

THE HINDU REVIEW

- **Monthly capsule**
- **Current Affairs**

Economy | Appointment | Awards | Ranking
Government Scheme | Summit | Partnership | GDP
Banking & Financial | Defence | Sports |
Book and Author | Science and technology



Republic day 2025

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Chapter 1: Appointment (National, International)

(National)

<u>Organization</u>	<u>Person</u>
<p>The Reserve Bank of India (RBI) has approved the reappointment as the Non-Executive Chairman of Bandhan Bank</p> <p>About Bandhan Bank</p> <ul style="list-style-type: none"> • Founded - 2001 • Founder - Chandra Shekhar Ghosh • Headquarters - Kolkata • Chairperson - Anup Kumar Sinha • Tagline - Aapka Bhala. Sabki Bhalai 	<p>Anup Kumar Sinha (Updated 1 January)</p>
<p>Took charge as the CEO of the Unique Identification Authority of India (UIDAI)</p>	<p>Bhuvnesh Kumar (Updated 1 January)</p>
<p>Took charge as the chief of Indian Air Force's Western Air Command</p>	<p>Air Marshal Jeetendra Mishra (Updated 2 January)</p>
<p>Associated Chambers of Commerce and Industry of India (ASSOCHAM), an apex business chamber, has a new Secretary General</p> <p>About Associated Chambers of Commerce and Industry of India (ASSOCHAM)</p> <ul style="list-style-type: none"> • 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 	<p>Manish Singhal (Updated 2 January)</p>

<ul style="list-style-type: none"> • 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. 	
Appointed as Chief Executive Officer of ITI Asset Management (ITI AML)	Jatinder Pal Singh (Updated 3 January)
Appointed the chief of Directorate General of Civil Aviation (DGCA)	Faiz Ahmed Kidwai (Updated 4 January)
Appointed as the Chairman and Managing Director (CMD) of the Food Corporation of India (FCI) About Food Corporation of India <ul style="list-style-type: none"> • Founded- 14 January 1965 • Headquarters- New Delhi • Founder- Government of India • CMD - Ashutosh Agnihotri • Owner- Ministry of Consumer Affairs, Food and Public Distribution, GoI 	Ashutosh Agnihotri (Updated 6 January)
Nasscom foundation has appointed as its new Chief Executive Officer (CEO)	Jyoti Sharma (Updated 6 January)
Assumed command of the Base Repair Depot (BRD) at Tughlakabad	Debakinandan Sahu (Updated 7 January)
Elected as the new President of Athletics Federation of India (AFI)	Bahadur Singh Sagoo (Updated 8 January)
Indian Space Research Organisation (ISRO) has appointed the next chairman About Indian Space Research Organization (ISRO) <ul style="list-style-type: none"> • Founded - 15 August 1969 	Dr. V Narayanan (Updated 9 January)

<ul style="list-style-type: none"> • 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 	
State Bank of India has appointed as the deputy managing director and group chief risk officer	Baldev Prakash (Updated 9 January)
The Appointments Committee of the Cabinet (ACC) has approved the appointment as Secretary, Department of Revenue, Ministry of Finance	Tuhin Kanta Pandey (Updated 9 January)
Takes over as DIPAM secretary	Arunish Chawla (Updated 9 January)
Appointed as the new secretary of the Board of Control for Cricket in India (BCCI) About Board of Control for Cricket in India (BCCI) <ul style="list-style-type: none"> • Founded - December 1928 • Headquarters - Mumbai • President - Roger Binny • Secretary - Devajit Saikia • Treasurer - Prabhtej Singh Bhatia 	Devajit Saikia (Updated 14 January)
Elected as the Treasurer of the Indian Cricket Board	Prabhtej Singh Bhatia (Updated 14 January)
Angel One has appointed as its group chief executive officer	Ambarish Kenghe (Updated 16 January)
Joined forces with sports brand PUMA India in a multi-year partnership as brand ambassador	PV Sindhu (Updated 16 January)

Elevated as a judge of the Supreme Court	Vinod Chandran (Updated 16 January)
JM Financial has appointed as the MD & CEO of Institutional Equities at JM Financial Institutional Securities	Ankur Jhaveri (Updated 17 January)
Appointed as the Secretary of the Department of Higher Education under the Ministry of Education	Vineet Joshi (Updated 17 January)
Assumed office as the Managing Director (MD) and Chief Executive Officer (CEO) of Indian Bank About Indian Bank <ul style="list-style-type: none"> • Founded – 15 August 1907 • Headquarters - Chennai, Tamil Nadu • MD & CEO - Binod Kumar • Tagline - Your Own Bank 	Binod Kumar (Updated 18 January)
Appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Punjab National Bank (PNB)	Ashok Chandra (Updated 18 January)
Reappointed Chairperson of PM Museum & Library Society	Nripendra Mishra (Updated 18 January)
Appointed Director General of the Central Reserve Police Force (CRPF)	Gyanendra Pratap Singh (Updated 19 January)
Zurich Kotak General Insurance has appointed as Managing Director and Chief Executive Officer of the company	Alok Kumar Agarwal (Updated 23 January)
Appointed as the Director general of Border Security Force (BSF)	Mahesh Kumar Aggarwal (Updated 24 January)
The Institute of Company Secretaries of India (ICSI) has elected as the president for 2025	Dhananjay Shukla (Updated 24 January)

The Central government has entrusted, the Director General of Sashastra Seema Bal (SSB), with the additional charge of Director General, Bureau of Civil Aviation Security (BCAS)	Amrit Mohan Prasad (Updated 24 January)
Reliance Power has appointed as Chief Executive Officer	Neeraj Parakh (Updated 24 January)
The Board of Directors of IDBI Bank has approved the reappointment as Managing Director and Chief Executive Officer (MD & CEO) of the bank	Rakesh Sharma (Updated 25 January)
Taken charge as Executive Director of the Dhanlaxmi Bank	P. Suriaraj (Updated 28 January)
Vedanta Resources Ltd (VRL), the parent firm of Mumbai-based mining conglomerate Vedanta Ltd, has appointed as its first Chief Executive Officer (CEO) to spearhead its fresh growth phase.	Deshnee Naidoo (Updated 31 January)

(International)

<u>Organization / Country</u>	<u>Person</u>
Sworn in for a second term as Ghana's president	John Mahama (Updated 9 January)
Lebanon's parliament elects army commander as president	Joseph Aoun (Updated 11 January)
Takes oath as Venezuela's President About Venezuela <ul style="list-style-type: none"> • Capital- Caracas • Currency- Venezuelan bolívar • President- Nicolás Maduro 	Nicols Maduro (Updated 13 January)

<ul style="list-style-type: none"> • Official language- Spanish • Continent- South America 	
Sworn in as the 47th President of the United States, taking the oath of office for his second term	Donald Trump (Updated 20 January)
The US Senate has confirmed the appointment as the 72nd US Secretary of State in the Trump Administration	Marco Rubio (Updated 21 January)
Elected as the Republic of Ireland's prime minister for a second time	Micheal Martin (Updated 29 January)
Wins seventh straight term in 'sham' Belarus election About Belarus <ul style="list-style-type: none"> • Capital- Minsk • Currency- Belarusian ruble • Continent - Europe • Official languages- Belarusian, Russian • President- Aleksandr Lukashenko 	Alexander Lukashenko (Updated 30 January)
The International Cricket Council (ICC) has confirmed that he decided to step down as ICC Chief Executive About International Cricket Council (ICC) <ul style="list-style-type: none"> • 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 	Geoff Allardice (Updated 31 January)

Chapter 2: Awards (National, International)

(National)

<u>Award</u>	<u>Person/Organization</u>	<u>Purpose/ Field</u>
Singapore Honorary Citizen Award	Tarun Das	Tarun Das , former Director General of the Confederation of Indian Industry (CII), for his invaluable contributions to Singapore and Singapore-India relations .
The Subhash Chandra Bose Aapda Prabandhan Puraskar- 2025, in the Institutional Category	The Indian National Centre for Ocean Information Services (INCOIS)	For its excellent work in Disaster Management
Pravasi Bharatiya Samman Award	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
Padma Shri	Hariman Sharma	For his transformative contribution to Indian agriculture
The best tableau award at the Republic Day Parade	Uttar Pradesh's tableau	Theme - 'Mahakumbh 2025 – Swarnim Bharat: Virasat aur Vikas'

(International)

<u>Award</u>	<u>Person/Organization</u>	<u>Purpose/ Field</u>
The United States Presidential Medal of Freedom, the country's highest civilian award	Lionel Messi	This recognition marks a significant milestone in his illustrious career , making him the first male footballer to

		receive this prestigious honour
The Gates-Cambridge Impact Prize 2025	Prof Urbasi Sinha	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.

Awards 2025: Complete winners list

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**

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

- **Regular Category**
- **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

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 Bhubaneswar, 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

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)

SN	Name	Field	State/Country
1.	Shri Duvvur Nageshwar Reddy	Medicine	Telangana
2.	Justice (Retd.) Shri Jagdish Singh Khehar	Public Affairs	Chandigarh
3.	Smt. Kumudini Rajnikant Lakhia	Art	Gujarat
4.	Shri LakshminarayanaSubramaniam	Art	Karnataka
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)

SN	Name	Field	State/Country
1.	Shri A Surya Prakash	Literature and Education-Journalism	Karnataka
2.	Shri Anant Nag	Art	Karnataka
3.	Shri Bibek Debroy (Posthumous)	Literature and Education	NCT Delhi
4.	Shri Jatin Goswami	Art	Assam
5.	Shri Jose Chacko Periappuram	Medicine	Kerala
6.	Shri Kailash Nath Dikshit	Others-Archaeology	NCT Delhi
7.	Shri Manohar Joshi (Posthumous)	Public Affairs	Maharashtra
8.	Shri Nalli Kuppuswami Chetti	Trade and Industry	Tamil Nadu
9.	Shri Nandamuri Balakrishna	Art	Andhra Pradesh
10.	Shri P R Sreejesh	Sports	Kerala
11.	Shri Pankaj Patel	Trade and Industry	Gujarat
12.	Shri Pankaj Udhas (Posthumous)	Art	Maharashtra

13.	Shri Rambahadur Rai	Literature and Education-Journalism	Uttar Pradesh
14.	Sadhvi Ritambhara	Social Work	Uttar Pradesh
15.	Shri S Ajith Kumar	Art	Tamil Nadu
16.	Shri Shekhar Kapur	Art	Maharashtra
17.	Ms. Shobana Chandrakumar	Art	Tamil Nadu
18.	Shri Sushil Kumar Modi(Posthumous)	Public Affairs	Bihar
19.	Shri Vinod Dham	Science and Engineering	United States of America

Padma Shri (113)

SN	Name	Field	State/Country
1.	Shri Adwaita Charan Gadanayak	Art	Odisha
2.	Shri Achyut Ramchandra Palav	Art	Maharashtra
3.	Shri Ajay V Bhatt	Science and Engineering	United States of America
4.	Shri Anil Kumar Boro	Literature and Education	Assam
5.	Shri Arijit Singh	Art	West Bengal
6.	Smt. Arundhati Bhattacharya	Trade and Industry	Maharashtra
7.	Shri Arunoday Saha	Literature and Education	Tripura
8.	Shri Arvind Sharma	Literature and Education	Canada
9.	Shri Ashok Kumar Mahapatra	Medicine	Odisha
10.	Shri Ashok Laxman Saraf	Art	Maharashtra
11.	Shri Ashutosh Sharma	Science and Engineering	Uttar Pradesh
12.	Smt. Ashwini Bhide Deshpande	Art	Maharashtra
13.	Shri Baijnath Maharaj	Others-Spiritualism	Rajasthan

14.	Shri Barry Godfray John	Art	NCT Delhi
15.	Smt. Begam Batool	Art	Rajasthan
16.	Shri Bharat Gupt	Art	NCT Delhi
17.	Shri Bheru Singh Chouhan	Art	Madhya Pradesh
18.	Shri Bhim Singh Bhavesh	Social Work	Bihar
19.	Smt. Bhimavva Doddabalappa Shillekyathara	Art	Karnataka
20.	Shri Budhendra Kumar Jain	Medicine	Madhya Pradesh
21.	Shri C S Vaidyanathan	Public Affairs	NCT Delhi
22.	Shri Chaitram Deochand Pawar	Social Work	Maharashtra
23.	Shri Chandrakant Sheth(Posthumous)	Literature and Education	Gujarat
24.	Shri Chandrakant Sompura	Others-Architecture	Gujarat
25.	Shri Chetan E Chitnis	Science and Engineering	France
26.	Shri David R Syiemlieh	Literature and Education	Meghalaya
27.	Shri Durga Charan Ranbir	Art	Odisha
28.	Shri Farooq Ahmad Mir	Art	Jammu And Kashmir
29.	Shri Ganeshwar Shastri Dravid	Literature and Education	Uttar Pradesh
30.	Smt. Gita Upadhyay	Literature and Education	Assam
31.	Shri Gokul Chandra Das	Art	West Bengal
32.	Shri Guruvayur Dorai	Art	Tamil Nadu
33.	Shri Harchandan Singh Bhatta	Art	Madhya Pradesh
34.	Shri Hariman Sharma	Others-Agriculture	Himachal Pradesh
35.	Shri Harjinder Singh Srinagar Wale	Art	Punjab
36.	Shri Harvinder Singh	Sports	Haryana

37.	Shri Hassan Raghu	Art	Karnataka
38.	Shri Hemant Kumar	Medicine	Bihar
39.	Shri Hriday Narayan Dixit	Literature and Education	Uttar Pradesh
40.	Shri Hugh and Colleen Gantzer(Posthumous)(Duo)*	Literature and Education-Journalism	Uttarakhand
41.	Shri Inivalappil Mani Vijayan	Sports	Kerala
42.	Shri Jagadish Joshila	Literature and Education	Madhya Pradesh
43.	Smt. Jaspinder Narula	Art	Maharashtra
44.	Shri Jonas Masetti	Others-Spiritualism	Brazil
45.	Shri Joynacharan Bathari	Art	Assam
46.	Smt. Jumde Yomgam Gamlin	Social Work	Arunachal Pradesh
47.	Shri K. Damodaran	Others-Culinary	Tamil Nadu
48.	Shri K L Krishna	Literature and Education	Andhra Pradesh
49.	Smt. K Omanakutty Amma	Art	Kerala
50.	Shri Kishore Kunal(Posthumous)	Civil Service	Bihar
51.	Shri L Hangthing	Others-Agriculture	Nagaland
52.	Shri Lakshmipathy Ramasubbaiyer	Literature and Education-Journalism	Tamil Nadu
53.	Shri Lalit Kumar Mangotra	Literature and Education	Jammu And Kashmir
54.	Shri Lama Lobzang(Posthumous)	Others-Spiritualism	Ladakh
55.	Smt. Libia Lobo Sardesai	Social Work	Goa
56.	Shri M D Srinivas	Science and Engineering	Tamil Nadu

57.	Shri Madugula Nagaphani Sarma	Art	Andhra Pradesh
58.	Shri Mahabir Nayak	Art	Jharkhand
59.	Smt. Mamata Shankar	Art	West Bengal
60.	Shri Manda Krishna Madiga	Public Affairs	Telangana
61.	Shri Maruti Bhujangrao Chitampalli	Literature and Education	Maharashtra
62.	Shri Miriyala Apparao(Posthumous)	Art	Andhra Pradesh
63.	Shri Nagendra Nath Roy	Literature and Education	West Bengal
64.	Shri Narayan (Bhulai Bhai)(Posthumous)	Public Affairs	Uttar Pradesh
65.	Shri Naren Gurung	Art	Sikkim
66.	Smt. Neerja Bhatla	Medicine	NCT Delhi
67.	Smt. Nirmala Devi	Art	Bihar
68.	Shri Nitin Nohria	Literature and Education	United States of America
69.	Shri Onkar Singh Pahwa	Trade and Industry	Punjab
70.	Shri P Datchanamoorthy	Art	Puducherry
71.	Shri Pandi Ram Mandavi	Art	Chhattisgarh
72.	Shri Parmar Lavjibhai Nagjibhai	Art	Gujarat
73.	Shri Pawan Goenka	Trade and Industry	West Bengal
74.	Shri Prashanth Prakash	Trade and Industry	Karnataka
75.	Smt. Pratibha Satpathy	Literature and Education	Odisha
76.	Shri Purisai Kannappa Sambandan	Art	Tamil Nadu
77.	Shri R Ashwin	Sports	Tamil Nadu
78.	Shri R G Chandramogan	Trade and Industry	Tamil Nadu
79.	Smt. Radha Bahin Bhatt	Social Work	Uttarakhand
80.	Shri Radhakrishnan Devasenapathy	Art	Tamil Nadu

81.	Shri Ramdarash Mishra	Literature and Education	NCT Delhi
82.	Shri Ranendra Bhanu Majumdar	Art	Maharashtra
83.	Shri Ratan Kumar Parimoo	Art	Gujarat
84.	Shri Reba Kanta Mahanta	Art	Assam
85.	Shri Renthlei Lalrawna	Literature and Education	Mizoram
86.	Shri Ricky Gyan Kej	Art	Karnataka
87.	Shri Sajjan Bhajanka	Trade and Industry	West Bengal
88.	Smt. Sally Holkar	Trade and Industry	Madhya Pradesh
89.	Shri Sant Ram Deswal	Literature and Education	Haryana
90.	Shri Satyapal Singh	Sports	Uttar Pradesh
91.	Shri Seeni Viswanathan	Literature and Education	Tamil Nadu
92.	Shri Sethuraman Panchanathan	Science and Engineering	United States of America
93.	Smt. Sheikha Shaikha Ali Al-Jaber Al-Sabah	Medicine	Kuwait
94.	Shri Sheen Kaaf Nizam (Shiv Kishan Bissa)	Literature and Education	Rajasthan
95.	Shri Shyam Bihari Agrawal	Art	Uttar Pradesh
96.	Smt. Soniya Nityanand	Medicine	Uttar Pradesh
97.	Shri Stephen Knapp	Literature and Education	United States of America
98.	Shri Subhash Khetulal Sharma	Others-Agriculture	Maharashtra
99.	Shri Suresh Harilal Soni	Social Work	Gujarat
100.	Shri Surinder Kumar Vasal	Science and Engineering	Delhi
101.	Shri Swami Pradiptananda (Kartik Maharaj)	Others-Spiritualism	West Bengal

102.	Shri Syed Ainul Hasan	Literature and Education	Uttar Pradesh
103.	Shri Tejendra Narayan Majumdar	Art	West Bengal
104.	Smt. Thiyam Suryamukhi Devi	Art	Manipur
105.	Shri Tushar Durgeshbhai Shukla	Literature and Education	Gujarat
106.	Shri Vadiraj Raghawendracharya Panchamukhi	Literature and Education	Andhra Pradesh
107.	Shri Vasudeo Kamath	Art	Maharashtra
108.	Shri Velu Aasaan	Art	Tamil Nadu
109.	Shri Venkappa Ambaji Sugatekar	Art	Karnataka
110.	Shri Vijay Nityanand Surishwar Ji Maharaj	Others-Spiritualism	Bihar
111.	Smt. Vijayalakshmi Deshamane	Medicine	Karnataka
112.	Shri Vilas Dangre	Medicine	Maharashtra
113.	Shri Vinayak Lohani	Social Work	West Bengal

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 adjudged **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.

Chapter 3: Government Scheme/ campaign

SCHEME	PURPOSE
Cashless treatment scheme	To provide cashless treatment to road accident victims .
'Bima Sakhi Yojana' (Goa)	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
The Internet Governance Internship and Capacity Building Scheme	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
Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' (Chattisgarh)	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
The four welfare schemes of his government- Rythu Bharosa, Indiramma Atmiya Bharosa, Indiramma Indlu, and new ration cards (Telangana)	Indiramma Indlu - a housing scheme for, homeless Dalits, Tribals, and backward classes. They will receive financial assistance of Rs 5 lakh to construct homes. 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

Chapter 4: Summit/ Conference

Summit/Conference	Location	About
The 18th Pravasi Bharatiya Divas (PBD Convention 2025)	Bhubaneswar	The theme of this three-day convention is "The Diaspora's Contribution to a Viksit Bharat" .
The 28th Conference of Speakers and Presiding Officers of Parliaments of Commonwealth Countries (CSPOC) in 2026	India	The event will focus on the use of artificial intelligence and social media in parliamentary processes .
The Artificial Intelligence (AI) Action Summit	France	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
The Atomic Energy Commission (AEC)	-	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 first-ever corporate round-table conference	New Delhi	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.
The 85th All India Presiding Officers' Conference (AIPOC)	Patna	The two-day conference is being held on '75th Anniversary of Constitution: Contribution of Parliament and State legislative bodies in strengthening constitutional values' .
The third National Mining Ministers Conference concluded	Konark, Odisha	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
A two-day international seminar on "Formalization and Social Security Coverage for Workers in the Informal Sector: Challenges and Innovations"	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.
1st Olympic Research Conference	Gujarat	This meeting 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 .
The 'Utkarsh Odisha, Make in Odisha Conclave'	Bhubaneswar	The two-day conclave aims to promote investment, boost industrial growth, and position Odisha as a key economic hub in Eastern India.

Chapter 5: Partnership/ Agreement

Partnership/ Agreement	Aim
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 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.
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 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

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 Women Entrepreneurship Platform (WEP) of NITI Aayog, launched EmpowHER Biz – Sapno Ki Udaan in partnership with New Shop	To empower women entrepreneurs by equipping them with the skills and resources needed to succeed in the organized retail sector
PhonePe has partnered with ICICI Lombard General Insurance	To offer insurance cover for people travelling to the Maha Kumbh Mela .
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
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
The Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Department of Telecommunications (DoT), Govt 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 ".
India has signed an agreement with Saudi Arabia	For Hajj 2025 , finalising a quota of 1,75,025 pilgrims . 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 .
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 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.
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 .
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
Bajaj Finance has entered into a partnership with Bharti Airtel	To create a digital platform for financial services .
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 .
HDFC Life, one of India's leading life insurers, has recently entered into a Corporate Agency tie-up with CARS24 Financial Services Pvt. Ltd.	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 .
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.
Hitachi Payment Services, a leading provider of end-to-end payments and commerce solutions in India, has partnered with IvyCamp	To propel fintech innovation through the Hitachi Payments Accelerator (HPX) program.
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.
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).
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."

Chapter 6: Ranking Index

Index	Index released by	India's Rank	1st Rank
Cyberattacks in 2024	CloudSEK's Threat Landscape Report 2024	2nd	The United States
The world's most powerful passports	Henley Passport Index	85th	Singapore
The world's largest coffee producer	Commerce Ministry	7 th (With exports reaching \$1.29 billion in FY 2023-24)	Brazil

2025 Brand Finance IT Services ranking	Brand Finance 2025 ranking	2nd	US
The Global Firepower Index 2025	A website Globalfirepower.com	4th	United States of America
HSBC Hurun Global Indians List 2024	Hurun	-	Microsoft Chairman and CEO Satya Nadella
The edition of the Fiscal Health Index (FHI) 2025	NITI Aayog	-	Odisha

Chapter 7: Mergers and Acquisitions

Merger Company	About
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.
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
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
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.

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.
Reliance Consumer Products has acquired packaged foods brand SIL Food India	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.
Kotak Mahindra Bank acquires StanChart's Rs 3,330-cr personal loan portfolio	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.
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.

Chapter 8: Loan

Chapter 9: App/Website/Portal

App/ Website/Portal	Company / Department	Purpose
'Baanknet' portal	Financial Services Secretary M Nagaraju	For e-auction of properties including commercial properties, industrial land, shops, vehicles, and agricultural and non-agricultural land
BHARATPOL portal	Central Bureau of Investigation	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 .
Food delivery app 'Snacc by Swiggy'	Swiggy	Snacc is a 15-minute food delivery app offering quick snacks and meals, similar to Zepto's Zepto Cafe .
The registration portal for the third edition of Kashi Tamil Sangamam	Union Education Minister Dharmendra Pradhan	The portal, kashitamil.iitm.ac.in , hosted by the Indian Institute of Technology Madras , will accept registrations until 1 February.
A web-based portal Integrated SEBI Portal for Technical Glitches (iSPOT)	Markets regulator SEBI	For submission of preliminary and final root cause analysis (RCA) reports of technical glitches by stock exchanges and other market infrastructure institutions (MIs) .

Chapter 10: Important MoU

MoU	Between Which Countries
Signed an MoU for sharing of intelligence and information to check money laundering	Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (IRDAI)
Signed an MoU to provide 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	The Animal Welfare Board of India (AWBI) , with NALSAR University of Law , in Hyderabad.
Signed an MoU to launch the Gemini-powered and Beacon-enabled Uttar Pradesh Open Network for Agriculture	The UP government with Google Cloud (India)
Signed an MoU to improve employment opportunities for the youth, to provide technical	The Andhra Pradesh government with software major Infosys

support for the state's touted to be the first-ever skill census programme in the country	
Signed two MoUs to strengthen and deepen the bilateral relations between the two countries	India and Spain
Signed an MoU to establish a Global Competency Centre in Bhubaneshwar to foster FinTech collaboration, with a focus on developing an inclusive and sustainable InsureTech and related areas	The Government of Odisha's Electronics and IT Department and Singapore's Global Finance & Technology Network (GFTN)
Signed 54 MoUs worth 15.70 lakh crore rupees 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	Maharashtra government with Reliance Group during the World Economic Forum (WEF) Annual Meeting 2025 in Davos
Signed an MoU to promote startup ecosystem in manufacturing sector	Department for Promotion of Industry and Internal Trade (DPIIT) with the Bhaane Group
Signed an umbrella Memorandum of Understanding (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	The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing (C-DAC)
Signed an MoU to set up a 5-million tonnes per annum steel plant in Keonjhar district	Sajjan Jindal-led JSW Group with the Odisha government
Five memorandum of understanding (MoU) were signed for cooperation in health, traditional medicine; renew one on maritime security	India and Indonesia

Chapter 11: GDP Forecasting

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".

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.

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.

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.

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.

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.

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.

Chapter 12: Current Affairs (National)

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.

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.

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.

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

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.

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.

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

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.

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 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.
- 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.

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 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..

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 Ferozpur 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.

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.

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.

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.

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.

Bengaluru to host 15th Aero India 2025

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

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.

Loksabha Speaker Om Birla inaugurates Gandhi Darshan Art Gallery at Rajghat

- **Loksabha 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.

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.

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.

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.

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.

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.

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.

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 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.

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.

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.

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.

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).

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.

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)**.

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.

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.
- 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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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 MSP of Raw Jute for Marketing season 2025-26 is an increase of Rs.315/- per quintal over the previous Marketing season 2024-25.

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.

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.

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.

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.

Odisha becomes the 34th state to implement AB PM-JAY

- **Odisha 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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.
- 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.

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 organised by the Haryana Saraswati Heritage Development Board, Government of Haryana.

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.

Chapter 13: Current Affairs (International)

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.
- 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.

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.

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.

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.

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.

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.
- 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.

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.

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.

Chapter 14: Banking & Financial

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.

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.

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.

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.

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.

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)

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.

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 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.

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.

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.

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.

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.

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**.
- 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®.

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.

- 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.

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).

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.**
- Ashirvad 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.

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

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.

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.

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.

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.

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.

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 already submitted to the National Company Law Tribunal (NCLT) under the bankruptcy law.

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.

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.

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.

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 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.

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.

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.

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.

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.

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.

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.

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 organizations 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.

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.

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.

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.

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.

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.

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.

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.

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

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.

Chapter 15: Committee

Committee	Headed by	Purpose
The ID verification and data sharing platform Equal's newly formed Advisory Board	Retired Supreme Court justice B. N. Srikrishna	Equal provides identity authentication services for large firms, boasting digital integrations with several ID providers .

The Reserve Bank of India has announced the names of the members of the Standing External Advisory Committee (SEAC)	M. K. Jain, former Deputy Governor of the Reserve Bank of India	For evaluating applications for Universal Banks as well as Small Finance Banks . The tenure of the SEAC will be for three years.
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Chapter 16: Defence News

Defence Exercise	Between	About
The 18th edition of the bilateral military exercise Surya Kiran	The Indian Army and the Nepali Army	The exercise will be hosted by the Nepali Army in Saljhandi, Nepal from 31st December 2024 to 13th January 2025 .
A major military exercise, Exercise Devil Strike	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 fourth edition of the multinational naval exercise La Perouse in the eastern Indian Ocean	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.

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.
- **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.

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.

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.

Chapter 17: Sports News

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

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.

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.

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.

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 Karakasy 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.

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.

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.

Bangladesh cricketer Tamim Iqbal announces retirement from International Cricket

- **Bangladesh Cricketer 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.

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.

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.

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.

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.

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.

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.

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 Waik

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.

Eritrea's Berhane Tesfay, and Kenya's Joyce Chepkemai Tele win Mumbai Marathon 2025

- **Eritrea's Berhane Tesfay and Kenya's Joyce Chepkemai 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 Chepkemai 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.

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.

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.
- 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.

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.

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** - all-rounder Melie Kerr (NZ)
- **Sir Garfield Sobers Trophy for ICC Men's Cricketer of the Year** - Jasprit Bumrah (IND)
- **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.

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.

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 Heliovaara (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) John Peers (Australia)	Kimberly Birrell (Australia) John Patrick Smith (Australia)

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.

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.
- With a focus on sustainability, the theme for the National Games this year is **"Green Games."**

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.

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)

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.

Australia Clinches ICC Women's Championship Trophy

- **Australia** was **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.

Chapter 18: Book and Author

Book	Author
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'Jammu Kashmir & Ladakh Through the Ages: A Visual Narrative of Continuities and Linkages'	Union Home Minister and Minister of Cooperation Amit Shah
Middle Class India: Driving Change in the 21st Century	Journalist Manisha Pande

Chapter 19: Important Day

Date	Day	Theme/Importance
1 January	Global Family Day	Theme 2025 - Let's Start The Year With Love, Unity, Appreciation
2 January	World Introvert Day	Theme 2025 - Some peace and calm in a noisy world.
2 January	67th Foundation Day of DRDO	On 2025 being declared as the ' Year of Reforms ', Raksha Mantri asserted that DRDO will play a crucial role in achieving the set objectives.
3 January	International Mind-Body Wellness Day	This day emphasizes the importance of achieving harmony between mental, emotional, and physical well-being.
4 January	World Braille Day	Objective - To raise awareness about the importance of Braille as a means of communication for blind and partially sighted people.
5 January	National Bird Day	Theme 2024 - Protecting Our Birds, Protecting Our Future
6 January	World Day of War Orphans	The day encourages global efforts to provide education, healthcare, and safe environments for children affected by war.
8 January	Earth's Rotation Day	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.

9 January	NRI (Non-Resident Indian) Day or Pravasi Bharatiya Divas	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) .
10 January	World Hindi Day	Theme 2025 - A Global Voice of Unity and Cultural Pride
12 January	National Youth Day	Theme 2025 - Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility
15 January	Indian Army Day	Theme 2025 - Samarth Bharat, Saksham Sena' (Capable India, Empowered Army)
16 January	National Startup Day	The day highlights the role of startups in driving innovation, job creation, and economic growth across various sectors.
20 January	National Penguin Awareness Day	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 .
21 January	53rd Statehood Day of Tripura, Meghalaya, Manipur	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 .
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.
24 January	National Girl Child Day	Theme 2025 - Empowering Girls for a Bright Future

24 January	International Day of Education	Theme 2024 - AI and education: Preserving human agency in a world of automation
25 January	National Voters' Day	Theme 2025 - Nothing like voting, I vote for sure
25 January	National Tourism Day	Theme 2025 - Tourism for Inclusive Growth
25 January	International Day of Commemoration in memory of the victims of the Holocaust	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"
26 January	International Customs Day	Theme 2025 - Customs Delivering on its Commitment to Efficiency, Security and Prosperity
26 January	World Leprosy Day	Theme 2025 - Unite. Act. Eliminate
26 January	International Day of Clean Energy	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.
30 January	Martyrs' Day	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.
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Chapter 20: Science & Technology

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).

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.

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.

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).

Chapter 21: Obituary

Person	About
Renowned botanist K S Manilal	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.
Dr Rajagopala Chidambaram, who was the Chairman of the Atomic Energy Commission and the Principal Scientific Adviser to the Government of India	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
World's oldest person Tomiko Itooka	Tomiko Itooka was 116 and died at a care home in Ashiya in the Hyogo Prefecture , according to elderly policies official Yoshitsugu Nagata .
Costas Simitis, former Greek Prime Minister and socialist leader	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.
Indo-Pak war veteran Havaladar Baldev Singh	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 .
Playback singer P. Jayachandran, known for his expressive singing and whose magical voice captivated music lovers	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.
India's preeminent cardiac surgeon K.M. Cherian	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 .

