **Silk products** - USD 98 million. Share in total export 0.45 %. Growth rate of 40%.
- **Wool and Woollen Textiles** - USD 95 million. Share in total export around 0.4 %. Negative growth of 19 %

54. National Bird Day is celebrated every year on January 5. What is the theme for National Bird Day 2025?

राष्ट्रीय पक्षी दिवस हर साल 5 जनवरी को मनाया जाता है। राष्ट्रीय पक्षी दिवस 2025 का विषय क्या है?

- (a) Protecting Our Birds, Protecting Our Future
- (b) Birds for a Better Tomorrow
- (c) Save Birds, Save Earth
- (d) Wings of Change
- (e) Birds in Harmony

Ans. a

Sol. 6 January - National Bird Day

National Bird Day is celebrated every year on January 5.

The day is celebrated every year to raise awareness about the importance of birds and their habitats. The day also emphasizes the ecological importance of birds and the need to conserve them.

Theme 2025 - Protecting Our Birds, Protecting Our Future

National Bird Day was first established in 2002 by the Avian Welfare Coalition.

The day not only draws attention to the pressing issues of bird extinction and habitat destruction but also encourages individuals and organisations to engage in efforts to conserve bird populations.

55. In January 2025, Prabhtej Singh Bhatia was appointed to which position in the Board of Control for Cricket in India (BCCI)?

जनवरी 2025 में, भारतीय क्रिकेट कंट्रोल बोर्ड (BCCI) में प्रभतेज सिंह भाटिया को किस पद पर नियुक्त किया गया?

- (a) Chief Secretary
- (b) Joint Secretary
- (c) Treasurer
- (d) President
- (e) General Manager

Ans. c

Sol. Devajit Saikia appointed as Secretary of BCCI

Devajit Saikia has been appointed as the Chief Secretary of the Board of Control for Cricket in India (BCCI).

While, Prabhtej Singh Bhatia was appointed as treasurer of BCCI.

Saikia, the board's joint secretary, has been serving as the acting secretary after Jay Shah took over as International Cricket Council (ICC) Chair in December. His elevation will leave the joint secretary's post vacant for which elections will subsequently be held.

Saikia is the advocate-general of Assam. A former first-class cricketer with four domestic caps for Assam, under him the Assam Cricket Association hosted IPL matches in Guwahati as well as warm-up matches of the 2023 ODI World Cup.

Recent Appointment

- **CEO of Nasscom foundation** - Jyoti Sharma (replace Nidhi Bhasin)
- **Chief of Directorate General of Civil Aviation (DGCA)** - Faiz Ahmed Kidwai
- **Additional Secretary in the Ministry of Power** - Akash Tripathi

- **Additional Secretary & Mission Director, Jal Jeevan Mission** - Kamal Kishore Soan

56. Punjab & Sind Bank will launch an instant loan scheme for the MSME sector. What is the maximum loan amount under the instant loan scheme for the MSME sector by Punjab & Sind Bank?

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਐਮਐਸਐਮਐੱਫ਼ ਖੇਤਰ ਦੇ ਲਿਏ ਤਤਕਾਲ ਫ਼ਾਇਨਾਨਸ ਯੋਜਨਾ ਸ਼ੁਰੂ ਕਰੇਗਾ। ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਦੁਆਰਾ ਐਮਐਸਐਮਐੱਫ਼ ਖੇਤਰ ਦੇ ਲਿਏ ਤਤਕਾਲ ਫ਼ਾਇਨਾਨਸ ਯੋਜਨਾ ਦੇ ਤਹਿਤ ਅਧਿਕਤਮ ਫ਼ਾਇਨਾਨਸ ਰਾਸ਼ੀ ਕੁਝ ਹੈ?

- (a) Rs 10 lakh
- (b) Rs 15 lakh
- (c) Rs 20 lakh
- (d) Rs 25 lakh
- (e) Rs 50 lakh

Ans. d

Sol. Punjab & Sind Bank to roll out instant loan scheme for MSMEs based on GST return

State-owned Punjab & Sind Bank will launch instant loan scheme up to Rs 25 lakh for the MSME sector during this month as part of its initiative to push credit through its digital platform.

As part of its transformative agenda, the bank has already introduced digital home loan and vehicle loan schemes under which in-principle approval to an application is given within 15 minutes.

The journey from applying the loan to sanction, for both the segments i.e. PSB e-Apna Ghar and PSB e-Apna Vahan (launched last month), is based on Straight Through Process (STP) which runs on a pre-defined Business Rule Engine (BRE). This automated approach eliminates manual intervention at the processing and sanctioning stage, enhancing the speed, efficiency, and customer experience.

57. When was World Day of War Orphans observed annually?

ਵਿਸ਼ਵ ਯੁੱਧ ਅਨਾਥ ਦਿਵਸ ਪ੍ਰਤੀਵਰ੍ਸ਼ ਕਬ ਮਨਾਯਾ ਜਾਤਾ ਹੈ?

- (a) January 7
- (b) January 8
- (c) January 5
- (d) January 4
- (e) January 6

Ans. e

Sol. 6 January - World Day of War Orphans

World Day of War Orphans is observed annually on January 6.

The day raises awareness about the plight of children orphaned due to wars and conflicts, emphasizing their need for care, protection, and support.

The day encourages global efforts to provide education, healthcare, and safe environments for children affected by war.

World Day of War Orphans was founded by the French organisation SOS Enfants en Détresses. The day focuses on the lives of children impacted by war and aims to improve their future.

58. Which bank has received RBI's approval to acquire up to 9.5% stake in Kotak Mahindra Bank, AU Small Finance Bank, and Capital Small Finance Bank?

किस बैंक को कोटक महिंद्रा बैंक, एयू स्मॉल फाइनेंस बैंक और कैपिटल स्मॉल फाइनेंस बैंक में 9.5% तक हिस्सेदारी हासिल करने के लिए आरबीआई की मंजूरी मिली है?

- (a) ICICI Bank
- (b) State Bank of India
- (c) Axis Bank
- (d) HDFC Bank
- (e) Punjab National Bank

Ans. d

Sol. HDFC Bank to acquire up to 9.5% in Kotak Mahindra and AU, Capital SFBs
India's largest private sector lender HDFC Bank has received the Reserve Bank of India's approval to pick up an aggregate stake of up to 9.5% in Kotak Mahindra Bank, AU Small Finance Bank and Capital Small Finance Bank.

In a regulatory filing, the apex bank, has given approval to HDFC Bank and its group companies— including HDFC Mutual Fund, HDFC Life Insurance, HDFC Pension Management, HDFC ERGO General Insurance, and others — to collectively acquire up to 9.5 per cent of paid-up share capital or voting rights in Kotak Mahindra Bank, AU Small Finance Bank and Capital Small Finance Bank.

The approval is valid for a period of one year from the date of RBI's letter, i.e., till January 2, 2026.

59. Prime Minister Narendra Modi has inaugurated the 13-km additional section of Delhi-Ghaziabad-Meerut Namo Bharat corridor. What is the total cost of the Delhi-Meerut Namo Bharat RRTS line?

प्रधानमंत्री नरेंद्र मोदी ने दिल्ली-गाजियाबाद-मेरठ नमो भारत कॉरिडोर के 13 किलोमीटर लंबे अतिरिक्त खंड का उद्घाटन किया है। दिल्ली-मेरठ नमो भारत आरआरटीएस लाइन की कुल लागत कितनी है?

- (a) Rs 4,000 crore
- (b) Rs 4,200 crore

- (c) Rs 4,500 crore
- (d) Rs 4,600 crore
- (e) Rs 5,000 crore

Ans. d

Sol. PM Modi inaugurates Delhi-Meerut Namo Bharat RRTS line worth Rs 4,600 crore
Prime Minister Narendra Modi has inaugurated the 13-km additional section of Delhi-Ghaziabad-Meerut Namo Bharat corridor.

With this inauguration, Delhi will get its first Namo Bharat connectivity. The corridor, worth Rs 4.600 crore, will include multiple stations, with key ones in Delhi, Ghaziabad, and Meerut.

Notable stations include Sarai Kale Khan, Anand Vihar, Sahibabad, and Meerut South. The corridor will feature India's fastest rapid transit trains, known as Namo Bharat, operating at speeds up to 160 km/h. These trains are designed to significantly reduce travel time between Delhi and Meerut to about an hour. The fare from New Ashok Nagar station to Meerut South is Rs 150 for a standard coach and Rs 225 for a premium coach.

60. How much will farmers in Telangana receive annually per acre under the Rythu Bharosa scheme?

तेलंगाना में किसानों को रायथु भरोसा योजना के तहत प्रति एकड़ सालाना कितनी राशि मिलेगी?

- (a) ₹10,000
- (b) ₹16,000
- (c) ₹15,000
- (d) ₹8,000
- (e) ₹12,000

Ans. e

Sol. Telangana farmers to receive ₹12,000 per acre annually under Rythu Bharosa scheme

Farmers in Telangana will receive ₹12,000 per acre annually under the Rythu Bharosa scheme, as the State government has increased the cash benefit under the scheme by ₹2,000.

Further, families of landless farm labourers will receive a similar amount annually under the newly introduced Indiramma Atmeeya Bharosa scheme. The government decided to provide Rythu Bharosa to every acre of cultivable land owned by the farmers without any conditions.

The Rythu Bharosa scheme is not applicable to non-agricultural lands (mining, hills, real estate ventures, roads, lands used for residential, industrial, and

commercial purposes, lands converted as Nala and the lands acquired by the government for various projects).

About Telangana

- **Established** – 2 June 2014
- **Capital** – Hyderabad
- **Chief Minister** – Revanth Reddy (replace K. Chandrashekar Rao)
- **Deputy CM** - Mallu Bhatti Vikramarka
- **Governor** – C. P. Radhakrishnan
- **Speaker of Telangana Assembly** – Gaddam Prasad Kumar
- **Legislative Assembly Seats** - 119

61. Dr Rajagopala Chidambaram, who was the Chairman of the Atomic Energy Commission and the Principal Scientific Adviser to the Government of India, when India did the crucial Pokhran-II nuclear tests, passed away at the age of 88. What prestigious award did Dr. Rajagopala Chidambaram receive in 1975 for his contribution to Pokhran-I?

डॉ. राजगोपाला चिदंबरम, जो परमाणु ऊर्जा आयोग के अध्यक्ष और भारत सरकार के प्रधान वैज्ञानिक सलाहकार थे, जब भारत ने महत्वपूर्ण पोखरण-II परमाणु परीक्षण किया था, उनका 88 वर्ष की आयु में निधन हो गया। पोखरण-I में उनके योगदान के लिए डॉ. राजगोपाला चिदंबरम को 1975 में कौन सा प्रतिष्ठित पुरस्कार मिला था?

- (a) Padma Bhushan
- (b) Bharat Ratna
- (c) Padma Shri
- (d) Padma Vibhushan
- (e) National Science Award

Ans. c

Sol. Nuclear scientist, R Chidambaram passes away at 88

Dr Rajagopala Chidambaram, who was the Chairman of the Atomic Energy Commission and the Principal Scientific Adviser to the Government of India, when India did the crucial Pokhran-II nuclear tests, passed away at the age of 88.

Born in Chennai in 1936 to C Rajagopal Aiyar, a Controller of Defence Accounts and Ananthalakshmi, Chidambaram became a first ranker in Madras University, passing B.Sc (Honours). He later joined the Indian Institute of Science, Bengaluru, in 1956, picked up his masters in one year and PhD in 1961.

Chidambaram joined Bhabha Atomic Research Centre in 1962.

Though Chidambaram's name is usually associated with Pokhran-II (India's second nuclear tests, in May 1998), he did play a big role in the 1974 Pokhran-I

– for which he was recognized with Padma Shri award in 1975 and the Padma Vibhushan in 1999.

62. The world's oldest person Tomiko Itooka, according to Guinness World Records, has died at the age of 116. What was the nationality of Tomiko Itooka?

गिनीज वर्ल्ड रिकॉर्ड्स के अनुसार, दुनिया के सबसे बुजुर्ग व्यक्ति टोमिको इटूका का 116 वर्ष की आयु में निधन हो गया है। टोमिको इटूका की राष्ट्रीयता क्या थी?

- (a) Chinese
- (b) Japanese
- (c) South Korean
- (d) Thai
- (e) Vietnamese

Ans. b

Sol. World's oldest person Tomiko Itooka dies aged 116

A Japanese woman who was the world's oldest person according to Guinness World Records has died.

Tomiko Itooka was 116 and died at a care home in Ashiya in the Hyogo Prefecture, according to elderly policies official Yoshitsugu Nagata.

Ms Itooka was born in 1908.

She became the oldest person last year after the death of 117-year-old Maria Branyas, according to the Gerontology Research Group

63. Who became the national shooting champion in the Men's 10-meter Air Pistol finals at the 67th National Shooting Championship 2024?

67वीं राष्ट्रीय शूटिंग चैम्पियनशिप 2024 में पुरुषों की 10 मीटर एयर पिस्टल फाइनल में राष्ट्रीय शूटिंग चैम्पियन कौन बना?

- (a) Aakash Bhardwaj
- (b) Pradhyumn Singh
- (c) Varun Tomar
- (d) Abhinav Bindra
- (e) Manu Bhaker

Ans. c

Sol. Varun Tomar Clinches National Shooting Championship Title in Men's 10m Air Pistol

Varun Tomar from the Indian Army has become the national shooting champion after winning the Men's 10-meter Air Pistol finals of the 67th National Shooting Championship 2024 at Dr Karni Singh Shooting Range in New Delhi.

Varun's teammate Pradhyumn Singh won Silver, while Rajasthan's Aakash Bhardwaj bagged the Bronze medal.

Varun Tomar also won the Men's Junior 10-meter Air Pistol event and his teammate Pradhyumn Singh won Bronze. While Nikhil from Uttar Pradesh won the Silver medal.

Moreover, in the Men's Youth 10-meter Air Pistol event, Chirag Sharma from Uttar Pradesh won Gold, teammate Dev Pratap won Silver and Mayank Choudhary of Rajasthan won Bronze.

64. The 18th Pravasi Bharatiya Divas (PBD Convention 2025), will be held at Bhubaneswar in Odisha from the 8th January. What is the theme of the 18th Pravasi Bharatiya Divas (PBD Convention 2025)?

18वां प्रवासी भारतीय दिवस (पीबीडी सम्मेलन 2025), 8 जनवरी से ओडिशा के भुवनेश्वर में आयोजित किया जाएगा। 18वें प्रवासी भारतीय दिवस (पीबीडी सम्मेलन 2025) का विषय क्या है?

- (a) "The Diaspora's Contribution to a Viksit Bharat"
- (b) "Global Indians, Global Future"
- (c) "Connecting India to the World"
- (d) "Empowering the Indian Diaspora"
- (e) "India's Progress Through Its People"

Ans. a

Sol. 18th Pravasi Bharatiya Divas Convention 2025 to kick off in Bhubaneswar The 18th Pravasi Bharatiya Divas (PBD Convention 2025), will be held at Bhubaneswar in Odisha from the 8th January.

The theme of this three-day convention is "The Diaspora's Contribution to a Viksit Bharat".

A large number of Indian diaspora members from over 50 different countries have registered to participate in the PBD Convention.

Prime Minister Narendra Modi will inaugurate the PBD Convention. It will feature a virtual address by the Chief Guest, the President of the Republic of Trinidad and Tobago, Christine Carla Kangaloo.

The Pravasi Bharatiya Express will be conducted under the Pravasi Teertha Darshan Yojana of the Ministry of External Affairs.

President Droupadi Murmu will preside over the Valedictory Session of the 18th PBD Convention on 10th January.

While, the Youth Pravasi Bharatiya Divas will be held on 8th January 2025, in partnership with the Ministry of Youth Affairs and Sports.

65. Consider the following statements regarding the first organic fisheries cluster launched in Sikkim:

सिक्किम में शुरू किए गए पहले जैविक मत्स्य पालन क्लस्टर के बारे में निम्नलिखित कथनों पर विचार करें:

1. It was launched by the Prime Minister of India.
2. It aims to promote sustainability and boost farmer incomes in aquaculture.
3. The cluster will sell antibiotic, chemical, and pesticide-free fish.

Which of the statements given above are INCORRECT?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1 only
- (e) 2 only

Ans. d

Sol. Rajiv Ranjan Singh Launches India's First Organic Fisheries Cluster in Sikkim
Union Animal Husbandry and Fisheries Minister Rajiv Ranjan Singh has launched the country's first organic fisheries cluster in Sikkim.

The organic fish cluster in Soreng District of Sikkim will boost farmer incomes and promote sustainability in aquaculture. The project aims to sell antibiotic, chemical, and pesticide free organic fish in eco-conscious markets across the globe.

Singh also inaugurated and laid the foundations for 50 key projects worth ₹50 crore under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), covering all northeastern states except Arunachal Pradesh and Mizoram in Guwahati.

66. Costas Simitis, former Prime Minister of Greece and the architect of the country's joining the common currency, has died at age 88. Costas Simitis is credited with being the architect of Greece joining which currency?

ग्रीस के पूर्व प्रधानमंत्री और देश के आम मुद्रा में शामिल होने के वास्तुकार कोस्टास सिमितिस का 88 वर्ष की आयु में निधन हो गया है। ग्रीस के किस मुद्रा में शामिल होने के वास्तुकार कोस्टास सिमितिस को माना जाता है?

- (a) Dollar
- (b) Yen
- (c) Euro
- (d) Pound
- (e) Franc

Ans. c

Sol. Costas Simitis, former Greek Prime Minister and socialist leader, dies at 88
Costas Simitis, former Prime Minister of Greece and the architect of the country's joining the common European currency, the euro, has died at age 88.

Mr. Simitis, a co-founder of the Socialist PASOK party in 1974, eventually became the successor to the party's founding leader, Andreas Papandreou, with whom he had an often-contentious relationship that shaped the party's nature.

67. IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond Platform Provider (OBPP), has introduced Digital Fixed Deposits (FDs) to its platform. What is the maximum interest rate offered on fixed deposit investments through IndiaBonds.com?

IndiaBonds.com, एक SEBI-पंजीकृत स्टॉक ब्रोकर (डेट सेगमेंट) और लाइसेंस प्राप्त ऑनलाइन बॉन्ड प्लेटफॉर्म प्रदाता (OBPP), ने अपने प्लेटफॉर्म पर डिजिटल फिक्स्ड डिपॉजिट (FD) पेश किया है। IndiaBonds.com के माध्यम से फिक्स्ड डिपॉजिट निवेश पर दी जाने वाली अधिकतम ब्याज दर क्या है?

- (a) 7.5%
- (b) 8.2%
- (c) 9.0%
- (d) 9.4%
- (e) 10%

Ans. d

Sol. IndiaBonds.com Launches Digital Fixed Deposits, Expanding Fixed Income Investment Opportunities

IndiaBonds.com, a SEBI-registered Stock Broker (Debt Segment) and licensed Online Bond Platform Provider (OBPP), has introduced Digital Fixed Deposits (FDs) to its platform.

This move enhances accessibility and convenience for individual investors, offering a unified solution for managing both bonds and fixed deposits seamlessly under one roof.

The launch aligns with IndiaBonds.com's vision of providing stable and rewarding investment options while simplifying portfolio management for retail investors. With fully digital and paperless onboarding, including quick KYC completion, the platform makes it easier for investors to start their fixed-income journey.

Investors can earn up to 9.4% interest on their fixed deposit investments, supported by an integrated portfolio dashboard that tracks cash flows, returns, and allocations efficiently.

The platform also offers customisable payout options, low minimum investment thresholds, and the convenience of managing all fixed-income investments in one place. Additional fixed deposit partnerships are expected to expand its offerings in the coming weeks further.

68. What is the name of the first individual pure-term life insurance plan launched by Go Digit-Life Insurance?

गो डिजिट-लाइफ इंश्योरेंस द्वारा शुरू की गई पहली व्यक्तिगत शुद्ध-अवधि जीवन बीमा योजना का नाम क्या है?

- (a) Digit Secure Life Plan
- (b) Digit Glow Term Life Insurance
- (c) Digit Shield Plus
- (d) Digit Essential Term Plan
- (e) Digit Smart Life Coverage

Ans. b

Sol. Digit Life Insurance Unveils Glow Term Life Insurance for 300 Million Self-Employed Indians

Go Digit-Life Insurance Limited (Digit-Life), a leading new-age digital insurer, has launched its first individual pure-term life insurance plan, "Digit Glow Term Life Insurance."

Designed to cater specifically to the evolving needs of India's self-employed population, the plan aims to simplify insurance access for over 300 million* self-employed individuals, including gig workers, small business owners, and professionals.

Digit Glow Term Life Insurance addresses the unique challenges faced by self-employed individuals, such as fluctuating income and lack of formal income proof, by leveraging tech-enabled underwriting models and alternative credit parameters. The plan offers comprehensive protection with coverage ranging from ₹2.25 lakh to ₹1 crore, ensuring accessibility to individuals from lower-income groups.

MD & CEO of Go Digit Life Insurance - Sabyasachi Sarkar

Recent Facilities Launched in Banking & Insurance Sector

- SBI launched two new deposit schemes for customers named **Har Ghar Lakhpati** and **SBI Patrons**
- SBI introduces **TAB-based digital NRI account** onboarding journey
- ICICI Prudential Life Insurance and RGA Launch First-of-Its-Kind Health Product to Cover Women-Specific Ailments named **ICICI Pru Wish**
- Bank of Baroda **Unveils Phygital Branches** to Transform Customer Banking Experience
- LazyPay Unveils '**LazyPay EMI**' to Simplify High-Value Purchases
- Axis Bank launched the **ARISE Women's Savings Account**, a specialized solution designed to cater to the financial needs of women.

69. Financial Intelligence Unit-India (FIU-IND) has signed an MoU with the Insurance Regulatory and Development Authority of India (IRDAI) in January 2025. What is the purpose of the MoU signed between FIU-IND and IRDAI?

वित्तीय खुफिया इकाई-भारत (FIU-IND) ने जनवरी 2025 में भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं। FIU-IND और IRDAI के बीच हस्ताक्षरित समझौता ज्ञापन का उद्देश्य क्या है?

- (a) To promote financial inclusion
- (b) To facilitate financial education for policyholders
- (c) To share intelligence and information to combat money laundering
- (d) To regulate insurance premium rates
- (e) To introduce new insurance policies

Ans. c

Sol. FIU-IND signs pact with IRDAI to share information

Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (Irdai) have signed a MoU for sharing of intelligence and information to check money laundering.

The MoU was signed as part of continued coordinated efforts to effectively implement the requirements of the Prevention of Money Laundering Act and Rules.

As per the agreement, FIU-IND and Irdai will cooperate in the areas of mutual interest, including sharing of relevant intelligence and information, available in their respective databases.

70. Who has recently assumed command of the Base Repair Depot (BRD) at Tughlakabad?

हाल ही में तुगलकाबाद में बेस रिपेयर डिपो (बीआरडी) की कमान किसने संभाली है?

- (a) Air Commodore Debakinandan Sahu
- (b) Air Marshal V R Chaudhari
- (c) Air Commodore Rishi Seth
- (d) Air Commodore Anil Kumar
- (e) Air Vice Marshal Manish Khanna

Ans. c

Sol. Air Commodore Debakinandan Sahu Assumes Command of Base Repair Depot, Tughlakabad

Air Commodore Debakinandan Sahu assumed command of the Base Repair Depot (BRD) at Tughlakabad, succeeding Air Commodore Rishi Seth.

Commissioned into the Aeronautical Engineering branch of the Indian Air Force on May 30, 1994, Air Commodore Sahu brings an illustrious career spanning over three decades to his new command.

A graduate of the Air Force Technical College (AFTC), Defence Services Staff College (DSSC), and the College of Air Warfare, Secunderabad, he is recognized for his comprehensive expertise in aviation systems and Guided Weapon Missile technologies.

71. The 15th edition of Asia's biggest biennial air show and aviation exhibition - Aero India 2025 will be held at the Air Force Station, Yelahanka in Bengaluru, Karnataka from 10-14 February 2025. What is the theme of Aero India 2025?

एशिया के सबसे बड़े द्विवार्षिक एयर शो और विमानन प्रदर्शनी - एयरो इंडिया 2025 का 15वां संस्करण 10-14 फरवरी 2025 तक कर्नाटक के बेंगलुरु में एयरफोर्स स्टेशन, येलहंका में आयोजित किया जाएगा। एयरो इंडिया 2025 का विषय क्या है?

- (a) "Wings of Progress"
- (b) "Sky is the Limit"
- (c) "The Runway to a Billion Opportunities"
- (d) "Empowering Indian Aerospace"
- (e) "Innovation in the Skies"

Ans. c

Sol. Bengaluru to host 15th Aero India 2025

The latest edition of Asia's **biggest biennial air show** and aviation exhibition - Aero India 2025 will be held at the **Air Force Station**, Yelahanka in Bengaluru, Karnataka. The 15th edition of the **Aero India show** will be held from 10-14 February 2025.

The first edition of the Aero India show was organised in 1996 at the Yelahanka Air Force Station base and the last 14th edition was held in 2023 at the same venue.

The Aero India **show** is organised by the Defence Exhibition Organisation, the Department of Defence Production, Union Ministry of Defence.

The theme of the 15th Aero India is 'The Runway to a Billion Opportunities'.

72. Consider the following personalities who were honoured with the US Presidential Medal of Freedom in the recent ceremony:

हाल ही में आयोजित समारोह में यू.एस. प्रेसिडेंशियल मेडल ऑफ फ्रीडम से सम्मानित निम्नलिखित हस्तियों पर विचार करें:

1. Hillary Clinton – Former Secretary of State
2. Michael J. Fox – Actor
3. Kamala Harris – Politician

Which of the above personalities were recipients of the award in the recent ceremony alongside Lionel Messi?

- (a) 1 and 2 only

- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1 only
- (e) 2 only

Ans. a

Sol. Lionel Messi Honoured with the US Presidential Medal of Freedom
 Lionel Messi, captain of the Argentina men's football team and one of the greatest footballers of all time, was honoured with the United States Presidential Medal of Freedom, the country's highest civilian award. This recognition marks a significant milestone in his illustrious career, making him the first male footballer to receive this prestigious honour. The award ceremony celebrated a total of 19 distinguished individuals for their contributions to various fields. Among the recipients were prominent personalities such as:

Hillary Clinton – Former Secretary of State

George Soros – Philanthropist

Denzel Washington – Actor

Michael J. Fox – Actor

Magic Johnson – Basketball player and others

About US Presidential Medal of Freedom -

The US Presidential Medal of Freedom is the highest civilian award of the United States of America. It is similar to the Bharat Ratna in India.

In 1945 the then United States President Harry Truman established the Medal of Freedom to honour civilians for their notable service during the Second World War.

73. Union Home Minister Amit Shah has launched the BHARATPOL portal developed by the Central Bureau of Investigation in New Delhi. What is the primary purpose of the BHARATPOL portal?

केंद्रीय गृह मंत्री अमित शाह ने नई दिल्ली में केंद्रीय जांच ब्यूरो द्वारा विकसित भारतपोल पोर्टल लॉन्च किया है। भारतपोल पोर्टल का प्राथमिक उद्देश्य क्या है?

- (a) To facilitate the online filing of criminal cases
- (b) To streamline requests for international assistance through INTERPOL
- (c) To register complaints about police misconduct
- (d) To provide online police training through INTERPOL
- (e) To monitor the progress of ongoing investigations

Ans. b

Sol. Amit Shah launched BHARATPOL to streamline Red Corner Notices through INTERPOL

Union Home Minister Amit Shah has launched the BHARATPOL portal developed by the Central Bureau of Investigation in New Delhi.

The BHARATPOL portal will streamline the processing of all requests for international assistance through INTERPOL, including the issuance of Red Notices and other colour-coded INTERPOL notices.

The BHARATPOL portal has been developed by the CBI. It would give a new edge to Indian investigation agencies by enhancing their global reach to fulfil the Modi government's vision to build a secure Bharat for all.

BHARATPOL portal will significantly facilitate Indian law enforcement agencies enabling real-time information sharing for faster access to international police assistance.

Mr Shah also presented police medals to 35 CBI officers who have been awarded the President's Police Medal for Distinguished Service and the Union Home Minister's Medal for Excellence in Investigation.

74. Who has inaugurated the Gandhi Darshan Art Gallery at Rajghat in New Delhi?

नई दिल्ली के राजघाट में गांधी दर्शन आर्ट गैलरी का उद्घाटन किसने किया?

- (a) Prime Minister Narendra Modi
- (b) Union Home Minister Amit Shah
- (c) Lok Sabha Speaker Om Birla
- (d) President Ram Nath Kovind
- (e) Vice President M. Venkaiah Naidu

Ans. c

Sol. Lok Sabha Speaker Om Birla inaugurates Gandhi Darshan Art Gallery at Rajghat

Lok Sabha Speaker Om Birla has inaugurated the Gandhi Darshan Art Gallery at Rajghat in New Delhi.

In the gallery, more than 80 Artists have showcased their art to portray the Father of the nation, Mahatma Gandhi in a unique and modern way.

Darshan Art Gallery will enhance knowledge of today's youth about Gandhian Principles.

This event was organised by the Ministry of Culture, Lalit Kala Academy and Gandhi Smriti and Darshan Samiti.

75. What is the name of the indigenously developed pulse diagnostic tool that became India's first Ayurvedic medical device to get approval from CDSCO?

स्वदेशी रूप से विकसित पल्स डायग्नोस्टिक टूल का नाम क्या है जो CDSCO से अनुमोदन प्राप्त करने वाला भारत का पहला आयुर्वेदिक चिकित्सा उपकरण बन गया है?

- (a) Nadi Shakti
- (b) Nadi Tarangini
- (c) Pulse Care
- (d) AyurPulse
- (e) Nadi Dhan

Ans. b

Sol. Nadi Tarangini, first ayurvedic diagnostic device, gets CDSCO nod
'Nadi Tarangini', an indigenously developed pulse diagnostic tool has become India's first Ayurvedic medical device to get approval for use from the Central Drugs Standard Control Organization CDSCO, a national regulator for the cosmetics, pharmaceutical, and medical devices sector in India.

Brainchild of Padma Bhushan Prof J. B. Joshi, Chancellor of the prestigious Institute of Chemical Technology (Formerly UDCT) and the President of Marathi Vidnyan Parishad the device has been developed by Dr. Aniruddha Joshi, with intense research work of over 6 years at IIT Bombay.

"Nadi Tarangini is an advanced AI-powered pulse diagnostic device designed to speed up traditional Ayurvedic practices. It combines ultra-sensitive sensors with cutting-edge algorithms. It delivers precise pulse readings to provide detailed health insights.

This patented device helps practitioners analyze 22 Ayurvedic parameters, including Tridosha balance (Vata, Pitta, Kapha), stress levels, digestive health, and overall well-being of a person.

76. What percentage stake has Suzuki Motor Corporation decided to acquire in NDDB Mirda Ltd?

सुजुकी मोटर कॉर्पोरेशन ने एनडीडीबी मिर्डा लिमिटेड में कितने प्रतिशत हिस्सेदारी हासिल करने का फैसला किया है?

- (a) 20 per cent
- (b) 30 per cent
- (c) 26 per cent
- (d) 15 per cent
- (e) 40 per cent

Ans. c

Sol. Suzuki to acquire 26% stake in NDDB's bio-gas venture

Suzuki Motor Corporation has decided to acquire 26 per cent stake in NDDB Mirda Ltd, a bio-gas venture of National Dairy Development Board (NDDB), as part of its plans to use Compressed Bio-Gas (CBG) for longevity and performance of vehicles.

There is also a provision in the deal whereby Suzuki can gradually increase their equity in the company to 49 per cent.

Suzuki R&D Center India Pvt Ltd (SRDI), a wholly-owned subsidiary of Suzuki Motor Corporation.

As of now, Suzuki will invest to acquire 26 per cent equity in NDDB Mirda Ltd and the remaining 74 per cent will remain with NDDB.

77. Rishi Dhawan has announced his retirement recently. He is related to which sport?

ऋषि धवन ने हाल ही में संन्यास की घोषणा की है। वह किस खेल से संबंधित हैं?

- (a) Football
- (b) Kho Kho
- (c) Hockey
- (d) Chess
- (e) Cricket

Ans. e

Sol. Rishi Dhawan announces retirement from Indian limited-overs cricket Allrounder Rishi Dhawan has announced his retirement from Indian limited-overs cricket. Dhawan's **announcement comes after** the final day of the Vijay Hazare Trophy's group stage phase with Himachal Pradesh not making it to the next stage.

However, Dhawan's **retirement announcement on** his social media handle has specifically mentioned limited overs cricket, which suggests he will be available to play for Himachal in the remainder of the Ranji season.

The 34-year-old has represented India four times at the international level, with all four outings **coming in the year 2016**. He has also been a part of Mumbai Indians, Punjab Kings and Kolkata Knight Riders in the IPL previously but went unsold in the recent auctions.

Recently Retired Players

- Siddharth Kaul (India) - All forms of cricket
- Prajnesh Gunneswaran (India) - Professional tennis
- Wriddhiman Saha (india) - Cricket
- Matthew Wade (Australia) – International Cricket
- Rani Rampal (India) - Hockey
- Rafael Nadal (Spain) - Professional Tennis 🏆

78. Consider the following statements about the CloudSEK Threat Landscape Report 2024:

1. India ranked second globally for cyberattacks, with 95 attacks reported.
2. The financial and banking sector experienced 20 breaches, the highest among sectors.
3. The Israel was the most targeted nation for cyberattacks, with 140 attacks reported.
4. The education sector reported more breaches than the healthcare and pharma sector.

Which of the above statements is INCORRECT?

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

Ans. c

Sol. India ranked second in attacks by threat actors in 2024: CloudSEK India ranked as the second most targeted nation globally for cyberattacks in 2024, with 95 entities falling victim to data theft, according to CloudSEK's Threat Landscape Report 2024.

The report highlighted critical vulnerabilities across sectors, exposing the risks accompanying rapid digitisation.

The United States led the list of most targeted countries, with 140 cyberattacks attributed to its economic and digital prominence, followed by India with 95 attacks and Israel with 57. CloudSEK's report pointed out that India's rapid digital adoption has made it increasingly susceptible to cyber threats.

The financial and banking sectors in India were the most affected, with 20 breaches reported, followed by the government (13), telecommunications (12), healthcare and pharma (10) and education (9).

Major data breaches included the exposure of 850 million records of Indian citizen data from Hi-Tek Group, customer data from Star Health and Allied Insurance and 2TB of data from Telecommunications Consultants India Limited. The report also noted 108 ransomware incidents in India, with Lockbit emerging as the most active ransomware group, accounting for over 20 attacks. Killsec and Ransomhub followed with more than 15 and 12 incidents, respectively, demonstrating a growing ransomware threat in the country.

79. Which organization has developed the technology to produce Paracetamol indigenously in India?

किस संगठन ने भारत में स्वदेशी रूप से पैरासिटामोल का उत्पादन करने की तकनीक विकसित की है?

- (a) Indian Council of Medical Research (ICMR)
- (b) Council of Scientific and Industrial Research (CSIR)
- (c) National Institute of Pharmaceutical Education and Research (NIPER)
- (d) Department of Biotechnology (DBT)
- (e) Defence Research and Development Organisation (DRDO)

Ans. b

Sol. CSIR develops Paracetamol drugs indigenously

Council of Scientific and Industrial Research (CSIR) has developed the technology to produce Paracetamol indigenously.

This was announced by Dr Jitendra Singh at the 40th Foundation Day of the Department of Scientific and Industrial Research (DSIR) in New Delhi on 5 January 2025.

The Department of Scientific and Industrial Research is a part of the Union Ministry of Science and Technology.

The Director General of the CSIR is the Secretary of the DSIR. The current Secretary of DSIR Dr. N. Kalaiselvi, and Professor A.K. Sood, Principal Scientific Advisor to the government of India were also present on the occasion.

The development of Indigenous technology for manufacturing paracetamol by the CSIR will make India self-sufficient in the drugs that are used in case of fever and pain.

About Council of Scientific and Industrial Research (CSIR)

- CSIR has a network of 37 national laboratories. It is one of the largest publicly funded research and development organisation in the world.
- Founded - 1942
- Headquarters- New Delhi
- President- Prime Minister of India.
- Director General- Dr. N. Kalaiselvi

80. Who has been elected as the new President of the Athletics Federation of India (AFI) in 2025?

2025 में एथलेटिक्स फेडरेशन ऑफ इंडिया (AFI) के नए अध्यक्ष के रूप में किसे चुना गया है?

- (a) Milkha Singh
- (b) Adille Sumariwalla
- (c) Neeraj Chopra
- (d) Bahadur Singh Sagoo
- (e) Anju Bobby George

Ans. d

Sol. Bahadur Singh Sagoo elected as President of Athletics Federation of India

Asian Games gold medallist Bahadur Singh Sagoo elected as the new President of Athletics Federation of India (AFI).

The Asian Games shot put medallist succeeded Adille Sumariwalla, the outgoing president, during the Annual General Assembly Meeting of the federation in Chandigarh.

With Sagoo's arrival, Sumariwalla's tenure as AFI president, which lasted more than a decade, comes to an end. The 67-year-old had been serving as the AFI president since 2012.

Sagoo, a one-time Asian medallist and two-time national champion, won a gold medal in the shot put at the 2002 Busan Asian Games. He also competed in the 2000 and 2004 Olympics. His best attempt of 20.40m came in 2004 in Koncha-Zaspa, Kyiv.

Meanwhile, Sandeep Mehta, who previously held the position of senior joint secretary, was elected as the secretary of the body during the AGM.

Recent Appointment

- **Treasurer of BCCI** - Prabhtej Singh Bhatia
- **Secretary of BCCI** - Devajit Saikia (replace Jay Shah)
- **CEO of Nasscom foundation** - Jyoti Sharma (replace Nidhi Bhasin)
- **Chief of Directorate General of Civil Aviation (DGCA)** - Faiz Ahmed Kidwai
- **Chairman & Managing Director of Food Corporation of India (FCI)** - Ashutosh Agnihotri
- **Additional Secretary in the Ministry of Power** - Akash Tripathi

81. **Where has the Central Government approved the establishment of a memorial dedicated to former President Pranab Mukherjee?**

केंद्र सरकार ने पूर्व राष्ट्रपति प्रणब मुखर्जी को समर्पित स्मारक की स्थापना को कहाँ मंजूरी दी है?

- (a) India Gate
- (b) Rashtrapati Bhavan
- (c) Rashtriya Smriti Complex
- (d) Parliament House
- (e) Teen Murti Bhavan

Ans. c

Sol. Centre approves site for Pranab Mukherjee's memorial at Raj Ghat

The Central Government has approved the establishment of a memorial dedicated to former President Pranab Mukherjee in the Rashtriya Smriti complex, situated in the Rajghat area of New Delhi.

Pranab Mukherjee, who served as the 13th President of India from 2012 to 2017, had a political career spanning five decades. A senior leader of the Indian National Congress, he held key ministerial portfolios, including Finance Minister from 2009 to 2012, before his election as President.

Mukherjee was conferred with India's highest civilian honour, the Bharat Ratna, in 2019 by his successor, President Ram Nath Kovind.

Former President Pranab Mukherjee, who passed away in August 2020.

82. Union Road Transport and Highways Minister Nitin Gadkari has launched a new scheme to provide cashless treatment to road accident victims. What is the maximum financial assistance provided under the new cashless treatment scheme for road accident victims?

केंद्रीय सड़क परिवहन और राजमार्ग मंत्री नितिन गडकरी ने सड़क दुर्घटना पीड़ितों को कैशलेस उपचार प्रदान करने के लिए एक नई योजना शुरू की है। सड़क दुर्घटना पीड़ितों के लिए नई कैशलेस उपचार योजना के तहत दी जाने वाली अधिकतम वित्तीय सहायता क्या है?

- (a) Rs 1 lakh
- (b) Rs 1.5 lakh
- (c) Rs 2 lakh
- (d) Rs 75,000
- (e) Rs 50,000

Ans. b

Sol. Nitin Gadkari announces cashless treatment scheme for road accident victims

Union Road Transport and Highways Minister Nitin Gadkari has launched a new scheme to provide cashless treatment to road accident victims.

Once the police are informed within 24 hours of the accident, the scheme will immediately provide for the victim's cost of treatment for 7 days or a maximum of Rs 1.5 lakh.

In case of death in a hit-and-run case, the immediate family of the deceased person will receive Rs 2 lakh.

Gadkari also highlighted road safety as a top priority. In 2024, 1.8 lakh people lost their lives in road accidents across India. Among these, around 30,000 deaths were due to the non-use of helmets.

Another concerning statistic is that 66% of fatal accident victims were between 18 and 34 years old. Additionally, faulty entry and exit points near schools and colleges led to the deaths of 10,000 children.

In fact, accidents involving drivers without valid licenses accounted for around 3,000 fatalities last year. Gadkari also pointed out a significant shortage of trained drivers, with the country lacking approximately 22 lakh drivers.

83. In January 2024, the e-Shram portal has been upgraded in how many languages?

जनवरी 2024 में ई-श्रम पोर्टल को कितनी भाषाओं में अपग्रेड किया गया है?

- (a) 5
- (b) 6
- (c) 12
- (d) 20
- (e) 22

Ans. e

Sol. e-Shram portal now available in 22 languages

The e-Shram portal has been upgraded and it will now be available in all 22 scheduled languages so that unorganised workers from different regions of the country can access it and avail of government benefits.

The previous version was available only in English, Hindi, Kannada and Marathi. Union Minister of Labour and Employment Dr. Mansukh Mandaviya has launched the multilingual e-Shram portal which is in line with the vision of making it a 'One-Stop-Solution' website for all unorganised registered workers to avail benefits of various government schemes designed to support their welfare, livelihood and well being.

MEITY's Bhashini project has been leveraged to upgrade the e-Shram portal with 22 languages. Registration of building and other construction workers (BoCW) and gig and platform workers on the portal is ongoing.

84. On which date is Earth's Rotation Day observed every year?

पृथ्वी का घूर्णन दिवस हर साल किस तारीख को मनाया जाता है?

- (a) January 5
- (b) January 6
- (c) January 8
- (d) January 9
- (e) January 7

Ans. c

Sol. 8 January - Earth's Rotation Day

Earth's Rotation Day is observed every year on January 8.

The day encourages awareness about the Earth's 24-hour rotational period, which forms the basis for the concept of time and the division of hours, minutes, and seconds.

The Earth's Rotation Day celebrates the anniversary of French physicist Leon Foucault's 1851 proof that the Earth rotates on its axis. The day also honours Foucault's first public demonstration in Paris.

The Earth's diameter is 12,714 kilometres (7,900 miles) from the North toward the South Poles and 12,756 kilometres (12,756 miles) via the equator (7,926 miles).

70 per cent of Earth's surface is covered by water. Just 3 per cent of that is freshwater, with 97 per cent being saltwater.

85. Which organization has partnered with Axis My India to bridge skill gaps across India?

किस संगठन ने पूरे भारत में कौशल अंतर को पाटने के लिए एक्सिस माई इंडिया के साथ साझेदारी की है?

- (a) Ministry of Skill Development and Entrepreneurship
- (b) National Skill Development Corporation
- (c) Indian Institute of Technology
- (d) National Institute of Open Schooling
- (e) National Entrepreneurship Network

Ans. b

Sol. NSDC partners with Axis My India to map skill demand and supply across India. The National Skill Development Corporation (NSDC) has partnered with pollster Axis My India to boost a push bridge the skills gaps across India and meet a projected demand for millions of jobs in developed economies over the next five years. The collaboration seeks to leverage data-driven insights to map skill demand and supply, improve the effectiveness of skill development initiatives, and increase participation rates, particularly in underserved regions.

NSDC is a public-private partnership organisation under the Ministry of Skill Development and Entrepreneurship (MSDE). The partnership will identify potential workers for upgrading their skills.

Recent MoU

- **DPIIT signs MoU with HDFC Bank to strengthen startup ecosystem and foster innovation**
- Gati Shakti Vishwavidyalaya and Indian Navy sign MoU for Logistics related Education, Research and Training
- **MoD inks contract worth ₹1207 Cr with Cochin Shipyard Limited for Short Refit and Dry Docking of INS Vikramaditya**

- Mines Ministry signs MoU with International Energy Agency on Cooperation in the Area of Critical Mineral
- NTPC and Indian Army Join Hands for Round-the-Clock Power Supply using Green Hydrogen
- Reliance, Nvidia partner to build large-scale AI infrastructure in India

86. In January 2025, who has been appointed as the new Chairman of Indian Space Research Organisation (ISRO)?

जनवरी 2025 में, भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो) के नए अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) K. Sivan
- (b) A. S. Kiran Kumar
- (c) S. Somanath
- (d) Dr. V Narayanan
- (e) P. S. Goel

Ans. d

Sol. Dr. V Narayanan appointed as next ISRO chief

Dr. V Narayanan, a distinguished scientist at the Indian Space Research Organisation (ISRO), is set to become the next chairman, succeeding S. Somanath on January 14, 2025.

Currently, he serves as the Director of the Liquid Propulsion Systems Centre (LPSC), where he has made substantial contributions to India's space endeavours over nearly four decades.

Dr. Narayanan joined ISRO in 1984 and has held various pivotal roles throughout his career. His expertise in rocket and spacecraft propulsion has been instrumental in several key projects.

Somanath assumed charge as the Secretary of the Department of Space on January 14, 2022, for a three-year term.

Narayanan, a distinguished Scientist at the ISRO, has nearly four decades of experience and has held various key positions within the Indian space organisation. Narayanan's expertise lies in rocket and spacecraft propulsion. He was the Project Director for the C25 Cryogenic Project of the GSLV Mk III vehicle. Under his leadership, the team successfully developed the C25 Stage, a vital component of GSLV Mk III.

In 1989, he completed his M.Tech in Cryogenic Engineering with First Rank at IIT-Kharagpur and joined the Cryogenic Propulsion area in the Liquid Propulsion Systems Centre (LPSC).

About Indian Space Research Organization (ISRO)

- **Founded** - 15 August 1969
- **Headquarters** - Bangalore, Karnataka
- **Founder / 1st Chairman** - Vikram Sarabhai
- **10th Chairman** - Dr. V Narayanan (replace S. Somanath)
- Aryabhata India's first satellites Launched on 19 April 1975

87. Who has been invited as the chief guest for India's 2025 Republic Day parade?

भारत के 2025 गणतंत्र दिवस परेड के लिए मुख्य अतिथि के रूप में किसे आमंत्रित किया गया है?

- (a) Joko Widodo
- (b) Prabowo Subianto
- (c) Lee Hsien Loong
- (d) Rodrigo Duterte
- (e) Fumio Kishida

Ans. b

Sol. Prez Subianto to be Republic Day chief guest

Indonesian President Prabowo Subianto has formally accepted New Delhi's invitation to be the chief guest for the 2025 Republic Day parade.

The choice of Subianto as the first guest of third term of Prime Minister Modi signals the importance India attaches to the bilateral relationship with Indonesia and its Act East policy. The visit is expected to see both sides stepping up their strategic cooperation and defence ties.

India's first Republic Day guest was from Indonesia, President Sukarno, a key ally of country's Prime Minister Jawaharlal Nehru during the golden years of the non-aligned movement.

India and Indonesia have shared over two thousand years of strong cultural and commercial connections, with Hindu, Buddhist, and Muslim traditions spreading from India to Indonesia. Indonesia's folk art and theater are deeply influenced by stories from the Ramayana and Mahabharata.

About Indonesia

- Capital - Jakarta
- Currency - Rupiah
- Official language - Indonesian
- President - Prabowo Subianto

88. Indian Renewable Energy Development Agency Limited (IREDA) has achieved 'Excellent' rating for the performance MoU signed with the Ministry

of New & Renewable Energy (MNRE) for the financial year 2023-24, with a score of 98.24. How many consecutive years has IREDA received the 'Excellent' rating?

भारतीय अक्षय ऊर्जा विकास एजेंसी लिमिटेड (इरेडा) ने वित्तीय वर्ष 2023-24 के लिए नवीन एवं नवीकरणीय ऊर्जा मंत्रालय (एमएनआरई) के साथ हस्ताक्षरित प्रदर्शन एमओयू के लिए 98.24 स्कोर के साथ 'उत्कृष्ट' रेटिंग प्राप्त की है। इरेडा को लगातार कितने वर्षों तक 'उत्कृष्ट' रेटिंग प्राप्त हुई है?

- (a) Two
- (b) Three
- (c) Four
- (d) Five
- (e) Six

Ans. c

Sol. IREDA achieves 'Excellent' rating for 4th consecutive year in MoU performance

Indian Renewable Energy Development Agency Limited (IREDA) has achieved 'Excellent' rating for the performance MoU signed with the Ministry of New & Renewable Energy (MNRE) for the financial year 2023-24, with a score of 98.24. This marks the fourth consecutive year that IREDA has received 'Excellent' rating, showcasing its unwavering commitment to operational excellence and highest standards of corporate governance.

In the previous three years, IREDA consistently delivered exceptional results, achieving an 'Excellent' rating with scores of 93.50 in FY 2022-23, 96.54 in FY 2021-22 and 96.93 in FY 2020-21.

89. Consider the following statements regarding the PLI Scheme 1.1 for specialty steel:

विशेष इस्पात के लिए पीएलआई योजना 1.1 के संबंध में निम्नलिखित कथनों पर विचार करें:

1. It was launched by the Ministry of Steel and Heavy Industries.
2. It covers seven product categories, including Electrical Steel and Specialty Rails.
3. The application window for the scheme is open from January 6 to January 31, 2025.
4. The production period for the scheme will be from FY 2025-26 to FY 2029-30.
5. The Ministry of Steel estimates Rs. 2,000 crore in incentives to be disbursed in the first round.

How many of the given statements is/are INCORRECT?

- (a) only one
- (b) only two

- (c) only three
- (d) only four
- (e) all are correct

Ans. a

Sol. Government launches PLI scheme 1.1 for specialty steel

Union Minister of Steel and Heavy Industries, H. D. Kumaraswamy, has launched the second round of the Production Linked Incentive (PLI) scheme for specialty steel, termed PLI Scheme 1.1. The new scheme aims to boost domestic production and reduce dependence on imports.

PLI Scheme 1.1 covers five product categories, similar to the original scheme, and has been introduced following requests from industry participants for certain relaxations.

The scheme will remain open for applications from January 6 to January 31, 2025. The minister expressed optimism that this revised round would see active participation from industry players, contributing to strengthening India's position as a global steel powerhouse.

Changes introduced in PLI Scheme 1.1, based on industry feedback, include reducing the threshold for investment and capacity requirements in certain sub-categories, such as cold-rolled grain-oriented steel (CRGO), a high-value product used in power transformers.

PLI Scheme 1.1 will be implemented during the production period from FY 2025-26 to FY 2029-30.

The five product categories covered under PLI Scheme 1.1 include Coated/Plated Steel Products, High Strength/Wear Resistant Steel, Specialty Rails, Alloy Steel Products & Steel Wires, and Electrical Steel. These products have applications across diverse sectors such as white goods, automobiles, infrastructure, and power transformers.

The total budgetary allocation for the PLI scheme remains at Rs. 6,322 crore, with changes to the scheme designed to make it more investor-friendly.

Notably, companies investing in augmenting existing capacities will be allowed to participate, with the investment threshold reduced by 50% in such cases.

The first round of the PLI scheme, notified in July 2021, saw 44 projects from 26 companies, with a committed investment of Rs. 27,106 crore and the creation of 24 million tonnes of downstream capacity.

As of November 2024, actual investment stood at Rs. 18,300 crore, generating around 8,300 direct jobs. The Ministry of Steel estimates that Rs. 2,000 crore in incentives will be disbursed to participants in the first round.

90. What is the projected GDP growth rate for India in the fiscal year 2024-25 as per the first advance estimates?

पहले अग्रिम अनुमानों के अनुसार वित्त वर्ष 2024-25 में भारत के लिए अनुमानित जीडीपी वृद्धि दर क्या है?

- (a) 7.0%
- (b) 6.4%
- (c) 6.6%
- (d) 5.8%
- (e) 8.2%

Ans. b

Sol. Govt sees India's GDP growth hitting a 4-year low of 6.4% in FY25

India's Gross Domestic Product (GDP) is projected to grow at 6.4% in the fiscal year 2024-25, marking a four-year low and a sharp decline from the 8.2% growth recorded in FY24, according to first advance estimates released by the government.

The projection is lower than the recent Reserve Bank estimate of 6.6 percent for the current fiscal year ending March 2025.

Releasing the first advance estimates of national income for 2024-25, the NSO said, "real GDP has been estimated to grow by 6.4 percent in FY2024-25 as compared to the growth rate of 8.2 percent in Provisional Estimate (PE) of GDP for FY2023-24".

The data also revealed that real Gross Value Added (GVA) is expected to expand by 6.4% in FY25, down from 7.2% in FY24. In contrast, nominal GVA is projected to grow at 9.3% in FY25, slightly higher than the 8.5% growth in the previous fiscal year.

91. Which companies have partnered to introduce a 3-in-1 account solution integrating banking, broking, and investment services?

बैंकिंग, ब्रोकिंग और निवेश सेवाओं को एकीकृत करने वाले 3-इन-1 खाता समाधान को पेश करने के लिए किन कंपनियों ने साझेदारी की है?

- (a) HDFC Bank and Bajaj Broking
- (b) ICICI Securities and Tamilnad Mercantile Bank
- (c) Bajaj Broking and Tamilnad Mercantile Bank
- (d) Axis Bank and Bajaj Finance Ltd.
- (e) Kotak Securities and Tamilnad Mercantile Bank

Ans. c

Sol. Bajaj Broking partners with Tamilnad Mercantile Bank to launch 3-in-1 account solution

Bajaj Broking, the broking arm of Bajaj Finance Ltd., has partnered with Tamilnad Mercantile Bank (TMB) to introduce a comprehensive 3-in-1 account solution, integrating banking, broking, and investment services on a single platform.

The collaboration aims to offer Tamilnad Mercantile Bank customers a seamless online trading experience through Bajaj Broking's platform. The 3-in-1 account will simplify fund transfers, reduce paperwork, and provide a tech-driven interface for investments across a wide range of financial products.

With this partnership, Bajaj Broking seeks to expand its digital services while TMB aims to strengthen its offerings in the investment space. The companies aim to leverage their respective strengths to deliver client-centric solutions and unlock new business opportunities.

As part of its growth strategy, Bajaj Broking is expanding its physical footprint across India. The company plans to increase its branch network to more than 50 locations by March 2025, focusing on a mix of metro cities and Tier 2 and Tier 3 markets.

Managing Director of Bajaj Broking - Manish Jain

Managing Director & CEO of Tamilnad Mercantile Bank - Salee S.Nair

92. Who has been appointed as the Deputy Managing Director and Group Chief Risk Officer of State Bank of India?

भारतीय स्टेट बैंक के उप प्रबंध निदेशक और समूह मुख्य जोखिम अधिकारी के रूप में किसे नियुक्त किया गया है?

(a) Shiva Om Dikshit

(b) Dinesh Khara

(c) Arundhati Bhattacharya

(d) Rajnish Kumar

(e) Baldev Prakash

Ans. e

Sol. State Bank of India Names Baldev Prakash as DMD & Group Chief Risk Officer

State Bank of India has appointed Baldev Prakash as the deputy managing director and group chief risk officer.

Earlier, Prakash was on deputation to Jammu and Kashmir Bank as managing director and chief executive officer, whose three-year term ended in December. Shiva Om Dikshit has been entrusted with a new responsibility as deputy managing director, operations-channel management.

Recent Appointment in Banking & Insurance Sector

- **CEO of ITI Asset Management (ITI AML)** - Jatinder Pal Singh (replace Hitesh Thakkar)
- **Non-executive Chairman of Bandhan Bank** - Anup Kumar Sinha (reappointment)
- **CEO of DBS Bank India** - Rajat Verma (replace Surojit Shome)
- **MD & CEO of J&K Bank** - Amitava Chatterjee (replace Baldev Prakash)
- **MD of State Bank of India (SBI)** - Ram Mohan Rao Amaras
- **Chairman of Indian REITs Association** - Alok Aggarwal

93. EXIM Bank has successfully raised \$1 billion (approximately Rs. 8,570 crore) through overseas bond issuance at highly competitive rates. What is the primary purpose of the funds raised by EXIM Bank through the overseas bond issuance?

EXIM बैंक ने अत्यधिक प्रतिस्पर्धी दरों पर विदेशी बॉन्ड जारी करके 1 बिलियन डॉलर (लगभग 8,570 करोड़ रुपये) सफलतापूर्वक जुटाए हैं। विदेशी बॉन्ड जारी करके EXIM बैंक द्वारा जुटाई गई धनराशि का प्राथमिक उद्देश्य क्या है?

- (a) To repay previous debt only
- (b) To support the bank's ongoing and new initiatives worldwide
- (c) To invest in the Indian stock market
- (d) To fund infrastructure projects exclusively in India
- (e) To support mergers and acquisitions

Ans. b

Sol. EXIM Bank Raises \$1 Billion Through Overseas Bond Issuance

EXIM Bank has successfully raised \$1 billion (approximately Rs. 8,570 crore) through overseas bond issuance at highly competitive rates, marking a significant milestone for Indian issuers in global capital markets.

The funds will be used to support the bank's ongoing and new initiatives worldwide. The issuance was priced at US Treasury yields plus 1%, with a negative new issue concession of 0.05%.

The bond issue witnessed significant interest globally, with 50% of investors from Asia, 32% from Europe, the Middle East, and Africa, and 18% from the United States.

Asset and fund managers dominated the subscription pool, accounting for nearly two-thirds of the investors, followed by banks (18%), insurance and pension funds (16%), and other institutions.

Managing Director of EXIM Bank - Harsha Bangari.

Deputy Managing Director of EXIM Bank - Deepali Agrawal

94. Which organization has Bank of Baroda partnered with for its upgraded Employee Assistance Program (EAP)?

बैंक ऑफ बड़ौदा ने अपने उत्तम कर्मचारी सहायता कार्यक्रम (ईएपी) के लिए किस संगठन के साथ साझेदारी की है?

- (a) Apollo Hospitals
- (b) Truworth Wellness
- (c) Fortis Healthcare
- (d) LIC of India
- (e) Tata Health

Ans. b

Sol. Bank of Baroda Expands Employee Assistance Program to Promote Emotional and Mental Well-being

Bank of Baroda, one of India's leading public sector banks, enhanced its "Employee Assistance Program" (EAP) to prioritise the emotional, mental, and psychological well-being of its over 75,000 employees and their families. Partnering with Truworth Wellness, the Bank has introduced an upgraded version of the EAP, reinforcing its commitment to a supportive work environment.

The initiative focuses on addressing diverse emotional wellness needs through a range of holistic and technology-driven solutions:

Confidential and Personalised Counseling

Multi-Mode Accessibility.

Digital Support

Enhanced Tools

With this initiative, Bank of Baroda continues to set benchmarks in fostering a holistic wellness culture, strengthening its position as an employee-centric organization.

95. What is the total issue size announced by Edelweiss Financial Services Limited (EFSL) for its public Non-Convertible Debentures (NCDs) issue?

एडलवाइस फाइनेंशियल सर्विसेज लिमिटेड (EFSL) ने अपने सार्वजनिक गैर-परिवर्तनीय डिबेंचर (NCD) इश्यू के लिए कुल इश्यू साइज क्या घोषित किया है?

- (a) Rs. 1,000 million
- (b) Rs. 1,500 million
- (c) Rs. 2,000 million
- (d) Rs. 2,500 million
- (e) Rs. 3,000 million

Ans. c

Sol. Edelweiss Financial Services Launches Rs. 2,000 Million Public Issue of Secured Redeemable NCDs

Edelweiss Financial Services Limited (EFSL) has announced the public issue of Secured Redeemable Non-Convertible Debentures (NCDs) with a total issue size of up to Rs. 2,000 million. The offering includes a base issue of Rs. 1,000 million and a green shoe option to retain an additional Rs. 1,000 million.

The NCDs, priced at Rs. 1,000 each, will be available in twelve series with tenures of 24, 36, 60, and 120 months. Investors can choose from fixed coupons with annual, monthly, or cumulative interest payment options, offering an effective annual yield ranging from 9.50% to 11.00% per annum.

EFSL plans to allocate at least 75% of the funds raised to repay or prepay existing borrowings (interest and principal), with the remainder earmarked for general corporate purposes, subject to regulatory limits set by SEBI.

The NCDs have been rated "CRISIL A+/Negative," reflecting the company's moderate credit risk profile with a negative outlook.

The debentures will be listed on the Bombay Stock Exchange (BSE) to enhance liquidity for investors.

The public issue is being managed by Trust Investment Advisors Private Limited, Nuvama Wealth Management Limited, and Tipsons Consultancy Services Private Limited.

Notably, Nuvama Wealth Management Limited, an associate of the issuer, will only participate in the marketing of the issue in compliance with SEBI regulations.

96. In January 2025, which regulatory body lifted the supervisory restrictions on Ashirvad Micro Finance Limited and DMI Finance Private Limited?

जनवरी 2025 में, किस नियामक संस्था ने आशीर्वाद माइक्रो फाइनेंस लिमिटेड और डीएमआई फाइनेंस प्राइवेट लिमिटेड पर पर्यवेक्षी प्रतिबंध हटा दिए?

- (a) Reserve Bank of India (RBI)
- (b) Ministry of Finance
- (c) Securities and Exchange Board of India (SEBI)
- (d) Insurance Regulatory and Development Authority of India (IRDAI)
- (e) National Bank for Agriculture and Rural Development (NABARD)

Ans. a

Sol. RBI lifts curbs on Ashirvad Micro Finance, DMI Finance

The Reserve Bank of India (RBI) lifted the supervisory restrictions imposed on two non-banking financial companies (NBFCs) – Ashirvad Micro Finance Limited and DMI Finance Private Limited.

On October 17, 2024, the RBI directed the two entities to cease and desist from sanction and disbursal of loans, effective from close of business as of October 21, 2024.

Asirvad Micro Finance Limited, a microfinance institution (MFI) registered in Chennai, and DMI Finance Private Limited, an investment and credit company (ICC) based in New Delhi, faced the restrictions due to non-compliance with regulatory guidelines.

97. Who has been appointed as the Secretary, Department of Revenue, Ministry of Finance?

वित्त मंत्रालय के राजस्व विभाग के सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Arunish Chawla
- (b) Tuhin Kanta Pandey
- (c) Rajesh Kumar
- (d) Parul Tyagi
- (e) Anil Kumar

Ans. b

Sol. Tuhin Kanta Pandey appointed revenue secretary; Arunish Chawla takes over as DIPAM secretary

The Appointments Committee of the Cabinet (ACC) has approved the appointment of Tuhin Kanta Pandey has been appointed as Secretary, Department of Revenue, Ministry of Finance.

He is currently serving as Secretary, Department of Investment and Public Asset Management (DIPAM). Meanwhile, Pandey will continue to hold the designation of Finance Secretary.

In a corresponding move, Arunish Chawla, presently the Secretary, Department of Revenue, Ministry of Finance, has been appointed as Secretary, Department of Investment and Public Asset Management (DIPAM), succeeding Tuhin Kanta Pandey.

Additionally, Chawla has been given the additional charge of Secretary, Department of Public Enterprises, Ministry of Finance, and Secretary, Ministry of Culture.

Other Important Secretaries

- **Finance Secretary** - Tuhin Kanta Pandey
- **Ministry of Corporate Affairs Secretary** - Deepti Gaur Mukherjee
- **Foreign Secretary** - Vikram Misri
- **Home Secretary** - Govind Mohan
- **Cabinet Secretary** – T V Somanathan

- **Secretary of DPIIT** - Amardeep Singh Bhatia
- **Expenditure Secretary** - Manoj Govil
- **Defence Secretary** - Rajesh Kumar Singh

98. In January 2025, who has been sworn in for a second term as Ghana's president?

जनवरी 2025 में, घाना के राष्ट्रपति के रूप में दूसरे कार्यकाल के लिए किसने शपथ ली है?

- (a) Mahamudu Bawumia
- (b) John Mahama
- (c) Nana Akufo-Addo
- (d) Kofi Annan
- (e) Kwame Nkrumah

Ans. b

Sol. Mahama sworn in as Ghana's president

John Mahama has been sworn in for a second term as Ghana's president at a ceremony in the capital Accra.

Mahama won 56 percent of the vote in the nation's presidential election on December 9, defeating ruling party candidate and Vice President Mahamudu Bawumia, who secured 41 percent.

Mahama takes over from outgoing President Nana Akufo-Addo, who served two terms in power.

Newly Appointed Prime Minister & President

- President of Moldova - Ms Maia Sandu
- PM of Tonga - Aisake Valu Eke
- PM of France - Francois Bayrou
- President of Georgia - Mikheil Kavelashvili
- Interim Prime Minister of Syria - Mohammad al-Bashir

99. In January 2025, India and Malaysia have agreed to deepen cooperation in which of the following areas?

जनवरी 2025 में, भारत और मलेशिया निम्नलिखित में से किस क्षेत्र में सहयोग को गहरा करने पर सहमत हुए हैं?

- (a) Counter-terrorism and deradicalization
- (b) Space exploration
- (c) Renewable energy
- (d) Agricultural research
- (e) Climate change mitigation

Ans. a

Sol. India, Malaysia agree to explore to enhance cooperation in critical minerals India and Malaysia agreed to deepen cooperation in counter terrorism and deradicalization; cyber security; defence industry; and maritime security. They also explored ways to enhance cooperation in critical minerals and rare earths. It was agreed to institutionalise the dialogue by holding annual meetings. The first India- Malaysia Security Dialogue was co-chaired by Ajit Doval, National Security Adviser and Raja Dato Nushirwan Bin Zainal Abidin, Director General of the National Security Council of Malaysia in New Delhi.

100. Which Indian player won the Under-17 Girl's Singles title at the British Junior Open in 2024?

2024 में ब्रिटिश जूनियर ओपन में अंडर-17 बालिका एकल का खिताब किस भारतीय खिलाड़ी ने जीता?

- (a) Dipika Pallikal
- (b) Joshna Chinappa
- (c) Anahat Singh
- (d) Sunayna Kuruvilla
- (e) Tanvi Khanna

Ans. c

Sol. Anahat Singh clinches U-17 Girl's Singles title at British Junior Open
In Squash, India's Anahat Singh has clinched the Under 17 Girl's Singles title at the British Junior Open in Birmingham, England.

The 16-year-old top-seed Indian defeated Malika El Karaksy of Egypt, 3-2 in the summit clash.

Anahat came from behind twice to secure the win with scores of 4-11, 11-9, 6-11, 11-5, and 11-3. The victory marks Anahat's third British Junior Open title, following her triumphs in the Under-11 category in 2019 and the Under-15 category in 2023.

Earlier in the tournament, Anahat defeated Egypt's Ruqayya Salem 3-1 in the semi-finals after a dominant 3-NIL win over another Egyptian, Nadia Tamer, in the quarter-finals.

Anahat had won nine PSA Challenger titles last year, more than any other woman in the world.

101. Martin Gupthill announced his retirement from international cricket at the age of 38. He is from which country?

टिन गुप्टिल ने 38 वर्ष की आयु में अंतर्राष्ट्रीय क्रिकेट से संन्यास की घोषणा की। वह किस देश से हैं?

- (a) Australia
- (b) South Africa

- (c) England
- (d) Netherlands
- (e) New Zealand

Ans. e

Sol. NZ cricketer Martin Guptill announces retirement from international cricket
New Zealand Cricketer, Martin Guptill announced his retirement from international cricket at the age of 38.

Guptill's career spanned around 14 years during which he scored over 14 thousand runs in 367 matches and smashed 23 international hundreds.

Guptill played 198 ODI, 122 T20Is and 47 Tests. He debuted in 2009 against the West Indies.

Guptill holds the record for the highest individual score in an ODI World Cup. In the 2015 World Cup, he played an innings of 237 not out from 163 balls.

Guptill will continue to play in T20 franchise cricket around the globe in the immediate future.

Recently Retired Players

- Rishi Dhawan (India) - limited-overs cricket.
- Siddharth Kaul (India) - All forms of cricket
- Prajnesh Gunneswaran (India) - Professional tennis
- Wriddhiman Saha (India) - Cricket
- Matthew Wade (Australia) – International Cricket
- Rani Rampal (India) - Hockey
- Rafael Nadal (Spain) - Professional Tennis

102. What is the revised GDP growth forecast for India by SBI for FY25?

वित्त वर्ष 2025 के लिए एसबीआई द्वारा भारत के लिए संशोधित जीडीपी वृद्धि पूर्वानुमान क्या है?

- (a) 6.5%
- (b) 6.3%
- (c) 6.1%
- (d) 6.4%
- (e) 6.2%

Ans. b

Sol. SBI lowers India's FY25 GDP growth forecast to 6.3%

The State Bank of India (SBI) has revised its forecast for India's GDP growth in the financial year 2024-25 (FY25) to 6.3 per cent, down from the National Statistical Office's (NSO) projection of 6.4 percent.

The bank attributed the downgrade to multiple economic challenges, including a slowdown in lending and manufacturing, shortly after the Ministry of Statistics and Programme Implementation released its gross domestic product (GDP) projections.

SBI's revision reflects concerns over a slowdown in lending and manufacturing, coupled with the effects of a large base effect from the previous year.

According to the NSO's data, agriculture and allied activities are projected to grow by 3.8 per cent in FY25, up from 1.4 per cent in FY24, driven by robust policy measures and public infrastructure development.

Updated GDP List

- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)
- RBI – 6.6% (FY24)
- Deloitte – 6.5% - 6.8% (FY24), 6.7% - 7.3% (FY26)
- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7% (FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI – 6.6% (FY24)
- Morgan Stanley - 6.3% (FY25)

103. Which of the following statements is correct regarding the Henley Passport Index 2025?

हेनले पासपोर्ट इंडेक्स 2025 के बारे में निम्नलिखित में से कौन सा कथन सही है?

1. Singapore ranks first with visa-free access to 195 destinations.
2. India ranks 85th with visa-free access to 57 destinations.
3. Afghanistan remains at the bottom of the ranking with the largest mobility gap.
4. France, Germany, Italy, and Spain hold the second position.

How many of the given statements is/are CORRECT?

- (a) only one
- (b) only two
- (c) only three
- (d) all are correct
- (e) all are incorrect

Ans. d

Sol. Singapore leads in 2025's most powerful passports; India drops to 85th. Singapore has reclaimed its place at the top of a quarterly ranking of the world's most powerful passports. Holders of this passport enjoy visa-free access

to 195 out of 227 destinations worldwide, according to the Henley Passport Index.

Japan is second in the ranking, with an open door to 193 destinations, having secured the silver medal by regaining visa-free access to neighbouring China for the first time since the Covid-19 lockdowns.

The EU member states of France, Germany, Italy and Spain are at No. 3, along with Finland and South Korea, with access to 192 destinations with no prior visa needed.

The most powerful passports for 2025

1. Singapore (195 destinations)
2. Japan (193)
3. France, Germany, Italy, Spain, Finland, South Korea (192)
4. Austria, Denmark, Ireland, Luxembourg, Netherlands, Sweden, Norway (191)
5. Belgium, New Zealand, Portugal, Switzerland, United Kingdom (190)
6. Greece, Australia (189)
7. Canada, Poland, Malta (188)
8. Hungary, Czechia (187)
9. Estonia, United States (186)
10. Lithuania, Latvia, Slovenia, United Arab Emirates (185)

Based on unique Timatic data from the world's largest and most accurate database of travel information, the International Air Transport Association (IATA), backed up by in-house research, Henley & Partners ranks all 199 of the world's most powerful passports based on, how many of 227 global travel destinations they grant visa-free access to.

India emerged as 85th on the list, which means Indian passport holders can travel visa free to 57 nations of the world. 80th in 2024 and projected to be 85th in 2025.

Afghanistan, unsurprisingly, remains firmly entrenched at the bottom of the Henley Passport Index, having lost visa-free access to a further two destinations over the past year, creating the largest mobility gap in the index's 19-year history, with Singaporeans able to travel to 169 more destinations visa-free than Afghan passport holders.

UAE, is the first and only Arab state to ever make it into the upper echelons of the rankings. The UAE is one of the biggest climbers on the index over the past decade, having secured access to an additional 72 destinations since 2015, enabling it to climb 32 places to 10th spot with visa-free access to 185 destinations worldwide.

Dr. Christian H. Kaelin- Chairman of international investment migration advisory firm Henley & Partners and the inventor of the passport index concept.

104. Mirae Asset Investment Managers (India) Pvt. Ltd. has launched its new Mirae Asset smallcap fund, an open-ended equity scheme focusing predominantly on smallcap stocks. What is the benchmark index for the Mirae Asset smallcap fund?

मिरे एसेट इन्वेस्टमेंट मैनेजर्स (इंडिया) प्राइवेट लिमिटेड ने अपना नया मिरे एसेट स्मॉलकैप फंड लॉन्च किया है, जो एक ओपन-एंडेड इक्विटी स्कीम है जो मुख्य रूप से स्मॉलकैप स्टॉक पर केंद्रित है। मिरे एसेट स्मॉलकैप फंड के लिए बेंचमार्क इंडेक्स क्या है?

- (a) Nifty 50 Index TRI
- (b) S&P BSE Smallcap Index
- (c) Nifty Smallcap 100 Index
- (d) Nifty Smallcap 250 TRI
- (e) NSE Midcap Index

Ans. d

Sol. Mirae Asset launches smallcap fund, targets India's high-growth segment
Mirae Asset Investment Managers (India) Pvt. Ltd. has launched its new Mirae Asset smallcap fund, an open-ended equity scheme focusing predominantly on smallcap stocks.

The fund, to be managed by senior Fund Manager Varun Goel, will be benchmarked against the Nifty smallcap 250 Total Return Index (TRI).

The New Fund Offer (NFO) opens for subscription on January 10, and closes on January 24, with a minimum initial investment requirement of Rs 5,000. Regular trading will commence on February 3, with subsequent investments accepted in multiples of Re 1.

The launch comes at a time when small-cap companies have shown significant compounding trends over the past two decades, according to the Nifty smallcap 100 Index factsheet, highlighting the potential for long-term growth in this segment of the market.

The fund's strategy involves investing at least 65 per cent of its portfolio in smallcap stocks, with the flexibility to allocate up to 35 per cent in mid and largecap stocks. It will target quality stocks characterised by sustainable high earnings growth, strong capital efficiency, and sound corporate governance practices.

The fund is designed for investors with a high-risk appetite, particularly targeting young, dynamic investors seeking high-growth opportunities and experienced risk-takers looking to enhance portfolio returns.

105. Veteran soldier Havaladar (retd) Baldev Singh passed away recently at his residence in Jammu and Kashmir's Rajouri district. He was 93. Which of the following statements about Havaladar (retd) Baldev Singh is correct?

वयोवृद्ध सैनिक हवलदार (रिटेड) बलदेव सिंह का हाल ही में जम्मू और कश्मीर के राजौरी जिले में उनके निवास पर निधन हो गया। वह 93 वर्ष के थे। हवलदार (रिटेड) बलदेव सिंह के बारे में निम्नलिखित में से कौन सा कथन सही है?

- (a) He fought in the Indo-China war only.
- (b) He served in the Indian Navy.
- (c) He passed away in Punjab.
- (d) He fought four wars against Pakistan.
- (e) He was a recipient of the Bharat Ratna.

Ans. d

Sol. Indo-Pak war veteran Havaladar Baldev Singh passes away in Rajouri
Veteran soldier Havaladar (retd) Baldev Singh, who fought four wars against Pakistan, passed away at his residence in Jammu and Kashmir's Rajouri district. He was 93.

Born on September 27, 1931, at Nauniyal village, Singh was just 16 when he volunteered to join the Bal Sena Force under the leadership of Brigadier Usman, Commander of the 50 Para Brigade, during the battle of Naushera and Jhangar in 1947-48.

In recognition of their bravery, the then prime minister Jawaharlal Nehru honoured the Bal Sainiks, presenting them with gramophones, watches, and the opportunity to join the Army.

Singh enlisted in the Army on November 14, 1950, and served the force with dedication and valour for nearly three decades. His service spanned multiple wars, including the 1961, 1962, and 1965 India-Pakistan wars.

106. Consider the following statements regarding the Women Entrepreneurship Platform (WEP) and its initiative EmpowHER Biz – Sapno Ki Udaan:

महिला उद्यमिता मंच (WEP) और इसकी पहल EmpowHER Biz – सपनों की उड़ान के बारे में निम्नलिखित कथनों पर विचार करें:

1. The initiative is launched by WEP in partnership with New Shop, India's largest 24/7 convenience retail chain.
2. The initiative focuses on empowering women entrepreneurs in the technology sector.
3. The program is being launched for women from Delhi NCR, Punjab, Rajasthan, Uttar Pradesh, Haryana, Madhya Pradesh, and Gujarat.
4. WEP transitioned into a public-private partnership in 2022.

Which of the above statements is/are CORRECT?

- (a) 1, 3, and 4 only
- (b) 1, 2, and 3 only
- (c) 2 and 4 only
- (d) 1, 2, and 4 only
- (e) 3 and 4 only

Ans. a

Sol. WEP of NITI Aayog Partners With India's Largest Convenience Retail Chain New Shop to Empower Women Retail Business Owners

The Women Entrepreneurship Platform (WEP) of NITI Aayog, launched EmpowHER Biz – Sapno Ki Udaan in partnership with New Shop, India's largest 24/7 convenience retail chain under its Award to Reward (ATR) program.

This initiative aims to empower women entrepreneurs by equipping them with the skills and resources needed to succeed in the organized retail sector.

EmpowHER Biz will offer mentorship and comprehensive training, covering retail management, digital tools, financial literacy and business development to aspiring women entrepreneurs. Through this collaboration with New Shop, WEP aims to create a robust retail ecosystem that empowers women entrepreneurs and drives sustainable growth in the sector.

Under the initiative, fifty participants aged 18–35, will be selected through an online application process based on specific criteria. Top twenty of these participants will receive a 100% waiver on New Shop franchise fees, empowering them to own and operate their retail businesses with significantly reduced barriers to entry.

The program is being launched for women from Delhi NCR, Punjab, Rajasthan, Uttar Pradesh, Haryana, Madhya Pradesh, and Gujarat.

WEP, incubated in NITI Aayog in 2018 as an aggregator platform, transitioned into a public-private partnership in 2022. Since 2023, the 'Award to Reward' initiative under WEP offers a plug and play framework for stakeholders to develop impactful programs.

107. What is the brand name under which KredX has launched its Trade Receivables Discounting System (TReDS) platform?

क्रेडएक्स ने किस ब्रांड नाम से अपना ट्रेड रिसीवेबल्स डिस्काउंटिंग सिस्टम (TReDS) प्लेटफॉर्म लॉन्च किया है?

- (a) Global Trade Exchange
- (b) Domestic Trade Exchange
- (c) Cross-Border Trade Exchange
- (d) International Trade Finance System

(e) MSME Trade Platform**Ans. b****Sol. KredX Receives RBI's Final Nod to Launch TReDS Platform, DTX**

KredX, India's largest supply chain finance platform, has secured the Reserve Bank of India's (RBI) final approval to commercially launch its Trade Receivables Discounting System (TReDS) platform under the brand name DTX (Domestic Trade Exchange).

This milestone positions KredX as the fifth RBI-regulated TReDS platform in the country, further advancing its mission to transform supply chain financing.

The TReDS platform is a government-mandated initiative designed to address the persistent challenges of delayed payments and working capital gaps in the Micro, Small, and Medium Enterprise (MSME) sector.

Founded in 2015, KredX has been a pioneer in supply chain finance, working with over 70,000 MSME suppliers and large corporations. Its regulatory approval to launch DTX adds to a growing list of achievements, including being one of the first firms to secure an International Financial Services Centre Authority (IFSCA), license for cross-border trade finance through its global platform, GTX.

With both domestic (DTX) and global (GTX) platforms, KredX has established itself as a "Full Stack Trade Finance Platform" that seamlessly integrates technology and regulatory compliance.

CEO & Co-founder of KredX - Manish Kumar

Co-founder & Executive Director at KredX- Anurag Jain

108. India and the United States have announced a strategic partnership aimed at co-producing sonobuoys for Undersea Domain Awareness (UDA) within the Indian Navy. Which company is collaborating with Bharat Dynamics Limited (BDL) for the development of sonobuoys?

भारत और अमेरिका ने भारतीय नौसेना के भीतर अंडरसी डोमेन अवेयरनेस (UDA) के लिए सोनोबॉय का सह-उत्पादन करने के उद्देश्य से एक रणनीतिक साझेदारी की घोषणा की है। सोनोबॉय के विकास के लिए कौन सी कंपनी भारत डायनेमिक्स लिमिटेड (BDL) के साथ सहयोग कर रही है?

- (a) Ultra Maritime
- (b) Lockheed Martin
- (c) Boeing
- (d) Raytheon Technologies
- (e) Northrop Grumman

Ans. a**Sol. India, U.S. to jointly manufacture interoperable sonobuoys for Navy**

India and the United States have announced a strategic partnership aimed at co-producing sonobuoys for Undersea Domain Awareness (UDA) within the Indian Navy.

This initiative reflects both nations' concerns regarding the increasing Chinese naval presence in the Indian Ocean Region.

Sonobuoys are devices used for detecting submarines in deep waters. They are deployed from aircraft or ships and can monitor underwater sounds. These technologies play a critical role in naval operations, particularly in anti-submarine warfare.

Ultra Maritime, a leader in undersea warfare technology, is collaborating with Bharat Dynamics Limited (BDL) for this project. The partnership will focus on developing sonobuoys tailored for the unique conditions of the Indian Ocean. This collaboration aligns with the U.S.-India Initiative on Critical and Emerging Technologies launched in May 2022.

The sonobuoys will be manufactured according to U.S. Navy standards, with production distributed between the U.S. and India. This approach supports India's 'Make in India' initiative, promoting domestic manufacturing.

109. Which statutory body entered into an MoU with NALSAR University of Law, Hyderabad to provide high-quality, professional legal training to civil society members who support the District Society for Prevention of Cruelty to Animals (SPCAs) and State Animal Welfare Boards in their efforts to assist animals?

किस वैधानिक निकाय ने सिविल सोसाइटी के सदस्यों को उच्च-गुणवत्ता, पेशेवर कानूनी प्रशिक्षण प्रदान करने के लिए हैदराबाद स्थित नालसार यूनिवर्सिटी ऑफ लॉ के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं, जो पशुओं की सहायता के लिए जिला पशु क्रूरता निवारण सोसायटी (एसपीसीए) और राज्य पशु कल्याण बोर्डों के प्रयासों का समर्थन करते हैं?

- (a) Central Pollution Control Board
- (b) Ministry of Environment, Forest and Climate Change
- (c) Animal Welfare Board of India
- (d) National Green Tribunal
- (e) Ministry of Agriculture and Farmers Welfare

Ans. c

Sol. Animal Welfare Board of India (AWBI) and NALSAR University Sign MoU to Train Animal Welfare Representatives, in Hyderabad

The Animal Welfare Board of India (AWBI), a statutory body of the Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying, entered into an MoU with NALSAR University of Law, in Hyderabad.

The MoU formalized a strategic partnership aimed at providing high-quality, professional legal training to civil society members who support District Society for Prevention of Cruelty to Animals (SPCAs) and State Animal Welfare Boards in their efforts to assist animals.

This collaboration between AWBI and NALSAR University of Law, Hyderabad will help in providing specialized training and education to the applicants of Honorary Animal Welfare Representatives (HAWRs) with AWBI wherein participants will be equipped with essential knowledge in animal welfare laws, procedures, investigative techniques, and related subjects.

The training will be conducted in batches, with a maximum of 25 participants per session and will span a minimum of 3 days. Upon successful completion of training, AWBI will issue Honorary Animal Welfare Representative (HAWR) certifications based on assessments conducted by NALSAR.

110. Which company has PhonePe partnered with to offer insurance cover for people travelling to the Maha Kumbh Mela?

किस कंपनी ने Maha Kumbh Mela की यात्रा करने वाले लोगों के लिए बीमा कवर की पेशकश करने के लिए PhonePe ने भागीदारी की है?

- (a) Bajaj Allianz General Insurance
- (b) HDFC ERGO General Insurance
- (c) ICICI Lombard General Insurance
- (d) SBI General Insurance
- (e) Tata AIG General Insurance

Ans. c

Sol. PhonePe partners with ICICI Lombard to offer Maha Kumbh Mela insurance
PhonePe has partnered with ICICI Lombard General Insurance to offer insurance cover for people travelling to the Maha Kumbh Mela. The insurance plan, available from January 13, 2024, to February 25, 2025, will be offered in two variants.

This comprehensive yet affordable insurance plan is available in two variants, catering to the needs of a broad spectrum of travellers: Rs 59 per traveller for individuals travelling by train or bus, and Rs 99 per traveller for individuals travelling by domestic flights.

The launch aims to provide devotees with extensive coverage for various risks, including hospitalization, doctor consultation, outpatient treatment, personal accident cover, loss of checked-in baggage, trip cancellation cover, missed connecting flight cover, and repatriation of remains.

The North Central Railway has devised a plan to ensure a smooth and safe experience for the pilgrims. The uni-directional movement to prevent chaos

and congestion, the movement of people will be kept uni-directional, avoiding criss-cross movements.

111. Chief Minister of Goa Pramod Sawant has launched the 'Bima Sakhi Yojana' in the state to provide "insurance for all". Which organization is associated with the 'Bima Sakhi Yojana'?

गोवा प्रामोद सावंत के मुख्यमंत्री ने "सभी के लिए बीमा" प्रदान करने के लिए राज्य में 'बिमा सखी योजना' लॉन्च किया है। कौन सा संगठन 'बिमा सखी योजना' से जुड़ा है?

- (a) SBI Life Insurance
- (b) HDFC Life
- (c) Max Life Insurance
- (d) ICICI Prudential
- (e) Life Insurance Corporation of India

Ans. e

Sol. Goa govt launches 'Bima Sakhi Yojana'

Chief Minister of Goa Pramod Sawant has launched the 'Bima Sakhi Yojana' in the state with the aim of providing "insurance for all".

With this, Goa became the second state after Haryana to launch this flagship scheme envisioned by Prime Minister Narendra Modi.

As per the central government's portal, the Bima Sakhi Yojana initiative of Life Insurance Corporation of India (LIC) is designed to empower women aged 18-70 years, who are Class X pass. They will receive specialised training and a stipend for the first three years to promote financial literacy and insurance awareness.

After training, they can serve as LIC agents and the graduate Bima Sakhis will have the opportunity to qualify for being considered for development officer roles in LIC.

In the beginning, the Bima Sakhis will be trained and get a Stipend of Rs 7,000 per month in the first year, Rs 6,000 per month in the second and Rs 5,000 in the third year.

Altogether, these Bima Sakhis will get Rs 2.16 lakh during the period of three years.

The special scheme does not only focus on women empowerment, but also aims to enhance life insurance coverage at the grass root level.

About Goa

- **Formation** – 30 May 1987
- **Capital** – Panaji
- **Chief Minister** – Pramod Sawant

- **Governor** – P.S. Sreedharan Pillai

112. NRI or Pravasi Bharatiya Divas is celebrated every year on 9th January to mark the contribution of overseas Indian community to the development of India. Where was the 18th Pravasi Bharatiya Divas convention held in 2025?

भारत के विकास के लिए विदेशी भारतीय समुदाय के योगदान को चिह्नित करने के लिए हर साल 9 जनवरी को एनआरआई या प्रशासी भारतीय दिवस मनाया जाता है। 2025 में 18 वीं प्रशासी भारतीय दिवस सम्मेलन कहाँ आयोजित किया गया ?

- (a) New Delhi
- (b) Varanasi
- (c) Ahmedabad
- (d) Bhubaneswar
- (e) Bengaluru

Ans. d

Sol. 9 January – NRI (Non-Resident Indian) Day or Pravasi Bharatiya Divas
NRI or Pravasi Bharatiya Divas is observed every year on 9 January to mark the contribution of the overseas Indian community towards the development of India.

This day also commemorates the return of Mahatma Gandhi from South Africa to Mumbai on 9 January 1915.

The Pravasi Bharatiya Divas (PBD) Convention was first established in 2003 under the government of then Prime Minister Late Shri Atal Bihari Vajpayee, as a platform to recognize and engage with the overseas Indian community. The 18th PBD Convention is scheduled for January 8-10, 2025, in Bhubaneswar, Odisha. The theme for this year is the "Diaspora's contribution to a Viksit Bharat" (Developed India).

The primary goals of Pravasi Bharatiya Divas are:

1. To commemorate the contributions of the Indian diaspora to India's development
2. To create a better understanding of India abroad
3. To support India's causes and work for the welfare of local Indian communities worldwide
4. To provide a platform for overseas Indians to engage with the government and people of their ancestral land.

These conventions have proven instrumental in fostering connections between India and its vast overseas community, enabling the sharing of experiences, knowledge, and skills across various fields.

113. The World Hindi Day, popularly called the 'Vishwa Hindi Diwas', is celebrated on January 10 every year to promote Hindi as one of the most widely spoken languages around the world, along with English and Mandarin.

What is the theme for World Hindi Day 2025?

विश्व हिंदी दिवस, जिसे लोकप्रिय रूप से विश्व हिंदी दीवास 'कहा जाता है, को हर साल 10 जनवरी को अंग्रेजी और मंदारिन के साथ-साथ दुनिया भर की सबसे व्यापक रूप से बोली जाने वाली भाषाओं में से एक के रूप में बढ़ावा देने के लिए मनाया जाता है। विश्व हिंदी दिवस 2025 के लिए विषय क्या है?

- (a) "Celebrating Hindi Literature"
- (b) "Hindi for the World"
- (c) "A Global Voice of Unity and Cultural Pride"
- (d) "Promoting Hindi in Digital Age"
- (e) "Cultural Pride and Heritage"

Ans. c

Sol. 10 January – World Hindi Day

The World Hindi Day, popularly called the 'Vishwa Hindi Diwas', is celebrated on January 10 every year to promote Hindi as one of the most widely spoken languages around the world, along with English and Mandarin.

Theme 2025 - A Global Voice of Unity and Cultural Pride

On September 14, 1949, the Constituent Assembly of India adopted Hindi written in the Devanagari script as the official language of the Republic of India. While Hindi became one of India's official languages, the Indian Constitution does not recognize any language as the national language. Hindi, along with 21 other languages, holds official status. The decision reflected the necessity to respect India's multilingual heritage.

114. According to a United Nations report, by what percentage is the Indian economy expected to expand in 2025?

संयुक्त राष्ट्र की एक रिपोर्ट के अनुसार, 2025 में भारतीय अर्थव्यवस्था के विस्तार की उम्मीद क्या है?

- (a) 5.6%
- (b) 6.6%
- (c) 7.2%
- (d) 5.0%
- (e) 6.2%

Ans. b

Sol. India's economy projected to grow 6.6% in 2025: UN

The Indian economy is projected to expand by 6.6% in 2025, primarily supported by robust private consumption and investment, according to a United Nations report.

The UN World Economic Situation and Prospects 2025, released by the United Nations, said that the near-term outlook for South Asia is expected to remain robust, with growth projected at 5.7% in 2025 and 6.0 per cent in 2026, "driven by strong performance in India as well as economic recovery in a few other economies", including Bhutan, Nepal and Sri Lanka.

The Indian economy grew by 6.8% in 2024 and is forecast to expand by 6.6% in 2025. The Indian economy is projected to return to the 6.8% growth in 2026.

Updated GDP List

- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)
- RBI – 6.6% (FY24)
- Deloitte – 6.5% - 6.8% (FY24), 6.7% - 7.3% (FY26)
- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7%(FY25),
- S&P – 6.8% (FY25), 6.9% (FY26)

115. What is the name of the new food delivery app launched by Swiggy, It is a 15-minute food delivery app offering quick snacks and meals, similar to Zepto's Zepto Cafe?

स्विगी द्वारा लॉन्च किए गए नए फूड डिलीवरी ऐप का नाम क्या है, यह जेप्टो के जेप्टो कैफे के समान, त्वरित स्नैक्स और भोजन की पेशकश करने वाला 15 मिनट का फूड डिलीवरी ऐप है?

- (a) Swiggy Express
- (b) Snacc by Swiggy
- (c) Swiggy Snack
- (d) Swiggy Dash
- (e) Swiggy Quick

Ans. b

Sol. Swiggy launches new app 'Snacc' for 15-minute food delivery

Swiggy has launched a new standalone food delivery app 'Snacc by Swiggy'.

Snacc is a 15-minute food delivery app offering quick snacks and meals, similar to Zepto's Zepto Cafe.

Snacc is currently being piloted in very select pin codes of Bengaluru.

The offerings include items like tea, coffee, breakfast items, quick meals and dessert options.

Most recently, Zomato launched a 15-minute food delivery option on its main app, where it is delivering quick-to-prepare and ready to eat options from restaurants within a 2-kilometre radius.

This is similar to Swiggy's Bolt that it launched in October, and said during its Q2 earnings that 5% of all its food delivery orders were already coming from Bolt.

Ola too, launched 10 minute food delivery called Ola Dash in Bengaluru, which is currently in the process of expanding nationwide.

Another player in this space is magicpin, which recently announced its 15-minute food delivery service magicNOW across six major Indian cities delivering within a 1.5-2 km radius.

116. Who has been announced as the international event ambassador for the Tata Mumbai Marathon?

टाटा मुंबई मैराथन के लिए अंतर्राष्ट्रीय कार्यक्रम के राजदूत के रूप में किसे घोषित किया गया है?

- (a) Usain Bolt
- (b) Mo Farah
- (c) Eliud Kipchoge
- (d) Michael Phelps
- (e) Haile Gebrselassie

Ans. b

Sol. Olympic gold medalist Mo Farah announced as international event ambassador for Mumbai Marathon

Multiple Olympic and world champion Mo Farah has been announced as the international event ambassador for the Tata Mumbai Marathon, which will see a record-breaking 60,000 runners participating on January 19.

The start line for the World Athletics Gold Label race will be the Chhatrapati Shivaji Maharaj Terminus and the presence of Mo, the greatest male track distance runner, will add to the event.

Somalian-born British runner Mo won four Olympic and six World Championship gold medals and is the first man to retain both the 5,000m and 10,000m titles at both the Olympics (2012 & 2016) and World Championships (2013 & 2015) -- a feat described as the 'quadruple-double.'

Recent Brand Ambassador

- MS Dhoni - Eurogrip Tyres
- Rashmika Mandanna - Chennai-based real estate developer, DRA

- Sonu Sood - Brand Ambassador and Honourary Tourism Advisor for Thailand
- Harbhajan Singh & Sania Mirza - Dubai Sports Council brand ambassador
- Shreyanka Patil - BOBCARD Limited
- Rashmika Mandanna - National Ambassador for Promoting Cyber Safety

117. Who has been appointed to chair the Advisory Board of the ID verification firm Equal?

आईडी सत्यापन फर्म के सलाहकार बोर्ड की अध्यक्षता करने के लिए किसे नियुक्त किया गया है?

- (a) Justice Ranjan Gogoi
- (b) Justice A.M. Khanwilkar
- (c) Justice Dipak Misra
- (d) Justice N.V. Ramana
- (e) Justice B.N. Srikrishna

Ans. e

Sol. Retired Justice B.N. Srikrishna to chair ID verification firm Equal's advisory board

Retired Supreme Court justice B. N. Srikrishna will chair the ID verification and data sharing platform Equal's newly formed Advisory Board. Equal provides identity authentication services for large firms, boasting digital integrations with several ID providers.

The appointment comes as the government finalises the Digital Personal Data Protection Rules, 2025, to implement the DPDP Act, 2023.

Justice Srikrishna was the chair of the first committee formed by the Union Ministry of Electronics and Information Technology to formulate a data protection law. That committee's report, submitted in 2018, was eventually not taken up.

Justice Srikrishna has also served in various finance-focused roles; he has headed the Sixth Pay Commission, chaired the Financial Sector Legislative Reforms Commission, and also led the Expert Committee on Arbitration Law to propose reforms to the Arbitration & Conciliation Act, 1996.

Recent Committee in News

- RBI sets up panel to develop a framework on ethical use of AI in financial sector; chaired by Pushpak Bhattacharyya
- Govt forms committee to look into IAF's overall capability development; Chaired by the Defence Secretary Rajesh Kumar Singh,

- The GST Council constituted a 13-member GoM to suggest GST rates on premiums of various health and life insurance products; Chaired by - Samrat Choudhary
- Supreme Court sets up panel to amicably resolve farmers' agitation; chaired by Justice Nawab Singh
- Revenue Department in the finance ministry formed a panel to simplify the decades-old I-T Act. - chaired by V K Gupta
- GoI constitutes a Committee to monitor the current situation on Indo-Bangladesh Border- headed by ADG of BSF

118. In January 2025, with whom has the UP government signed an MoU for the Uttar Pradesh Open Network for Agriculture?

जनवरी 2025 में, उत्तर प्रदेश सरकार ने कृषि के लिए उत्तर प्रदेश ओपन नेटवर्क के लिए किसके साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Microsoft India
- (b) Amazon Web Services
- (c) Google Cloud India
- (d) Infosys
- (e) IBM

Ans. c

Sol. UP govt. partnered with Google Cloud launch AI-powered agri network
The UP government has signed an MoU with Google Cloud (India) to launch the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture.

The initiative seeks to empower millions of farmers with one-stop access to advisory services, credit, mechanization, and market connectivity for selling their produce.

Farmers will also gain real-time, accurate information on microclimates and market prices, a significant step towards achieving the state government's vision of doubling farmers' income.

The open and decentralised network allows participation from various service providers, including input suppliers, financial institutions, and government agencies, while enabling entrepreneurs to curate and deliver tailored solutions for farmers.

About Uttar Pradesh

- Capital - Lucknow
- Chief Minister – Yogi Adityanath
- Governor - Anandiben Patel

119. RenewBuy, an online insurance platform, has introduced the RenewBuy Smart Term Plan. Under which product line has the RenewBuy Smart Term Plan been launched?

ऑनलाइन बीमा प्लेटफॉर्म रिन्यूबाय ने रिन्यूबाय स्मार्ट टर्म प्लान पेश किया है। रिन्यूबाय स्मार्ट टर्म प्लान किस उत्पाद लाइन के अंतर्गत लॉन्च किया गया है?

- (a) RB Premium Line
- (b) RB Proprietary Line
- (c) RB Insurance Line
- (d) RB Smart Coverage Line
- (e) RB Protection Line

Ans. b

Sol. RenewBuy launches Smart Term Plan for working professionals and small business owners

RenewBuy, an online insurance platform, has introduced the RenewBuy Smart Term Plan under its RB Proprietary line.

The plan aims to simplify term insurance for Indian consumers by addressing common concerns like complexity, affordability, and coverage duration.

The Smart Term Plan is tailored for working professionals and small business owners. It addresses pain points such as understanding ideal coverage and managing long-term premiums.

In its first phase, RenewBuy has partnered with LIC, ICICI Prudential, and Digit Life to reach a broad consumer base, especially in underserved Tier 2-3 cities. The plan offers options like "10 Years Pay," enabling policyholders to pay premiums over 10 years for coverage up to ₹1 crore until age 80 or above.

120. In January 2025, Indian Overseas Bank decided to put non-performing assets to the tune of Rs 11500 crore on sale in a bid to improve asset quality further before the end of the fiscal. How many NPA accounts have been identified by Indian Overseas Bank for the sale?

जनवरी 2025 में, इंडियन ओवरसीज बैंक ने वित्तीय वर्ष की समाप्ति से पहले परिसंपत्ति की गुणवत्ता में और सुधार करने के लिए 11500 करोड़ रुपये की गैर-निष्पादित परिसंपत्तियों को बिक्री के लिए रखने का निर्णय लिया। बिक्री के लिए इंडियन ओवरसीज बैंक द्वारा कितने NPA खातों की पहचान की गई है?

- (a) 46
- (b) 40
- (c) 66
- (d) 30
- (e) 55

Ans. a

Sol. Indian Overseas Bank to sell ₹11,500-cr NPAs to ARCs

Indian Overseas Bank has decided to put non-performing assets to the tune of Rs 11500 crore on sale in a bid to improve asset quality further before the end of the fiscal.

The state-owned lender has identified 46 NPA accounts for the exercise and has invited expressions of interest from asset reconstruction companies.

The portfolio comprises accounts financed under a consortium arrangement, with some of these are already submitted to the National Company Law Tribunal (NCLT) under the bankruptcy law.

The sale of loans will be conducted through an e-auction under the open auction method on a portfolio basis. The e-auction will be conducted on January 30. ARCs will have to submit applications by January 18.

MD and CEO of IOB - Ajay Kumar Srivastava-

121. The Reserve Bank Innovation Hub and IIMA Ventures have launched Swanari TechSprint 3.0. What is the primary aim of Swanari TechSprint 3.0?

रिजर्व बैंक इनोवेशन हब और आईआईएमए वेंचर्स ने स्वानारी टेकस्प्रींट 3.0 लॉन्च किया है। स्वानारी टेकस्प्रींट 3.0 का प्राथमिक उद्देश्य क्या है?

- (a) To promote digital payments in rural areas
- (b) To foster women-centric fintech startups in India
- (c) To provide scholarships for female entrepreneurs
- (d) To improve stock market literacy among women
- (e) To launch a government-backed financial scheme for women

Ans. b

Sol. Reserve Bank Innovation Hub and IIMA Ventures Launch Swanari TechSprint 3.0 to Empower Women-Centric Fintech Startups

The Reserve Bank Innovation Hub and IIMA Ventures have launched Swanari TechSprint 3.0, a programme aimed at fostering women-centric fintech startups in India.

The programme provides a platform for fintech innovators to conceptualise, develop, and scale solutions that address the unique financial needs of women. The programme invites applications from startups developing gender-inclusive financial solutions, specifically those with a proven MVP/Product, in the pre-Seed to pre-Series A funding stage, or already generating revenue or traction.

122. Union Minister of Commerce & Industry, Piyush Goyal has launched of 8th edition of National Programme for Organic Production (NPOP) at the Bharat

Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi. Which organization collaborated with FICCI to organize the event?

केंद्रीय वाणिज्य एवं उद्योग मंत्री पीयूष गोयल ने नई दिल्ली में भारत रत्न सी. सुब्रमण्यम ऑडिटोरियम (एनएससी कॉम्प्लेक्स), पूसा में जैविक उत्पादन के लिए राष्ट्रीय कार्यक्रम (एनपीओपी) के 8वें संस्करण का शुभारंभ किया। इस कार्यक्रम को आयोजित करने के लिए किस संगठन ने फिक्की के साथ सहयोग किया?

- (a) NABARD
- (b) ICAR
- (c) NITI Aayog
- (d) Ministry of Agriculture
- (e) APEDA

Ans. e

Sol. Piyush Goyal launches 8th edition of National Programme for Organic Production

Union Minister of Commerce & Industry, Piyush Goyal has launched of 8th edition of National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.

They also unveiled TraceNet 2.0 the upgraded online traceability system for seamless operations and enhanced tools for regulatory oversight.

The event was organized by the Agricultural & Processed Food Products Export Development Authority (APEDA) in collaboration with the Federation of Indian Chambers of Commerce and Industry (FICCI).

Details of portals unveiled during the event-

- **NPOP portal-** The dedicated portal for the National Programme for Organic Production (NPOP) will provide more visibility and ease of operations for Organic stakeholders.
- **Organic Promotion Portal-** Farmers, FPOs and exporters can showcase their certified organic products, generate Trade Leads and connect with global buyers.
- **TraceNet 2.0-** The upgraded online Organic traceability system for seamless operations and enhanced tools for regulatory oversight. It will ensure transparency, traceability, and compliance for organic agricultural and processed food products from farm to market.
- **APEDA portal-** Redesigned and revamped APEDA portal with enhanced user experience and information for the benefit of Agri and Processed food products' stakeholders.

- **AgriXchange portal-** Redesigned and revamped AgriXchange portal enables more user-friendly data analysis and generation of reports & data of Agricultural exports making it accessible for the general public.

123. What rating did SECI achieve for its MoU performance with MNRE for FY 2023-24?

SECI ने वित्त वर्ष 2023-24 के लिए MNRE के साथ अपने समझौता ज्ञापन प्रदर्शन के लिए क्या रेटिंग हासिल की?

- (a) Very Good
- (b) Excellent
- (c) Good
- (d) Outstanding
- (e) Satisfactory

Ans. b

Sol. SECI Secures "Excellent" Rating in MoU Performance for FY 2023-24
Solar Energy Corporation of India Ltd (SECI) has achieved "Excellent" rating for its performance under the MoU with the Ministry of New & Renewable Energy (MNRE) for the financial year 2023-24, earning a score of 96 out of 100. This achievement highlights SECI's unwavering dedication to operational excellence and upholding the highest standards of corporate governance. SECI plays a pivotal role in the development and expansion of renewable energy (RE) capacity in India, with a cumulative awarded generation capacity exceeding 73 GW as of December 31, 2024. SECI is the premier Renewable Energy Implementing Agency (REIA) in the country, continuously working to meet climate goals and drive sustainable development. Recently on 30th August 2024, SECI was granted Navratna status by the Ministry of Finance.

124. Who was elected as the new President of Lebanon after a two-year-long presidential vacuum?

दो साल के लंबे राष्ट्रपति पद के खालीपन के बाद लेबनान के नए राष्ट्रपति के रूप में किसे चुना गया?

- (a) Saad Hariri
- (b) Najib Mikati
- (c) Joseph Aoun
- (d) Michel Aoun
- (e) Hassan Diab

Ans. c

Sol. Lebanon's parliament elects army commander Joseph Aoun as president
Lebanon's parliament voted to elect the country's army commander, Joseph Aoun, as head of state, filling a more than two-year-long presidential vacuum. The session was the legislature's 13th attempt to elect a successor to former President Michel Aoun whose term ended in October 2022.

The president's role in Lebanon is limited under the power-sharing system in which the president is always a Maronite Christian, the prime minister a Sunni Muslim and the speaker of parliament Shiite.

Newly Appointed Prime Minister & President

- President of Ghana - John Mahama
- President of Moldova - Ms Maia Sandu
- PM of Tonga - Aisake Valu Eke
- PM of France - Francois Bayrou
- President of Georgia - Mikheil Kavelashvili
- Interim Prime Minister of Syria - Mohammad al-Bashir

125. P Jayachandran passed away recently at the age of 81. What profession was P. Jayachandran associated with?

पी जयचंद्रन का हाल ही में 81 वर्ष की आयु में निधन हो गया। पी जयचंद्रन किस पेशा से जुड़ा था?

- (a) Playback singer
- (b) Film director
- (c) Music producer
- (d) Classical dancer
- (e) Music teacher

Ans. a

Sol. Singer P. Jayachandran passes away

Playback singer P. Jayachandran, known for his expressive singing and whose magical voice captivated music lovers for over six decades, passed away at the age of 81.

Having sung over 16,000 songs that have touched generations, Jayachandran's voice transcended boundaries, resonating in Malayalam, Tamil, Kannada, Telugu, and Hindi. Despite the challenges of age, his voice possessed the youthful charm capable of stirring romantic hearts, till the end.

126. Which country has launched its first certificate course in Hindi on the occasion of the World Hindi Day in 2025?

किस देश ने 2025 में विश्व हिंदी दिवस के अवसर पर हिंदी में अपना पहला सर्टिफिकेट कोर्स शुरू किया है?

- (a) Bhutan
- (b) Nepal
- (c) Sri Lanka
- (d) India
- (e) Indonesia

Ans. c

Sol. Indian HC in Sri Lanka launches first Hindi Certificate Course via open
The Indian High Commission here on the occasion of Hindi Diwas on has launched Sri Lanka's first Hindi Certificate Course through open and distance learning.

The certificate course was launched at the Bharat-Sri Lanka Hindi Sammelan held in Colombo on 10th January 2025 on the occasion of the World Hindi Day. The launch of the Hindi course in Sri Lanka was a part of the effort of the Ministry of External Affairs to promote Hindi language around the world. The certificate course in Hindi is being launched by the Open University of Sri Lanka in collaboration with the Swami Vivekananda Cultural Centre (SVCC), the cultural arm of the High Commission of India in Colombo, Sri Lanka.

About Sri Lanka

- Legislative capital - Sri Jayawardenepura Kotte
- Executive and Judicial capital - Colombo
- Currency - Sri Lankan rupee
- President - Anura Kumara Dissanayake; 9th (replace Ranil Wickremesinghe)
- Prime Minister - Harini Amarasuriya

127. The Insolvency and Bankruptcy Board of India (IBBI) has mandated that all auctions for the sale of assets under the liquidation process must be conducted exclusively on the eBKray auction platform starting April 1, 2025. How many assets had been listed on the eBKray platform according to IBBI?

भारतीय दिवाला एवं दिवालियापन बोर्ड (आईबीबीआई) ने अनिवार्य किया है कि परिसमापन प्रक्रिया के तहत परिसंपत्तियों की बिक्री के लिए सभी नीलामी 1 अप्रैल, 2025 से शुरू होने वाले ईबीकेरे नीलामी मंच पर ही आयोजित की जानी चाहिए। आईबीबीआई के अनुसार ईबीकेरे मंच पर कितनी परिसंपत्तियां सूचीबद्ध की गई हैं?

- (a) 150
- (b) 210
- (c) 320

(d) 100

(e) 250

Ans. b

Sol. IBBI mandates eBKray auction platform to sell assets under liquidation

The Insolvency and Bankruptcy Board of India (IBBI) has mandated that all auctions for the sale of assets under the liquidation process must be conducted exclusively on the eBKray auction platform starting April 1, 2025.

This directive aims to streamline the auction process, enhance transparency, and improve recovery rates in liquidation cases.

Additionally, the insolvency regulator has instructed insolvency professionals (IPs) to list all unsold assets in ongoing liquidation cases on the platform by March 31, 2025.

Further, the board emphasised that all auctions for such assets would be conducted exclusively through the platform starting from April 1. The interface is running on a pilot basis.

According to the IBBI, 210 assets have already been listed on the platform, with 25 auctions conducted or scheduled.

Based on the platform's initial usage, further improvements will be implemented to enhance its functionality. With this move, the insolvency regulator aims to further its objectives of creating an efficient and accountable insolvency ecosystem.

128. In January 2025, the Centre has released tax devolution of Rs 1.73 lakh crore to the state governments to accelerate capital expenditure and finance welfare activities. Which state received the largest share of tax devolution?

जनवरी 2025 में, केंद्र ने पूंजीगत व्यय में तेजी लाने और कल्याणकारी गतिविधियों को वित्तपोषित करने के लिए राज्य सरकारों को 1.73 लाख करोड़ रुपये का कर हस्तांतरण जारी किया है। कर हस्तांतरण का सबसे बड़ा हिस्सा किस राज्य को मिला?

(a) Bihar

(b) Uttarakhand

(c) Uttar Pradesh

(d) Maharashtra

(e) Tamil Nadu

Ans. c

Sol. Centre releases tax devolution of Rs 1.73 lakh crore to states

The Centre has released tax devolution of Rs 1.73 lakh crore to the state governments to accelerate capital expenditure and finance welfare activities.

The Union government has released tax devolution of Rs 1,73,030 crore to state governments, as against the devolution of Rs 89,086 crore in December 2024.

Currently, 41 per cent of taxes collected by the Centre is devolved in instalments among states during a fiscal year.

Uttar Pradesh, Uttarakhand and Bihar have received the largest shares of funds, with allocations of ₹31,039.84 crore, ₹17,403.36 crore and ₹13,017.06 crore, respectively.

129. Which institution has been chosen by ICMR to establish South India's first Infectious Disease Research and Diagnostic Laboratory?

दक्षिण भारत की पहली संक्रामक रोग अनुसंधान और निदान प्रयोगशाला स्थापित करने के लिए आईसीएमआर ने किस संस्थान को चुना है?

- (a) All India Institute of Medical Sciences
- (b) Bangalore Medical College and Research Institute
- (c) Christian Medical College
- (d) Post Graduate Institute of Medical Education and Research
- (e) Madras Medical College

Ans. b

Sol. ICMR's first infectious disease research, diagnostic lab to come up in Bengaluru

Bangalore Medical College and Research Institute (BMCRI) has been chosen by the Indian Council of Medical Research (ICMR) to establish South India's first Infectious Disease Research and Diagnostic Laboratory (IRDL).

This initiative aims to enhance the diagnostic and research capabilities for infectious diseases in the region. The laboratory will focus on diseases caused by bacteria, fungi, and parasites, facilitating faster diagnosis and improving healthcare outcomes. This project is part of a larger national effort to build specialized labs in medical colleges across India.

130. Union Minister of Commerce & Industry Piyush Goyal has unveiled the 'Bharat Cleantech Manufacturing Platform' in New Delhi. Which sectors does the Bharat Cleantech Manufacturing Platform focus on enhancing?

केंद्रीय वाणिज्य एवं उद्योग मंत्री पीयूष गोयल ने नई दिल्ली में 'भारत क्लीनटेक मैनुफैक्चरिंग प्लेटफॉर्म' का अनावरण किया। भारत क्लीनटेक मैनुफैक्चरिंग प्लेटफॉर्म किन क्षेत्रों को बढ़ावा देने पर ध्यान केंद्रित करता है?

- (a) Agriculture and Fisheries
- (b) Transportation and Logistics
- (c) Manufacturing and Textiles
- (d) Information Technology and Services
- (e) Solar, wind, hydrogen, and battery storage

Ans. e

Sol. Piyush Goyal launches Bharat Cleantech Manufacturing Platform

Union Minister of Commerce & Industry Piyush Goyal has unveiled the 'Bharat Cleantech Manufacturing Platform', which the Centre described as an "initiative designed to enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors".

The unveiling came as part of the Bharat Climate Forum 2025 organised in New Delhi.

The launch of the Bharat Cleantech Manufacturing Platform will provide an opportunity for the Indian firms to collaborate, to co-innovate and will help provide a platform for financing, to share ideas, technologies and resources. This will help India become an attractive business case and a global leader in the sustainability and cleantech sector.

131. How much investment will be made to boost infrastructure along national waterways in the next five years?

अगले पांच वर्षों में राष्ट्रीय जलमार्गों के साथ बुनियादी ढांचे को बढ़ावा देने के लिए कितना निवेश किया जाएगा?

- (a) Rs 30,000 crore
- (b) Rs 40,000 crore
- (c) Rs 50,000 crore
- (d) Rs 60,000 crore
- (e) Rs 70,000 crore

Ans. c

Sol. National Waterways will get Rs 50,000 crore in investment over the next 5 year

An investment of Rs 50,000 crore will be made to boost infrastructure along national waterways in the next five years. According to the statement, the investment proposals were announced in Inland Waterways Development Council (IWDC) meeting at Kohora in Kaziranga.

IWDC was organised by the Inland Waterways Authority of India (IWAI), the nodal agency for development of waterways under the Ministry of Ports, Shipping & Waterways (MoPSW).

A major policy initiative in the form of Riverine Community Development Scheme was mooted at the IWDC meet to improve the socio-economic well-being of coastal communities by developing infrastructure.

IWDC, which was set up in 2023, is an exercise to derive the maximum economic potential out of the inland water bodies. It requires exceptionally coordinated centre-state relationship, collaborations and cooperation in the spirit of cooperative federalism.

132. Tamim Iqbal has recently announced his retirement from international cricket. He is from which country?

तमीम इकबाल ने हाल ही में अंतरराष्ट्रीय क्रिकेट से संन्यास की घोषणा की है। वह किस देश से हैं?

- (a) Pakistan
- (b) Bangladesh
- (c) Sri Lanka
- (d) Afghanistan
- (e) Oman

Ans. b

Sol. Bangladesh cricketer Tamim Iqbal announces retirement from International Cricket

Tamim Iqbal has announced his retirement from international cricket.

This is the second time he has called time on his career, having previously retired in July 2023 in an emotionally charged press conference, only to reverse the decision within 24 hours after intervention from Bangladesh's then-prime minister Sheikh Hasina.

Tamim concluded his career with 15,192 runs for Bangladesh, the second-highest in the country's history after Mushfiqur Rahim. The 35-year-old scored 5134 runs in 70 Tests, 8357 runs in 243 ODIs, and 1758 runs in 78 T20Is.

Recently Retired Players

- Martin Guptill (New Zealand) – International cricket
- Rishi Dhawan (India) - limited-overs cricket.
- Siddharth Kaul (India) - All forms of cricket
- Prajnesh Gunneswaran (India) - Professional tennis
- Wriddhiman Saha (india) - Cricket
- Matthew Wade (Australia) – International Cricket

133. Who has been named the best javelin thrower of 2024 by American magazine Track and Fields News?

अमेरिकी पत्रिका ट्रैक एंड फील्ड्स न्यूज ने 2024 का सर्वश्रेष्ठ भाला फेंक खिलाड़ी किसे चुना है?

- (a) Johannes Vetter
- (b) Anderson Peters
- (c) Neeraj Chopra
- (d) Arshad Nadeem
- (e) Keshorn Walcott

Ans. c

Sol. Neeraj Chopra named best Javelin Thrower of the year by US Magazine Tokyo Olympics gold medalist Neeraj Chopra of India has been named the best javelin thrower of the 2024 by the respected American magazine Track and Fields News. Anderson Peters of Grenada was ranked second by the magazine. 27-year-old Neeraj Chopra competed in six international events in 2024, won two and finished runners up in four events.

Neeraj Chopra won a silver medal in the 2024 Paris Summer Olympics behind Arshad Nadeem of Pakistan who won the gold medal.

Arshad Nadeem was ranked 6th by the Magazine as he competed in only two international events in 2024.

134. How many overseas Indian/institutions were honoured with the Pravasi Bharatiya Samman Awards at the 18th Pravasi Bharatiya Divas Convention 2025?

18वें प्रवासी भारतीय दिवस सम्मेलन 2025 में कितने प्रवासी भारतीयों/संस्थाओं को प्रवासी भारतीय सम्मान पुरस्कार से सम्मानित किया गया?

- (a) 15
- (b) 18
- (c) 22
- (d) 27
- (e) 31

Ans. d

Sol. President Confers Pravasi Bharatiya Samman Award at 18th PBD 2025 President Droupadi Murmu has conferred the Pravasi Bharatiya Samman Award to the recipient at the 18th edition of the Pravasi Bharatiya Divas (PBD) Convention in Bhubaneshwar, Odisha.

Since 2003, 9th January has been observed as Pravasi Divas in India to mark the return of Mahatma Gandhi to India on this day in 1915 from South Africa.

The Ministry of External Affairs organises the Pravasi Bharatiya Divas Convention and since 2015 it has been organised after every two years.

List of the 2025 Pravasi Bharatiya Samman Award winners

S No	Award Winner	Nationalities	Profession
1	Prof. Ajay Rane	Australia	Community Service
2	Dr. Marialena Joan Fernandes	Austria	Education

3	Dr. Philomena Ann Mohini Harris	Barbados	Medical Science
4	Swami Sanyuktanand	Fiji	Community Service
5	Saraswati Vidya Niketan	Guyana	Community Service
6	Dr. Lekh Raj Juneja	Japan	Science & Technology
7	Dr. Prem Kumar	Kyrgyzstan	Medical Science
8	Soukthavy Chowdhury	Lao People Democratic Republic	Business
9	Krishna Savjani	Malawi	Business
10	Dr. Subramaniam K.V. Sathasivam	Malaysia	Politics
11	Dr. Sarita Boodhoo	Mauritius	Community Service
12	Abhaya Kumar	Moldova	Business
13	Dr. Ram Niwas @ Hla Tun	Myanmar	Education
14	Jaggannath Shekhar Asthana	Romania	Business
15	Hindustani Samaj	Russia	Community Service
16	Sudha Rani Gupta	Russia	Education
17	Dr. Syed Anwar Khursheed	Saudi Arabia	Medical Science
18	Atul Arvind Temurnikar	Singapore	Education
19	Robert Masih Nahar	Spain	Community Service
20	Dr. Kaushik Laxmidas Ramaiya	Tanzania	Medicine
21	Christine Carla Kangaloo	Trinidad & Tobago	Public Affairs

22	Ramakrishnan Sivaswamy Iyer	United Arab Emirates	Business
23	Bonthala Subbaiah Setty Ramesh Babu	Uganda	Community Services
24	Baroness Usha Kumari Prashar	UK	Politics
25	Dr. Sharad Lakhanpal	USA	Medicine
26	Dr. Sharmila Ford	USA	Community Services
27	Ravi Kumar S.	USA	Business

135. Prime Minister Narendra Modi will attend the Artificial Intelligence (AI) Action Summit in France from February 10 to 11. Which of the following is NOT a key theme of the AI Action Summit?

प्रधानमंत्री नरेंद्र मोदी 10 से 11 फरवरी तक फ्रांस में आर्टिफिशियल इंटेलिजेंस (एआई) एक्शन समिट में भाग लेंगे। निम्नलिखित में से कौन सा एआई एक्शन समिट का मुख्य विषय नहीं है?

- (a) Public interest in AI
- (b) The future of work
- (c) Climate change
- (d) Trust in AI
- (e) Global AI governance

Ans. c

Sol. PM Modi to attend AI Summit in France

Prime Minister Narendra Modi will participate in the Artificial Intelligence (AI) Action Summit in France from February 10 to 11.

This summit will allow for an international conversation on AI.

The summit, to be hosted by France at the Grand Palais in Paris, will convene Heads of State and government, leaders of international organisations, CEOs from large and small companies, representatives from academia, NGOs, artists, and members of civil society.

The event will focus on five key themes: public interest in AI, the future of work, innovation and culture, trust in AI, and global AI governance.

136. Software major Infosys has signed a MoU with the Andhra Pradesh government to provide technical support for the country's first skills census programme of the state. Under this, Infosys will provide a digital platform

powered by generative AI for pre-validation of skills of candidates as part of the skills census initiative, without any financial involvement. Which age group will be covered under skills pre-validation by Infosys in Andhra Pradesh?

सॉफ्टवेयर प्रमुख इंफोसिस ने राज्य के देश के पहले कौशल जनगणना कार्यक्रम के लिए तकनीकी सहायता प्रदान करने के लिए आंध्र प्रदेश सरकार के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं। इसके तहत, इंफोसिस बिना किसी वित्तीय भागीदारी के कौशल जनगणना पहल के हिस्से के रूप में उम्मीदवारों के कौशल के पूर्व-सत्यापन के लिए जनरेटिव एआई द्वारा संचालित एक डिजिटल प्लेटफॉर्म प्रदान करेगा। आंध्र प्रदेश में इंफोसिस द्वारा कौशल पूर्व-सत्यापन के तहत किस आयु वर्ग को कवर किया जाएगा

- (a) 10-25 years
- (b) 15-59 years
- (c) 18-45 years
- (d) 25-59 years
- (e) 20-50 years

Ans. b

Sol. Andhra Pradesh signs MoU with Infosys for skill census pre-validation
To improve employment opportunities for the youth, the Andhra Pradesh government has signed an MoU with software major Infosys to provide technical support for the state's touted to be the first-ever skill census programme in the country.

Infosys will provide a digital platform powered by generative AI for the pre-validation of candidate's skills as part of the skill census initiative, without any financial involvement.

As part of the collaboration, Infosys will develop a digital platform for skill pre-validation of the 15-59 age group of 3.59 crore individuals in Andhra Pradesh. Under this, a comprehensive evaluation of the required skills across various industries would be carried out and current skill levels of the candidates would be assessed and recommendations for further development would be provided. The initiative will facilitate transparent data-driven evaluations to track progress and outcomes and align with the State's target to provide 20 lakh jobs over the next five years.

About Andhra Pradesh

- **Capital** – Amaravati
- **Chief Minister** – N Chandrababu Naidu
- **Deputy CM** – Pawan Kalyan
- **Governor** – S. Abdul Nazeer

137. Which country will host the 28th Conference of Speakers and Presiding Officers of Parliaments (CSPOC) in 2026?

कौन सा देश 2026 में संसदों के अध्यक्षों और पीठासीन अधिकारियों के 28वें सम्मेलन (CSPOC) की मेजबानी करेगा?

- (a) Australia
- (b) India
- (c) Canada
- (d) UK
- (e) South Africa

Ans. b

Sol. India to host 28th CSPOC with focus on AI and social media

India will host the 28th Conference of Speakers and Presiding Officers of Parliaments of Commonwealth Countries (CSPOC) in 2026.

The event will focus on the use of artificial intelligence and social media in parliamentary processes.

The CSPOC platform was described as a space for enhancing cooperation and exchanging parliamentary practices among member countries.

India's history of hosting the conference in 1970-71, 1986, and 2010, and India invited presiding officers from Commonwealth nations to join the 2026 event in New Delhi.

138. Varun Aaron, who was in the news recently, is related to which sport?

हाल ही में चर्चा में रहे वरुण आरोन किस खेल से संबंधित हैं?

- (a) Tennis
- (b) Chess
- (c) Football
- (d) Badminton
- (e) Cricket

Ans. e

Sol. India pacer Varun Aaron retires from all forms of cricket

Varun Aaron has announced his retirement from all forms of cricket at the age of 35.

Having retired from red-ball cricket at the end of the 2023-24 Indian domestic season, Aaron officially stepped away from representative cricket after Jharkhand's exit from the Vijay Hazare Trophy, where he featured in four matches, picking up three wickets at an average of 53.3.

Aaron's journey into the limelight began at just 21 during the 2010-11 Vijay Hazare Trophy, where his raw pace turned heads, most notably with a fiery 153kph delivery against Gujarat in the final.

139. Nicolás Maduro was recently sworn in as the President of which country?

निकोलस माद्रो ने हाल ही में किस देश के राष्ट्रपति के रूप में शपथ ली?

- (a) Colombia
- (b) Chile
- (c) Brazil
- (d) Argentina
- (e) Venezuela

Ans. e

Sol. Nicols Maduro takes oath as Venezuela's President

Venezuelan President Nicolás Maduro was sworn in for a new term, amid renewed protests and rebukes from the United States and others who believe he stole last year's vote.

Mr. Maduro's 2018 reelection was widely rejected as a sham after authorities banned key opponents from running. And Venezuela's Opposition faction accuse him of outright ballot fraud last year.

About Venezuela

- Capital- Caracas
- Currency- Venezuelan bolívar
- President- Nicolás Maduro
- Official language- Spanish
- Continent- South America

140. National Youth Day is celebrated annually on 12th January in India to commemorates the birth anniversary of Swami Vivekananda, a spiritual leader and philosopher. In which year did the Indian government start celebrating National Youth Day?

आध्यात्मिक नेता और दार्शनिक स्वामी विवेकानंद की जयंती के उपलक्ष्य में भारत में प्रतिवर्ष 12 जनवरी को राष्ट्रीय युवा दिवस मनाया जाता है। भारत सरकार ने किस वर्ष राष्ट्रीय युवा दिवस मनाना शुरू किया?

- (a) 1975
- (b) 1984
- (c) 1991
- (d) 2000
- (e) 2010

Ans. b

Sol. 12 January - National Youth Day

National Youth Day is celebrated annually on 12th January in India to commemorate the birth anniversary of Swami Vivekananda, a spiritual leader and philosopher.

The main objective of the celebration of this day is to inspire the youth and make them aware about their responsibilities.

Theme 2025 - Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility

The celebration was started by the Indian government on 1984.

141. South Eastern Coalfields Limited (SECL) has launched a dedicated Post-Retirement Benefit (PRB) Cell to enhance the welfare and convenience of its retired employees. Which organization is South Eastern Coalfields Limited (SECL) a subsidiary of?

साउथ ईस्टर्न कोलफील्ड्स लिमिटेड (एसईसीएल) ने अपने सेवानिवृत्त कर्मचारियों के कल्याण और सुविधा को बढ़ाने के लिए एक समर्पित पोस्ट-रिटायरमेंट बेनिफिट (पीआरबी) सेल शुरू किया है। साउथ ईस्टर्न कोलफील्ड्स लिमिटेड (एसईसीएल) किस संगठन की सहायक कंपनी है?

- (a) Bharat Heavy Electricals Limited (BHEL)
- (b) National Thermal Power Corporation (NTPC)
- (c) Oil and Natural Gas Corporation (ONGC)
- (d) Coal India Limited (CIL)
- (e) Steel Authority of India Limited (SAIL)

Ans. d

Sol. SECL Launches Post-Retirement Benefit (PRB) Cell

South Eastern Coalfields Limited (SECL), a subsidiary of Coal India Limited (CIL) based in Chhattisgarh, has launched a dedicated Post-Retirement Benefit (PRB) Cell to enhance the welfare and convenience of its retired employees.

The PRB Cell will serve as a single-window system, consolidating various post-retirement services that multiple departments, including Personnel, Finance, and Medical previously managed.

This centralization aims to eliminate delays and miscommunication, providing retirees with streamlined access to pensions, provident funds, medical facilities, and other benefits.

The initiative also complements 'Mission Sambandh,' an SECL program aimed at enhancing communication and coordination with stakeholders.

142. Prime Minister Narendra Modi inaugurated the 6.5 km Z-Morh tunnel in Central Kashmir's Ganderbal district. What is the expenditure incurred for the construction of the Z-Morh tunnel?

प्रधानमंत्री नरेंद्र मोदी ने मध्य कश्मीर के गंदेरबल जिले में 6.5 किलोमीटर लंबी जेड-मोड़ सुरंग का उद्घाटन किया। जेड-मोड़ सुरंग के निर्माण पर कितना खर्च आया है?

- (a) ₹2,000 crore
- (b) ₹2,500 crore
- (c) ₹2,700 crore
- (d) ₹3,000 crore
- (e) ₹3,500 crore

Ans. c

Sol. PM Modi inaugurates Z-Morh tunnel in Kashmir

Prime Minister Narendra Modi inaugurated the 6.5 km Z-Morh tunnel in Central Kashmir's Ganderbal district.

The 6.5 km long two-lane tunnel connecting Gagangir and Sonamarg in Ganderbal district was constructed at an expenditure exceeding ₹2,700 crore.

The tunnel also features a 7.5-metre-wide emergency escape passage.

Located at an altitude of more than 8,650 feet above sea level, the Z-Morh tunnel will significantly improve year-round connectivity between Srinagar and Sonamarg, facilitating the route to Leh while bypassing the landslide-prone and avalanche-affected areas.

The Z-Morh tunnel, which began construction in May 2015 and was completed in 2024, is now fully operational after its soft opening in February 2024.

The National Highways and Infrastructure Development Corporation Limited (NHIDCL), which oversees the project, has termed it a transformative development for the region.

143. Which organization signed an agreement with IIT Mandi and IIT Jammu for the development of a Wideband Spectrum-Sensor ASIC-Chip?

किस संगठन ने वाइडबैंड स्पेक्ट्रम-सेंसर ASIC-चिप के विकास के लिए IIT मंडी और IIT जम्मू के साथ एक समझौते पर हस्ताक्षर किए?

- (a) Bharat Electronics Limited (BEL)
- (b) Centre for Development of Telematics (C-DOT)
- (c) Indian Space Research Organisation (ISRO)
- (d) Defence Research and Development Organisation (DRDO)
- (e) Electronics Corporation of India Limited (ECIL)

Ans. b

Sol. C-DOT and IIT Mandi sign agreement for "Developing Semiconductor Chip of Wideband Spectrum Sensor for Dynamic Spectrum Access"

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 the Indian Institute of Technology Mandi (IIT Mandi) in collaboration with the Indian Institute of Technology Jammu (IIT Jammu), for the development of "Wideband Spectrum-Sensor ASIC-Chip, for Enhancing the Spectrum Utilization".

The agreement is signed under the Telecom Technology Development Fund (TTDF) scheme of the Department of Telecommunications, Government of India.

This scheme, designed to fund Indian startups, academia, and R&D institutions, is a crucial enabler for designing, developing, and commercializing telecommunication products and solutions.

The project aims to develop a reliable and implementation-friendly wideband spectrum sensing (WSS) algorithm to improve spectrum efficiency by leveraging spectrum holes to deliver broadband services in rural India.

Spectrum sensing enables cognitive Radio users to adapt to the environment by detecting spectrum holes without causing interference to the primary network.

144. How much total investment has the Adani Group committed in Chhattisgarh for energy and cement projects?

अडानी समूह ने छत्तीसगढ़ में ऊर्जा और सीमेंट परियोजनाओं के लिए कुल कितना निवेश करने की प्रतिबद्धता जताई है?

- (a) Rs 50,000 crore
- (b) Rs 60,000 crore
- (c) Rs 65,000 crore
- (d) Rs 70,000 crore
- (e) Rs 75,000 crore

Ans. c

Sol. Gautam Adani announces ₹65,000 crore investment in energy, cement projects in Chhattisgarh

The Adani Group will invest Rs 65,000 crore in energy and cement projects in Chhattisgarh.

Adani Group chairman Gautam Adani met Chhattisgarh Chief Minister Vishnu Deo Sai and announced an investment of Rs 60,000 crore to expand the group's power plants in Raipur, Korba and Raigarh in the state. The expansion will enhance Chhattisgarh's power generation capacity by 6,120 MW.

Adani Power is India's top private thermal power producer. It is targeting to double its thermal power capacity to 30.67 GW by 2029-30 from 15 GW currently.

The firm said last month it was exploring options of investing Rs 20,000 crore to set up a coal-fired ultra-supercritical thermal power plant in Bihar.

In Chhattisgarh, the Adani Group also committed Rs 5,000 crore for the development and expansion of its cement plants, as per the statement. Adani Cement has two integrated units in the state-at Bhatapara and Jamul-and has already announced expansion at the Bhatapara unit.

To support initiatives in the education, healthcare, skill development and tourism sectors under CSR, Adani assured a Rs 10,000 crore investment in the state over the next four years.

145. How much is Bank of India planning to raise through its first dollar syndicated loan since 2012?

बैंक ऑफ इंडिया 2012 के बाद से अपने पहले डॉलर सिंडिकेटेड लोन के माध्यम से कितना धन जुटाने की योजना बना रहा है?

- (a) \$200 million
- (b) \$300 million
- (c) \$400 million
- (d) \$500 million
- (e) \$600 million

Ans. c

Sol. Bank of India seeks its first dollar loan of \$400 million in over a decade Bank of India is marketing its first dollar syndicated loan since 2012 of as much as \$400 million. The Indian lender is raising the loan — split into three- and five-year tranches — via its branch located in Gujarat International Finance Tec-City, India's newest financial hub.

Bank of India joins a slew of other Indian borrowers seeking to raise foreign currency debt this year. Reliance Industries Ltd. is looking to borrow as much as \$3 billion, in what could be the largest loan from the country since 2023, while Shriram Finance Ltd. is planning to syndicate part of a \$1.28 billion multi-currency social financing, the biggest ever offshore deal, from an Indian shadow lender.

Meanwhile, State Bank of India is marketing a ₹30 billion (\$191 million) syndicated facility and is planning to raise another borrowing of as much as \$1.25 billion, in what could be the country's biggest dollar loan from the banking sector this year. All this adds to the already busy deal pipeline from Asia Pacific, setting the stage for a likely rebound in loan volumes after three years of decline.

Bank of India last tapped the offshore loan markets in 2012, when it raised a \$200 million two-year facility, according to Bloomberg-compiled data.

146. Who was elected as the Treasurer of the Indian Cricket Board?

भारतीय क्रिकेट बोर्ड के कोषाध्यक्ष के रूप में किसे चुना गया?

- (a) Rajeev Shukla
- (b) Devajit Saikia
- (c) Prabhtej Singh Bhatia
- (d) Jay Shah
- (e) Roger Binny

Ans. c

Sol. Devajit Saikia appointed as BCCI Secretary; Prabhtej Singh Bhatia elected Treasurer

Former first-class cricketer Devajit Saikia has been appointed as the new secretary of the Board of Control for Cricket in India (BCCI), replacing Jay Shah, who assumed the role of ICC Chairman last year.

Prabhtej Singh Bhatia was elected as the Treasurer of the Indian Cricket Board. Saikia, who represented Assam in the 1990-91 first-class cricket season, scored 53 runs in four matches. He also has significant experience in cricket administration, having served as the BCCI joint secretary and the secretary of the Assam Cricket Association (ACA).

About Board of Control for Cricket in India (BCCI)

- Founded - December 1928
- Headquarters - Mumbai
- President - Roger Binny
- Secretary - Devajit Saikia
- Treasurer - Prabhtej Singh Bhatia

147. Which bank is spearheading the State Level Bankers' Committee (SLBC) initiatives for Maha Kumbh Mela 2025 by offering AI-driven customer support, forex transaction facilities, onsite ATMs, and coin vending machines?

महाकुंभ मेला 2025 के लिए राज्य स्तरीय बैंकर्स समिति (एसएलबीसी) की पहल का नेतृत्व कौन सा बैंक कर रहा है, जो एआई-संचालित ग्राहक सहायता, विदेशी मुद्रा लेनदेन सुविधाएं, ऑनसाइट एटीएम और सिक्का वेंडिंग मशीनें प्रदान कर रहा है?

- (a) State Bank of India
- (b) Punjab National Bank
- (c) HDFC Bank
- (d) Union Bank of India
- (e) Bank of Baroda

Ans. e

Sol. Bank of Baroda to provide AI-driven support, forex facility, ATMs, and coin vending machines for Maha Kumbh 2025

Attracting millions of visitors to Prayagraj, the Bank of Baroda (BoB) has unveiled plans to provide advanced banking services. As the convenor of the State Level Bankers' Committee (SLBC) for Uttar Pradesh, the bank aims to promote digital payments and offer AI-driven customer support for the pilgrims.

BoB set up two full-fledged branches equipped with forex facilities.

Additionally, it deployed onsite and mobile ATMs, along with coin vending machines, to meet the diverse banking needs of the visitors.

The bank is extensively promoting its newly launched UPI payment PSP app, BoB e-Pay, offering a complete suite of payment features.

The bank has also provided hundreds of merchant carts through Mela authorities and reflector jackets for volunteers and merchants.

148. What was the Consumer Price Index (CPI)-based retail inflation in December 2024 as reported by MoSPI?

MoSPI द्वारा रिपोर्ट के अनुसार दिसंबर 2024 में उपभोक्ता मूल्य सूचकांक (CPI) आधारित खुदरा मुद्रास्फीति क्या थी?

- (a) 5.00%
- (b) 5.22%
- (c) 5.48%
- (d) 5.76%
- (e) 4.58%

Ans. b

Sol. Retail inflation eases to four-month low of 5.22% in December 2024

The Consumer Price Index (CPI)-based retail inflation cooled slightly to a 4-month low of 5.22 per cent in December, down from 5.48 per cent in November, indicating persistent high price pressures faced by consumers, according to data released by the Ministry of Statistics and Programme Implementation (MoSPI).

The data shows higher inflation in rural areas at 5.76 percent compared to 4.58 percent in urban regions.

The Reserve Bank of India (RBI) aims to keep inflation within a range of 2–6 percent, with a medium-term target of 4 percent.

Food inflation remained high in December, albeit slowing during the month, with the Consumer Food Price Index (CFPI) standing at 8.39 percent, compared to 9.04 per cent in November. This was largely driven by high prices of vegetables, fruits, edible oils, eggs, and cereals.

Rural areas experienced higher food inflation at 8.65 per cent, while urban regions saw a slightly lower rate of 7.9 per cent during the month.

Previous Months CPI-based Retail inflation

- July 2024 – 3.54%
- August 2024 – 3.65%
- September 2024 – 5.49%
- October 2024 – 6.21%
- November 2024 – 5.48 %
- December 2024 – 5.22%

149. Odisha has become the 34th state to join the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY). Which existing health scheme will be converged with Ayushman Bharat in Odisha?

ओडिशा आयुष्मान भारत प्रधानमंत्री जन आरोग्य योजना (एबी पीएम-जेएवाई) में शामिल होने वाला 34वां राज्य बन गया है। ओडिशा में कौन सी मौजूदा स्वास्थ्य योजना को आयुष्मान भारत के साथ जोड़ा जाएगा?

- (a) Biju Swasthya Kalyan Yojana (BSKY)
- (b) Niramaya Health Scheme (NHS)
- (c) Rashtriya Swasthya Bima Yojana (RSBY)
- (d) Mukhyamantri Amrutam Yojana (MAY)
- (e) Gopabandhu Jan Arogya Yojana (GJAY)

Ans. e

Sol. Odisha becomes the 34th state to implement AB PM-JAY

Odisha on Monday became the 34th state to join the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) scheme, seven months after the BJP came to power in the state.

The Ayushman Bharat scheme will be implemented in convergence with the existing Gopabandhu Jan Arogya Yojana (GJAY) in Odisha.

The convergence scheme, for which one bilingual health card will be issued to the beneficiary, will provide cover of ₹5 lakh per family per annum with an additional ₹5 lakh for women members.

A total of approximately 1.03 crore families will come under the converged scheme with 67.8 lakh families supported by the Union Government.

About Odisha

- **Capital** – Bhubaneswar
- **Chief Minister** – Mohan Charan Majhi (replace Naveen Patnaik)
- **Deputy CM** - KV Singhdeo and Pravati Parida
- **Governor** – Dr. Hari Babu Kambhampati
- **Legislative Assembly Seat** - 147

150. India has signed an agreement with Saudi Arabia for Hajj 2025, finalising a quota of 1,75,025 pilgrims. India's Union Minister for Minority signed the deal in Jeddah with the Saudi Minister for Hajj and Umrah Tawfiq Bin Fawzan Al Rabiah. Who is the Union Minister for Minority in India?

भारत ने हज 2025 के लिए सऊदी अरब के साथ एक समझौते पर हस्ताक्षर किए हैं, जिसमें 1,75,025 तीर्थयात्रियों का कोटा तय किया गया है। भारत के केंद्रीय अल्पसंख्यक मंत्री ने सऊदी अरब के हज और उमराह मंत्री तौफीक बिन फवजान अल रबिया के साथ जेद्दा में समझौते पर हस्ताक्षर किए। भारत में अल्पसंख्यक मामलों के केंद्रीय मंत्री कौन हैं?

- (a) Arjun Ram Meghwal
- (b) Mansukh Mandaviya
- (c) Chirag Paswan
- (d) Pashupati Kumar Paras
- (e) Kiren Rijiju

Ans. e

Sol. India, Saudi Arabia sign Hajj agreement 2025, quota set at 1.75 lakh pilgrims

India has signed an agreement with Saudi Arabia for Hajj 2025, finalising a quota of 1,75,025 pilgrims.

Union Minister for Minority Affairs Kiren Rijiju signed the deal in Jeddah with Saudi Minister for Hajj and Umrah Tawfiq Bin Fawzan Al Rabiah.

Under the agreement, the 2025 quota will be split between the Hajj Committee of India (HCoI) and private Hajj Group Organisers (HGOs) at a 70:30 ratio. Of the total, HGOs will be allocated 52,507 spots.

151. In January 2025, which new fixed deposit scheme has IDBI Bank introduced for customers aged 80 years and above?

जनवरी 2025 में, IDBI बैंक ने 80 वर्ष और उससे अधिक आयु के ग्राहकों के लिए कौन सी नई सावधि जमा योजना शुरू की है

- (a) IDBI Super Senior FD
- (b) IDBI Chiranjeevi-Super Senior Citizen FD
- (c) IDBI Golden Age FD
- (d) IDBI Senior Citizen Premium FD
- (e) IDBI Elderly Benefit FD

Ans. b

Sol. IDBI Bank unveils Chiranjeevi Super Senior Citizen FD, offers 8.5% interest IDBI Bank has introduced a new specialised fixed deposit scheme, 'IDBI Chiranjeevi-Super Senior Citizen FD,' targeting customers aged 80 years and above.

The premium offering provides enhanced interest rates, with an additional 65 basis points above standard fixed deposit rates and 15 basis points over existing senior citizen rates.

The 555-day tenure under this scheme offers an interest rate of 8.05 per cent per annum, making it one of the most competitive options in the market for super senior citizens.

The bank has also introduced appealing rates for other tenure options, including 7.90 per cent per annum for 375 days, 8.00 per cent per annum for 444 days, and 7.85 per cent per annum for 700 days.

152. How many persons can an investor declare as nominees under the revised SEBI rules for demat accounts or mutual fund folios?

डीमैट खातों या म्यूचुअल फंड फोलियो के लिए संशोधित सेबी नियमों के तहत एक निवेशक कितने व्यक्तियों को नामिती घोषित कर सकता है?

- (a) 5 persons
- (b) 8 persons
- (c) 10 persons
- (d) 12 persons
- (e) 15 persons

Ans. c

Sol. Mutual fund investors in India can now name up to 10 nominees

Market regulator Securities and Exchange Board of India (Sebi) has announced significant changes to the nomination rules for mutual funds and demat accounts aimed at reducing unclaimed assets and ensuring better management of investments, particularly in cases of illness or the death of an investor. SEBI has revised mutual fund nomination rules, effective March 1, 2025. An investor can declare up to 10 persons as nominees in the demat account or mutual fund folio. However, the investor will need to declare the nominee. It cannot be done by the Power of Attorney (PoA) holder(s) of the investor.

The nominees can either continue as joint holders with other nominees or open separate single accounts/folios for their respective portions.

Under the new guidelines, investors are now required to provide comprehensive information about their nominees. This includes essential identification details, such as the nominee's Permanent Account Number (PAN), driving license number, or the last four digits of their Aadhaar number. Additionally, investors must specify the nominee's contact details and their relationship to the investor.

Sebi has also tasked depositories and the Association of Mutual Funds in India (AMFI) with developing a standard operating procedure (SOP) to further support incapacitated investors.

153. The first edition of the Kho Kho World Cup started at Indira Gandhi Indoor Stadium in New Delhi on 13 January 2025. Who is leading the Indian men's team in the Kho Kho World Cup 2025?

खो खो विश्व कप का पहला संस्करण 13 जनवरी 2025 को नई दिल्ली के इंदिरा गांधी इंडोर स्टेडियम में शुरू हुआ। खो खो विश्व कप 2025 में भारतीय पुरुष टीम का नेतृत्व कौन कर रहा है?

- (a) Pratik Waikar
- (b) Rahul Sharma
- (c) Rohit Kumar
- (d) Arvind Singh
- (e) Vijay Kumar

Ans. a

Sol. First edition of the Kho Kho World Cup starts in New Delhi

The first edition of the Kho Kho World Cup started at Indira Gandhi Indoor Stadium in New Delhi on 13 January 2025. The World Cup was inaugurated by Sudhanshu Mittal, President of the Kho Kho Federation of India.

The Kho Kho World Cup has been organised by the Kho Kho Federation of India with support from the Indian Olympic Association in New Delhi from 13-19 January 2025.

During the World Cup, each team will consist of 12 players, however during a match only 9 players from each team will actually take the field.

The first edition of the Kho Kho World Cup features 20 countries' men's and 19 women's teams. The men and women kho kho teams have been divided into four groups.

The 15-member Indian men's team is led by Pratik Waikar and the women's team is led by Priyanka Ingle.

154. Which state government launched the Swami Vivekanand Yuva Shakti Mission on the occasion of the National Youth day?

किस राज्य सरकार ने राष्ट्रीय युवा दिवस के अवसर पर स्वामी विवेकानंद युवा शक्ति मिशन की शुरुआत की?

- (a) Madhya Pradesh
- (b) Uttar Pradesh
- (c) Punjab
- (d) Haryana

(e) Rajasthan

Ans. a

Sol. Madhya Pradesh CM launches Swami Vivekananda Yuva Shakti Mission

Madhya Pradesh Chief Minister Mohan Yadav has launched the Swami Vivekananda Yuva Shakti Mission on the occasion of the National Youth Day in Bhopal.

Chief Minister Mohan Yadav also inaugurated the world's largest 3-D rangoli, depicting Swami Vivekananda at the Shaurya Smarak in Bhopal.

The Swami Vivekananda Yuva Shakti Mission has been launched by the state government keeping in mind Prime Minister Narendra Modi's guiding principle of GYAN (Focusing on the Poor, Youth, Farmers, and Women) and inspired by the principles of Swami Vivekananda.

The Chief Minister also launched the Swami Vivekananda Yuva Shakti Mission Portal and theme song. The Portal will give information related to the mission to the general public.

The state government will try to provide employment to more than 70% of the youth by 2028. All youth of the state are to complete education up to class 12th by 2030.

About Madhya Pradesh

- **Capital** – Bhopal
- **Chief Minister** – Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- **Deputy CM** - Jagdish Devda & Rajendra Shukla
- **Speaker of Madhya Pradesh Assembly** - Narendra Singh Tomar
- **Governor** – Mangubhai C. Patel

155. Consider the following statements regarding the newly inaugurated National Turmeric Board:

नवनिर्मित राष्ट्रीय हल्दी बोर्ड के बारे में निम्नलिखित कथनों पर विचार करें:

1. The National Turmeric Board has been inaugurated at Vanijya Bhawan in New Delhi.
2. Palle Ganga Reddy has been appointed as the first chairperson of the Board.
3. The headquarters of the National Turmeric Board is located in Hyderabad.
4. India is the second largest producer, consumer, and exporter of turmeric in the world.

Which of the above statements are correct?

(a) 1, and 2

(b) 2, 3, and 4

- (c) 1 and 4
- (d) 1, 3, and 4
- (e) all are correct

Ans. a

Sol. Piyush Goyal launches National Turmeric Board to Support Farmers
Union Minister of Commerce & Industry, Piyush Goyal has inaugurated the National Turmeric Board at Vanijya Bhawan in New Delhi for the welfare of cultivators across 20 states.

The government has appointed Palle Ganga Reddy as its first chairperson. The headquarters of the Board has been set up in Nizamabad.

Representatives from various ministries will be part of the National Turmeric Board in the coming days. Representatives from exporters and producers' bodies will also be included on the Board.

The Board will ensure quality and safety standards of turmeric production and exports. Last year, 2023-24, an area of 3.05 lakh hectare was under turmeric cultivation in India with a production of 10.74 lakh tonnes.

India is the largest producer, consumer and exporter of turmeric in the world. India contributes to over 70 percent of global turmeric production, and 30 varieties of turmeric are produced in the country.

During 2023-24, 1.62 lakh tonnes of turmeric and turmeric products valued at 226.5 million USD was exported.

156. The Gaan Ngai festival commemorates the end of the harvest season and is celebrated in Manipur. Which community celebrates the Gaan Ngai festival in Manipur?

गान नगाई त्योहार फसल के मौसम के अंत की याद दिलाता है और मणिपुर में मनाया जाता है। मणिपुर में गान नगाई उत्सव कौन सा समुदाय मनाता है?

- (a) Meitei
- (b) Kuki
- (c) Kabui/Rongmei Naga
- (d) Tangkhul
- (e) Hmar

Ans. c

Sol. Gaan Ngai festival commemorates end of harvest season in Manipur
The Gaan Ngai festival commemorating the end of the harvest season by the Kabui/Rongmei Naga community is being celebrated in Manipur.

Gaan-ngai is the festival of lights and victory, victory over evil; (Gaan means light and Ngai, festival).

Another version of Gaan-ngai is the festival of winter season. Chakaan means season, Gaan also means winter and Ngai, festival. This festival is also described as a New Year festival as it marks the end of the year and beginning of the New Year.

About Manipur

- **Capital** – Imphal
- **Chief Minister** – N. Biren Singh
- **Governor** - Ajay Bhalla

157. Identify the correct statement about the new slabs introduced by Equitas Small Finance Bank in January 2025:

जनवरी 2025 में इक्विटस स्मॉल फाइनेंस बैंक द्वारा पेश किए गए नए स्लैब के बारे में सही कथन की पहचान करें:

- (a) Two new slabs introduced are for balances between ₹10 lakhs and ₹25 lakhs and ₹25 lakhs to ₹1 crore.
- (b) The new slabs apply only to balances below ₹10 lakhs.
- (c) All balances above ₹1 crore now earn a uniform interest rate.
- (d) Balances below ₹1 lakh have seen an increase in interest rates.
- (e) all are correct

Ans. a

Sol. Equitas SFB revises SB deposit rates, introduces new slabs

Equitas Small Finance Bank has introduced two new slabs for savings bank (SB) deposit holders.

Balances above ₹ 10 lakhs and up to ₹25 lakhs and from ₹25 lakhs to ₹1 crore earn interest of 7 per cent and 7.25 per cent, respectively.

Balances up to ₹1 lakh will continue to earn an interest rate of 3.00%, while the extended slab for balances between ₹1 lakh and ₹10 lakhs will provide an interest rate of 5.00 per cent.

And balances from ₹1 crore to ₹25 crores will earn 7.50 per cent. For balances above ₹25 crore, the existing rate of 7.80 per cent remains unchanged.

About Equitas Small Finance Bank

- Headquarters- Chennai
- MD & CEO - P.N. Vasudevan
- Tagline - It's fun banking

158. In January 2025, which small finance bank has partnered with Tata Digital to offer fixed deposits on the Tata Neu platform?

जनवरी 2025 में, किस लघु वित्त बैंक ने टाटा न्यू प्लेटफॉर्म पर सावधि जमा की पेशकश करने के लिए टाटा डिजिटल के साथ साझेदारी की है?

- (a) AU Small Finance Bank
- (b) Ujjivan Small Finance Bank
- (c) Suryoday Small Finance Bank
- (d) Equitas Small Finance Bank
- (e) Jana Small Finance Bank

Ans. c

Sol. Suryoday SFB partners with Tata Digital to Launch FD Offerings on Tata Neu Platform

Suryoday Small Finance Bank (SSFB), a prominent digital-first small finance bank, has partnered with Tata Digital to extend its fixed deposit (FD) offerings via the Tata Neu platform.

This collaboration will enable SSFB to leverage Tata Neu's reach, providing retail customers with access to the deposit scheme.

SSFB's FD offering will be available on the Tata Neu platform, where customers can invest in fixed deposits at interest rates of up to 9.1% without the need for a savings account. Customers can start investing with as little as Rs. 1,000 and the onboarding process can be completed in a few minutes.

Recent MoUs Signed in Banking Sector

- PhonePe partners with ICICI Lombard to offer Maha Kumbh Mela insurance
- Tata Power, Canara Bank partner to offer loans for rooftop solar systems
- M2P Fintech Collaborates with SBI to Revolutionise Prepaid Payment Solutions
- Magma HDI General Insurance Partners with IndoStar Capital Finance to Expand Insurance Accessibility
- Universal Sompo GI Collaborates with CRY to Empower Education for Marginalized Communities in Andhra Pradesh
- ICICI Bank signed an MoU with the Commonwealth Bank of Australia (CBA) to enhance support for customers engaged in the Australia-India business corridor

159. Who is the author of the book titled "Middle Class India: Driving Change in the 21st Century"?

"मिडिल क्लास इंडिया: ड्राइविंग चेंज इन द 21स्ट सेंचुरी" नामक पुस्तक के लेखक कौन हैं?

- (a) Arundhati Roy
- (b) Shashi Tharoor

- (c) Chetan Bhagat
- (d) Ramachandra Guha
- (e) Manisha Pande

Ans. e

Sol. Manisha Pande's book reveals middle class India as a driver of change
Journalist Manisha Pande's launched its book **Middle Class India: Driving Change in the 21st Century**.

It is divided into three parts.

Part I looks at the middle class in pre-Independence India, focusing on the period from 1757 to 1947.

Part II concerns itself with the time frame between when India freed itself from the clutches of British colonial rule in 1947 to economic liberalisation in 1991.

Part III is about the post-liberalisation scenario, from 1991 until the present day.

Recent Books in News

- **Will India Get Rich Before It Turns 100** – Prosenjit Datta
- **Indian The Meteroic Rise of Indian in America** – Meenakshi Ahamed
- **Karma's Child: The Story of Indian Cinema's Ultimate Showman** – Subhash Ghai & Suveen Sinha
- **Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages** - Released by Amit Shah (editor Raghuvendra Tanwar)
- **In Pursuit of Democracy** – Najma Heptulla

160. What is the name of the first orbital rocket launched by Jeff Bezos's company Blue Origin?

जेफ बेजोस की कंपनी ब्लू ओरिजिन द्वारा लॉन्च किए गए पहले ऑर्बिटल रॉकेट का नाम क्या है?

- (a) New Shepard
- (b) Falcon Heavy
- (c) New Glenn
- (d) Starship
- (e) Atlas V

Ans. c

Sol. Blue Origin launched its first orbital rocket 'New Glenn'

Amazon founder Jeff Bezos's company 'Blue Origin' has launched its first orbital rocket 'New Glenn' from Launch Complex 36 at Cape Canaveral Space Force Station, Florida.

New Glenn carry a payload — Blue Ring Pathfinder, which will test key systems for the Defense Innovation Unit's Orbital Logistics programme.

New Glenn which is 98 m tall, is the largest and most powerful rocket ever built and launched. It is named after NASA astronaut John Glenn, the first American astronaut to orbit Earth, completing three orbits in 1962.

In December, Blue Origin announced that New Glenn successfully completed the crucial hot-fire test. It was the first test of the integrated launch vehicle.

161. Who has been appointed as the group CEO of Angel One?

एंजल वन के ग्रुप सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Ambarish Kenghe
- (b) Piyush Goyal
- (c) Vikram Singh
- (d) Sandeep Kumar
- (e) Rahul Joshi

Ans. a

Sol. Angel One Names Ambarish Kenghe as Group CEO

Angel One has appointed Ambarish Kenghe as its group chief executive officer. Kenghe will assume the role in March 2025.

Kenghe has previously served as vice president and general manager, Google Pay APAC, where he was involved in expanding the platform's reach and supporting the UPI ecosystem in India.

His earlier roles include chief product officer, Myntra, a consultant at Bain & Company, and an engineer at Cisco Systems.

Chairman and Managing Director of Angel One - Dinesh Thakkar.

Recent Appointment in Banking & Insurance Sector

- **MD and Group Chief Risk Officer** - Baldev Prakash
- **CEO of ITI Asset Management (ITI AML)** - Jatinder Pal Singh (replace Hitesh Thakkar)
- **Non-executive Chairman of Bandhan Bank** - Anup Kumar Sinha (reappointment)
- **CEO of DBS Bank India** - Rajat Verma (replace Surojit Shome)
- **MD & CEO of J&K Bank** - Amitava Chatterjee (replace Baldev Prakash)

162. Who is the Chairman of the reconstituted Atomic Energy Commission (AEC)?

पुनर्गठित परमाणु ऊर्जा आयोग (एईसी) के अध्यक्ष कौन हैं?

- (a) Parul Tyagi

- (b) Pankaj Kumar Mishra
- (c) T V Somanathan
- (d) Manoj Govil
- (e) Ajit Kumar Mohanty

Ans. e

Sol. Centre reconstitutes Atomic Energy Commission

The government has re-constituted the Atomic Energy Commission (AEC) to include T V Somanathan and Manoj Govil, who took over as the Cabinet Secretary and Expenditure Secretary respectively.

The AEC also includes Pankaj Kumar Mishra who took over as Member (Finance) last year, according to a notification issued on October 21 last year and published in the Gazette on January 9.

The reconstituted AEC has Ajit Kumar Mohanty, Secretary, Department of Atomic Energy, as its Chairman.

The AEC is tasked with formulating policies for the Department of Atomic Energy.

About The Atomic Energy Commission

- The Atomic Energy Commission was established in August 1948 as part of the Department of Scientific Research.
- The Department of Atomic Energy was formed later, on August 3, 1954, under the direct supervision of the Prime Minister.
- The AEC was officially constituted in March 1958, following a Government Resolution. This historical framework has set the foundation for India's nuclear policy development.
- The AEC is responsible for formulating policies related to atomic energy and ensuring their implementation through the DAE.

163. Which sports brand has signed PV Sindhu as its brand ambassador recently?

हाल ही में किस स्पोर्ट्स ब्रांड ने पीवी सिंधु को अपना ब्रांड एंबेसडर बनाया है?

- (a) Nike
- (b) Adidas
- (c) Reebok
- (d) PUMA India
- (e) Under Armour

Ans. d

Sol. Puma ropes in PV Sindhu as a brand ambassador

PV Sindhu, two-time Olympic medallist and one of India's greatest sporting trailblazers, has joined forces with sports brand PUMA India in a multi-year partnership as brand ambassador.

Sindhu's achievements have played a crucial role in popularising badminton as a competitive sport in India. She is the first Indian to win five badminton world championship medals and has triumphed across the Olympics, Commonwealth Games, Asian Games, and beyond.

She has been honoured with the prestigious Khel Ratna award, Padma Shri, Padma Bhushan, and Arjuna Award.

Recent Brand Ambassador

- Tata Mumbai Marathon - Mo Farah
- MS Dhoni - Eurogrip Tyres
- Rashmika Mandanna - Chennai-based real estate developer, DRA
- Sonu Sood - Brand Ambassador and Honourary Tourism Advisor for Thailand
- Harbhajan Singh & Sania Mirza - Dubai Sports Council brand ambassador
- Shreyanka Patil - BOBCARD Limited
- Rashmika Mandanna - National Ambassador for Promoting Cyber Safety

164. What position did K Vinod Chandran hold before being appointed as a judge of the Supreme Court?

सर्वोच्च न्यायालय के न्यायाधीश नियुक्त होने से पहले के विनोद चंद्रन किस पद पर थे?

- (a) Chief Justice of Delhi High Court
- (b) Chief Justice of Patna High Court
- (c) Judge of the Bombay High Court
- (d) Chief Justice of Kerala High Court
- (e) Judge of the Supreme Court

Ans. b

Sol. Centre clears appointment of Justice K Vinod Chandran as Supreme Court judge

Patna High Court Chief Justice K Vinod Chandran was elevated as a judge of the Supreme Court.

The Supreme Court Collegium recommended Justice Chandran's name.

Justice Chandran was appointed as a judge of the Kerala High Court on November 8, 2011. He was elevated as the chief justice Patna High Court on March 29, 2023.

Once he takes oath as a judge of the top court, the working strength of the Supreme Court would rise to 33. Its sanctioned strength is 34, including the chief justice of India.

The President in exercise of powers under Article 124(2) of the Constitution, made the appointment.

165. Prime Minister Narendra Modi has launched "Mission Mausam", which aims to make the country a "weather-ready" and "climate-smart" nation, in New Delhi as part of the events marking the 150th foundation day of the India Meteorological Department. When was the India Meteorological Department (IMD) founded?

प्रधानमंत्री नरेंद्र मोदी ने भारत मौसम विज्ञान विभाग के 150वें स्थापना दिवस के अवसर पर नई दिल्ली में आयोजित कार्यक्रमों के तहत "मिशन मौसम" की शुरुआत की, जिसका उद्देश्य देश को "मौसम के प्रति तैयार" और "जलवायु-स्मार्ट" राष्ट्र बनाना है। भारत मौसम विज्ञान विभाग (आईएमडी) की स्थापना कब हुई थी?

- (a) 15 January 1875
- (b) 14 January 1875
- (c) 13 January 1875
- (d) 10 January 1875
- (e) 16 January 1875

Ans. a

Sol. PM Modi Launches 'Mission Mausam' on IMD's 150th Foundation Day
Prime Minister Narendra Modi has launched "Mission Mausam", which aims to make the country a "weather-ready" and "climate-smart" nation, in New Delhi as part of the events marking the 150th foundation day of the India Meteorological Department.

The "Mission Mausam" aims to achieve its target by developing cutting-edge weather surveillance technologies and systems, implementing high-resolution atmospheric observations, next-generation radars and satellites, and high-performance computers.

It will also focus on improving the understanding of weather and climate processes, provide air quality data that will help strategize weather management and intervention in the long run.

The IMD was founded in 15 January 1875 and is one of the oldest meteorological organizations in the world.

166. What monthly pension has the Odisha government announced for people jailed during the Emergency?

ओडिशा सरकार ने आपातकाल के दौरान जेल गए लोगों के लिए कितनी मासिक पेंशन की घोषणा की है?

- (a) Rs 20,000
- (b) Rs 15,000

- (c) Rs 25,000
- (d) Rs 10,000
- (e) Rs 30,000

Ans. a

Sol. Odisha announces monthly pension of Rs 20,000 for people imprisoned during Emergency

The Odisha government has announced a monthly pension of Rs 20,000 and other benefits for people jailed during Emergency.

Chief Minister Mohan Charan Majhi declared the provision of monthly pension for those arrested and imprisoned during the Emergency under Maintenance of Internal Security Act, Defence of India Rule or Defence and Internal Security of India Rules.

Along with pension, the state government will bear the medical expenses of all the people jailed during the Emergency. Pension and medical facilities will be available to all people still alive as of January 1, 2025.

Hundreds were imprisoned in various jails across the country for opposing the Emergency between June 25, 1975 and March 21, 1977.

About Odisha

- **Capital** – Bhubaneswar
- **Chief Minister** – Mohan Charan Majhi (replace Naveen Patnaik)
- **Deputy CM** - KV Singhdeo and Pravati Parida
- **Governor** – Dr. Hari Babu Kambhampati
- **Legislative Assembly Seat** - 147

167. PM Narendra Modi dedicated three frontline naval combatants to the nation on the occasion of Indian Navy Day, including _____, which is part of the P15B Guided Missile Destroyer Project, _____, the first ship of the P17A Stealth Frigate Project, and INS Vaghsheer, the final submarine of the P75 Scorpene Project?

प्रधानमंत्री नरेंद्र मोदी ने भारतीय नौसेना दिवस के अवसर पर तीन अग्रणी नौसैनिक जहाजों को राष्ट्र को समर्पित किया, जिनमें _____ शामिल है, जो P15B गाइडेड मिसाइल विध्वंसक परियोजना का हिस्सा है, _____, P17A स्टील्थ फ्रिगेट परियोजना का पहला जहाज और INS वाघशीर, P75 स्कॉर्पेन परियोजना की अंतिम पनडुब्बी?

- (a) INS Rajput, INS Aravalli
- (b) INS Kolkata, INS Kaveri
- (c) INS Mysore, INS Vindhya
- (d) INS Surat, INS Nilgiri
- (e) INS Chennai, INS Sahyadri

Ans. d

Sol. PM Modi dedicates frontline naval combatants INS Surat, INS Nilgiri & INS Vaghsheer to the nation

Prime Minister Narendra Modi dedicated to the nation three frontline naval combatants - INS Surat, INS Nilgiri and INS Vaghsheer - on their commissioning at the Naval Dockyard in Mumbai, Maharashtra on the occasion of Indian Army Day.

The Prime Minister also launched of new platforms, including the INS Nilgiri, dedicated to the maritime prowess of the Chola dynasty, and the Surat warship. INS Surat, the fourth and final ship of the P15B Guided Missile Destroyer Project, ranks among the largest and most sophisticated destroyers in the world. It has an indigenous content of 75% and is equipped with state-of-the-art weapon-sensor packages and advanced network-centric capabilities. INS Nilgiri, the first ship of the P17A Stealth Frigate Project, has been designed by the Indian Navy's Warship Design Bureau and incorporates advanced features for enhanced survivability, seakeeping, and stealth, reflecting the next generation of indigenous frigates.

INS Vaghsheer, the sixth and final submarine of the P75 Scorpene Project.

168. Indian Army Day is celebrated annually on 15th January to honour the bravery and sacrifices of Indian Army personnel. What is the theme for Indian Army Day 2025?

भारतीय सेना दिवस हर साल 15 जनवरी को भारतीय सेना कर्मियों की बहादुरी और बलिदान का सम्मान करने के लिए मनाया जाता है। भारतीय सेना दिवस 2025 का विषय क्या है?

- (a) "United We Stand"
- (b) "Samarth Bharat, Saksham Sena"
- (c) "Courage and Honor"
- (d) "India First, Army Strong"
- (e) "Veer Bharat, Shakti Sena"

Ans. b

Sol. 15 January - Indian Army Day

Indian Army Day is celebrated annually on 15th January to honor the bravery and sacrifices of Indian Army personnel. This year marks the 77th anniversary of Indian Army Day.

It marks the day in 1949 when General K.M. Cariappa took over as the first Indian Commander-in-Chief of the Indian Army from General Sir Francis Roy Bucher.

The day is observed with grand parades, military displays, and tributes at the National War Memorial and Amar Jawan Jyoti.

Theme 2025 - Samarth Bharat, Saksham Sena' (Capable India, Empowered Army)

169. Who has won the ICC Women's Player of the Month for December 2024?

दिसंबर 2024 के लिए ICC महिला प्लेयर ऑफ द मंथ का पुरस्कार किसने जीता है?

- (a) Ellyse Perry
- (b) Smriti Mandhana
- (c) Annabel Sutherland
- (d) Alyssa Healy
- (e) Harmanpreet Kaur

Ans. c

Sol. Bumrah and Sutherland named ICC Men's Player of the month for December 2024

The International Cricket Council (ICC) has announced the ICC Men's and Women's Players of the Month for December 2024 as India's Jasprit Bumrah and Australia's Annabel Sutherland.

Top-ranked Test bowler Bumrah provided stern resistance to Australia's resurgence in a compelling Border-Gavaskar Trophy series with destructive bowling spells, while Sutherland was in sparkling form during Australia's ODI encounters against India and New Zealand, twice winning Player of the Series accolades for her all-round-contributions.

Both players were crowned following a vote conducted among global fans registered at ICC-cricket.com and a specialist panel comprising ICC Hall of Famers, former international players, and media representatives.

170. When is National Startup Day celebrated in India?

भारत में राष्ट्रीय स्टार्टअप दिवस कब मनाया जाता है?

- (a) 15th January
- (b) 16th January
- (c) 17th January
- (d) 14th January
- (e) 13th January

Ans. b

Sol. 16 January - National Startup Day

National Startup Day is celebrated annually on 16th January to recognize and promote the entrepreneurial spirit in India.

It was first announced by Prime Minister Narendra Modi in 2022 to celebrate the contribution of startups to the Indian economy.

The day highlights the role of startups in driving innovation, job creation, and economic growth across various sectors.

171. What is the name of the new fixed deposit scheme introduced by Bank of Baroda in January 2025?

जनवरी 2025 में बैंक ऑफ बड़ौदा द्वारा शुरू की गई नई सावधि जमा योजना का नाम क्या है?

- (a) Baroda Smart FD
- (b) bob Liquid Fixed Deposits
- (c) Baroda Flexi Deposit
- (d) bob Premium Fixed Deposit
- (e) Baroda Secure FD

Ans. b

Sol. Bank of Baroda launches 'bob Liquid FD' for enhanced liquidity and convenience

Bank of Baroda has introduced "bob Liquid Fixed Deposits" as an alternative to the traditional fixed deposit (FD), combining the benefits of FD interest rates with the convenience of easy liquidity associated with a Savings Account.

The new deposit gives depositors the flexibility of a partial withdrawal without having to close the entire FD, ensuring that depositors can address their urgent financial needs as and when required.

The bob Liquid FD has features such as flexible deposit amounts starting at ₹5,000 (and in multiples of ₹1,000 thereafter, with no maximum deposit amount), tenure options ranging from 12 to 60 months and partial withdrawals accepted in multiples of ₹1,000.

Further, no penalty is levied for premature withdrawals on Fixed Deposits up to ₹5 lakh that have completed a tenor of at least 12 months.

172. According to Swiss Re's latest report, India's insurance market is expected to grow at an average rate of what percentage annually between 2025 and 2029?

स्विस रे की नवीनतम रिपोर्ट के अनुसार, भारत के बीमा बाजार में 2025 और 2029 के बीच सालाना औसतन कितने प्रतिशत की वृद्धि होने की उम्मीद है?

- (a) 5.2 percent
- (b) 6.1 percent
- (c) 7.3 percent
- (d) 8.4 percent
- (e) 9.1 percent

Ans. c

Sol. India to lead G20 insurance growth with 7.3% annual premium surge: Swiss Re

India's insurance market is poised for rapid growth, with the country projected to lead the G20 nations in premium expansion at an average rate of 7.3 percent annually between 2025 and 2029, according to Swiss Re's latest insurance market outlook report.

Swiss Re also forecasts that India will surpass Germany and Japan to become the world's third-largest economy by the end of this decade. This trajectory is expected to benefit from steady global economic growth, projected at 2.8 percent in 2025 and 2.7 percent in 2026.

Swiss Re also expects India to be the fastest growing G20 economy over the next ten years (2025-2034) with average real GDP growth of 6.2 percent annually (10 percent in nominal terms). It also sees India GDP growing 6.9 percent in 2025, up from 6.5 percent in 2024 and higher than the annual average of 5.8 percent over previous ten years.

Life Insurance Growth-

- Life insurance remains the cornerstone of India's insurance market, contributing 74 percent of total premium volumes. After a modest 0.7 percent growth in 2023 due to regulatory and taxation changes affecting the savings segment, life insurance premiums are forecast to grow by 4.8 percent in 2024 and 5 percent in 2025.

Non-life insurance expansion-

- Non-life insurance is anticipated to grow at 7.3 percent annually between 2025 and 2029, up from 5.7 percent in 2024. Rising risk awareness, strong economic growth, and regulatory support for digitalization are driving this segment.

173. India and Spain have signed two MoUs to strengthen and deepen the bilateral relations between the two countries. Which areas are the focus of the MoUs signed between India and Spain?

भारत और स्पेन ने दोनों देशों के बीच द्विपक्षीय संबंधों को मजबूत और गहरा करने के लिए दो समझौता ज्ञापनों पर हस्ताक्षर किए हैं। भारत और स्पेन के बीच हस्ताक्षरित समझौता ज्ञापनों का फोकस किन क्षेत्रों पर है?

- (a) Technology and Defense
- (b) Sports and Sustainable Urban Development
- (c) Agriculture and Water Conservation
- (d) Finance and Education
- (e) Tourism and Transport

Ans. b

Sol. India & Spain sign two MoUs during Dr. Jaishankar's visit to Spain
India and Spain have signed two MoUs to strengthen and deepen the bilateral relations between the two countries. These agreements focused on cooperation in sports and sustainable urban development.

The agreement was signed during External Affairs Minister Dr. S. Jaishankar's visit to Spain. This was the second visit to Spain by Dr Jaishankar. His previous visit was with Prime Minister Narendra Modi in 2017.

During the visit of Pedro Sanchez, both countries decided to celebrate 2026 as the "Year of Culture, Tourism, and Artificial Intelligence (AI)".

Recently India signed MoUs with others countries

- India and Kuwait signed an MoU to establish a Joint Commission for Cooperation at the Foreign Minister level to strengthen bilateral ties.
- India UK sign agreement on Electric Propulsion System for Indian Navy
- India, Algeria sign MoU on bilateral defence cooperation
- India and Colombia sign Audio-Visual Co-Production Agreement to boost film co-production and cultural tie
- India and Jamaica signed four MoU to strengthen and boost their bilateral relationships.
- India and Republic of Uzbekistan sign Bilateral Investment Treaty in Tashken

174. Union Education Minister Dharmendra Pradhan has launched the registration portal for the third edition of Kashi Tamil Sangamam, a 10-day event to be held in Varanasi. The event will be held from 15 February to 24, 2025. Which organization is hosting the registration portal for Kashi Tamil Sangamam?

केंद्रीय शिक्षा मंत्री धर्मेन्द्र प्रधान ने वाराणसी में आयोजित होने वाले 10 दिवसीय कार्यक्रम काशी तमिल संगमम के तीसरे संस्करण के लिए पंजीकरण पोर्टल लॉन्च किया है। यह कार्यक्रम 15 फरवरी से 24 फरवरी, 2025 तक आयोजित किया जाएगा। काशी तमिल संगमम के लिए पंजीकरण पोर्टल की मेजबानी कौन सा संगठन कर रहा है?

- (a) Indian Institute of Technology Bombay
- (b) Indian Institute of Technology Madras
- (c) Indian Institute of Technology Delhi
- (d) Indian Institute of Technology Kanpur
- (e) Indian Institute of Technology Roorkee

Ans. b

Sol. Dharmendra Pradhan launches registration portal for Kashi Tamil Sangamam

Union Education Minister Dharmendra Pradhan has launched the registration portal for the third edition of Kashi Tamil Sangamam, a 10-day event to be held in Varanasi. The event will be held from 15 February to 24, 2025.

The portal, kashitamil.iitm.ac.in, hosted by the Indian Institute of Technology Madras, will accept registrations until 1 February.

The event, organized by the Ministry of Education in collaboration with the Uttar Pradesh government, will celebrate the age-old links between Tamil Nadu and Kashi. This year, the event will be dedicated to Maharishi Agasthyar.

Competitions and other awareness programs in Tamil Nadu prior to KTS 3.0 will be organised in a befitting manner in major cities of India and abroad where there is considerable Tamil diaspora. KTS 2.0 was inaugurated by Prime Minister Shri Narendra Modi at Varanasi on 17th December, 2023.

This year, the government has decided to bring around 1000 delegates from Tamil Nadu under five categories/groups: (i) Students, Teachers, and Writers; (ii) Farmers and Artisans (Vishwakarma Categories); (iii) Professionals and Small Entrepreneurs; (iv) Women (SHG, Mudra Loan beneficiaries, DBHPS Pracharaks); and (v) Start-up, Innovation, Edu-Tech, Research.

175. Where has the first astronomical observatory of Eastern India been inaugurated?

पूर्वी भारत की पहली खगोलीय वेधशाला का उद्घाटन कहाँ किया गया है?

- (a) Darjeeling
- (b) Purulia
- (c) Kolkata
- (d) Howrah
- (e) Siliguri

Ans. b

Sol. 1st astronomical observatory of Eastern India inaugurated in Bengal

The first astronomical observatory of Eastern India and the sixth in the country under the Department of Science and Technology, Union Ministry of Science and Technology has been inaugurated atop the Panchet Hill in the Garpanchkot area of Purulia district in West Bengal.

It is the sixth such observatory in India after Ladakh, Nainital (Uttarakhand), Mount Abu (Rajasthan), Girbani Hills in Pune, and Kavalur in Tamil Nadu.

The observatory set up in Garpanchkot Hills has been named after famous scientist Satyendra Nath Bose. The observatory has been established by the Satyendra Nath Bose National Centre for Basic Sciences.

The Satyendra Nath Bose National Centre for Basic Sciences has signed a memorandum of understanding (MoU) with the Sidhu Kanu Birs University, Purulia for running the observatory and sharing resources. The Satyendra Nath Bose National Centre for Basic Sciences was set up by the Department of Science and Technology, Government of India in 1986 at Kolkata, West Bengal.

176. Who has been appointed as the MD & CEO of Institutional Equities at JM Financial?

जेएम फाइनेशियल में इंस्टीट्यूशनल इक्विटीज के एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Ravi Gupta
- (b) Amit Kapoor
- (c) Sandeep Sharma
- (d) Ramesh Patel
- (e) Ankur Jhaveri

Ans. e

Sol. JM Financial appoints Ankur Jhaveri as head of Institutional Equities JM Financial has appointed **Ankur Jhaveri as the MD & CEO of Institutional Equities at JM Financial Institutional Securities.**

He will be responsible for strengthening the sales, trading, research, and derivatives businesses.

Ankur brings nearly two decades of experience in institutional equities and derivatives. Before joining JM Financial, he served as Managing Director at Axis Capital.

He holds an MBA in Finance and Financial Management Services from the NL Dalmia Institute of Management Studies and Research and a Master's in Finance (International Finance) from ICFAI University.

Recent Appointment in Banking & Insurance Sector

- **CEO of Angel One** - Ambarish Kenghe (effect from March 2025)
- **MD and Group Chief Risk Officer** - Baldev Prakash
- **CEO of ITI Asset Management (ITI AML)** - Jatinder Pal Singh (replace Hitesh Thakkar)
- **Non-executive Chairman of Bandhan Bank** - Anup Kumar Sinha (reappointment)
- **CEO of DBS Bank India** - Rajat Verma (replace Surojit Shome)

177. Who has been conferred with the Honorary Citizen Award by Singapore in January 2025?

जनवरी 2025 में सिंगापुर द्वारा मानद नागरिक पुरस्कार से किसे सम्मानित किया गया है?

- (a) Ratan Tata
- (b) Tarun Das
- (c) Narayan Murthy
- (d) Sundar Pichai
- (e) Kiran Mazumdar Shaw

Ans. b

Sol. Singapore confers Honorary Citizen Award on Tarun Das

Singapore has conferred the Honorary Citizen Award on Tarun Das, former Director General of the Confederation of Indian Industry (CII), for his invaluable contributions to Singapore and Singapore-India relations.

The award was presented by Singapore's President Tharman Shanmugaratnam at a ceremony held in New Delhi.

The Honorary Citizen Award is the highest recognition bestowed by the Singapore Government on non-Singaporeans for their outstanding contributions to the country's growth and development.

It is conferred on individuals who have made significant contributions in areas such as business, science and technology, information and communications, education, health, arts and culture, sports, tourism, community services, or security.

178. NPCI International Payments Limited (NIPL) has partnered with UAE-based payment solution provider Magnati. What is the purpose of the partnership between NPCI International Payments Limited (NIPL) and Magnati?

एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल) ने यूएई स्थित भुगतान समाधान प्रदाता मैग्नाटी के साथ साझेदारी की है। एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल) और मैग्नाटी के बीच साझेदारी का उद्देश्य क्या है?

- (a) To introduce new currencies for trade
- (b) To enable QR-based UPI merchant payments in the Middle East
- (c) To offer digital loans to businesses
- (d) To create a new payment app for the UAE
- (e) To establish a global digital banking system

Ans. b

Sol. NPCI International partners with Magnati to expand UPI acceptance in UAE
NPCI International Payments Limited (NIPL) has partnered with UAE-based payment solution provider Magnati to advance QR-based Unified Payments

Interface (UPI) merchant payments via point-of-sale (POS) terminals in the Middle East.

The collaboration aims to expand QR-based merchant payment network in UAE by enabling more merchants to provide UPI as a payment method to Indian travellers, NIPL, the international arm of the National Payments Corporation of India (NPCI).

UPI is recognised as one of the world's most successful real-time payment systems, processing over 16 billion transactions in Dec 2024.

With this partnership, NIPL can provide seamless payment options to more than 12 million Indians travelling to Dubai and the UAE annually.

The partnership will initially offer UPI acceptance across Dubai Duty Free, enhancing the shopping and payment experience for Indian tourists, it said, further pave the way for future expansion across key merchant categories.

179. What is the name of the major military exercise conducted by the Indian Army and the Indian Air Force to enhance the operational capabilities of the Indian Armed Forces?

भारतीय सशस्त्र बलों की परिचालन क्षमताओं को बढ़ाने के लिए भारतीय सेना और भारतीय वायु सेना द्वारा आयोजित प्रमुख सैन्य अभ्यास का नाम क्या है?

- (a) Exercise Shatrujeet
- (b) Exercise Vayu Shakti
- (c) Exercise Devil Strike
- (d) Exercise Yudh Abhyas
- (e) Exercise Garuda

Ans. c

Sol. Indian Armed Forces conducts Exercise Devil Strike

The Indian Armed Forces has conducted a major military exercise, Exercise Devil Strike. A joint exercise involving the elite airborne soldiers from the Indian Army and the Indian Air Force.

The exercise occurred at the training areas and firing ranges, validating critical drills and enhancing operational readiness in a challenging environment.

The exercise comprises complex airborne operations on various aircraft including troop and equipment insertion in hostile terrain. The exercise focuses on assessment and refinement of the logistic sustenance strategies ensuring troops remain well-equipped and operational in extremely challenging conditions.

Recent Exercise

- 18th edition of Exercise Surya Kiran between India and Nepal Military - Saljhandi, Nepal
- Naval Exercise SLINEX 2024 between Sri Lanka and India- Visakhapatnam
- Joint Military Exercise Harimau Shakti 2024 between India and Malaysia - Bentong camp, Pahang district, Malaysia.
- 1st edition of Joint Tabletop Exercise, CINBAX between India and Cambodia - Foreign Training Node, Pune, Maharashtra.
- ICG conducted 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.

180. Smriti Mandhana smashed the fastest ODI century by an Indian woman at the Niranjan Shah Stadium in Rajkot. Against which team did Smriti Mandhana achieve this milestone?

स्मृति मंधाना ने राजकोट के निरंजन शाह स्टेडियम में किसी भारतीय महिला द्वारा सबसे तेज़ वनडे शतक बनाया। स्मृति मंधाना ने यह उपलब्धि किस टीम के खिलाफ़ हासिल की?

- (a) England
- (b) Australia
- (c) Ireland
- (d) New Zealand
- (e) South Africa

Ans. c

Sol. Smriti Mandhana Smashes India's Fastest Women's ODI Century

Smriti Mandhana smashed the fastest ODI century by an Indian woman during the third ODI against Ireland at the Niranjan Shah Stadium in Rajkot.

The stand-in India captain reached the milestone in just 70 deliveries, surpassing regular skipper Harmanpreet Kaur's record of 87 balls against South Africa in 2024.

The 28-year-old opener's 10th ODI century was adorned with 12 fours and seven sixes as she was eventually dismissed for an 80-ball 135.

Mandhana's triple-figure score is the joint-seventh fastest overall in the format, equalling former England cricketer Charlotte Edwards' effort from 2012.

181. The Ministry of Defence (MoD) has signed a Rs. 2,960 crore contracts with Bharat Dynamics Limited (BDL) for the Indian Navy. What type of missile system is being supplied under the contract with BDL?

रक्षा मंत्रालय (MoD) ने भारतीय नौसेना के लिए भारत डायनेमिक्स लिमिटेड (BDL) के साथ 2,960 करोड़ रुपये के अनुबंध पर हस्ताक्षर किए हैं। BDL के साथ अनुबंध के तहत किस प्रकार की मिसाइल प्रणाली की आपूर्ति की जा रही है?

- (a) Long-Range Ballistic Missile
- (b) Anti-Tank Guided Missile
- (c) Medium-Range Surface-to-Air Missile
- (d) Cruise Missile
- (e) Short-Range Air-to-Air Missile

Ans. c

Sol. Defence Ministry signs contract with Bharat Dynamics for Navy's medium-range surface-to-air missiles

The Ministry of Defence (MoD) has signed a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) for the supply of Medium-Range Surface-to-Air Missiles (MRSAM) for the Indian Navy.

The MRSAM system will be fitted onboard multiple Indian Naval ships and is planned for integration into future naval platforms.

This contract aligns with the government's vision of 'Aatmanirbhar Bharat,' with the missiles being supplied under the 'Buy (Indian)' category, incorporating predominantly indigenous content.

The project is expected to generate around 3.5 lakh mandays of employment in the defence sector, including contributions from various MSMEs, further bolstering India's defence manufacturing capabilities.

182. Who has been appointed as the Secretary of the Department of Higher Education under the Ministry of Education?

शिक्षा मंत्रालय के तहत उच्च शिक्षा विभाग के सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Rajesh Kumar
- (b) Alok Sharma
- (c) Vineet Joshi
- (d) Anil Chauhan
- (e) Amit Khare

Ans. c

Sol. Vineet Joshi assumes charge as Secretary, Department of Higher Education
Vineet Joshi, a seasoned Indian Administrative Service (IAS) officer of the 1992 batch from the Manipur cadre, has been appointed as the Secretary of the Department of Higher Education under the Ministry of Education.

Before this appointment, Joshi served as the Chief Secretary of Manipur, a position he assumed in May 2023 amid escalating ethnic tensions in the state.

Vineet Joshi has previously held the position of Director-General of the National Testing Agency (NTA), overseeing major entrance examinations such as the National Eligibility-cum-Entrance Test (NEET) and Joint Entrance Examination (JEE) Main.

Additionally, he has served as the Chairman of the Central Board of Secondary Education (CBSE), where he was instrumental in introducing the Continuous and Comprehensive Evaluation (CCE) system.

Recent Appointments

- Judge of the Supreme Court - K Vinod Chandran
- Chairman of Reconstituted Atomic Energy Commission (AEC) - Ajit Kumar Mohanty
- Chairman of Indian Space Research Organisation (ISRO) - Dr. V Narayanan (replace S. Somanath)
- President of Athletics Federation of India (AFI) - Bahadur Singh Sagoo (replace Adille Sumariwalla)
- Treasurer of BCCI - Prabhtej Singh Bhatia
- Secretary of BCCI - Devajit Saikia (replace Jay Shah)

183. Which Indian grandmaster recently defeated Magnus Carlsen and Fabiano Caruana in an online chess event?

हाल ही में किस भारतीय ग्रैंडमास्टर ने एक ऑनलाइन शतरंज प्रतियोगिता में मैग्नुस कार्लसन और फैबियानो कारूआना को हराया?

- (a) Viswanathan Anand
- (b) Praggnanandhaa R
- (c) Arjun Erigaisi
- (d) Nihal Sarin
- (e) Vidit Gujrathi

Ans. c

Sol. Arjun Erigaisi stuns Magnus Carlsen, Fabiano Caruana to win online chess event

Indian grandmaster Arjun Erigaisi achieved a remarkable feat in the online chess community by defeating World No. 1 Magnus Carlsen and World No. 2 Fabiano Caruana in the Titled Tuesday weekly blitz competition conducted by Chess.com.

His only loss in the tournament came against the American grandmaster Hikaru Nakamura, which came in the seventh round. Nakamura also finished the tournament with 10 points, but the Indian grandmaster had better tiebreaks. He defeated Magnus Carlsen with black pieces in round 10 and after that, he defeated Fabiano Caruana in the 11th and last round.

The Titled Tuesday is an online competition for titled chess players who have legal accounts with Chess.com. The players are asked to make themselves available on Zoom calls due to fair play reasons.

The Chess players utilise these competitions to remain consistent in the game. More than 900 players participated in the latest edition of the Titled Tuesday.

184. In January 2024, which government department partnered with ITC Limited to promote startup growth?

जनवरी 2024 में, किस सरकारी विभाग ने स्टार्टअप विकास को बढ़ावा देने के लिए ITC लिमिटेड के साथ साझेदारी की?

- (a) Ministry of Corporate Affairs
- (b) Department of Science and Technology
- (c) Department for Promotion of Industry and Internal Trade
- (d) Ministry of Electronics and IT
- (e) NITI Aayog

Ans. c

Sol. DPIIT joins hands with ITC to bolster India's startup ecosystem and innovation

The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, has entered into a strategic partnership with ITC Limited, one of India's leading diversified conglomerates.

This collaboration charts a **shared vision to accelerate** startup growth and technological advancement besides **creation of viable** market opportunities for startups across the country.

Under this partnership, ITC is looking to **deploy** startup solutions in key areas such as digital platforms for Manufacturing Execution Systems (MES), integrating renewable energy opportunities for manufacturing locations, energy storage systems, etc.

185. 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. Which rocket was used to launch Pixxel's Firefly satellite constellation?

गूगल समर्थित भारतीय अंतरिक्ष स्टार्ट-अप कंपनी पिक्सल स्पेस एक्स रॉकेट पर फायरफ्लाई नामक अपने वाणिज्यिक उपग्रह समूह को लॉन्च करने वाली पहली भारतीय निजी कंपनी बन गई है। पिक्सल के फायरफ्लाई उपग्रह समूह को लॉन्च करने के लिए किस रॉकेट का इस्तेमाल किया गया?

- (a) PSLV-C55
- (b) GSLV Mk III
- (c) Falcon 9
- (d) New Shepard
- (e) Electron

Ans. c

Sol. Pixxel launches India's 1st private satellite constellation with SpaceX
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 satellites were launched aboard the Transporter-12 rideshare mission of SpaceX onboard the Falcon 9 rocket from the Vandenberg Space Force Base in California, the United States of America.

The satellites will be placed in a sun-synchronous orbit at roughly 550 km.

186. Who has recently assumed the position of Managing Director (MD) and Chief Executive Officer (CEO) of Indian Bank?

हाल ही में इंडियन बैंक के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) का पद किसने संभाला है?

- (a) Atul Kumar Goel
- (b) Dinesh Kumar Khara
- (c) Binod Kumar
- (d) Sandeep Bakshi
- (e) Rajkiran Rai G

Ans. c

Sol. Binod Kumar appointed as MD & CEO of Indian Bank

Binod Kumar has assumed office as the Managing Director (MD) and Chief Executive Officer (CEO) of Indian Bank.

Prior to this, he was serving as Executive Director of Punjab National Bank (PNB). At PNB, Kumar was holding the responsibility of Corporate Banking, Treasury Division, International Banking Division, Finance Division, Data Analytics & Data warehousing.

About Indian Bank

- Founded – 15 August 1907
- Headquarters - Chennai, Tamil Nadu
- MD & CEO - Binod Kumar
- Tagline - Your Own Bank

187. Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Punjab National Bank (PNB)?

पंजाब नेशनल बैंक (पीएनबी) के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Dinesh Kumar Khara
- (b) Ashok Chandra
- (c) Atul Kumar Goel
- (d) Binod Kumar
- (e) Sandeep Bakshi

Ans. b

Sol. Ashok Chandra appoints as MD and CEO of Punjab National Bank

Ashok Chandra has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Punjab National Bank (PNB).

Prior to these appointments, Chandra was an executive director at Canara Bank. Chandra, who joined Canara Bank as an executive director in November 2022, oversaw various verticals, including digital banking and information technology, strategy and planning, marketing and public relations, financial inclusion, micro, small, and medium enterprises (MSME), retail assets, agriculture, and priority sectors.

Chandra began his banking career at the erstwhile Corporation Bank in September 1991 as a probationary officer.

188. Prime Minister Narendra Modi has inaugurated the 'Bharat Mobility Global Expo 2025', the largest mobility expo in the country, at Bharat Mandapam in New Delhi. Which organization is coordinating the Bharat Mobility Global Expo 2025?

प्रधानमंत्री नरेंद्र मोदी ने नई दिल्ली के भारत मंडपम में देश के सबसे बड़े मोबिलिटी एक्सपो 'भारत मोबिलिटी ग्लोबल एक्सपो 2025' का उद्घाटन किया। भारत मोबिलिटी ग्लोबल एक्सपो 2025 का समन्वय कौन सा संगठन कर रहा है?

- (a) Confederation of Indian Industry (CII)
- (b) Federation of Indian Chambers of Commerce and Industry (FICCI)
- (c) Engineering Export Promotion Council (EEPC)
- (d) National Small Industries Corporation (NSIC)
- (e) Associated Chambers of Commerce and Industry of India (ASSOCHAM)

Ans. c

Sol. PM Modi inaugurated Bharat Mobility Global Expo 2025

Prime Minister Narendra Modi has inaugurated the 'Bharat Mobility Global Expo 2025', the largest mobility expo in the country, at Bharat Mandapam in New Delhi.

The Expo, to be held from January 17-22 across three separate venues — Bharat Mandapam and Yashobhoomi in Delhi, and India Expo Center and Mart in

Greater Noida — will host over nine concurrent shows, over 20 conferences and pavilions.

In addition, the Expo will also feature states sessions to showcase policies and initiatives in the mobility sector to enable collaboration between industry and regional levels.

It is an industry-led and government-supported initiative and is being coordinated by Engineering Export Promotion Council (EEPC) of India with the joint support of various industry bodies and partner organisations.

189. What is the GDP growth forecast for India by FICCI for the financial year 2024-25?

वित्तीय वर्ष 2024-25 के लिए फिक्की द्वारा भारत के लिए जीडीपी वृद्धि का पूर्वानुमान क्या है?

- (a) 7.0%
- (b) 6.4%
- (c) 8.2%
- (d) 6.0%
- (e) 5.8%

Ans. b

Sol. India to grow by 6.4% in FY25: FICCI

FICCI forecasts India's GDP growth at 6.4 per cent for the financial year 2024-25.

This marks a downward revision from the 7.0 per cent projection made in September 2024 and reflects a notable slowdown from the 8.2 per cent growth recorded in 2023-24.

The agricultural sector, including allied activities, is expected to grow 3.6 per cent in 2024-25, according to FICCI Survey.

Updated GDP List

- FICCI – 6.4% (FY25)
- UN – 6.6% (CY25); 6.7% (CY26)
- SBI – 6.3% (FY25)
- NSO – 6.4% (FY25)
- RBI – 6.6% (FY24)
- ADB – 6.5% (FY24), 7%(FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)

190. State-owned PFC has inked an agreement with Japan Bank for International Cooperation (JBIC) for 120 billion Japanese yen (around Rs 6,600 crore) loan facility. Which initiative is the loan to PFC provided under?

सरकारी स्वामित्व वाली पीएफसी ने 120 बिलियन जापानी येन (लगभग 6,600 करोड़ रुपये) ऋण सुविधा के लिए जापान बैंक फॉर इंटरनेशनल कोऑपरेशन (जेबीआईसी) के साथ समझौता किया है। पीएफसी को यह ऋण किस पहल के तहत प्रदान किया गया है?

- (a) Global Economic Growth Initiative
- (b) Global Action for Reconciling Economic Growth and Environmental Preservation
- (c) Economic and Environmental Preservation Program
- (d) Sustainable Growth and Development Initiative
- (e) Global Environmental Protection Scheme

Ans. b

Sol. PFC signs 120 bn yen loan pact with Japan's JBIC for RE project
 State-owned PFC has inked an agreement with Japan Bank for International Cooperation (JBIC) for 120 billion Japanese yen (around Rs 6,600 crore) loan facility.

Under the agreement, JBIC will provide funding of JPY 72 billion, and the balance will be funded by commercial banks.

This long-term (up to 20 years) loan to PFC will be provided under JBIC's initiative 'Global action for Reconciling Economic growth and Environmental preservation' (GREEN).

The funds will be utilized by PFC to finance its renewable energy portfolio, advancing India's transition to non-fossil-fuel-based energy sources.

191. Which insurance company has recently partnered with Saraswat Co-operative Bank Ltd for a strategic bancassurance collaboration in January 2025?

हाल ही में किस बीमा कंपनी ने जनवरी 2025 में रणनीतिक बैंकाश्योरेंस सहयोग के लिए सारस्वत सहकारी बैंक लिमिटेड के साथ साझेदारी की है?

- (a) HDFC Life
- (b) SBI Life Insurance
- (c) PNB MetLife
- (d) ICICI Prudential Life
- (e) Max Life Insurance

Ans. c

Sol. PNB MetLife partners with Saraswat Co-operative Bank to offer insurance solutions

PNB MetLife India Insurance Company Ltd (PNB MetLife) has forged a strategic bancassurance partnership with Saraswat Co-operative Bank Ltd, one of the largest urban co-operative banks in India.

This collaboration aims to enhance financial inclusion by offering a comprehensive suite of life insurance solutions, including savings, protection,

retirement, and group plans, to Saraswat Bank's extensive customer base of approximately 30 lakh individuals, across 302 branches nationwide.

Bancassurance is an insurance distribution model where companies partner with banks to sell insurance policies or products. This arrangement benefits both the bank and insurance companies. While the bank earns a commission from the insurance company, the insurer gains from bank's distribution network.

MD & CEO of PNB MetLife - Sameer Bansal

192. What is the name of the new savings plan launched by Shriram Life Insurance?

श्रीराम लाइफ इंश्योरेंस द्वारा शुरू की गई नई बचत योजना का नाम क्या है?

- (a) Shriram Life Sunishchit Laabh
- (b) Shriram Life Guaranteed Savings Plan
- (c) Shriram Life Secure Future
- (d) Shriram Life Wealth Builder
- (e) Shriram Life Premium Saver

Ans. a

Sol. Shriram Life Insurance launches Sunishchit Laabh savings plan

Shriram Life Insurance has launched Shriram Life Sunishchit Laabh, a non-participating individual savings plan that promises guaranteed returns of up to 668 per cent of the total premium paid.

Designed for individuals aged 30 days to 60 years, the plan offers a minimum annual premium starting at ₹30,000, with flexible payment options of ₹15,500 half-yearly, ₹8,000 quarterly, and ₹3,000 monthly.

The plan features tax-free maturity income payouts for up to 40 years, with a maximum age cap of 101 years, ensuring long-term financial security, including post-retirement.

It also provides death benefits up to 160 times the annualised premium, with flexible maturity income payout modes, enabling customers to adapt to changing financial needs.

Recent Facilities Launched in Banking & Insurance Sector

- Bank of Baroda launches 'bob Liquid FD' for enhanced liquidity and convenience
- IDBI Bank unveils Chiranjeevi Super Senior Citizen FD, offers 8.5% interest
- Bank of Baroda to provide AI-driven support, forex facility, ATMs, and coin vending machines for Maha Kumbh 2025

- RenewBuy launches Smart Term Plan for working professionals and small business owners
- Mirae Asset Investment Managers (India) Pvt. Ltd. launched its new Mirae Asset smallcap fund, an open-ended equity scheme focusing predominantly on smallcap stocks.

193. Which e-commerce giant has signed an agreement to acquire fintech lending start-up Axio?

किस ई-कॉमर्स दिग्गज ने फिनटेक लेंडिंग स्टार्ट-अप एक्सियो का अधिग्रहण करने के लिए एक समझौते पर हस्ताक्षर किए हैं?

- (a) Flipkart
- (b) Amazon
- (c) Walmart
- (d) Alibaba
- (e) PayPal

Ans. b

Sol. Amazon to acquire Bengaluru based digital lending firm Axio

E-commerce major Amazon has signed an agreement to acquire fintech lending start-up Axio, formerly Capital Float, valuing the buy-now-pay-later (NBPL) at around \$190-200 million.

Axio has filed an application with the regulator (RBI) for a change in control to Amazon and is awaiting approval. Post approval, Amazon's proposed acquisition of axio would be completed.

Axio has assets under management of Rs 2,200 crore and 3 per cent gross non-performing assets (GNPA). It has served more than 10 million customers. In August last year, it raised \$20 million in equity funding from the Amazon Smbhav Venture Fund to expand credit products.

Amazon has acquired nine companies in India since 2016.

194. What is the new name of Shriram Housing Finance (SHF) after its rebranding?

श्रीराम हाउसिंग फाइनेंस (SHF) का रीब्रांडिंग के बाद नया नाम क्या है?

- (a) Shriram Housing Finance 2.0
- (b) Truhome Finance
- (c) Shriram Home Loans
- (d) Warburg Housing Finance
- (e) QIA Housing Finance

Ans. b

Sol. Shriram Housing Finance is now "Truhome Finance"

Shriram Housing Finance (SHF) has rebranded itself as Truhome Finance following its acquisition by Warburg Pincus and its co-investors, including QIA (Qatar's sovereign wealth fund), from Shriram Finance.

Last month, Shriram Finance had announced completion of the sale of its entire stake (84.44 per cent of the shareholding on a fully diluted basis) in its affordable housing finance subsidiary SHF to Warburg Pincus for a sale consideration of ₹3,929 crores.

MD & CEO of Truhome Finance - Ravi Subramanian

195. The Union Cabinet has approved the establishment of a Third Launch Pad (TLP) at the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh. What is the projected cost for the completion of the TLP project?

केंद्रीय मंत्रिमंडल ने आंध्र प्रदेश के श्रीहरिकोटा में सतीश धवन अंतरिक्ष केंद्र में तीसरे लॉन्च पैड (टीएलपी) की स्थापना को मंजूरी दे दी है। टीएलपी परियोजना के पूरा होने की अनुमानित लागत क्या है?

- (a) Rs. 5000 crore
- (b) Rs. 2984 crore
- (c) Rs. 3984 crore
- (d) Rs. 3509 crore
- (e) Rs. 4500 crore

Ans. c

Sol. Cabinet approves the establishment of "Third Launch Pad"

The Union Cabinet has approved the establishment of a Third Launch Pad (TLP) at the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh.

The new launch pad aims to support the next generation of Indian Space Research Organisation's (ISRO) launch vehicles and enhance the country's capacity for human spaceflight missions.

The TLP will be designed to support ISRO's upcoming Next Generation Launch Vehicles (NGLV) and serve as a backup for the existing Second Launch Pad (SLP) at Sriharikota.

The TLP will be adaptable to support not only the NGLV but also LVM3 vehicles, including those with semi-cryogenic stages, and future scaled-up versions of the NGLV. The project is expected to involve substantial industry participation, drawing on ISRO's experience from the successful establishment of earlier launch pads, while maximizing the use of existing facilities.

The TLP project is projected to take four years to complete, with a total cost of Rs. 3984.86 crore, which includes the establishment of the launch pad and related infrastructure.

The new launch pad is expected to boost India's space ecosystem by enabling higher launch frequencies, thus supporting the national capacity for both human spaceflight and future space exploration missions, including the Bharatiya Antariksha Station (Indian Space Station) by 2035 and a crewed lunar landing by 2040.

Currently, ISRO relies on two existing launch pads: the First Launch Pad (FLP), operational for 30 years, and the Second Launch Pad (SLP), which has been in use for nearly 20 years. These pads have supported significant missions, including Chandrayaan-3 and commercial launches. The new TLP will help meet the growing demand for heavier and more advanced launch vehicles, addressing the expanding vision of India's space program over the next few decades.

196. Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya urged corporates to adopt one sport during the first-ever corporate round-table conference in New Delhi. What is the primary objective behind the Union Minister's initiative to involve corporates in sports?

केंद्रीय युवा मामले एवं खेल मंत्री डॉ. मनसुख मंडाविया ने नई दिल्ली में पहली बार आयोजित कॉर्पोरेट गोलमेज सम्मेलन के दौरान कॉर्पोरेट जगत से एक खेल अपनाने का आग्रह किया। कॉर्पोरेट जगत को खेलों में शामिल करने की केंद्रीय मंत्री की पहल के पीछे मुख्य उद्देश्य क्या है?

- (a) To promote sports tourism in India
- (b) To strengthen the Indian sports ecosystem for hosting the 2036 Olympic Games
- (c) To launch a new national sports league
- (d) To encourage local sports events only
- (e) To promote physical education in schools

Ans. b

Sol. Dr. Mansukh Mandaviya chairs first-ever CSR round table for sports development

With the objective of strengthening the Indian sports ecosystem in order to host the 2036 Olympic Games, Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya urged corporates to adopt one sport during the first-ever corporate round-table conference in New Delhi.

Dr. Mandaviya emphasized a vision to position India among the top five global sports performers by 2047, as the nation marks 100 years of independence. More than 40 corporate houses and organisations working in the sports ecosystem shared their knowledge and opinion in a first-ever Open House session with the Sports Minister.

197. Indigenously developed micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range, Odisha. Which company developed the Bhargavastra micro missile system?

स्वदेशी रूप से विकसित माइक्रो मिसाइल सिस्टम भार्गवस्त्र का ओडिशा के गोपालपुर सीवर्ड फायरिंग रेंज में सफलतापूर्वक परीक्षण किया गया। भार्गवस्त्र माइक्रो मिसाइल सिस्टम किस कंपनी ने विकसित किया है?

- (a) Bharat Dynamics Limited (BDL)
- (b) Hindustan Aeronautics Limited (HAL)
- (c) Economic Explosives Ltd (EEL)
- (d) Larsen & Toubro (L&T)
- (e) Bharat Electronics Limited (BEL)

Ans. c

Sol. India tests micro missile system Bhargavastra to counter Swarm drone
Indigenously developed micro missile system Bhargavastra was successfully tested at the Gopalpur Seaward firing range, Odisha.

The micro missile system has been developed to counter the threat of swarm drone attacks.

The Bhargavastra has been developed by Economic Explosives Ltd (EEL), a subsidiary of the Nagpur-based Solar Group. It has been designed and developed indigenously and is said to be an effective low-cost weapon system against swarm drone attacks.

What is Swarm Drone Attack?

- The unmanned aerial vehicle (UAV) or drone is a remotely controlled aerial object which can be used for multiple purposes. The use of drones in the battlefield was first used by the Americans to kill top leaders of Al-Qaeda and Taliban in Afghanistan
- The swarm drone as a weapon was recently used by the Iranians to successfully breach the famous Iron Dome anti-missile system of Israel.

198. Who has been reappointed as the Chairperson of the Executive Council of the Prime Ministers Museum and Library Society?

प्रधानमंत्री संग्रहालय एवं पुस्तकालय सोसायटी की कार्यकारी परिषद के अध्यक्ष के रूप में किसे फिर से नियुक्त किया गया है?

- (a) Rajiv Kumar
- (b) Smriti Irani
- (c) Nripendra Mishra
- (d) Syed Ata Hasnain
- (e) Shekhar Kapur

Ans. c

Sol. Nripendra Mishra reappointed Chairperson of PM Museum & Library Society

The Government of India has reconstituted the Executive Council of the Prime Ministers Museum and Library Society and reappointed Nripendra Mishra as the Chairperson of the Executive Council of the Society.

Former Union Minister Smriti Irani, ex-NITI Aayog Vice-chairman Rajiv Kumar, retired Army General Syed Ata Hasnain, renowned filmmaker Shekhar Kapur, and Vasudev Kamath from Sanskar Bharati are among the prominent new members added to the PMML society.

The Executive Council is the highest decision-making body of the Prime Ministers Museum and Library Society.

The key decision-making body, led by Prime Minister Narendra Modi as its president and Defence Minister Rajnath Singh as vice-president, has also expanded. The executive council, which previously had 29 members, has now increased to 34 members.

This expansion comes as part of a reconstitution order issued by the Ministry of Culture, ensuring the PMML's society and executive council will serve for the next five years unless further instructions are issued.

The Prime Minister Museum and Library Society was set up by the government of India on 1st April 1966 to manage the Nehru Memorial Museum and Library which is now known as the Prime Minister Museum and Library.

Recent Appointments

- Secretary of the Department of Higher Education under the Ministry of Education - Vineet Joshi
- Judge of the Supreme Court - K Vinod Chandran (before this CJ of Pata HC)
- Chairman of Reconstituted Atomic Energy Commission (AEC) - Ajit Kumar Mohanty
- Chairman of Indian Space Research Organisation (ISRO) - Dr. V Narayanan (replace S. Somanath)
- President of Athletics Federation of India (AFI) - Bahadur Singh Sagoo (replace Adille Sumariwalla)

199. Which bank's Indian arm has received RBI approval to open 20 branches across 20 cities in January 2025?

किस बैंक की भारतीय शाखा को जनवरी 2025 में 20 शहरों में 20 शाखाएँ खोलने के लिए RBI की मंजूरी मिल गई है?

- (a) Barclays Bank
- (b) Standard Chartered Bank
- (c) HSBC India
- (d) Citibank India
- (e) Deutsche Bank

Ans. c

Sol. HSBC India gets RBI approval to open 20 new branches in 20 cities
HSBC India, the Indian arm of London-headquartered HSBC, has received approval from the Reserve Bank of India (RBI) to open 20 branches across 20 cities.

With the addition of 20 branches, HSBC India's branches in the country will reach 46. In 2016 HSBC had 50 branches in the country before it decided to shut down 26. Opening branches is a clear shift in strategy.

The cities in which HSBC India will open branches are Amritsar, Bhopal, Bhubaneswar, Dehradun, Faridabad, Indore, Jalandhar, Kanpur, Ludhiana, Lucknow, Mysuru, Nagpur, Nashik, Navi Mumbai, Patna, Rajkot, Surat, Thiruvananthapuram, Vadodara, and Vishakhapatnam.

These locations were chosen for their growing wealth pools, targeting affluent, high-net-worth, and ultra-high-net-worth individuals with domestic and international banking and wealth management needs.

200. Recently, which act has been amended by the Reserve Bank of India to promote cross-border transactions in Indian Rupee (INR)?

हाल ही में भारतीय रिजर्व बैंक ने भारतीय रुपये (INR) में सीमा पार लेनदेन को बढ़ावा देने के लिए किस अधिनियम में संशोधन किया है?

- (a) Banking Regulation Act
- (b) Foreign Exchange Management Act
- (c) Companies Act
- (d) Income Tax Act
- (e) Payment and Settlement Systems Act

Ans. b

Sol. RBI revises FEMA guidelines to boost cross-border transactions in rupee and local currencies

The Reserve Bank of India, in consultation with the Government, has made changes certain changes in the extant Foreign Exchange Management Act (FEMA) regulations to promote cross-border transactions in Indian rupee (INR) and local / national currencies.

This move comes in the backdrop of the rupee coming under pressure amid a strengthening dollar, weakening Chinese currency

As per the changes in FEMA, overseas branches of banks, which are authorised to deal in foreign exchange (Authorised Dealer), will be able to open INR accounts for a resident outside India for settlement of all permissible current account and capital account transactions with a resident in India.

Persons resident outside India will be able to use their balances held in repatriable INR accounts for foreign investment, including FDI, in non-debt instruments, per the FEMA changes.

Indian exporters will be able to open accounts in foreign currency overseas for settlement of trade transactions, including receiving export proceeds and using these proceeds to pay for import.

201. Science and Technology Minister Dr. Jitendra Singh dedicated India's 1st of its kind CSIR Innovation complex through virtual mode in which city?

विज्ञान और प्रौद्योगिकी मंत्री डॉ. जितेंद्र सिंह ने किस शहर में वर्चुअल मोड के माध्यम से भारत का पहला सीएसआईआर इनोवेशन कॉम्प्लेक्स समर्पित किया?

- (a) New Delhi
- (b) Bengaluru
- (c) Hyderabad
- (d) Mumbai
- (e) Chennai

Ans. d

Sol. Dr. Jitendra Singh dedicates India's 1st of its kind CSIR Innovation complex in Mumbai

Science and Technology Minister Dr. Jitendra Singh dedicated India's 1st of its kind CSIR Innovation complex through virtual mode in Mumbai.

In order to boost innovation, industry collaboration and employment generation the 6 memorandum of association signed between CSIR and 6 prestigious institutes such as IIT Bombay, icreate, NRDC.

The IC Mumbai, spread over nine floors, is equipped with 24 "ready-to-move" incubation labs and furnished office/ networking spaces for innovative start-ups, MSMEs and industry and CSIR labs.

202. What is the total amount approved by the Union Cabinet for the revival of Rashtriya Ispat Nigam Limited (RINL)?

राष्ट्रीय इस्पात निगम लिमिटेड (आरआईएनएल) के पुनरुद्धार के लिए केंद्रीय मंत्रिमंडल द्वारा स्वीकृत कुल राशि कितनी है?

- (a) ₹10,300 crore
- (b) ₹11,440 crore
- (c) ₹12,000 crore

- (d) ₹1,140 crore
(e) ₹15,000 crore

Ans. b

Sol. Union Cabinet approves ₹11,440 crore revival package for Rashtriya Ispat Nigam Limited

The Union Cabinet has approved a ₹11,440 crore revival plan for Rashtriya Ispat Nigam Limited (RINL), the state-owned company operating the Visakhapatnam Steel Plant.

Union Minister Ashwini Vaishnaw detailed the plan, which includes an equity infusion of ₹10,300 crore and the conversion of ₹1,140 crore in working capital loans into preferred share capital.

The equity infusion of ₹10,300 crore into RINL will help it overcome the operational problems related to raising working capital and start Blast furnace operations in the most productive way. The revival plan envisages that RINL will start full production with two blast furnaces in January 2025 and with three blast furnaces August 2025.

203. What is the projected growth rate of India for FY26 and FY27 as per the IMF?

आईएमएफ के अनुसार वित्त वर्ष 26 और वित्त वर्ष 27 के लिए भारत की अनुमानित विकास दर क्या है?

- (a) 5.5%
(b) 6.5%
(c) 7.0%
(d) 6.0%
(e) 7.5%

Ans. b

Sol. IMF retains India's economic growth outlook at 6.5 % over next 2 Financial Years

The International Monetary Fund (IMF) has maintained India's growth to be solid at 6.5 percent for the next two fiscal years 2025-26 or FY26 and 2026-27 or FY27, as projected in October in an update to its World Economic Outlook released.

Meanwhile, Global growth is projected at 3.3 percent both in 2025 and 2026 as per IMF, below the historical average of 3.7 percent.

The 2025 forecast remains largely unchanged from the October 2024 World Economic Outlook, with an upward revision for the United States balancing declines in other major economies.

204. Which indigenously designed and built guided missile destroyer is participating in the fourth edition of the La Perouse naval exercise?

कौन सा स्वदेशी रूप से डिजाइन और निर्मित निर्देशित मिसाइल विध्वंसक ला पेरोस नौसैनिक अभ्यास के चौथे संस्करण में भाग ले रहा है?

- (a) INS Kolkata
- (b) INS Mumbai
- (c) INS Chennai
- (d) INS Delhi
- (e) INS Visakhapatnam

Ans. b

Sol. Indian Naval Ship Mumbai participates in multinational La Perouse exercise. Indigenously designed and built guided missile destroyer Indian Naval Ship (INS) Mumbai is participating in the fourth edition of the multinational naval exercise La Perouse in the eastern Indian Ocean.

The 2025 edition of the La Perouse exercise is being headed by France with eight other countries - India, the US, Canada, Malaysia, Indonesia, Australia, the UK and Singapore- participating as well.

The exercise aims to develop common situational awareness by enhancing cooperation in the field of maritime surveillance, maritime interdiction operations and air operations, along with the conduct of progressive training and information sharing.

The indigenously designed and built guided missile destroyer INS Mumbai is participating in the fourth edition of the Multinational Exercise LA PEROUSE. This visit is in consonance with India's vision of SAGAR (Security and Growth for All in the Region) to enhance maritime cooperation and collaboration for safer and secure Indo-Pacific Region.

205. Union Minister of Communications Jyotiraditya M. Scindia has unveiled a series of initiatives, including the Sanchar Saathi Mobile App, and the National Broadband Mission (NBM) 2.0. What is the primary objective of the National Broadband Mission (NBM)?

केंद्रीय संचार मंत्री ज्योतिरादित्य एम. सिंधिया ने संचार साथी मोबाइल ऐप और राष्ट्रीय ब्रॉडबैंड मिशन (एनबीएम) 2.0 सहित कई पहलों का अनावरण किया है। राष्ट्रीय ब्रॉडबैंड मिशन (एनबीएम) का प्राथमिक उद्देश्य क्या है?

- (a) Launching 5G services in cities
- (b) Increasing mobile app usage
- (c) Providing broadband access to all villages
- (d) Promoting smart cities
- (e) Enhancing satellite internet services

Ans. c

Sol. India boosts telecom connectivity with Sanchar Saathi App and NBM 2.0 launch

Union Minister of Communications Jyotiraditya M. Scindia has unveiled a series of initiatives, including the Sanchar Saathi Mobile App, the National Broadband Mission (NBM) 2.0, and the inauguration of the Intra Circle Roaming (ICR) facility at Digital Bharat Nidhi (DBN)-funded 4G mobile sites.

NBM 2.0 aims to connect the remaining 170,000 villages across the country.

Launched in 2019, the NBM had targeted broadband access to all villages by 2022 through the laying of an incremental 30 lakh km of optical fibre cable and increase in tower density from 0.42 to 1.0 tower per thousand of population by 2024.

206. In January 2025, which among the following state has approved solar power projects worth around Rs 10,000 crore to achieve the state's renewable energy capacity of 22,000 megawatts (Mw)?

जनवरी 2025 में, निम्नलिखित में से किस राज्य ने राज्य की अक्षय ऊर्जा क्षमता 22,000 मेगावाट (Mw) हासिल करने के लिए लगभग 10,000 करोड़ रुपये की सौर ऊर्जा परियोजनाओं को मंजूरी दी है?

- (a) Uttar Pradesh
- (b) Maharashtra
- (c) Uttarakhand
- (d) Punjab
- (e) Bihar

Ans. a

Sol. Uttar Pradesh govt approves solar power projects worth Rs 10,000 crore
Uttar Pradesh has approved solar power projects worth around Rs 10,000 crore to achieve the state's renewable energy capacity of 22,000 megawatt (Mw). Under the roadmap, three solar power projects of 2,000 Mw would be set up in Jhansi, Lalitpur, and Chitrakoot districts, which fall under the Bundelkhand region.

While NTPC Green Energy will develop 800 Mw and 600 Mw solar power plants in Chitrakoot and Lalitpur, respectively, Hinduja Group has been chosen to develop a 600 Mw unit in Jhansi.

The UPNEDA has floated bidding documents for another 1,200 Mw solar power plant at Jalaun, Bundelkhand. Similar projects have been proposed in other places, including Mirzapur, Kanpur, and Prayagraj.

About Uttar Pradesh

- **Capital** - Lucknow

- **Chief Minister** – Yogi Adityanath
- **Governor** - Anandiben Patel

207. Which country has recently been admitted as a "partner country" of the BRICS bloc?

हाल ही में किस देश को ब्रिक्स ब्लॉक के "भागीदार देश" के रूप में शामिल किया गया है?

- (a) Turkey
- (b) Nigeria
- (c) Azerbaijan
- (d) Saudi Arabia
- (e) Malaysia

Ans. b

Sol. Nigeria admitted as partner country of BRICS bloc

Nigeria has been admitted as a "partner country" of the BRICS bloc of developing economies, according to Brazil, the group's chair.

BRICS was formed by Brazil, Russia, India and China in 2009, with South Africa added in 2010, as a counterweight to the Group of Seven (G-7) leading industrialised nations.

In 2023, the bloc added Iran, Egypt, Ethiopia and the UAE, while Saudi Arabia has been invited to join.

Turkey, Azerbaijan and Malaysia have formally applied to become BRICS members, while a few others have also expressed interest.

Nigeria becomes the ninth BRICS partner country, joining Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Thailand, Uganda, and Uzbekistan.

About Nigeria

- **Capital-** Abuja
- **Currency-** Nigerian naira
- **Continent-** Africa
- **President-** Bola Tinubu

208. The National Internet Exchange of India (NIXI) has launched the Internet Governance Internship and Capacity Building Scheme. The program aims to build awareness and develop expertise in internet governance (IG) among Indian citizens. What is the monthly stipend provided to interns under the scheme?

नेशनल इंटरनेट एक्सचेंज ऑफ इंडिया (NIXI) ने इंटरनेट गवर्नेंस इंटरनशिप और क्षमता निर्माण योजना शुरू की है। इस कार्यक्रम का उद्देश्य भारतीय नागरिकों के बीच इंटरनेट

गवर्नेंस (IG) के बारे में जागरूकता पैदा करना और विशेषज्ञता विकसित करना है। इस योजना के तहत इंटरन को दिया जाने वाला मासिक वजीफा क्या है?

- (a) ₹10,000
- (b) ₹15,000
- (c) ₹20,000
- (d) ₹25,000
- (e) ₹30,000

Ans. c

Sol. NIXI announces Internet Governance Internship & Capacity Building Scheme

The National Internet Exchange of India (NIXI) has launched the Internet Governance Internship and Capacity Building Scheme. The program aims to build awareness and develop expertise in internet governance (IG) among Indian citizens.

The program aims to equip participants with the knowledge to effectively engage in global internet governance processes with I-Star organisations like Internet Corporation for Assigned Names and Numbers (ICANN), Internet Society or Information Security Operations Center (ISOC), Institute of Electrical and Electronics Engineers (IEEE), Internet Engineering Task Force (IETF) and collaborate closely with leading experts in the field.

The National Internet Exchange of India (NIXI) announced the launch of its Internet Governance Internship and Capacity Building Scheme. This programme aims to build awareness and develop expertise in internet governance (IG) among Indian citizens. The programme offers a bi-annual internship with two parallel tracks: a six-month programme and a three-month programme. Each intern will be mentored by SME from international organisations like ICANN APNIC or APTLD, members from Special Interest Group, high-ranked retired government officials and faculty advisors from recognized institutions/universities. A fixed stipend of Rs. 20,000/- per month will be provided to interns along with support to conduct mandatory outreach programmes.

Set up on 19th June 2003, the National Internet Exchange of India is a not-for-profit company under the aegis of the Ministry of Electronics and Information Technology, GoI. It is tasked with increasing internet penetration and adoption in India by facilitating various infrastructure aspects to enable the internet ecosystem to be managed and used by the masses.

209. Who has been appointed as the Director General of the Central Reserve Police Force (CRPF)?

केंद्रीय रिजर्व पुलिस बल (सीआरपीएफ) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Anish Dayal Singh
- (b) Gyanendra Pratap Singh
- (c) Vitul Kumar
- (d) Kuldeep Singh
- (e) Ajay Bhalla

Ans. b

Sol. G.P. Singh appointed as Chief of CRPF

Assam police chief Gyanendra Pratap Singh has been appointed Director General of the Central Reserve Police Force (CRPF).

Singh is a 1991-batch Indian Police Service officer of the Assam-Meghalaya cadre.

Senior IPS officer Vitul Kumar has been holding officiating charge of the force after the retirement of Anish Dayal Singh on December 31, 2024.

Singh, who was earlier posted in the National Investigation Agency (NIA), was sent to Assam as the additional DGP in 2019 in the wake of the anti-Citizenship Amendment Act (CAA) agitation. He later assumed charge as the DGP.

210. Who was awarded the Gates-Cambridge Impact Prize 2025?

गेट्स-कैम्ब्रिज इम्पैक्ट पुरस्कार 2025 किसे प्रदान किया गया?

- (a) Dr. Raghunath Mashelkar
- (b) Prof. C.N.R. Rao
- (c) Prof. Urbasi Sinha
- (d) Dr. Vandana Shiva
- (e) Prof. Ashok Jhunjhunwala

Ans. c

Sol. Urbasi Sinha Wins Gates-Cambridge Impact Prize 2025

Prof Urbasi Sinha, a faculty member in the Light and Matter Physics team at the Raman Research Institute (RRI) in Bengaluru, was awarded the Gates-Cambridge Impact Prize 2025.

Professor Sinha plays a pivotal role in India's 'National Quantum Mission,' an initiative aimed at propelling the country to the forefront of global quantum innovation. Her leadership is instrumental in fostering research and development in quantum technologies, aligning with national objectives to enhance technological competitiveness.

The award ceremony took place in Cambridge, UK, and was hosted by the Bill & Melinda Gates Foundation.

The Gates-Cambridge Impact Prize was established to commemorate the 25th anniversary of the Gates-Cambridge Scholarship programme.

Recent Award

- **Singapore' Honorary Citizen Award** - Tarun Das (Former DG of Confederation of Indian Industry)
- **14th PSE Excellence Awards by ICC** - Indian Renewable Energy Development Agency Limited (IREDA)
- **Sri Chandrasekarendra Saraswathi' award for leadership** - External Affairs Minister S Jaishankar
- **Bhutan's royal honour** - Renowned Indian educationist Arun Kapur
- **Jamsetji Tata Award by Indian Society for Quality (ISQ)** - Kiran Mazumdar

211. Who won the men's singles title at the India Open Super 750 badminton tournament?

इंडिया ओपन सुपर 750 बैडमिंटन टूर्नामेंट में पुरुष एकल का खिताब किसने जीता?

- (a) Lee Cheuk Yiu
- (b) Viktor Axelsen
- (c) Kento Momota
- (d) Anthony Ginting
- (e) Kidambi Srikanth

Ans. b

Sol. Viktor Axelsen, An Se-Young Claim India Open Titles

Olympic champions Viktor Axelsen and An Se-young secured the men's and women's singles crowns respectively with dominating wins in lop-sided finals at the India Open Super 750 badminton tournament in New Delhi.

Axelsen, a 2017 and 2019 winner, prevailed 21-16 21-8 over last year's finalist Lee Cheuk Yiu of Hong Kong in the men's singles summit clash, at the KD Jadhav indoor hall which was almost full despite the fact that no Indian was competing in the two finals.

In the women's doubles final, Japan's Arisa Igarashi and Ayako Sakuramoto beat Kim Hye Jang and Kong Hee Young of South Korea 21-15 21-13. This is only the third tournament together for the Japanese combination with Igarashi, formerly known as Arisa Higashino, making a successful shift to women's doubles from mixed doubles.

In the mixed doubles final, China's Jiang Zhen Bang and Wei Ya Xin prevailed 21-18 21-17 over French combination of Thom Gicquel and Delphine Delrue.

212. India has won both the men's and women's titles in the inaugural Kho Kho World Cup. The Indian women's kho kho team claimed the 2025 title at the Indira Gandhi Indoor Stadium, defeating Nepal 78-40. Meanwhile, the men's team followed suit with a 54-36 victory over Nepal in their final. Who was the captain of the Indian women's Kho Kho team in the 2025 World Cup?

भारत ने पहले खो खो विश्व कप में पुरुष और महिला दोनों वर्ग के खिताब जीते हैं। भारतीय महिला खो खो टीम ने इंदिरा गांधी इंडोर स्टेडियम में नेपाल को 78-40 से हराकर 2025 का खिताब जीता। वहीं, पुरुष टीम ने भी अपने फाइनल में नेपाल को 54-36 से हराया। 2025 विश्व कप में भारतीय महिला खो खो टीम की कप्तान कौन थी?

- (a) Priyanka Ingle
- (b) Smriti Mandhana
- (c) Harmanpreet Kaur
- (d) Deepika Kumari
- (e) Anju Sharma

Ans. a

Sol. Kho Kho World Cup: India clinches historic double victory in men's and women's titles

The inaugural Kho Kho World Cup in New Delhi ended on a historic note as India secured both the men's and women's titles in thrilling fashion.

The Indian women's kho kho team claimed the 2025 title at the Indira Gandhi Indoor Stadium, defeating Nepal 78-40. Meanwhile, the men's team followed suit with a 54-36 victory over Nepal in their final.

India's Women Team Captain - Priyanka Ingle

India's Men Team Captain - Pratik Waikar

213. In January 2025, what is the name of the new initiative launched by Policybazaar.ae in the UAE?

जनवरी 2025 में, यूएई में पॉलिसीबाजार.एई द्वारा शुरू की गई नई पहल का नाम क्या है?

- (a) PB Health
- (b) PB Shield
- (c) PB Care
- (d) PB Advantage
- (e) PB Premium

Ans. d

Sol. Policybazaar.ae Unveils 'PB Advantage': A Game-Changer in UAE Health Insurance

Policybazaar.ae, the UAE's leading online insurance marketplace, has launched PB Advantage, a transformative initiative designed to redefine the health insurance experience in the UAE.

With its innovative features and exclusive benefits, PB Advantage promises a seamless and enriched journey for customers, from purchasing policies to making claims.

PB Advantage introduces cutting-edge services that simplify and enhance the health insurance process:

30-Minute Claims Assistance: A dedicated claims desk ensures quicker resolutions.

Auto Recharge of Sum Insured: Automatically restores the full coverage amount after the first claim, providing additional coverage for unrelated illnesses or conditions. For instance, an AED 1 million policy used for surgery is recharged with another AED 1 million for future claims.

No Claim Bonus: Adds 10% to the sum assured for each claim-free year, up to a maximum of five years.

CEO of Policybazaar.ae. - Neeraj Gupta

214. Who inaugurated the 85th All India Presiding Officers' Conference (AIPOC) in Patna?

पटना में 85वें अखिल भारतीय पीठासीन अधिकारी सम्मेलन (AIPOC) का उद्घाटन किसने किया?

- (a) Narendra Modi
- (b) Jagdeep Dhankhar
- (c) Om Birla
- (d) Nitish Kumar
- (e) Amit Shah

Ans. c

Sol. Om Birla Inaugurates All India Presiding Officers' Conference in Patna
Lok Sabha Speaker Om Birla has inaugurated the 85th All India Presiding Officers' Conference (AIPOC) in Patna.

The two-day conference is being held on '75th Anniversary of Constitution: Contribution of Parliament and State legislative bodies in strengthening constitutional values'.

This was the third time the state was hosting the programme after a gap of 43 years.

215. Karnataka emerged triumphant against Vidarbha by 36 runs in the Vijay Hazare Trophy (VHT) 2024-25 final played at the Kotambi Stadium in Vadodara. How many Vijay Hazare Trophy titles has Karnataka won, excluding the 2024-25 season?

वडोदरा के कोटांबी स्टेडियम में खेले गए विजय हजारे ट्रॉफी (VHT) 2024-25 के फाइनल में कर्नाटक ने विदर्भ को 36 रनों से हराया। 2024-25 सीजन को छोड़कर, कर्नाटक ने कितने विजय हजारे ट्रॉफी खिताब जीते हैं?

- (a) Three
- (b) Four
- (c) Five
- (d) Six
- (e) Two

Ans. b

Sol. Karnataka Clinch Vijay Hazare Trophy For Record 5th time

Karnataka emerged triumphant against Vidarbha by 36 runs in the Vijay Hazare Trophy (VHT) 2024-25 final played at the Kotambi Stadium in Vadodara. This marks Karnataka's fifth Vijay Hazare Trophy title win.

Karnataka first won the tournament in the 2013-14 season and successfully defended their title the following year. Their third title came in the 2017-18 season, with Agarwal leading the batting charts, while Padikkal emerged as the top run-scorer during Karnataka's fourth triumph in the 2019-20 season, defeating Tamil Nadu.

Alongside Karnataka, only Tamil Nadu (3), Mumbai (2), and Saurashtra (2) have claimed multiple titles during this period.

Captain of Karnataka Team - Mayank Agarwal

Captain of Vidarbha Team - Karun Nair

216. What is the name of Sarala Aviation's prototype air taxi unveiled at the Bharat Mobility Global Expo?

भारत मोबिलिटी ग्लोबल एक्सपो में अनावरण की गई सरला एविऐशन की प्रोटोटाइप एयर टैक्सी का नाम क्या है?

- (a) SkyFly
- (b) AeroLift
- (c) Shunya
- (d) Hanuman
- (e) SkyTaxi

Ans. c

Sol. Sarala Aviation unveils prototype for India's first air taxi

Sarala Aviation, a Bengaluru-based startup unveiled its prototype air taxi, Shunya, at the Bharat Mobility Global Expo.

The company aims to launch the electric flying taxis in Bengaluru by 2028 to become the first to introduce urban air transport in India.

The Shunya prototype is designed for short trips of 20-30 kms and can reach speeds of upto 250 kmph. The vehicle can accommodate up to six passengers and carry a maximum load of 680 kg, it the highest payload eVTOL (electric vertical take-off and landing) vehicle currently on the market.

About Sarla Aviation

Sarla Aviation was founded by Adrian Schmidt, Rakesh Gaonkar, and Shivam Chauhan in October 2023.

The startup recently raised \$10 million in Series A funding, led by Accel with participation from Flipkart co-founder Binny Bansal and Zerodha co-founder Nikhil Kamath.

Co-founder and CEO of Sarla Aviation - Adrian Schmidt

217. Which northeastern state is the first to distribute property cards under the Centre's village survey scheme 'SVAMITVA'?

केंद्र की ग्राम सर्वेक्षण योजना 'स्वामित्व' के तहत संपत्ति कार्ड वितरित करने वाला पहला पूर्वोत्तर राज्य कौन सा है?

- (a) Assam
- (b) Meghalaya
- (c) Nagaland
- (d) Mizoram
- (e) Arunachal Pradesh

Ans. d

Sol. Mizoram become first state in Northeast to Distributed Property Cards

Mizoram, the "first among the northeastern states", has distributed property cards under the Centre's village survey scheme to 2,909 beneficiaries since April 2023.

1,754 property cardholders from 18 villages in the state were among 65 lakh beneficiaries across 10 states and two Union Territories (UT).

The Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas (SVAMITVA), a scheme of the Ministry of Panchayati Raj, provides a 'Record of Rights' to village household owners with the issuance of legal ownership cards to property owners by mapping land parcels using drone technology.

The SVAMITVA scheme was launched by the prime minister on April 24, 2020. The scheme aimed at creating records of rights in revenue documents for inhabited areas in villages using drone and GIS technology.

About Mizoram

- Formation - 20 February 1987
- Capital - Aizawl
- Chief Minister - Lalduhoma
- Governor - General V. K. Singh

218. Donald Trump has been sworn in as the 47th President of the United States. Who took the oath as Vice President of the United States?

डोनाल्ड ट्रम्प ने संयुक्त राज्य अमेरिका के 47वें राष्ट्रपति के रूप में शपथ ली है। संयुक्त राज्य अमेरिका के उपराष्ट्रपति के रूप में किसने शपथ ली?

- (a) Joe Biden
- (b) Donald Trump
- (c) JD Vance
- (d) Kamala Harris
- (e) Brett Kavanaugh

Ans. c

Sol. Donald Trump Takes Oath as 47th President of United States

Donald Trump has been sworn in as the 47th President of the United States, taking the oath of office for his second term.

Chief Justice John Roberts administered the oath at the Capitol Rotunda in Washington, DC.

JD Vance took the oath as Vice President, administered by Justice Brett Kavanaugh.

At 40, Vance became the 50th vice president and the third youngest in US history.

External Affairs Minister S. Jaishankar represented India at the event, which was attended by several foreign leaders, including Argentina's President Javier Milei, Italy's Prime Minister Giorgia Meloni, Ecuador's President Daniel Noboa, El Salvador's President Nayib Bukele, former Brazilian President Jair Bolsonaro, and former Polish Prime Minister Mateusz Morawiecki.

President Trump, at 78, is the oldest person ever inaugurated as president, surpassing Joe Biden, who was five months younger when he took the oath earlier.

219. Who has been confirmed as the 72nd US Secretary of State?

72वें अमेरिकी विदेश मंत्री के रूप में किसे चुना गया है?

- (a) Mike Pompeo

- (b) Antony Blinken
- (c) Marco Rubio
- (d) John Kerry
- (e) Rex Tillerson

Ans. c

Sol. US Senate confirms Marco Rubio as 72nd Secretary of State

The US Senate has confirmed the appointment of Marco Rubio as the 72nd US Secretary of State in the Trump Administration.

Rubio won the vote by 99-0 during the 1st session of the 119th Congress.

220. When is National Penguin Awareness Day observed?

राष्ट्रीय पेंगुइन जागरूकता दिवस कब मनाया जाता है?

- (a) 22 January
- (b) 21 January
- (c) 20 January
- (d) 19 January
- (e) 23 January

Ans. c

Sol. 20 January - National Penguin Awareness Day

National Penguin Awareness Day is observed annually on 20 January to raise awareness about penguins, their natural habitats, and the challenges they face due to climate change, habitat destruction, and pollution.

The day emphasizes the importance of protecting penguin species, many of which are endangered or at risk due to melting ice caps, overfishing, and ocean pollution.

221. Which of the following statements is incorrect about the Standing External Advisory Committee (SEAC), which was in the news recently?

हाल ही में चर्चा में रही स्थायी बाह्य सलाहकार समिति (SEAC) के बारे में निम्नलिखित में से कौन सा कथन गलत है?

- (a) M. K. Jain, former Deputy Governor of RBI, is the Chairperson of SEAC.
- (b) The SEAC evaluates applications for Universal Banks and Small Finance Banks.
- (c) The RBI first screens applications for prima facie eligibility before SEAC evaluation.
- (d) The SEAC receives secretarial support from the Department of Regulation, RBI.
- (e) The tenure of SEAC is for five years.

Ans. e

Sol. RBI announces Standing External Advisory Committee for evaluating Applications for Universal Banks and Small Finance Banks

The Reserve Bank of India has announced the names of the members of the Standing External Advisory Committee (SEAC) for evaluating applications for Universal Banks as well as Small Finance Banks. The tenure of the SEAC will be for three years.

M. K. Jain, former Deputy Governor of the Reserve Bank of India, will be the Chairperson of the committee. Revathy Iyer, Director, Central Board, RBI, Parvathy V. Sundaram, former Executive Director, RBI, Hemant G. Contractor, former MD, SBI and former Chairman, PFRDA and N. S. Kannan, former MD & CEO, ICICI Prudential Life Insurance Co. Ltd will be the members of the SEAC.

The secretarial support to the committee would be provided by the Department of Regulation, Reserve Bank of India.

As per licensing guidelines, applications for Universal Banks and Small Finance Banks will be initially screened by the Reserve Bank to ensure prima facie eligibility of the applicants.

A Standing External Advisory Committee (SEAC) comprising eminent persons with experience in banking, the financial sector and other relevant areas, will evaluate the applications thereafter.

222. What rank does India hold among the world's largest coffee producer, according to the Commerce Ministry?

वाणिज्य मंत्रालय के अनुसार, दुनिया के सबसे बड़े कॉफ़ी उत्पादकों में भारत का स्थान कौन-सा है?

- (a) Fifth
- (b) Sixth
- (c) Seventh
- (d) Eighth
- (e) Ninth

Ans. c

Sol. India ranks 7th in global coffee production as exports hit \$1.29 billion India has emerged as the world's seventh-largest coffee producer, with exports reaching \$1.29 billion in FY 2023-24, almost double the \$719.42 million recorded in 2020-21, according to the Commerce Ministry.

In the first half of January 2025, India exported over 9,300 tonnes of coffee with top buyers including Italy, Belgium, and Russia. Approximately three-fourths of India's coffee production consists of Arabica and Robusta beans. These are primarily exported as unroasted beans. However, there is a growing

demand for value-added products like roasted and instant coffee, further fueling the export boom.

Domestic consumption has increased from 84,000 tonnes in 2012 to 91,000 tonnes in 2023. India's coffee is primarily grown in the ecologically rich Western and Eastern Ghats, areas famous for their biodiversity.

Karnataka leads in production, contributing 248,020 million tonnes in 2022-23, followed by Kerala and Tamil Nadu. These areas are home to shaded plantations that not only support the coffee industry but also play a vital role in preserving the natural environment, helping to maintain the ecological balance of these biodiversity hotspots.

223. Building on the success of DigiLocker, the government has introduced 'Entity Locker,' a new digital platform aimed at streamlining the management and verification of business and organizational documents. Which organization developed the 'Entity Locker' platform?

डिजिलॉकर की सफलता के आधार पर, सरकार ने 'एंटिटी लॉकर' पेश किया है, जो एक नया डिजिटल प्लेटफॉर्म है जिसका उद्देश्य व्यावसायिक और संगठनात्मक दस्तावेजों के प्रबंधन और सत्यापन को सुव्यवस्थित करना है। किस संगठन ने 'एंटिटी लॉकर' प्लेटफॉर्म विकसित किया है?

- (a) NITI Aayog
- (b) Reserve Bank of India
- (c) National eGovernance Division
- (d) Ministry of Finance
- (e) Central Bureau of Statistics

Ans. c

Sol. Centre launches 'Entity Locker' for efficient business document management

Building on the success of DigiLocker, the government has introduced 'Entity Locker,' a new digital platform aimed at streamlining the management and verification of business and organizational documents.

Developed by the National eGovernance Division (NeGD) under the Ministry of Electronics and Information Technology (MeitY), this secure, cloud-based platform caters to a diverse range of entities, including corporations, micro, small, and medium enterprises (MSMEs), trusts, startups, and societies.

Entity Locker leverages advanced technology to seamlessly integrate with various government and regulatory systems. Key features include real-time access to government databases, consent-based mechanisms for secure information sharing, Aadhaar-authenticated role-based access, and legally valid

digital signatures. Users are also provided with 10 GB of encrypted cloud storage for secure document handling.

As part of India's Digital Public Infrastructure (DPI), the platform aligns with the Union Budget 2024-25 goals of improving digital governance and facilitating ease of doing business. The Ministry of Electronics and Information Technology highlighted its potential to reduce administrative tasks, cut processing times, and boost operational efficiency for businesses.

The platform supports multiple applications, such as vendor verification on procurement portals, speeding up MSME loan approvals, facilitating FSSAI compliance, and streamlining registrations with GSTN, MCA, and tendering processes.

224. Bajaj Finance has entered into a partnership with Bharti Airtel to create a digital platform for financial services. On which platform will Airtel initially offer Bajaj Finance's retail financial products?

बजाज फाइनेंस ने वित्तीय सेवाओं के लिए एक डिजिटल प्लेटफॉर्म बनाने के लिए भारती एयरटेल के साथ साझेदारी की है। एयरटेल शुरुआत में किस प्लेटफॉर्म पर बजाज फाइनेंस के खुदरा वित्तीय उत्पाद पेश करेगा?

- (a) Airtel Payments Bank
- (b) Airtel Thanks App
- (c) Bajaj Finance App
- (d) Airtel Money Wallet
- (e) MyAirtel Portal

Ans. b

Sol. Bajaj Finance, Airtel collab to launch digital financial services platform
Bajaj Finance has entered into a partnership with Bharti Airtel to create a digital platform for financial services.

With this pact, the telecom company will progressively offer most of the non-banking financial company's (NBFC's) retail financial offerings to all its 370 million customers.

The platform will service 375 million customers and the over 1.2 million strong distribution network of Airtel through Bajaj Finance's diversified suite of 27 product lines. It will use the distribution heft of more than 5,000 branches and 70,000 field agents.

Airtel will initially offer Bajaj Finance's retail financial products on its Airtel Thanks App. This is for seamless and secure customer experience, and later through its nationwide network of stores.

Recent MoUs Signed in Banking Sector

- PNB MetLife partners with Saraswat Co-operative Bank to offer insurance solutions
- Suryoday Small Finance Bank partnered with Tata Digital to extend its fixed deposit (FD) offerings via the Tata Neu platform.
- PhonePe partners with ICICI Lombard to offer Maha Kumbh Mela insurance
- Tata Power, Canara Bank partner to offer loans for rooftop solar systems
- M2P Fintech Collaborates with SBI to Revolutionise Prepaid Payment Solutions
- Magma HDI General Insurance Partners with IndoStar Capital Finance to Expand Insurance Accessibility

225. Who has won the men's elite race at the Mumbai Marathon 2025?

मुंबई मैराथन 2025 में पुरुषों की एलीट दौड़ किसने जीती है?

- (a) Merhawi Kesete
- (b) Tesfaye Demeke
- (c) Berhane Tesfay
- (d) Joyce Chepkemoi Tele
- (e) Shitaye Eshete

Ans. c

Sol. Eritrea's Berhane Tesfay, and Kenya's Joyce Chepkemoi Tele win Mumbai Marathon 2025

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.

Berhane Tesfay claimed his maiden international full marathon title after clocking 2:11:44 to win the men's race while Joyce Chepkemoi Tele finished with a time of 2:24:56 to bag the women's elite crown.

In fact, runners from Eritrea claimed the top two spots in the men's elite race.

Merhawi Kesete (2:11:50) finished second behind compatriot Tesfay while Ethiopia's Tesfaye Demeke (2:11:56s) came in third.

In the women's elite race, Bahrain's Shitaye Eshete finished in second spot behind Tele with a time of 2:25:29. Ethiopia's Medina Deme Armino was third after crossing the finish line in 2:27:58.

226. Where was the 7th edition of the India Boat & Marine Show (IBMS) held?

इंडिया बोट एंड मरीन शो (IBMS) का 7वां संस्करण कहाँ आयोजित किया गया?

- (a) Vembanad Lake
- (b) Kochi Water Metro Terminal

- (c) Ernakulam Town Hall
- (d) Marine Drive
- (e) Bolgatty Palace Event Centre

Ans. e

Sol. Kochi hosts 7th edition of India Boat & Marine Show

The 7th edition of the India Boat & Marine Show (IBMS) was held at Bolgatty Palace Event Centre, Kochi.

The event is supported and endorsed by K-BIP of the Kerala government, NSIC, Kochi Water Metro, Kerala Tourism, Indian Coast Guard, Southern Naval Command, Kerala Maritime Board, CIFT and Fisheries Department.

Kochi has become a hub for ship repair and shipbuilding with the new projects being commissioned at CSL. The projects will not only boost infrastructure but will also provide employment and support MSMEs.

227. Who has been appointed as the Managing Director and Chief Executive Officer of Zurich Kotak General Insurance?

ज्यूरिख कोटक जनरल इश्योरेंस के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Suresh Agarwal
- (b) Alok Kumar Agarwal
- (c) Rajesh Verma
- (d) Deepak Parekh
- (e) Arun Gupta

Ans. b

Sol. Alok Kumar Agarwal appointed CEO of Zurich Kotak General Insurance
Zurich Kotak General Insurance has appointed Alok Kumar Agarwal as Managing Director and Chief Executive Officer of the company.

He succeeds Suresh Agarwal.

Agarwal brings over two decades of experience from ICICI Lombard General Insurance Company, where he held multiple leadership roles across corporate, SME, crop, and retail business segments during his 22-year tenure.

The development follows Zurich Insurance Group's strategic acquisition of a majority stake in Kotak Mahindra General Insurance Company in June 2024.

Recent Appointment in Banking & Insurance Sector

- MD and CEO of Indian Bank - Binod Kumar
- MD & CEO of Institutional Equities at JM Financial Institutional Securities - Ankur Jhaveri
- CEO of Angel One - Ambarish Kenghe (effect from March 2025)

- MD and Group Chief Risk Officer - Baldev Prakash
- CEO of ITI Asset Management (ITI AML) - Jatinder Pal Singh (replace Hitesh Thakkar)

228. The Department of Telecommunications launched the vision document for the National Broadband Mission (NBM) 2.0, a follow-up to the previous NBM released in December 2019. What percentage of rural Indians are targeted to become broadband subscribers by 2030 under the NBM 2.0?

दूरसंचार विभाग ने राष्ट्रीय ब्रॉडबैंड मिशन (एनबीएम) 2.0 के लिए विज़न दस्तावेज़ लॉन्च किया, जो दिसंबर 2019 में जारी पिछले एनबीएम का अनुवर्ती है। एनबीएम 2.0 के तहत 2030 तक कितने प्रतिशत ग्रामीण भारतीयों को ब्रॉडबैंड ग्राहक बनने का लक्ष्य रखा गया है?

- (a) 50%
- (b) 55%
- (c) 60%
- (d) 70%
- (e) 45%

Ans. c

Sol. National Broadband Mission 2.0 aims to expand fiber to 2.7 lakh villages by 2030

The Department of Telecommunications launched the vision document for the National Broadband Mission (NBM) 2.0, a follow-up to the previous NBM released in December 2019.

The growth of broadband subscriptions “serves as the fulcrum, the foundation, and the basis for the launch of NBM 2.0”.

The goals of the new NBM include improved fiberisation in rural areas, faster-fixed internet speeds, and improving right-of-way for telecom infrastructure.

The Mission aims to expand “operational” fiber connectivity to 2.7 lakh villages by 2030, from 50,000 now. 90% of “anchor institutions” like schools, anganwadis, public health centres, and panchayat offices should be connected through fiber by then as well, the Mission says. The share of rural Indians who are subscribers should also grow from 45% to 60% by then.

229. Which organization partnered with the Odisha government to establish the Global Competency Centre?

वैश्विक योग्यता केंद्र की स्थापना के लिए किस संगठन ने ओडिशा सरकार के साथ साझेदारी की?

- (a) World Bank

- (b) Global Finance & Technology Network
- (c) International Finance Corporation
- (d) Asian Development Bank
- (e) United Nations Development Programme

Ans. b

Sol. Odisha, Singapore sign MoU to establish FinTech hub in Bhubaneswar
The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN) signed an MoU to establish a Global Competency Centre in Bhubaneswar to foster FinTech collaboration, with a focus on developing an inclusive and sustainable InsureTech and related areas.

The initiative marks another positive step commemorating the 60th anniversary of diplomatic relations between India and Singapore in 2025. Odisha aims to leverage global expertise and resources to drive innovation and create tailored Fintech solutions. It is establishing incubation centres, promoting collaborations with academia and industry, and enhancing financial accessibility.

About Odisha

- Capital – Bhubaneswar
- Chief Minister – Mohan Charan Majhi (replace Naveen Patnaik)
- Deputy CM - KV Singhdeo and Pravati Parida
- Governor – Dr. Hari Babu Kambhampati

230. Which state government has launched 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' to provide Rs 10,000 annual aid to labourers?

किस राज्य सरकार ने मजदूरों को 10,000 रुपये वार्षिक सहायता प्रदान करने के लिए 'दीनदयाल उपाध्याय भूमिहीन कृषि मजदूर कल्याण योजना' शुरू की है?

- (a) Uttar Pradesh
- (b) Kerala
- (c) Odisha
- (d) Haryana
- (e) Chhattisgarh

Ans. e

Sol. Chhattisgarh CM launches scheme to provide Rs 10K annual aid to labourers

Chhattisgarh Chief Minister Vishnu Deo Sai has launched 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur.

Under this scheme, more than 5.62 lakh landless agricultural labourers, Baigas and Gunias of the state will be given financial assistance of Rs 10,000 annually. Under this, an amount of more than Rs 562 crores was released to the beneficiaries of the scheme.

The Chief Minister also participated in the 'Nagar Vikas Ke Sopan' program in Raipur and laid the foundation stone of 813 works worth Rs 155.38 crore.

About Chhattisgarh

- Capital – Raipur
- Chief Minister – Vishnu Deo Sai (replace Bhupesh Baghel)
- Deputy CM - Arun Sao & Vijay Sharma
- Governor – Biswabhusan Harichandan
- Speaker of Chhattisgarh Assembly - Dr. Raman Singh

231. Which northeastern states celebrate their Statehood Day on January 21?

कौन से पूर्वोत्तर राज्य 21 जनवरी को अपना राज्य दिवस मनाते हैं?

- (a) Assam, Meghalaya, and Tripura
- (b) Manipur, Meghalaya, and Tripura
- (c) Arunachal Pradesh, Nagaland, and Mizoram
- (d) Meghalaya, Assam, and Nagaland
- (e) Manipur, Arunachal Pradesh, and Sikkim

Ans. b

Sol. Tripura, Meghalaya, Manipur celebrate 53rd Statehood Day

Every year on January 21, the northeastern states of Manipur, Meghalaya, and Tripura celebrate their Statehood Day, marking the historic moment they attained full statehood under the North Eastern Region (Reorganization) Act of 1971. This momentous occasion reflects the evolution of these regions into integral and empowered states within the Union of India.

This day is not just a commemoration of their statehood but also a reflection of their rich history, cultural vibrancy, and contributions to India's identity.

Manipur

•Known as the "Jewel of India," Manipur has a long and illustrious history, steeped in traditional art, dance, and literature. The statehood granted in 1972 allowed Manipur to flourish while preserving its unique identity.

Meghalaya

•Often called the "Abode of Clouds," Meghalaya became a full-fledged state to honour its distinct cultural and linguistic identity. In 1947, the rulers of the Garo and Khasi region acceded to India. Meghalaya which is located in the northeastern region of the country came into existence as an autonomous state

within the state of Assam on April 2, 1970, consisting of United Khasi and Jaintia Hills and the Garo Hills districts.

Tripura

- Tripura was a princely state till the merger with India on November 15, 1949. Bir Bikram was the last king on the throne before India's independence. After his demise on May 17, 1947, his minor son Kirri Bikram Mannikya took over the throne of Tripura kingdom.
- However, he could not rule due to his minor status. His widow queen Kanchan Prabha took charge of Tripura and was instrumental in the merger of the Tripura kingdom in the Union of India.

232. Who inaugurated the two-day international seminar on "Formalization and Social Security Coverage for Workers in the Informal Sector"?

“अनौपचारिक क्षेत्र में श्रमिकों के लिए औपचारिकीकरण और सामाजिक सुरक्षा कवरेज” पर दो दिवसीय अंतर्राष्ट्रीय संगोष्ठी का उद्घाटन किसने किया?

- (a) Dr. Harsh Vardhan
- (b) Dr. Mansukh Mandaviya
- (c) Nitin Gadkari
- (d) Smriti Irani
- (e) Rajnath Singh

Ans. b

Sol. Dr. Mansukh Mandaviya Inaugurates International Seminar
Union Minister of Labour & Employment and Youth Affairs & Sports, Dr. Mansukh Mandaviya has inaugurated a two-day international seminar on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations" in New Delhi.

He also launched the coffee table book "Social Protection in India" which highlights India's journey in ensuring social protection for its citizens through various social welfare schemes.

This international dialogue was organized by the Ministry of Labour and Employment of India, in collaboration with the Employees' State Insurance Corporation (ESIC) and International Social Security Association (ISSA) at the Yashobhoomi - India International Convention and Expo Center.

233. The third National Mining Ministers Conference concluded in Konark, Odisha, focusing on critical minerals mining. Which state won the award for conducting the highest number of mining auctions in 2023-24?

तीसरा राष्ट्रीय खनन मंत्रियों का सम्मेलन ओडिशा के कोणार्क में संपन्न हुआ, जिसमें महत्वपूर्ण खनिजों के खनन पर ध्यान केंद्रित किया गया। 2023-24 में सबसे अधिक खनन नीलामी आयोजित करने के लिए किस राज्य ने पुरस्कार जीता?

- (a) Odisha
- (b) Madhya Pradesh
- (c) Rajasthan
- (d) Telangana
- (e) Gujarat

Ans. c

Sol. 3rd National Mining Ministers Conference in Konark, Odisha

The third National Mining Ministers Conference concluded in Konark, Odisha, focusing on critical minerals mining. Rajasthan won the award for outstanding contribution in conducting the highest number of auctions in 2023-24.

The main aim of the Conference was to bring together the central government, state government, and the industry related to the mining sector to discuss ways to make India self-sufficient in the mineral sector, especially critical minerals, and promote sustainable mining in the country.

The first National Mining Ministers Conference was held in Hyderabad, Telangana in September 2022, and the 2nd National Mining Ministers Conference was held in Bhopal, Madhya Pradesh in January 2024.

The National Mining Ministers Conference was organised by the Union Ministry of Mines in collaboration with the Odisha state government.

The 3rd National Mining Ministers Conference was inaugurated by the Union Minister of Coal and Mines G. Kishan Reddy. The Odisha Chief Minister Mohan Charan Majhi was the Chief Guest of the Conference.

234. United States President Donald Trump signed an executive order to withdraw from the World Health Organisation (WHO) on his very first day in office. What percentage of the WHO's total revenue did the US contributions account for during the 2024-25 budget cycle?

संयुक्त राज्य अमेरिका के राष्ट्रपति डोनाल्ड ट्रम्प ने पदभार ग्रहण करने के अपने पहले ही दिन विश्व स्वास्थ्य संगठन (WHO) से बाहर निकलने के लिए एक कार्यकारी आदेश पर हस्ताक्षर किए। 2024-25 के बजट चक्र के दौरान WHO के कुल राजस्व में अमेरिका के योगदान का कितना प्रतिशत हिस्सा था?

- (a) 10%
- (b) 15%
- (c) 29%
- (d) 25%
- (e) 19%

Ans. e

Sol. Trump orders US exit from World Health Organization

United States President Donald Trump signed an executive order to withdraw from the World Health Organisation (WHO) on his very first day in office. The order said the reasons for withdrawing were WHO's "mishandling of the COVID-19 pandemic", "failure to adopt urgently needed reforms", "inability to demonstrate independence from the inappropriate political influence of WHO member states", and for continued demand of "unfairly onerous payments from the United States."

During the 2024-25 budget cycle, US contributions came to \$662 million, or 19% of the agency's total revenue, according to the WHO.

The WHO is a UN body working on global health. It works with countries to strengthen their primary health care, its guidelines help prepare government policies, and it helps organise programmes to tackle specific diseases.

About World Health Organization (WHO)

- Formation - 7 April 1948
- Headquarters - Geneva, Switzerland
- First President - Andrija Štampar
- Director General - Tedros Adhanom (Ethiopia)
- Deputy Director General - Soumya Swaminathan (Indian)

235. From which international agreement did the United States decide to withdraw under Donald Trump's second term as President?

राष्ट्रपति के रूप में डोनाल्ड ट्रम्प के दूसरे कार्यकाल के दौरान संयुक्त राज्य अमेरिका ने किस अंतर्राष्ट्रीय समझौते से हटने का फैसला किया?

- (a) Kyoto Protocol
- (b) Paris Agreement
- (c) Montreal Protocol
- (d) Doha Amendment
- (e) UN Climate Charter

Ans. b

Sol. Trump Withdraws US from Paris Agreement

The United States will once again withdraw from the 2015 Paris Agreement on climate change after Donald Trump assumed office for his second term as President.

Trump had pulled the US out of the Paris Agreement during his first term as well, but his successor Joe Biden had got back in four years later.

Adopted in 2015, the Paris Agreement is a global accord aimed at limiting global warming to well below 2°C above pre-industrial levels, with efforts to limit the increase to 1.5°C.

The agreement encourages countries to set and achieve their own emission reduction targets, known as Nationally Determined Contributions (NDCs).

The US is the second largest emitter of greenhouse gas emissions. Its decision to extract, use and export more fossil fuels could negate even this 2 per cent reduction.

236. The Department for Promotion of Industry and Internal Trade (DPIIT) has partnered with Apna, the country's jobs and professional networking platform, for a talent hunt to equip DPIIT-registered startups with highly skilled manpower thus creating new job opportunities for the unemployed youth.

What sector is primarily being targeted through the DPIIT and Apna partnership?

उद्योग एवं आंतरिक व्यापार संवर्धन विभाग (DPIIT) ने देश के रोजगार एवं पेशेवर नेटवर्किंग प्लेटफॉर्म अपना के साथ भागीदारी की है। इस भागीदारी के तहत DPIIT-पंजीकृत स्टार्टअप को उच्च कुशल जनशक्ति से लैस करने के लिए प्रतिभा खोज की जाएगी, जिससे बेरोजगार युवाओं के लिए रोजगार के नए अवसर पैदा होंगे। DPIIT और अपना भागीदारी के माध्यम से मुख्य रूप से किस क्षेत्र को लक्षित किया जा रहा है?

- (a) Education
- (b) Agriculture
- (c) Startups
- (d) Manufacturing
- (e) Healthcare

Ans. c

Sol. DPIIT partners with Apna to boost startup talent and create job opportunities for youth

The Department for Promotion of Industry and Internal Trade (DPIIT) and Apna, the country's jobs and professional networking platform, have entered into an alliance for a talent hunt to equip DPIIT-registered startups with highly skilled manpower thus creating new job opportunities for the unemployed youth.

The partnership formalised through a Memorandum of Understanding (MoU), brings a monetary value of Rs 2000 per entity registered on the Bharat Startup Registry (Bhaskar) platform in hiring credits on Apna's platform for each of the 7,00,000 entities. This is currently going to be valued at Rs 140 crore.

In the country, currently, there are over 1.59 lakh startups recognised by the DPIIT as of January 15, 2025, India has firmly established itself as the third-largest startup ecosystem in the world. As per government data, this vibrant ecosystem, driven by over 100 unicorns, continues to redefine innovation and entrepreneurship on the global stage.

237. What is the approved Minimum Support Price (MSP) of Raw Jute (TD-3 grade) for the 2025-26 marketing season?

2025-26 विपणन सत्र के लिए कच्चे जूट (टीडी-3 ग्रेड) का स्वीकृत न्यूनतम समर्थन मूल्य (एमएसपी) क्या है?

- (a) Rs. 5,000 per quintal
- (b) Rs. 5,315 per quintal
- (c) Rs. 5,650 per quintal
- (d) Rs. 6,060 per quintal
- (e) Rs. 4,800 per quintal

Ans. c

Sol. Cabinet approves MSP for Raw Jute for 2025-26 Season

The Cabinet Committee on Economic Affairs (CCEA), chaired by PM Narendra Modi, has approved the **Minimum Support Prices (MSP)** of Raw Jute for Marketing season 2025-26.

The MSP of Raw Jute (TD-3 grade) has been fixed at Rs.5,650/- per quintal for the 2025-26 season. This would ensure a return of 66.8 per cent over the all-India weighted average cost of production.

The approved MSP of raw jute for Marketing season 2025-26 is in line with the principle of fixing MSP at a level of at least 1.5 times all India weighted average cost of production as announced by the Government in the Budget 2018-19.

The MSP of Raw Jute for Marketing season 2025-26 is an increase of Rs.315/- per quintal over the previous Marketing season 2024-25.

Government of India has increased MSP of Raw jute from Rs.2400 /-per quintal in 2014-15 to Rs.5,650/- per quintal in 2025-26, registering an increase of Rs. 3250/- per quintal (2.35 times).

238. What position has India secured in the Brand Finance 2025 ranking for IT services brand value?

आईटी सेवाओं के ब्रांड मूल्य के लिए ब्रांड फाइनेंस 2025 रैंकिंग में भारत ने कौन सा स्थान हासिल किया है?

- (a) First
- (b) Second
- (c) Third

(d) Fourth

(e) Fifth

Ans. b

Sol. Accenture, TCS, Infosys, HCL Tech top 2025 Brand Finance IT Services ranking

India has secured the second position, contributing 36 per cent of the total brand value, a significant achievement fuelled by a 14 per cent increase in brand value, according to Brand Finance 2025 ranking.

India follows the US, which maintains its dominant position in IT services brand value, holding 40 per cent of the total brand value.

The collective brand value of the top 25 IT Services brands stands at \$163 billion in 2025. 15 out of the top 25 brands have seen an increase in their brand values, underscoring the continued importance of IT services in the ever-evolving digital landscape.

While Accenture leads the list, Tata Consultancy Services (TCS) retains its position as the world's second most valuable IT services brand for the fourth consecutive year. Its brand value rose 11 per cent to \$21.3 billion.

Accenture's brand value soared 2 per cent to \$41.5 billion, as it led as the world's most valuable IT services brand for the seventh year running.

Infosys' brand value rose an impressive 15 per cent to \$16.3 billion, making it among the world's top three most valuable IT Services brands for the fourth consecutive year.

Infosys has also achieved the fastest compound annual growth rate (CAGR) in brand value (18 per cent) over the last five years.

HCLTech (brand value up 17 per cent to \$8.9 billion) has emerged as the world's fastest-growing IT Services brand in 2025.

239. What is the name of the cyber insurance solution launched by TATA AIG General Insurance Company in January 2025?

जनवरी 2025 में टाटा एआईजी जनरल इंश्योरेंस कंपनी द्वारा लॉन्च किए गए साइबर बीमा समाधान का नाम क्या है?

(a) CyberSecure

(b) CyberEdge

(c) CyberShield

(d) DataGuard

(e) TechProtect

Ans. b

Sol. TATA AIG Introduces CyberEdge, A Cyber Insurance Solution for Businesses

TATA AIG General Insurance Company has unveiled CyberEdge, a cutting-edge cyber insurance solution designed to protect Indian businesses from the growing threat of cyberattacks.

Catering to organisations of all sizes, the policy provides financial and operational support, covering areas such as forensic investigations, legal expenses, data recovery, extortion payments, and business interruption losses. With the cyber insurance market rapidly expanding, TATA AIG aims to capture a 25% market share within five years. The launch comes in response to the alarming rise in cyber incidents; a report by Prahar revealed 79 million cyberattacks in India in 2023, with predictions of a surge to 1 trillion annually by 2033.

240. Who has been appointed as the Director General of the Border Security Force (BSF)?

सीमा सुरक्षा बल (बीएसएफ) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Ajay Kumar Singh
- (b) Rajeev Ranjan
- (c) Mahesh Kumar Aggarwal
- (d) Sanjay Arora
- (e) Rakesh Asthana

Ans. c

Sol. Mahesh Kr Aggarwal appointed as DG of Border Security Force

Mahesh Kumar Aggarwal has been appointed as the Director general of Border Security Force (BSF).

The 1994-Batch IPS officer belonging to the Tamil Nadu cadre will be posted as Additional Director-General of Police, BSF, for four years.

As ADGP, Mr Aggarwal had served as Commissioner of Police, Chennai, and headed the Operations, Enforcement Bureau and Armed Police units where he launched various schemes, including Drive Against Drugs and Kaaval Karangal. He had also launched a slew of police welfare schemes.

Recent Appointment in Defence Sector

- DG of the Central Reserve Police Force (CRPF) - Gyanendra Pratap Singh
- Chief of Indian Air Force's Western Air Command - Air Marshal Jeetendra Mishra (replace Pankaj Mohan Sinha)
- DG of Medical Services (Navy) - Surgeon Vice Admiral Kavita Sahai
- Director General of Indian Coast Guard - Paramesh Sivamani (26th)
- Vice Chief of Air Staff - Air Marshal SP Dharkar (replace AP Singh)

241. Who has been elected as the president of the Institute of Company Secretaries of India (ICSI) for 2025?

वर्ष 2025 के लिए भारतीय कंपनी सचिव संस्थान (ICSI) के अध्यक्ष के रूप में किसे चुना गया है?

- (a) Pawan G Chandak
- (b) Mahesh Kumar Aggarwal
- (c) Parul Tyagi
- (d) Rakesh Asthana
- (e) Dhananjay Shukla

Ans. e

Sol. ICSI elects Dhananjay Shukla as president for 2025

The Institute of Company Secretaries of India (ICSI) has elected Dhananjay Shukla as the president for 2025.

He is a commerce and law graduate and a fellow of ICSI and is a practising company secretary in Gurugram.

On the other hand, Pawan G Chandak has been appointed as the vice president for this, and he has a specialisation in labour laws and labour welfare.

Recent Appointments

- Chairperson of the Executive Council of the Prime Ministers Museum and Library Society - Nripendra Mishra
- Secretary of the Department of Higher Education under the Ministry of Education - Vineet Joshi
- Judge of the Supreme Court - K Vinod Chandran (before this CJ of Pata HC)
- Chairman of Reconstituted Atomic Energy Commission (AEC) - Ajit Kumar Mohanty
- Chairman of Indian Space Research Organisation (ISRO) - Dr. V Narayanan (replace S. Somanath)

242. The 1st International Olympic Research Conference is set to be hosted in _____. Officials from the Indian Olympic Association (IOA) and experts will discuss strategies and economic models for hosting the Olympics in India.

पहला अंतर्राष्ट्रीय ओलंपिक अनुसंधान सम्मेलन _____ में आयोजित किया जाएगा। भारतीय ओलंपिक संघ (IOA) के अधिकारी और विशेषज्ञ भारत में ओलंपिक की मेजबानी के लिए रणनीतियों और आर्थिक मॉडल पर चर्चा करेंगे।

- (a) Maharashtra
- (b) Gujarat
- (c) Madhya Pradesh

- (d) Delhi
(e) Tamil Nadu

Ans. b

Sol. Gujarat to host 1st Olympic Research Conference

India's ambition to host the 2036 Olympics has taken a significant step forward, as officials from the Indian Olympic Association (IOA) and experts from diverse fields gather in Gujarat for a pivotal four-day event.

The event will be held at Gandhinagar-based Rashtriya Raksha University (RRU) campus.

This meeting, organized in collaboration with the Union Ministry of Youth Affairs and Sports, focuses on developing strategies and innovative economic models to build sustainable sports infrastructure, essential for positioning India as a strong contender for hosting the prestigious global event.

243. India has been ranked as having the 4th most powerful military in the world after the United States of America, Russia and China by the Global Firepower Index 2025. Which country was ranked at the bottom of the Global Firepower Index 2025?

ग्लोबल फायरपावर इंडेक्स 2025 में भारत को संयुक्त राज्य अमेरिका, रूस और चीन के बाद दुनिया की चौथी सबसे शक्तिशाली सेना के रूप में स्थान दिया गया है। ग्लोबल फायरपावर इंडेक्स 2025 में सबसे निचले स्थान पर कौन सा देश है?

- (a) Maldives
(b) Bhutan
(c) Nepal
(d) Sri Lanka
(e) Afghanistan

Ans. b

Sol. India ranked 4th on the Global Firepower Index 2025

India has been ranked as having the 4th most powerful military in the world after the United States of America, Russia and China by the Global Firepower Index 2025.

Bhutan was ranked at the bottom of the index at 145th position. Pakistan which was ranked 9th in 2024 dropped to 12th position in the 2025 ranking.

The Global Firepower Index has been released by a website Globalfirepower.com annually since 2006.

About Global Firepower Index

- The Global Firepower Index compares 145 countries military power based on their war-making capabilities across land, sea and air. It doesn't include

a country's nuclear weapon capability but only includes conventional military capabilities.

- The 145 countries military strength is evaluated on more than 60 parameters related to manpower, natural resources, finance and geography.

Recent index

- Henley Passport Index 2025 - India at 85th with 57 destinations; topped by Singapore with 195 destinations
- Network Readiness Index (NRI) 2024 – India at 49th
- Global Network Readiness Index 2024 - Topped by US; India at 49th
- Henley Passport Index 2024 (Oct 2024): India at 83rd; topped by Singapore
- World Justice Project Rule of Law Index 2024 - India at 79th; topped by Denmark
- First Global Nature Conservation Index 2024 - India ranks 176th with a score of 45.5 out of 100; Luxembourg ranked 1st with a score of 70.8

244. What is the GDP growth projection for India in the current fiscal by Deloitte India?

डेलोइट इंडिया द्वारा चालू वित्त वर्ष में भारत के लिए जीडीपी वृद्धि का अनुमान क्या है?

- (a) 5.5-5.8%
- (b) 6.0-6.3%
- (c) 6.5-6.8%
- (d) 7.0-7.3%
- (e) 7.5-7.8%

Ans. c

Sol. Indian economy projected to grow in range of 6.5-6.8% in FY25: Deloitte
Deloitte India has projected India's GDP to grow at 6.5-6.8 per cent in the current fiscal and said India will have to adapt to the evolving global landscape and harness its domestic strengths to drive sustainable growth.

In its Economic Outlook report, Deloitte India also said the country needs to decouple from global uncertainties and harness its domestic potential.

Updated GDP List

- 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)

- RBI -6.6% (FY24)

245. Maharashtra government has signed 54 MoUs worth 15.70 lakh crore rupees during the World Economic Forum (WEF) Annual Meeting 2025 in Davos. Which company signed the largest MoU with Maharashtra government during the WEF Annual Meeting 2025?

महाराष्ट्र सरकार ने दावोस में विश्व आर्थिक मंच (WEF) की वार्षिक बैठक 2025 के दौरान 15.70 लाख करोड़ रुपये के 54 समझौता ज्ञापनों पर हस्ताक्षर किए हैं। WEF वार्षिक बैठक 2025 के दौरान किस कंपनी ने महाराष्ट्र सरकार के साथ सबसे बड़ा समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Adani Group
- (b) Tata Group
- (c) Wipro
- (d) Reliance Group
- (e) Infosys

Ans. d

Sol. Maharashtra secures 54 MoUs worth ₹15.70 lakh crore at WEF Davos 2025
Maharashtra government has signed 54 MoUs worth 15.70 lakh crore rupees during the World Economic Forum (WEF) Annual Meeting 2025 in Davos.

These agreements are expected to generate approximately 16 lakh jobs across various sectors. One of the key agreements involves MSN Holdings Ltd, which plans to establish an advanced lithium battery and cell manufacturing project under the state's 'Ultra Mega Project' initiative.

The project, requiring an investment of 14,652 crore rupees, aims to create 8,760 direct and indirect jobs, with a focus on development in the Vidarbha region.

The largest MoU signed is with Reliance Group, which has committed 3.05 lakh crore rupees for investments across petrochemicals, polyester, renewable energy, bioenergy, green hydrogen, retail, telecommunications, data centres, hospitality, and real estate.

The WEF Annual Meeting 2025, being held from January 20-24 in Davos, Switzerland, is themed "Collaboration for the Intelligent Age."

246. Which edition of the Jaipur Literature Festival will be held from 30 January to 3 February 2025?

जयपुर लिटरेचर फेस्टिवल का कौन सा संस्करण 30 जनवरी से 3 फरवरी 2025 तक आयोजित किया जाएगा?

- (a) 16th edition

- (b) 18th edition
- (c) 15th edition
- (d) 10th edition
- (e) 25th edition

Ans. b

Sol. 18th edition of Jaipur Literature Festival to begin from January 30

The 18th edition of the Jaipur Literature Festival, the world's largest literary event, will be held from 30 January to 3 February 2025.

One of the key highlights of the festival is the prestigious Kanhaiya Lal Sethia Award for Poetry, which will honor eminent Hindi poet Badri Narayan. He was awarded the Sahitya Akademi Award in 2022 for his collection Tumdi ke Shabd. The 2025 edition will also explore the theme "Fractured World," with sessions addressing current geopolitics, war and conflict, alongside topics like theatre, dance, music, cinema, sports, food, and climate change.

247. Who has been entrusted with the additional charge of Director General, Bureau of Civil Aviation Security (BCAS)?

नागरिक उड्डयन सुरक्षा ब्यूरो (बीसीएस) के महानिदेशक का अतिरिक्त प्रभार किसे सौंपा गया है?

- (a) Zulfiqar Hasan
- (b) Amrit Mohan Prasad
- (c) Rajesh Kumar
- (d) Sanjay Arora
- (e) Pankaj Kumar

Ans. b

Sol. SSB chief Amrit Mohan to hold additional charge as BCAS DG

The Central government has entrusted Amrit Mohan Prasad, the Director General of Sashastra Seema Bal (SSB), with the additional charge of Director General, Bureau of Civil Aviation Security (BCAS).

The charge was given to Prasad months after BCAS DG Zulfiqar Hasan retired on October 31 last year.

Prasad, a 1989-batch IPS officer of the Odisha cadre, has been given the additional charge for six months with effect from November 1, 2024, or till the joining of the regular incumbent or until further orders, whichever is the earliest.

Reorganised into an independent department on April 1, 1987, under the Ministry of Civil Aviation, BCAS is the regulatory authority for civil aviation security in India.

248. Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day, is celebrated annually on 23 January to honour one of India's most prominent freedom fighters, Netaji Subhas Chandra Bose. This year marks the ____ birth anniversary of Subhas Chandra Bose.

नेताजी सुभाष चंद्र बोस जयंती, जिसे 'पराक्रम दिवस' या साहस दिवस के रूप में भी जाना जाता है, भारत के सबसे प्रमुख स्वतंत्रता सेनानियों में से एक, नेताजी सुभाष चंद्र बोस को सम्मानित करने के लिए 23 जनवरी को प्रतिवर्ष मनाई जाती है। इस वर्ष सुभाष चंद्र बोस की ____ जयंती है।

- (a) 120th
- (b) 128th
- (c) 138th
- (d) 140th
- (e) 150th

Ans. b

Sol. 23 January - Parakram Diwas

Netaji Subhas Chandra Bose Jayanti, also known as 'Parakram Diwas' or Courage Day, is celebrated annually on 23 January to honour one of India's most prominent freedom fighters, Netaji Subhas Chandra Bose. This year marks the 128th birth anniversary of Subhas Chandra Bose.

From establishing and leading the Indian National Army to forming alliances against the British during World War II, Netaji was among the key figures to lay the foundation for the modern Indian state.

Born on 23 January 1897 in Cuttack, Odisha, Subhas Chandra Bose was the ninth child of Janakinath Bose and Prabhavati Devi. Growing up, he was a bright student who completed his BA in Philosophy from the Presidency College in Calcutta (today known as Kolkata). His father also sent him to England to appear for the Civil Services Examination. He scored the highest marks in English and placed fourth overall.

249. Who has been appointed as the Chief Executive Officer of Reliance Power?

रिलायंस पावर के मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Mukesh Ambani
- (b) Neeraj Parakh
- (c) Anil Ambani
- (d) Parul Tyagi
- (e) Ajay Singh

Ans. b

Sol. Reliance Power appoints Neeraj Parakh as CEO for three years

Reliance Power has appointed Neeraj Parakh as Chief Executive Officer. His appointment is effective for a period of three years.

Parakh joined the Reliance Group in June 2004 as an additional manager in the Central Technical Services team at Reliance Infrastructure (Reliance Infra).

Recent Appointments

- DG of Bureau of Civil Aviation Security (BCAS) - Amrit Mohan Prasad (replace Zulfiqar Hasan); additional charge
- President of Institute of Company Secretaries of India (ICSI) for 2025 - Dhananjay Shukla as the
- Chairperson of the Executive Council of the Prime Ministers Museum and Library Society - Nripendra Mishra
- Secretary of the Department of Higher Education under the Ministry of Education - Vineet Joshi
- Judge of the Supreme Court - K Vinod Chandran (before this CJ of Pata HC)

250. In January 2025, HDFC Life, one of India's leading life insurers, has recently entered into a Corporate Agency tie-up with CARS24 Financial Services Pvt. Ltd. What type of company is CARS24 Financial Services Pvt. Ltd.?

जनवरी 2025 में, भारत की अग्रणी जीवन बीमा कंपनियों में से एक, एचडीएफसी लाइफ ने हाल ही में CARS24 फाइनेंशियल सर्विसेज प्राइवेट लिमिटेड के साथ कॉर्पोरेट एजेंसी टाई-अप किया है। CARS24 फाइनेंशियल सर्विसेज प्राइवेट लिमिटेड किस प्रकार की कंपनी है?

- (a) Mutual Fund Company
- (b) Non-Banking Financial Company
- (c) E-commerce Platform
- (d) Bank
- (e) Stockbroking Firm

Ans. b

Sol. HDFC Life announces corporate agency tie-up with CARS24 financial services pvt. ltd

HDFC Life, one of India's leading life insurers, has recently entered into a Corporate Agency tie-up with CARS24 Financial Services Pvt. Ltd.

CARS24 Financial Services Private Limited ("CARS24 Financial Services") is a professionally managed Non-Banking Financial Company ("NBFC") registered with the Reserve Bank of India and with IRDAI as an Insurance Corporate Agent. The Company is a part of CARS24 group and offers a variety of vehicle financing solutions to customers. INSURE24, a major milestone for CARS24, is

set to transform the digital insurance landscape for India's rapidly growing online consumer base.

This partnership will enable CARS24 Financial Services Pvt. Ltd. to distribute products of HDFC Life to existing and, future customers of CARS24. The life insurance solutions of HDFC Life will be offered across the branches as well as the digital platforms of the partner.

251. Which Bengaluru-based fintech firm has received in-principle approval from RBI to operate as a Payment Aggregator-Cross Border (PA-CB) entity in January 2025?

बेंगलुरु स्थित किस फिनटेक फर्म को जनवरी 2025 में पेमेंट एग्रीगेटर-क्रॉस बॉर्डर (पीए-सीबी) इकाई के रूप में काम करने के लिए आरबीआई से सैद्धांतिक मंजूरी मिल गई है?

- (a) Razorpay
- (b) Skydo
- (c) PhonePe
- (d) Paytm
- (e) Instamojo

Ans. b

Sol. Fintech Skydo Secures RBI Nod to Operate as Payment Aggregator for Cross-Border Transactions

Bengaluru-based fintech firm Skydo has received in-principle approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator-Cross Border (PA-CB) entity.

This milestone positions Skydo among the select few players authorized to facilitate cross-border payments under RBI regulations.

Currently, only five entities have received final RBI approval to operate as PA-CB, including Adyen India Technology Services, Amazon Pay (India), Cashfree Payments, Indialdeas.com, and Pay10 Services. Meanwhile, 11 other cross-border payment firms have pending applications for the PA-CB license, according to the RBI website.

Co-Founder and CEO of Skydo - Srivatsan Sridhar

252. In January 2025, the Reserve Bank of India has cancelled registration of X10 Financial Services Ltd, a non-banking financial company (NBFC). The Certificate of Registration (CoR) of X10 Financial Services Ltd was cancelled due to violations in which area?

जनवरी 2025 में, भारतीय रिजर्व बैंक ने गैर-बैंकिंग वित्तीय कंपनी (NBFC) X10 फाइनेंशियल सर्विसेज लिमिटेड का पंजीकरण रद्द कर दिया है। X10 फाइनेंशियल सर्विसेज लिमिटेड का पंजीकरण प्रमाणपत्र (CoR) किस क्षेत्र में उल्लंघन के कारण रद्द किया गया था?

- (a) Tax compliance
- (b) Banking fraud
- (c) Stock market regulations
- (d) Insurance sales guidelines
- (e) Digital lending operations

Ans. e

Sol. RBI cancels registration of Mumbai-based X10 Financial Services

The Reserve Bank of India has cancelled registration of X10 Financial Services Ltd, a non-banking financial company (NBFC), due to irregularity in its digital lending operations.

The Mumbai-based company was providing loans through several service providers (mobile apps), including Wecash Technology, XNP Technology, Yarlung Technology, Xinrui International, Omelette Technology, Mad-Elephant Network Technology and Huidatech Technology.

The Certificate of Registration (CoR) has been cancelled as the company violated guidelines on the code of conduct in outsourcing of financial services in its digital lending operations by outsourcing its core decision-making functions such as credit appraisal, fixing of rate of interest as well as Know Your Customer verification, to the Service Provider (SP) and failed to conduct due diligence on the SPs.

The CoR was issued to X10 Financial Services Ltd, previously known as Abhishek Securities Ltd, in June 2015.

253. Which bank has purchased a personal loan portfolio from Standard Chartered Bank in January 2025?

जनवरी 2025 में किस बैंक ने स्टैंडर्ड चार्टर्ड बैंक से पर्सनल लोन पोर्टफोलियो खरीदा है?

- (a) HDFC Bank
- (b) ICICI Bank
- (c) Axis Bank
- (d) Kotak Mahindra Bank
- (e) SBI

Ans. d

Sol. Kotak Mahindra Bank acquires StanChart's Rs 3,330-cr personal loan portfolio

Kotak Mahindra Bank (KMB) has concluded a deal to purchase a personal loan portfolio of Rs 3,330 crore from Standard Chartered Bank, less than Rs 4,100 crore indicated at time of deal announcement in October 2024 as many customers paid-off loans in between.

The personal loans are part of unsecured retail advances. The unsecured retail loans including retail microcredit had 10.5 per cent share in net advances of KMB at end of December 2024.

254. Which institution has been selected for the Subhash Chandra Bose Aapda Prabandhan Puraskar-2025 in the Institutional Category?

संस्थागत श्रेणी में सुभाष चंद्र बोस आपदा प्रबंधन पुरस्कार-2025 के लिए किस संस्थान का चयन किया गया है?

- (a) National Disaster Response Force (NDRF)
- (b) Indian Space Research Organisation (ISRO)
- (c) Indian National Centre for Ocean Information Services (INCOIS)
- (d) Geological Survey of India (GSI)
- (e) National Centre for Seismology (NCS)

Ans. c

Sol. INCOIS honored with Subhash Chandra Bose Aapda Prabandhan Puraskar-2025

The Indian National Centre for Ocean Information Services (INCOIS) has been selected for the Subhash Chandra Bose Aapda Prabandhan Puraskar-2025, in the Institutional Category, for its excellent work in Disaster Management. The Union government had instituted the award to recognise and honour contributions and selfless service rendered by individuals and organisations in India in the field of disaster management.

The award is announced every year on January 23, the birth anniversary of Netaji Subhash Chandra Bose. It carries cash prize of ₹51 lakh and a certificate. Indian National Centre for Ocean Information Services (INCOIS) was established in 1999, Hyderabad, Telangana. The INCOIS is integral to India's disaster management strategy, specializing in early alerts for ocean-related hazards. It established the Indian Tsunami Early Warning Centre (ITEWC) which provides tsunami alerts within 10 minutes, serving India and 28 Indian Ocean countries. It has been recognized by UNESCO as a top Tsunami Service Provider. Supported by a network of seismic stations, tide gauges and other ocean sensors.

Recent Award

- Gates-Cambridge Impact Prize 2025 - Prof Urbasi Sinha
- Singapore' Honorary Citizen Award - Tarun Das (Former DG of Confederation of Indian Industry)
- 14th PSE Excellence Awards by ICC - Indian Renewable Energy Development Agency Limited (IREDA)

- Sri Chandrasekarendra Saraswathi' award for leadership - External Affairs Minister S Jaishankar
- Bhutan's royal honour - Renowned Indian educationist Arun Kapur

255. Who is recognised as the most influential woman of Indian origin in the HSBC Hurun Global Indians List 2024?

HSBC हुरुन ग्लोबल इंडियंस लिस्ट 2024 में भारतीय मूल की सबसे प्रभावशाली महिला के रूप में किसे मान्यता दी गई है?

- (a) Jayshree Ullal
- (b) Reshma Kewalramani
- (c) Indra Nooyi
- (d) Leena Nair
- (e) Arundhati Bhattacharya

Ans. d

Sol. Microsoft's Satya Nadella tops HSBC Hurun Global Indians List 2024

Microsoft Chairman and CEO Satya Nadella has claimed the top spot in the inaugural HSBC Hurun Global Indians List 2024, which ranks 226 leaders of Indian origin heading the world's most valuable companies.

Alphabet CEO Sundar Pichai and YouTube CEO Neal Mohan secured the second and third spots, respectively.

According to Hurun, the list was created based on a survey of 400 respondents, including wealth creators featured in its lists. The combined value of companies led by these leaders is estimated at \$10 trillion.

Companies in the list were ranked according to their market capitalisation or valuations in the case of non-listed companies, with the cut-off date being November 29, 2024.

The list features 12 women, leading with Reshma Kewalramani of Vertex Pharmaceuticals, followed by Jayshree Ullal of Arista Networks, and Leena Nair, Global CEO of fashion brand —Chanel, who is also recognised as the most influential woman of Indian origin.

According to the survey, Nadella and Pichai were identified as the most influential global Indians, with over half of the respondents voting for them.

256. IDFC FIRST Bank, in partnership with RuPay, a global card payment network from India, has launched the UPI enabled RuPay Credit Card. What is the name of the UPI-enabled RuPay Credit Card launched by IDFC FIRST Bank?

IDFC फर्स्ट बैंक ने भारत के वैश्विक कार्ड भुगतान नेटवर्क RuPay के साथ साझेदारी में UPI सक्षम RuPay क्रेडिट कार्ड लॉन्च किया है। IDFC फर्स्ट बैंक द्वारा लॉन्च किए गए UPI-सक्षम RuPay क्रेडिट कार्ड का नाम क्या है?

- (a) FIRST REWARDS
- (b) FIRST EARN
- (c) FIRST SAVE
- (d) FIRST CASHBACK
- (e) FIRST POINTS

Ans. b

Sol. IDFC FIRST Bank Launches all new FIRST EARN RuPay Credit Card

IDFC FIRST Bank, in partnership with RuPay, a global card payment network from India, has launched the UPI enabled RuPay Credit Card called - FIRST EARN .

This credit card is backed by Fixed Deposit and hence everyone is eligible to instantly avail this unique credit card, online. It also offers cashback on UPI payments thus making the product rewarding for users.

This UPI-enabled virtual credit card is designed to make transactions both convenient and highly rewarding for cardholders.

Recent Facilities Launched in Banking & Insurance Sector

- Shriram Life Insurance launches Sunishchit Laabh savings plan
- Bank of Baroda launches 'bob Liquid FD' for enhanced liquidity and convenience
- IDBI Bank unveils Chiranjeevi Super Senior Citizen FD, offers 8.5% interest
- Bank of Baroda to provide AI-driven support, forex facility, ATMs, and coin vending machines for Maha Kumbh 2025
- RenewBuy launches Smart Term Plan for working professionals and small business owners

257. What is the name of the life insurance solution launched by Tata AIA Life Insurance to help families prepare financially for weddings, a major life milestone in India?

टाटा एआईए लाइफ इंश्योरेंस द्वारा शुरू किए गए जीवन बीमा समाधान का नाम क्या है, जो परिवारों को भारत में जीवन के एक प्रमुख पड़ाव, शादियों के लिए वित्तीय रूप से तैयार होने में मदद करता है?

- (a) Shubh Muhurat
- (b) Shubh Vivah
- (c) Wedding Secure

- (d) Wedding Bliss
- (e) Marriage Protect

Ans. a

Sol. Tata AIA Life Insurance launches 'Shubh Muhurat' to meet wedding expenses

Tata AIA Life Insurance has launched 'Shubh Muhurat,' a life insurance solution designed to help families prepare financially for weddings, a major life milestone in India.

The plan aims to address the rising costs of weddings by combining disciplined savings, wealth creation, and financial security.

India's wedding industry, the second largest globally, hosted over 80 lakh weddings in 2024, with expenditures exceeding ₹10.7 lakh crore, according to a report by Jefferies. The average wedding cost of ₹12.5 lakh often surpasses expenses on education.

Recognising this financial burden, Tata AIA's new offering targets parents aged 31-50 years with children between 1-20 years, encouraging long-term financial planning.

258. Which company has acquired the packaged foods brand SIL Food India?

किस कंपनी ने पैकेज्ड फूड ब्रांड SIL फूड इंडिया का अधिग्रहण किया है?

- (a) Tata Consumer Products
- (b) Reliance Consumer Products
- (c) HUL
- (d) Britannia
- (e) Nestlé

Ans. b

Sol. Reliance Consumer acquires Sil Foods brand

Reliance Consumer Products has acquired packaged foods brand SIL Food India, which offers a range of products including cooking pastes, jams, mayonnaise, baked beans, and Chinese sauces.

Pune-based company SIL Food India primarily operates in the Western and Southern markets, and Reliance Consumer Products Ltd (RCPL) plans to expand its distribution nationally to compete with FMCG majors like HUL, Tata Consumer, and Cremica.

Reliance Consumer is aiming to reach the ₹10,000-crore revenue mark, and acquisitions is part of its strategy to reach that level.

SIL Food India, originally known as James Smith & Co, was first acquired by Marico Industries in 1993. Marico later sold the business to Scandic Food India, a subsidiary of Denmark's Good Food Group. In 2021, Food Service India, a

company that supplies seasonings, spices, and condiments to the hospitality industry, acquired SIL Foods.

259. Which organization signed an MoU with the Bhaane Group, a subsidiary of Shahi Exports Pvt Ltd, to promote startup ecosystem in manufacturing sector?

विनिर्माण क्षेत्र में स्टार्टअप इकोसिस्टम को बढ़ावा देने के लिए किस संगठन ने शाही एक्सपोर्ट्स प्राइवेट लिमिटेड की सहायक कंपनी भाने ग्रुप के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Ministry of Commerce
- (b) Department for Promotion of Industry and Internal Trade
- (c) Confederation of Indian Industry
- (d) Ministry of Textiles
- (e) Indian Apparel Export Council

Ans. b

Sol. DPIIT signs MoU with Bhaane Group to promote startup ecosystem in manufacturing sector

Department for Promotion of Industry and Internal Trade (DPIIT) has signed a MoU with the Bhaane Group, a subsidiary of Shahi Exports Pvt Ltd, the largest manufacturer of apparel.

This collaboration will launch incubation programs for startups specialising in manufacturing, along with other production areas and foster relationships with international startup ecosystems.

The private firm will support upcoming startups by providing access to market insights. The firm will facilitate them to create a holistic understanding of the workings of foreign markets, along with guidance on operational knowledge throughout the startup lifecycle.

This collaboration serves a greater good – to nurture a thriving entrepreneurial spirit and strengthen India's manufacturing landscape.

Recent MoU

- DPIIT partners with Apna to boost startup talent and create job opportunities for youth
- Andhra Pradesh signs MoU with Infosys for skill census pre-validation
- NSDC partners with Axis My India to map skill demand and supply across India
- DPIIT signs MoU with HDFC Bank to strengthen startup ecosystem and foster innovation
- Gati Shakti Vishwavidyalaya and Indian Navy sign MoU for Logistics related Education, Research and Training

260. National Girl Child Day is celebrated every year on January 24. The day also marks the anniversary of Prime Minister Narendra Modi's Beti Bachao, Beti Padhao (Save the Girl Child, Educate the Girl Child) scheme, launched on January 22, 2015. What is the theme for National Girl Child Day 2025?

राष्ट्रीय बालिका दिवस हर साल 24 जनवरी को मनाया जाता है। यह दिन प्रधानमंत्री नरेंद्र मोदी की बेटी बचाओ, बेटी पढ़ाओ (बेटी बचाओ, बेटी पढ़ाओ) योजना की वर्षगांठ भी है, जिसे 22 जनवरी, 2015 को लॉन्च किया गया था। राष्ट्रीय बालिका दिवस 2025 का विषय क्या है?

- (a) Educate the Girl Child
- (b) Equal Opportunities for All
- (c) Empowering Girls for a Bright Future
- (d) Ending Gender Disparity
- (e) Protecting Rights of Girls

Ans. c

Sol. 24 January - National Girl Child Day

National Girl Child Day is celebrated every year on January 24. The day also marks the anniversary of Prime Minister Narendra Modi's Beti Bachao, Beti Padhao (Save the Girl Child, Educate the Girl Child) scheme, launched on January 22, 2015.

Established in 2008 by the Ministry of Women and Child Development, this day highlights the importance of empowering and protecting girl children.

National Girl Child Day is an opportunity to raise awareness about the rights of girls and ensure they are provided with equal opportunities and support, free from gender biases.

Theme 2025 - Empowering Girls for a Bright Future

261. With reference to the SANJAY - The Battlefield Surveillance System (BSS), consider the following statements:

संजय - युद्धक्षेत्र निगरानी प्रणाली (बीएसएस) के संदर्भ में, निम्नलिखित कथनों पर विचार करें:

1. It is an automated system that integrates inputs from both ground and aerial battlefield sensors.
2. The system is indigenously developed by the Indian Army and Defence Research and Development Organisation (DRDO).
3. It operates using a secured Army Data Network and Satellite Communication Network.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2, and 3

(e) all are incorrect

Ans. b

Sol. Rajnath Singh flags-off 'SANJAY - The Battlefield Surveillance System' from New Delhi

Defence Minister Rajnath Singh flagged-off 'SANJAY - The Battlefield Surveillance System (BSS)' from South Block, New Delhi.

SANJAY is an automated system which integrates the inputs from all ground and aerial battlefield sensors, processing them to confirm their veracity, preventing duplication and fusing them to produce a Common Surveillance Picture of the battlefield over secured Army Data Network & Satellite Communication Network.

The BSS is equipped with state-of-the-art sensors and cutting-edge analytics. It will monitor the vast land borders, prevent intrusions, assess situations with unparalleled accuracy and prove to be a force multiplier in Intelligence, Surveillance & Reconnaissance. This would enable commanders to operate in both conventional & sub-conventional operations, in a Network Centric Environment.

SANJAY has been indigenously & jointly developed by the Indian Army and Bharat Electronics Limited (BEL) creating a conducive ecosystem towards achieving 'Aatmanirbharta' as a follow up to the Indian Army's 'Year of Technology Absorption'.

These systems will be inducted to all operational Brigades, Divisions & Corps of the Indian Army in three phases w.e.f. March to October of 2025, which has been declared as 'Year of Reforms' in the Ministry of Defence (MoD). This system has been developed under the Buy (Indian) category at a cost of Rs 2,402 crore.

262. Which two organizations have partnered to enhance the digital payments landscape in India, in January 2025?

जनवरी 2025 में भारत में डिजिटल भुगतान परिदृश्य को बढ़ाने के लिए किन दो संगठनों ने साझेदारी की है?

- (a) SBI Payments and Paytm
- (b) SBI Payments and Pine Labs
- (c) SBI Payments and Razorpay
- (d) SBI Payments and PhonePe
- (e) SBI Payments and Google Pay

Ans. b

Sol. SBI Payments & Pine Labs Partners to Drive Next-Gen Commerce Solutions

SBI Payments has partnered with Pine Labs to enhance the digital payments landscape in India, leveraging the combined strengths of SBI Payments, a joint venture between the State Bank of India and Hitachi Payment Services, and Pine Labs.

Currently powering over 200,000 digital checkout points across India, the partnership seeks to accelerate the adoption of digital payments and commerce solutions nationwide.

By combining SBI Payments' extensive distribution network and advanced payment acceptance ecosystem with Pine Labs' tailored solutions, the alliance aims to deliver seamless checkout experiences and empower merchants with a comprehensive suite of digital tools to streamline workflows and drive business growth.

MD & CEO of SBI Payments - Sujay Kumar Yadav

263. In January 2025, Hitachi Payment Services partnered with which of the following organizations to launch the Hitachi Payments Accelerator (HPX) program, aimed at fostering fintech innovation in areas like Embedded Finance, AI, Core Banking, and Web 3.0?

जनवरी 2025 में, हिताची पेमेंट सर्विसेज ने हिताची पेमेंट एक्सेलेरेटर (HPX) कार्यक्रम शुरू करने के लिए निम्नलिखित में से किस संगठन के साथ भागीदारी की, जिसका उद्देश्य एम्बेडेड फाइनेंस, AI, कोर बैंकिंग और वेब 3.0 जैसे क्षेत्रों में फिनटेक नवाचार को बढ़ावा देना है?

- (a) IvyCamp
- (b) NASSCOM
- (c) NPCI Innovation Hub
- (d) Both b and c
- (e) Razorpay Innovation Lab

Ans. a

Sol. Hitachi Payment Services Partners with IvyCamp to Drive Fintech Innovation through HPX Program

Hitachi Payment Services, a leading provider of end-to-end payments and commerce solutions in India, has partnered with IvyCamp, the global alumni-based engagement initiative of IvyCap Ventures, to propel fintech innovation through the Hitachi Payments Accelerator (HPX) program.

The HPX program is designed to engage with fintech startups and foster groundbreaking technological solutions in areas such as ERP/Billing, Embedded Finance, Payments Compliance, AI/Gen AI, Core Banking, Web 3.0/CBDC, and more.

Selected startups will gain access to extensive customer networks, integration with Hitachi Payment Services' advanced technology stack.

264. Who has been reappointed as the Managing Director and Chief Executive Officer (MD & CEO) of IDBI Bank?

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

- (a) Rajnish Kumar
- (b) Uday Kotak
- (c) Chanda Kochhar
- (d) Shikha Sharma
- (e) Rakesh Sharma

Ans. e

Sol. IDBI Bank's board approves re-appointment of Rakesh Sharma as MD & CEO for 3 years

The Board of Directors of IDBI Bank has approved the reappointment of Rakesh Sharma as Managing Director and Chief Executive Officer (MD & CEO) of the bank for three years, effective March 19, 2025.

Rakesh Sharma has been leading IDBI Bank since October 10, 2018.

Prior to joining IDBI Bank, he was MD & CEO of Canara Bank from September 11, 2015, till his superannuation on July 31, 2018.

Recent Appointment in Banking & Insurance Sector

- MD and CEO of Zurich Kotak General Insurance - Alok Kumar Agarwal (Suresh Agarwal).s
- MD and CEO of Indian Bank - Binod Kumar
- MD & CEO of Institutional Equities at JM Financial Institutional Securities - Ankur Jhaveri
- CEO of Angel One - Ambarish Kenghe (effect from March 2025)
- MD and Group Chief Risk Officer - Baldev Prakash

265. National Voters' Day is celebrated annually in India on January 25 to mark the foundation of the Election Commission of India (ECI), which was established on this day in 1950. What is the theme of National Voters' Day 2025?

भारत में राष्ट्रीय मतदाता दिवस हर साल 25 जनवरी को मनाया जाता है, जो भारतीय चुनाव आयोग (ECI) की स्थापना का प्रतीक है, जिसकी स्थापना 1950 में इसी दिन हुई थी। राष्ट्रीय मतदाता दिवस 2025 का विषय क्या है?

- (a) Vote for Change
- (b) Empowering Voters for Democracy
- (c) Nothing like voting, I vote for sure
- (d) Every Vote Counts

(e) Vote for a Better Future

Ans. c

Sol. 25 January - National Voters' Day

National Voters' Day is celebrated annually in India on January 25 to mark the foundation of the Election Commission of India (ECI), which was established on this day in 1950.

The day is observed to encourage and increase voter participation, especially among the youth, and to highlight the importance of voting in a democracy.

Theme 2025 - Nothing like voting, I vote for sure

National Voters' Day was first celebrated in 2011 to honor the contributions of the Election Commission in strengthening the democratic process in India.

267. National Tourism Day is celebrated annually on January 25 to highlight the importance of tourism in India and promote its potential as a key driver of the country's economy. What is the theme for National Tourism Day in 2025?

भारत में पर्यटन के महत्व को उजागर करने और देश की अर्थव्यवस्था के प्रमुख चालक के रूप में इसकी क्षमता को बढ़ावा देने के लिए हर साल 25 जनवरी को राष्ट्रीय पर्यटन दिवस मनाया जाता है। 2025 में राष्ट्रीय पर्यटन दिवस की थीम क्या है?

- (a) Tourism for Sustainable Future
- (b) Sustainable Development through Tourism
- (c) Tourism for Inclusive Growth
- (d) Tourism as a Tool for Peace
- (e) Exploring India's Rich Heritage

Ans. c

Sol. 25 January - National Tourism Day

National Tourism Day is celebrated annually on January 25 to highlight the importance of tourism in India and promote its potential as a key driver of the country's economy.

The day aims to encourage tourism in India, raise awareness about the diverse culture, heritage, and natural beauty of the country, and promote responsible and sustainable tourism practices.

Theme 2025 - Tourism for Inclusive Growth

268. International Day of Education is celebrated on January 24 each year to recognize the pivotal role of education in achieving global peace, development, and human rights. What is the theme for International Day of Education 2025?

वैश्विक शांति, विकास और मानवाधिकारों को प्राप्त करने में शिक्षा की महत्वपूर्ण भूमिका को मान्यता देने के लिए प्रत्येक वर्ष 24 जनवरी को अंतर्राष्ट्रीय शिक्षा दिवस मनाया जाता है। अंतर्राष्ट्रीय शिक्षा दिवस 2025 का विषय क्या है?

- (a) Education for All
- (b) Education for Environmental Sustainability
- (c) Global Literacy for Sustainable Development
- (d) Empowering Women through Education
- (e) AI and Education: Preserving Human Agency in a World of Automation

Ans. e

Sol. 24 January - International Day of Education

International Day of Education is celebrated on January 24 each year to recognize the pivotal role of education in achieving global peace, development, and human rights.

The day aims to raise awareness about the global need for quality education, especially in underserved regions, and to advocate for inclusive and equitable education for all

Theme 2024 - AI and education: Preserving human agency in a world of automation

It is proclaimed by the United Nations in 2018, this day highlights the importance of education for sustainable development and its role in empowering individuals and communities.

270. Kerala Chief Minister Pinarayi Vijayan has inaugurated India's first fully integrated disaster warning system KaWaCHaM. What does the KaWaCHaM system stand for?

केरल के मुख्यमंत्री पिनाराई विजयन ने भारत की पहली पूर्ण एकीकृत आपदा चेतावनी प्रणाली KaWaCHaM का उद्घाटन किया है। KaWaCHaM प्रणाली का क्या अर्थ है?

- (a) Kerala Warnings and Coastal Hazard Management
- (b) Kerala Warnings Crisis and Hazard Management
- (c) Kerala Weather Climate Hazard Management
- (d) Kerala Weather and Coastal Health Management
- (e) Kerala Warning and Climate Hazard Monitoring

Ans. b

Sol. Kerala CM Vijayan launches disaster risk warning system KaWaCHaM

Kerala Chief Minister Pinarayi Vijayan has inaugurated India's first fully integrated disaster warning system KaWaCHaM (Kerala Warnings, a Crisis and Hazard Management System).

The KaWaCHaM system has been developed under the National Cyclone Risk Mitigation Project.

The KaWaCHaM system is considered one of the fastest weather alert systems in the world which will enhance rescue and rehabilitation efforts during extreme weather events driven by climate change.

The KaWaCHaM system has been developed by the Kerala State Disaster Management Authority (KSDMA) with funding support from the National Disaster Management Authority, the government of India, and the World Bank. It is a part of the National Cyclone Risk Mitigation Project.

About Kerala

- **Capital** – Thiruvananthapuram
- **Chief Minister** – Pinarayi Vijayan
- **Governor** – Rajendra Vishwanath Arlekar

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

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

- (a) 5,000 GI tags
- (b) 18,000 GI tags
- (c) 8,000 GI tags
- (d) 12,000 GI tags
- (e) 10,000 GI tags

Ans. e

Sol. Government set a target of 10,000 GI Tag by 2030

The Government of India has set a target of 10,000 Geographical Indication (GI) tags for the Indian products by 2030. According to the Department for Promotion of Industry and Internal Trade (DPIIT) 605 Indian products have been issued GI tags till date.

The new target for the GI tag was announced by the Union Minister of Commerce and Industry, Piyush Goyal at the GI Samagam held in New Delhi. Darjeeling tea was the first product to be given a GI in 2003. The geographical indication registration is valid for 10 years. It can be renewed from time to time for 10 years each.

272. Where will the 4th Badminton Asia Mixed Team Championships be held in February 2025?

फरवरी 2025 में चौथी बैडमिंटन एशिया मिक्स्ट टीम चैंपियनशिप कहाँ आयोजित की जाएगी?

- (a) Tokyo, Japan
- (b) Qingdao, China

- (c) Bangkok, Thailand
- (d) Jakarta, Indonesia
- (e) Seoul, South Korea

Ans. b

Sol. Sindhu & Lakshya to lead India in Badminton Asia Mixed Team Championship

The Badminton Association of India (BAI) has announced a 14-member India squad for the 4th Badminton Asia Mixed Team Championships to be played in Qingdao, China from 11-19 February 2025.

The Indian team will be led by two-time Olympic medallist PV Sindhu and Paris Olympics semi-finalist Lakshya Sen, both of whom are among the country's top badminton stars.

The India team won a bronze medal at the 3rd edition of the Badminton Asia Mixed Team Championships held in Dubai, the United Arab Emirates in 2023.

India Squad for Badminton Asia Mixed Team Championships:

Men: Lakshya Sen, HS Prannoy, Satwiksairaj Rankireddy, Chirag Shetty, Dhruv Kapila, MR Arjun, Sathish Kumar K

Women: PV Sindhu, Malvika Bansod, Gayatri Gopichand, Treesa Jolly, Ashwini Ponnappa, Tanisha Crasto, Adya Variyath.

China is the most successful team in the Championship with two gold medals and one bronze medal. India has won only one medal -bronze at the 2023 edition.

273. Which of the following correctly describes the distribution of Padma Awards in 2025?

निम्नलिखित में से कौन 2025 में पद्म पुरस्कारों के वितरण का सही वर्णन करता है?

- (a) 10 Padma Vibhushan, 20 Padma Bhushan, and 109 Padma Shri Awards
- (b) 7 Padma Vibhushan, 19 Padma Bhushan, and 113 Padma Shri Awards
- (c) 5 Padma Vibhushan, 15 Padma Bhushan, and 119 Padma Shri Awards
- (d) 9 Padma Vibhushan, 18 Padma Bhushan, and 112 Padma Shri Awards
- (e) 7 Padma Vibhushan, 29 Padma Bhushan, and 113 Padma Shri Awards

Ans. b

Sol. Padma Awards 2025 Announced

On the eve of the 76th Republic Day, as per tradition, the Union Ministry of Home Affairs announced the names of the 2025 Padma awardees.

Padma Awards - one of the highest civilian Awards of the country, are conferred in three categories, namely, Padma Vibhushan, Padma Bhushan and Padma Shri.

The awards are given in various disciplines/ fields of activity, viz.- art, social work, public affairs, science and engineering, trade and industry, medicine, literature and education, sports, civil service, etc.

‘Padma Vibhushan’ is awarded for exceptional and distinguished service; ‘Padma Bhushan’ for distinguished service of high order and ‘Padma Shri’ for distinguished service in any field.

The award is conferred to the recipient in March/April of the same year at a ceremonial function held at Rashtrapati Bhawan in New Delhi by the President of India.

For the year 2025, the President has approved the conferment of 139 Padma Awards including 1 duo case (in a duo case, the Award is counted as one) as per the list below.

The list comprises 7 Padma Vibhushan, 19 Padma Bhushan and 113 Padma Shri Awards. This year 23 of the awardees are women, 10 persons are from the category of Foreigners/Non-Resident Indians/Persons of Indian Origin/Overseas Citizen of India and 13 are Posthumous awardees.

Padma Vibhushan (7)

S. No.	Name	Field	State/C
1.	Shri Duvvur Nageshwar Reddy	Medicine	Telanga
2.	Justice (Retd.) Shri Jagdish Singh Khehar	Public Affairs	Chandi
3.	Smt. Kumudini Rajnikant Lakhia	Art	Gujarat
4.	Shri LakshminarayanaSubramaniam	Art	Karnata
5.	Shri M. T. Vasudevan Nair (Posthumous)	Literature and Education	Kerala
6.	Shri Osamu Suzuki (Posthumous)	Trade and Industry	Japan
7.	Smt. Sharda Sinha (Posthumous)	Art	Bihar

Padma Bhushan (19)

S.No.	Name	Field	State/C
8.	Shri A Surya Prakash	Literature and Education- Journalism	Karnata
9.	Shri Anant Nag	Art	Karnata
10.	Shri Bibek Debroy(Posthumous)	Literature and Education	NCT De
11.	Shri Jatin Goswami	Art	Assam
12.	Shri Jose Chacko Periappuram	Medicine	Kerala
13.	Shri Kailash Nath Dikshit	Others-Archaeology	NCT De
14.	Shri Manohar Joshi(Posthumous)	Public Affairs	Mahara
15.	Shri Nalli Kuppuswami Chetti	Trade and Industry	Tamil N
16.	Shri Nandamuri Balakrishna	Art	Andhra
17.	Shri P R Sreejesh	Sports	Kerala
18.	Shri Pankaj Patel	Trade and Industry	Gujarat
19.	Shri Pankaj Udhas (Posthumous)	Art	Mahara
20.	Shri Rambahadur Rai	Literature and Education- Journalism	Uttar P
21.	Sadhvi Ritambhara	Social Work	Uttar P
22.	Shri S Ajith Kumar	Art	Tamil N

23.	Shri Shekhar Kapur	Art	Mahara
24.	Ms. Shobana Chandrakumar	Art	Tamil N
25.	Shri Sushil Kumar Modi (Posthumous)	Public Affairs	Bihar
26.	Shri Vinod Dham	Science and Engineering	USA

Padma Shri (113)

S. No.	Name	Field	State/C
27.	Shri Adwaita Charan Gadanayak	Art	Odisha
28.	Shri Achyut Ramchandra Palav	Art	Mahara
29.	Shri Ajay V Bhatt	Science and Engineering	USA
30.	Shri Anil Kumar Boro	Literature and Education	Assam
31.	Shri Arijit Singh	Art	West B
32.	Smt. Arundhati Bhattacharya	Trade and Industry	Mahara
33.	Shri Arunoday Saha	Literature and Education	Tripura
34.	Shri Arvind Sharma	Literature and Education	Canada
35.	Shri Ashok Kumar Mahapatra	Medicine	Odisha
36.	Shri Ashok Laxman Saraf	Art	Mahara
37.	Shri Ashutosh Sharma	Science and Engineering	Uttar P

S. No.	Name	Field	State/C
38.	Smt. Ashwini Bhide Deshpande	Art	Mahara
39.	Shri Baijnath Maharaj	Others-Spiritualism	Rajasth
40.	Shri Barry Godfray John	Art	NCT De
41.	Smt. Begam Batool	Art	Rajasth
42.	Shri Bharat Gupt	Art	NCT De
43.	Shri Bheru Singh Chouhan	Art	Madhya
44.	Shri Bhim Singh Bhavesh	Social Work	Bihar
45.	Smt. Bhimavva Doddabalappa Shillekyathara	Art	Karnata
46.	Shri Budhendra Kumar Jain	Medicine	Madhya
47.	Shri C S Vaidyanathan	Public Affairs	NCT De
48.	Shri Chaitram Deochand Pawar	Social Work	Mahara
49.	Shri Chandrakant Sheth(Posthumous)	Literature and Education	Gujarat
50.	Shri Chandrakant Sompura	Others-Architecture	Gujarat
51.	Shri Chetan E Chitnis	Science and Engineering	France
52.	Shri David R Syiemlieh	Literature and Education	Megha
53.	Shri Durga Charan Ranbir	Art	Odisha

S. No.	Name	Field	State/C
54.	Shri Farooq Ahmad Mir	Art	Jammu Kashmi
55.	Shri Ganeshwar Shastri Dravid	Literature and Education	Uttar P
56.	Smt. Gita Upadhyay	Literature and Education	Assam
57.	Shri Gokul Chandra Das	Art	West B
58.	Shri Guruvayur Dorai	Art	Tamil N
59.	Shri Harchandan Singh Bhatta	Art	Madhya
60.	Shri Hariman Sharma	Others-Agriculture	Himach Pradesh
61.	Shri Harjinder Singh Srinagar Wale	Art	Punjab
62.	Shri Harvinder Singh	Sports	Haryan
63.	Shri Hassan Raghu	Art	Karnata
64.	Shri Hemant Kumar	Medicine	Bihar
65.	Shri Hriday Narayan Dixit	Literature and Education	Uttar P
66.	Shri Hugh and Colleen Gantzer(Posthumous)(Duo)*	Literature and Education- Journalism	Uttarak
67.	Shri Inivalappil Mani Vijayan	Sports	Kerala
68.	Shri Jagadish Joshila	Literature and Education	Madhya

S. No.	Name	Field	State/C
69.	Smt. Jaspinder Narula	Art	Mahara
70.	Shri Jonas Masetti	Others-Spiritualism	Brazil
71.	Shri Joynacharan Bathari	Art	Assam
72.	Smt. Jumde Yomgam Gamlin	Social Work	Arunac Pradest
73.	Shri K. Damodaran	Others-Culinary	Tamil N
74.	Shri K L Krishna	Literature and Education	Andhra
75.	Smt. K Omanakutty Amma	Art	Kerala
76.	Shri Kishore Kunal(Posthumous)	Civil Service	Bihar
77.	Shri L Hangthing	Others-Agriculture	Nagala
78.	Shri Lakshmipathy Ramasubbaiyer	Literature and Education- Journalism	Tamil N
79.	Shri Lalit Kumar Mangotra	Literature and Education	Jammu Kashmi
80.	Shri Lama Lobzang(Posthumous)	Others-Spiritualism	Ladakh
81.	Smt. Libia Lobo Sardesai	Social Work	Goa
82.	Shri M D Srinivas	Science and Engineering	Tamil N

S. No.	Name	Field	State/C
83.	Shri Madugula Nagaphani Sarma	Art	Andhra
84.	Shri Mahabir Nayak	Art	Jharkha
85.	Smt. Mamata Shankar	Art	West Be
86.	Shri Manda Krishna Madiga	Public Affairs	Telanga
87.	Shri Maruti Bhujangrao Chitampalli	Literature and Education	Mahara
88.	Shri Miriyala Apparao (Posthumous)	Art	Andhra
89.	Shri Nagendra Nath Roy	Literature and Education	West Be
90.	Shri Narayan (Bhulai Bhai) (Posthumous)	Public Affairs	Uttar P
91.	Shri Naren Gurung	Art	Sikkim
92.	Smt. Neerja Bhatla	Medicine	NCT De
93.	Smt. Nirmala Devi	Art	Bihar
94.	Shri Nitin Nohria	Literature and Education	USA
95.	Shri Onkar Singh Pahwa	Trade and Industry	Punjab
96.	Shri P Datchanamoorthy	Art	Puduch
97.	Shri Pandi Ram Mandavi	Art	Chhatti
98.	Shri Parmar Lavjibhai Nagjibhai	Art	Gujarat

S. No.	Name	Field	State/C
99.	Shri Pawan Goenka	Trade and Industry	West B
100.	Shri Prashanth Prakash	Trade and Industry	Karnata
101.	Smt. Pratibha Satpathy	Literature and Education	Odisha
102.	Shri Purisai Kannappa Sambandan	Art	Tamil N
103.	Shri R Ashwin	Sports	Tamil N
104.	Shri R G Chandramogan	Trade and Industry	Tamil N
105.	Smt. Radha Bahin Bhatt	Social Work	Uttarak
106.	Shri Radhakrishnan Devasenapathy	Art	Tamil N
107.	Shri Ramdarash Mishra	Literature and Education	NCT De
108.	Shri Ranendra Bhanu Majumdar	Art	Mahara
109.	Shri Ratan Kumar Parimoo	Art	Gujarat
110.	Shri Reba Kanta Mahanta	Art	Assam
111.	Shri Renthlei Lalrawna	Literature and Education	Mizora
112.	Shri Ricky Gyan Kej	Art	Karnata
113.	Shri Sajjan Bhajanka	Trade and Industry	West B
114.	Smt. Sally Holkar	Trade and Industry	Madhya

S. No.	Name	Field	State/C
115.	Shri Sant Ram Deswal	Literature and Education	Haryan
116.	Shri Satyapal Singh	Sports	Uttar P
117.	Shri Seeni Viswanathan	Literature and Education	Tamil N
118.	Shri Sethuraman Panchanathan	Science and Engineering	USA
119.	Smt. Sheikha Shaikha Ali Al-Jaber Al-Sabah	Medicine	Kuwait
120.	Shri Sheen Kaaf Nizam (Shiv Kishan Bissa)	Literature and Education	Rajasth
121.	Shri Shyam Bihari Agrawal	Art	Uttar P
122.	Smt. Soniya Nityanand	Medicine	Uttar P
123.	Shri Stephen Knapp	Literature and Education	USA
124.	Shri Subhash Khetulal Sharma	Others-Agriculture	Mahara
125.	Shri Suresh Harilal Soni	Social Work	Gujarat
126.	Shri Surinder Kumar Vasal	Science and Engineering	Delhi
127.	Shri Swami Pradiptananda (Kartik Maharaj)	Others-Spiritualism	West B
128.	Shri Syed Ainul Hasan	Literature and Education	Uttar P
129.	Shri Tejendra Narayan Majumdar	Art	West B

S. No.	Name	Field	State/C
130.	Smt. Thiyam Suryamukhi Devi	Art	Manipu
131.	Shri Tushar Durgeshbhai Shukla	Literature and Education	Gujarat
132.	Shri Vadiraj Raghawendracharya Panchamukhi	Literature and Education	Andhra
133.	Shri Vasudeo Kamath	Art	Mahara
134.	Shri Velu Aasaan	Art	Tamil N
135.	Shri Venkappa Ambaji Sugatekar	Art	Karnata
136.	Shri Vijay Nityanand Surishwar Ji Maharaj	Others-Spiritualism	Bihar
137.	Smt. Vijayalakshmi Deshamane	Medicine	Karnata
138.	Shri Vilas Dangre	Medicine	Mahara
139.	Shri Vinayak Lohani	Social Work	West B

274. Which player was named the ICC Women's T20I Cricketer of the Year for 2024?

किस खिलाड़ी को 2024 के लिए ICC महिला T20I क्रिकेटर ऑफ द ईयर चुना गया?

- (a) Smriti Mandhana
- (b) Esha Oza
- (c) Amelia Kerr
- (d) Annerie Dercksen
- (e) Harleen Deol

Ans. c

Sol. Arshdeep Singh named ICC Men's T20I Cricketer of the Year

The left-arm pacer of India, Arshdeep Singh, was the leading wicket-taker during India's successful outing in the 2024 ICC T20 World Cup, and he recently became India's highest wicket-taker in T20 internationals.

Rohit Sharma was named the captain of the ICC Men's T20I Team of the Year 2024 while Arshdeep Singh won the ICC Men's T20I Cricketer of the Year 2024 award.

Arshdeep Singh, along with Jasprit Bumrah, Hardik Pandya and Rohit Sharma, was also named in the ICC Men's T20I Team of the Year while the ICC Women's T20I Team of the Year 2024 included Smriti Mandhana, Richa Ghosh and Deepti Sharma.

ICC Awards 2024 winners list

- **ICC Men's T20I Cricketer of the Year**- Arshdeep Singh (IND)
- **ICC Women's T20I Cricketer of the Year**- Amelia Kerr (NZL)
- **ICC Umpire of the Year** - Richard Illingworth (ENG)
- **ICC Men's Associate Cricketer of the Year** - Gerhard Erasmus (NAM)
- **ICC Women's Associate Cricketer of the Year** - Esha Oza (UAE)
- **ICC Emerging Men's Cricketer of the Year** - Kamindu Mendis (SRI)
- **ICC Emerging Women's Cricketer of the Year** - Annerie Dercksen (RSA)
- **ICC Men's ODI Cricketer of the Year** - Azmatullah Omarzai (AFG)
- **ICC Women's ODI Cricketer of the Year** - Smriti Mandhana (IND)
- **ICC Men's Test Cricketer of the Year** - Jasprit Bumrah (IND)
- **Rachael Heyhoe Flint Trophy for ICC Women's Cricketer of the Year** - to be announced
- **Sir Garfield Sobers Trophy for ICC Men's Cricketer of the Year** - to be announced
- **ICC Men's T20I Team of the Year**- Rohit Sharma (c), Travis Head, Phil Salt, Babar Azam, Nicholas Pooran (wk), Sikandar Raza, Hardik Pandya, Rashid Khan, Wanindu Hasaranga, Jasprit Bumrah, Arshdeep Singh.
- **ICC Women's T20I Team of the Year**- Laura Wolvaardt (c), Smriti Mandhana, Chamari Athapaththu, Hayley Matthews, Nat Sciver-Brunt, Melie Kerr, Richa Ghosh (wk), Marizanne Kapp, Orla Prendergast, Deepti Sharma, Sadia Iqbal.
- **ICC Men's Test Team of the Year**- Yashasvi Jaiswal, Ben Duckett, Kane Williamson, Joe Root, Harry Brook, Kamindu Mendis, Jamie Smith (wk), Ravindra Jadeja, Pat Cummins (c), Matt Henry, Jasprit Bumrah.
- **ICC Men's ODI Team of the Year**- Saim Ayub, Rahmanullah Gurbaz, Pathum Nissanka, Kusal Mendis (wk), Charith Asalanka (c), Sherfane Rutherford,

Azmatullah Omarzai, Wanindu Hasaranga, Shaheen Shah Afridi, Haris Rauf, AM Ghazanfar.

- **ICC Women's ODI Team of the Year-** Smriti Mandhana, Laura Wolvaardt (c), Chamarti Athapaththu, Hayley Matthews, Marizanne Kapp, Ashleigh Gardner, Annabel Sutherland, Amy Jones (wk), Deepti Sharma, Sophie Ecclestone, Kate Cross.

275. NITI Aayog has unveiled the inaugural edition of the Fiscal Health Index (FHI) 2025 in New Delhi, aiming to assess and improve the fiscal health of Indian states. Which state ranked first in the Fiscal Health Index (FHI) 2025?

नीति आयोग ने नई दिल्ली में राजकोषीय स्वास्थ्य सूचकांक (FHI) 2025 के उद्घाटन संस्करण का अनावरण किया है, जिसका उद्देश्य भारतीय राज्यों के राजकोषीय स्वास्थ्य का आकलन करना और उसमें सुधार करना है। राजकोषीय स्वास्थ्य सूचकांक (FHI) 2025 में कौन सा राज्य पहले स्थान पर रहा?

- (a) Chhattisgarh
- (b) Goa
- (c) Odisha
- (d) Karnataka
- (e) Kerala

Ans. c

Sol. NITI Aayog launches the "Fiscal Health Index 2025" in New Delhi
NITI Aayog has unveiled the inaugural edition of the Fiscal Health Index (FHI) 2025 in New Delhi, aiming to assess and improve the fiscal health of Indian states.

The report was launched by Dr. Arvind Panagariya, Chairman of the 16th Finance Commission, in the presence of senior dignitaries, including NITI Aayog Vice Chairman Suman Bery, CEO BVR Subrahmanyam, and member Dr. Arvind Virmani.

The FHI report evaluates 18 major states based on five critical sub-indices: Quality of Expenditure, Revenue Mobilisation, Fiscal Prudence, Debt Index, and Debt Sustainability.

Odisha emerged as the top performer with a score of 67.8, followed by Chhattisgarh (55.2) and Goa (53.6). The rankings highlight interstate disparities, with achiever states excelling in fiscal discipline, while states like Karnataka face challenges in expenditure management and debt sustainability.

This report marks the beginning of an annual series that will provide valuable, data-driven insights into the fiscal health of Indian states, aiding policymakers

in informed decision-making and fostering economic stability across the country.

276. Who won the 2025 Australian Open Men's Singles title?

2025 ऑस्ट्रेलियन ओपन पुरुष एकल खिताब किसने जीता?

(a) Alexander Zverev

(b) Jannik Sinner

(c) Novak Djokovic

(d) Rafael Nadal

(e) Daniil Medvedev

Ans. b

Sol. Jannik Sinner & Madison Keys wins 2025 Australian Open Singles Titles
Jannik Sinner of Italy and Madison Keys of the United States of America won the men's and women's singles titles of the 2025 Australian Open Grand Slam Tennis tournament, respectively.

The 2024 Australian Open **singles** winner, Jannik Sinner successfully defended his Australian Open title. It was the first Australian Open title for Madison Keys. It was the third Grand Slam title for Jannik Sinner and the first Grand Slam title for Madison Keys.

The 120th edition of the **Australian Open** was held from 6-26 January 2025 at Melbourne Park in Melbourne City, Australia.

Winners of the 2025 Australian Open

Event	Winners	Runners-Up
Men's Single	Jannik Sinner (Italy)	Alexander Zverev (Germany)
Women's Single	Madison Keys (USA)	Aryna Sabalenka (Belarus)
Men's Double	Harri Heliövaara (Finland) Henry Patten (Britain)	Simone Bolelli (Italy) Andrea Vavassori (Italy)
Women's Double	Katerina Siniakova (Czech Republic) Taylor Townsend (USA)	Su- Wei Hsieh (Taiwan) Jelena Ostapenko (Latvia)
Mixed Doubles	Olivia Gadecki (Australia)	Kimberly Birrell (Australia)

	John Peers (Australia)	John Patrick Smith (Australia)
--	------------------------	--------------------------------

277. On which date is the International Holocaust Remembrance Day commemorated every year?

अंतर्राष्ट्रीय नरसंहार स्मरण दिवस हर साल किस तारीख को मनाया जाता है?

- (a) 27 December
- (b) 25 January
- (c) 27 January
- (d) 1 February
- (e) 14 March

Ans. a

Sol. 27 January - International Day of Commemoration in memory of the victims of the Holocaust

Every year on 27 January, the international community comes together to commemorate the International Holocaust Remembrance Day. This Day was chosen by the United Nations General Assembly to mark the liberation of the Auschwitz-Birkenau Nazi Concentration and Extermination Camp in 1945. The United Nations Office at Geneva and its partners will mark the International Day of Commemoration in Memory of the Victims of the Holocaust (27 January) reflecting the theme of this year's commemoration: "Holocaust Remembrance for Dignity and Human Rights"

278. Which bank has appointed P. Suriaraj as its Executive Director?

किस बैंक ने पी. सूर्यराज को अपना कार्यकारी निदेशक नियुक्त किया है?

- (a) HDFC Bank
- (b) Dhanlaxmi Bank
- (c) ICICI Bank
- (d) Axis Bank
- (e) Yes Bank

Ans. b

Sol. P. Suriaraj takes charge as executive director of Dhanlaxmi Bank

P. Suriaraj has taken charge as Executive Director of the Dhanlaxmi Bank. He was appointed by the Reserve Bank of India (RBI) as executive director of the Bank for a period of three years.

A seasoned banker with 37 years' experience with the Tamilnad Mercantile Bank Ltd, Mr. Suriaraj has served as the General Manager of various departments, including Integrated treasury, HR, recovery, establishment, planning and resource mobilization, operation and services, inspection and accounts.

Mr. Suriaraj is a post graduate in Commerce and a Certified Associate of the Indian Institute of Bankers (CAIIB) and he will represent as a whole-time director on the Board in accordance with Section 10A(2)(a) of the Banking Regulation Act, 1949.

Recent Appointment in Banking & Insurance Sector

- **MD & CEO of IDBI Bank** - Rakesh Sharma
- **MD and CEO of Zurich Kotak General Insurance** - Alok Kumar Agarwal (replace Suresh Agarwal)
- **MD and CEO of Indian Bank** - Binod Kumar
- **MD & CEO of Institutional Equities at JM Financial Institutional Securities** - Ankur Jhaveri
- **CEO of Angel One** - Ambarish Kenghe (effect from March 2025)

279. International Customs Day is observed annually on 26th January to recognize the role of customs officials and agencies in the global trade system.

What is the theme for International Customs Day in 2025?

वैश्विक व्यापार प्रणाली में सीमा शुल्क अधिकारियों और एजेंसियों की भूमिका को मान्यता देने के लिए हर साल 26 जनवरी को अंतर्राष्ट्रीय सीमा शुल्क दिवस मनाया जाता है। 2025 में अंतर्राष्ट्रीय सीमा शुल्क दिवस का विषय क्या है?

- Customs Promoting Sustainable Trade
- Customs: The Backbone of Global Security
- Customs Delivering on its Commitment to Efficiency, Security, and Prosperity
- Innovations in Customs and Trade
- The Future of International Trade

Ans. c

Sol. 26 January - International Customs Day

International Customs Day is observed annually on 26th January to recognize the role of customs officials and agencies in the global trade system.

The day aims to raise awareness about the important role customs plays in global trade, economic development, and security by ensuring the effective implementation of laws and regulations.

Theme 2025 - Customs Delivering on its Commitment to Efficiency, Security and Prosperity

The roots of International Customs Day trace back to the formation of the Customs Cooperation Council (CCC), which is now known as the World Customs Organisation (WCO). The CCC was established in 1952 as an intergovernmental body to improve the efficiency of customs administrations around the globe.

280. Which two organizations signed an MoU to advance technological innovation in India's maritime sector?

भारत के समुद्री क्षेत्र में तकनीकी नवाचार को आगे बढ़ाने के लिए किन दो संगठनों ने समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Ministry of Commerce and ISRO
- (b) Directorate General of Shipping (DGS) and Centre for Development of Advanced Computing (C-DAC)
- (c) Ministry of Ports and Ministry of Electronics and Information Technology (MeitY)
- (d) Indian Coast Guard and DRDO
- (e) Shipping Corporation of India and Ministry of Science and Technology

Ans. b

Sol. Directorate General of Shipping & Centre for Development of Advanced Computing sign umbrella MOU to drive Maritime Innovation

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 Memorandum of Understanding (MoU), to advance technological innovation and excellence in India's maritime sector.

This MoU embodies a progressive vision for tackling challenges and leveraging opportunities in the maritime sector through technology, collaboration, and innovation. It establishes a strong foundation for building a sustainable and advanced maritime ecosystem in India.

281. Who has been elected as the Prime Minister of the Republic of Ireland for the second time?

आयरलैंड गणराज्य के प्रधानमंत्री के रूप में दूसरी बार किसे चुना गया है?

- (a) Micheal Higgins
- (b) Micheal Martin
- (c) Leo Varadkar
- (d) Simon Coveney
- (e) Mary Lou McDonald

Ans. b

Sol. Micheal Martin returns as Irish prime minister

Micheal Martin has been elected as the Republic of Ireland's prime minister for a second time. Lawmakers voted 95 to 76 in support of the nomination of the Fianna Fail leader.

Martin will lead a coalition government made up of the two largest centre-right parties, in addition to independent lawmakers.

Martin, 64, was previously prime minister from 2020 to 2022 before handing the position to Fine Gael for the second half of the term.

Newly Appointed Prime Minister & President

- PM of Ireland - Micheal Martin
- President of the United States - Donald Trump (47th)
- President of Venezuela - Nicolás Maduro
- President of Lebanon - Joseph Aoun
- President of Ghana - John Mahama

282. Which Indian athlete broke her own national record and won gold in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025?

किस भारतीय एथलीट ने अपना ही राष्ट्रीय रिकॉर्ड तोड़ा और मीटिंग डे नैनटेस मेट्रोपोल 2025 में महिलाओं की 60 मीटर इनडोर बाधा दौड़ में स्वर्ण पदक जीता?

- (a) Hima Das
- (b) Jyothi Yarraji
- (c) Dutee Chand
- (d) Annu Rani
- (e) Neeraj Chopra

Ans. b

Sol. India's Jyothi Yarraji wins gold medal in women's 60m indoor hurdles in France

In Athletics, India's Jyothi Yarraji broke her own national record and won the gold medal in the women's 60m indoor hurdles at the Meeting de Nantes Métropole 2025 in France.

Jyothi Yarraji, who already holds the national record in women's 100m hurdles, clocked 8.04 seconds to win the final A at the Pierre-Quinon Metropolitan Stadium.

At the 2023 Asian Games, Jyothi won the silver medal in the 100m hurdles, clocking 12.91 seconds. Last year, she made her Olympic debut in Paris, where she finished fourth in the women's 100m hurdles repechage heat, failing to qualify for the semi-finals.

283. The Reserve Bank of India (RBI) has resolved 95 per cent of complaints received under the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS) between April 1, 2023, and March 31, 2024. Which region reported the highest number of complaints under RB-IOS per lakh accounts in FY 2023-24?

भारतीय रिज़र्व बैंक (RBI) ने 1 अप्रैल, 2023 से 31 मार्च, 2024 के बीच रिज़र्व बैंक-एकीकृत लोकपाल योजना (RB-IOS) के तहत प्राप्त 95 प्रतिशत शिकायतों का समाधान कर दिया है। वित्त वर्ष 2023-24 में प्रति लाख खातों पर RB-IOS के तहत सबसे अधिक शिकायतें किस क्षेत्र में दर्ज की गईं?

- (a) Chandigarh
- (b) National Capital Territory of Delhi
- (c) Rajasthan
- (d) Gujarat
- (e) Uttarakhand

Ans. a

Sol. Reserve Bank of India ombudsman resolves 95% of complaints in FY24
The Reserve Bank of India (RBI) has resolved 95 per cent of complaints received under the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS) between April 1, 2023, and March 31, 2024.

According to the annual report of the Ombudsman Scheme for this period, a total of 9,34,355 complaints were lodged under RB-IOS. These complaints were handled by the Offices of the RBI Ombudsman (ORBIOs) and the Centralised Receipt and Processing Centre (CRPC).

The RBI's Integrated Ombudsman Scheme recorded a 32.81 per cent increase in complaints from banking customers during the financial year ending March 2024. As per the report, 57.07 per cent of maintainable complaints were resolved through mutual settlement, conciliation, or mediation, while 40.78 per cent were dismissed due to the absence of any service deficiency.

Loans and advances accounted for 85,281 complaints, representing 29.01 per cent of the total complaints—a sharp increase of 42.70 per cent compared to the 2023.

Regionally, Chandigarh, the National Capital Territory of Delhi, Rajasthan, Gujarat, and Uttarakhand emerged as the top five contributors to complaints received at ORBIOs per lakh accounts (deposit and credit). On the other hand, Mizoram, Nagaland, Ladakh, Manipur, and Lakshadweep reported the lowest number of complaints during FY24.

284. In which country did the Ministry of Tourism participate in the FITUR travel fair in January 2025?

जनवरी 2025 में FITUR यात्रा मेले में पर्यटन मंत्रालय ने किस देश में भाग लिया?

- (a) Italy
- (b) Spain
- (c) France
- (d) Portugal

(e) Germany

Ans. b

Sol. India's participation in International Travel Trade Exhibition at FITUR, Madrid

The Ministry of Tourism, Government of India, has participated in one of the leading travel fairs - IFEMA being held in Madrid, Spain for positioning India as a potential leading destination in the source market of Spain and Latin America. The exhibition at FITUR, considered to be a benchmark event in the tourism sector, was held from 22nd - 26th January 2025. FITUR is the global meeting point for tourism professionals and leading fair for inbound and outbound markets in Ibero-America.

The Indian delegation comprised of more than 23 co-exhibitors, including the State Governments of Karnataka, Sikkim, Chhattisgarh and Jharkhand amongst others showcased their unique tourism products and experiences under the Incredible India banner at FITUR.

The year 2026 will be marked as the Dual Year of Culture, Tourism and Artificial Intelligence on the occasion of 70th year of diplomatic relations between India and Spain. The Ministry of Tourism, Government of India, also, in order to encourage the Indian diaspora to become Incredible India ambassadors, has launched 'Chalo India Initiative'.

285. Which country's leader, Alexander Lukashenko, was declared the winner of a presidential election?

किस देश के नेता अलेक्जेंडर लुकाशेंको को राष्ट्रपति चुनाव का विजेता घोषित किया गया?

- (a) Ukraine
- (b) Latvia
- (c) Russia
- (d) Poland
- (e) Belarus

Ans. e

Sol. Alexander Lukashenko wins seventh straight term in 'sham' Belarus election
Longtime Belarusian leader Alexander Lukashenko has been declared winner of a disputed presidential election, securing a seventh straight term, according to the country's electoral body.

Belarus' incumbent President Alexander Lukashenko has won the presidential election. Preliminary data from the Central Election Commission shows that Lukashenko received 86.82 per cent of the vote.

According to the law, Belarus' president is chosen through direct elections, and a candidate receiving more than 50 per cent of the vote is declared elected. The president is elected for five-year terms.

About Belarus

- Capital- Minsk
- Currency- Belarusian ruble
- Continent - Europe
- Official languages- Belarusian, Russian
- President- Aleksandr Lukashenko

286. 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 इश्योरेंस पर जुर्माना लगाया?

- (a) Reserve Bank of India (RBI)
- (b) Securities and Exchange Board of India (SEBI)
- (c) Insurance Regulatory and Development Authority of India (IRDAI)
- (d) Ministry of Corporate Affairs (MCA)
- (e) Comptroller and Auditor General of India (CAG)

Ans. c

Sol. IRDAI imposes ₹1 crore penalty on Royal Sundaram General Insurance. The Insurance Regulatory and Development Authority of India (IRDAI) has imposed a ₹1 crore penalty on Royal Sundaram General Insurance for violation of norms pertaining to outsourcing of activities.

In an inspection, the regulator observed payments in excess of ₹1 crore, made during 2018-19 and 2019-20 to vendors, were not reported in the outsourcing returns filed with the Authority.

The insurer also failed to submit the explanation/ information sought by the inspection team during the inspection period.

287. 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

Ans. d

Sol. Georgia declared malaria-free after decades-long battle

The World Health Organization (WHO) has announced that Georgia has officially been certified as malaria-free, marking a significant milestone in the country's nearly century-long battle against the disease.

Georgia becomes the 45th country and the first in the WHO European Region to achieve this status.

The certification process requires a country to demonstrate that no indigenous malaria cases have been reported for at least three consecutive years. Georgia achieved this milestone in 2015, after successfully interrupting the transmission of the three main malaria parasite species: *P. falciparum*, *P. malariae*, and *P. vivax*.

About Georgia

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

288. Which bank has approved filing an application with the RBI for a universal bank license, in January 2025?

किस बैंक ने जनवरी 2025 में यूनिवर्सल बैंक लाइसेंस के लिए RBI के पास आवेदन दाखिल करने को मंजूरी दी है?

- (a) Ujjivan Small Finance Bank (SFB)
- (b) Jana Small Finance Bank (SFB)
- (c) AU Small Finance Bank (SFB)
- (d) Equitas Small Finance Bank (SFB)
- (e) ESAF Small Finance Bank (SFB)

Ans. a

Sol. Ujjivan SFB board approves filing for universal bank license with RBI

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.

Apart from Ujjivan SFB, AU SFB has already applied for an universal bank license with the RBI. Jana SFB too is expected to follow suit in the current calendar year.

About Ujjivan Small Finance Bank

- Founded- 1 February 2017
- Headquarters- Bangalore, Karnataka
- MD & CEO – Sanjeev Nautiyal

289. Dr K.M. Cherian passed away recently in Bengaluru. What significant milestone is Dr. K.M. Cherian known for in Indian medical history?

डॉ. के.एम. चेरियन का हाल ही में बेंगलुरु में निधन हो गया। डॉ. के.एम. चेरियन भारतीय चिकित्सा इतिहास में किस महत्वपूर्ण उपलब्धि के लिए जाने जाते हैं?

- (a) Performing the first kidney transplant in India
- (b) Performing India's first coronary bypass surgery
- (c) Performing the first liver transplant in India
- (d) Conducting the first heart transplant in India
- (e) Developing the first artificial heart valve in India

Ans. b

Sol. India's preeminent cardiac surgeon K.M. Cherian passes away

India's preeminent cardiac surgeon K.M. Cherian, who performed India's first coronary bypass surgery, died in Bengaluru.

He was honorary surgeon to the president of India from 1990 to 1993. He received numerous awards, including the Padma Shri in 1991 and a Harvard Medical Excellence Award in 2005, through a panel organised by Harvard Medical School.

290. Hariman Sharma, a visionary farmer from Himachal Pradesh, has been honored with 2025 Padma Shri, one of the highest Civilian Award. For what contribution was Hariman Sharma honored with the Padma Shri?

हिमाचल प्रदेश के दूरदर्शी किसान हरिमान शर्मा को सर्वोच्च नागरिक पुरस्कारों में से एक, 2025 पद्म श्री से सम्मानित किया गया है। हरिमान शर्मा को किस योगदान के लिए पद्म श्री से सम्मानित किया गया?

- (a) For his contribution to Indian agriculture
- (b) For his work in biotechnology
- (c) For his innovation in dairy farming
- (d) For his environmental conservation efforts
- (e) For his development in irrigation techniques

Ans. a

Sol. Hariman Sharma selected for Padma Shri revolutionised apple cultivation

Hariman Sharma, a visionary farmer from Himachal Pradesh, has been honored with Padma Shri, one of the highest Civilian Award for his transformative contribution to Indian agriculture.

He developed an innovative, self- pollinating, low chilling apple variety called HRMN – 99, that has revolutionized the apple cultivation landscape in the country and brought a juicy nutritive variety more within reach in terms of geography and affordability.

Unlike commercial apple varieties that require temperate climates and extended chilling hours, HRMN-99 thrives in tropical, sub-tropical, and plain regions with summer temperatures reaching 40-45°C, enabling apple farming in areas where it was previously considered unviable.

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. Remarkably, one of these seeds sprouted the following year, and by 2001, the plant bore fruit despite the warm climate of Paniala, situated at an elevation of 1,800 feet.

291. Which company is acquiring up to 72.64% shareholding in ITD Cementation India Limited?

कौन सी कंपनी आईटीडी सीमेंटेशन इंडिया लिमिटेड में 72.64% तक की हिस्सेदारी हासिल कर रही है?

- (a) Adani Enterprises
- (b) Renew Exim DMCC
- (c) Tata Projects
- (d) Larsen & Toubro
- (e) GMR Infrastructure

Ans. b

Sol. CCI approves the proposed acquisition of up to 72.64% shareholding in ITD Cementation India Limited by Renew Exim DMCC

The Competition Commission of India (CCI) has given the green light to the proposed acquisition of a majority stake in ITD Cementation India Limited (ICIL) by Renew Exim DMCC, a Dubai-based company belonging to the Adani Group. The deal will see Renew Exim, an entity owned by Vinod Adani, acquire up to 72.64 per cent of ICIL's total issued and voting equity share capital for a consideration of up to ₹5,758 crore, including the primary transaction and open offer.

Under the acquisition plan, Renew Exim DMCC will initially purchase 46.64 per cent of ITD Cementation's equity, equating to 8,01,13,180 shares.

Additionally, as per SEBI's Substantial Acquisition of Shares and Takeovers Regulations, 2011, the company has launched an open offer to acquire an additional 26 per cent stake, or 4,46,64,772 shares, to solidify its controlling position.

292. In 2025, World Leprosy Day is observed on which date?

2025 में, विश्व कुष्ठ रोग दिवस किस तारीख को मनाया गया है?

- (a) 24 January

- (b) 26 January
- (c) 29 January
- (d) 25 January
- (e) 27 January

Ans. b

Sol. 26 January 2025 - World Leprosy Day

World Leprosy Day is observed every year on the last Sunday of January. In 2025, the World Leprosy Day is on 26 January.

This international day is an opportunity to celebrate people who have experienced leprosy, raise awareness of the disease, and call for an end to leprosy-related stigma and discrimination.

Theme 2025 - Unite. Act. Eliminate

293. Prime Minister Narendra Modi has inaugurated the 38th National Games in Dehradun, Uttarakhand. Which two sports have been included in the National Games for the first time?

प्रधानमंत्री नरेंद्र मोदी ने उत्तराखंड के देहरादून में 38वें राष्ट्रीय खेलों का उद्घाटन किया। राष्ट्रीय खेलों में पहली बार किन दो खेलों को शामिल किया गया है?

- (a) Kabaddi and Kho-Kho
- (b) Yoga and Mallakhamb
- (c) Judo and Gymnastics
- (d) Wrestling and Archery
- (e) Tennis and Badminton

Ans. b

Sol. PM Modi inaugurates the 38th National Games in Dehradun

Prime Minister Narendra Modi has inaugurated the 38th National Games in Dehradun, Uttarakhand.

The 38th National Games is being hosted in Dehradun, Uttarakhand during its Silver Jubilee year and will be held in 11 cities across 8 districts of Uttarakhand from 28th January to 14th February.

36 states and one union territory will participate in the National Games. Over 17 days, competitions for 35 sports disciplines will be held. Among these, medals will be awarded for 33 sports, while two will be exhibition sports. Yoga and Mallakhamb have been included in the National Games for the first time. More than 10,000 athletes from across the country will participate in the event. With a focus on sustainability, the theme for the National Games this year is "Green Games."

A special park, called the Sports Forest, will be developed near the venue, where more than 10,000 saplings will be planted by athletes and guests. The

medals and certificates for the athletes will be made from environmentally friendly and biodegradable materials.

294. Which company signed an MoU with the Odisha government to set up a steel plant in Keonjhar district?

किस कंपनी ने क्योँझर जिले में स्टील प्लांट स्थापित करने के लिए ओडिशा सरकार के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Tata Steel
- (b) Jindal Steel & Power
- (c) JSW Group
- (d) SAIL
- (e) Vedanta

Ans. c

Sol. JSW Group signs MoU with Odisha govt to set up 5-MTPA steel plant in Keonjhar

Sajjan Jindal-led JSW Group signed an MoU with the Odisha government to set up a 5-million tonnes per annum steel plant in Keonjhar district.

The agreement was signed in presence of Chief Minister Mohan Charan Majhi and Sajjan Jindal here on the first day of 'Utkarsh Odisha-Make in Odisha Conclave'.

The JSW (Group) will set up a 5-MTPA steel plant in Keonjhar district at an investment of around Rs 35,000 crore.

Keonjhar district is located in the iron ore reserves belt, and the minerals were being exported to other areas from the district. As a result, the locals did not get any benefit from the mineral resources.

295. Prime Minister Narendra Modi has inaugurated the 'Utkarsh Odisha, Make in Odisha Conclave'. Where was the 'Utkarsh Odisha, Make in Odisha Conclave' inaugurated?

प्रधानमंत्री नरेंद्र मोदी ने 'उत्कर्ष ओडिशा, मेक इन ओडिशा कॉन्क्लेव' का उद्घाटन किया। 'उत्कर्ष ओडिशा, मेक इन ओडिशा कॉन्क्लेव' का उद्घाटन कहाँ किया गया?

- (a) Cuttack
- (b) Rourkela
- (c) Bhubaneswar
- (d) Puri
- (e) Sambalpur

Ans. c

Sol. PM Modi inaugurated Make in Odisha Conclave in Bhubaneswar

Prime Minister Narendra Modi has inaugurated the 'Utkarsh Odisha, Make in Odisha Conclave' in Bhubaneswar.

Around 7,500 delegates, including some top industrialists, are expected to attend the two-day conclave.

The two-day conclave aims to promote investment, boost industrial growth, and position Odisha as a key economic hub in Eastern India.

296. 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) Ministry of Commerce and Industry
- (b) Ministry of Finance
- (c) Ministry of Micro, Small and Medium Enterprises
- (d) Ministry of Corporate Affairs
- (e) Ministry of Electronics and IT

Ans. c

Sol. Govt Launches INR 277 Cr TEAM Initiative To Add 5 Lakh MSMEs To ONDC

The ministry for Micro, Small and Medium Enterprises (MSME) has partnered with Open Network for Digital Commerce to launch MSME Trade Enablement And Marketing (TEAM) with an allocation of INR 277.35 Cr.

This will help over 5 lakh MSMEs with a special focus on women-led businesses get onboard the ONDC network.

ONDC will open up opportunities for small and medium businesses to grow, leveraging digital storefronts, integrated payment systems, and logistics support. The MSME TEAM Initiative is more than just a programme – it's an opportunity to empower small businesses with the tools and resources they need to thrive in the digital age.

297. Christine Carla Kangaloo has been conferred the Pravasi Bharatiya Samman Award by India in 2025. Which country does Christine Carla Kangaloo serve as President?

क्रिस्टीन कार्ला कंगालू को 2025 में भारत द्वारा प्रवासी भारतीय सम्मान पुरस्कार से सम्मानित किया गया है। क्रिस्टीन कार्ला कंगालू किस देश की राष्ट्रपति हैं?

- (a) Guyana
- (b) Fiji
- (c) Trinidad and Tobago
- (d) Suriname
- (e) Mauritius

Ans. c

Sol. India honours Trinidad and Tobago President with Pravasi Bharatiya Samman Award

India has conferred the Pravasi Bharatiya Samman Award on Christine Carla Kangaloo, President of the Republic of Trinidad and Tobago, recognising her outstanding achievements in public affairs and her contributions to enhancing India's global prestige.

Kangaloo, an Indo-Trinidadian President, served as the chief guest for the 18th Pravasi Bharatiya Divas Convention held in Bhubaneswar, Odisha, from January 8 to 10, 2025.

During her address at the Pravasi Bharatiya Divas, Kangaloo emphasised the deep-rooted ties between India and Trinidad and Tobago, dating back to 1845 when Indian indentured workers first arrived on the Trinidadian shores.

She highlighted that India was among the first countries to establish diplomatic relations with Trinidad and Tobago after its independence in 1962.

The Pravasi Bharatiya Samman Award is the highest honour conferred upon overseas Indians for their exceptional contributions in various fields, strengthening ties between India and the global diaspora.

298. Which Union Territory finished on top of the Khelo India Winter Games (KIWG) 2025?

खेलो इंडिया विंटर गेम्स (KIWG) 2025 में कौन सा केंद्र शासित प्रदेश शीर्ष पर रहा?

- (a) Jammu & Kashmir
- (b) Ladakh (Correct answer)
- (c) Delhi
- (d) Puducherry
- (e) Chandigarh

Ans. a

Sol. Khelo India Winter Games 2025: Ladakh finish on top

The Union Territory of Ladakh finished on top of the Khelo India Winter Games (KIWG) 2025, the first phase of which concluded at the NDS Stadium. Leh, the capital of Ladakh, hosted the games for the second time this year.

The grand finale featured a thrilling men's ice hockey final, where the Indian Army edged past ITBP 2-1 to retain the KIWG crown.

The second and final phase of KIWG 2025 is scheduled to take place in Gulmarg, Jammu & Kashmir, from February 22 to 25.

Ladakh bagged two of the four gold medals decided. Their mixed relay team, comprising Stanzin Jampal, Skarma Tsultim, Mohammed Saquaf Raza, and Padma Angmo, clinched gold with a time of 3:02.19 seconds. Maharashtra

(3:03.78 seconds) and Telangana (3:04.85 seconds) secured silver and bronze, respectively.

299. Who won the men's singles title at the Senior National Table Tennis Championships 2025?

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

- (a) Payas Jain
- (b) Sathiyar Gnanasekaran
- (c) Harmeet Desai
- (d) Manush Shah
- (e) Sharath Kamal

Ans. d

Sol. Manush & Diya Chitale wins 2025 National TT Championship Singles title
Manush Shah and Diya Chitale have won the men's and women's singles titles, respectively, at the Senior National Table Tennis Championships 2025 at the Pandit Dindayal Upadhyay Indoor Stadium in Surat, Gujarat.

Manush Shah defeated Payas Jain 4-1 (10-12, 11-6, 11-6, 12-10, 11-8) in the men's singles table tennis final.

In the women's final, Diya Chitale faced a tougher challenge against two-time national champion Sreeja Akula but came out on top with a scoreline of 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

300. Which film directed by Kiran Rao has been nominated for the Japan Academy Film Prize 2024?

किरण राव द्वारा निर्देशित किस फिल्म को जापान अकादमी फिल्म पुरस्कार 2024 के लिए नामांकित किया गया है?

- (a) Dhobi Ghat
- (b) Laapataa Ladies
- (c) Secret Superstar
- (d) Dangal
- (e) Pihu

Ans. b

Sol. Laapataa Ladies bags Best International Film nomination at Japan Academy Film Prize 2024

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 film, which saw a theatrical release in Japan last year in October, was met warmly by the audience and completed a 100-day run at the box office. Now, it has been nominated in the prestigious Best International Film category at the Japan Academy Film Prize 2024.

301. How many agreements were signed between India and Indonesia during the visit of the Indonesian President to India in January 2025?

जनवरी 2025 में इंडोनेशियाई राष्ट्रपति की भारत यात्रा के दौरान भारत और इंडोनेशिया के बीच कितने समझौतों पर हस्ताक्षर किए गए ?

- (a) 3
- (b) 5
- (c) 6
- (d) 7
- (e) 2

Ans. b

Sol. India, Indonesia sign MOUs for cooperation in health, traditional medicine; renew one on maritime security

President Prabowo Subianto of Indonesia successfully concluded his four-day official visit to India on 26 January 2025.

He was the Chief Guest at the 76th Republic Day ceremony, and during his visit to India, he held high-level talks with the Indian Prime Minister Narendra Modi during which five memorandum of understanding (MoU) were signed between the two countries.

Five MoUs were exchanged between the two sides that aims to strengthen the bilateral ties between the two countries. These MoUs are as follows:

1. Cooperation in Health.
2. Renewal of the agreement between the Indian Coast Guard and the Indonesian Coast Guard on Maritime Safety and Security.
3. Cooperation in Traditional Medicine Quality Assurance between Pharmacopoeia Commission for Indian Medicine & Homeopathy and Indonesian Food and Drug Authority.
4. Cooperation in the Fields of Digital Development.
5. Cultural Exchange Program between the two countries for the 2025-28 period.

302. Which Indian cities have been included in the inaugural Wetland City Accreditation list of cities under the Ramsar Convention on Wetlands?

रामसर कन्वेंशन ऑन वेटलैंड्स के तहत शहरों की उद्घाटन वेटलैंड सिटी मान्यता सूची में किन भारतीय शहरों को शामिल किया गया है?

- (a) Bhopal and Jaipur
- (b) Indore and Udaipur
- (c) Chennai and Bengaluru
- (d) Delhi and Kolkata
- (e) Hyderabad and Pune

Ans. b

Sol. Indore and Udaipur earn global recognition for 'Wetland Conservation' effort

Two Indian cities Indore of Madhya Pradesh and Udaipur of Rajasthan have been accredited as the Wetland Cities under the Ramsar Convention on Wetlands. These Indian cities were part of the 31 cities worldwide which has been granted the prestigious status of Wetland Accredited Cities.

Currently, 85 Indian wetlands are protected under the Ramsar Convention, which includes 172 member countries globally.

Earlier the Union Ministry of Environment, Forest and Climate Change nominated three Indian cities Indore and Bhopal of Madhya Pradesh and Udaipur for the inaugural Wetland City Accreditation.

Wetlands are areas on land or coastal areas where water covers the soil or is present either at or near the soil's surface all year or for a particular period during the year.

The 12th meeting of the Conference of the Contracting Parties (COP) of the Ramsar Convention held in Punta del Este, Uruguay in 2015, introduced a Wetland City Accreditation scheme.

The Wetland City accreditation scheme is a voluntary scheme that recognises cities in 172 member countries for taking steps in safeguarding their natural or human-made wetlands in urban areas.

303. Which state government has launched the Rythu Bharosa scheme to provide financial assistance of Rs 12,000 per year to eligible state farmers?

किस राज्य सरकार ने पात्र राज्य किसानों को प्रति वर्ष 12,000 रुपये की वित्तीय सहायता प्रदान करने के लिए रायथु भरोसा योजना शुरू की है?

- (a) Kerala
- (b) Odisha
- (c) Tamil Nadu

(d) Andhra Pradesh

(e) Telangana

Ans. e

Sol. Telangana launched 4 welfare schemes on Republic Day

The Telangana Chief Minister A. Revanth Reddy has launched the four welfare schemes of his government- Rythu Bharosa, Indiramma Aathmiya Bharosa, Indiramma Indlu, and new ration cards on the occasion of the Republic Day. The scheme was announced by Chief Minister Reddy at the Chandravanch village of the Narayanpet district.

About the launched Schemes-

- **Indiramma Indlu**- a housing scheme for, homeless Dalits, Tribals, and backward classes. They will receive financial assistance of Rs 5 lakh to construct homes. The government has set a target to construct 4,50,000 houses in 2024-2025 with a budget outlay of Rs 22,500 crore.
- **Rythu Bharosa**- eligible farmers will be provided financial assistance of Rs. 12,000 per acre of arable land. The amount will be credited to the farmer's bank account.
- **Indiramma Aathmeeya Bharosa**- financial support of Rs. 12,000 annually will be provided to **landless agricultural labour families**.

About Telangana

- **Established** – 2 June 2014
- **Capital** – Hyderabad
- **Chief Minister** – Revanth Reddy (replace K. Chandrashekar Rao)
- **Deputy CM** - Mallu Bhatti Vikramarka
- **Governor** – Jishnu Dev Varma
- **Speaker of Telangana Assembly** – Gaddam Prasad Kumar
- **Legislative Assembly Seats** - 119

304. Which state government has launched the Chief Ministers Mobile

Operation Theater initiative on the occasion of the 76th Republic Day 2025?

किस राज्य सरकार ने 76वें गणतंत्र दिवस 2025 के अवसर पर मुख्यमंत्री मोबाइल ऑपरेशन थियेटर पहल शुरू की है?

(a) Kerala

(b) Odisha

(c) Tamil Nadu

(d) Nagaland

(e) Telangana

Ans. d

Sol. Nagaland launches Chief Minister Mobile Operation Theatre

Nagaland Governor La Ganesan has launched the Chief Minister Mobile Operation Theatre on the occasion of the 76th Republic Day celebration in the state capital, Kohima.

The Chief Minister Mobile Operation Theatre initiative of the state government aims to provide advanced surgical and healthcare facilities to the remote and rural areas of the state.

The Mobile Operation Theatre which will be on a modified vehicle will be managed by doctors from Kohima hospitals and will include private hospital doctors.

The Mobile Operation Theatre is equipped with an advanced mobile surgical unit and portable diagnostic tools such as ultrasound, X-ray, endoscopy, and blood testing equipment, along with instruments for minimally invasive surgeries.

About Nagaland

- Formation - 1 December 1963
- Capital- Kohima
- Chief Minister- Neiphiu Rio
- Governor- La. Ganesan

305. 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 है?

- (a) Odisha Warriors Club
- (b) Soorma Hockey Club
- (c) Delhi Hurricanes
- (d) Bangalore Tigresses
- (e) Mumbai Guardians

Ans. a

Sol. Odisha Warrior wins inaugural Women's Hockey India League 2025

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

The Women's Hockey India League is a franchise club tournament based on the Cricket's Indian Premier League (IPL) model.

In the inaugural Women's Hockey India League four franchise teams- Soorma Hockey Club, Delhi SG Pipers, Shrachi Rarh Bengal Tigers, and Odisha Warriors- participated.

Each franchise team had a maximum of 24-player squad, which included at least 16 Indian hockey players (with a mandatory four junior players) and eight international hockey players.

Women's Hockey India League 2024-25 Awards

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

306. The Indian Space Research Organisation (ISRO) has successfully launched its new generation satellite NVS-02 from Sriharikota in Andhra Pradesh. What significant milestone did ISRO achieve with the launch of NVS-02?

भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो) ने आंध्र प्रदेश के श्रीहरिकोटा से अपने नए पीढ़ी के उपग्रह NVS-02 का सफलतापूर्वक प्रक्षेपण किया है। NVS-02 के प्रक्षेपण के साथ इसरो ने कौन सी महत्वपूर्ण उपलब्धि हासिल की?

- (a) First satellite for the NavIC system
- (b) 100th launch from Satish Dhawan Space Centre
- (c) First satellite in the NVS series
- (d) First launch of GSLV-F15
- (e) Launch of India's first interplanetary mission

Ans. b

Sol. ISRO successfully launches NVS-02 satellite from Sriharikota

The Indian Space Research Organisation (ISRO) has successfully launched its new generation satellite NVS-02 from Sriharikota in Andhra Pradesh.

Geosynchronous Satellite Launch Vehicle (GSLV-F15) carried the NVS-02.

This launch marks a remarkable milestone for ISRO commemorating the 100th launch from Satish Dhawan Space Centre in Sriharikota.

The NVS-02 is the second satellite in the NVS series, and part of India's Navigation with Indian Constellation (NavIC).

NavIC is India's independent regional navigation satellite system designed to provide accurate Position, Velocity, and Timing (PVT) service to users in India and the region extending about 1,500 km beyond the Indian landmass, which is its primary service area.

NavIC provides two types of services: Standard Positioning Service (SPS) and Restricted Service (RS). NavIC SPS provides a position accuracy of better than

20 metres (2σ) and timing accuracy of better than 40 nanoseconds (2σ) over the primary service area.

307. Consider the following statements regarding the Republic Day Parade 2025:

गणतंत्र दिवस परेड 2025 के संबंध में निम्नलिखित कथनों पर विचार करें:

1. Uttar Pradesh's tableau, themed 'Mahakumbh 2025 – Swarnim Bharat: Virasat aur Vikas,' won the best tableau award.
2. Andhra Pradesh's tableau, depicting 'Etikoppaka Bommalu – Eco-Friendly Wooden Toys,' secured the second prize.
3. Tripura's tableau was themed on 'Janjatiya Gaurav Varsh.'

Which of the statements given above is/are INCORRECT?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1 and 3 only
- (e) 1, 2, and 3

Ans. c

Sol. Republic Day 2025 parade: Uttar Pradesh tableau wins first prize; J&K Rifles wins best-marching contingent

Uttar Pradesh's tableau based on the theme 'Mahakumbh 2025 – Swarnim Bharat: Virasat aur Vikas', has won the best tableau award at the Republic Day Parade held on 26th January at Kartavya Path in New Delhi.

While, Tripura's 'Eternal Reverence: The worship of 14 Deities in Tripura – Kharchi Puja' themed tableau has been adjourned 2nd and Andhra Pradesh's tableau depicting 'Etikoppaka Bommalu – Eco-Friendly Wooden Toys' won the 3rd prize.

Amongst the Central Ministries and Departments, the Ministry of Tribal Affairs 'Janjatiya Gaurav Varsh' won the best tableau award.

Meanwhile, the best Marching Contingent award was won by the Jammu and Kashmir Rifles Contingent among Services, while the Delhi Police Marching Contingent won the award among CAPFs and other auxiliary forces.

The Central Public Works Department and 'Jayati Jai Mamah Bharatam' Dance Group were conferred with the Special Prize: (75 years of the Constitution of India).

In addition, Gujarat won the best tableau award for its 'Swarnim Bharat: Virasat aur Vikas' tableau in the Popular Choice Category, after an online poll was conducted on the MyGov portal for citizens to vote for their favourite tableau and Marching Contingents.

Uttar Pradesh was the runner-up, while Uttarakhand's 'Cultural Heritage and Adventure Sports' tableau won the 3rd spot.

The Signals Contingent won the Best Marching Contingent among Services, and the CRPF Marching Contingent won among CAPFs and other auxiliary forces.

308. UAE President Sheikh Mohamed bin Zayed Al Nahyan has announced 2025 as the Year of Community, launching a national initiative aimed at fostering unity and inclusion across society. What is the slogan of the UAE's Year of Community initiative?

यूएई के राष्ट्रपति शेख मोहम्मद बिन जायद अल नाहयान ने 2025 को समुदाय का वर्ष घोषित किया है, जिसके तहत समाज में एकता और समावेश को बढ़ावा देने के उद्देश्य से एक राष्ट्रीय पहल की शुरुआत की गई है। यूएई के समुदाय के वर्ष की पहल का नारा क्या है?

- (a) Together We Rise
- (b) Unity in Diversity
- (c) One Nation, One Vision
- (d) Hand in Hand
- (e) Stronger Together

Ans. d

Sol. UAE President Sheikh Mohamed declares 2025 as 'Year of Community' UAE President Sheikh Mohamed bin Zayed Al Nahyan has announced 2025 as the Year of Community, launching a national initiative aimed at fostering unity and inclusion across society.

Under the slogan "Hand in Hand," the campaign reflects the UAE leadership's vision to build a cohesive and empowered community.

The UAE is home to over four million Indians, who form a vital part of the country's diverse population. President Sheikh Mohamed's announcement reinforces the leadership's commitment to creating 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
- **Official language** -Arabic

309. When is the International Day of Clean Energy observed?

अंतर्राष्ट्रीय स्वच्छ ऊर्जा दिवस कब मनाया जाता है?

- (a) 26 January
- (b) 27 January
- (c) 28 January
- (d) 29 January
- (e) 30 January

Ans. a

Sol. 26 January - International Day of Clean Energy

The United Nations (UN's) International Day of Clean Energy is observed annually on 26 January across the globe to raise awareness and encourage action toward a fair and inclusive transition to clean energy, benefiting both people and the planet.

The 1st-ever International Day of Clean Energy was celebrated on 26th January 2024.

26 January is also the founding date of the International Renewable Energy Agency (IRENA), a global intergovernmental agency established in 2009 to support countries in their energy transitions, serve as a platform for international cooperation, and provide data and analyses on clean energy technology, innovation, policy, finance and investment.

310. 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) 5.75%
- (b) 6.25%
- (c) 6.50%
- (d) 6.66%
- (e) 7.10%

Ans. d

Sol. Interest rate on GOI FRB 2035 shall be 6.66%: RBI

The rate of interest on the Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) applicable for the period January 25, 2025 to January 24, 2030 shall be 6.66 percent per annum.

The GOI FRB 2035 was issued on January 25, 2005 by the Government of India to the Reserve Bank of India on private placement basis against the transfer of subordinated debt of IDFC.

The rate of interest of the bonds shall be reset by the Bank every five years at prevailing 5-year yield on Government of India securities as on the last working day before

commencement of each period of five years. Accordingly, the coupon of the GOI FRB 2035 has been fixed on the basis secondary market transactions in Government of India securities as on January 24, 2025.

311. What is the total expenditure approved by the Union Cabinet for the National Critical Mineral Mission?

राष्ट्रीय महत्वपूर्ण खनिज मिशन के लिए केंद्रीय मंत्रिमंडल द्वारा स्वीकृत कुल व्यय क्या है?

- (a) Rs 14,500 crore
- (b) Rs 16,300 crore
- (c) Rs 18,000 crore
- (d) Rs 20,000 crore
- (e) Rs 25,000 crore

Ans. b

Sol. Cabinet approved National Critical Minerals Mission with Rs 34,300 cr outlay
The Union Cabinet has approved the launch of the National Critical Mineral Mission with an expenditure of Rs 16,300 crore and an additional expected investment of Rs 18,000 crore by the public sector companies.

The mission will be implemented under the ministry of mines for a period of seven years from FY25 to FY31.

The decision comes amid the country's focus on enhancing domestic critical mineral output and supply chain while reducing import dependency. In line with this, the government had announced the setting up of the Critical Mineral Mission in the Union Budget for 2024-25.

312. In January 2025, India and _____ signed a protocol to amend the Double Taxation Avoidance (DTAA) between the two countries and agreed to expedite the talks for early signing of Comprehensive Economic Partnership Agreement (CEPA).

जनवरी 2025 में, भारत और _____ ने दोनों देशों के बीच दोहरे कराधान से बचाव (DTAA) में संशोधन के लिए एक प्रोटोकॉल पर हस्ताक्षर किए और व्यापक आर्थिक साझेदारी समझौते (CEPA) पर शीघ्र हस्ताक्षर करने के लिए वार्ता में तेजी लाने पर सहमति व्यक्त की।

- (a) UAE
- (b) Oman
- (c) Iran
- (d) Iraq
- (e) Indonesia

Ans. b

Sol. India, Oman agree to speed up talks on signing bilateral economic pact

India and Oman signed a protocol to amend the Double Taxation Avoidance (DTAA) between the two countries and agreed to expedite the talks for early signing of Comprehensive Economic Partnership Agreement (CEPA).

The protocol to amend the DTAA to align it with the international standards on cross border taxation, simplifying tax procedures and promoting greater cooperation, in tax matters was signed on the sidelines of the visit of commerce and industry Minister Piyush Goyal to Muscat.

Both countries entered into DTAA way back in 1997. The amendments could aid the trade that is expected to grow once the CEPA between the two sides is signed. During the visit, Goyal co-chaired the 11th Session of the India-Oman Joint Commission Meeting (JCM) with the Minister of Commerce, Industry, and Investment Promotion of the Sultanate of Oman Qais bin Mohammed Al Yousef.

313. In January 2025, which system has the Directorate General of Foreign Trade (DGFT) launched to simplify the certification process for exporters and enhance trade efficiency?

जनवरी 2025 में, निर्यातकों के लिए प्रमाणन प्रक्रिया को सरल बनाने और व्यापार दक्षता बढ़ाने के लिए विदेश व्यापार महानिदेशालय (DGFT) ने कौन सी प्रणाली शुरू की है?

- (a) Export Certification System
- (b) Enhanced Certificate of Origin (eCoO) 2.0 System
- (c) Import-Export Trade System
- (d) International Trade Certification (ITC) System
- (e) Trade and Export Authorization System

Ans. b

Sol. DGFT launches Enhanced eCoO 2.0 System with Provisions for Back-to-Back Certificates of Origin

The Directorate General of Foreign Trade (DGFT) has launched the enhanced Certificate of Origin (eCoO) 2.0 System, a significant upgrade designed to simplify the certification process for exporters and enhance trade efficiency.

This upgraded platform offers several user-friendly features, such as multi-user access, which enables exporters to authorize multiple users under, a single Importer Exporter Code (IEC).

Additionally, the system now supports Aadhaar-based e-signing alongside digital signature tokens, providing greater flexibility. An integrated dashboard offers exporters seamless access to eCoO services, Free Trade Agreement (FTA) information, trade events, and other resources.

As of 1st January 2025, the electronic filing of Non-Preferential Certificates of Origin has become mandatory via the eCoO 2.0 platform, and is available to exporters at, under the "Get Certificate of Origin" section. This trade facilitation

initiative has been streamlining the certification process, and improving turnaround times for exporters, marking a significant advancement in enhancing the Ease of Doing Business.

314. In January 2025, what trophy did Australia win after the 10-team competition?

जनवरी 2025 में, 10 टीमों की प्रतियोगिता के बाद ऑस्ट्रेलिया ने कौन सी ट्रॉफी जीती?

- (a) ICC Women's T20 World Cup
- (b) ICC Women's Cricket World Cup
- (c) ICC Women's Championship
- (d) ICC Women's World Test Championship
- (e) ICC Women's Super League

Ans. c

Sol. Australia Clinches ICC Women's Championship Trophy

Australia were presented with the ICC Women's Championship trophy after they won the prestigious 10-team competition that provided a pathway to the ICC Women's Cricket World Cup 2025.

Captain Alyssa Healy was presented the trophy in Melbourne on behalf of the International Cricket Council by Cricket Australia Chair and ICC Director Mike Baird.

Australia have now won all three editions of the championship, which was instituted in 2014 to grow the women's game and has been instrumental in ensuring more women's cricket tours over the past decade.

Meg Lanning lifted the trophy the first two times, when it was played from 2014-16 and 2017-20 featuring eight teams – Australia, England, India, New Zealand, Pakistan, South Africa, Sri Lanka and the West Indies. Bangladesh and Ireland were added in the third edition played from 2022-2025.

The top five teams, along with hosts India qualified directly for the ICC Women's Cricket World Cup 2025 while the bottom four get another chance to make it through a Qualifier.

315. In which state was the International Saraswati Mahotsav 2025 held?

अंतर्राष्ट्रीय सरस्वती महोत्सव 2025 किस राज्य में आयोजित किया गया था?

- (a) Gujarat
- (b) Haryana
- (c) Punjab
- (d) Uttar Pradesh
- (e) Uttarakhand

Ans. b

Sol. International Saraswati Mahotsav 2025 starts in Haryana

Haryana Chief Minister Nayab Singh Saini has inaugurated the seven-day 'International Saraswati Mahotsav' 2025 at 'Adi Badri' in the Yamunagar district of Haryana.

The International Saraswati Mahotsav is being organized by the Haryana Saraswati Heritage Development Board, Government of Haryana.

The Saraswati River originated in the Himalayas and along with several tributaries like Sutlej, Yamuna, Chautang, and Drishadvati, flowed through the western part of Indo-Gangetic alluvial plains.

About Haryana

- **Capital** – Chandigarh
- **Chief Minister** – Nayab Singh Saini(11th)
- **Governor** – Bandaru Dattatreya
- **Legislative Assembly Seats**- 90

316. In January 2025, who has decided to step down as the ICC Chief Executive?

जनवरी 2025 में, किसने ICC के मुख्य कार्यकारी अधिकारी के पद से हटने का फैसला किया है?

- (a) Shashank Manohar
- (b) Greg Chappell
- (c) David Richardson
- (d) Geoff Allardice
- (e) Mike Baird

Ans. d

Sol. Geoff Allardice to step down as ICC CEO

The International Cricket Council (ICC) has confirmed that Geoff Allardice has decided to step down as ICC Chief Executive.

Mr Allardice joined the ICC in 2012 as ICC General Manager of Cricket, joining from Cricket Australia where he held the role of Cricket Operations Manager.

He was appointed as the ICC's CEO in November 2021, having previously served as the acting CEO for eight months.

About International Cricket Council (ICC)

- **Formation** - 15 June 1909
- **Headquarters** - Dubai, UAE
- **Chairman** – Jay Shah (replace Greg Barclay)
- **Deputy Chairman** - Imran Khwaja (Singapore)
- **General Manager** – Wasim Khan
- **Membership** - 108 members

317. French rail major, Alstom has been awarded a contract worth €144 million (about ₹1,285 crore) to supply Mitrac traction components and other electrical equipment for 17 Vande Bharat Sleeper trainsets (408 cars). Where will the supplied systems be delivered?

फ्रांसीसी रेल प्रमुख, एल्स्टॉम को 17 वंदे भारत स्लीपर ट्रेनसेट (408 कार) के लिए मित्राक ट्रैक्शन घटकों और अन्य विद्युत उपकरणों की आपूर्ति के लिए €144 मिलियन (लगभग ₹1,285 करोड़) का अनुबंध दिया गया है। आपूर्ति की गई प्रणालियाँ कहाँ वितरित की जाएँगी?

- (a) Integral Coach Factory Chennai
- (b) Mumbai Railway Workshop
- (c) Delhi Metro Rail Corporation
- (d) Kolkata Rail Depot
- (e) Bangalore Rail Manufacturing Facility

Ans. a

Sol. France's Alstom gets Rs 1,285 cr contract to supply parts for Vande Bharat French rail major Alstom has been awarded a contract worth €144 million (about ₹1,285 crore) to supply Mitrac traction components and other electrical equipment for 17 Vande Bharat Sleeper trainsets (408 cars). The systems will be supplied to Indian Integral Coach Factory (ICF) in Chennai.

The contract also includes preventive and corrective maintenance of the traction and major electric equipment, as well as support services, for a five-year period, after completion of warranty, at various railway depots.

The equipment will be installed in 24-car sleeper trainsets on the Vande Bharat platform. These trainsets are designed to run at a maximum speed of 180 km/h and a service speed of 160 km/h.

318. Who has been appointed as the first Chief Executive Officer (CEO) of Vedanta Resources Ltd (VRL)?

वेदांता रिसोर्सेज लिमिटेड (VRL) के पहले मुख्य कार्यकारी अधिकारी (CEO) के रूप में किसे नियुक्त किया गया है?

- (a) Sunil Duggal
- (b) Deshnee Naidoo
- (c) Anil Agarwal
- (d) Ravi Kant
- (e) Shashi Bhushan

Ans. b

Sol. Deshnee Naidoo appointed CEO of Vedanta Resources

Vedanta Resources Ltd (VRL), the parent firm of Mumbai-based mining conglomerate Vedanta Ltd, has appointed Deshnee Naidoo as its first Chief Executive Officer (CEO) to spearhead its fresh growth phase.

She was with Vedanta from 2014 to 2020 and served in senior leadership roles including CEO of Africa Base Metals and CEO of Vedanta Zinc International.

Recent Appointments

- **CEO of Reliance Power** - Neeraj Parakh
- **DG of Bureau of Civil Aviation Security (BCAS)** - Amrit Mohan Prasad (replace Zulfiqar Hasan); additional charge
- **President of Institute of Company Secretaries of India (ICSI) for 2025** - Dhananjay Shukla as the
- **Chairperson of the Executive Council of the Prime Ministers Museum and Library Society** - Nripendra Mishra
- **Secretary of the Department of Higher Education under the Ministry of Education** - Vineet Joshi
- **Judge of the Supreme Court** - K Vinod Chandran (before this CJ of Pata HC)

319. Martyrs' Day on 30th January is observed to mark the death anniversary of which prominent leader?

30 जनवरी को शहीद दिवस किस प्रमुख नेता की पुण्यतिथि के रूप में मनाया जाता है?

- (a) Bhagat Singh
- (b) Subhas Chandra Bose
- (c) Sardar Vallabhbhai Patel
- (d) Mahatma Gandhi
- (e) Jawaharlal Nehru

Ans. d

Sol. 30 January - Martyrs' Day 2025

Martyrs' Day, also known as Shaheed Diwas, is observed annually on 30 January in India to honour the sacrifices of those who laid down their lives for the country's independence.

This day is particularly significant as it marks the death anniversary of Mahatma Gandhi, the leader of India's non-violent freedom struggle. By observing this day, the nation pays tribute to its brave martyrs and remembers their dedication to the cause of independence.

Martyrs' Day is observed in memory of Mahatma Gandhi, who was assassinated in 1948.

320. In January 2025, which organization invested ₹830 crore in Aditya Birla Housing Finance Ltd. (ABHFL) through non-convertible debentures (NCDs)?

जनवरी 2025 में, किस संगठन ने गैर-परिवर्तनीय डिबेंचर (एनसीडी) के माध्यम से आदित्य बिड़ला हाउसिंग फाइनेंस लिमिटेड (एबीएचएफएल) में ₹830 करोड़ का निवेश किया है?

- (a) World Bank (WB)
- (b) Asian Development Bank (ADB)
- (c) International Finance Corporation (IFC)
- (d) Reserve Bank of India (RBI)
- (e) Securities and Exchange Board of India (SEBI)

Ans. c

Sol. Aditya Birla Housing Finance raises ₹830 crore from IFC

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

The funds raised through IFC's investment will be utilised to address critical gaps by providing housing loans to low-income and middle-income groups (LIG and MIG), with particular focus on encouraging homeownership among women.

A portion will also be allocated to supporting MSMEs, especially women-led enterprises, to drive growth and economic progress. This investment aims to enhance financial inclusion, and uplift underserved communities in the affordable housing and MSME sector.

MD & CEO of Aditya Birla Housing Finance Ltd - Pankaj Gadgil

321. Markets regulator SEBI has developed a web-based portal for the submission of preliminary and final Root Cause Analysis (RCA) reports of technical glitches by stock exchanges and other market infrastructure institutions (MIIs). What is the name of SEBI's new web-based portal for reporting technical glitches?

बाजार नियामक सेबी ने स्टॉक एक्सचेंजों और अन्य बाजार अवसंरचना संस्थानों (एमआईआई) द्वारा तकनीकी गड़बड़ियों की प्रारंभिक और अंतिम मूल कारण विश्लेषण (आरसीए) रिपोर्ट प्रस्तुत करने के लिए एक वेब-आधारित पोर्टल विकसित किया है। तकनीकी गड़बड़ियों की रिपोर्टिंग के लिए सेबी के नए वेब-आधारित पोर्टल का नाम क्या है?

- (a) SEBI Tech Monitor
- (b) Digital SEBI Reports
- (c) Integrated SEBI Portal for Technical Glitches
- (d) SEBI Compliance Tracker
- (e) SEBI Error Management System

Ans. c

Sol. SEBI launches portal to report tech-glitches for stock exchanges and other MIIs

Markets regulator SEBI has developed a web-based portal for submission of preliminary and final root cause analysis (RCA) reports of technical glitches by stock exchanges and other market infrastructure institutions (MIIs).

The new portal -- Integrated SEBI Portal for Technical Glitches (iSPOT) -- is aimed at streamlining the reporting process of technical glitches across MIs as well as creating a centralized repository of technical glitches.

Presently, the MIs -- stock exchanges, clearing corporations and depositories -- are required to report information about technical glitches and submit the Root Cause Analysis (RCA) reports to Sebi on a dedicated email ID.

iSPOT has been integrated with SEBI's Intermediary (SI) portal for ease of access to MIs and can be accessed by MIs by using the existing login credentials of SI portal.

About Securities and Exchange Board of India (SEBI)

- **Founded** - 12 April 1988
- **Headquarters** - Mumbai
- **Chairman** - Madhabi Puri Buch
- **SEBI Set up** - Uday Kotak committee

322. Which fintech company has become the first to launch a beta version of its e-rupee wallet?

कौन सी फिनटेक कंपनी 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

Ans. d

Sol. CRED launches Beta version of e-Rupee Wallet

CRED has become the first fintech company to launch a beta version of its e-rupee wallet, enabling transactions using India's central bank digital currency (CBDC).

This initiative follows the Reserve Bank of India's (RBI) proposal to broaden access to CBDC-Retail, allowing non-bank payment system operators to facilitate digital currency transactions. The e-rupee wallet aims to enhance financial inclusion and streamline digital payments in India.

Yes Bank will be the first sponsor bank to enable CBDC issuance for a third-party application provider like CRED.

CRED's e-rupee wallet supports transactions up to ₹10,000 per transfer, with a daily transaction limit of ₹50,000 and storage up to Rs 1 lakh. These will be zero-cost merchant transactions.

Future updates will enable programmable merchant payments, CRED Pay integration and PIN-less transactions below ₹500, with access for all CRED members in the coming months.

Founder of CRED - Kunal Shah

333. MobiKwik, one of India's largest digital wallet providers, has launched a full production version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in partnership with the Reserve Bank of India and which bank?

भारत के सबसे बड़े डिजिटल वॉलेट प्रदाताओं में से एक मोबिक्विक ने भारतीय रिजर्व बैंक और किस बैंक के साथ साझेदारी में भारत के सेंट्रल बैंक डिजिटल करेंसी (सीबीडीसी) ई-रुपी वॉलेट का पूर्ण उत्पादन संस्करण लॉन्च किया है?

- (a) HDFC Bank
- (b) ICICI Bank
- (c) State Bank of India
- (d) Axis Bank
- (e) Yes Bank

Ans. e

Sol. MobiKwik launches full-scale CBDC e-Rupee wallet for Android users

MobiKwik, one of India's largest digital wallet providers, has launched a full production version of India's Central Bank Digital Currency (CBDC) e-rupee wallet in partnership with the Reserve Bank of India and Yes Bank.

The e-rupee wallet is now accessible to all Android users of MobiKwik, enabling seamless peer-to-peer (P2P) and peer-to-merchant (P2M) transactions. Users can make payments by scanning any UPI QR code, as the wallet is fully compatible with UPI.

Existing MobiKwik users with completed Know Your Customer (KYC) formalities can instantly open an e-rupee wallet and transfer funds from their bank accounts. New users will need to complete a video KYC process to access the feature.

The wallet allows transactions of up to Rs 50,000 per day, with a per-transaction limit of Rs 10,000. It supports denominations ranging from Rs 0.50-500.

334. Elon Musk-owned social media platform X is collaborating with Visa to introduce a real-time payment system, marking progress toward Musk's long-standing goal of transforming the platform into an "everything app." What is the name of the upcoming payment service on X?

एलन मस्क के स्वामित्व वाला सोशल मीडिया प्लेटफॉर्म एक्स वीज़ा के साथ मिलकर एक रियल-टाइम भुगतान प्रणाली शुरू करने जा रहा है, जो मस्क के लंबे समय से चले आ रहे लक्ष्य को दर्शाता है, जिसके तहत प्लेटफॉर्म को "सब कुछ ऐप" में बदलना है। एक्स पर आने वाली भुगतान सेवा का नाम क्या है?

- (a) X Pay
- (b) X Wallet
- (c) X Money Account
- (d) X Digital Cash
- (e) X Finance

Ans. c

Sol. Elon Musk's X to launch its first digital wallet in partnership with Visa

Elon Musk-owned social media platform X is collaborating with Visa to introduce a real-time payment system, marking progress toward Musk's long-standing goal of transforming the platform into an "everything app."

Visa has been announced as the first partner for the platform's upcoming "X Money Account" service, expected to launch later this year.

The service will enable in-platform digital wallets and peer-to-peer payments linked to users' debit cards, with an option to transfer funds directly to bank accounts.

[Download Online Mock Test Mobile APP](#)

[Join Official Telegram Channel](#)

