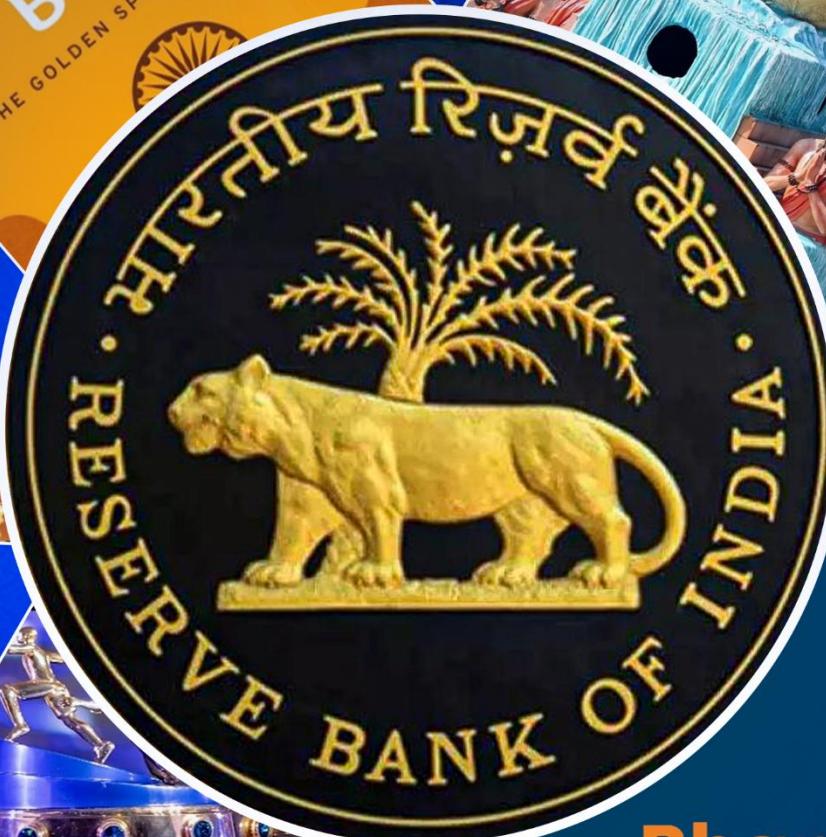
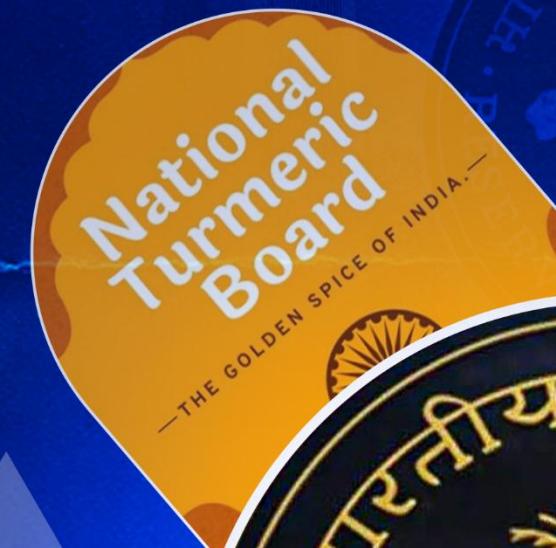


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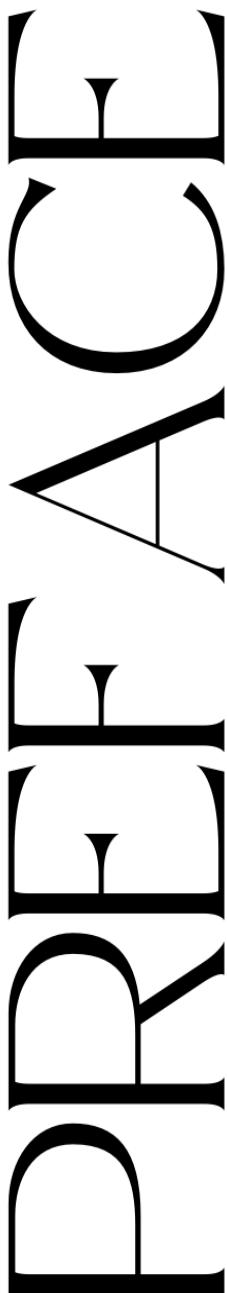
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- JANUARY 2025 CURRENT AFFAIRS
- SPECIAL RBI SECTION
- PADMA AWARDS 2025
- ECONOMIC SURVEY 2024–25 GIST
- MONTHLY VOCAB BOOSTER
- PRACTICE QS FROM EACH SUBJECT



**Bharat  
Mobility**  
GLOBAL EXPO 2025

**JANUARY 2025**



It gives us tremendous joy to present this comprehensive magazine designed for the aspirants of banking, and other government examinations. Curated by the experts content creators at YesOfficer, this e-book is a one-stop solution for all that is required for practice and preparation of all the sections of banking & other exams. In addition to the detailed current Affairs of January 2025, the magazine also contains practice questions for General Awareness, Quant, English & Reasoning to boost your preparation by keeping you up to date with the current events and the latest exams questions trend, thus serving the needs of each and every aspirant.

This book is divided into following sections:

- Topic wise Current Affairs
- Current Affairs Practise qs with answer keys and solutions
- CA booster Practise questions
- Quant questions with answer keys and solutions
- English questions with answer keys
- Boost your vocab section
- Reasoning questions with answer keys and solutions

We hope that this attempt of ours in providing you a comprehensive magazine for banking and other exams proves to be of great benefit to you and becomes a meritorious contribution in the journey of exam preparation and consequently helps to attain your goals.

YesOfficer! Banke Dikhayene

Constructive Feedback is always welcome!

Here's hoping your hard work and dedication pay off!!

# Achievers 2024



1

## Anamika Kumari (RRB PO 2024)

I had covered my reasoning from Ankush sir course, which became very useful in my preparation and I scored 32.5 marks out of 40. For English I followed Nimisha mam, which helped me a lot. Thank u so much yes officer team for making me able of this.



2

## Nikki (RRB PO and RRB clerk)

I would like to express my gratitude to the entire team for their invaluable contributions. Nimisha Ma'am guided me in improving my English proficiency, Ashish Sir provided exceptional support in mathematics, and Ankush Lamba Sir's expertise in the thread method for solving puzzles was immensely helpful. Their guidance played a significant role in my success.



3

## Shweta Rani (RRB clerk)

I had started my preparation in February 2024 and at that time I was very much confused then I took Ashish sir's quant classes on YouTube. And then I started taking yes officer teacher's classes. Its just because of them I have cleared bank exam in my first attempt. thanku very much to all the mentors.



3

## Anirban Das (RRB PO)

MAINS QUANT BY ASHISH SIR, PERFECTION CLASS OF NIMISHA MADAM, KUSH SIR'S CURRENT AFFAIRS

# SAFALTA DIWAS 2024 CELEBRATING SUCCESS WITH IBPS RRB PO/CLERK CHAMPIONS.



इन्होंने कर दिखाया है,  
अब आपकी बारी





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Yes  
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## Banking & Finance

### 1. SBI launches innovation products to attract deposits



The State Bank of India (SBI) has launched two new deposit schemes.

(1) Har Ghar Lakhpatti

(2) SBI Patrons

**Aim:** To provide customers with greater financial flexibility and enhanced value.

Recognising the widespread aspiration for financial security, Har Ghar Lakhpatti a pre-calculated recurring deposit scheme designed to help customers accumulate Rs 1,00,000 or multiples thereof.

The bank also introduced SBI Patrons, a specialised term deposit scheme tailored for senior citizens aged 80 years and above.

This product offers enhanced interest rates, recognising the long-standing

relationship many senior customers have with the bank.

SBI has also announced the launch of a TAB-based end-to-end digital on-boarding process for Non-Resident Indians (NRIs) to streamline the opening of NRE (Non-Resident External) and NRO (Non-Resident Ordinary) accounts.

This product offers enhanced interest rates, recognising the long-standing relationship many senior customers have with the bank.

**SBI Chairman:** CS Setty

**HQ :** Mumbai

### 2. RBI removes lending restrictions on microfinance company Arohan Financial Services



**Restrictions removed from:**  
Microfinance company  
Arohan Financial Services

**Removed by:** Reserve Bank of India (RBI)

**Reason:** After it became satisfied with the company's revamped processes as well as its commitment to adhere to the regulatory guidelines.

On October 17, 2024, the regulator had barred Arohan, Asirvad Micro Finance and two other non-banks -- Navi Finserv and DMI Finance -- from lending due to "unfair and usurious practices" and non-adherence to the regulatory guidelines.

### 3. RBI okays NCBL, Cosmos Co-operative bank merger



**Merger of:** National Co-operative Bank Ltd., Bangalore with Cosmos Co-operative Bank Limited

**Approved by:** RBI

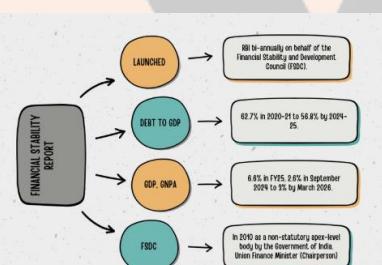
Following this, branches of NCBL will operate as Cosmos branches. The scheme has





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

Earlier on December 31, RBI imposed a monetary penalty of Rs 8.30 lakh as Cosmos Bank has violated the rules by applying foreclosure charges on floating rate term loans, sanctioned to certain individual borrowers.



#### 4. Abu Dhabi's Mubadala Tops Global Sovereign Investments with \$29.2 Billion in 2024



Mubadala Investment Company, Abu Dhabi's sovereign wealth fund, has claimed the title of the

world's leading sovereign investor in 2024

It has deployed an impressive 29.2 billion dollars across 52 deals.

Surpassed Saudi Arabia's Public Investment Fund and accounted for approximately 20% of the 136.1 billion dollars in total sovereign wealth fund spending globally last year.

The list was published by Global SWF.

Middle East sovereign wealth funds made up five of the top 10 most active sovereign funds.

A sovereign wealth fund is a state-owned investment fund.

The fund comprised of money generated by the government for investment in assets and others.

#### 5. Banks' non-food credit growth slows to 11.8% in November

Data by: The Reserve Bank of India

Growth in non-food credit of scheduled commercial banks:

November 2024: 11.8 per cent (Slow)

November 2023: 16.5 per cent

The non-food credit of banks stood at Rs 170.02 lakh crore (y-o-y) in November 2024.

Non-food credit is generally used as a gauge of bank lending.

It is categorised into four broad categories – agriculture and allied activities; industry; services; and personal loans

Industry segment witnessed a loan growth of 8.1 per cent in November 2024.

Loans to micro and small segment: 10.1% in November 2024 (Moderate growth)

Advances to medium industry: 20% in November 2024 (Increase)

Bank advances to industry increased to Rs 37.98 lakh crore in November 2024

#### 6. Microfinance company VFS Capital applies for small finance bank licence





Applied for: Small finance bank licence

Applied by: Microfinance company VFS Capital

About Small Finance Bank (SFB)

Genesis: Announced in the Union budget of 2014-15.

Registrations: Registered as a public limited company under the Companies Act, 2013.

Licensing: Licensed and governed under the Banking Regulation Act, 1949 and have no restrictions on where to operate.

Capital Requirement: 200 crore (except for some SFBs)

Mandates for financial inclusion: They are required to extend 75% of their ANBC (Adjusted Net Bank Credit) to the priority sector.

## 7. NPCI extends UPI market share cap deadline to 2026



National Payments Corporation of India (NPCI) has extended the deadline for Unified Payments Interface (UPI) providers to adhere to its 30% market share limit by two more years to December 31, 2026.

This delay provides temporary relief to Walmart-owned PhonePe and Google Pay, which together control over 85% of the UPI payments market, offering them more time to adjust to the new limit.

Market Share Cap Rule:

Introduced in 2020

It mandates that no single UPI app can process more than 30% of the total UPI transactions in a month.

The rule aims to prevent monopolization and ensure a level playing field.

## 8. M2P Fintech partners with SBI to revolutionize Prepaid Payment Systems

M2P Fintech and State Bank of India (SBI) have teamed up.

Reason: To enhance prepaid payment systems.

This partnership aims to create innovative, secure, and user-friendly prepaid payment solutions.

## 9. Interest Rates on Small Savings Schemes Remain Unchanged for Q4 of FY 2024-25

The rates of interest on Small Savings Schemes from 1st January to 31st March, 2025, will remain unchanged.

Informed by: Ministry of Finance

Sukanya Samriddhi Yojana: 8.2%

Public Provident Fund (PPF): 7.1%

Post office savings deposits: 4%

Senior Citizen Savings Scheme (SCSS): 8.2%





Kisan Vikas Patra: 7.5%, with maturity in 115 months

National Savings Certificate (NSC): 7.7%

## 10. GDP to Grow at 6.6% in FY25: RBI



Report title: Financial Stability Report (FSR), December 2024

Released by: The Reserve Bank of India (RBI)

Projection: India's GDP to grow at 6.6% in FY25

Reason: Rural consumption recovery, increased government spending, and strong services exports

NPAs hit a 12-year low of 2.6%, risks from global uncertainties, trade policies, and inflation dynamics remain key challenges.

SCBs maintained strong capital buffers, with the CET1 ratio at 14%, exceeding the regulatory minimum of 8%.

## 11. Reserve Bank of India's New Guidelines 2025

Starting January 1, 2025, the Reserve Bank of India (RBI) will make three types of bank accounts non-operative as part of a move to improve the banking system's efficiency, safety, and transparency.

**Types of Accounts Becoming Non-Operative:**

**Dormant Accounts:** Accounts that have not had any transactions for two years.

**Inactive Accounts:** Accounts with no activity for a fixed period, often one year.

**Zero Balance Accounts:** Accounts with no money deposited for a long time and a zero balance.

## 12. Institutions' total bilateral exposures on the rise: Report

Report title: Financial Stability Report (FSR)

Report by: RBI

**Highlights:**

The total outstanding bilateral exposures between

financial institutions are expanding, with commercial banks holding the largest share.

The total bilateral exposure between entities in the financial system reached a high of 71.4% at the end of September 2024, a growth of 16.5% over June 2024.

The surge was largely driven by the rise in exposure of asset management companies and non-bank financial companies to banks.

Asset management companies, insurance companies and public sector banks remained the largest fund providers in the system

NBFCs and private banks were the largest receivers of funds, followed by housing finance companies.

## 13. IRFC raises Rs 2,840 cr through 10-year bonds

Name of organization: Indian Railway Finance Corporation (IRFC)

Raised amount: Rs 2,840 crore

Tenure: 10-year bonds

Coupon rate: 7.15%



The bonds were rated 'AAA' by CRISIL, ICRA and CARE, all domestic agencies.

#### **14. Customers likely to gain as high-end hotels get GST options on dining**

Recommended at: 55th GST Council

Recommendation:

To allow high-end hotels to choose between two indirect tax rates for restaurant services provided on their premises.

High-end hotels will have the option to choose between two GST rates - 5% without Input Tax Credit (ITC) or 18% with ITC.

Effective from: 1st April 2025

Currently, hotels with a "declared tariff" (room rent before discount) above ₹ 7,500 are charged GST at 18% with ITC for restaurant services, and hotels with room rent below ₹ 7,500 are charged 5% GST for restaurant services without ITC.

Input Tax Credit (ITC) refers to the tax already paid by a person or business and

which is available as a deduction from the final tax to be payable.

In simple words, GST paid by a manufacturer on buying raw materials or services as inputs used in the production process can be adjusted against the final payment of GST by him at the time of sale of his/her final product.

For example, suppose a shoe manufacturer procures leather as raw material for ₹100 + 5% GST (= ₹5). This ₹5 is his input tax credit. Later, when he sells his final product i.e. shoe for say ₹300 + 12% GST (=₹36), this ₹5 will be adjusted against the final GST.

Thus, the final value of GST paid to him will be = ₹36-₹5 = ₹31.

GST Council meeting	55th, Jaipur
Changes in GST Rates (Goods)	1 Fortified Rice Kernel (FR) GST rate reduced to 5%. 2 Gene Therapy Fully exempted from GST.
Changes in GST Rates (Services)	1 Hotel Accommodation and Restaurant Services: GST rates tied to the preceding year's supply value, effective April 1, 2025.
Clarifications on Goods and Services	<ul style="list-style-type: none"> <li>• Old and Used Vehicles: GST increased to 18%, applicable only on the supplier's margin.</li> <li>• Autoclaved Aerated Concrete Blocks: GST clarified at 12%.</li> <li>• Agricultural Produce Exemptions for green/dried pepper and other items.</li> <li>• Popcorn Classification: GST rates clarified for various types (9%, 12%, 18%).</li> <li>• Input Tax Credit Aggregators: Eligible for GST exemption, excluding payment gateways.</li> <li>• Penal Charges: GST not applicable on penalties for loan non-compliance.</li> </ul>

#### **15. IFSCA approves 200th fund; 13 funds relocate from Singapore, Mauritius & Dubai**

Motilal Oswal's Fund, an Alternate Investment Fund

(AIF), has become the 200th fund to be registered in GIFT IFSC.

Gift city is now houses 13 AIFs that have relocated to India from foreign jurisdictions like Singapore, Mauritius and Dubai.

About IFSCA:

Established on: April 27, 2020

It was set up under the International Financial Services Centres Authority Act, 2019.



#### **16. Private banks outrun public sector peers in priority lending benchmarks**

Private sector banks as a group met priority sector lending targets, including



sub-targets for major heads in 2023-24, particularly in agriculture.

Although all bank groups managed to achieve their stipulated overall targets and sub-targets, private sector banks did better than their public sector peers.

For the public sector, private and foreign banks, the target is 40% of adjusted net bank credit or credit equivalent of off-balance sheet exposure, whichever is higher.

For small finance banks, the target is higher at 75%.

#### Exceeding Targets

Trends in Priority Sector Lending by Banks in FY24

Borrower Segment	Target	Public Sector	Private Sector	Foreign	Small Finance
Total Of which:	40/75*	42.6	47.4	41.6	90.6
Total Agriculture	18.0	19.1	18.7	18.6	26.8
Small and Marginal Farmers	10.0	11.2	10.0	11.0	18.2
Non-Corporate Individual Farmers	13.8	14.2	14.0	14.2	25.4
Micro-Enterprises	7.5	8.0	10.2	8.5	32.6
Weaker Sections	12.0	14.1	12.1	12.1	35.8

\* Total priority sector lending target for small finance banks is 75%

Source: RBI

#### 17. RBI Tightens Liquidity Norms for Deposit-Taking HFCs

The Reserve Bank of India (RBI) has implemented revised norms requiring deposit-taking housing finance companies (HFCs) to maintain higher levels of liquid assets against their deposits.

Effective from: January 1, 2025

These companies must hold liquid assets equivalent to 14% of their outstanding deposits.

This includes 8% in unencumbered approved securities, calculated as a percentage of public deposits.

Furthermore, the RBI has mandated that by July 1, 2025, the total liquid assets requirement will increase to 15%, including 10% in unencumbered approved securities.

Prior to this update, deposit-taking HFCs were required to maintain 13 per cent of their public deposits as liquid assets.

The phased increase to 15 per cent ensures a more robust liquidity framework, aiming to safeguard depositors' interests and enhance financial stability.

#### 18. RBI keeps interest rate on floating rate savings bonds unchanged at 8.05%

Announcement of: Interest rate for RBI Floating Rate Savings Bonds

Announced by: Reserve Bank of India

Tenure: January to June 2025 on January 1, 2025.

The RBI Floating Rate Savings Bond (FRSBs), 2020 (Taxable) will offer 8.05% interest rates from January to June 2025.

It is linked to the interest rate of the National Savings Certificate (NSC)

The interest rate of RBI Floating Rate Savings Bonds is 0.35% higher than what NSC offers.

Lock-in period: Seven years

There is no premature withdrawal option, but senior citizens get the option to prematurely withdraw money with a penalty after a minimum lock-in period.

For those aged 60 to 70, the lock-in period will be six years.

For those aged 70 to 80, the lock-in period will be five years.



Those aged above 80 can withdraw their investment after four years from the date of investment.

## 19. Reliance Industries raises \$3 bn from 11 banks in dual-currency loan deal



Loan raised by: Reliance Industries Limited (RIL)

Raised amount: \$3 billion

Raised from: Consortium of 11 banks

Key Banks:

Bank of America (Largest share of the loan at \$343 million)

India's State Bank of India (\$275 million)

Other 9 Banks: DBS Bank, HSBC, Japan's MUFG, Standard Chartered, Mizuho Bank, SMBC, First Abu Dhabi Bank, Citibank, and Credit Agricole CIB

Loan pricing and terms

The three-month SOFR rate stood at approximately 4.80% in mid-December.

With an additional 120 basis points, the dollar-denominated loan is priced at around 6%.

The yen-denominated portion of the loan is priced at 75 basis points above the three-month Tokyo Interbank Offer Rate (TIBOR), the Japanese benchmark rate.

## 20. Securitisation Volume In India Estimated At Rs 68,000 Cr In Q3 FY25: ICRA

Estimate by: ICRA credit rating agency

Securitisation volumes topped Rs 68,000 crore in October-December FY25 (Q3FY25).

Reason: Increased participation by banks

Of the Rs 68,000 crore, ICRA estimates,

Rs 25,000 crore is on account of private banks acting as originators Remaining Rs 43,000 crore has been securitised by non-banking financial companies (NBFCs).

Note:

Of the banks, securitisation by HDFC Bank is nearly Rs 12,000 crore, via pass-through certificates (PTCs) as against approximately Rs 9,000 crore in Q2FY25.

Securitisation

It is a financial process where a lender transfers future receivables, such as loan repayments, to another party in exchange for immediate upfront cash.

ICRA

Originally named Investment Information and Credit Rating Agency of India Limited (IICRA India).

1991

HQ : Gurgaon, Haryana

Ramnath Krishnan, Managing Director & Group CEO

Seven credit rating agencies in India.

They are CRISIL; CARE; ICRA; SMREA; Brickwork Rating; India Rating and Research Pvt. Ltd and Infomerics Valuation and Rating Pvt. Ltd.



## 21. UPI moment for B2B payments: Bharat Connect likely to go live by March



National Payments Corporation of India's (NPCI's) bill-aggregation platform Bharat Connect is expected to roll out its Bharat BillPay for Business offering by March 2024.

Bharat Connect, which was earlier known as Bharat BillPay, will authorise companies to handle business-to-business (B2B) payments following a model similar to the issuances the NPCI provides to third-party application providers (TPAPs).

TPAPs enable users to conduct transactions on India's real-time payments system, the Unified Payments Interface (UPI).

Bharat connect was earlier known as Bharat Bill Payment System (BBPS).

It is an integrated bill payment system in India.

NPCI functions as the authorized Bharat Bill Payment Central Unit (BBPCU).

Launched in 2013.

## 22. RBI consolidates credit information reports mandate

Credit Information Companies (CICs)

They collect public data, credit transactions and payment histories of individuals and companies regarding loans, credit cards, among others.

CICs are licensed by RBI and regulated by CIC Regulation Act, 2005

At present, four credit information companies are given certificates of registration by the RBI.

Credit Information Bureau (India) Limited (CIBIL), Equifax Credit Information Services Private Limited, Experian Credit Information Company of India Private Limited and CRIF High Mark Credit Information Services Private Limited.

News : Master Direction on Credit Information Reporting

Published by : RBI

Report Highlight : CICs will have to send alerts through SMS/email to customers when their credit information report is accessed by the specified users.

Report also has made it mandatory for credit institutions (CIs), such as banks and non-banking financial companies, to provide reasons when rejecting data correction requests from individuals.

## 23. 98.12% of Rs 2,000 notes returned: RBI



Data by: RBI

Data till: December 31, 2024

The RBI reported that 98.12% of ₹2,000 notes have been returned to the banking system



₹6,691 crore still held by the public.

The notes, withdrawn from circulation in May 2023, can still be exchanged or deposited at RBI's 19 issue offices.

#### 24. RBI's Guidelines on Government Debt Relief Scheme

Guidelines by: RBI

Guidelines for: Government Debt Relief Scheme

Aim: To assist borrowers facing financial difficulties by allowing loan restructuring.

This includes extending repayment terms, lowering interest rates, or converting part of the debt into equity.

Key Components of the Scheme

Eligibility Criteria: The scheme targets borrowers who have demonstrated a consistent repayment history but are currently facing financial difficulties due to unforeseen circumstances.

Restructuring Framework: Lenders are permitted to restructure loans by extending repayment

periods, reducing interest rates, or converting a portion of the debt into equity, subject to specific conditions.

Regulatory Oversight: The RBI will monitor the implementation of the scheme to ensure compliance with established guidelines and to maintain financial stability.

Implications for Lenders and Borrowers

For Lenders: The guidelines provide a structured approach to managing distressed assets, enabling banks to offer relief to borrowers while safeguarding their financial interests.

For Borrowers: The scheme offers a pathway to financial recovery, allowing businesses and individuals to restructure their debts and continue operations without the immediate threat of insolvency.

#### 25. RBI's new 15-day credit reporting rule

Organization: Reserve Bank of India (RBI)

Mandate: All lenders must update credit bureau records every 15 days.

Effective from: January 1, 2025

Aim: To provide a more accurate and timely representation of borrowers' financial activities, ultimately transforming how credit scores are calculated and published.

Previously, the credit bureaus received updates from lenders only once a month.

Benefits of the New Regulation

Timely Updates

Enhanced Credit Access

Consumer Empowerment

Risk Management for Lenders

#### 26. RBI increased gold reserves by 8 tonnes in November 2024

Report title: Central bank gold statistics November 2024

Report by: World Gold Council (WGC) report





Worldwide: Central banks around the world collectively have added 53 tonnes of gold to their reserves.

Gold added to reserve by RBI: 8 tonnes

RBI has lifted the year-to-date buying to 73 tonnes and total gold holdings to 876 tonnes, maintaining its position as the second largest buyer in 2024, after Poland.

The National Bank of Poland (NBP) was a major buyer in November 2024 increasing its gold reserves by 21 tonnes in November, taking its total year-to-date purchase to 90 tonnes and the total holding to 448 tonnes.

### 27. SBI lowers India's FY25 GDP growth forecast to 6.3%



Forecast by: State Bank of India (SBI)

India's GDP growth in FY25 to be 6.3 per cent

"Downward bias"

Reason: Due to several challenges affecting economic growth.

The projection is also below the National Statistical Office's (NSO) latest estimate of 6.4 per cent growth seen in this fiscal year, which is a four-year low.

About SBI:

Founded: 1 July 1955

Headquarters: Mumbai

Chairman: Challa Sreenivasulu Setty

### 28. Exim Bank raises \$1 bn via 10-year dollar bonds



Exim Bank has raised \$1 billion through 10-year senior secured dollar bonds.

The first dollar bond issuance by an Indian entity in 2025.

The bonds were issued at the tightest-ever spread of 100 basis points over 10-year US Treasuries.

BofA Securities, Citigroup, HSBC, J.P. Morgan, and Standard Chartered Bank were the joint lead managers and joint bookrunners for the offering.

EXIM Bank:

Founded: 1 January 1982

Headquarters: Mumbai

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



Name of Bank: Punjab & Sind Bank

Launch: Instant loan scheme up to Rs 25 lakh for the MSME sector

Aim: To push credit through its digital platform

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.

P&S Bank:





Headquarters: New Delhi

CEO: Swarup Kumar Saha

### **30. RBI lifts ban on NBFCs Asirvad Micro Finance and DMI Finance**

The Reserve Bank of India lifted restrictions on Asirvad Micro Finance and DMI Finance.

These restrictions had been imposed in October 2024.

Reason: Due to non-compliance with regulatory guidelines.

After remedial measures and compliance reports were submitted by the companies, the central bank reviewed and approved the changes, allowing them to resume loan sanctioning and disbursal.

The business restrictions that were imposed on two other NBFCs on Reserve Bank's orders dated October 17, 2024, viz. Navi Finserv Pvt Ltd and Arohan Financial Services Limited have been lifted vide our orders dated December 2, 2024 and January 3, 2025, respectively.

The NBFC-MFI is a non-deposit taking financial company.

Minimum Net Owned Funds (NOF) of Rs. 5 crore.

An NBFC-ICC, or Non-Banking Financial Company - Investment and Credit Company, is a financial institution that primarily deals with asset finance.

Asset finance is a finance option that allows business to grow by acquiring much needed equipment such as plant machinery, vehicles, aircrafts and more

commercial rooftop solar installations.

The program targets financing 3,600 kW of rooftop solar installations annually, benefiting numerous MSMEs while cutting over 2,500 tons of CO2 emissions each year—accelerating decarbonisation and fostering sustainable growth.

### **32. IDFC FIRST Bank launch of India's first AI-powered holographic avatar of Amitabh Bachchan**



### **31. Federal bank partners with Ecofy to tackle green financing for MSMEs**



Federal Bank partnered with Ecofy, India's first green-only NBFC, backed by Eversource Capital, to offer innovative financing solutions for MSMEs investing in



IDFC FIRST Bank launched the first-of-its-kind AI-Powered holographic avatar of its brand ambassador and



legendary actor Amitabh Bachchan.

This initiative comes along the lines of its customer-first engagement approach, which enables personalised assistance and immersive service experience.

IDFC FIRST Bank

October 2015

Mumbai

V Vaidyanathan

IDFC FIRST Bank has become the first Indian bank to offer real-time tracking for money sent abroad. This service, developed in partnership with SWIFT.

Society for Worldwide Interbank Financial Telecommunications

### 33. SEBI Eases Settlement Norms for Inactive Brokerage Accounts

Under the updated norms, brokerage accounts deemed inactive—those with no trades for 30 calendar days—will now have their funds returned on the next scheduled monthly settlement date.

This change applies irrespective of whether clients opt for monthly or quarterly settlement cycles.

Previously, brokers were required to return funds within three working days of identifying inactivity.

However, the Brokers' Industry Standards Forum (ISF) highlighted the operational difficulties of adhering to this timeline, even though client funds remained securely held by clearing corporations.

SEBI's circular addressed these challenges by aligning settlement timelines with the stock exchanges' annual calendars.

### 34. Bajaj Broking partners with Tamilnad Mercantile Bank



Bajaj Broking has entered into a strategic partnership with Tamilnad Mercantile Bank (TMB) to introduce a

comprehensive 3-in-1 account solution - (1) Integrating banking, (2) Broking, and (3) Investment services

Aim: To offer Tamilnad Mercantile Bank customers a seamless online trading experience through Bajaj Broking's platform.

About TMB

Headquarters: Thoothukudi

CEO: K V Rama Moorthy

Founded: 11 May 1921

### 35. Sebi issues new guidelines for research analysts, investment advisers

Guidelines on the regulatory framework for research analysts and investment advisers.

Published by SEBI.

Research analysts are required to maintain a deposit based on their client base, ranging from Rs 1 lakh for up to 150 clients to Rs 10 lakh for over 1,000 clients.

Existing IAs must comply with the deposit



requirements by June 30, 2025.

Similarly, all research analysts must meet the deposit requirements by April 30, 2025.

### **36. JPMorgan joins major U.S. banks in exiting the NZBA**



JPMorgan Chase has become the latest major U.S. bank to leave the Net Zero Banking Alliance (NZBA), a coalition of financial institutions committed to aligning their lending and investment portfolios with net-zero carbon emissions by 2050.

What is Net Zero Banking Alliance?

It is a group of leading global banks committed to aligning their lending, investment, and capital markets activities with net-zero greenhouse gas emissions by 2050.

NZBA's framework, guidance, and learning opportunities support

members to design, set, and achieve credible science-based net-zero targets for 2030 or sooner that deliver value for their investors and clients.

### **37. BIH & IIMA Ventures Launch Swanari TechSprint 3.0**

#### **Launch of: Swanari TechSprint 3.0**

Launched by: Reserve Bank Innovation Hub and IIMA Ventures

Aim: To foster 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 Reserve Bank Innovation Hub (RBIH) is a wholly-owned subsidiary of the Reserve Bank of India (RBI).

### **38. PNB launches its first cybersecurity Hackathon 2024-25**



Punjab National Bank (PNB) has launched its first Cybersecurity Hackathon 2024-25 with the theme "Code Against Malware".

Aim: To combat the rising menace of cybercrime

This hackathon is also aimed to bring together innovators, researchers, and academicians from across India to address the growing threat of malware and strengthen the nation's cybersecurity defences.

Key focus areas: Intelligence-powered malware detection and removal, real-time threat monitoring and mitigation, ransomware resilience solutions, and next-generation antivirus tools and attack surface management

### **39. CRISIL unveils new brand identity**

Crisil Limited has unveiled its new brand logo.



New logo reflects ability to power mission-critical decisions with confidence.

The new brand identity, 'Crisil' (earlier written as CRISIL), reinforces the company's position as a global, insights-driven analytics firm, building on a distinguished legacy of close to four decades.

Managing Director & CEO, Crisil: Amish Mehta

#### 40. KredX gets RBI nod to launch TReDS platform



KredX receives final approval from the Reserve Bank of India to commercially launch its Trade Receivables Discounting System (TReDS) platform, DTX.

With this approval, KredX became the fifth RBI-regulated TReDS platform in India.

DTX aims to address payment delays and working capital gaps in the MSME

sector, promoting transparency, timely payments, and liquidity.

The TReDS platform is a government-mandated initiative aimed at addressing the challenge of delayed payments and working capital gaps in the micro, small, and medium enterprise (MSME) sector

Manish Kumar, CEO & Co-founder of KredX

#### 41. UCO Bank celebrates 83rd foundation day

Founded: January 6, 1943

Founder: Ghanshyam Das Birla

Headquarters: Kolkata, West Bengal, India

Ownership: Government of India

Tagline: "Honours Your Trust"

#### 42. Centre Releases ₹1.73 Trillion to States to Boost Capital Spending

The Centre has released tax devolution of Rs 1.73 trillion to state governments against

the devolution of Rs 89,086 crore in December 2024.

This move aims to boost states' capital expenditures, fund welfare projects, and stimulate economic growth.

Highest allocation (States): Uttar Pradesh, Bihar, Madhya Pradesh, and West Bengal

Budget Estimates for FY25 have pegged states' share at Rs 12.2 trillion, an increase of over 10.4% to the amount devolved according to Revised Estimates for FY24.

The final report of the 15th Finance Commission had recommended the transfer of 41% to the states after Jammu and Kashmir was carved out into two union territories.

Prior to this, the 14th Finance Commission had recommended the devolution of 42% of central taxes to states.

#### 43. Nippon Life India AMC announces its first fund from GIFT City

Launch of: Nippon India Large Cap Fund GIFT



Launched by: Nippon Life India Asset Management Limited

Launched from: GIFT City, Gujarat

Aim: To provide global investors access to high-quality large-cap stocks in India, tapping into the growing interest in Indian markets.

The Nippon India Large Cap Fund GIFT is a feeder fund that will invest in the Nippon India Large Cap Fund.

#### What is Feeder Fund?

A feeder fund is an investment fund that invests most of its capital into a master fund, which is an umbrella fund that performs all the investments.

#### About GIFT City:

Gujarat International Finance Tec-City

Establishment: 10 April 2015

District: Gandhinagar

Tapan Ray is the Managing Director and Group CEO of GIFT City.

#### 44. Indian economy expected to grow at 6.8 % in FY2025-26: Bank of Baroda



Projection by: Bank of Baroda

Projection rate: 6.8% (FY2025-26)

Reason: Strong private consumption, robust high-frequency indicators like GST collections and services PMI, and improved agricultural output.

Bank of Baroda:

MD & CEO: Debadatta Chand

HQ: Vadodara, Gujarat

Predecessor: Vijaya Bank + Dena Bank

The tagline of Bank of Baroda is "India's International Bank".

#### 45. Penalties surge as RBI cracks the whip on lenders

Data by: Reserve Bank of India

Published in: Trend and Progress of Banking in India 2023-24

#### Highlights:

The total penalties paid by public sector banks increased six times to ₹24 crore in FY24.

Private sector banks paid: ₹25 crore in FY24 (up two times from ₹12 crore paid in FY23)

So far this fiscal up to November 2024, the RBI has imposed monetary penalty on 169 regulated entities with an aggregate penalty of ₹34 crore for non-compliance with/contravention of statutory provisions or directions issued by the RBI.

#### 46. Sebi proposes to double FPI disclosure threshold to Rs 50,000 crore





Proposal by: SEBI

Proposal:

Increase in the investment threshold for granular disclosures by foreign portfolio investors (FPIs).

Present threshold: Rs 25,000 crore

Proposed threshold: Rs 50,000 crore

Reason of this move:  
Substantial rise in daily market turnover

Existing framework:

FPIs holding more than 50% of their Indian equity assets under management (AUM) in a single Indian corporate group or exceeding Rs 25,000 crore in Indian equity AUM are required to provide detailed disclosures of their holdings.

#### 47. SEBI renews recognition to AMC Repo Clearing for 1 year to clear transactions

Context: SEBI has renewed its recognition of AMC Repo Clearing Ltd as a clearing corporation

Reason: For clearing and settling transactions in repo and reverse repo in debt securities.

Validity: 1-year

Till: January 16, 2026

Effective from: January 17, 2025

Under the rules, AMC Repo Clearing Ltd will not undertake any activity except that of clearing and settling of transactions in repo and reverse repo in the debt securities that are dealt with or traded on a recognised stock exchange.

#### 48. Sebi modifies credit rating agency rules to enhance ease of doing business

Context: Revised timelines for credit rating agencies (CRAs)

Notified by: SEBI

Reason: To enhance the ease of doing business

Previous timeline: "days" for compliance deadlines

Revised timeline: "working days" for compliance deadlines

Under the revised rules, credit rating agencies are required to publish press releases on rating actions within seven working days of the relevant event, replacing the previous mandate of seven calendar days.

Similarly, for reviewing ratings in cases of delays in debt servicing, the timeline has been adjusted to two working days from two calendar days.

Aim: To standardise rating processes and publication protocols.

These changes follow recommendations from a working group on CRAs that highlighted the challenges posed by existing timelines, especially during non-working days.

#### 49. Bank of Baroda to provide AI-driven support for Maha Kumbh 2025



Bank of Baroda (BoB) is providing enhanced banking





services for the Maha Kumbh Mela 2025, including:

AI-driven customer support,

Forex facilities,

Digital payment solutions

BoB aims to leverage this event to promote digital payments and enhance customer engagement.

The Bank has developed a GenAI-powered Virtual Relationship Manager, Aditi, to answer banking-related queries and enhance customer service to the pilgrims visiting Mahakumbh.

BoB

**Headquarters:** Alkapuri, Vadodara

**Founded:** 20 July 1908, Vadodara

**Founder:** Sayajirao Gaekwad III

**Hasmukh Adhia (Chairman)**

**M.D. and CEO :** Debadatta Chand

**IREDA**

**Indian Renewable Energy Development Agency**

**1987**

**23 | Page**

**Chairman and MD : Pradip Kumar Das**

**Keyword : Renewable**

India adds record renewable energy capacity of about 30 GW in 2024, it is more than 113 per cent higher than 13.75 GW recorded in 2023

Waaree Energies inks pact to acquire Enel Green Power India for Rs 792-cr

Union Minister Piyush Goyal Launches Bharat Cleantech Manufacturing Platform to Boost India's Renewable Energy

The new platform was announced by Goyal at the Bharat Climate Forum 2025 event in New Delhi on (January 11).

Bharat Climate Forum 2025 a national platform dedicated to unifying stakeholders from policy, industry, finance, and research to accelerate cleantech manufacturing in India — was launched on 10th January.

Agency / Organisation	GDP forecast for 2024-25	GDP Forecast for 2025-26
Reserve Bank of India	6.8%	-
World Bank	7.0%	6.7%
International Monetary Fund	7%	6.5%
Asian Development Bank	7%	7.2%
Moody Rating	7.2 (2024)	6.6 % (2025)
Morgan Stanley	6.3%	6.5%
S&P Global	6.8%	6.7%
United Nations	6.6 % (January to December 2025 )	6.7% (2026)
OECD	6.8 %	6.8%
Fitch Rating	6.4%	6.5 %
CRISIL	6.8%	-
CB Bank	6.8%	
Standard Chartered Bank	7.0%	
India Ratings and Research (Ind-Ra)	6.4 %	6.6%
Bank of Baroda	6.8%	
SBI	6.5%	

## 50. IBBI mandates eBKray auction platform to sell assets under liquidation

The Insolvency and Bankruptcy Board of India (IBBI) has mandated the exclusive use of the eBKray auction platform to sell assets under the liquidation process from April 1.

The eBKray is now known as Bank Asset Auction Network.

It is a property listing and e-auction platform designed for banks and lending institutions, addressing recovery of non-performing asset (NPA) loans through efficient property auctions.

IBBI directed the IPs (insolvency professionals) to list unsold assets from ongoing liquidation cases for auction on the eBKray platform by March 31.

eBKray platform run by PSB Alliance



eBKray has been conducting auctions for assets, mortgaged to state-run banks, under the SARFAESI Act for the past five years.

IBBI has tied up with IBA for the usage of eBKray platform.

**Summary :** The Insolvency and Bankruptcy Board of India has required the use of the eBKray auction platform for selling assets under liquidation from April 1.

Insolvency professionals must list all unsold assets on the platform by March 31.

The platform is being piloted and already has 210 listed assets.

Insolvency and Bankruptcy Board of India (IBBI):

It was established on 1st October 2016 under the Insolvency and Bankruptcy Code (IBC), 2016.

It is responsible for the implementation of the IBC.

The IBC amends and consolidates the laws relating to insolvency resolution of individuals, partnership firms and corporate persons in a time-bound manner.

Chairman : Ravi Mittal

Executive Director : Kulwant Singh

### 51. GMR Secures INR 2128 Crore Loan from IREDA

GMR Power and Urban Infra Ltd has secured approval from the Indian Renewable Energy Development Agency Limited ('IREDA') to part finance the project to install and maintain 75.69 lakh smart meters across various zones in Uttar Pradesh.

The project, estimated to cost ₹3,467.02 crore, is being executed in consortium with Bosch Global Software Technologies Private fLtd (Bosch) as the technical partner.

It covers key zones, including Varanasi, Azamgarh, Prayagraj, and Mirzapur under Purvanchal Vidyut Vitran Nigam Limited (PUVNL) as well as the Agra and Aligarh zones under Dakshinanchal Vidyut Vitran Nigam Limited.

### 52. FAQs on the circular on 'Reset of Floating Interest Rate on Equated Monthly

### Instalments (EMI) based Personal Loans'

**Summary :**

Lenders are required to offer fixed interest rate options for all personal loan categories such as home loan, car loan etc. and allow borrowers to switch between floating and fixed rates, with flexibility subject to board-approved policies and charges.

**Application By Borrower :**

When the RBI hikes the repo rate, then the borrower can switch from floating to fixed interest rate to save on interest costs by paying certain charges.

Similarly, when RBI cuts repo rate, then also borrower has option to switch from fixed to floating interest rate regime to save on interest costs.

**Application By Lender :**

The bank can specify the number of times a borrower will be allowed to exercise the switch option

At sanction, lenders must disclose the annualized rate of interest in the Key Fact Statement (KFS).

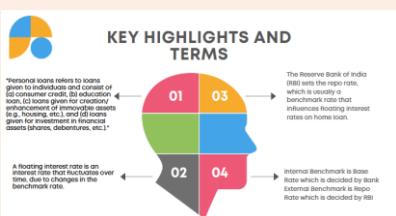
**Application By Lender :**





The bank can specify the number of times a borrower will be allowed to exercise the switch option

At sanction, lenders must disclose the annualized rate of interest in the Key Fact Statement (KFS).



### **53. Reserve Bank of India issues Non-resident Investment in Debt Instruments Directions**



Context: To regulate non-resident investment in debt instruments in India

Direction issued by: RBI

Exercise of the powers:  
Under section 6, read with section 47 of the Foreign Exchange Management Act, 1999

The Reserve Bank has also been issuing necessary directions in the form of A.P. (DIR Series) Circulars under the aforesaid regulations as also directions under Section 45W of the Reserve Bank of India Act, 1934, at various times relating to non-resident investment in debt instruments in India.

AD Category-I banks may bring the contents of the Master Direction to the notice of their constituents.

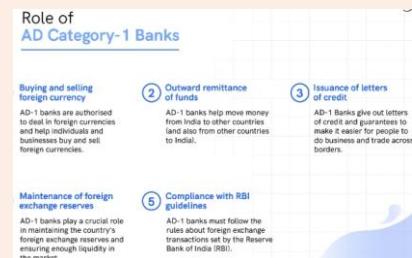
The Master Direction has been issued under Sections 10(4) and 11(1) of the Foreign Exchange Management Act, 1999 (42 of 1999) and Section 45W of the Reserve Bank of India Act, 1934 and are without prejudice to permissions/approvals, if any, required under any other law.

**AD Category-1 banks:**

They also known as Authorised Dealer Category-1 banks, are banks that are authorized by the Reserve Bank of India (RBI) to buy and sell foreign exchange.

They offer a variety of services related to foreign exchange, including: Buying and selling foreign

currencies, Remitting funds abroad, and Obtaining letters of credit and bank guarantees.



### **54. Suryoday Small Finance Bank Collaborates with Tata Digital to Offer Fixed Deposit Services**



Partnership between:  
Suryoday Small Finance Bank (SSFB) + Tata Digital

Aim: To extend its FD offerings

SSFB's FD offering will be available on the Tata Neu platform, where customers can invest in fixed deposits at interest rates of up to 9.1% without the need for a savings account.

Customers can start investing with as little as Rs 1,000 and the onboarding



process can be completed in a few minutes.

**Suryoday SFB** offers interest rates between 4% and 8.60% for general citizens for tenures ranging from 7 days to 10 years.

For senior citizens, the bank offers 4.50% to 9.10% on fixed deposit tenures

## 55. Bank of Baroda Joins Forces with Truworth Wellness

**Partnership:** Bank of Baroda + Truworth Wellness

**Reason:** To nurture the emotional, mental and psychological wellbeing of its 75,000-plus employees and their family members.

The Bank has partnered with Truworth Wellness to introduce an enhanced version of its "Employee Assistance Program" (EAP) – a pioneering initiative in the corporate wellness space.

**Bank of Baroda:**

**Founded:** 20 July 1908

**HQ:** Vadodara, Gujarat

**MD & CEO:** Debadatta Chand

The tagline of Bank of Baroda is "India's International Bank"

Name	Departments
Shri M. Rajendra Rao	1. Co-ordination 2. Department of Communication 3. Department of Economic and Policy Research 4. Department of Regulation 5. Department of Risk Management and Information Management 6. Enforcement Department 7. Internal Department 8. Legal Department 9. Monetary Policy Department 10. Risk Management Department 11. Secretary's Department 12. Treasury Department 13. Department of Currency Management 14. Department of Financial Markets 15. Department of Government and Bank Accounts 16. Department of Information Technology 17. Department of Payments and Settlement Systems 18. Finance Department 19. Financial Markets Regulation Department 20. Foreign Exchange Department 21. Human Resource Management Department
Shri T. Ravi Sankar	1. Consumer Education and Protection Department 2. Corporate Strategy and Budget Department 3. Department of Supervision 4. Department of Financial Sector Guarantee Corporation 5. Financial Inclusion and Development Department 6. Financial Stability Department 7. Inspection Department 8. Premises Department 9. Rajbhawan Department
Shri Swaminathan Janakiraman	1. Consumer Education and Protection Department 2. Corporate Strategy and Budget Department 3. Department of Supervision 4. Department of Financial Sector Guarantee Corporation 5. Financial Inclusion and Development Department 6. Financial Stability Department 7. Inspection Department 8. Premises Department 9. Rajbhawan Department

## 56. RBI to conduct daily VRR auctions from Friday to infuse liquidity

The Reserve Bank of India (RBI) has announced that it will conduct daily variable rate repo (VRR) auctions on all working days in Mumbai, until further notice.

**Aim:** To ease the current liquidity tightness in the banking system.

It will begin with a notified amount of Rs 50,000 crore.

The liquidity deficit in the banking system has exceeded Rs 2 trillion in the past few days.

According to the revised liquidity framework announced on February 6, 2020, the 14-day VRR/reverse repo auction

was termed the main liquidity operation, while overnight and up to 13-day auctions were termed 'fine-tuning' operations.

These daily auctions will have their reversal on the next working day, except for Fridays, when the reversal will take place on the following Monday or the next working day if Monday is a holiday in Mumbai.

The auctions are scheduled to be conducted between 10 am and 10.30 am.

## 57. BoB raises Rs 5,000 crore through 10-year infrastructure bond

State-owned Bank of Baroda (BoB) raised Rs 5,000 crore through 10-year infrastructure bonds at a coupon rate of 7.23 per cent.

BoB's infrastructure bond, rated AAA by CRISIL and India Ratings.

Additionally, Indian Railway Finance Corporation (IRFC) raised Rs 2,780 crore through ten-year bonds at a cut-off rate of 7.25 per cent.



## 58. Bank of Baroda launches 'bob Liquid FD'



Bank of Baroda has introduced "bob Liquid Fixed Deposits" as an alternative to the traditional fixed deposit (FD).

It is combining the benefits of FD interest rates with the convenience of easy liquidity associated with a Savings Account.

It has features such as flexible deposit amounts starting at ₹5,000, tenure ranging from 12 to 60 months and partial withdrawals accepted in multiples of ₹1,000.

Further, no penalty is levied for premature withdrawals on Fixed Deposits up to ₹5 lakh that have completed a tenor of at least 12 months.

## 59. Sebi proposes mandatory demat issuance for securities

Securities and Exchange Board of India (SEBI) has

proposed mandating listed companies to issue securities only in demat form following the stock split, consolidation of the face value of shares, and merger or demerger.

The new proposal aligns with its constant endeavour to encourage demat holding of securities.

If an investor does not have a demat account, the issuer companies will be required to open a separate demat account with a suitable ledger of ownership or a suspense escrow account for dealing with such securities.

Benefits of Dematerialisation of securities: Reduction of frauds and forgery, elimination of loss and damage of securities, faster and more efficient transfers, improved

scheme named, 'IDBI Chiranjeevi-Super Senior Citizen FD.'

Customer: Aged 80 years and above

The 555-day tenure under this scheme offers an interest rate of 8.05% per annum, making it one of the most competitive options in the market for super senior citizens.

## 61. Government announces setting up of 8th Pay Commission

The government announced the setting up of the 8th Pay Commission for the Central government employees and pensioners.

The term of the 7th Pay Commission is going to end in 2026.

The setting up of the 8th Pay Commission now will give enough time to receive recommendations of the Pay Panel.

The appointment of the Chairman and two members of the Commission will be made soon.

## 60. IDBI Bank unveils Chiranjeevi Super Senior Citizen FD



IDBI Bank has introduced a new specialised fixed deposit



## 62. Tata Capital raises \$400 million via bonds



India's Tata Capital has raised \$400 million through the sale of US dollar-denominated bonds maturing in three-and-a-half years.

The non-banking finance company will pay a coupon of 5.3890 per cent on what is its maiden dollar-bond issue.

Due to healthy investor interest, the deal was launched with an initial price guidance of US Treasury yield plus a spread of 125 basis points, but strong demand lifted the final pricing to Treasury yield plus 92 bps.

The transaction drew global investors from Asia and EMEA and included asset managers, insurers, banks and others, the company said.

## 63. RBI revises FEMA guidelines to boost cross-border transactions in rupee and local currencies

A review of existing regulations issued under Foreign Exchange Management Act (FEMA), 1999 has been undertaken by RBI for promoting cross border transactions in Indian Rupee (Internationalization of Rupee).

People residing outside of India will be able to

Open INR accounts in overseas branches of Authorized Dealer banks for settling all permissible current and capital account transactions with a person resident in India.

Settle transactions with other persons resident outside India using balances in their repatriable INR accounts such as SNRR account and SVRAs.

Use their balances held in repatriable INR accounts for foreign investment.

Indian exporters will be able to open accounts in any foreign currency overseas for settlement of trade transactions, including receiving export proceeds

and using these proceeds to pay for imports.

### Internationalization of Rupee

Internationalization is a process that involves increasing the use of the rupee in cross-border transactions.

It involves promoting rupee for import and export trade and then other current account transactions, followed by its use in capital account transactions .

## 64. Bank of India Plans Its First Dollar Loan of \$400 Million in Over Ten Years



Bank of India is marketing its first dollar syndicated loan since 2012 of as much as \$400 million, at a time when more Indian borrowers are tapping global credit markets.

The Indian lender is raising the loan — split into three- and five-year tranches — via its branch located in Gujarat



International Finance Tec-City.

CTBC Bank Co. and Standard Chartered Plc are the arrangers of the facility.

### **65. 3 Indian Banks Rank Among Top 25 Global Banks by Market Cap, with ICICI as a Standout Performer**

Three Indian banks -- HDFC Bank, ICICI Bank, and the State Bank of India (SBI) -- ended the fourth quarter (Q4) of 2024 at the 13th, 19th, and 24th spots in the top 25 global banks by market capitalisation, respectively.

While HDFC Bank ended Q4 2024 with \$158.5 billion in market cap, ICICI Bank had a market cap of \$105.7 billion, and the SBI, \$82.9 billion, according to a report by GlobalData, a leading data analytics and research company.

Indian banks demonstrated resilience, with ICICI Bank emerging as a standout performer, with its market cap growing by 25.8 per cent to \$105.7 billion, highlighting the strength of India's

expanding digital banking and credit ecosystem.

### **66. RBI releases NBFC upper layer list for year 2024-25**



The Reserve Bank of India (RBI) released the list of non-banking finance companies (NBFCs) in the upper layer segment for the year 2024-25, which included Tata Sons Private Ltd, Bajaj Finance Ltd, LIC Housing Finance Ltd and Aditya Birla Finance Ltd.

Tata Sons continues to be in the NBFC upper layer (UL) list despite its proposal to deregister as a non-banking finance company.

### **67. E-way bills in December at second highest level in two years**

The E-way bills touched their second-highest level in December 2024 in 2 years.

Data released by: Goods and Services Tax Network (GSTN) portal

Growth rate: 17.6% year-on-year to reach 112 million

E-way bills peaked at 117.2 million in October 2024

E-way bills are mandatory for the movement of consignments worth more than Rs 50,000 and are, therefore, an early indicator of demand and supply trends in the economy.

### **68. Bank of Baroda Unveils 5 All-Women Branches**



Bank of Baroda launched five all-women bank branches under the motto "By Women, For Women" in the states of Odisha & Jharkhand.

These branches, staffed entirely by women employees, are designed to create a supportive and empowering environment for both the bank's women





employees and women customers as well as general customers at large.

The bank is opening three such branches in Odisha and two in Jharkhand.

Out of the 5 branches, three are urban branches and two are rural.

The newly inaugurated branches are located at Niladri Vihar (Bhubaneswar), Khunta (Cuttack), Irba (Ranchi), Dhanupali (Sambalpur), and Jamshedpur Women's College (Jamshedpur).

The branches will focus on women customers with tailored savings and loan schemes, including the BoB Mahila Shakti Savings Account, Women Power Current Account, and Mahila Swavalamban Loan for entrepreneurs.

## 69. HSBC gets RBI okay for 20 new branches



HSBC has received approval from the Reserve Bank of

India to open 20 new branches in cities like Surat and Indore.

It will bring the total to 46 branches.

Expansion follows a previous consolidation in 2016, when HSBC closed 24 branches.

**HSBC CEO: Georges Elhedery**

**HSBC CFO: Pam Kaur**

## 70. CCI slaps ₹40 lakh fine on Goldman Sachs

The Competition Commission of India (CCI) has imposed a ₹40 lakh penalty on Goldman Sachs (India) Alternative Investment Management Private Limited (GS AIMPL).

**Reason:** For failing to notify its investment in Biocon Biologics Limited (Biocon) under the Competition Act, 2002

The regulator found that Goldman Sachs' acquisition of optionally convertible debentures (OCDs) in Biocon, which would have translated to a 3.81% stake in the company on a fully diluted basis, should have been

reported as a notifiable transaction.

**Goldman Sachs**

**HQ: New York**

**CEO David Solomon**

**Competition Commission of India**

**14 October 2003**

**Ravneet Kaur IAS**

It is the chief national competition regulator in India.

## 71. Outward foreign direct investment rises by 17% to \$37.68 bn in 2024

Outward foreign direct investment (OFDI) by domestic firms has seen a jump of nearly 17 per cent to \$37.68 billion in 2024.

**Sign:** Indian companies are keen on expanding their global footprints

In 2023, total overseas direct investment stood at \$32.29 billion,

**Data by:** Reserve Bank of India (RBI)

Overseas direct investment means acquisition of any



unlisted equity capital or subscription as a part of the memorandum of association of a foreign entity, or investment in 10 per cent or more of the paid-up equity capital of a listed foreign entity, or investment with control where investment is less than 10 per cent of the paid-up equity capital of a listed foreign entity.

OFDI has three components — equity, loans and guarantee issued

## 72. India's First Railway PSU Index Fund and ETF



Groww Mutual Fund has introduced the Groww Nifty India Railways PSU Index Fund and Groww Nifty India Railways PSU ETF.

**Aim:** To offer investors the opportunity to invest in one of India's most critical infrastructure sectors - railways.

The New Fund Offer period for these funds is between January 16, 2025 and January 30, 2025.

Both funds aim to track the Nifty India Railways PSU Index, which comprises Public Sector Undertakings (PSUs) integral to the Indian Railways sector, covering everything from infrastructure and logistics to financial services and technology.

### 73. PFC signs ₹6,600-cr loan pact with Japan's JBIC

State-owned PFC has inked an agreement with the Japan Bank for International Cooperation (JBIC) for 120 billion Japanese yen (around ₹6,600 crore) loan facility.

JBIC will provide funding of JPY 72 billion, and the balance will be funded by commercial banks.

The funds will be utilised to finance renewable energy portfolio, advancing India's transition to non-fossil-fuel-based energy sources.

### 74. RBI Issued Norms for Asset Reconstruction Companies (ARCs)

The Reserve Bank of India (RBI) has introduced revised norms for Asset

Reconstruction Companies (ARCs) to streamline the settlement of dues with borrowers.

#### Key Features

**Framework for Settlement of Dues:** ARCs must adopt a Board-approved policy to govern settlements.

**Differentiated Approach Based on Loan Size:**

For dues above ₹1 crore: Approval requires recommendations by an Independent Advisory Committee (IAC), comprising experts in technical, financial, or legal domains.

For dues up to ₹1 crore: Settlement proposals can be approved by officials not involved in acquiring the concerned financial asset to avoid conflicts of interest.

**Recovery Safeguards:** Settlements must ensure the Net Present Value (NPV) of the settlement is not less than the realisable value of securities.

### 75. Bajaj Finance, Airtel collab to launch digital financial services platform



Bajaj Finance has entered into a partnership with Bharti Airtel to create a digital platform for financial services.

With this pact, the telecom company will progressively offer most of the non-banking financial company's (NBFC's) retail financial offerings to all its 370 million customers.

Airtel will initially offer Bajaj Finance's retail financial products on its Airtel Thanks App.

This is for seamless and secure customer experience, and later through its nationwide network of stores.

## 76. Mudra Loans Disbursal Hits Record ₹3.39 Lakh Crore in Q3 FY25

In the third quarter of the fiscal year 2024-25, the Pradhan Mantri Mudra Yojana (PMMY) achieved a historic milestone by disbursing ₹3.39 lakh crore

in loans, marking the highest quarterly disbursement since the scheme's inception in 2015.

This significant uptick underscores the government's ongoing commitment to bolstering micro and small enterprises across India.

Effective October 24, 2024, the government raised the maximum loan amount under PMMY from ₹10 lakh to ₹20 lakh.

In July 2024, a new credit guarantee scheme was launched to assist medium and small enterprises in the manufacturing sector.

## 77. SEBI to ease norms for Social Stock Exchanges



Expanding definition of NPOs

Social enterprise registered under a charitable trust registered under Indian Trusts Act, 1882 or under the

public trust statute of the relevant State.

Charitable society registered under Societies Registration Act, 1860.

Company incorporated under Section 8 of Companies Act, 2013.

Expanded definition includes:

Trusts registered under Indian Registration Act with relevant sub registrar.

Charitable society registered under the society registration statute of the relevant State.

Companies registered under Section 25 of the Companies Act, 1956.

Expanding Eligible list of activities

welfare of disadvantaged children, women, destitute, elderly and disabled;

vocational skills

promotion and education of art, culture and heritage.

Easing conditions for renewal of registration

Now, NPOs shall be permitted to register with





SSEs for two years without raising funds through SSEs.

Social Stock Exchange (SSE) is a separate segment of the existing Stock Exchange that can help Social Enterprises to raise funds from the public through the stock exchange mechanism.

The primary goal of an SSE is to channel funds towards entities that create measurable social impact.

#### Objectives:

Regulated platform that connects social enterprises and potential donors.

Facilitate funding for the growth of social enterprises.

The SSE allows investors to subscribe to zero-coupon, zero-principal (ZCZP) bonds issued by NPOs, thereby enabling donations for various activities undertaken by these organisations.

The first listing on the SSE took place in December 2023.

Registered NPOs must comply with annual disclosure requirements and submit impact assessment reports to maintain transparency.

Sebi has further proposed revisions to disclosure requirements, impact reporting, and target activities to enhance transparency and accountability.

#### 78. Sebi proposes launch of Rs 250 Sachet SIPs by mutual funds



Sebi has proposed a small ticket systematic investment plan (SIP) of ₹ 250 to promote financial inclusion and systematic savings among new investors to mutual funds.

Each investor can make three discounted SIPs, committing for five years, with no premature withdrawal restrictions.

Only growth options are available under certain schemes.

#### 79. Sebi plans pre-listing trading for IPOs

SEBI is planning to introduce a "when-listed" platform, which will allow trading companies' shares in a period between allotment of shares post the closure of the initial public offering.

The platform aims to reduce 'grey market activity' in companies' stocks.

grey market refers to the unofficial trading of securities even before being listed on stock exchanges

The grey market is a cash market and there is no delivery of shares.

Many retail investors also look at the premium offered in the grey market on shares of a company which has launched an IPO, before considering investing in the offer.

Currently, shares are allotted at T+3 (trading plus three working days) from closure of the issue to listing.

In those three days there is a lot of "kerb trading" (grey market trading).

T is the day when an IPO closes for subscription while kerb trading refers to trading outside the ambit of stock



exchanges post official market hours

At present, once the bidding process for an IPO closes, shares have to be listed on bourses in trading plus three (T+3) working days.

The allotment of shares has to be done on T+1 day.

## 80. ACKO Introduces E-Challan Service for Traffic Fine Payments in Karnataka



ACKO launched its innovative e-challan service.

It offers the convenience and accessibility of checking e-challan status in the Karnataka.

Even Bangalore traffic challan can be checked through the ACKO app or website.

So, no more tiring queues to stand to check and pay traffic fines.

Headquarters: Bengaluru

MD & CEO: Animesh Kumar Das

He was Deputy Managing Director of State Bank of India (SBI)

## 81. RBI imposes monetary penalty on Canara Bank, Bank of India, J&K Bank

J&K Bank has been penalised ₹3.31 crore for contravening certain norms related to financial inclusion: 'Access to banking Services—Basic Savings Bank Deposit Account (BSBDA)', 'Know Your Customer', and 'Loans and Advances—Statutory and Other Restrictions'.

Monetary penalty worth ₹1 crore was imposed on the public sector bank (PSB) Bank of India for non-compliance with certain provisions of the Banking Regulation Act of 1949.

Also, the PSB Canara Bank was penalized ₹1.63 crore for non-compliance with certain directions on priority sector lending, the interest rate on deposits, and financial inclusion—access to banking services—BSBDA.

In News

J&K Bank appoints Amitava Chatterjee as its new MD

Bank of India to Raise Rs 5,000 Cr via Infra Bonds

Bank of India seeks first dollar syndicated loan worth \$400 million

Punjab National Bank announced that the government has approved the appointment of Canara Bank Executive Director Ashok Chandra as the managing director and CEO of PNB.

Tata Power Renewable Energy Limited Partners with Canara Bank to Promote PM Surya Ghar Scheme.

## 82. Ombudsman disposed of 95 pc complaints received in FY24

The RBI ombudsman disposed of 95.1% of the complaints it received between April 1, 2023 and March 31, 2024.

Under the Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), a total of 9,34,355 complaints were received by the Office of Reserve Bank of India



Ombudsman ORBIOs and the Centralised Receipt and Processing Centre (CRPC).

Complaints against banks and NBFCs represented 82.28 per cent and 14.53 per cent of the total complaints, respectively.

Loans and advances formed the largest category (29.01 per cent) under which complaints were received.

**Report Duration :** April 1, 2023 to March 31, 2024

Report focuses on complaints and activities across RBI Ombudsman Offices.

**No. of RBI Ombudsman Offices :** 24

Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021 was launched on November 12, 2021.

**Total Complaints :** 9,34,355 complaints.

**%increase in complaints :** 32.81 per cent.

**No. of complaints resolved :** 2,84,355 complaints.

**%disposal rate :** 95.10 per cent.

Out of the total complaints received at the ORBIOs, 88.77

per cent were received through digital modes

**Toll Free No. : 14448**

**Other developments**

States / UTs of Mizoram, Nagaland, Ladakh, Manipur, and Lakshadweep were the lowest contributors.

Share of the top five categories, consisting of complaints received for (i) loans and advances, (ii) mobile/ electronic banking, (iii) deposit accounts, (iv) credit cards and (v) ATM / Debit cards was 87.24 per cent

Bank India following regulatory approvals.

After having received the necessary regulatory approvals and upon fulfillment of the relevant conditions precedent, the bank on January 23, 2025, completed the acquisition.

Standard Chartered launches SC PrismFX, a Transactional FX solution

It is a cross-currency Transactional foreign exchange (FX) solutions suite. SC PrismFX is available for Financial Institution (FI), Non-Banking Financial Institution (NBFI), PayTech, and Corporate clients globally.

Standard Chartered Bank, India, launches “FEMA Centre of Excellence”.

Standard Chartered Bank opens specialised branch to cater to high net worth individuals in Mumbai

Kotak Mahindra Bank launches BizLabs Accelerator Programme to empower startups

### 83. Kotak Mahindra Bank acquires StanChart's Rs 3,330-cr personal loan portfolio



Kotak Mahindra Bank has completed the acquisition of Rs 3,300 crore personal loan book of Standard Chartered

### 84. iSPIRT & UGRO Capital unveil PSLAI, Priority



## Sector Lenders Association of India

iSPIRT has announced the formation of PSLAI, an industry body.

The Priority Sector Lenders Association of India (PSLAI) is a Section 8 company focused on promoting loans under the Reserve Bank of India's (RBI) Priority Sector Lending (PSL) norms.

It includes lending institutions like UGRO Capital, IIFL, and fintechs like GetVantage and GetGrowth Capital as founding members.

PSLAI aims to ensure that sectors like agriculture, small businesses (MSMEs), and affordable housing receive necessary credit.

As per RBI rules, banks must allocate 40% of their Adjusted Net Bank Credit (ANBC) to PSL.

## 85. PNB MetLife partners with Saraswat Co-operative Bank to offer insurance solutions

PNB MetLife India Insurance Company Ltd (PNB MetLife) has forged a strategic

bancassurance partnership with Saraswat Co-operative Bank Ltd, one of the largest urban co-operative banks in India.

**Aim:** 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

Bancassurance is an insurance distribution model where companies partner with banks to sell insurance policies or products.

Managing Director & CEO of PNB MetLife: Sameer Bansal

## 86. MobiKwik Joins Forces with Piramal Finance



MobiKwik has partnered with Piramal Capital & Housing Finance Ltd to provide personal loans to its customers.

Through this partnership, MobiKwik users will now be able to apply for and access personal loans seamlessly through the platform.

Under the partnership, MobiKwik app users pan India will have access to with the loan amount for ZIP EMI ranging from Rs 50,000 to 2 lakh.

ZIP EMI is a personal loan service provided by MobiKwik.

Eligibility criteria for these loans are income exceeding Rs 25,000 and between the ages of 23 and 55 with payment tenure ranging between 6 months to 24 months.

MobiKwik

April 2009

HQ : Gurugram, Haryana

Piramal Group

1984

Chairperson, CEO : Ajay Piramal

HQ : Mumbai, Maharashtra

## 87. Bank of Maharashtra plans Rs 2,500 crore





## Qualified Institutional Placement in FY26



बँक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का राजस्व  
एक परिवार एक दृष्टि

Public sector lender Bank of Maharashtra is planning to go for another round of equity capital raise in the next financial year (FY26) to support business growth and reduce the government holding to 75 per cent.

The fresh equity capital raise could be around Rs 2,500 crore through institutional placement.

In October 2024, Pune-based lender had raised equity capital of Rs 3,500 crore through Qualified Institutional Placement (QIP).

It issued share equity at Rs 57.36 per share.

Consequently, the government's holding was reduced from 86.46 per cent to 79.60 per cent.

Bank of Maharashtra

1935

HQ : Pune

M.D. & CEO : Nidhu Saxena

Bank of Maharashtra Penalized for ATM Transaction Error, ₹39,500 Compensation Awarded

Complainant had attempted to withdraw ₹10,000 from PMC building ATM in January 2017.

As per Reserve Bank of India (RBI) guidelines, banks must refund such debited amounts to customers' accounts within 12 working days.

### 88. Sebi, NISM launch eLearning course on municipal bonds

Markets regulator Sebi launched an eLearning course on municipal bonds.

Aim: To equip officials of municipal corporations and urban local bodies with the knowledge and practical skills to leverage such bonds as a tool for financing development projects.

The course has been conceptualised and designed by Sebi in collaboration with National Institute of Securities Markets (NISM).

Municipal bonds or muni bonds are referred as debt securities issued by urban local government and agencies to fund day-to-day obligations and to fund finance capital projects like highways, roads and schools.

### SEBI in News

Sebi proposes mandatory dematerialisation of securities in case of stock split, consolidation

It will amend the LODR Regulations, 2015

Listing Obligations and Disclosure Requirements Regulations 2015

SEBI has ordered research analysts are required to maintain a deposit based on their client base, ranging from Rs 1 lakh for up to 150 clients to Rs 10 lakh for over 1,000 clients.

SEBI relaxes norms for settling client accounts inactive for 30 Calendar Days.

### 89. Shriram Housing Finance Rebrands as Truhome Finance





Shriram Housing Finance has officially rebranded as Truhome Finance following an acquisition by Warburg Pincus and Qatar's QIA, which invested ₹1,225 crore into the company.

The rebranding aligns with the company's vision to enhance accessibility to affordable home loans.

This investment has bolstered the company's net worth to over ₹3,300 crore, providing a solid foundation for future growth.

#### **90. CSE Partners with NCDEX to Explore Opportunities in Derivatives & Commodities Trading**

India's leading agriculture commodity exchange, the National Commodity and Derivatives Exchange (NCDEX) signed a memorandum of understanding (MoU) with the Colombo Stock Exchange (CSE), for setting up a comprehensive framework for commodities and derivatives trading.

The agreement will enable knowledge transfer between the two exchanges where they will share expertise in product designing and development, trading systems and regulatory framework.

#### **91. Use '1600xx' number series to call customers for transactions: RBI to banks**



The RBI asked banks to use only the 1600xx' phone numbering series to call customers for transactional purposes with a view to preventing financial fraud.

It further said that for promotional purposes, banks and other regulated entities (REs) should use only the '140xx' numbering series for the prevention of financial frauds perpetrated using voice calls and SMS.

Banks and other regulated entities (REs) have also been asked to monitor and clean their customer database.

The proliferation of digital transactions, while offering convenience and efficiency, has also led to a surge in frauds, a pressing concern underscoring the need for concerted action, said a Reserve Bank circular to REs.



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## Economy

### 1. GST Collection for December at 1.77 lakh crore



India's goods and services tax (GST) collections rose 7.3% to ₹1.77 lakh crore in December.

It slowed from an 8.5% year-on-year increase in November.

The overall gross GST collections from April to December stood at ₹16.33 lakh crore.

Arunachal Pradesh remained the worst hit for the third straight month, with revenues dropping 27% in December.

Net GST collection growth slumps to 3.3% in December

### 2. India's Fiscal Deficit Hits ₹8.47 Lakh Cr Through November 2024

Data by: Ministry of Finance

India's fiscal deficit for the first eight months of this fiscal year through

40 | Page

November 2024 stood at 8.47 lakh crore rupees (52.5% of annual estimates).

Total receipts stood at 18.94 lakh crore rupees (59.1% 2024 budget target)

Overall expenditure in April to November 2024 was at 27.41 lakh crore rupees (56.9% budget target)

Tax revenue was 14.43 lakh crore rupees, and non-tax revenue was 4.27 lakh crore rupees.

The central government's fiscal deficit target is 4.9 percent of the gross domestic product for 2024-25.

### 3. India's Core Sectors Grow by 4.3% in November 2024



Data by: Ministry of Commerce

India's core sectors' output growth increased by 4.3 percent in November 2024

Positive growth: Production of cement, coal, steel, electricity, refinery products, and fertilisers

Increased by: Coal production (7.5 percent), petroleum refinery products (2.9 percent), fertilisers (2 percent), steel (4.8 percent), and cement (13 percent), while electricity (3.8 percent)

Eight Core Industries: Cement, Coal, Crude Oil, Electricity, Fertilizers, Natural Gas, Refinery Products and Steel

The Eight Core Industries comprise 40.27 percent of the weight of items included in the Index of Industrial Production.

### 4. Manufacturing PMI falls to 12-month low of 56.4 in Dec 2024

Index: HSBC India Manufacturing Purchasing Managers' Index (PMI)

Compiled by: S&P Global

India's manufacturing sector growth slipped to 56.4 in December 2024 from 56.5 in November 2024.



Indicate: Weaker improvement in operating conditions

Note: A figure above 50 in the index denotes expansion in activity and below it signifies contraction.

### 5. Nomura projects growth will slow down to 6% in FY25



Projection by: Global research agency Nomura

Projected for: India GDP Growth

FY25: 6% (cut by 70 basis points)

FY2026 Forecast: 5.9 per cent

CPI (Consumer Price Index) inflation: 4.9 per cent in FY25F and fall further to 4.3 per cent in FY26F.

### 6. India's economy may grow 6.6% in 2025, 6.7% in 2026: UN Report

The United Nations flagship report "World Economic Situation and Prospects 2025" has predicted that the Indian economy is likely to grow by 6.6% in 2025 and 6.7% in 2026.

The report expects the world economy to grow by 2.8 % in 2025.

The United Nations follows calendar years (January-December)

Indian government follows a fiscal year April - March national accounting method.

The National Statistical Office (NSO) in its first advance estimates of gross domestic product (GDP) for the fiscal year 2024-25 has estimated a GDP growth of 6.4%.

### 7. Wholesale price inflation rises to 2.37% in December 2024



Wholesale price inflation rose to 2.37% in December 2024.

Reason: Due to spike in prices of non-food articles,

manufactured items as well as fuel and power, even though food items saw marginal easing

The base year for the Wholesale Price Index (WPI) in India is 2011-12.

This series became effective in April 2017

### 8. India's retail inflation eases to a four-month low of 5.22% in Dec

Retail inflation has been recorded four-month low of 5.22% in December 2024, due to ease in food inflation

November 2024: 5.48%

It is based on the consumer price index (CPI).

Data released by: National Statistics Office (NSO)

Base year: 2012

### 9. Indian Economy Projected to Grow at 7% in FY25: Moody's Revises Forecast

The global ratings agency Moody's has downgraded India's economic growth forecast for the fiscal year 2024-2025 to 7%, down from





the 8.2% growth recorded in the previous fiscal year.

This revision reflects a combination of domestic and global economic slowdown and a weaker-than-expected performance in key sectors.

### **10. India to grow at 6.7% for next two years: World Bank**

India is projected to sustain its position as the fastest-growing major economy, with a growth rate of 6.7% in both FY26 and FY27.

Projection by: World Bank's latest Global Economic Prospects (GEP) report

It outpacing a global growth projection of 2.7% for 2025-26.

Complementing the World Bank report, the latest update from the International Monetary Fund's (IMF) World Economic Outlook (WEO) also reinforces India's strong economic trajectory.

IMF : 6.5% - FY26, FY27

World Bank In News

World Bank approves \$188 million loan to Maharashtra

to stimulate growth in backward districts

The \$188.28-million loan from the International Bank for Reconstruction and Development (IBRD) has a final maturity of 15 years, including a grace period of 5 years

World Bank approves \$35 million project to empower 5,00,000 Meghalaya adolescents

Scheme : Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER)

### **11. FICCI cuts India's GDP growth estimate to 6.4% for FY25**

FICCI has revised India's GDP growth projection for 2024-25 down to 6.4% from 7%.

The agriculture, industry, and services sectors are expected to grow at 3.6%, 6.3%, and 7.3% respectively.

Economists emphasize fiscal consolidation and boosting private consumption, while also focusing on manufacturing incentives and export support amidst external challenges.

FICCI

Federation of Indian Chambers of Commerce & Industry

1927

President : Harsh Vardhan Agarwal

HQ : New Delhi

FICCI is set to host the third edition of Maritime India Conference & Expo 2025 from 22-24 January at the Bombay Exhibition Centre

### **12. Deloitte Projects Indian Economy to Grow 6.5-6.8% in FY 2024-25**



Projected Growth Rate: Indian economy expected to grow at 6.5%-6.8% in FY 2024-25.

The economy faces challenges with lower-than-expected Q2 growth (5.4%).

Resilient Growth: Economy remains robust despite



global economic challenges and uncertainties.

Note:

The RBI lowered its annual growth forecast to 6.6 percent, while the latest NSO survey estimated growth at 6.4 percent for the current fiscal year.

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## Insurance

### 1. PhonePe, ICICI launch Rs 59 insurance plan for train and bus travellers



PhonePe in partnership with ICICI Lombard launched insurance coverage.

It is designed for travellers attending the upcoming Maha Kumbh Mela from January 13 to February 26, 2025.

The insurance plan is available in two variants:

Rs 59 per traveler for individuals traveling by train or bus

Rs 99 per traveler for individuals traveling by domestic flights.

ICICI Bank

Headquarters: Mumbai

Pradeep Kumar Sinha (Part-time Chairman)

Sandeep Bakhshi (MD & CEO)

### 2. Shriram Life Launches Sunishchit Laabh Starting at Rs. 30,000 a Year

Shriram Life Insurance has launched Shriram Life Sunishchit Laabh - a non-participating individual savings plan.

It guarantees high returns of up to 668% of the total premium paid.

The plan offers flexible entry options with ages ranging from 30 days to 60 years, and a minimum ticket size starting at Rs. 30,000 annually, Rs. 15,500 half-yearly, Rs. 8,000 quarterly, and Rs. 3,000 monthly.

The plan features flexible maturity income payout options that include tax-free payouts for up to 40 years (up to a maximum age of 101), ensuring consistent income, even in retirement, for the long-term.

It offers death benefits up to 160 times the annualised premium.

### 3. Irdai expands scope of regulatory sandbox framework to foster innovation



Irdai has expanded the scope of regulatory sandbox framework to encourage proposals that foster innovation, improve efficiency and ease of doing business.

The IRDAI (Regulatory Sandbox) Regulations, 2025 is now more of principle-based whereby operational aspects will be issued through a master circular.

A notable addition is an enabling provision to file Inter-Regulatory Sandbox proposals, cutting across more than one financial sector.



Regulatory sandbox usually refers to live testing of new products or services in a controlled/test regulatory environment for which regulators may (or may not) permit certain relaxations for the limited purpose of the testing.

The regulation mandates electronic record-keeping with robust security and privacy measures, and requires regulated entities to adopt data governance framework and implement board-approved policies for record maintenance.

#### 4. IRDAI imposes ₹1 crore penalty on Royal Sundaram General Insurance

The Insurance Regulatory and Development Authority has found fault with Chennai based Royal Sundaram General Insurance(RSGI) for violating a few provisions of existing regulations and has imposed a fine of Rs 1 crore against the insurer for not complying with the Outsourcing norms.

In News

FIU-IND and IRDAI sign MoU for enhanced coordination and information exchange

The life insurance sector has reported unclaimed amounts totalling Rs 20,062 crore as of March 2024, according to the Insurance Regulatory and Development Authority of India (IRDAI).

#### 5. Tata AIG unveils CyberEdge , target 25% cyber insurance market share by 2030



TATA AIG General Insurance Company, has introduced CyberEdge, a new cyber insurance solution designed to protect businesses of all sizes against a wide array of cyber risks.

The policy offers robust financial and operational support, covering forensic investigations, legal fees, data recovery, extortion payments, and losses from business interruptions.

With a strong commitment to enhancing cybersecurity

resilience, CyberEdge aims to capture 25 per cent of the cyber insurance market in the coming five years.

#### 6. Tata AIA Life Insurance introduced Shubh Muhurat



In order to assist parents in saving for their child's wedding, Tata AIA Life Insurance has introduced "Shubh Muhurat," a life insurance plan.

The solution is appropriate for parents who are between the ages of 31 and 50 and with children of ages 1 to 20.

By making an early investment in this, the parent may have enough time to build up the corpus needed for the child's wedding.

Shubh Muhurta provides equity exposure along with a capital guarantee.

Tata AIA Life Insurance has launched a fresh, engaging





campaign titled Kuch Income Life Ke Liye, Kuch Life Insurance Ke Liye, aimed at

changing the perception of life insurance among younger audiences.

TATA AIG unveils CyberEdge, targets 25% cyber insurance market share by 2030

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## States

### 1. India's 1st 'Coastline-Waders Bird Census' to begin in Gujarat



India's first-ever 'Coastline-Waders Bird Census' has started at Marine National Park and Sanctuary in Jamnagar.

The three-day census which has been jointly organized by the Department of Forest and the Bird Conservation Society will also host significant events focusing on counting wader and coastal bird species.

Gujarat government has approved the creation of a new district named Vav-Tharad by dividing the existing Banaskantha district in North Gujarat.

This will be the 34th district of Gujarat, with its headquarters at Tharad.

Capital: Gandhinagar

Governor: Acharya Devvrat

Chief minister: Bhupendra Patel

Before was: Bombay State

Bird: Greater flamingo

Districts: 34

against drugs and gambling, celebrate the birth of every girl child like a festival, and fight against dowry.

**Group formed in:** Deora in Varanasi, UP

**Started** Journey:  
Establishment of a slipper-making factory, with the first pair of slippers sent to the prime minister.

Capital: Lucknow

Chief minister: Yogi Adityanath

Governor: Anandiben Patel

Bird: Sarus crane

**4. Punjab govt launches an Android-based mobile application**

Name of Application: State Health Agency Punjab'

Launched by: Punjab Government

Aim: To ensure easy access to healthcare services for the people of the state

Using this digital platform, individuals can easily check their eligibility for the Ayushman Bharat

### 3. Green Army of women social activists earns PM Modi's praise



#### What is Green Army?

It is a group of determined women, who raise awareness



MukhMantri Sehat Bima Yojana directly from their mobile devices.

It also provides information about empaneled public and private hospitals where they can receive treatment under this government health insurance plan.

Capital: Chandigarh

Chief minister: Bhagwant Mann

Governor: Gulab Chand Kataria

Bird: Goshawk

Districts: 23

## 5. Haryana cabinet approves 25% raise in Death-cum-Retirement gratuity limit

The Haryana government has decided to increase the maximum limit of Death-cum-Retirement Gratuity for state government employees by 25 percent.

This enhancement will take effect from January 1, 2025, raising the gratuity from Rs 20 lakh to Rs 25 lakh.

The Cabinet also approved a 25 percent increase in the

maximum limit of Death-cum-Retirement Gratuity for Judicial officers of the state government.

These decisions are aimed at providing enhanced financial security to the state government employees and their families as well as the Judicial officers.

## 6. Gujarat CM Launches SWAR Platform to Bridge Language Barriers



Launch of: Speech and Written Analysis Resource (SWAR) Platform

Launched by: Gujarat CM Bhupendra Patel

Aim: To improve communication and accessibility for citizens.

Developed with: Bhashini Team

This platform integrates Speech-to-Text technology, allowing users to dictate messages instead of typing.

Capital: Gandhinagar

Governor: Acharya Devvrat

Chief minister: Bhupendra Patel

Bird: Greater flamingo

Districts: 33

## 7. Sikkim's Kagyed Dance Festival



The Kagyed Dance Festival in Sikkim, held at Tsuklakhang Palace, is a vibrant Buddhist event marking the destruction of evil and the welcoming of peace and prosperity for the new year.

Capital: Gangtok

Chief minister: Prem Singh Tamang

Governor: Om Prakash Mathur

Admission to union: 16 May 1975

Bird: Blood pheasant

Districts: 6



Solung	Arunachal Pradesh
Myoko Festival	Arunachal Pradesh
Mopin	Arunachal Pradesh
Buddha Mahotsava	Arunachal Pradesh
Dree Festival	Arunachal Pradesh
Torgya Monastery Festival	Arunachal Pradesh
Bihu Festival	Assam
Dehing Patkai Festival	Assam
Ambubachi mela	Assam
Kang Chingba	Manipur
Cheraoba Festival	Manipur
Nongkrem Dance Festival	Meghalaya
Wangala Festival	Meghalaya
Chapchar Kut	Mizoram
Losong Festival	Sikkim
Saga Dawa	Sikkim
Kharchi Puja	Tripura
Majil Festival	Assam

## 8. Madhya Pradesh to expand e-Mandi scheme to 41 additional mandis

In Madhya Pradesh, the e-Mandi scheme is being expanded in the other mandis of the state.

This scheme is being implemented in 41 more mandis from January 1, 2025.

The e-Mandi scheme of Madhya Pradesh State Agricultural Marketing Board is already implemented in 42 mandis.

The government has set a target to convert all 259 mandis to e-mandis by April 2025.

Under the e-Mandi scheme, the proceedings from entry into the mandi premises to auction, weighing and payment will be computerized.

About MP:

Capital: Bhopal (Executive Branch)

CM: Mohan Yadav

Governor: Mangubhai C. Patel

Bird: Indian paradise flycatcher

Demonym: Madhya Pradeshis

Districts: 55 (10 divisions)

## 9. Gujarat Launched Atlas to protect Indian Wolf Habitats



Gujarat is enhancing conservation efforts to protect the Indian wolf by launching the 'Atlas of Indian Wolf Habitats.'

Guided by Chief Minister Bhupendra Patel

The initiative maps crucial habitats across 13 districts, aiding in ecological balance and agricultural

sustainability through strategic conservation plans.

The atlas, developed by the GEER Foundation in collaboration with the Gujarat Forest Department, was introduced on Good Governance Day.

## 10. Uttarakhand Government Signs MoU with ITBP to Boost Tourism in Border Areas



The Uttarakhand Tourism Development Board signed a Memorandum of Understanding with ITBP – Northern Frontier Headquarter to expand heli-services in the state's remote areas.

The state shares international borders with Nepal and Tibet.

ITBP will widen the scope of its services through its existing helipads to promote tourist activity in areas like Adi Kailash, Om Parvat, Timmersain Mahadev, and Hemkund Sahib.



The villagers in these areas will also get access to helipads for emergency medical rescue.

**Capitals:** Dehradun (Winter), Bhararisen (Summer)

**Founded:** 9 November 2000

**Chief minister:** Pushkar Singh Dhami

**Governor:** Gurmit Singh

**Bird:** Himalayan monal

### 11. Hyderabad hosts 'Know Your Army Mela 2025' at Golconda Fort

**Launch of:** 'Know Your Army' Mela

**Launch at:** Golconda Fort in Hyderabad, Telangana

**Launch by:** Telangana Governor Jishnu Dev Varma

**Organized by:** Artillery Centre, Hyderabad under the aegis of Headquarters TASA

**Aim:** To highlight the strength, valour and technological advancements of the Indian Army.

### 12. Prakash Utsav Celebrations Begin in Patna

The three-day-long celebration of Prakash Utsav started in Patna, Bihar.

**Reason:** To mark the 358th birth anniversary of the 10th and last Sikh Guru, Gobind Singh

**Location:** Takht Shri Harmandir Sahib (Birthplace of the founder of the Khalasa Panth Guru Gobind Singh Ji Maharaj)

### 13. Odisha government announces three-year sponsorship deal for Indian national kho-kho team



The Government of Odisha has signed a three-year sponsorship deal for the Indian National Kho Kho team.

**Aim:** To promote indigenous sports in the country.

Odisha government will invest ₹5 crore annually from January 2025 to December 2027.

Funding provided through the Odisha Mining Corporation.

### 14. Telangana's Rythu Bharosa Scheme Expansion

**Name of scheme:** Rythu Bharosa

**State:** Telangana

**Status:** Extension

**Aim:** To provide financial assistance to farmers and addressing the issue of PDS ration cards.

The scheme offers an annual investment support of ₹12,000 per acre to farmers.

In addition to supporting farmers with land, the Telangana government will also assist landless agricultural families under a separate program called 'Indiramma Atmeeya Bharosa', which will provide ₹12,000 per year to these families.





## 15. Assam elephant population rises from 5719 to 5828 in 7 years



Context: Rise in elephant population in Assam

Elephant Population Estimation 2024 conducted by the state forest department

Current Population: 5,828

Last Survey (2017): 5,719 elephants

The estimation was conducted in all 43 forest divisions in Assam.

It states, the highest density in Chirang-Ripu Elephant Reserve (Assam).

## 16. Shahid Madho Singh Haath Kharcha Scheme Launched in Odisha

The Shahid Madho Singh Haath Kharcha Scheme was inaugurated by Chief Minister Mohan Charan Majhi.

This initiative aims to reduce the dropout rate among

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Scheduled Tribe (ST) students in Odisha.

The scheme provides a one-time incentive of ₹5,000 for ST students enrolling in Class IX and Class XI.

It is designed to encourage higher enrolment and completion rates for secondary and higher secondary education.

The financial support is exclusively available for ST students with an annual family income not exceeding ₹2,50,000.

## 17. India's first organic fisheries cluster launched in Sikkim



Launch of: India's first organic fisheries cluster

Launch in: Soreng District, Sikkim

Launch on: January 6, 2025

Launched by: Union Animal Husbandry and Fisheries Minister Rajiv Ranjan Singh

Aim: To boost farmer incomes and promote sustainability in aquaculture.

It is also aiming to sell antibiotic, chemical, and pesticide free organic fish in eco-conscious markets across the globe.

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

Sikkim:

Capital: Gangtok

Chief minister: Prem Singh Tamang

Governor: Om Prakash Mathur

Admission to union: 16 May 1975

Bird: Blood pheasant

Districts: 6

## 18. Sri Guru Gobind Singh Research Chair to be set up at Kurukshetra University



A Research Chair in the name of the 10th Guru, Shri Guru Gobind Singh Ji will be established in the Kurukshetra University, Haryana.

**Aim:** To promote academic research and cultural studies related to the life and teachings of Guru Gobind Singh Ji.

**Haryana:**

**Capital:** Chandigarh

**Chief minister:** Nayab Singh Saini

**Governor:** Bandaru Dattatreya

**Bird:** Black francolin

**Demonym:** Haryanvi

**Districts:** 22 (6 divisions)

## 19. Telangana Govt to celebrate Savitribai Phule's birth anniversary as Women's Teachers' Day



Telangana government has issued orders to celebrate the birth anniversary of Savitribai Phule, on January 3, as Women's Teachers' Day.

**Capital:** Hyderabad

**Chief minister:** Revanth Reddy

**Governor:** Jishnu Dev Varma

**Founded:** 2 June 2014

**Before was:** Part of United Andhra Pradesh

**Bird:** Indian roller

## 20. Goa's 'Bima Sakhi Yojana'

**Launch of:** 'Bima Sakhi Yojana'

**Launched by:** Chief Minister Dr. Pramod Sawant

**State:** Goa

**Part of:** Swayampurna Goa 2.0 initiative

**Aim:** To empower women by providing them with training

and opportunities to become Life Insurance Corporation (LIC) agents, thereby promoting financial literacy and expanding life insurance coverage at the grassroots level.

Women aged 18-70 years who have completed at least Class X are eligible to participate in the scheme.

Participants will undergo specialized training to become LIC agents.

During this training period, they will receive a stipend of ₹7,000 per month in the first year, ₹6,000 in the second year, and ₹5,000 in the third year, totaling ₹2.16 lakh over three years.

## 21. Jharkhand Mukhyamantri Maiya Samman Yojana

**Launch of:** Mukhyamantri Maiya Samman Yojana

**Launched By:** Chief Minister Hemant Soren

**State:** Jharkhand

**Launch Date:** August 2024

**Objective:** Empower women through financial assistance



Initial Benefit: ₹1,000 per month per beneficiary

Revised Benefit (Dec 2024): ₹2,500 per month

Total Transfer (Dec 2024 & Jan 2025): ₹5,000 credited in January 2025 due to delays

Target Beneficiaries: Women aged 21 to 49 years

Eligibility Criteria: Female, permanent resident of Jharkhand, aged 21-49 years

Exclusions: Govt employees, MPs/MLAs, income tax payers, pension receivers, EPF account holders

Documents Required: Aadhaar, Ration Card, Voter ID, PAN Card, Bank Passbook, Self-declaration Letter

## 22. Titagarh Rail Systems delivered its first driverless trainset to the Bengaluru



Rolling stock manufacturer Titagarh Rail Systems handed over its first driverless trainset to the

Bengaluru Metro Rail Corporation's Yellow Line

This automated, Made-in-India trainset is the first passenger rolling stock to operate on the 18-km stretch of the Yellow Line.

## 23. Karnataka launches 'KSRTC Arogya' health insurance scheme

Karnataka Chief Minister Siddaramaiah launched a health insurance scheme for the employees of Karnataka State Road Transport Corporation (KSRTC) called 'KSRTC Arogya'.

The scheme will also be implemented in organisations such as BMTC (Bangalore Metropolitan Transport Corporation), NWKRTC (North Western Karnataka Road Transport Corporation), and KKRTC (Kalyana Karnataka Road Transport Corporation) within the next three months.

## 24. First Photographic Evidence of Pallas's Cat in Himachal Pradesh



First photographic evidence of: Pallas's cat (Otocolobus manul)

Region: Himachal Pradesh

Conservation Status: Listed as 'Least Concern' on the IUCN Red List

It was captured during a snow leopard survey in the Kinnaur area.

These images offer valuable insights into the presence and distribution of this rare feline species in India.

Capitals: Shimla (Summer), Dharamshala (Winter)

Chief minister: Sukhvinder Singh Sukhu

Governor: Shiv Pratap Shukla

As state: 25 January 1971

Bird: Western Tragopan

## 25. Toda Tribe Celebrates Modhweth Festival



The Toda tribe, an ancient Dravidian ethnic group, resides in the Nilgiris Hills of Tamil Nadu.

They celebrated their festival, Modhweth, marking the New Year.

This vibrant occasion took place at Muthanad Mund, the tribe's community headquarters, and involved members of various ages. The festival embodies their cultural identity and spiritual beliefs, emphasising health, agriculture, and unity.

Tamil Nadu:

Capital: Chennai

Chief minister: M K Stalin

Governor: R. N. Ravi

Before was: Madras State

Bird: Emerald Dove

## 26. Uttar Pradesh Becomes First State to Fully Implement GeM



Uttar Pradesh became the first in India to fully implement the central government's e-marketplace (GeM) system

Aim: To eliminate corruption and ensure fair competition among suppliers

The Uttar Pradesh government has entirely replaced its old tendering system.

all suppliers must now adhere to GeM's guidelines, which includes a wide range of products, from basic items to vehicles.

Non-compliance may result in a ban from future contracts.

Capital: Lucknow (Executive Branch)

Chief minister: Yogi Adityanath

Governor: Anandiben Patel

Before was: United Provinces (1937–1950)

Bird: Sarus crane

## 27. Gujarat, Bihar to rejoin Fasal Bima

The Union Cabinet had extended two crop insurance schemes — the PMFBY and its sub-scheme — the Restructured Weather Based Crop Insurance Scheme (RWBCIS) — by one more year till 2025-26.

The total outlay for PMFBY and RWBCIS has been increased to Rs 69,515 crore for FY22 to FY26, from Rs 66,550 crore for FY21 to FY25.

Since the launch in 2016, six states had opted out of the scheme — Gujarat, Bihar, West Bengal, Andhra Pradesh, Telangana and Jharkhand — while Punjab, which at first declined to join the scheme citing secured irrigation and low indemnity level, later approved it for horticultural crops.

At present, 23 states are implementing PMFBY.



## 28. Kanuma Panduga Festival



Kanuma Panduga is a significant festival celebrated in southern India, particularly in Andhra Pradesh, Telangana, right after Makar Sankranti.

It honors cattle, symbolizing the connection between humans, animals, and nature, and marks the sun's movement toward the northern hemisphere

## 29. Madhya Pradesh CM launches Swami Vivekananda Yuva Shakti Mission

Madhya Pradesh Chief Minister Mohan Yadav launched the Swami Vivekananda Yuva Shakti Mission on the occasion of the National Youth Day on 12 January 2025 in Bhopal.

Every year 12 January is observed as National Youth Day since 1985 to mark the

birth anniversary of Swami Vivekanand.

Chief Minister Mohan Yadav also inaugurated the world's largest 3-D rangoli, depicting Swami Vivekananda at the Shaurya Smarak in Bhopal.

## 30. 10th Ajanta-Verul International Film Festival at Chhatrapati Sambhajinagar

The 10th Ajanta-Verul International Film Festival (AIFF) is being held in Chhatrapati Sambhajinagar from 15th to 19th January 2025.

The festival organizers conferred the prestigious 'Padmapani Lifetime Achievement Award' on Padma Bhushan Sai Paranjape, celebrated author, playwright, producer, and filmmaker, in honor of her outstanding contributions to Indian cinema.

## 31. Odisha Launches Initiatives to Expand Milk Procurement Capacity

The President of India, Droupadi Murmu, virtually inaugurated a series of

impactful initiatives in the dairy and livestock sector in Mayurbhanj district, Odisha.

Spearheaded by the Department of Animal Husbandry and Dairying (DAHD) under the Ministry of Fisheries, Animal Husbandry and Dairying.

These programs aim to enhance rural livelihoods, improve livestock productivity and address critical nutritional challenges in the region.

These initiatives focus on increasing milk procurement capacity from 5 lakh to 10 lakh litres per day.

3,000 High-Genetic-Merit Cattle Distributed to Identified Beneficiaries

Gift Milk Program to Combat Malnutrition Among Children of Mayurbhanj

Chief minister: Mohan Charan Majhi

Capital: Bhubaneswar

Before was: Orissa Province

Bird: Indian roller



### 32. A.P. to get ₹14,000-crore semiconductor manufacturing facility

The Indichip Semiconductors Limited and its joint venture partner M/s Yitoa Micro Technology Limited (YMTL) of Japan have signed a Memorandum of Understanding (MoU) with the Andhra Pradesh government.

**Aim:** To set up India's first private semiconductor manufacturing facility in the State

**Investment of more than ₹14,000 crore.**

The proposed SiC fab facility will be launched with a production capacity of 10,000 wafers per month, ramping up to 50,000 wafers per month within two to three years.

### 33. Gangasagar Mela



West Bengal government is organizing Gangasagar Mela.

**Location:** Confluence of the Ganga with the Bay of Bengal in West Bengal.

The slew of initiatives announced by the state government include:

- participation certificate for pilgrims participating in the annual pilgrimage.
- e-Anushandhan (pilgrims can access facilities at the mela ground)
- e-Parichay (QR code-enabled identity band) to prevent missing people in the mela crowd.

**About West Bengal:**

**Capital:** Kolkata

**Chief minister:** Mamata Banerjee

**Governor:** C. V. Ananda Bose

**Bird:** White-throated kingfisher

**Rajya Sabha:** 16 seats

**Lok Sabha:** 42 seats

### 34. Boda Tyohar Festival Celebrates Hatti Culture

**Name of festival:** Boda Tyohar festival

**Celebrated by:** Hatti tribes

**State:** Himachal Pradesh

**Region:** Trans-Giri region

The festival, known locally as Magho ko Tyohar, spans the entire month of Magha and is marked by three distinct mini-festivals, each with unique customs and rituals

**About Himachal Pradesh:**

**Capitals:** Shimla (Summer), Dharamshala (Winter)

**Chief minister:** Sukhvinder Singh Sukhu

**Governor:** Shiv Pratap Shukla

**As state:** 25 January 1971

**Bird:** Western tragopan

### 35. First sports university in Bihar gets University Grants Commission recognition



The University Grants Commission (UGC) has officially recognised Bihar's first sports university, located in Rajgir, Nalanda district.



With this recognition under Section 2(f) of the UGC Act, 1956, the university can now launch academic programmes in physical education and sports sciences.

Bihar Chief Minister Nitish Kumar inaugurated the Bihar Sports University and the state's first sports academy on National Sports Day, August 29, 2023.

Retired IAS officer Shishir Sinha has been appointed as the university's first vice chancellor by the state government.

### 36. Tripura emblem gets MHA nod

Approval for: Emblem or logo for the Tripura government

Approved by: Ministry of Home Affairs

The emblem has the national emblem of India within the outline of the map of Tripura, and the map is placed inside a saffron circle.

It also has Government of Tripura written below the circle.

About Tripura:

Capital: Agartala

Chief minister: Manik Saha

Governor: N. Indrasena Reddy

Bird: Green imperial pigeon

### 37. Madhya Pradesh Launches PARTH Yojana Initiative

Name of initiative: PARTH Yojana (Police Army Recruitment Training & Hunar)

Launched by: Madhya Pradesh

Introduced by: CM Mohan Yadav

Aim: To offer pre-recruitment training to the youth aspiring to join the Indian Army, Police, and Para-Military forces.

Capital: Bhopal (Executive Branch)

Governor: Mangubhai C. Patel

Before was: Central Provinces and Berar

Bird: Indian paradise flycatcher

### 38. U.P. CM inaugurates "Maa ki Rasoi" offering meal for Rs.9

Uttar Pradesh Chief Minister Yogi Adityanath inaugurated 'Maa Ki Rasoi,' a community kitchen initiative, offering a full meal for just Rs 9.

The community kitchen is operated by the Nandi Sewa Sansthan at Swaroop Rani Nehru Hospital and for people from the economically weaker section.

UP:

Capital: Lucknow (Executive Branch)

Chief minister: Yogi Adityanath

Governor: Anandiben Patel

Before was: United Provinces (1937–1950)

Bird: Sarus crane

### 39. Gujarat International Kite Festival begins





Gujarat's International Kite Festival commenced on 11th January 2025.

Chief Minister Bhupendra Patel inaugurated the event by flying kites at the Sabarmati Riverfront in Ahmedabad.

The festival, which carries the theme of "Caution and Survival."

#### **40. Odisha announces monthly pension of Rs 20,000 for people imprisoned during Emergency**

The Odisha government will provide a monthly pension of Rs 20,000 to individuals imprisoned during the Emergency in 1975, effective from January 1.

The scheme includes medical benefits.

This decision allows Odisha to join several other states, including Haryana, Madhya Pradesh, Chhattisgarh, Jharkhand, Rajasthan and Assam, who have similar pension schemes in place for Emergency detainees.

All those arrested under the Maintenance of Internal Security Act, Defence of India

Rules (DIR), and The Defence and Internal Security of India Rules during the Emergency from June 25, 1975, to March 21, 1977, will be eligible to apply for the pension.

#### **41. Odisha Signs Eight MoUs with Singapore to Boost Key Sectors**

Odisha signed eight memoranda of understanding (MoUs) with the Singapore government.

Focusing on critical sectors such as green hydrogen, petrochemicals, fintech, semiconductors, and skill development.

The agreements were finalized ahead of the Odisha Investor Summit, where Singapore will participate as the first country partner.

##### **MoUs to Foster Industrial and Green Hydrogen Growth**

##### **Petrochemical Investments and Urban Development**

##### **Advancing New Energy and FinTech Ecosystems**

The Electronics and IT Department of Odisha partnered with the Global Finance & Technology Network (GFTN), Singapore,

to strengthen the state's FinTech ecosystem.

#### **Transforming Skill Development in Odisha**

#### **Enhancing Semiconductor and IT Workforce**

#### **42. Maharashtra AI Policy Initiative**



The Maharashtra government announced the formation of a 16-member committee to draft the state's first Artificial Intelligence (AI) policy.

This initiative aims to position Maharashtra as the first state in India with a dedicated AI policy.

The committee's recommendations will align with the central government's India AI Mission, enhancing the state's digital economy and encouraging industrial growth.

Chaired by the director of the Directorate of Information Technology, Mumbai, the committee is tasked with





submitting recommendations within a specified timeframe.

The policy aims to complement the IndiaAI Mission by leveraging Maharashtra's entrepreneurial spirit.

M. Sankaranarayanan is the Director of the Directorate of Information Technology (DIT) in Maharashtra

He will lead the committee.

IndiaAI Mission mission aims to establish a robust AI computing infrastructure in India to support the development and testing of AI systems.

**Financial Support:** The Union Cabinet approved the Rs 10,372 crore IndiaAI Mission in March to establish a computing capacity of over 10,000 GPUs and develop foundational models

### 43. 'One Plate, One Bag' initiative launched to make the event plastic-free

Cloth bags, and steel plates and glasses are being distributed at the Maha Kumbh to ensure that the world's largest religious congregation is plastic-free.

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The "One Plate, One Bag" campaign was launched in Sector 18 on the Old GT Road by Rashtriya Swayamsevak Sangh (RSS) Sah-Sarkaryavah Krishna Gopal to replace plastic bags and disposable items, Prant Prachar Pramukh of the organisation.

#### UP In News

U.P. invites private partnerships for Dakshinanchal and Purvanchal Vidyut Vitran Nigam to address power losses and infrastructure gaps.

UP Chief Minister Yogi Adityanath launched All India Radio's special FM channels 'Kumbhvani' and 'Kumbh Mangal Dhwani' in Prayagraj.

PhonePe, in partnership with ICICI Lombard, introduced an affordable insurance plan for devotees attending the Maha Kumbh Mela in Prayagraj.

Ayodhya overtook the Taj Mahal as UP's most visited spot, attracting 135.5M domestic and 3,153 international visitors in 2024.

Gorakhpur is set to launch India's first Integrated Waste Management City-cum-Learning Centre by September 2025.

### 44. Odisha govt Signs 8 MoUs with Singapore for Green Energy & Industrial Growth



Odisha signed eight memorandum of understanding with different Singaporean entities as Singapore President Tharman Shanmugaratnam embarked on a two-day visit to the State.

The MoUs pertaining to IT education, skill development, research and development in sustainable energy, consultancy services and development of production facility for green hydrogen and its derivatives were signed.

#### Odisha in News

Odisha Chief Minister Mohan Charan Majhi inaugurated the 11-day famous Adivasi



Mela, and launched the Shahid Madho Singh Haath Kharcha Scheme.

Under this initiative, a one-time annual assistance of Rs 5000 each will be provided to 2 lakh tribal students.

Odisha clinched 14th Hockey India Senior Men National Championship

Odisha Govt and ICRISAT launched a Compendium of Regenerative Agriculture during the International Symposium on Shree Anna and Forgotten Foods in Bhubaneshwar.

#### 45. Tripura, Manipur, and Meghalaya Foundation Day 2025 : 21st January

Every year on January 21, the northeastern states of Manipur, Meghalaya, and Tripura celebrate their Statehood Day, marking the historic moment they attained full statehood under the North Eastern Region (Reorganization) Act of 1971.

#### Tripura:

Capital: Agartala

Chief minister: Manik Saha

Governor: N. Indrasena Reddy

#### Manipur:

Capital: Imphal (Executive Branch)

Chief minister: N. Biren Singh

Governor: Ajay Kumar Bhalla

#### Meghalaya:

Capital: Shillong

Chief minister: Conrad Sangma

Governor: C. H. Vijayashankar

A memorandum of understanding (MoU) was signed with the Small Industries Development Bank of India (SIDBI).

MoU had been signed with SIDBI to create a fund of ₹200 crore for start-ups in two- and three-tier cities.

Development of Single Platform for Transport is Underway in Mumbai

Maharashtra Government has established a 16-member AI Policy Taskforce to develop the state's AI Policy 2025.

21st Third Eye Asian Film Festival Begins in Mumbai

The festival features 61 films, including the opening film The Black Dog, an award-winning Chinese drama.

Pune Startup Develops AI-Powered Ayurveda Diagnostic Device

Pune-based Atreya Innovations has developed Nadi Tarangini, an AI-based pulse diagnostic tool for Ayurveda practitioners

'Faral Sakhi' Initiative Empowers Women Entrepreneurs

#### 46. Maharashtra to set up Innovation City on lines of GIFT City

Chief Minister Devendra Fadnavis is planning to establish an Innovation City in Maharashtra on the lines of Gujarat's GIFT City.

Reason: To maintain the state's leadership in India's start-up ecosystem.

This initiative would create a hub for technology and innovation, providing fertile ground for start-ups, particularly in emerging areas such as artificial intelligence (AI).





## 47. Uttarakhand Cabinet approves Uniform Civil Code manual



The Uttarakhand State Cabinet has given its nod to the Uniform Civil Code (UCC) manual, paving the way for its implementation in the state.

The Uniform Civil Code seeks to ensure that all citizens are governed by a common set of laws in matters of personal relationships, promoting equality and justice.

Uttarakhand will become the first state to implement the UCC.

A five-member expert committee was formed under the chairmanship of retired judge Ranjana Prakash Desai.

The UCC Bill 2024 was passed by the State Legislative Assembly on Feb 7, 2024.

After getting the assent of the President on the bill, its notification was issued on March 12, 2024.

Uttarakhand and Iceland Collaborated on Geothermal Energy

The Uttarakhand government signed an MoU with Iceland's Verkis Consulting Engineers to explore and develop geothermal energy at 40 identified sites.

Uttarakhand Sets Up "Mahabharat Vatika" for Plant Conservation

Uttarakhand to Introduce India's First Yoga Policy

## 48. Chhattisgarh CM launches scheme to provide Rs 10K annual aid to labourers



Chhattisgarh Chief Minister Vishnu Deo Sai launched 'Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana' in Raipur.

Under this scheme, more than 5.62 lakh landless agricultural labourers, Baigas and Gunias of the state will be given financial

assistance of Rs 10,000 annually.

Under this, an amount of more than Rs 562 crores was released to the beneficiaries of the scheme.

"Water-360 Degrees" Convention Begins in Raipur

The 57th Annual Convention of the Indian Water Works Association, themed "Water-360 Degrees," commenced in Raipur.

Chhattisgarh Approves India's 3rd Largest Tiger Reserve.

## 49. Haryana Government Notifies Vehicle Scrappage and Recycling Facility Incentive Policy 2024

The Haryana Government has notified the Vehicle Scrappage and Recycling Facility Incentive Policy, 2024.

**Aim:** To ensure the proper disposal and recycling of old vehicles and promote environmental sustainability by reducing pollution.

It is highlighted that the National Green Tribunal (NGT) set a 10-year limit for diesel vehicles and 15 years



for petrol vehicles in the National Capital Region (NCR).

This regulation led to a continuous increase in the

number of condemned vehicles, prompting the Haryana Government to act.

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## National

### 1. India Emerges as World's 3rd Largest Startup Ecosystem with 110 Unicorns

Informed by: Commerce and Industry Minister Piyush Goyal

India is the third largest startup ecosystem in the world with over 110 Unicorn startups.

43 percent of the startups in the country have women founders

The overall exports are on an increasing trend despite geopolitical tensions across the globe and are expected to cross 800 billion dollars in the future.

### 2. Union Minister Ashwini Vaishnaw Launches NIELIT as Deemed University in Punjab



Union Minister of Information and Broadcasting and Electronics and Information Technology Ashwini Vaishnaw virtually launched the National Institute of Electronics & Information Technology (NIELIT) Deemed to be the University at Ropar in Punjab, from Guwahati.

This milestone establishes NIELIT as the first and only MeitY organization to achieve Deemed to be University status.

This initiative will bridge the gap between academia and industry, equipping colleges to train students for future challenges.

### 3. Centre adheres to SC ruling, amends prison manual rules

Ministry: Ministry of Home Affairs

Amended: Model Prison Manual, 2016 and the Model Prisons and Correctional Services Act, 2023

Reason: To address the issue of caste-based discrimination of the inmates

in compliance with a Supreme Court verdict.

According to the new manual, prison authorities must now strictly prohibit caste-based discrimination, classification, and segregation.

The ministry replaced the existing definition of "habitual offender" to ensure that there is no discrimination

### 4. Toxic waste removed from Union carbide factory after 40 years



The shifting of some 377 tons of hazardous waste began from the defunct Union Carbide factory for its disposal, 40 years after the Bhopal gas tragedy (2 December 1984),

The toxic waste is being shifted in 12 sealed container trucks to the Pithampur





industrial area in Dhar district.

Highly toxic methyl isocyanate (MIC) gas leaked from the Union Carbide pesticide factory on the intervening night of December 2-3, 1984.

### 5. Nitin Gadkari announces projects worth Rs 12,500 Cr to improve Delhi's transport system



**Context:** Announcement of Fund allocation for Delhi to improve transport system and reduce congestion as well as pollution in the city.

**Fund:** 12,500 crore rupees

**Announced by:** Union Road Transport and Highways Minister Nitin Gadkari

**Fund of 1200 crore rupees** from the Central Road and Infrastructure Fund for Delhi.

**Projects:**

Direct connectivity to Delhi-Katra Expressway will provide,

Direct connectivity to vehicles coming from Jammu and Kashmir and Punjab to the Indira Gandhi International Airport and Delhi-Mumbai Expressway

Vehicles coming from Dehradun will get alternate connectivity to the Indira Gandhi International Airport through Dwarka Expressway, reducing the travel time from one and a half hours to 45 minutes.

### 6. Employment generation soars by 36% during past decade

**Data by:** Labour and Employment Ministry

**Employment generation in India:**

Growth of 36 per cent during the last ten years

Over 17 crore additional jobs were created from 2014 to 2024.

Four crore 60 lakh jobs were generated in the country last year.

Employment opportunities in the Agriculture sector grew by 19 per cent, 15 per cent in the manufacturing sector, and 36 per cent in the service sector.

Unemployment rate declined from 6 per cent in 2017-18 to 3.2 per cent in 2023-24.

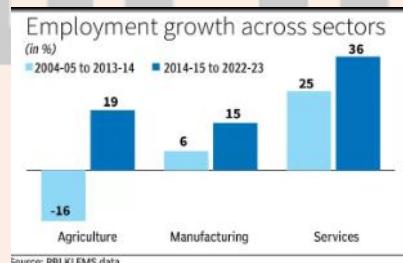
Over four crore 70 lakh youth aged between 18 to 28 years have joined EPFO in the last 7 years.

**Additional Sources :** Reserve Bank of India's (RBI)'s KLEMS dataset

Released in July

KLEMS (K: Capital, L: Labour, E: Energy, M: Materials and S: Services)

It was launched in 2009.



'India Skill Report' of 2014 and 2025 : 33.95 per cent in 2013 to 54.81 per cent in 2024.

Labour force participation rate (LFPR) : 49.8 per cent in





2017-18 to 60.1 per cent in 2023-24.

### 7. India completes over 9 km fencing along Myanmar border

Fencing between India and Mynamar border completed

Total fencing (in Km): 9 Km

The fencing has been done at Moreh in Manipur.

The construction of around 21 km of fence and road was awarded to Border Road Organisation in February 2024 for which the work is in progress.

The country shares a 1,643 km long border with Myanmar which passes through Arunachal Pradesh, Nagaland, Manipur and Mizoram.

Out of the 1,643 km border, the demarcation of the 1,472 kilometres border has been completed.

Construction work on two pilot projects of a Hybrid surveillance system in Arunachal Pradesh and Manipur is in progress.

### 8. Reliance's Jamnagar 'super' refinery completes 25 yrs of operations



Reliance first refinery, 'Jamnagar Refinery,' has completed its 25 years on December 28, 2024.

It was launched on December 28, 1999.

Located in: Jamnagar, Gujarat

### 9. N Chandrababu Naidu richest, Mamata Banerjee poorest among 31 CMs: ADR

Report by: Association of Democratic Reforms (ADR)

Andhra Pradesh chief minister N Chandrababu Naidu with assets worth over ₹931 crore is the richest Chief Minister in India.

West Bengal's CM Mamata Banerjee is the poorest with just ₹15 lakh.

The total assets of 31 Chief Ministers are worth ₹1,630 crores.

### 10. Dharavi Redevelopment Project to be renamed



Old Name: Dharavi Redevelopment Project Private Ltd (DRPPL)

New Name: Navbharat Mega Developers Private Ltd (NMDPL)

Backed by: Adani Group

Approved by: Board of directors and Ministry of Corporate Affairs

NMDPL is a special-purpose vehicle formed between the Maharashtra government, through the Slum Rehabilitation Authority (SRA), and the Adani Group, is in charge of executing the massive 600-acre Dharavi Redevelopment Project.





## 11. ₹100 Cr payment security fund for RESCO & Utility-led models

Name of Fund: Payment Security Fund

Ministry: Ministry of New & Renewable Energy (MNRE)

Beneficiary: Renewable Energy Service Company (RESCO) and Utility-Led or State-Led Aggregation (ULA) models

Under which scheme: PM Surya Ghar: Muft Bijli Yojana

Administered by: National Programme Implementation Agency (NPIA) in an interest-bearing bank account

The RESCO model is where a third party other than the consumer makes the initial investment either wholly or partly

The ULA model is where a state entity invests wholly or partly on behalf of consumers on an aggregate basis.

## 12. Cabinet approvals



Union Cabinet has approved the continuation of PM Fasal Bima Yojana and Restructured Weather Based Crop Insurance Scheme till 2025-26.

The overall outlay of the scheme has been increased to 69,515 crore rupees.

Under the scheme 88% of insured farmers are small and marginal farmers.

57 per cent of insured farmers are from OBC, SC, and ST.

Claims of one lakh 70 thousand crore rupees have been given to farmers.

Union Cabinet has approved the extension of One-time Special Package on Di-Ammonium Phosphate (DAP) fertilizers beyond the Nutrient Based Subsidy at 3,500 rupees per Metric tonnes.

It has approved the proposal of the Department of Fertilizers for the extension of the Special Package from today till further orders to

ensure sustainable availability of DAP at affordable prices to the farmers.

The farmers will continue to get DAP at one thousand 350 rupees per bag of 50 Kilogram.

The tentative budgetary requirement for it will be approximately upto three thousand 850 crore rupees.

## 13. Govt launches ONOS to provide seamless access to digital knowledge resources

The Government has launched the "One Nation, One Subscription" scheme

Aim: To provide seamless access to a wide range of digital knowledge resources, including research papers, journals, and academic content, under a single subscription platform.

The ONOS scheme with a budget of 6,000 crore rupees for a period of three years is a centrally negotiated and centrally funded National Consortium for electronic journal subscriptions.

It will also provide central funding support of 150 crore



rupees per year for beneficiary authors to publish in selected good-quality Open Access journals.

#### **14. India's first glass bridge over sea inaugurated in Kanyakumari**



Inauguration of: India's first glass bridge over sea

State: Kanyakumari, Tamil Nadu

Unveiled by: Tamil Nadu Chief minister MK Stalin

Connects: 133 ft tall Saint Tiruvalluvar statue and the Vivekananda rock Memorial

Constructed at: 37 crores

The 77 metres bridge was inaugurated as part of silver jubilee celebration of the Tiruvalluvar statue, now renamed as statue of Wisdom by the state government.

#### **15. AIIMS to set up Critical Care Block at premises of Trauma Centre**



All India Institute of Medical Sciences (AIIMS) will set up a Critical Care Block at the premises of the Trauma Centre.

The 200-bedded Critical Care Block will provide treatment to patients who are in critical condition and need immediate treatment.

#### **16. 813th Urs of Hazrat Khwaja Moinuddin Chishti Begins**

The countdown for the 813th Urs of Sufi saint Hazrat Khwaja Moinuddin Chishti has started, with the customary flag ceremony set on December 28th, 2024, at Ajmer's Dargah Khwaja Saheb.

Location: Ajmer, Rajasthan.

##### **Key Points :**

The Urs is a significant religious event for Muslims, particularly those following the Sufi tradition.

It attracts a large number of devotees from across India and the world.

The Urs celebrations typically include prayers, qawwali performances, and other religious and cultural events.

The Ajmer Sharif Dargah is one of the most revered Sufi shrines in India.

##### **Important Terms:**

**Urs:** The death anniversary of a Sufi saint.

**Dargah:** A shrine or tomb of a Sufi saint.

**Sufism:** A mystical branch of Islam that emphasizes love, devotion, and tolerance.

**Qawwali:** A form of devotional music popular in South Asia.

Amir Khusrow (1253-1325), a Persian-language poet and composer from India, is widely credited with creating Qawwali.

**Key Sufi Saints in India :**

**Khwaja Moinuddin Chishti (Ajmer):**

**Nizamuddin Auliya (Delhi):**

**Baba Farid (Punjab):**





Sheikh Salim Chishti (Fatehpur Sikri):

Hazrat Amir Khusro:

### **17. BPCL clears decks for Rs 95k cr Ramayapatnam refinery in Andhra Pradesh**

Name of Organization: Bharat Petroleum Corporation Ltd (BPCL)

Approval for: Pre-project activities of greenfield refinery

BPCL will be investing around Rs 6,100 crore in pre-project activities for the refinery.

Upcoming Project cost: Rs 95,000-crore

Project: Greenfield refinery at Ramayapatnam in Nellore district of Andhra Pradesh

Capacity: 9 million tonnes per annum (MTPA)

### **18. Vajpayee@100: PM Modi releases commemorative stamp, coin**

The Centre has decided to come out with commemorative coin to mark the birth centenary

celebration of former Prime Minister late Atal Bihari Vajpayee.

Though commemorative coins are considered legal tender, they are not released for general circulation.

The ₹100 commemorative coin will be a pure silver coin with 200 serrations having a 44 millimeter and the coin will weigh 40 grams

### **19. First Commercial Aircraft Lands Successfully**



The first commercial aircraft successfully landed on the runway of Navi Mumbai International Airport.

Fight name: IndiGo A320

Took off from: Mumbai Airport

Landing at: Navi Mumbai International Airport

The certification test also included a technical evaluation of landing and take-off manoeuvres.

In October, an army aircraft had successfully landed on the runway, while the Air Force's Sukhoi 30 aircraft had flown a short distance from the runway.

### **20. India-Australia Economic Cooperation and Trade Agreement marks two years of success**

The India-Australia Economic Cooperation and Trade Agreement ECTA has completed two years of remarkable success.

It has significantly advanced trade ties, creating new opportunities for MSMEs, businesses and employment in both nations while reinforcing the foundation of their economic partnership.

Since its signing, bilateral merchandise trade has more than doubled, surging from USD 12.2 billion in 2020-21 to USD 26 billion in 2022-23.

Total trade, however, moderated in the year 2023-24 to USD 24 billion in 2023-24, with India's exports to Australia growing by 14%.

Total merchandise bilateral trade from April-November



2024 reached USD 16.3 billion.

## **21. Emami rebrands 'Fair and Handsome'**

FMCG maker Emami Ltd is rebranding of its major male grooming brand "Fair and Handsome" to "Smart And Handsome."

**Reason:** To address the consumers preference for "redefining fairness" and tapping into almost all segments of the highly-growing market.

## **22. Steel Minister H.D Kumaraswamy to launch 'PLI scheme 1.1' for steel industry**



**Launch of:** PLI scheme 1.1

**Launched by:** Union Steel Minister H.D Kumaraswamy

**Launch at:** New Delhi

The Steel Ministry highlighted that the Ministry's PLI has attracted investment of around 27,000

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crore rupees with direct employment of over 14,000.

## **23. 18th Pravasi Bharatiya Divas Convention 2025**



**Name of event:** 18th Pravasi Bharatiya Divas Convention 2025

**Location:** Bhubaneswar, Odisha

**Date:** 8th January 2025

**Theme** of three-day convention is "The Diaspora's Contribution to a Viksit Bharat"

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

Prime Minister Narendra Modi will inaugurate the PBD Convention on the 9th of this month.

It will feature a virtual address by the Chief Guest, the President of the Republic of Trinidad and Tobago, Christine Carla Kangaloo.

## **24. Education Minister launches Sashakt Beti, e-Drishti projects**

**Name of initiatives:**

Samarpan Samaroh at the University of Delhi

Sashakt Beti

e-Drishti projects

University of Delhi Ambulance

**Launched by:** Union Minister for Education Dharmendra Pradhan

The Education Minister released the Commemorative Volume of Donor's Chronicle, 2024 during the event.

## **25. Air India offers Wi-Fi on domestic routes**



Air India has rolled out Wi-Fi internet connectivity services on board domestic and international flights.



Operated by: Airbus A350, Boeing 787-9, and select Airbus A321neo aircraft

This makes Air India airline the first to offer in-flight Wi-Fi internet connectivity on flights within India.

In July 2024, Vistara became the first airline to offer Wi-Fi services on international flights.

Under Flight and Maritime Connectivity Rules, 2018, the government has mandated that In-flight and Maritime Connectivity service providers shall provide the operation of mobile communication services in aircraft at a minimum height of 3,000 metres in Indian airspace to avoid interference with terrestrial mobile networks.

## 26. Blinkit 10-minute ambulance service



Blinkit CEO Albinder Dhindsa announced the launch of an instant ambulance service in Gurgaon.

It allows residents to book an ambulance via the Blinkit app with a delivery time of just 10 minutes.

This initiative aims to meet the urgent need for rapid emergency medical transport in urban areas.



Introduction of: Railway staff will wear green jackets with QR codes

Introduced by: North Central Railway

By scanning the code, passengers can access the UTS app to book unreserved tickets digitally, reducing wait times.

This initiative is designed to simplify the ticketing process for the millions of devotees expected to visit Prayagraj during Mahakumbh.

## 27. Vande Bharat train hits 180 kmph during trial



The Vande Bharat sleeper train has achieved a peak speed of 180 kilometres per hour in its multiple trials in the last three days.

Trial at: Kota Division

These Vande Bharat sleeper trains are designed with features like automatic doors, ultra-comfortable berths, onboard WiFi, and an aircraft-like design.

## 29. New Jammu railway division to cover Pathankot, Udhampur, Srinagar, Baramulla

Set up of: New railway division with headquarters at Jammu

Zone: Northern Railway Zone by reorganising the Firozpur division

Name of division: Jammu division

## 28. Indian Railways Introduces QR Codes For Maha Kumbh 2025



Covering sections: Pathankot-Jammu-Udhampur (now martyr Captain Tushar Mahajan), Srinagar-Baramulla, Bhogpur Sirwal-Pathankot, Batala (excluding)-Pathankot, and Pathankot-Joginder Nagar.

Combined length of the section will be 742.1 km.

There are currently 68 rail divisions under 17 railway zones, and Jammu will become the 69th division.

### **30. PM unveils Rs 12,000 crore development projects in Delhi**



Prime Minister Narendra Modi has recently launched multiple development projects worth over ₹12,200 crore.

Significant strides in infrastructure, connectivity, and regional development

These projects aim to bolster economic growth and improve the quality of life for citizens.

13 km stretch of the Delhi-Ghaziabad-Meerut Namo Bharat corridor, extending from Sahibabad to New Ashok Nagar.

A 2.8 km stretch of the Delhi Metro Phase-IV, connecting Janakpuri and Krishna Park

### **31. AICTE launches NEAT 4.0**

The All India Council for Technical Education (AICTE) has evaluated the Intercell Career Mentoring Program as a valuable initiative for students.

**Aim:** To provide holistic education through industry mentors and AI-powered tools, offering career guidance aligned with both Indian and global standards.

Intercell, an AI-based career mentoring platform, enables students to become placement-ready.

The online platform offers live one-on-one industry mentoring from senior professionals and enhances students' skills with various AI mentoring tools.

AICTE officially launched Phase 4 of the National

Educational Alliance for Technology (NEAT 4.0).

NEAT 4.0 represents a significant stride toward bridging the gap between learners and industry-relevant skills, ensuring accessibility and inclusivity for students across the country.

### **32. Lok Sabha Speaker Om Birla to inaugurate "Panchayat se Parliament 2.0"**



Inaugurate: Panchayat Se Parliament 2.0 programme

Inaugurated by: Lok Sabha Speaker Om Birla

Location: Central Hall of Samvidhan Sadan in New Delhi

**Aim:** To empower elected women representatives from Scheduled Tribes from Panchayati Raj institutions

Participated by: 500 women representatives





Organized by: Parliamentary Research and Training Institute for Democracies (PRIDE) of Lok Sabha Secretariat

Collaboration with: National Commission for Women and Ministry of Tribal Affairs.



### 33. India's Metro Network Expands To 1,000 km

India's metro network has expanded to the total length of 1,000 kilometers.

With this, it also becomes the third-largest in the world

Covered total states: 11 states and 23 cities.

The journey of India's metro network began in 2002 with the launch of the modern metro by former Prime Minister Atal Bihari Vajpayee in Delhi.

DMRC opened its first metro corridor between Shahdara and Tis Hazari in Delhi.

### 34. Microsoft plans to invest \$3 bn on AI , cloud infrastructure in India



Microsoft chairman and CEO, Satya Nadella announced US \$3 billion investment in India for cloud and AI infrastructure over the next two years.

Microsoft shared a comprehensive plan to train and skill 10 million people by 2030.

Microsoft Research Lab launched an AI Innovation Network, a groundbreaking initiative designed to accelerate the transition from research to real, usable business solutions.

Microsoft and SaaSBoomi have joined hands to propel India's AI and SaaS ecosystem towards a trillion-dollar economy, aiming to impact over 5,000 startups and 10,000 entrepreneurs.

### 35. MHA launches 'e-student visa' & 'e-student-x visa' for foreign students

India has launched two new visa categories for international students pursuing higher education in Indian academic institutions.

The initiative, introduced by the Ministry of Home Affairs, includes the 'e-student visa' and the 'e-student-x visa'.

The e-student visa is available to eligible foreign students registered on the 'Study in India' (SII) portal.

The e-student-x visa is for dependents of e-student visa holders.

### 36. 10 Years of NITI Aayog

National Institute for Transforming India (NITI) Aayog:

Established on: January 01, 2015



Replaced: Planning Commission

Composition

Chairperson: Prime Minister of India.

Governing Council: Prime Minister; CMs of all the States and UTs with legislature; Lt. Governors of other UTs, Ex-Officio Members; Vice Chairperson, NITI Aayog; Full-Time Members, NITI Aayog; and Special Invitees.

Regional Councils: To address specific issues and contingencies impacting more than one state or a region.

CEO: Appointed by the PM for a fixed tenure, in the rank of Secretary to the Government of India.

Major Initiatives: Aspirational District Program, Atal Innovation Mission, Production Linked Incentive Scheme

Key Indices Developed: SDG India Index, Composite Water Management Index

### Goals for 2030

50% energy needs from renewable sources

500 GW non-fossil energy capacity

Public health enhancement

### Vision for 2035

Long-term economic growth

Energy security

AI integration in key sectors

India's Exports: Refined petroleum, vehicles, telecom equipment, agricultural produce, meat, steel

### 38. India Welcomes Its First Generation Beta Baby



#### 37. Prabowo Subianto to Be Republic Day Chief Guest in 2025



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

Indonesia's First President Sukarno was India's first Republic Day guest in 1950.

Bilateral Trade (2023-24) USD 26.69 billion

India's Imports: Coal, crude palm oil, minerals, rubber, paper, hydrocarbons

India's first Generation Beta baby, Frankie Remruatdika Zadeng, was born on January 1, 2025, in Aizawl, Mizoram.

#### What is Generation Beta?

Term coined by Australian futurist Mark McCrindle for children born between 2025-2039.

Represents the demographic cohort succeeding Generation Alpha (2010-2024).

Symbolizes a new generational era marked by technological and societal shifts.

Characteristics

Technological Fluency





### 39. Pranab Mukherjee Memorial at Delhi's Rajghat Complex



The Central Government has announced the establishment of a memorial for former President Pranab Mukherjee at the Rashtriya Smriti Sthal, part of the Rajghat precinct in Delhi.

Mukherjee, who passed away on August 31, 2020, was a distinguished Congress leader

The 13th President of India.

Served as President of India from 2012 to 2017.

Bharat Ratna in 2019

### 40. Union Minister of I&B Sh Ashwini Vaishnaw unveils the Government of India Calender for 2025



Information and Broadcasting Minister Ashwini Vaishnaw has unveiled the Government of India Calendar for 2025 in New Delhi.

Central Theme for 2025: Janbhagidari se Jankalyan

Published in: 13 languages

Designed and produced by: Central Bureau of Communication (CBC)

### 41. Kandla port soon to become hub of green hydrogen

Deendayal Port, located in Kandla, cargo carrying capacity reaches 300 million metric tonnes.

It will become a mega terminal port and an important hub of the country in the field of green hydrogen.

Union Minister for Ports, Shipping and Waterways Sarbananda Sonowal also launched a host of projects and laid the foundation stone of the Green Hydrogen Excellence Centre at Deendayal Port, Kandla.

He also announced the construction of two new

projects worth Rs 57,000 crore at Kandla port

### 42. Nadi Tarangini – India's First Ayurvedic Diagnostic Device Approved by CDSCO



Context: India's First Ayurvedic Diagnostic Device

Name: Nadi Tarangini

Approved by: Central Drugs Standard Control Organization (CDSCO)

Brain Child of: Prof. J.B. Joshi, Chancellor of the Institute of Chemical Technology (formerly UDCT) and President of Marathi Vidnyan Parishad

Developed by: Dr Aniruddha Joshi, following over six years of research at IIT Bombay

### 43. India Launch of Indian Genomic Data Set & IBDC Portals to Empower Global Research

India has achieved a remarkable milestone under



the leadership of Prime Minister Narendra Modi, with the unveiling 'Framework for Exchange of Data Protocols (FeED)' and the Indian Biological Data Centre (IBDC) Portals.

Unveiled by: Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology

These efforts underscore India's commitment to advancing genomic research and fostering global collaborations.

Represents genomic information collected from diverse Indian populations.

Features 10,000 whole genome samples, making it a robust and diverse dataset.

Supports research into genetic variations unique to the Indian population.

Provides a foundation for precision medicine and targeted healthcare interventions.

#### **44. Gaddi Dog Breed Officially Recognised**



The Indian Council of Agricultural Research National Bureau of Animal Genetic Resources (ICAR-NBAGR) has officially recognised the Gaddi dog breed.

This indigenous breed hails from the Himalayan region and is now acknowledged alongside nine other livestock breeds.

The Gaddi dog is primarily associated with the Gaddi shepherds of Himachal Pradesh.

The recognition aims to promote conservation efforts for the Gaddi, which currently lacks support from major kennel clubs.

The breed faces threats from declining populations and a diminishing nomadic lifestyle, prompting concerns about its future.

#### **45. IUCN Lists Western Ghats as Key Freshwater Biodiversity Hotspot**



Context: IUCN Lists Western Ghats as Key Freshwater Biodiversity Hotspot

Region Identified as Hotspot: Western Ghats, India

Global Hotspots: Lake Victoria, Lake Titicaca, Sri Lanka's Wet Zone, Western Ghats

Notable Endangered Species: Humpbacked Mahseer

Primary Threats Identified: Pollution, dam construction, water extraction, agriculture, invasive species

Most Affected Indian State: Kerala

Critical River in Western Ghats: Periyar River

Key Threats: Pollution (54%), Dams & Water Extraction (39%), Agriculture (37%)

Impact of Climate Change: Temperature shifts, altered flow patterns, extreme weather



## 46. India's National Highways see 60% growth in a decade, becoming world's second largest network



India's National Highway network has grown by 60% over the past decade, expanding from 91,287 km in 2014 to 146,195 km by 2024.

Data by: Ministry of Road Transport and Highways (MoRTH)

High-speed corridors have surged from 93 km to 2,474 km, significantly enhancing road connectivity across the nation.

Externally Aided Projects, funded by the World Bank, JICA, and ADB, have made remarkable progress, with 2,540 km completed out of the planned 3,105 km as of November 30, 2024.

The Cabinet Committee on Economic Affairs has approved eight major National High-Speed Corridor projects spanning 936 km, with a total

investment of Rs. 50,655 crore, generating 4.42 crore man-days of employment

During FY 2023-24, NHAI raised Rs. 42,334 crore through the monetization of four Toll Operate and Transfer (TOT) bundles.

## 47. India launches Bharat Climate Forum

India launched the Bharat Climate Forum.

A national platform dedicated to unifying stakeholders from policy, industry, finance, and research to accelerate cleantech manufacturing in India.

The Bharat Climate Forum aims to drive sustainable economic growth and innovation.

The forum comes at a time when India is pursuing ambitious climate targets, including achieving net-zero emissions by 2070 and scaling up non-fossil fuel capacity to 500 GW by 2030.

## 48. 8th edition of National Programme for Organic Production

Union Minister of Commerce & Industry, Piyush Goyal launched 8th edition of National Programme for Organic Production (NPOP) at the Bharat Ratna C. Subramaniam Auditorium (NASC Complex), Pusa in New Delhi.

India's total export value of organic farming has the potential to reach Rs 20,000 crore in the next three years.

TraceNet 2.0, APEDA, NPOP, Organic Promotion and AgriXchange portals unveiled

TraceNet 2.0: The upgraded online Organic traceability system for seamless operations and enhanced tools for regulatory oversight.

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.



**49. Union Minister for Coal & Mines inaugurates '5G Use Case Test Lab' at CMPDI, Ranchi.**



Union Minister for Coal and Mines, Shri G. Kishan Reddy, inaugurated the '5G Use Case Test Lab' at the Central Mine Planning and Design Institute (CMPDI) in Ranchi.

Aim: To advance the coal sector's Digital Transformation and technological landscape.

5G Use Case Test Lab serves as a testbed for the development, testing and adaptation of various 5G-based applications, tailored to meet the needs of the coal industry.

Ministry of Coal nominated CMPDI as Centre of Excellence (COE) for establishing 5G Use Case Test lab for Coal Industry to leverage 5G technology effectively.

**50. Prime Minister Narendra Modi participates in podcast**



Podcast by: Entrepreneur Nikhil Kamath, co-founder of Zerodha

Participant: Prime Minister Narendra Modi

Podcast name: 'People By WTF'

**51. Government decides to sell rice from FCI at ₹28/kg for ethanol**

The Indian Government will sell rice at ₹28/kg from the Food Corporation of India stocks.

Reason: To distilleries for the production of ethanol.

The selling price before revision was variable and at par with the average auction rate in the weekly e-auction taking place now, and this discouraged distillers to lift any quantity.

**52. India's tech ecosystem shines with 13 new VC-backed IPOs and 29 profitable unicorns**

Report by: Orios Venture Partners report

Report Title: India Tech Unicorns & Exits Report 2024

Highlights:

India now ranks as the third-largest nation for venture capital-backed tech IPOs globally.

Swiggy's \$1.34 billion IPO became the largest global tech IPO of the year.

The report highlights that one-fifth of Indian unicorns are headquartered overseas in countries like the US, Singapore and Dubai, underscoring Indian start-ups' intentions to tap into international markets and attract global investors.

India's start-up ecosystem has solidified its position as a global powerhouse in 2024, with the country leading the global IPO (initial public offer) market by hosting 327 IPOs, including 13 from the tech sector.



### 53. Vaishnav lays foundation stone for Syrma SGS's laptop assembly line in TN

Foundation of: New assembly line

Foundation laid by: Union Minister for Electronics and Information Technology Ashwini Vaishnav

Aim: To produce laptops at the state-of-the-art Chennai facility of leading electronic systems design and manufacturing company Syrma SGS Technology Ltd in Tamil Nadu.

Collab between: Syrma SGS + Micro Star International (MSI) (Taiwanese brand)

Reason: A global leader in Artificial Intelligence PCs, as its manufacturing partner in India to produce laptops for the Indian market.

### 54. PM Modi inaugurates Z-Morh tunnel in J&K



Name of tunnel: Sonamarg Tunnel

Inaugurate by: PM Narendra Modi

Location: Jammu and Kashmir

Earlier, this tunnel called the Z-Morh tunnel due to its shape, now to be known as Sonamarg tunnel.

All-weather connectivity

Safer and uninterrupted access to the strategically critical Ladakh region by bypassing landslide- and avalanche-prone routes.

This Z-Morh tunnel is part of the larger NH1 Srinagar-Leh Highway network.

Length: Around 12 km long

Altitude: More than 8,500 feet

Cost: 2,700 crore rupees

Connectivity: Srinagar and Sonamarg en route to Leh

Lane: Two-lane bi-directional road tunnel

Construction

Initially planned by the Border Roads Organisation (BRO) in 2012.

Later re-tendered by the National Highways & Infrastructure Development Corporation Limited (NHIDCL) to a private company.

Location: The 6.5 km Z-Morh tunnel, located at 8,650 feet in Ganderbal, Kashmir, bypasses avalanche-prone zones on the Srinagar-Leh highway (NH-1).

It was built under the Thajiwas glacier and the tunnel has been renamed Sonamarg tunnel.

Timeline: Built at Rs 2,400 crore, the project began in 2015 under BRO but later, it was developed by the National Highways and Infrastructure Development Corporation Limited (NHIDCL).

Paired with the Zojila tunnel, it improves road access to Ladakh, reducing the route by 6 km between Srinagar and Ladakh.





The Zoji La tunnel (14.15 Km), Asia's longest bi-directional tunnel, will ensure all-weather connectivity between Srinagar, Kargil, and Leh.

### **55. Ministry of Tourism Launches Initiatives to Position Maha Kumbh 2025 as a Global Tourism Hub**

The Ministry of Tourism has set up a dedicated toll-free Tourist Infoline (1800111363 or 1363).

**Aim:** To cater to the specific needs of foreign tourists, influencers, journalists, and photographers attending Maha Kumbh

Available in: 10

### **56. Bharat Manufacturing Cleantech Platform Unveiled**

Union Minister of Commerce & Industry, Piyush Goyal unveiled the Bharat Cleantech Manufacturing Platform.

**Aim:** To enhance India's cleantech value chains in the solar, wind, hydrogen, and battery storage sectors.

The initiative drive innovation, strengthen value chains to support the achievement of 500 GW Renewable-energy targets by 2030.

### **57. Srinagar Meteorology Centre completes more than 100 years of its existence**

Srinagar Meteorology Centre, recognized as a Centennial Centre by the World Meteorological Organization (WMO), as completed its more than 100 years of its existence.

India Meteorological Department (IMD) will complete its 150 years on 15th January 2025

Informed by: Union Minister Dr. Jitendra Singh

He also announced a Regional Meteorological Centre (RMC) for Jammu.

Total RMC: 6 (Kolkata, Chennai, Guwahati, Mumbai, Nagpur and New Delhi)

World Meteorological Organization

Founded: 23 March 1950

HQ: Geneva, Switzerland

### **58. Unicorns in India up by 10 times in 9 years**

The number of unicorns surged from 11 in 2016 to 118 in 2024 in India as the number of start-ups breached the 1.50-lakh mark by the end of 2024 from a paltry 502 in 2016, when the government launched the Start-up India initiative.

Maharashtra tops the list of States with the highest number of start-ups in the country.

The State, which houses the IT hubs of Mumbai and Pune, leads the list with 27,459 start-ups, followed by Karnataka with 16,335 and Delhi with 15,851.

The BHASKAR platform, the Central registry which enumerates and streamlines collaboration for start-ups, investors and stakeholders, has pegged the number of start-ups in the country at 1.54 lakh.

IT service start-ups have dominated the space with 17,618 start-ups, followed by healthcare and life sciences (14,285) and education (9,047).



## 59. Amit Shah to launch fast-track immigration system at 7 airports



Faster immigration process is now available for passengers from Chennai airport as Union Home Minister Amit Shah inaugurated the Fast Track Immigration-Trusted Traveller Programme.

He launched the programme virtually from Ahmedabad airport and along with Chennai airport, Mumbai, Kolkata, Bengaluru, Hyderabad and Cochin airports too now have faster immigration process.

## 60. Shikari Devi Wildlife Sanctuary ESZ

The Government of India has recently established eco-sensitive zones (ESZs) around the Shikari Devi Wildlife Sanctuary in Mandi district.

This initiative aims to mitigate the adverse effects of urbanisation and development on the sanctuary, which spans 29.94 square kilometres and was created in 1962 to protect wildlife.

### Sanctuary Overview

Shikari Devi Wildlife Sanctuary is located in the Himalayas.

It encompasses diverse forest types and habitats, ranging from 1,800 to 3,400 metres in altitude.

The sanctuary is named after the goddess Shikari Devi, with a temple dedicated to her.

The ESZ includes 43 villages from the Nachan and Karsog Forest Divisions.

It aims to limit human activities, particularly those that could harm wildlife, while allowing sustainable practices like organic farming.

## 61. Reliance Jio extends 4G and 5G network to Siachen Glacier, the world's highest battlefield

Telecom giant Reliance Jio, in collaboration with the Indian Army, has become the first telecom operator to provide 4G and 5G connectivity to the Siachen Glacier.

Located at an altitude of 16,000 feet in the Karakoram range, the glacier is known for its harsh conditions, with temperatures dropping to -50 degrees.

Jio deployed its indigenous full-stack 5G technology at a forward post using pre-configured, plug-and-play equipment.

## 62. TRAI releases draft order on rationalizing broadband tariffs for PDOs under PM-WANI

Department of Telecommunications (DoT), Ministry of Communications, Government of India, in its communication to TRAI highlighted that the proliferation of the PM-WANI scheme was significantly below the envisaged targets.

One of the reasons cited for this low proliferation of PM-WANI was the high cost of backhaul internet connectivity charged by Telecom Service Providers



(TSPs) and Internet Service Providers (ISPs).

It was also stated that TSPs and ISPs often required Public Data Offices (PDOs) to connect public Wi-Fi access points using expensive internet leased lines under the guise of commercial agreements.

In order to address this issue, TRAI released the Draft Telecommunication Tariff (70th Amendment) Order, 2024 on 23rd August 2024 proposing that the tariff for broadband services provided to PDOs under the PM-WANI scheme be aligned with retail broadband (FTTH) tariffs.

### 63. FSSAI: Any change in labelling rules to be implemented from 1 July every year



Food Safety and Standards Authority of India (FSSAI) has fixed the date of enforcement of labelling amendments specified under the Food Safety and

Standards (Labelling and Display) Regulations, 2020, as 1 July every year.

This comes as a significant step to address the challenges faced by the food business operators (FBOs) and provide them with a predictable and efficient framework for compliance with food labelling regulations.

For consumers, the initiative ensures greater transparency in food labelling, enabling informed decision-making and boosting confidence in the safety and quality of food products.

### 64. Surpassing Japan, India to become 4th largest economy by 2026

India's economy is expected to become the fourth largest in the world by 2026, surpassing Japan.

Suggested by: PHD Chamber of Commerce and Industry (PHDCCI)

Reason: As it projected the nation's GDP to grow 6.8 per cent in the current financial year ending March and 7.7 per cent in FY26.

### 65. India launches National Turmeric Board to boost exports to \$1 billion by 2030

The Union Government has opened the national Turmeric Board to develop and grow turmeric and turmeric products in the country, with turmeric exports expected to cross the \$1-billion mark by 2030.

Set up on the lines of the Tobacco Board, which has been regulating tobacco farming and trade in the country.

The Turmeric Board will work with the Spice Board and other Government agencies to provide leadership on turmeric-related matters, augment the efforts, to develop and grow the turmeric sector.





## 66. Govt approves refarming of 687 megahertz spectrum for telecom industry

The government has approved the refarming of 687 megahertz (MHz) of spectrum for the telecom industry from various ministries.

A move hailed by the industries bodies for faster rollout of better 5G services across the country and prepare for the 6G era.

The refarming of spectrum is being done to meet the telecom industry's requirements of 4G, 5G and later, 6G services.

Prime Minister Narendra Modi constituted a committee of secretaries to see how much spectrum different ministries have, and whether they use it productively or are just storing it.

The panel is now working on identifying additional spectrum that could be refarmed.

The refarming of spectrum will help enable the rollout of

better 5G services to the entire nation at large

## 67. Central Tobacco Research Institute renamed

The Indian Council of Agricultural Research (ICAR) officially renamed the Central Tobacco Research Institute (CTRI) in Rajahmundry to the National Institute for Research on Commercial Agriculture (NIRCA).

This change reflects a broader research mandate that now includes turmeric, chilli, castor, and ashwagandha, alongside tobacco.

Tobacco is cultivated in about 15 states of India. Major producing states include Andhra Pradesh, Gujarat, Karnataka, and Tamil Nadu.

Each region supports various tobacco types adapted to local conditions.

## 68. Union Home Minister Amit Shah Attends NDRF 20th Raising Day in Vijayawada



Union Home Minister and Minister of Cooperation, Amit Shah, attended the 20th Raising Day ceremony of the National Disaster Response Force (NDRF) in Vijayawada, Andhra Pradesh.

He inaugurated many projects and laid the foundation stones for other projects worth approximately Rs 220 crore.

These include:

National South Campus of Institute of Disaster Management (NIDM),

the 10th Battalion of the NDRF,

The Regional Response Centre at Supaul Campus

## 69. NIXI announces launch of its Internet Governance Internship, Capacity Building Scheme

The National Internet Exchange of India (NIXI) announced the launch of its Internet Governance



### Internship and Capacity Building Scheme.

This program aims to build awareness and develop expertise in internet governance (IG) among Indian citizens.

It will 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)

Collaborate closely with leading experts in the field.

What it is: A bi-annual internship program designed to enhance knowledge and skills in internet governance, offering practical exposure and mentorship.

Aim: To nurture young minds, build expertise in digital policy, and prepare the next generation of

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Internet Governance experts and tech policy leaders.

Two tracks: Six-month and three-month internships.

Mentorship by subject matter experts from organizations like Internet Corporation for Assigned Names and Numbers (ICANN) and Institute of Electrical and Electronics Engineers (IEEE).

Stipend of ₹20,000 per month for interns.

### 70. BMW India unveils first-ever India-built EV — X1 Long Wheelbase All Electric



Germany based luxury car BMW unveiled its all-new BMW X1 Long Wheelbase All Electric at the Bharat Mobility Global Expo 2025.

The BMW X1 Long Wheelbase All Electric is a landmark for the brand, being its first electric vehicle to be "Made in India."

Produced in: Chennai

Bharat Mobility Global Expo 2025

Location : Bharat Mandapam, Yashobhoomi, and the India Expo Center & Mart, Greater Noida

The Indian automobile market witnessed a robust 11.6% growth in 2024, achieving record sales of 2.5 crore units

### 71. Minister Jayant Chaudhary Launches Solar Mobile Training Units

Minister of State for Skill Development and Entrepreneurship Jayant Chaudhary has flagged off the Solar Community Hub Mobile Van Training Units in New Delhi.

Primary reason: To bridge the skill gaps and empowering underserved communities

Launched by: NSDC Partners Learning Links Foundation, Dell Technologies, and local stakeholders

These solar-powered mobile training units represent an innovative approach to empowering underserved communities by bringing



education and opportunities directly to their doorsteps.

Seven vans set to operate across districts in Sikkim, Andhra Pradesh, Jharkhand, Rajasthan, Madhya Pradesh, Karnataka, and Maharashtra.

## 72. Agriculture ministry launches first-ever national edible oil consumption survey

The Union agriculture ministry has launched its first-ever survey to assess edible oil consumption patterns in India.

**Aim:** To effectively implement the new Mission on Edible Oils-Oilseeds (NMOE-Oilseeds).

The survey is being conducted over a period of 45 days, from January 9 to February 23, 2025.

### Current Edible Oil Consumption Trends in India

**Surging Consumption:** Per capita edible oil consumption has surged to over 20 kg annually, significantly surpassing the Indian Council of Medical Research (ICMR) recommendation of 12 kg and the World Health

Organization (WHO) guideline of 13 kg.

**Historical Growth:** Since the 1950s, annual per capita consumption has risen from 2.9 kg due to urbanization, rising incomes, and dietary shifts.

### Dependency on Imports:

India imports 55-60% of its edible oil requirements.

Import volumes for 2023-24 reached a staggering 15.96 million tonnes.

## 73. Govt allows 1million tonnes sugar export for 2024-25 season



India allowed exports of 1 million metric tons of sugar during the current season to September 2025 to help mills of the world's second biggest producer export surplus stocks and help prop up local prices.

The government has approved an export quota to strengthen the sugar sector by providing price stability

and supporting 50 million cane growers.

The Food Ministry has allocated mills a uniform export quota of 3.174 per cent of their three-year average production, which they can export directly or via merchant exporters.

India, which sells sugar to Indonesia, Bangladesh and the United Arab Emirates among others, was the world's No. 2 exporter during the five years to 2022-23, with volumes averaging 6.8 million tons annually.

It did not allow exports in the 2023-24 marketing year.

## 74. Union Minister Shri Rajiv Ranjan Singh to Inaugurate Livestock Conclave in Shillong

Union Minister for Fisheries, Animal Husbandry, and Dairying & Panchayati Raj, Rajiv Ranjan Singh alias Lalan Singh inaugurated the "Conclave on Dialogue for Holistic Development of Livestock Sectors in the North-East Region."

**Location:** Shillong, Meghalaya

**Date:** January 23, 2025





For the state of Meghalaya, he inaugurated:

(1) The Intensive Cattle Development Project in Khliehtyrshi, Meghalaya, with an investment of ₹31.86 lakhs,

(2) The Multiplier Pig Farm in Kyrdemkulai, Ri Bhoi District, at a cost of ₹10.23 crore. Additionally, a "Poultry Song" in the Khasi language, titled "Ka Kam Ri Syiar, Kyntiew Ka Ioh Ka Kot,"

(3) Release of the Meghalaya Animal Administrative Report 2023-2024.

## 75. Centre introduces Diamond Imprest Authorization scheme to revive sector



The Union government has introduced the Diamond Imprest Authorization (DIA) Scheme for the duty-free import of natural cut and polished diamonds.

**Reason:** To enhance the competitiveness of India's diamond industry,

**Effective from:** April 1, 2025

The DIA Scheme offers a streamlined process to facilitate the duty-free import of natural cut and polished diamonds under  $\frac{1}{4}$  carat (25 cents), with the aim of promoting value addition and driving export growth

**Ministry:** Ministry of Commerce & Industry

The scheme comes with an export obligation that mandates a 10 percent value addition.

Diamond exporters with Two Star Export House status or higher, and those with annual exports of at least \$15 million are eligible for availing the benefit under this scheme.

The initiative responds to 'Beneficiation' policies adopted by several natural diamond mining countries, such as Botswana, Namibia, and Angola, where manufacturers are required to establish cut and polishing facilities for a minimum percentage of value addition.

The scheme is also designed to preserve India's position

as a global leader in the diamond industry's entire value chain.

## 76. National Tribal Health Conclave 2025

Ministry of Tribal Affairs (MoTA), in collaboration with the Ministry of Health and Family Welfare (MoH&FW), had organised the National Tribal Health Conclave 2025, on 20th January 2025 at Bharat Mandapam, New Delhi.

This landmark event is a pivotal initiative under the DhartiAabaJanjatiya Gram Utkarsh Abhiyan.

**Aim:** Addressing the critical health and well-being challenges faced by India's tribal communities.

A National Level Training of Trainers (ToT) program on awareness generation and counseling for Sickle Cell Anaemia was conducted on January 21-22, 2025, at Kaushal Bhawan, New Delhi, as part of efforts to eliminate the disease by 2047.

### Key Efforts and Initiatives in Tribal Healthcare:

The MoTA, in collaboration with MoH&FW, AIIMS, and





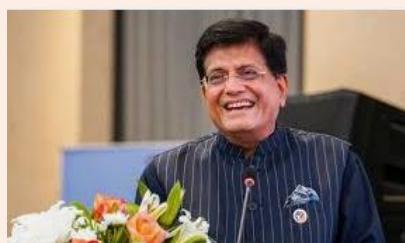
other stakeholders, has launched several initiatives:

**Bhagwan Birsa Munda Chair of Tribal Health and Haematology:** Established at AIIMS Delhi, this chair serves as a multi-disciplinary platform for research and data collection on tribal health.

**Centres of Competence (CoC):** 15 CoCs have been sanctioned in 14 states to enable advanced and prenatal diagnosis of sickle cell anemia, a prevalent genetic condition in tribal populations.

**Collaborative Approach:** The MoTA is working closely with MoH&FW, MoAYUSH, MoWCD, NHM, AIIMSS, CoCs, ICMR, UN agencies, NGOs, and state tribal welfare departments to ensure effective healthcare delivery.

## 77. Commerce Minister Piyush Goyal sets a target of 10000 GI tags by 2030



Union Minister of Commerce & Industry, Piyush Goyal, has set an ambitious target to grant 10,000 Geographical Indication (GI) tags by 2030.

This goal was announced at the GI Samagam event held in New Delhi, organized by the Department for Promotion of Industry and Internal Trade (DPIIT) and the India Today Group.

Currently, the number of GI tags awarded stands at 605.

To monitor the progress, a committee will be formed to oversee the implementation of this ambitious initiative.

India's Geographical Indications of Goods (Registration & Protection) Act 1999, has come into force with effect from September 15, 2003.

Countries like China have granted this tag to over 10,000 items and Moldova has over 3,000.

### GI Tag for Virgin Coconut Oil

The Virgin Coconut Oil (VCO) from Nicobar district received the prestigious Geographical Indication (GI) tag.

GI tag for Armoor turmeric soon for Telangana

## 78. Reliance to provide Rs.100 cr funding for ICAR research on biogas feedstock development

About ₹100 crore would be allocated by Reliance Industries (RIL) to a project run by the Indian Council of Agricultural Research (ICAR).

Eleven different types of grass species that can be utilized as feedstock to create compressed biogas are the focus of the investment.

RIL is expected to sign a deal with the Indian Grassland & Fodder Research Institute (IGFRI), which is located in Jhansi and is part of ICAR.

The project will be for a period of five years and about ₹85 crore (excluding GST) will be provided by RIL.

While the patent will remain with IGFRI, RIL will be allowed to take these species to suitable area for commercial/contract farming.



## 79. India is currently the world's seventh-largest producer of coffee



India's exports of coffee reached 1.29 billion dollars during the last fiscal year.

According to the Ministry of Commerce and Industry, this is almost twice as much as the 719 million dollars in exports in 2020-21.

Italy, Belgium, and Russia were India's top importers of the 9,300 tonnes of coffee that the country sold in the first half of this month.

India's main export is unroasted coffee beans.

With 248,000 metric tonnes produced in 2022-2023, Karnataka tops in coffee production, followed by Tamil Nadu and Kerala.

**Regions :** Anamalais (Tamil Nadu), Araku valley (Andhra Pradesh), Brahmaputra, Chikmagalur (Karnataka), Coorg (Karnataka), Manjarabad (Karnataka),

Nilgiris (Tamil Nadu), Wayanad (Kerala), Travancore (Kerala).

## 80. Centre hikes raw jute MSP by 6% to Rs.5,650/quintal for 2025-26

The Centre has made a significant decision to increase the Minimum Support Price (MSP) for raw jute by Rs 315, setting it at Rs 5,650 per quintal for the 2025-26 marketing season.

This move, approved by the Union Cabinet, aims to provide farmers with a return of 66.8 per cent over the all-India weighted average cost of production, thus encouraging farmers to invest in jute cultivation.



## 81. India's 76th Republic Day Theme

In 2025, India will celebrate its 76th Republic Day under the theme "Swarnim Bharat: Virasat aur Vikas" (Golden India: Legacy and Progress), which will highlight India's rich cultural legacy and hopes for a brighter future.

In a notable mention, H.E. Prabowo Subianto, the President of Indonesia, has been invited as the Chief Guest this year, and it will be his first visit to India as President since assuming office in October 2024.

## 82. Union cabinet extends National Health Mission for another 5 years



The Union Cabinet approved the extension of the National Health Mission (NHM) for another five years after reviewing its progress over the past three years.

It was first launched in 2005 as the National Rural Health Mission (NRHM).

The scheme has been extended multiple times,





with the most recent extension granted in 2021 to run until 2026.

NHM's ongoing efforts have transformed India's health landscape, putting the country on track to achieve its Sustainable Development Goal (SDG) health targets well ahead of the 2030 deadline.

### 83. India Launches Indian Sustainable Natural Rubber (iSNR) Initiative

Indian Sustainable Natural Rubber (iSNR) was officially launched in Kottayam, Kerala.

It is a groundbreaking initiative that aligns with globally accepted sustainability principles and the European Union Deforestation Regulation (EUDR).

The ceremony was inaugurated by George Kurian, Hon'ble Minister of State for Fisheries, Animal Husbandry, Dairying, and Minority Affairs.

The iSNR initiative represents a transformative step in ensuring environmentally and socially

responsible natural rubber production.

The framework focuses on: Preventing Deforestation: Ensuring all natural rubber sourced under the iSNR framework complies with zero-deforestation commitments, supporting both global biodiversity and carbon sequestration goals.

Offering free certification and training for smallholders, equipping them with sustainable farming practices that enhance yield, reduce environmental impact, and improve livelihood opportunities.

### 84. CCI Approves Amalgamation of Multiple Pharma Entities with Sequent Scientific Limited

The Competition Commission of India (CCI) has approved the proposed amalgamation of multiple pharmaceutical entities with Sequent Scientific Limited (SSL), a publicly listed company engaged in the animal healthcare industry.

### 85. Cabinet Approves revival plan for Rashtriya Ispat Nigam Ltd (RINL)

The Cabinet Committee on Economic Affairs (CCEA) has approved the revival plan for RINL for a total of Rs 11,440 crores.

Chaired by: Narendra Modi

The infusion includes ₹10,300 crore as equity capital into Rashtriya Ispat Nigam Ltd (RINL) and Conversion of ₹1140 crore working capital loan as 7% Non-cumulative Preference Share Capital redeemable after 10 years to keep RINL as a going concern.

RINL is a Schedule-A CPSE under the administrative control of Ministry of Steel with 100% ownership of Government of India.

RINL operates the Visakhapatnam Steel Plant (VSP), the only offshore steel plant under Government sector in the state of Andhra Pradesh.

It has an installed capacity of 7.3 Mtpa of liquid steel.

### 86. India boosts telecom connectivity with Sanchar



## Saathi App and NBM 2.0 launch

Launch of: Sanchar Saathi App, NBM 2.0, and Intra Circle Roaming (ICR) facility at Digital Bharat Nidhi (DBN)-funded 4G mobile sites

Launched by: Union Minister of Communications Jyotiraditya M. Scindia

### Sanchar Saathi:

#### Mobile App

Designed to enhance telecom security and user empowerment.

Available on both Android and iOS platforms

It provides tools for managing telecom-related concerns, including reporting suspected fraudulent communications, identifying unauthorized mobile connections, and blocking lost or stolen devices.

Additionally, the app helps users verify the authenticity of mobile handsets.

### Sanchar Saathi:

#### Key Features

Chakshu - Reporting Suspected Fraud Communications (SFC): Users can report suspected calls and SMS using app and directly from mobile phone logs.

Know Mobile Connections in Your Name: Citizens can identify and manage all mobile connections issued in their name, ensuring no unauthorized usage.

Blocking Your Lost/ Stolen Mobile Handset: Lost or stolen mobile devices can be swiftly blocked, traced and recovered.

Know Mobile Handset Genuineness: The app offers an easy way to verify the authenticity of mobile handsets, ensuring users purchase genuine devices.

## National Broadband Mission (NBM) 2.0 Unveiled

Aim: To build on the progress of its predecessor, NBM 1.0, under which nearly 800,000 telecom towers were established.

Scindia outlined several goals for NBM 2.0, including extending optical fiber connectivity to 270,000 villages by 2030, improving

broadband speeds to a national average of 100 Mbps, and achieving 30% sustainable energy usage for mobile towers by 2030.

## Intra Circle Roaming at DBN-Funded 4G Mobile Sites

The introduction of ICR at DBN-funded 4G mobile sites aims to enhance connectivity in rural and remote regions.

The initiative allows subscribers of different telecom service providers (TSPs) to use a single DBN-funded tower. This reduces costs for operators while expanding service availability.

## Digital Bharat Nidhi

DBN was established through the Telecommunications Act, 2023 for funding telecom schemes in underserved remote/rural areas at affordable prices.

It replaced the Universal Service Obligation Fund (USOF) created under the erstwhile Indian Telegraph Act, 1885.

## 87. Swachh Survekshan Toolkit Launch





Union Minister Shri Manohar Lal Khattar launched the toolkit for the 9th edition of Swachh Survekshan (SS), the world's largest survey on urban sanitation, in a new avatar.

He also announced the launch of the 'Super Swachh League'.

The final phase of Swachh Survekshan field assessment for the 9th edition will begin on 15th February 2025 and will be completed by the end of March 2025.

#### New Toolkit of Swachh Survekshan:

The new toolkit has been designed to be easy to use for citizens and urban local bodies.

Data-driven assessment and transparency have been given priority.

Appropriate parameters have been set for all types of cities and local bodies.

For the first time this year, cities have been classified into 5 categories based on population; These include-

Category	Population
Very Small	< 20,000
Small	20,000 - 50,000
Medium	50,000 - 300,000
Big	300,000 - 1,000,000
Million-Plus	> 1,000,000

The new Swachh Survey toolkit, organised in a new framework, divides all the indicators into 10 buckets-

Visible cleanliness

Segregation, collection and transportation of waste

Solid waste management

Access to sanitation

Management of used water

Mechanisation of desludging services

Promoting cleanliness

Strengthening ecosystem and institutional parameters

Holistic welfare of sanitation workers

Citizen feedback and grievance redressal

Super Swachh League:

It is a competition among the cleanest cities.

Cities that have been in the top 3 positions for at least 2 out of the last 3 years (2021-2023) have been included in this league.

A total of 12 cities have been ranked in this league.

Top 3 ranked cities from each population category will get a place in this league.

Cities joining the league will be evaluated on the basis of additional aspirational indicators.

Cities will have to maintain a score of 85% or more to retain their place in the league.

#### Cities included in the 'Super Swachh League':

Category	City
Very Small Cities	Panchgani, Patan
Small Cities	Vita, Saswad
Medium Cities	Ambikapur, Tirupati, NDMC (New Delhi Municipal Council)
Big Cities	Noida, Chandigarh
Million-Plus Cities	Navi Mumbai, Indore, Surat

#### 88. Government green light to Aircraft Leasing Bill to boost Indian aviation sector

The Protection and Enforcement of Interests in Aircraft Objects Bill, 2024, aims to transform India's aviation sector by enhancing the leasing framework.

This legislation is expected to lower costs, improve accessibility to air travel, and attract investment as India





anticipates a surge in aircraft acquisitions.

If passed, the Bill will ratify the Cape Town Convention, a global treaty that secures lessors' rights to repossess aircraft in default cases.

India is a signatory but has yet to ratify it, leading to reliance on local court decisions.

#### Key Facts about the Cape Town Convention and Aircraft Protocol

The Convention on International Interests in Mobile Equipment and the Protocol on Matters Specific to Aircraft Equipment were signed in Cape Town on 16 November 2001.

They were adopted under the joint supervision of ICAO (International Civil Aviation Organization) and UNIDROIT (International Institute for the Unification of Private

The Convention and Protocol address issues related to securing rights over high-value aviation assets like airframes, aircraft engines, and helicopters.

Reduces the global average delay in contract enforcement from 10 months to 2 months.

#### 89. JNPA amongst top global ports and India's largest port with 10+ million TEUs capacity"

Union Ports, Shipping and Waterways Minister Sarbananda Sonowal unveiled a series of projects worth nearly Rs 2,000 crore.

Aim: To enhance the capacity of Jawaharlal Nehru Port Authority (JNPA)

About JNPA:

Recognised as one of the top global ports.

India's largest port, achieved a milestone of surpassing 10 million TEUs (twenty-foot equivalent units) capacity in January 2025.

The port is projected to handle 10 million TEUs throughput by 2027.

Key agreements were signed including a major memorandum of understanding (MoU) for the Vadhavan Port Project.

A MoU between VPPL and Reliance Industries Limited allocates Liquid Jetty along with 50 acres of land at Vadhavan port under PPP model.

This investment is estimated at Rs 645 crore and is likely to commence by 2030



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## International

### 1. Five countries assume responsibilities as elected members of UN Security Council

Denmark, Greece, Pakistan, Panama and Somalia began their two-year term as non-permanent members of the United Nations Security Council on 2nd January 2025.

Replaced: Ecuador, Japan, Malta, Mozambique and Switzerland

Members of UNSC: 15 members

Note: 5 Permanent members (United States, the United Kingdom, Russia, China and France) + 10 elected members who have two-year terms

United Nations Security Council, established under the UN Charter in 1945, constitutes one of the UN's six principal organs.

India's participation in the Security Council has been as a non-permanent member during the periods of 1950-51, 1967-68, 1972-73, 1977-78, 1984-85, 1991-92, 2011-12, and 2021-22.

### 2. Romania and Bulgaria fully join Europe's borderless travel zone

Romania and Bulgaria officially joined the EU's Schengen zone on 1st January 2025.

Aim: To eliminate land border controls with other member states.

The move allows residents to travel freely without passport checks.

About Schengen zone:

Established in: 1995

It consists of 29 European countries that have eliminated internal border controls.

The Schengen area now covers 25 of the 27 EU member states, as well as Iceland, Liechtenstein, Norway and Switzerland.

Ireland and Cyprus are not members of the Schengen zone.

Romania : Capital : Bucharest, Currency : Leu

Bulgaria : Sofia, Lev

### 3. Switzerland Enforces Facial Covering Ban, Raises Pensions in New Year



Switzerland will introduce major changes across legal, economic, and social sectors, including a ban on facial coverings, reforms to inheritance laws, pension increases, and enhanced banking regulations.

Starting January 1, 2025

These adjustments are aimed at aligning with European standards.

State Pensions: Increase by 2.9%: Minimum pension from CHF 1,225 to CHF 1,260; maximum pension from CHF 2,450 to CHF 2,520.

Currency: Swiss Franc

### 4. Tourist Tax Rolled Out in Russia From Jan 1

Russia introduced a new tourist tax, replacing the previous resort fee.



Starting from: January 1, 2025

The tax, implemented through changes to the Russian Tax Code, aims to bolster regional tourism infrastructure.

The phased plan will initially charge travelers 1% of their lodging costs, with the rate set to increase to 3% by 2027.

Minimum daily charge set at 100 rubles (0.9 USD).

## 5. Nepal Launches Campaign to End Child Marriage



Nepal launched the 'Child Marriage Free Nepal' campaign with support from Indian and Nepalese organizations, led by Minister Kishor Sah Sudi and child rights activists.

The initiative is supported by Just Right for Children and BASE Nepal.

## 6. Saudi Arabia launches humanitarian air bridge to Syria

Saudi Arabia launched an air bridge to deliver essential aid to Syria, supporting efforts under the new leadership to rebuild the country after years of civil war.

Two planes carrying relief supplies landed at Damascus International Airport

The planes, which left from King Khalid International Airport, carried food, shelter and medical supplies, along with a KSrelief team to help address the difficult conditions faced by the Syrian people.

## 7. World Rings in 2025 with Spectacular Celebrations from Kiribati to Times Square



The Pacific island nation of Kiribati was the first country to ring in 2025, with its 133,500 citizens celebrating the new year.

The Micronesian nation was soon followed into 2025 by the Chatham Islands in New Zealand.

Auckland, New Zealand, was among the first major cities in the world to usher in the New Year 2025, as thousands enjoyed a dazzling fireworks display at the iconic Sky Tower.

## 8. Tamu Lhosar, the new year of Gurung Community observed in Nepal

The Gurung community is marking Tamu Lhosar by bidding adieu to the year gone by.

In the Gurung language, 'Lho' means year or age and 'Sar' denotes change.

About Nepal:

Capital: Kathmandu

Currency: Nepalese Rupee

Official language: Nepali

President: Ram Chandra Poudel

Prime Minister: K. P. Sharma Oli





## 9. South Korea Parliament Impeaches Acting President Han Duck-soo

South Korea's political crisis escalated, when parliament impeached Acting President Han Duck-soo.

South Korea's parliament voted to impeach Han after growing dissatisfaction over his refusal to appoint three judges to the Constitutional Court.

This followed the impeachment of President Yoon Suk Yeol on December 14, 2024, after his brief imposition of martial law on December 3.

Han, serving as acting president.

The US, Japan, and South Korea launched the DiGi Framework to bolster digital infrastructure in India, focusing on 5G, data centers, AI, and smart cities.

Digital Infrastructure Growth Initiative for India Framework (DiGi Framework)

India has become the first country to establish all three foundational Digital Public Infrastructures (DPIs), collectively known as the

India Stack. This comprehensive digital framework includes:

**Digital Identification (Aadhaar):** Providing a unique digital identity for citizens.

**Real-time Rapid Payment System (UPI):** Enabling fast and seamless digital payments.

**Data Sharing Architecture (Data Empowerment and Protection Architecture, DEPA):** Facilitating secure and consent-based data sharing.

## 10. European Union rules to use same C-type charger comes into force



European Union rules requiring all new smartphones, tablets and cameras to use the same charger came into force on 28th December 2024.

It will cut costs and waste.

Manufacturers are now obliged to fit devices sold in the 27-nation bloc with a USB-C, the port chosen by the European Union as the common standard for charging electronic tools.

The single charger rule will simplify the life of Europeans and slash costs for consumers.

By allowing consumers to purchase a new device without a new charger, it will also reduce the mountain of obsolete chargers, the bloc has argued.

## 11. Russia Declares Federal Emergency Over Black Sea Oil Spill

Russian authorities have declared a federal-level emergency in response to a catastrophic oil spill along the Black Sea coast.

The spill has led to widespread pollution across the region, severely affecting local communities, marine ecosystems, and the coastal economy.

**Cause of Spill:** Two Russian-flagged oil tankers were damaged during a storm near the Kerch Strait, releasing



thousands of tons of heavy fuel oil (mazut).

## 12. World food prices dip 2% in 2024: FAO

Data by: Food and Agriculture Organization

World food commodity prices declined by 2.1% in 2024 compared to the previous year.

The UN Food and Agriculture Organization's overall Food Price Index averaged 122.0 points - 2.6 points or 2.1% lower than the average value in 2023.

However, food prices increased, with the index climbing from 117.6 points in January 2024 to 127.0 in December 2024.

The index rose 6.7% from December 2023 to 2024, with meat, dairy and food oils accounting for the increase.

Food and Agriculture Organization

16 October 1945

HQ : Rome, Italy

Director General : Qu Dongyu

## 13. NYC Launches Congestion Pricing Initiative

In January 2025, New York City became the first city in the United States to implement congestion pricing.

This initiative aims to alleviate traffic congestion in densely populated areas.

Drivers entering Manhattan's central business district will incur a fee of \$9 during peak hours.

Similar strategies have been successfully employed in cities like Singapore, London, Stockholm, and Milan.

## 14. World Bank Approves \$20 Billion Development Funding Package for Pakistan



The World Bank is set to approve a \$20 billion indicative lending package for Pakistan – a pioneering 10-year initiative to protect its funded projects from

political transitions and focus on six targeted areas.

The programme, titled "Pakistan Country Partnership Framework 2025-35", aims to improve social indicators in the most neglected but important areas.

## 15. World's highest paid employee who earns Rs 48 crore per day



An Indian-origin technology executive is the world's highest-paid employee, earning Rs 17,500 crore a year.

Jagdeep Singh, creator of QuantumScape, a top electric vehicle (EV) battery company, makes Rs 48 crore every day, which is more than many notable companies' annual sales.

His outstanding remuneration package includes stock options worth about \$2.3 billion.



## 16. Sri Lanka: Five-day-long Indian Film Festival commences in Colombo

Indian Film Festival has commenced in Sri Lanka at Colombo

The festival will run across Sri Lanka until 10th January, 2025.

Screening of the Bollywood movie: '83'

Organized by: High Commission of India in Colombo and its regional posts

Collaboration with: Swami Vivekananda Cultural Centre

### About Sri Lanka:

Capitals: Colombo, Sri Jayawardenepura Kotte

Currency: Sri Lankan Rupee

President: Anura Kumara Dissanayake

Prime minister: Harini Amarasuriya

Official languages: Sinhala, Tamil

## 17. United Nations Educational, Scientific and Cultural Organization Recognizes Sevdalinka as Intangible World Cultural Heritage

Sevdalinka is a form of traditional urban singing that is practised in Bosnia and Herzegovina.

It originated as the result of a long process of acculturation that occurred when the traditional oral poetry of the South-Slavic population merged with the musical influences of the Ottoman Empire.

## 18. Rabbit fever, a 'rare' disease, sees over 50% rise in US



Tularemia, also commonly known as 'rabbit fever' has witnessed more than 50 per cent rise in the US in recent years.

Rabbit fever can spread to humans through by infected animals such as rabbits, hares, rodents and prairie dogs.

Cases of tularemia are mostly seen in children between the

5-9 years age group, older men, and American Indians or Alaska Natives.

Rabbit fever is caused by bacterium Francisella tularensis.

## 19. Indonesia joins Brics bloc as full member

Indonesia has formally joined the BRICS group.

Joined as: 10th Member

Brazil holds the presidency of BRICS in 2025

BRICS

Founded by (2010): Brazil, Russia, India, China, and South Africa

Joined by (2024): Iran, Egypt, Ethiopia, and United Arab Emirates

In 2025, Indonesia was admitted as a full member of the BRICS.

## 20. India Joins UN Panel to Shape Global Big Data Standards for Official Statistics

India has joined the UN Committee of Experts on Big



## Data and Data Science for Official Statistics.

As part of the committee, India will contribute to shaping global standards and practices in harnessing big data and data science for official statistical purposes.

The UN Committee of Experts on Big Data and Data Science for Official Statistics was created to investigate further the benefits and challenges of Big Data, including the potential for monitoring and reporting on sustainable development goals.

## 21. 2024 confirmed as first year to breach 1.5°C warming limit

The year 2024 has now been confirmed to have breached the 1.5 degree Celsius global warming threshold, becoming the first calendar year to do so.

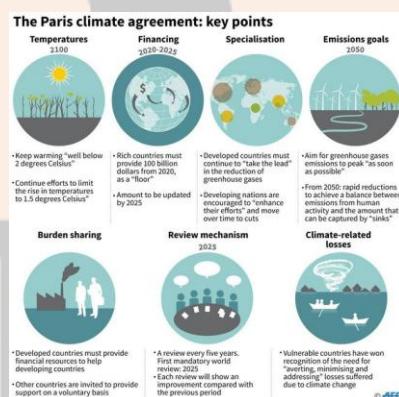
The annual average temperature of Earth's surface in 2024 was 1.6 degrees Celsius above pre-industrial times (average of the 1850-1900 period).

Data by: Copernicus Climate Change Service run by the European Centre for Medium

## Range Weather Forecasting (ECMWF).

The World Meteorological Organization (WMO) used six datasets, including the one used by ECMWF, to conclude that 2024 was 1.55 degrees Celsius warmer than pre-industrial levels.

Each of the six datasets found 2024 to be the warmest year ever, but not all of them recorded the warming to be in excess of 1.5 degrees Celsius.



World Meteorological Organization

23 March 1950

Geneva

Abdulla Al Mandous, UAE

India has invited officials from Pakistan and Bangladesh celebrate the 150th anniversary of the India Meteorological

Department (IMD), established in 1875.

## 22. Interpol's 'Silver Notice' pilot project



The International Criminal Police Organisation (Interpol) has introduced its first 'Silver Notice.'

Aim: To trace assets laundered across international borders.

This initiative was launched following a request from Italy to locate the assets of a senior mafia member.

Current Status: Pilot Project

Members: 52 (India Include)

Requested by: Italy

The project will run until at least November 2025, with 500 notices available for distribution among the participating countries.





Headquarters: Lyon, France

President: Ahmed Naser Al-Raisi

Founded: 7 September 1923,  
Vienna, Austria

### **23. S Jaishankar To Attend Donald Trump's Swearing-In Ceremony**



External Affairs Minister S Jaishankar will represent India at the inauguration of Donald Trump as the 47th President of the United States on January 20, 2025.

### **24. Thailand eases long-term visa rules to attract foreign talent, investment**

Thailand eases long-term visa rules to attract foreign talent and investment.

It has also removed the five-year minimum work experience requirement for professionals to increase the global talent pool in the country.

The changes include the expansion of target sectors for highly skilled professionals to a wider range of non-STEM fields, including the disaster and risk management sector.

The updates also involve reducing the revenue threshold for companies that allow employees to work from Thailand and eliminating the minimum annual income requirement for visas.

Since 2022, Thailand's long-term visa programme has offered a 10-year residence permit, a digital work permit and personal income tax privileges, among others.

### **25. Thailand Bans Plastic Waste Imports in 2025**



As of January 1, 2025, Thailand has stopped importing plastic waste in an effort to curb toxic pollution in the country.

Since 2018, Thailand has been a leading importer of plastic waste from developed nations such as the US, United Kingdom and Japan.

Between 2018 and 2021, the country imported more than 1.1 million tonnes of plastic scraps, according to Thai officials.

In 2023, Japan alone exported about 50 million kilogrammes (50,000 tonnes) of plastic waste to Thailand.

### **26. US removes three Indian nuclear entities from export control list**

The United States has removed three Indian nuclear entities—the Indira Gandhi Atomic Research Center, the Bhabha Atomic Research Center, and Indian Rare Earths—from its export



control list, which restricts the export of certain goods from US companies.

The removals aim to "support US foreign policy objectives by reducing barriers to advanced energy cooperation, including joint research and development as well as science and technology collaboration, to address shared energy security needs and goals."

## 27. Russia ships nuclear reactor vessel to Kudankulam



Russia has shipped the reactor vessel for the sixth power unit of the Kudankulam nuclear power plant to India.

The Kudankulam plant in Tamil Nadu, which will have six reactors with a total installed capacity of 6,000 MW, is the largest nuclear power plant in India and the flagship project of Russian-Indian energy cooperation.

The production cycle for making a reactor vessel is two years.

The reactor vessel for the sixth power unit at the Kudankulam plant is being transported to the construction site from the seaport of Novorossiysk.

The equipment, weighing 320 tonnes and manufactured by Atommash, Rosatom's machine-building division, was shipped at the end of 2024.

## 28. Australian govt launches first national autism strategy

The Australian government has launched the first national strategy to improve the lives of people with autism.

The first National Autism Strategy, promising improved inclusion, support and life outcomes for all autistic Australians.

The 42.3 million Australian dollar plan includes 22 commitments on four key reform areas to address the barriers autistic people face in areas like education, employment and diagnosis.

## 29. China's Xinjiang completes world's longest expressway tunnel

The Tianshan Shengli Tunnel, the world's longest expressway tunnel, completed tunneling, paving the way for the opening of a new shortcut linking southern and northern parts of Northwest China's Xinjiang Uygur Autonomous Region.

The 22.13-kilometer tunnel, "Shengli," which means "victory" in Chinese.

It will reduce the time it takes to drive across the middle section of the Tianshan Mountains from several hours to about 20 minutes once operational.

## 30. CEAT, HUL facilities join World Economic Forum's Global Lighthouse Network



Two India-based facilities of tyre maker CEAT and FMCG major Hindustan Unilever





Ltd have joined the Global Lighthouse Network of the World Economic Forum.

Reason: For transforming manufacturing through innovation.

Announcing 17 new members to the network, the WEF said this community of 189 industry leaders is pioneering the use of cutting-edge Fourth Industrial Revolution technologies in manufacturing.

Other new members are based in the United Arab Emirates, China, Germany, Malaysia, Saudi Arabia, Taiwan, United Kingdom, United States and newcomer Morocco, home to the first Lighthouse site in Africa.

The latest cohort of Lighthouses has observed an average 53 per cent boost in labour productivity and 26 per cent reduction in conversion costs attributed to various digital solutions such as AI, machine learning, advanced analytics and more.

### **31. Pakistan airport (Gwadar) airport funded by China enters into operation**

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Pakistan's largest international airport, funded and built by its all-weather ally China, was officially inaugurated in Balochistan province.

Name of airport: Gwadar International Airport

The first commercial flight, Pakistan International Airlines (PIA) PK 503, carrying passengers and high-ranking officials, marked the airport's operational launch.

Departing Karachi with a 45-minute delay, it landed in Gwadar after a 1 hour and 10-minute flight.

Construction of the airport, completed in December 2024 at an estimated cost of Rs 50 billion, was symbolically inaugurated by former Prime Minister Shehbaz Sharif on October 14, 2024.

It is now fully operational for domestic and international flights.

### **32. United States withdrawals from the Paris Agreement**

US President Donald Trump signed an executive order withdrawing the US from the

Paris Agreement, citing unfairness and one-sidedness.

Despite the US exit, 24 states pledged to continue climate efforts.

Experts voiced concerns over the impact on global climate and sensitive regions like Alaska.



### **Paris Agreement**

It is a legally binding international treaty on climate change, adopted in 2015, at the COP21 to the United Nations Framework Convention on Climate Change (UNFCCC).

It aims to limit global warming to below 2 degrees Celsius above pre-industrial levels, with efforts to limit the increase to 1.5 degrees Celsius.



The Paris Agreement emphasizes nationally determined contributions (NDCs) and encourages all countries to take climate action.

Countries must review and update their NDCs every five years to enhance their efforts and increase ambition over time.

Article 28 of the Paris Agreement lays out the procedure and timeline for a country's withdrawal from the treaty.

### 33. Trump signs executive order withdrawing from the World Health Organisation



President Donald Trump has announced that the United States will exit the World Health Organization, citing the agency's mishandling of the COVID-19 pandemic and undue political influence from member states.

The U.S. will cease all financial contributions, affecting the WHO's funding by around 18%.

This marks Trump's second attempt to exit the WHO.

In July 2020, he notified WHO Director-General Tedros Adhanom Ghebreyesus of the US intention to withdraw.

However, the move was reversed by President Joe Biden in 2021.

### 34. Tropical Cyclone Sean

Tropical Cyclone Sean is currently impacting Western Australia, having recently intensified to a Category 3 system.

As of January 2025, it has been downgraded from Category 4.

It is expected to weaken further as it moves into cooler waters.

Significant rainfall has been recorded, particularly in Karratha, leading to local flooding and emergency alerts.

#### Formation of Cyclone Sean

Tropical Cyclone Sean formed on January 20, 2025.

It began as a tropical disturbance and quickly escalated to Category 4.

Key factors included warm sea surface temperatures, a low-pressure area, and minimal vertical wind shear.

### 35. Sri Lanka to Receive Largest FDI from China

Recently, Sri Lanka is set to receive its largest foreign direct investment from China, amounting to \$3.7 billion for an oil refinery.

This investment comes during President Anura Kumara Dissanayake's visit to China and is integral to China's Belt and Road Initiative (BRI).

The project raises concerns regarding potential debt traps and regional geopolitical tensions, particularly with India.

China's Sinopec will build the refinery with a capacity of 200,000 barrels per day.

The refinery is located near the strategic Hambantota port, previously leased to China for 99 years.



This location heightens regional tensions, as India views Chinese influence in Sri Lanka as a direct threat to its interests in the Indian Ocean.

Brazil becomes second BRICS country after India not to join China's BRI

Nepal Joins China's Belt And Road Initiative

**Belt**– The “One Belt” refers to the land-based “Silk Road Economic Belt”.

**Road** – The “One Road” references the ocean-going “Maritime Silk Road”.

It was launched in 2013 by President Xi Jinping.

### 36. Keir Starmer Signs “Landmark” 100-Year Partnership Agreement With Ukraine

U.K. Prime Minister Keir Starmer signed a 100-year partnership agreement with Ukrainian President Volodymyr Zelenskyy.

As a part of a European show of support and promises to keep helping Ukraine endure in its nearly three-year war with Russia.

The treaty also includes a system to help track stolen Ukrainian grain exported by Russia from occupied parts of the country.

Ukraine's alignment with the West, and potential future membership in NATO, have angered Russian President Vladimir Putin, who still wants to exert influence over the independent nation.

### 37. NATO launches 'Baltic Sentry'

Name of the mission : "Baltic Sentry"

It will increase the surveillance of ships in the Baltic Sea after critical undersea cables were damaged or severed last year.

Venue : Helsinki

Countries in Baltic Sea : Finland, Estonia, Denmark, Germany, Latvia, Lithuania, Poland and Sweden.

“Baltic Sentry” will enhance NATO’s military presence in the Baltic Sea and improve Allies’ ability to respond to destabilizing acts.

“Baltic Sentry” will involve a range of assets, including

frigates and maritime patrol aircraft.

### 38. 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.

The partner-country category was introduced during the 16th BRICS Summit, held in Kazan in October 2024.

On 6 January 2025, Indonesia became a full member of the group.

The partnership status, created in October 2024, allows Nigeria to participate in Brics meetings and events, but does not grant full membership privileges such as voting rights



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## India & the World

### 1. India extends \$5 lakh relief assistance to Vanuatu

Assistance of: \$5 lakh

Assistance to: Vanuatu

Assistance by: India

Reason: To support relief, rehabilitation and reconstruction efforts.

Capital: Port Vila

Official languages: Bislama, French, English

Currency: Vatu

### 2. Maldives foreign minister concludes official visit to India



Abdulla Khaleel, the Minister of Foreign Affairs of the Maldives, has wrapped up his first official visit to India

Aim: To strengthen the diplomatic and development

cooperation between the two nations.

A standout moment of the visit was the signing of a Memorandum of Understanding (MoU) on High Impact Community Development Projects (HICDP).

This agreement marks the beginning of the third phase of collaborative projects between the two countries, to deliver tangible benefits to communities at the grassroots level.

The projects under this phase are expected to bolster local infrastructure and improve livelihoods throughout the Maldives.

### 3. India to export 1 million tonnes of white rice to Indonesia

India will export 1 million tonne of non-basmati white rice to Indonesia annually for four years.

Union ministry of cooperation entered into a deal with Indonesia's ministry of trade to ship supplies through the

National Cooperative Exports Limited.

The Indian cooperative will source white rice from the open market through open bids from co-operative societies.

### 4. World Bank to Support India's Meghalaya State



The World Bank's Board of Executive Directors approved a new project in Meghalaya.

Aim: To better equip 500,000 adolescents to make the transition from school to work – by reducing dropouts, improving learning outcomes and offering guidance for accessing jobs and starting businesses.

The \$35 million Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER) will help in strengthening



learning outcomes for adolescents in grades 6-12, by closing gaps in students' reading and math skills.

The \$35 million variable spread loan from the International Bank of Reconstruction and Development (IBRD) has a final maturity of 15 years, including a grace period of 5 years.

President: Ajay Banga

Headquarters: Washington, D.C., United States

Founded: July 1944, Bretton Woods, New Hampshire, United States

CFO: Anshula Kant

Meghalaya:

Capital: Shillong

Chief minister: Conrad Sangma

Governor: C. H. Vijayashankar

Before was: Part of Assam

Bird: Hill myna

## 5. India-Singapore to celebrate 60 years of diplomatic relations



India and Singapore are celebrating their 60th anniversary of diplomatic relations this year with a series of high-level visits.

Singapore President Tharman Shanmugaratnam and Prime Minister Lawrence Wong will be visiting India.

President Tharman Shanmugaratnam's upcoming visit to New Delhi and Odisha from January 14 to 18 will mark the first time in the past decade for a Singaporean president to visit India



## 6. India sends humanitarian assistance to Cuba

India has extended humanitarian assistance to the people of Cuba in the

aftermath of Hurricane Rafael.

Cuba Capital: Havana; Currency: Cuban Peso

## 7. India to set up 60 smart classrooms in Sri Lanka

India and Sri Lanka have signed an agreement to set up 60 smart classrooms in plantation regions on the island.

The project is funded by a grant of 508 million Sri Lankan rupees from the Indian government.

It aims to integrate technology into classrooms and improve education for students.

Recently, over 2,000 teachers from plantation schools received training in Science, Technology, Engineering and Mathematics also called STEM.

The smart classroom initiative underscores India's commitment to fostering education and empowerment in Sri Lanka.

Sri Lanka:

Capitals: Colombo, Sri Jayawardenepura Kotte



Currency: Sri Lankan Rupee

Official languages: Sinhala, Tamil

President: Anura Kumara Dissanayake

Prime minister: Harini Amarasuriya

### 8. Singapore President Tharman Shanmugaratnam arrives in India



Visit of: Singapore President, Tharman Shanmugaratnam

Date: January 14th to January 18th, 2025.

He is the first official visit by any Singaporean president to the country in 10 years.

Reason: To mark the 60th anniversary of the diplomatic ties between India and Singapore

He will visit New Delhi and Odisha

Capital: Singapore

Currency: Dollar

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Official languages: Malay

### 9. India holds meeting with Nepal govt; wheat supply of 200,000 MT confirmed

The India-Nepal Inter-Governmental Committee (IGC) on Trade, Transit, and Cooperation to Combat Unauthorised Trade was held in Kathmandu.

During the meeting, the Indian side informed that the request of Nepal for a supply of 2,00,000 MT wheat had been accepted.

### 10. India and Spain to celebrate 2026 as 'dual year'

External Affairs Minister S. Jaishankar, during his official visit to Spain, announced that 2026 will be marked as a 'dual year' between India and Spain to celebrate culture, tourism, and advancements in artificial intelligence.

### 11. India Joins Eurodrone Program as Observer Nation

India has recently joined the Eurodrone program as an observer nation.

This inclusion marks India as the second Asia-Pacific country to gain such status, following Japan.

The Eurodrone programme is a 4-nation initiative involving France, Germany, Spain and Italy.

Managed by the Bonn-based OCCAR (Organisation for Joint Armament Cooperation)

It is led by Airbus Defence and Space (Germany), with key partners including Leonardo (Italy), Dassault Aviation (France), and Airbus (Spain) as major subcontractors.

What is the Eurodrone?

A Medium Altitude Long Endurance (MALE) remotely piloted aircraft system (RPAS) designed for long-endurance missions like intelligence, surveillance, reconnaissance, maritime surveillance, anti-submarine warfare, and early warning.

Indian Representative : Aeronautical Development Establishment, DRDO

Japan joined as an Observer State in the programme in November 2023.



Eurodrone will be operated worldwide to support ISTAR (Intelligence, Surveillance, Target Acquisition and Reconnaissance) missions.

It is the first Remotely Piloted Aircraft System (RPAS) natively designed for integration into civil airspace.

## **12. PM Modi welcomes naming of cultural centre in Jaffna after Tamil poet Thiruvalluvar**



The Prime Minister Narendra Modi welcomed the naming of the iconic Cultural Center in Jaffna (Sri Lanka) built with Indian assistance, as 'Thiruvalluvar Cultural Center'.

Thiruvalluvar was a Tamil poet-saint, in Chennai, who was also called Valluvar.

It is Built with Indian grant assistance of USD 12 million

His most popular work is Thirukkural

Thiruvalluvar Day is celebrated on May 17 and 18.

## **13. India And Japan To Launch Latest Shinkansen E10 Bullet Train Simultaneously By 2029-30**

India and Japan are set to introduce the latest iteration of the Shinkansen, the Alfa-X, also known as the E10, simultaneously in 2029-30.

Initially, indigenously developed high-speed trains will operate on the Ahmedabad-Mumbai corridor after the project's completion next year.

Tokyo has agreed to India running its own high-speed prototypes on the same infrastructure, set to be ready by 2026-27.

Indian Railways' Integral Coach Factory (ICF) awarded an Rs 867 crore contract to BEML Ltd in October 2024 for the production and commissioning of these trains.

## **14. India and France for coordinated surveillance in Indian Ocean Region**

India and France are enhancing maritime cooperation in the Indian Ocean Region, tackling security threats including piracy, terrorism, and smuggling.

New Delhi will chair the Indian Ocean Rim Association in 2025.

Additionally, preparations are being made for Prime Minister Modi's upcoming visit to France for the AI Summit.

## **15. India-Singapore mark 60 years of diplomatic relations with renewed strategic momentum**

In a momentous event marking 60 years of diplomatic relations, President Droupadi Murmu and the President of Singapore, Tharman Shanmugaratnam, unveiled a special joint logo in New Delhi.

The logo celebrates six decades of strong ties between the two nations.

The design features elements symbolizing both countries:

colours from the Indian and Singaporean national flags,





The lotus (India's national flower), the orchid (Singapore's national flower),

The number 60, highlighting this significant milestone

Together, these elements represent the enduring

friendship, mutual trust, and shared values between India and Singapore.

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## Agreements & MoUs

### **1. DPIIT signs MoU with Startup Policy Forum**



**MoU Between:** Department of Promotion of Industry and Internal Trade (DPIIT) and Startup Policy Forum (SPF)

**Reason:** To promote the Indian start-up ecosystem globally

This strategic collaboration with SPF underscores DPIIT's unflinching commitment to creating a congenial atmosphere.

### **2. Adani Group Exits FMCG Joint Venture With Wilmar In \$2 Billion 'Fortune' Deal**



Adani Enterprises Ltd (AEL) will exit its 25-year-old joint venture with Singapore based Wilmar International

**Deal Value:** Around \$2 billion.

The funds will be used by AEL for its core infrastructure platforms such as energy, utilities, transport and logistics.

of remarkable success, driving mutual growth and showcasing the complementarity of both economies.

The Ind-Aus ECTA has significantly advanced trade ties, creating new opportunities for MSMEs, businesses and employment in both nations, while reinforcing the foundation of their economic partnership.

The bilateral merchandise trade has surged from USD 12.2 billion in 2020-21 to USD 24 billion in 2023-24, with India's exports to Australia growing by 14%.

The export utilisation under the Ind-Aus ECTA has reached 79 per cent after two years of implementation, while import utilisation stood at 84 per cent.

### **3. IIT Dhanbad & SAIL Partner for Mining Tech Advancements**

Steel Authority of India Limited (SAIL) – IISCO Steel Plant (ISP), Burnpur collaborated with IIT (ISM) Dhanbad's Technology Innovation in Exploration & Mining (TEXMiN) Foundation.

**Aim:** To explore and develop cutting-edge technologies to promote technological advancements in mining and metallurgy and revolutionise training and upskilling

### **4. India-Australia Economic Cooperation and Trade Agreement marks two years of success**

The India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA) completes two years

### **5. DPIIT Partners with boAt to Boost Startup Ecosystem in India**





MoU between: Department for Promotion of Industry and Internal Trade (DPIIT) + boAt

Reason: To support DPIIT-recognized startups in India, especially in the D2C and manufacturing sectors.

#### 6. NPCI and MTC partner to offer mobility across Chennai through RuPay On-The-Go



The National Payments Corporation of India (NPCI) has teamed up with the Metropolitan Transport Corporation (MTC) to introduce RuPay On-The-Go, a contactless payment solution for public transit.

This partnership allows commuters to travel across Chennai Metro, MTC buses, and Chennai Metro parking facilities using a single card.

RuPay On-The-Go simplifies the transit experience by addressing common issues like long queues, the need for exact change, and complex ticketing processes.

#### 7. Assam Partners with SBI, UBI for Insurance Benefits

The Assam government has signed Memorandums of Understanding (MoUs) with the State Bank of India (SBI) and Union Bank of India (UBI).

These agreements aim to offer zero-premium insurance coverage and other benefits to over four lakh permanent state government employees.

Under this arrangement, state government employees will enjoy comprehensive insurance coverage at no personal cost. The benefits include:

Term Life Insurance: Minimum ₹10 lakh for natural death (including death due to illness or accidents).

Accidental Death Insurance: Minimum ₹1 crore.

Permanent Total Disability: Coverage of up to ₹1 crore.

Permanent Partial Disability: Coverage of up to ₹80 lakh.

Air Accidental Insurance: Minimum ₹2 crore for deaths caused by air crashes.

#### 8. Power Grid Corporation of India Signs Landmark Green Loan Agreement with SMBC

MoU Between: Power Grid Corporation of India Limited and Sumitomo Mitsui Banking Corporation (SMBC)

This facility, denominated in the Japanese yen (JPY) for a US dollar equivalent of 200 million with a green shoe option of \$150 million

Aim: To develop critical infrastructure for renewable energy evacuation and integration into the national grid.

#### 9. Noida International Airport Partners with Indian Oil for Fuel Stations



MoU Between: Noida International Airport (NIA) and Indian Oil Corporation Ltd (IOCL)



**Reason:** To operate fuel stations at three major locations within the airport.

**Time period of agreement:**  
30 Years

This partnership will provide reliable access to top-quality fueling services, supporting NIA's aim of becoming a seamless, efficient aviation hub.

**CEO of Noida International Airport:** Christoph Schnellmann

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

**MoU between:** Indian Institute of Technology, Madras and Union Ministry of Agriculture and Farmers Welfare

**Reason:** To improve the efficiency and effectiveness of agricultural extension system through digitalisation

**Name of Pilot Project:** Virtually integrated system to access agricultural resources (Vistaar)

The centre for research on startups and risk financing and the startup it incubated,

YNOS Venture Engine, have developed comprehensive information on the Indian startup landscape

**IIT Madras**

**IIT Madras launches research centre for AMOLED display technology**

**IIT-Madras builds Asia's largest shallow wave basin**

**The Indian Institute of Technology-Madras (IIT-M) has commissioned Asia's largest shallow wave basin research facility to cater to research and industry requirements.**

#### 11. Uttarakhand government signs MoU with ITBP



**MoU:** Uttarakhand Tourism Development Board + ITBP – Northern Frontier Headquarter

**Aim:** To expand heli-services in the state's remote areas

**ITBP will widen the scope of its services through its existing helipads to promote tourist activity in areas like**

Adi Kailash, Om Parvat, Timmersain Mahadev, and Hemkund Sahib.

#### 12. IRFC signs MoU with REMCL

**MoU:** Indian Railway Finance Corporation and REMCL

**Reason:** To collaboration on financing renewable energy projects

The partnership also extends to exploring financing options for Thermal, Nuclear, and Renewable power projects established under a Captive model through joint ventures involving Indian Railways and other entities.

This MoU sets the foundation for cooperation between IRFC and REMCL to advance Indian Railways' goal of minimizing reliance on fossil fuels and achieving net-zero carbon emissions by 2030.

#### 13. FIU-IND, IRDAI sign MoU for enhanced coordination

**MoU Between:** Financial Intelligence Unit-India (FIU-IND) and the Insurance Regulatory and Development Authority of India (IRDAI)



Aim: Coordinated efforts in effective implementation of requirements of the Prevention of Money Laundering Act and Rules framed thereunder.

FIU:

Headquarters: Connaught Place, New Delhi

Founded: 18 November 2004

Jurisdiction: India

Director: Vivek Aggarwal

Parent department: Department of Revenue

IRDAI:

Founded: 1999

Chairperson: Debasish Panda

Headquarters: Hyderabad

#### 14. GEAPP Partners with ISA to Drive Solar Expansion and Support India's RE Targets

The Global Energy Alliance for People and Planet (GEAPP) has announced three pivotal initiatives and partnerships aimed at accelerating India's clean energy transition.

GEAPP, in partnership with the International Solar Alliance (ISA), has launched three initiatives, viz. a Multi-Donor Trust Fund (MDTF), DUET (Digitalisation of Utilities for Energy Transition), and ENTICE 2.0 (Energy Transitions Innovation Challenge).

Aim: To address key challenges and scale innovative solutions necessary to help India achieve its target of 500 GW renewable energy capacity.

GEAPP and ISA have launched a Multi-Donor Trust Fund to mobilise USD 100 million for solar projects in India.

Alongside, GEAPP introduced DUET to digitalise grid systems and ENTICE 2.0 to scale innovative clean energy solutions, accelerating India's renewable energy transition.

#### 15. Coal India and IREL Partner to Develop Critical Minerals



Coal India Limited (CIL) and IREL (India) Limited signed a non-binding Memorandum of Understanding (MoU) to collaborate on the development of critical minerals.

This partnership aims to foster the development of critical minerals such as mineral sands and rare earth elements (REE).

#### 16. Tata Elxsi, CSIR-NAL partner for advanced air mobility solutions



Tata Elxsi and CSIR-NAL have partnered to advance air mobility technology.

The collaboration combines their expertise in



aeronautics, electrification, AI/ML, and sensor fusion.

This partnership aims to accelerate the development of unmanned and urban air mobility solutions globally and in India.

The alliance will foster innovation and build a robust ecosystem for the aerospace industry.

#### 17. Waaree Energies inks pact to acquire Enel Green Power India

MoU Between: Waaree Energies (Acquirer) + Enel Green Power India Pvt (EGPIPL) (Acquiring)

Agreement: Purchase agreement

Consideration of up to Rs 792 crore

#### 18. Pixxel signs MoU with SIIS

Bengaluru-based space technology startup Pixxel, specialising in hyperspectral earth-imaging technology, has signed a memorandum of understanding (MOU) with SIIS Co to supply

hyperspectral satellite data in Korea.

The agreement, finalised late last year, during the Satellite Utilisation Conference in Seoul, will see the start-up deliver high-resolution hyperspectral imaging to industries and institutions across the country.

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

Suzuki Motor Corporation has decided to acquire 26% 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.

#### 20. CCI approves Ashoka Buildcon's 34% stake buy in Ashoka Concessions

The CCI has approved Ashoka Buildcon's proposal to acquire the remaining 34% stake in Ashoka

Concessions, making it a wholly-owned subsidiary.

Ashoka Buildcon will also acquire certain convertible instruments of ACL, and Viva Highways will acquire a 26% stake in Jaora Nayagaon Toll Road Company for Rs 150 crore.

#### 21. PFC signs 120 bn yen loan pact with Japan's JBIC for RE project



State-owned PFC has inked an agreement with Japan Bank for International Cooperation (JBIC) for 120 billion Japanese yen (around Rs 6,600 crore) loan facility.

JBIC will provide funding of JPY 72 billion, and the balance will be funded by commercial banks.

This long-term (up to 20 years) loan to PFC will be provided under JBIC's initiative 'Global action for Reconciling Economic growth and Environmental preservation' (GREEN).



The funds will be utilized by PFC to finance its renewable energy portfolio, advancing India's transition to non-fossil-fuel-based energy sources.

## 22. Bajaj joins hands with Indian Armed Forces for Dare Square rally

Bajaj Auto has joined hands with the Indian Armed Forces for a 13-day joint rally from Visakhapatnam to Ayodhya called Dare2 (Dare Square).

Armed with the flagship Pulsar – the NS400Z, 1500 riders from the Indian Navy will traverse 1600 km from Visakhapatnam to Ayodhya.

The rally is being organised to celebrate the INS Ranvijay's, an active Rajput-class destroyer, 37th Anniversary and fosters a strong affiliation with the Dogra Regiment of the Indian Army.

## 23. C-DOT and IIT Delhi sign agreement

C-DOT and IIT Delhi sign agreement for "Building Blocks for THz

Communication Front Ends" for 6G.

C-DOT and IIT Mandi signs agreement for "Developing Semiconductor Chip of Wideband Spectrum Sensor for Dynamic Spectrum Access"

## 24. Adani-ISKCON to start 'Mahaprasad Seva' in Maha Kumbh

Adani Group and ISKCON will launch 'Mahaprasad Seva', providing free meals to devotees during the Maha Kumbh Mela from January 13 to February 26, 2025.

Gautam Adani emphasized the significance of service in a meeting with Guru Prasad Swami Maharaj.

## 25. Greenstat Hydrogen India and H2Carrier sign MoU

Greenstat Hydrogen India (GHI) and Norway's H2Carrier have signed a Memorandum of Understanding (MoU) to accelerate the development and deployment of green hydrogen and ammonia projects in India and Sri Lanka.

## 26. Alliance Air sign MoU Tourism Ministry

To improve accessibility, the Ministry has partnered with Alliance Air to enhance air connectivity to Prayagraj from multiple cities.

This strategic collaboration ensures easier travel for both domestic and international tourists attending the event.

## 27. Andhra Pradesh Govt enters into MoU with Infosys



Infosys has partnered with Andhra Pradesh to enhance employment opportunities through a skill census program.

It will provide technical assistance and a digital platform for pre-certification of skills using Artificial Intelligence.

The collaboration aims to train youth as per market demands, connect students to learning pathways, and





offer free online courses and workshops.

## **28. Tata Group partners with IISc**



Tata Group has partnered with the Indian Institute of Science (IISc) to establish Tata IISc Medical School at the institute's Bengaluru campus and will contribute ₹500 crore to support it.

## **29. Google Cloud partners with UP govt for Open Network for Agriculture**



Google Cloud

Partnership between: Google Cloud + UP govt

Aim: To launch a Gemini-powered, Beckn-enabled UP Open Network for Agriculture.

It will provide farmers easy access to essential services.

Using voice commands in multiple languages, farmers receive advisory services, market linkages, and more.

The platform promotes innovation and competition by being open and decentralised.

## **30. Infosys joins hands with Andhra for skill census of 35 million people**



The Andhra Pradesh government has joined hands with Infosys for pre-validating the ongoing skill census, the first of its kind initiative in India to gauge the skill sets and competencies of 35 million people in the working age population in the state.

The project will cover people, between 15 to 59 years, across 1.8 crore households.

The census is also to identify the skill sets that industries require.

Infosys will help the government in recording the skill sets of the participants with the aid of generative artificial intelligence (AI).

Andhra Pradesh

Capital: Amaravati

Chief minister: N. Chandrababu Naidu

Governor: S. Abdul Nazeer

Founded: 1 November 1956

Bifurcation: 2 June 2014  
(Bifurcation by forming Telangana)

Districts: 26

## **31. Telangana signs of with Skyroot**

MoU Between: Telangana government and Skyroot

Reason: To establish an integrated private rocket manufacturing, integration, and testing facility in Telangana

Capital: Hyderabad

Chief minister: Revanth Reddy

Governor: Jishnu Dev Varma



Founded: 2 June 2014

Before was: Part of United Andhra Pradesh

Districts: 33

### 32. JSW Group invests Rs 3 lakh crore in Maharashtra

MoU Between: JSW and Maharashtra Govt

Commitment: To investing Rs 3 lakh crore in Maharashtra across various sectors like steel, renewable energy, electric vehicles, and cement

Chief minister: Devendra Fadnavis

Governor: C. P. Radhakrishnan

Capital: Mumbai

Bird: Yellow-footed green pigeon

Districts: 36 (6 divisions)

### 33. CCI approves merger of Agro Tech Foods, Bharti Enterprises, DMPL India and Del Monte Foods

The Competition Commission of India has approved the proposed

combination involving, inter alia, Agro Tech Foods Limited (ATFL), Bharti Enterprises Limited (BEL), DMPL India Limited (DMPL India) and Del Monte Foods Private Limited (DMFPL).

The Proposed Combination involves the following:

Acquisition of 100% shareholding in DMFPL from its existing shareholders, i.e., BEL, Bharti Units, and DMPL India by ATFL.

Pursuant to this acquisition, DMFPL would become a wholly-owned subsidiary of ATFL.

Issuance of 20.95% and 14.39% equity shares in ATFL to Bharti and DMPL India, respectively by way of preferential allotment by ATFL, in discharge of its consideration for ATFL's 100% acquisition in DMFPL.

### 34. India and US sign MoU on Cybercrime Investigations



India and the US have inked an agreement to enhance cooperation in cybercrime investigations.

The Memorandum of Understanding (MoU) was signed in Washington DC by Indian Ambassador Vinay Kwatra and Acting US Deputy Secretary of Homeland Security (DHS) Kristie Canegallo.

The agreement allows the respective agencies of the two countries to step up the level of cooperation and training with respect to the use of cyber threat intelligence and digital forensics in criminal investigations.

From India, the Indian Cybercrime Coordination Centre (I4C) of the Home Ministry is responsible for the execution of the MoU.

On the US side, the DHS and its constituent agencies US Immigration and Customs Enforcement and Homeland Security Investigations Cyber Crimes Center are tasked with implementing the pact.

### 35. IREDA, SJVN, GMR, and NEA sign agreement





Indian Renewable Energy Development Agency Limited (IREDA) has signed a joint venture agreement with SJVN Limited, GMR Energy Limited, and Nepal Electricity Authority (NEA) to develop the 900 MW Upper Karnali Hydropower Project in Nepal.

The agreement outlines the project's framework for development, construction, operation, and maintenance under a build own operate transfer model.

The project will have a 25-year term starting from its commercial operation date.

### 36. India Semiconductor Mission, CG Power and CG SEMI Sign Fiscal Support Agreement

The India Semiconductor Mission (ISM) signed a Fiscal Support Agreement (FSA) with CG Power and CG Semi.

It will help the country develop a robust semiconductor manufacturing ecosystem.

CG Power is setting up its semiconductor OSAT unit in Sanand, Gujarat, which is in partnership with Renesas

Electronics America and Stars Microelectronics (Thailand), with a total investment of approximately Rs 7,600 crore.

The FSA marks an important step in India's efforts to strengthen its semiconductor manufacturing through CG's OSAT facility which was approved under the Modified Programme for Development of Semiconductor and Display Manufacturing Ecosystem

### 37. Google strikes world's largest biochar carbon removal deal with Indian startup Varaha

Google has inked its largest biochar carbon removal agreement to date with Indian start-up Varaha.

This landmark deal marks a significant step forward in the fight against climate change and highlights the growing importance of innovative carbon removal technologies.

Google has committed to purchasing 100,000 tons of carbon dioxide removal credits from Varaha by 2030.

Biochar carbon removal is an innovative negative emissions technology that involves producing biochar through the pyrolysis of residual biomass.

Biochar carbon removal is an innovative negative emissions technology that involves producing biochar through the pyrolysis of residual biomass.

Varaha's project will generate industrial biochar from an invasive plant species, Prosopis Juliflora.

Carbon credits are linked to how long carbon can be permanently removed from the atmosphere by compensating for emissions with sustainable activities.

### 38. UNESCO and MeitY Partner on AI Readiness Assessment in India



UNESCO in collaboration with the Ministry of Electronics and Information Technology (MeitY), IndiaAI





Mission, and Ikigai Law as the implementing partner, hosted a two-day consultation on AI Readiness Assessment Methodology (RAM).

**Aim:** To craft an India-specific AI policy report that identifies strengths and opportunities for growth within India's thriving AI ecosystem.

This report will pave the way for the responsible and ethical adoption of AI across all sectors.

The event took place on January 16th at International Institute of Information Technology (IIIT) Bangalore and on the 17th at the Nasscom AI Office in Bengaluru.

Chile, as the first country to complete the RAM has provided insights that beyond Latin America to benefit the global community.

#### In News

UNESCO and MeitY Partner on AI Readiness Assessment in India

UNESCO and MeitY hosted a consultation on AI Readiness Assessment Methodology (RAM) in India to align the country's AI ecosystem with global ethical standards.

**Hosted By:** UNESCO, MeitY, and Ikigai Law.

**Location:** IIIT Bangalore, NASSCOM AI office.

**AI RAM:** A tool to assess AI ecosystem strengths and growth opportunities.

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## Appointments & Resignations

### 1. Manipur Governor-designate Ajay Kumar Bhalla to be sworn-in



Former Home Secretary Ajay Kumar Bhalla to be sworn-in as Governor of Manipur.

He is a retired IAS officer and served as Home Secretary for nearly five years.

Replaced: Lakshman Prasad Acharya

### 2. Air Marshal Jeetendra Mishra Assumes Command of IAF's Western Air Command

Air Marshal Jeetendra Mishra assumed command of the Indian Air Force's Western Air Command on January 1, 2025, succeeding Air Marshal Pankaj Mohan Sinha.

### 3. Manish Singhal Appointed Secretary General of ASSOCHAM

The Associated Chambers of Commerce and Industry of India (ASSOCHAM) has appointed Manish Singhal as its new Secretary General.

Singhal succeeds Deepak Sood

### 4. Bhuvnesh Kumar Appointed UIDAI CEO



IAS officer Bhuvnesh Kumar, a 1995 batch officer from the Uttar Pradesh cadre, took over as the CEO of the Unique Identification Authority of India (UIDAI) on January 1, 2025.

He also holds the position of additional secretary at the Ministry of Electronics and Information Technology (MEITY).

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

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

This extension of tenure, from January 7, 2025, to July 4, 2026, underscores the trust in Dr. Sinha's leadership and the bank's commitment to sustained growth under his guidance.

### 6. Vitul Kumar Appointed Officiating DG of CRPF



Vitul Kumar, a 1993-batch IPS officer from Uttar Pradesh, has been appointed as the officiating Director General of CRPF following the retirement of Anish Dayal Singh on December 31, 2024.





## 7. DBS Bank India to appoint Rajat Verma as CEO

DBS has announced that Rajat Verma will take over as Chief Executive Officer (CEO) of DBS Bank India from March 1, 2025.

The Reserve Bank of India has approved his appointment.

Succeed: Surojit Shome

## 8. BFI Chief Ajay Singh Joins Asian Body Board

Boxing Federation of India (BFI) has secured seven key positions in the interim organizational structure of World Boxing, including BFI President Ajay Singh, who has been appointed as a board member.

BFI Secretary General Hemanta Kumar Kalita will contribute to the Olympic Commission, while BFI Treasurer Digvijay Singh will serve on the Finance and Audit Committee.

Tokyo Olympic medalist Lovlina Borgohain will join the newly established Athletes' Commission, representing athletes' voices

in both Asian and global boxing.

## 9. Dr. Sandip Shah Appointed A Chairperson of NABL

Dr. Sandip Shah has been appointed as the new Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL), a board under the Quality Council of India (QCI).

## 10. Dr Hari Babu Kambhampati sworn in as 27th Governor of Odisha

27th Governor of Odisha: Dr Hari Babu Kambhampati

Oath administered by: Chief Justice of Orissa High Court Justice Charadhari Sharan Singh

## 11. Saikia and Bhatia set to be elected unopposed as BCCI secretary and treasurer

Devajit Saikia: BCCI secretary

Prabtej Bhatia: BCCI treasurer

## 12. Faiz Ahmed Kidwai assumes charge as DG of DGCA



Director general of Directorate General of Civil Aviation (DGCA): Faiz Ahmed Kidwai

Chairman & Managing Director of Food Corporation of India: Ashutosh Agnihotri

Central Reserve Police Force (CRPF) Director General: Vitul Kumar (Acting)

## 13. Kevan Parekh appointed as Apple's new Chief Financial Officer



Indian-origin Kevan Parekh, who has been appointed as the new chief financial officer of Apple Inc. effective January 1, 2025, will receive an annual salary of \$1 million (₹8.57 crore).



#### 14. Nishant Pitti steps down as EaseMyTrip CEO, brother Rikant takes charge

Nishant Pitti, a co-founder of EaseMyTrip, has stepped down as CEO of the company, effective January 1, citing personal reasons.

His brother, Rikant Pittie, company's CFO, has been appointed as the new CEO on the immediate basis.

#### 15. Nasscom foundation names Jyoti Sharma as CEO



Nasscom Foundation has announced Jyoti Sharma as its new Chief Executive Officer, effective immediately.

She takes over from Nidhi Bhasin.

#### 16. Amit Ganorkar Appointed MD & CEO of TATA AIG General Insurance

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TATA AIG General Insurance Company has appointed Amit Ganorkar as its CEO and Managing Director.

Ganorkar, who officially took charge on January 1, 2025, succeeded Neelesh Garg after the approval of the Board of Directors.

#### 17. V Narayanan appointed as new ISRO chief

The Centre has appointed V Narayanan as the new Chairman of the Indian Space Research Organisation (ISRO) and Secretary of the Department of Space.

He will assume office on January 14, 2025.

He will succeed the current ISRO chairman, S Somanath.

#### 18. Tuhin Kanta Pandey appointed revenue secretary



Tuhin Kanta Pandey has been appointed as Secretary,

Department of Revenue, Ministry of Finance.

He will continue to hold the designation of Finance Secretary.

Arunish Chawla has been appointed as Secretary, Department of Investment and Public Asset Management (DIPAM)

#### 19. Former Asian Games champ Bahadur Singh Sagoo elected as new AFI president

A two-time Olympian in the shot put, Bahadur Singh Sagoo was elected unopposed as the new president of the Athletics Federation of India (AFI)

He replaced Adille Sumariwalla, who was the president for three consecutive terms.

#### 20.

##### Pope Names Nun to Head a Vatican Department, a First for a Woman

Sister Simona Brambilla was appointed as the prefect of a Vatican office that oversees religious orders, but she may not be alone at the top.

Pope Francis appointed Sister Simona Brambilla to head the Vatican office that oversees religious orders for both men and women —



including more than a quarter of the world's priests — making her the first woman to reach the No. 1 position in an office in the Holy See.

## 21. CS Setty, Uday Kotak nominated as governing council members of NIIFTL



The government has nominated State Bank of India Chairman CS Setty and Uday Kotak, founder and director, Kotak Mahindra Bank, as governing council members of the National Investment and Infrastructure Fund Trustee Ltd (NIIFTL).

Finance Minister Nirmala Sitharaman is the chairperson of the six member council.

NIIFTL was constituted to act as an advisory council to NIIF.

It provide strategic guidance on matters including investment of the corpus of NIIF, parameters for

appointment and performance of investment managers and advisors.

## 22. Sanjiv Ranjan appointed next Secretary General of Indian Ocean Rim Association

Shri Sanjiv Ranjan will be the next Secretary General of the Indian Ocean Rim Association.

He is an Indian Foreign Service Officer of 1993 batch and is presently Officer on Special Duty in the Ministry.

The Indian Ocean Rim Association (IORA) is an intergovernmental organization that promotes economic and social development in the Indian Ocean region.

IORA has 23 member states.

## 23. State Bank of India names Baldev Prakash as Group Chief Risk Officer

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

Earlier, Prakash was on deputation to Jammu and Kashmir Bank as managing director and chief executive officer, whose three-year term ended in December.

## 24. Mo Farah announced as ambassador of Tata Mumbai Marathon



Multiple Olympic and world champion Mo Farah announced as the international event ambassador for the Tata Mumbai Marathon.

Starts on: January 19, 2025

## 25. Brijendra Pratap Singh takes charge as NALCO CMD

Brijendra Pratap Singh took charge as the chairman-cum-managing director (CMD) of



National Aluminium Company Limited (NALCO).

## 26. Justice Upadhyay new chief justice of Delhi High Court

Chief Justice of the Bombay High Court, Justice Devendra Kumar Upadhyay, was on January 14, 2025 appointed as the Chief Justice of the Delhi High Court.

Justice Vibhu Bakhru is currently serving as acting Chief Justice of the Delhi High Court after Justice Manohan was elevated to the Supreme Court

## 27. Ashok Chandra to lead PNB, Binod Kumar to head Indian Bank as MD & CEO

Ashok Chandra appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Punjab National Bank (PNB) for a period of three years.

the ACC also approved the appointment of Binod Kumar, Executive Director at PNB, as MD and CEO of Indian Bank.

He will also be eligible for a two-year extension after a

performance review or until further notice, whichever is earlier.

## 28. Justice K Vinod Chandran takes oath as Supreme Court judge

Justice K Vinod Chandran took oath as a judge of the Supreme Court.

Chief Justice of India Sanjiv Khanna administered the oath of office to Justice Chandran.

Justice Chandran has also been the judge in the Kerala High Court.

## 29. General V K Singh sworn in as Governor of Mizoram



Former Army Chief and Union Minister of State, General Vijay Kumar Singh was sworn in as the 25th Governor of Mizoram at the circular lawn of the Raj Bhavan in Aizawl.

Chief Justice of Gauhati High Court Justice Vijay Bishnoi administered the oath of office to General Singh.

## 30. Puma India signs PV Sindhu as brand ambassador

Two-time Olympic medallist PV Sindhu recently signed a multi-year partnership with PUMA India, as a brand ambassador.

## 31. Head of ICJ Nawaf Salam named as Lebanon's new prime minister

Lebanon's new president names head of the International Court of Justice as the country's new prime minister.

## 32. JM Financial appoints Ankur Jhaveri as head of Institutional Equities

JM Financial has appointed Ankur Jhaveri as the MD & CEO of Institutional Equities at JM Financial Institutional Securities.

He will be responsible for strengthening the sales,



trading, research, and derivatives businesses.

### 33. PepsiCo names Nitin Bhandari beverages chief



PepsiCo India has appointed Nitin Bhandari as the new head of its beverages business, effective from March 31, 2025.

He will succeed George Kovoov, who is retiring to pursue other interests.

### 34. Funskool India elevates K A Shabir as its CEO

Funskool India, the toy manufacturer promoted by tyre major MRF Group, has elevated K A Shabir as its Chief Executive Officer with immediate effect.

### 35. Brijendra Pratap Singh takes charge as CMD of

### National Aluminium Company

Brijendra Pratap Singh has taken over as Chairman-cum-Managing Director (CMD) of National Aluminium Company (NALCO).

### 36. Rajeev Mehta becomes the first Indian Secretary General of Fencing Confederation of Asia

Former Indian Olympic Association (IOA) Secretary General Rajeev Mehta has been elected as the Secretary General of the Fencing Confederation of Asia (FCA), marking a historic milestone as the first Indian to hold this prestigious position.

Mehta was elected during the FCA General Assembly in Tashkent, Uzbekistan, on December 1, 2024.

### 37. Croatia President Wins Another Term



Croatia's opposition-backed President Zoran Milanović, a

critic of the European Union and NATO, overwhelmingly won reelection for another five-year term.

Capital: Zagreb

Official language: Croatian

Currency: Croatian Kuna

### 38. Venezuela's Maduro Sworn in Amid Electoral Controversy

Nicolas Maduro, the 46th President of Venezuela, was sworn in for a third six-year term after a disputed election.

Capital: Caracas

Currency: Venezuelan bolívar

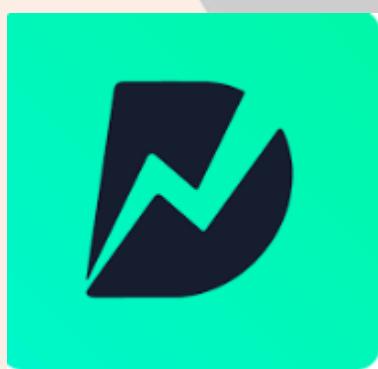
### 39. Govt extends tenure of BSNL and MTNL CMD Robert Jerard Ravi





The telecom department, through an interim order, has extended additional charge of BSNL and MTNL chairman and managing director given to Robert Jerard Ravi for three months, subject to the approval of the appointments committee of the Cabinet.

#### **40. Dunzo app and website shut down after cofounder Kabeer Biswas joins Flipkart**



Reliance-backed hyperlocal delivery app Dunzo has gone offline following the departure of cofounder and CEO Kabeer Biswas after he joined Flipkart.

#### **41. Donald Trump Sworn in as 47th President of the United States**

Donald Trump was sworn in as the 47th President of the United States on January 20,

2025, marking his return to the White House after four tumultuous years.

Trump is only the second president after Grover Cleveland in 1893 to regain the presidency after losing it.

At 78 years old, Trump also replaces Joe Biden as the oldest president to take the oath of office.

#### **42. Nidhi Khare Assumes Additional Charge as MNRE Secretary**

Nidhi Khare, a 1992-batch IAS officer of the Jharkhand cadre, has taken over additional charge as Secretary of the Ministry of New and Renewable Energy (MNRE) following the repatriation of Prashant Kumar Singh to Manipur to serve as Chief Secretary.

#### **43. Reliance Power Appoints Neeraj Parakh as Executive Director and Chief Executive Officer**

#### **44. Paytm Appoints Former IAS Bimal Julka 'Non Executive Independent Director'**

#### **45. Institute of Companies Secretaries of India (ICSI) appoints Dhananjay Shukla as President**

The Institute of Company Secretaries of India (ICSI) has elected its new office bearers for 2025.

Company Secretary (CS) Dhananjay Shukla has been elected as the President and CS Pawan G Chandak has been elected as the Vice-President of the ICSI.

#### **46. ICC chairman Jay Shah elected as new member of Marylebone Cricket Club**



Former Board of Control for Cricket in India (BCCI) secretary and current International Cricket Council (ICC) chairman Jay Shah was elected as a board member of the Marylebone Cricket Club (MCC) Advisory Board



**47. Micheál Martin becomes Irish prime minister for second time**

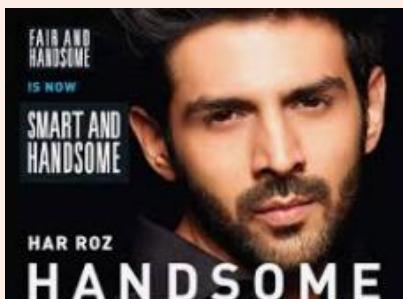


48. Vineet Joshi assumes charge as Secretary, Department of Higher Education, Ministry of Education

**49. Alok Agarwal Appointed CEO of Zurich Kotak General Insurance**

**50. Emami rebrands men's cream as 'Smart and**

**'Handsome' with Kartik Aaryan**



**51. G.P. Singh appointed CRPF chief**

The Centre appointed senior IPS officer Gyanendra Pratap Singh as the Director General of Central Reserve Police Force (CRPF).

Singh, a 1991-batch IPS officer from the Assam-Meghalaya cadre, is currently working as Director General of Police (DGP) of Assam.

He was appointed days after the Ministry of Home Affairs proposed his name.

**52. Justice Arun Mishra: New Ombudsman of BCCI**

Former Supreme Court judge Justice Arun Mishra has been appointed as the Ombudsman and Ethics Officer of the BCCI.

**53. Kotak added as batting coach to India team**

The Board of Control for Cricket in India (BCCI) has decided to add former Saurashtra stalwart Sitanshu Kotak as batting coach with the Indian team for the forthcoming India vs England limited overs series at home.

# GA NOTES PRO

## WHAT'S INSIDE?



**FREE CONTENT:**

- > HANDWRITTEN WEEKLY PDFS
- > ANNOTATED WEEKLY PDFS
- > PRINTABLE WEEKLY PDFS OF DAILY NEWS
- > DAILY QUIZ PRINTABLE WEEKLY PDFS

**PAID CONTENT:**

- > RBI RELATED NEWS
- > BANKING/FINANCE RELATED NEWS
- > STATEMENTS BASED MCQS OF EVERY MONTH
- > ZOMBIVERSE
- > DATAVERSE
- > STATIC GK PRO EBOOK



## Awards & Recognitions

### 1. National Sports Awards 2024 announced

Major Dhyan Chand Khel Ratna Award:

World Chess Champion D Gukesh,

Double Medalist in Paris Olympics Manu Bhaker,

Indian Hockey Team Captain Harmanpreet Singh

Gold Medalist in Paris Paralympics Praveen Kumar

32 Sportspersons will be given Arjuna Award.

Veteran Athlete Sucha Singh and veteran para swimmer Murlikant Petkar will be honoured with Arjuna Awards (Lifetime).

Dronacharya Award:

Para-Shooting coach Subhash Rana,

Shooting coach Deepali Deshpande,

Hockey coach Sandeep Sangwan,

Badminton coach S Muralidharan

Football coach Armando Agnelo Colaco

Physical Education Foundation of India will be given Rashtriya Khel Protsahan Puraskar.

Chandigarh University, Lovely Professional University and Guru Nanak Dev University, Amritsar will get the Maulana Abul Kalam Azad Trophy.

### 2. SAIL Earns Great Place to Work Recognition for Second Year

Steel Authority of India Limited (SAIL) has reached a significant milestone by being re-certified as a 'Great Place to Work' for the period January 2025 to January 2026.

This prestigious recognition from the Great Place to Work Institute, India, marks SAIL's second consecutive certification.

### 3. 21st Third Eye Asian Film Festival to be held in Mumbai & Thane

The 21st Third Eye Asian Film Festival will take place in Mumbai and Thane.

Date: 10th to the 16th of January 2025

A total of 61 films selected for the festival will be screened at Moviemax cinemas in Andheri, Sion, and Thane.

The festival will open with the Chinese film The Black Dog, which won Best Film in the 'Un Certain Regard' section at the Cannes Film Festival.

This year, the festival will honour renowned screenwriter and lyricist Javed Akhtar with the 'Asian Film Culture Award,' while journalist Rafiq Baghdadi will receive the 'Satyajit Ray Memorial Award.'

### 4. Sachin Tendulkar Accepts Prestigious MCC's Membership



The Melbourne Cricket Club (MCC) has revealed that cricket legend Sachin Tendulkar has accepted their



invitation to become an Honorary Cricket Member.

This prestigious recognition acknowledges Tendulkar's exceptional contributions.

### 5. The Brutalist and Emilia Perez triumph at 82nd Golden Globes

The Brutalist won Best Director for Brady Corbet

Best Actor for Adrien Brody. Emilia Pérez won best film

Best Performance in a Motion Picture – Drama

Adrien Brody – The Brutalist as László Tóth

Fernanda Torres – I'm Still Here as Eunice Paiva

Best Performance in a Motion Picture – Musical or Comedy

Sebastian Stan – A Different Man as Edward Lemuel / Guy Moratz

Demi Moore – The Substance as Elisabeth Sparkle

Cecil B. DeMille Award: Viola Davis

### 6. Messi, Hillary Clinton, George Soros Awarded

### Presidential Medal Of Freedom By Biden



U.S. President Joe Biden presented U.S.' highest civilian award ' Presidential Medal of Freedom' to 19 public figures in politics, entertainment, sports and more.

#### Important Awardees:

Former Secretary of State Hillary Clinton

Argentinian football star Lionel Messi

### 7. Padmapani Lifetime Achievement Award 2025-26 - AIFF

Veteran director and writer Sai Paranjpye will be honored with the "Padmapani Lifetime Achievement Award" at the "Ajanta-Ellora International Film Festival (AIFF) 2025".

### 8. Dr. Krishna Ella Honored with INSA Fellowship for 2025



Dr. Krishna Ella, co-founder and Executive Chairman of Bharat Biotech International, one of India's leading vaccine makers, was earlier this week conferred with the India Fellowship of the Indian National Science Academy (INSA) – among the country's science academies for 2025.

### 9. Kappad and Chal Beaches have received the Blue Flag Certification

Kappad Beach in Kozhikode and Chal Beach in Kannur, both in Kerala, were granted the esteemed Blue Flag certification by the Foundation for Environmental Education (FEE), Denmark.

Blue Flag Certification: Both Kappad and Chal beaches received the Blue Flag certification from the Foundation for





Environmental Education (FEE).

**Environmental and Safety Standards:** The beaches were recognized for meeting 33 criteria, including environmental sustainability, safety, and hygiene practices.

#### 10. Singapore confers Honorary Citizen Award on former CII head Tarun Das



Singapore has awarded Tarun Das, former Director General of the Confederation of Indian Industry (CII), the Honorary Citizen Award for his invaluable contributions to Singapore and Singapore-India relations.

President Tharman Shanmugaratnam conferred the award upon Mr Das at a ceremony held in New Delhi.

The Honorary Citizenship Award is the highest form of recognition bestowed by the Singapore Government for outstanding contributions by a non-Singaporean to the

country's growth and development.

#### 11. Prez Murmu awards Pravasi Bharatiya Samman award to 27 members of diaspora



President Droupadi Murmu has conferred Pravasi Bharatiya Samman award 2025

Total awards: 27 members of diaspora

Award categories:  
Community Service,  
Education, Medical Science,  
Science & Technology,  
Business, and Politics

#### Important Awardees:

Trinidad & Tobago President Christine Carla Kangaloo (public affairs category)

Cognizant CEO Ravi Kumar S (US, Business (IT & Consulting))

Indian physician Dr. Syed Anwar Khursheed (Saudi Arabia, Medical Science)

#### 12. Non-Scientists Receive INSA Fellowship

The annual list of Fellows announced by the 90-year-old Indian National Science Academy.

To accommodate the non-scientist entrants, the INSA introduced two new categories of fellows this year: "Science in Translation" and "Science in Society".

#### About INSA

INSA was founded in January 1935 to promote science in India and use it for humanity and national welfare.

It was initially called the National Institute of Sciences of India (NISI).

The Indian Science Congress Association (ISCA) played a major role in establishing it.

INSA started in Calcutta (Kolkata) and operated at the Asiatic Society of Bengal until 1951 before moving its headquarters to Delhi.

#### 13. CCI's Monetary Penalty Guidelines nominated for Global Antitrust Award



The Competition Commission of India (CCI) has achieved global recognition as its "Determination of Monetary Penalty Guidelines, 2024" has been nominated for the 2025 Concurrences Antitrust Awards in the Soft Laws & Studies category.

The Concurrences Antitrust Writing Awards, organised annually, celebrates outstanding contributions in competition law and policy worldwide.

CCI's guidelines was introduced in 2024.

These guidelines provide a structured framework for determining monetary penalties in antitrust cases, enhancing transparency and predictability in enforcement.

The Monetary Penalty Guidelines, 2024, aim to ensure proportional penalties, aligning India's competition enforcement practices with international best practices.

#### **14. Seven Products from Andaman and Nicobar Islands Granted GI Tags**

The products awarded GI tags are:

- Nicobari Mat (Chatraihileuoij)
- Nicobari Hut (To Chanvi Pati – Nyi hupul)
- Nicobari Hodi
- Padauk Wood Craft
- Andaman & Nicobar Coconut
- Nicobari Tavi-i-Ngaich (Virgin Coconut Oil)

#### **15. Hyderabad-based INCOIS selected for Bose Aapda Prabandhan Puraskar-2025**

Indian National Centre for Ocean Information Services (INCOIS) was selected for the Subhash Chandra Bose 'Aapda Prabandhan Puraskar-2025' in the institutional category for its work in disaster management.

The Union government had instituted the award to recognise and honour contributions and selfless service rendered by individuals and organisations in India in the field of disaster management.

The award is announced every year on January 23, the birth anniversary of Netaji Subhash Chandra Bose.

It carries cash prize of ₹51 lakh and a certificate.

#### **16. Professor Urbasi Sinha Awarded Gates-Cambridge Impact Prize 2025**



Professor Urbasi Sinha from the Raman Research Institute has been honored with the Gates-Cambridge Impact Prize 2025 for her groundbreaking contributions to quantum communication, computing, and optics.

#### **17. Launch of Web-Portal for Prime Minister's Awards for Excellence in Public Administration 2024**

The Scheme and Web-Portal for the Prime Minister's Awards for Excellence in





Public Administration 2024 was officially launched.

Launched by: Department of Administrative Reforms & Public Grievances

Aim: To recognize the contribution of civil servants under three categories through 16 Awards.

Category and Awards Details:

Category -1: Holistic Development of Districts under 11 priority sector programmes (05 awards)

Category 2: Aspirational Blocks Programme (05 awards)

Category 3: Innovations for Central Ministries/Departments,

States and Districts (06 awards)

The Prize money for Prime Minister's Awards 2024 Awardees will be Rs.20 lakh each

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## Books & Authors

**1. 'Chhaunk' by Abhijit Banerjee launches at the curtain-raiser for AKLF at Oxford Bookstore**

Name of Book: Chhaunk

Authored by: Nobel laureate Abhijit Vinayak Banerjee

**2. HM Amit Shah to preside over book release event for 'Jammu Kashmir and Ladakh: Through the Ages'**

Name of Book: Jammu Kashmir and Ladakh: Through the Ages

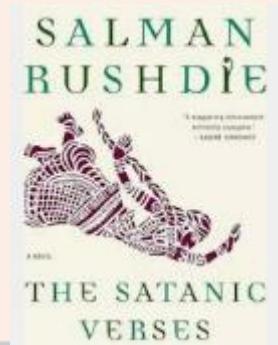
Launched by: HM Amit Shah

It is presented in seven sections that cover over three thousand years of the region's history.

Published in Hindi and English

This book results from collaborative efforts of the National Book Trust, India, and the Indian Council of Historical Research.

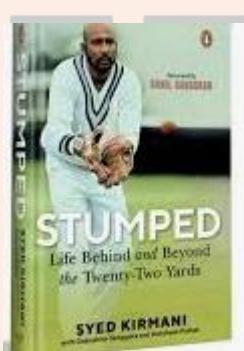
**3. The controversial book 'Satanic Verses' Returns to India**



Name of book: Satanic Verses

Authored by: Salman Rushdie

**4. 'Stumped: Life Behind And Beyond The Twenty-Two Yards'**



Autobiography of Syed Kirmani (Indian cricketer)

Co-authored by Debashish Sengupta and Dakshesh Pathak.

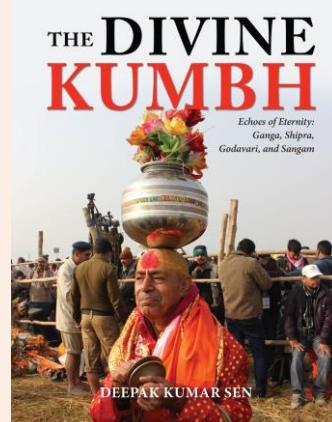
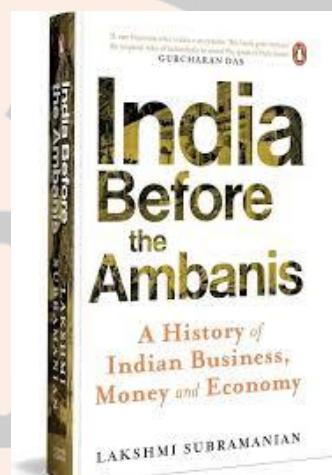
**5. Amitav Ghosh discusses his new book, "Wild Fiction"**

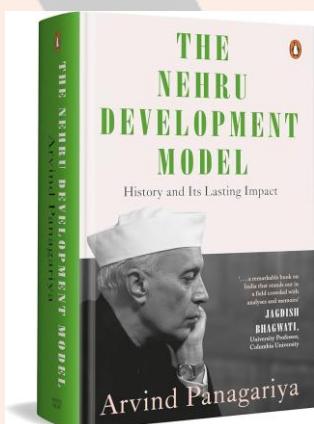
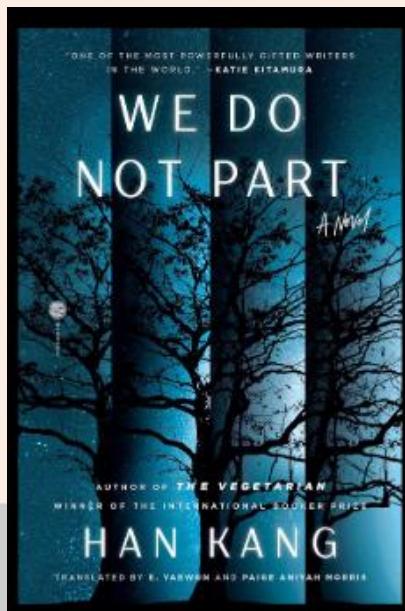
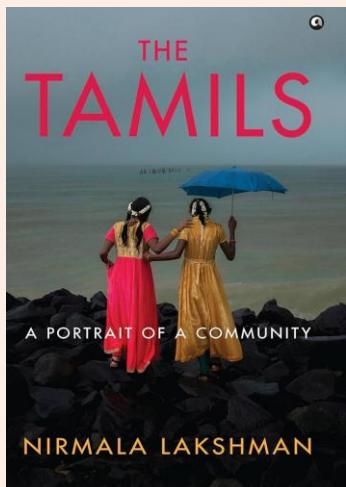
Name of book: Wild Fiction

Authored by: Amitav Ghosh

**6. VP Dhankhar Releases Book on Parliament's Rights and Privileges**

Vice President Jagdeep Dhankhar launched Dr. K.S. Chauhan's book "Parliament: Powers, Functions & Privileges; A Comparative Constitutional Perspective".





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## Sports

### 1. Santosh Trophy 2024

Edition: 78th

Winner: West Bengal

Defeated: Kerala

Final at: GMC Balayogi Stadium, Telangana

West Bengal clinched the title for a record 33rd time

### 2. Hemanth Muddappa Secures 3 National Titles, Extends Record to 15

Hemanth Muddappa achieved an extraordinary triple crown victory in the final round of the MMSC FMSCI Indian National Motorcycle Drag Racing Championship at the Madras International Circuit (MIC).

Clinched his 15th National title, making him India's most decorated motorsport athlete.

Won three National titles in the final round of the championship.

Venue: Madras International Circuit (MIC)

### 3. Haryana Steelers Clinch Maiden PKL Title

The Haryana Steelers made history by winning their first-ever Pro Kabaddi League (PKL) title.

They triumphed over the Patna Pirates in a thrilling final at the Shree Shiv Chhatrapati Sports Complex in Pune, securing a 32-23 victory.

### 4. Kerala clinches Senior National Men's Handball Championship title

Event: Senior National Men's Handball Championship title

Winner: Kerala

Defeated: Chandigarh

Kerala's Devendar was named Best Player of the Championship

while Rahul received the award for Best Goalkeeper.

### 5. Youngest female in world to scale highest peaks on each of 7 continents



Context: Youngest female in world to scale highest peaks on each of 7 continents

Name: Kaamya Karthikeyan (17-year-old)

Student of: Navy Children School in Mumbai

7 Summits: Africa's Mt Kilimanjaro, Europe's Mt Elbrus, Australia's Mt Kosciuszko, South America's Mt Aconcagua, North America's Mt Denali, Asia's Mt Everest and culminating the current climb in Antarctica

### 6. Hemanth Muddappa Creates History with 15th National Title in Motorcycle Drag Racing

Hemanth Muddappa bagged a record 15th National title as he is crowned a triple champion in the Indian National Motorcycle Drag Racing Championship 2024 at the Madras International Circuit in Chennai.



## 7. Lakshya Sen Wins Bronze at Inaugural King Cup International Badminton Open 2024



In Badminton, India's Lakshya Sen clinched bronze at the inaugural King Cup International Badminton Open 2024 with a commanding victory over French shuttler Alex Lanier.

## 8. 18th edition of CEC Ice Hockey Championship kicks off in Leh Ladakh

In Ladakh, 18th Edition of CEC Ice Hockey Championship kicked off yesterday at Leh.

Ice Hockey is one of the prestigious winter Sporting event in Ladakh.

In this ongoing CEC Ice Hockey Championship 16 teams including 6 teams of Women are participating in the CEC Ice Hockey Championship.

## 9. Magnus Carlsen & Ian Nepomniachtchi share World Blitz Chess Championship title 2024



### World Blitz Chess Championship 2024

Men's Winner: Magnus Carlsen and Ian Nepomniachtchi

Women's Winner: China's Ju Wenjun defeated her compatriot Lei Tingjie

## 10. IHF Trophy Men's Youth & Junior Handball Championship Kicks Off

Name of event: International Championship of Handball (IHF) Trophy Men's Youth and Junior (Continental Phase - Asia)

State: Lucknow, Uttar Pradesh

Stadium: KD Singh Babu Stadium.

Participants: Bangladesh, Kazakhstan, Uzbekistan, and India

## 11. Trophies & Mascots Unveiled for Inaugural Kho Kho World Cup in New Delhi



Name of Event: Trophies & Mascots Unveiled for Inaugural Kho Kho World Cup

Location: New Delhi

Date: January 13 to 19, 2025

Participants: 21 men's teams and 20 women's teams from 24 countries

Men's championship trophy is blue, symbolising trust and determination

Women's trophy is green, representing growth and vitality.

The mascots, gazelles named Tejas and Tara, embody speed, agility, and teamwork.

## 12. BCCI Women's Under-19 Tournament to Begin





Name of event: BCCI Women's Under-19 Tournament

Organized by the Maharashtra Cricket Association

Scheduled to kick off at Garware Stadium in Chhatrapati Sambhajinagar on 4th January 2025

### 13. Abhishek Bachchan Becomes Co-Owner Of European T20 Premier League



Abhishek Bachchan will join the European T20 Premier League (ETPL) as a co-owner.

The league has been sanctioned by the International Cricket Council (ICC).

ETPL is a privately-owned franchise tournament in partnership with three member cricket nations i.e. Ireland, Scotland, and the Netherlands.

### 14. Luke Littler Becomes Youngest World Darts Champion

Seventeen-year-old Luke Littler swept aside darts great Michael van Gerwen to become the youngest World Darts champion ever.

### 15. 38th National Games Torch 'Tejaswini'

Name of sports event: 38th National Games

Host by: Uttarakhand

Torch Name: 'Tejaswini'

Chief Minister Pushkar Singh Dhami launched the torch rally from Haldwani.

### 16. Martin Guptill Announces Retirement from International Cricket



New Zealand's star opener, Martin Guptill, has retired from international cricket after a distinguished 14-year career.

Guptill made history with a World Cup record score of 237 runs and played a key role in New Zealand's 2019 World Cup semi-final victory.

### 17. Hockey India League (HIL) 2024-25 Increases Prize Money Substantially

The Hero Hockey India League (HIL) 2024-25 is set to distribute over INR 10 crores in prize money.

In the Men's Hero HIL, the winning team will take home a prize of INR 3 crore, while the runners-up will be awarded INR 2 crore.

In the Women's Hero HIL, the stakes are equally high. The team that claims the title will win INR 1.5 crore, while the runners-up will be awarded INR 1 crore.

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

Name of Sports: 67th National Shooting Championship 2024

Name of event: 10m Air Pistol



Gold Winner: Varun Tomar

Name of event: Men's Youth 10-meter Air Pistol

Gold Winner: Chirag Sharmas

#### **19. Smriti Mandhana smashes fastest ODI hundred by an Indian woman**



Smriti Mandhana smashed the fastest ODI century by an Indian woman during the third ODI against Ireland at the Niranjan Shah Stadium in Rajkot.

She reached the milestone in just 70 deliveries, surpassing regular skipper Harmanpreet Kaur's record of 87 balls against South Africa in 2024.

#### **20. Haryana outshines in Kabaddi by winning Gold & Silver**

Haryana's men's Kabaddi team has won the gold medal and the women's team has

won the silver medal in the 50th Junior National Kabaddi Championship held at Haridwar in Uttrakhand.

#### **21. Smriti Mandhana becomes second Indian woman to cross 4,000 run mark**

Smriti Mandhana became the fastest Indian woman to reach 4000 runs in One-Day Internationals.

She achieved this milestone during India's first ODI against Ireland at the Saurashtra Cricket Association Stadium in Rajkot.

She is now the 15th woman in the world to surpass the 4000-run mark in ODIs and only the second Indian to do so, after Mithali Raj.

#### **22. Neeraj Chopra named best male Javelin thrower in the world by Track and Field News**



India's Paris Olympics silver medallist Neeraj Chopra has been named the best male javelin thrower in the world in 2024 by globally-renowned American magazine 'Track and Field News'.

#### **23. Pratik Waikar, Priyanka Ingle to lead Indian men's and women's teams at Inaugural Kho Kho World Cup**

India have announced 15-member squads for each of the men's and women's tournaments.

The Indian men's team will be led by Pratik Waikar, who made his India debut in 2016.

Indian women's kho kho team will be led by Priyanka Ingle (captain).

#### **24. ASMITA Khelo India Women's Yogasana League 2024-25**

ASMITA: Achieving Sports Milestone by Inspiring Women through Action

Concluded at: Anand Dham Ashram, Bakkarwala, Nangloi Najafgarh Road, New Delhi



Five categories: traditional yogasana, artistic yogasana (single), artistic yogasana (pair), rhythmic yogasana (pair) and artistic yogasana (group)

## 25. BFI adopts World Boxing's new weight classes

Boxing Federation of India will conduct the men's National championships in 10 weight categories, in line with the classification introduced by the breakaway World Boxing.

The new weight classes are 50kg (flyweight), 55kg (bantam), 60kg (light), 65kg (welter), 70kg (light-middle), 75kg (middle), 80kg (light-heavy), 85kg (cruiser), 90kg (heavy) and +90kg (super-heavy).

For women they are 48kg (light-fly), 51kg (fly), 54kg (bantam), 57kg (feather), 60kg (light), 65kg (welter), 70kg (light-middle), 75kg (middle), 80kg (light-heavy), +81kg (heavy).

## 26. Manchester United forward Amad Diallo signs

**contract extension till 2030**

Manchester United forward Amad Diallo has signed a contract extension with the Premier League club until 2030.

## 27. FC Barcelona win 15th Spanish Super Cup

FC Barcelona crushed Real Madrid 5-2 to secure their 15th Spanish Super Cup crown at King Abdullah Sports City in Jeddah.

## 28. Wankhede Stadium Celebrates 50 Glorious Years of Indian Cricket



The 50th Anniversary of the iconic Wankhede Stadium concluded with a gala celebration on 19th January 2025.

Established in: 1974

Owner: Mumbai Cricket Association

Capacity: 33,100 (2011-present)

## 29. Djokovic Breaks Federer's Record for Grand Slam Match Count



Djokovic reached his 430th match during the second round of the Australian Open, defeating Portuguese qualifier Jaime Faria.

He also holds the record for most Grand Slam singles titles (24).

## 30. Karnataka Clinch Vijay Hazare Trophy For Record 5th Time

In the Vijay Hazare Trophy (VHT) 2024-25 final, Karnataka emerged victorious by 36 runs against Vidarbha on January 19, 2025, at the Kotambi Stadium in Vadodara.

## 31. Kho Kho World Cup 2025: India scripts history





## as both Men's & women's teams lift trophies

The Indian men's kho kho team beat Nepal 54-36 in the final while the women's team won 78-40 against the same opponent

## 32. Viktor Axelsen, An Se Young won the Indian Open Title

Danish third seed Axelsen showed his absolute dominance, thrashing Hong Kong's Lee Cheuk Yiu

Korean world No.1 An was sublime in dispatching Thai Pornpawee Chochuwong 21-12, 21-9 in the women's singles

## 33. Sinner and Swiatek claim ITF World champion awards

The International Tennis Federation on Monday named Jannik Sinner and Iga Swiatek as its World champions of 2024 in recognition of their performances last season.

Marcelo Arevalo (Ecuador) and Mate Pavic (Croatia) and the Italian pair of Sara Errani and Jasmine Paolini were

named doubles World champions.

## 34. India set to host FIDE World Cup 2025

India is set to host the FIDE World Cup 2025, marking the country's first major international chess tournament since the 2022 Chennai Chess Olympiad.

FIDE, the international chess governing body, initially listed India as the host in its 2025 calendar for the tournament scheduled from October 31 to November 27.

The FIDE World Cup, a prestigious knockout tournament which serves as a pathway to the Candidates Tournament.

India's R. Praggnanandhaa made history in the 2023 edition, clinching the silver after losing to Magnus Carlsen in the final.

Viswanathan Anand remains the only Indian to have won the World Cup, achieving back-to-back titles in 2000 and 2002.

## 35. Lewis Hamilton to Drive for Ferrari Formula 1 Team

Seven-time world champion Lewis Hamilton, Formula One's most successful driver of all time, arrived for his first day at Ferrari

Hamilton will partner Charles Leclerc at Ferrari, which is without a driver's title since 2007

## 36. India Clinches PD Champions Trophy 2025 with Dominant Win Over England

India defeated England by 79 runs to clinch the 2025 Physical Disability Champions Trophy

## 37. D Gukesh becomes India's No. 1 chess player, surpassing Arjun Erigaisi



Chess player D Gukesh became the highest-ranked Indian on the FIDE rankings after he defeated German





player Vincent Keymer in the Tata Steel Tournament in the Netherlands.

He has dethroned another Indian player Arjun Erigaisi to take the ranking.

Gukesh, who was awarded the Dhyan Chand Khel Ratna recently, has amassed 2784 rating points, while Erigaisi, who was the highest-ranked Indian for a long time, has slipped to fifth with 2779.5 rating points.

Norway's Magnus Carlsen continues to be the undisputed world No.1 with 2832.5 points, followed by United States' Grandmaster Hikaru Nakamura (2802) and country-mate Fabiano Caruana (2798).

### **38. Arshdeep Singh Becomes India's Leading Wicket-Taker in T20Is**



Arshdeep Singh has become India's highest wicket-taker in T20 Internationals,

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surpassing Yuzvendra Chahal's 96 wickets.

Achieving this milestone in his 61st match against England, Arshdeep has a career economy rate of 8.32, with two four-wicket hauls and best figures of 4 for 9. Gujarat to host 1st Olympic Research Conference

### **39. India is preparing to host the 2036 Olympics, focusing on sustainable sports infrastructure.**

The first International Olympic Research Conference will be held at Rashtriya Raksha University, Gandhinagar, Gujarat from January 27-30, 2025.

Organized by the Indian Olympic Association, the event aims to address financial challenges and create a sustainable roadmap for hosting the Olympics



## Person in News

### 1. Cricket Australia name Bumrah as captain in their 2024 team of the year



Cricket Australia has acknowledged Indian pacer Jasprit Bumrah as they named him the captain of their 2024 team of the year.

Bumrah, who topped the wicket-takers list in 2024 with 71 wickets, is also the overall leader in the 2024 most wicket-takers list with 84 wickets across three formats.

### 2. Mhatre becomes youngest to score 150 in List A cricket

Youngest to score 150 in List A cricket: Ayush Mhatre (Ahmedabad, Mumbai), 181 runs

Match Against: Nagaland

Trophy: Vijay Hazare Trophy

Surpassed: Yashasvi Jaiswal

### 3. Koneru Humpy wins historic Rapid chess world title



Koneru Humpy won the 2024 FIDE Women's World Rapid Championship.

She secured her second World Rapid Championship title.

She won her first gold in the 2019 edition, in Moscow.

### 4. Jasprit Bumrah, Annabel Sutherland Bag ICC's December Player Of The Month Awards

India fast bowler Jasprit Bumrah and Australia all-rounder Annabel Sutherland were adjudged ICC men's and women's player of the month for December 2024

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## Schemes

### 1. FAME-2 scheme



**News:** Over 15 lakh electric vehicles incentivized under FAME-2 scheme: Govt

**FAME 2: Faster Adoption & Manufacturing of Electric Vehicles (FAME) - II**

**Aim:** For promotion of electric mobility in the country

**Outlay of Rs. 10,000 Crore**

**Extended by:** 3 years

Commencing from 1st April, 2019. The FAME India Phase II has been extended for a period of two years after 31st March, 2022.

**Implementing Agency:** Department of Heavy Industry, Ministry of Heavy Industry and Public Enterprises.

This scheme is the expanded version of the scheme titled 'FAME India I, which was launched on 1st April, 2015,

with a total outlay of Rs. 895 crores.

Under the scheme of FAME-II, the demand incentive for e-2W has been increased to Rs 15,000/KWh from Rs. 10,000/KWh, with an increase in cap from 20% to almost 40% of the cost of the vehicle to increase the adoption of e-2W.

**Replace by:** PM E-DRIVE (PM Electric Drive Revolution in Innovative Vehicle Enhancement)

### 2. National Quantum Mission

**Quantum satellite:** It is a communications satellite leveraging quantum physics to secure signals against interception.

**National Quantum Mission**  
**Launched in:** April 2023

**Launched by:** Department of Science & Technology (DST)

**Aim:** To harness quantum physics for next-generation communication and sensing systems.

**Budget:** Rs 6,000 crore

**Tenure:** 2023 to 2031

### 3. 'Faral Sakhi' launched to empower women entrepreneurs

The Mira Bhayandar Municipal Corporation (MBMC) has launched an initiative called 'Faral Sakhi'.

**Aim:** To empower women entrepreneurs

This programme focuses on women involved in traditional snack production, specifically festive snacks known as 'Faral'.

The initiative aims to provide training and resources to help these women scale their businesses sustainably.

MBMC has partnered with the Women Entrepreneurship Platform (WEP) of NITI Aayog to implement this initiative under the Award to Reward programme.

### 4. Union Minister Nitin Gadkari announces 'cashless treatment' Scheme for road accident Survivors



**Announcement of:** Cashless treatment for road accident victims nationwide

**Announced by:** Union Minister Nitin Gadkari

They will be entitled to a maximum amount of ₹1.5 lakh per accident per person.

The police are informed about the accident within 24 hours.

## 5. UJALA - 10 Years of Energy-Efficient Lighting



**UJALA (Unnat Jyoti by Affordable LEDs for All) scheme**

**Launched by:** Prime Minister Narendra Modi

**Launched on:** January 5, 2015,

**Initially called the Domestic Efficient Lighting Programme (DELDP).**

**Vision:** To promote affordable energy-efficient lighting in Indian homes, reduce electricity consumption, and contribute to environmental sustainability.

**Partnerships:** The scheme is jointly executed by Energy Efficiency Services Limited (EESL) and DISCOMs under the Ministry of Power.

**Scope:** Distribution of LED bulbs, tube lights, and fans at affordable prices across India.

**Objective:** To reduce energy consumption, lower household electricity bills, and decrease carbon emissions.

**Impact:** As of 6th January 2025, the UJALA scheme has distributed 36.87 crore LED bulbs, leading to savings of ₹19,153 crore annually.

## 6. India introduces new steel PLI scheme with ₹4,300 crore outlay

**Introduced:** New Production Linked Incentive (PLI) scheme

**Sector:** Steel sector

**Outlay of:** Approximately ₹4,300 crore

**Aim:** To boost the manufacturing of specialty steel and electrical steel.

**Speciality steel** is a high-grade product used in sectors like defence, automobile, and electrical, among others.

The first PLI scheme for the steel industry, with a larger outlay of ₹6,322 crore, attracted investments worth ₹18,300 crore against a committed investment of ₹27,106 crore.

## 7. Startup India initiative completes 9 years

The government's flagship initiative Startup India has completed nine years on 16th January 2025.

The scheme is intended to catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in the country.



The Startup India Initiative has rolled out several programs to create a robust startup ecosystem and transform India into a country of job creators instead of job seekers.

On 16th January 2016, Prime Minister Narendra Modi launched the Start Up India Action Plan, with an aim to build a strong eco-system for nurturing innovation and Startups in the country.

## 8. Mission Mausam launched by PM Modi



The Prime Minister Narendra Modi, has launched 'Mission Mausam' on 14th January 2025.

Total Outlay: Rs.2,000 crore

Tenure: Over two years

Aim: To tremendously boost India's weather and climate-related science, research, and services

Implemented by: Ministry of Earth Sciences

Three institutes of the Ministry of Earth Sciences will primarily implement Mission Mausam.

The India Meteorological Department,

The Indian Institute of Tropical Meteorology,

The National Centre for Medium-Range Weather Forecasting

These institutions will be supported by other MoES institutions (Indian National Centre for Ocean Information Services, National Centre for Polar and Ocean Research, and National Institute of Ocean Technology).

## 9. Odisha becomes 34th state to implement AB PM-JAY scheme

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) will be implemented in convergence with the existing Gopabandhu Jan Arogya Yojana in Odisha.

It will provide a cover of Rs 5 lakh per family per annum with additional Rs 5 lakh for women members

Ayushman Bharat PM-JAY

About: World's largest health insurance/assurance scheme.

Ministry: Centrally Sponsored Scheme launched in 2018 under Ministry of Health & Family Welfare (MoH&FW).

Purpose: Achieve vision of Universal Health Coverage.

Target: 12 crore families (approximately 55 crore beneficiaries).

Implementing Agency: National Health Authority, an autonomous body under MoH&FW.

Funding pattern: Fully financed by government.

60:40 for states (90:10 for North Eastern States and three Himalayan States (Himachal Pradesh, Uttarakhand and J&K)) and UTs with legislature.

Central share is 100% for UTs without legislature.

## 10. SVAMITVA scheme

Prime Minister Narendra Modi said once property cards under the Centre's



SVAMITVA scheme have been distributed in all the villages of the country, it could unlock economic activity worth over Rs 100 lakh crore.

What is the SVAMITVA scheme?

The acronym SVAMITVA stands for Survey of Villages and Mapping with Improvised Technology in Village Areas.

It aims to provide a 'record of rights' to those having houses in villages, and issue them a property card.

The scheme was launched by PM Modi on National Panchayati Raj Day, on April 24, 2020.

The scheme is for surveying the land parcels in rural inhabited area using Drone technology.

The survey shall be done across the country in a phase wise manner over the period 2020 -2025 .

The scheme is proposed as a Central Sector scheme with a projected outlay of Rs 79.65 crores for the pilot phase (FY 2020 -21).

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## Ranks & Reports

### 1. India's greenhouse gas emissions drop 7.93% in 2020

Report Title: fourth Biennial Update Report (BUR-4)

Data submitted to: United Nations Framework Convention on Climate Change (UNFCCC)

Revelation:

India's emissions fell by 7.93 per cent in 2020 compared to the previous year.

A decline in the emission intensity of India's GDP by 36% from 2005 to 2020

Total national emissions in 2020 at 2,959 million tonnes of CO<sub>2</sub> equivalent, excluding land use change. However, emissions are still up by 98.34 per cent since 1994.

India is on track with its climate goals, aiming to reduce GDP emission intensity by 45 per cent by 2030 and achieve 50 per cent electric power capacity from non-fossil fuels.

### 2. India's Annual Groundwater Recharge Rises by 15 BCM,

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### Extraction Declines by 3 BCM

Report by: Jal Shakti Ministry Report

Report title: Dynamic Ground Water Resource Assessment Report for the year 2024

Assessment carried by: Central Ground Water Board and states and union territories.

Highlights:

Total annual groundwater recharge in the country increased by 15 billion cubic meters (BCM) substantially

Total annual groundwater recharge has been assessed as over 446 BCM.

Extraction has declined by 3 BCM in 2024.

The annual groundwater extraction for all uses is over 245 billion cubic meters.

100% of groundwater samples in the North-Eastern States are in an excellent category for irrigation

Out of the total six thousand 746 assessment units in Blocks, Mandals and Talukas,

more than 73 per cent of assessment units are categorized as Safe and around three per cent of assessment units as Critical.

### 3. India's Space Economy will grow 5 times from \$8.4 billion to \$44 Billion by 2033



Minister of State for Atomic Energy and Space: Dr. Jitendra Singh

Projection: The space economy will grow nearly 5 times in the next decade from 8.4 billion dollars to around 44 billion dollars.

The investments in the space sector reached 1,000 crore rupees in 2023 alone, placing India as a frontline player globally.

India's space sector has emerged as a significant foreign exchange earner.



Of the 220 million euros earned through launching foreign satellites, 85% of the total was generated in the last eight years.

#### **4. Decline in India's rural poverty from 25.7% to 4.86% in last 12 years**

Report Title: Consumption Expenditure Survey

Report by: State Bank of India's research

##### Highlights:

India's rural poverty has declined significantly to 4.86% in the financial year 2023-24, compared to 25.7% in the financial year 2011-12.

Urban poverty has fallen to 4.09% from 13.7% over the last twelve years.

The sharp decline in the rural poverty ratio is due to higher consumption growth in the lowest 0-5 per cent decile, along with significant government support.

At an aggregate level, the report projected that poverty rates in India could now be in the range of 4 per cent-4.5 per cent, with minimal extreme poverty remaining.

The research also highlighted that the gap between rural and urban monthly per capita consumption expenditure (MPCE) has now narrowed to 69.7 per cent, a sharp decline from 88.2 per cent in 2009-10.

This improvement is largely attributed to government initiatives such as Direct Benefit Transfers (DBT), the development of rural infrastructure, augmenting farmers' incomes, and significantly improving rural livelihoods.

#### **5. Work demand under MGNREGA rises 8.3% in December 2024**



Data for: December 2024

Context: Increase in work demand under the flagship Mahatma Gandhi National Rural Employment Guarantee Act

December 2024 demand: 8.3%

In November 2024, work demand was almost 4 per cent more than the same month in 2023.

In 2024-25 (FY25), November and December have been the only two months when the Y-o-Y growth in demand stood in positive territory.

MGNREGA budget FY25: Rs 86,000 crore

MGNREGA:

Bill published on: 22 March 2005

Enacted by: Parliament of India

Introduced by: Raghuvansh Prasad Singh, Minister of Rural Development

Passed: 23 August 2005

#### **6. India ranks 123 in readiness for a rapidly aging society**

According to a 143-nation survey, India appears far from prepared, ranking 123rd in its readiness to tackle the challenges of an aging population.

Switzerland emerged as the readiest country, followed by





Norway and Denmark, according to the study published recently in an indexed medical journal, 'Nature Aging'.

Singapore ranked 10th—first among Asian countries—while the UK was ranked 14, followed by Japan (15), the US (24), and China (46).

India is at present the youngest nation in the world, with over 50% of its population below the age of 25 and over 65% below the age of 35.

## 7. Global Power City Index (GPCI) 2024

Name of Index: Global Power City Index 2024

Study by: Japan's Mori Memorial Foundation

Measures on: Economy, Research and Development, Cultural Interaction, Livability, Environment, and Accessibility

Top 10 countries: (1) London (UK), (2) New York (US), (3) Tokyo (Japan), (4) Paris, (5) Singapore, (6) Seoul, (7) Amsterdam, (8) Dubai, (9) Berlin, and (10) Madrid

Indian city: Mumbai (48th rank)

## 8. The world's most powerful passports in 2025



Report by: Henley Passport Index 2025

The most powerful passports for 2025

1. Singapore (195 destinations)
2. Japan (193)
3. France, Germany, Italy, Spain, Finland, South Korea (192)
4. Austria, Denmark, Ireland, Luxembourg, Netherlands, Sweden, Norway (191)
5. Belgium, New Zealand, Portugal, Switzerland, United Kingdom (190)
6. Greece, Australia (189)

7. Canada, Poland, Malta (188)

8. Hungary, Czechia (187)

9. Estonia, United States (186)

10. Lithuania, Latvia, Slovenia, United Arab Emirates (185)

India emerged as 85th on the list with 57 nations of the world.

Bottom: Afghanistan (126), Syria (105th), and Iraq (104th)

## 9. Logistics Ease Across Different States (LEADS) 2024

LEADS 2024 is has been released by the Ministry of Commerce and Industry.

LEADS was conceived on the lines of Logistics Performance Index (LPI) of World Bank in 2018.

Objective: Provides insights into improvement of logistics performance at State/UT level.

Parameters: Evaluates logistics performance across four key pillars (refer to infographic).



**Categories of State/UTs:**  
They are categorised into four groups Coastal, Lanlocked, Northeast and Union Territories.

**Performance Highlights of 2024**

**Achievers:** Gujarat, Haryana, Assam, Chandigarh, etc.

**Fast movers:** Andhra Pradesh, Bihar, Himachal Pradesh etc.

**Aspirers:** Kerala, West Bengal, Manipur, Chhattisgarh, etc.

**Landlocked Group**

**Achievers:** Haryana, Telangana, Uttar Pradesh, Uttarakhand

**Fast Movers:** Bihar, Himachal Pradesh, Madhya Pradesh, Punjab, Rajasthan

**Aspirers:** Chhattisgarh, Jharkhand

**North-Eastern Group**

**Achievers:** Assam, Arunachal Pradesh

**Fast Movers:** Meghalaya, Mizoram, Nagaland, Sikkim, Tripura

**Aspirers:** Manipur

**Union Territories**

**Achievers:** Chandigarh, Delhi

**Fast Movers:** Dadra and Nagar Haveli and Daman and Diu, Jammu and Kashmir, Lakshadweep, Puducherry

**Aspirers:** Andaman and Nicobar Islands, Ladakh

At the event, Logistics Excellence, Advancement, and Performance Shield (LEAPS 2024) Awards were given.

Shri Piyush Goyal also launched the PM GatiShakti Course of GatiShakti Vishwavidyalaya (GSV), a 15-hour course on "PM GatiShakti Concept for Efficient Infrastructure Planning and National Development". The course will be hosted on the iGOT Karmayogi platform and UGC SWAYAM portal.

Study Webs of Active Learning for Young Aspiring Minds (SWAYAM), was launched on July 9, 2017 by the Ministry of Human Resource Development.

## 10. MoE Released UDISE+ Report for 2023-24 on School Education

Student enrolment declined to 24.8 crore in 2023-24, a drop of 6% from 26.02 crore in 2018-19.

**Decline in Gender-wise Enrolment:**

Boys' enrolment fell from 13.53 crore (2018-19) to 12.87 crore (2023-24), a 4.87% drop.

Girls' enrolment fell from 12.49 crore (2018-19) to 11.93 crore (2023-24), a 4.48% drop.

**State-wise Decline in Enrolment:** Bihar, Uttar Pradesh, and Maharashtra

90% of schools have basic amenities (electricity, gender-specific toilets).

57.2% schools have functional computers

53.9% schools have internet access

52.3% schools are equipped with ramps

## 11. Bengaluru Emerges as India's Top City for Women in 2024

Bengaluru achieved a City Inclusion Score (CIS) of 47.15, edging out Chennai,





which scored 46.31, as per the Top Cities for Women in India (TCWI) 2024 report released by Avtar recently.

Bengaluru's performance was bolstered by its IT industry, which has one of the highest employment rates for women.

After Bengaluru and Chennai, other cities in top ten were Mumbai (41.11), Hyderabad (38.89), Pune (36.88), Kolkata (34.18), Ahmedabad (30.56), Delhi (28.5), Gurugram (25.52) and Coimbatore (24.4).

## 12. Tracxn's Annual India Fintech Report 2024

India ranked third globally in terms of funding received in the fintech segment despite a decline of 33 per cent on a year-over-year basis to USD 1.9 billion in 2024.

Data by: Tracxn's Annual India fintech report 2024

The sector witnessed a decline in funding, driven by a broader slowdown in demand and geopolitical headwinds

The Indian fintech ecosystem has solidified its position as

one of the top three globally funded fintech ecosystems in 2024, trailing only the US and the UK.

The sector had raised USD 5.6 billion in 2022.

The highest funding of USD 805 during 2024 was received by the sector in the third quarter which was 61 per cent higher on a year-over-year (Y-o-Y) basis.

## 13. Top 10 Indian cities with slowest traffic in 2024-25



According to the latest survey by the Netherlands-based location technology firm TomTom, Barranquilla City (36 minutes, six seconds) in Colombia placed first as most congested city in the world in 2024.



## 14. QS World Future Skills Index

Name of ranking: QS World Future Skills Index

Released by: Quacquarelli Symonds

India ranked 25th in the first Future Skills Index with an overall score of 76.6.

India emerged as the second most preferred country under the 'future of work' category just behind the US.

India 2nd for Digital Skills ahead of Canada and Germany.

The top five countries on the index include the US (97.6), UK (97.1), Germany (94.6), Australia (93.3) and Canada (91.0).

For the Skills Fit indicator, India had a score of 59.1 and global ranking 37th while for academic readiness its score stood at 89.9 and 26th position.

On the economic transformation index, India stood at 40th position with a score of 58.3.



## 15. World Employment and Social Outlook Report 2025

The International Labour Organisation (ILO) has released its World Employment and Social Outlook Report for 2025.

It is denoting the ongoing struggles in global labour markets.

The report reveals that geopolitical tensions, climate change costs, and unresolved debt issues continue to hinder economic recovery.

Despite a slight decrease in the global jobs gap, challenges remain, particularly for low-income countries and vulnerable populations.

The global jobs gap reached 402 million in 2024.

This includes 186 million unemployed, 137 million temporarily unavailable, and 79 million discouraged workers.

The gap has narrowed since the pandemic but is expected to stabilise in the coming years.

The global unemployment rate remained steady at 5% in 2024.

Youth unemployment is particularly concerning, standing at 12.6%.

Many low-income countries struggle to create decent jobs, with informal work returning to pre-pandemic levels.

Labour force participation rates have declined in low-income nations while rising in high-income countries, especially among older workers and women. However, gender gaps persist, limiting economic progress.

## 16. RBI releases 'Financial Stability Report, December 2024' (OLD)



It is a half-yearly publication, with contributions from all financial sector regulators.

It presents the collective assessment of the Financial

Stability and Development Council subcommittee on current and emerging risks to the stability of the Indian financial system.

Gross domestic product (GDP) is projected to grow at 6.6 % in 2024-25

debt-to-GDP ratio is expected to decrease from its pandemic peak of 62.7% (2020-21) to 56.8% by 2024-25.

The gross non-performing assets (NPAs) ratio of Indian banks has declined to a 12-year low of 2.6% as of September 2024

## 17. Top 10 most valuable global brands in 2025

Apple maintains its position as the world's most valuable brand, boasting a value of USD 574.5 billion, an increase of 11% over 2024, resulting in it leading over Microsoft, which is valued at USD 461 billion.

Indian brands are increasingly asserting their presence on the global stage, with Tata Group once again leading the way.



This year, Tata Group holds the 60th position in the global top 100, all while maintaining its AAA- brand strength rating, according to the 2025 report released at Davos.

Here are the top 10 most valuable brands in the world, as ranked by Brand Finance in 2025:					
Rank 2025	Name	Country	Brand Value 2025 (USD)	Brand Value 2025 (INR)	Rank 2024
1	Apple	USA	\$574,510M	₹48,055,960M	1
2	Microsoft	USA	\$461,069M	₹38,550,925M	2
3	Google	USA	\$412,981M	₹34,530,212M	3
4	Amazon	USA	\$356,386M	₹29,798,120M	4
5	Walmart	USA	\$137,183M	₹11,470,322M	6
6	Samsung Group	South Korea	\$110,593M	₹9,246,931M	5
7	TikTok/Douyin	China	\$105,790M	₹8,845,312M	7
8	Facebook	USA	\$91,457M	₹7,646,903M	8
9	NVIDIA	USA	\$87,871M	₹7,347,072M	30
10	State Grid Corporation of China	China	\$85,626M	₹7,159,360M	12

## 18. Forbes 2025 Billionaires list

Rank	Name	Net Worth (USD)	Source of Wealth	Country
1	Elon Musk	\$433.9 B	Tesla, SpaceX	United States
2	Jeff Bezos	\$239.4 B	Amazon	United States
3	Mark Zuckerberg	\$218.8 B	Facebook	United States
4	Larry Ellison	\$204.6 B	Oracle	United States
5	Bernard Arnault & Family	\$181.8 B	LVMH	France
6	Larry Page	\$161.4 B	Google	United States
7	Sergey Brin	\$154.0 B	Google	United States
8	Warren Buffett	\$146.2 B	Berkshire Hathaway	United States
9	Steve Ballmer	\$126.0 B	Microsoft	United States
10	Jensen Huang	\$120.2 B	NVIDIA	United States

## 19. WEF's "Blueprint to Close the Women's Health Gap" Report

The World Economic Forum (WEF) has released a report.

Denote: The economic potential of addressing women's health issues.

Titled: "Blueprint to Close the Women's Health Gap,"

### Highlights:

The report reveals that improving women's health could contribute an estimated \$400 billion to global GDP by 2040.

Women experience 25% more years of poor health compared to men.

The report indicates that women are often overlooked in clinical trials, particularly in areas like ischemic heart disease and migraine, where only 10% include sex-specific data.

The WEF, in collaboration with the McKinsey Health Institute, launched the Women's Health Impact Tracking (WHIT) platform.

This publicly available tool aims to measure health disparities and promote equitable solutions.

It provides data-driven insights that highlight the urgent need for investment in menopause, premenstrual syndrome, and migraine, which together represent a \$315 billion GDP opportunity.

9 selected conditions drive 1/3rd of women's health gap.

It includes conditions that affect lifespan (e.g. Cervical & Breast cancer, Maternal hypertensive disorders, Post-partum haemorrhage etc.) and conditions that affect health span (e.g. Menopause & perimenopause, Premenstrual syndrome (PMS), Migraine etc.)

## 20. Microsoft's Satya Nadella tops HSBC Hurun Global Indians List 2024

Microsoft Chairman and CEO Satya Nadella has claimed the top spot in the inaugural HSBC Hurun Global Indians List 2024, which ranks 226 leaders of Indian origin heading the world's most valuable companies.

Alphabet CEO Sundar Pichai and YouTube CEO Neal Mohan secured the second and third spots, respectively.



## 21. MeitY Releases "Estimation and





## Measurement of India's Digital Economy" Report

The Ministry of Electronics and Information Technology (MeitY) has released a report titled "Estimation and Measurement of India's Digital Economy," aiming to quantify this sector's impact.

This report is crucial for policymakers and businesses in strategising for future growth.

According to the report, India's digital economy accounted for approximately 11.74% of the national

income in 2022-23, equating to INR 31.64 lakh crore (around USD 402 billion).

The digital-enabling industry, which includes ICT services and telecommunication, is the largest contributor, making up 7.83% of Gross Value Added (GVA).

New digital industries, comprising major tech firms and platforms, contribute nearly 2% to GVA.

Additionally, traditional sectors like banking and education contribute another

2%, denoting the pervasive influence of digitalisation across the economy.

The digital economy employed approximately 14.67 million workers, representing 2.55% of India's workforce in 2022-23.

This employment figure puts stress on the sector's role in job creation and its potential for future growth.



# GA NOTES PRO

## WHAT'S INSIDE?

### FREE CONTENT:

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## Important Days

### 1. World Braille Day 2025



Date: 4th January

The theme for 2025 World Braille Day is Celebrating Accessibility and Inclusion for the Visually Impaired.

### 2. Global Family Day 2025

Date: 1st January

It is celebrated as a day of peace and sharing.

### 3. Puducherry and Tamil Nadu Observe 20th Tsunami Memorial Day

On December 26, 2024, the 20th anniversary of the devastating 2004 Indian Ocean tsunami was commemorated across the coastal districts of Nagapattinam, Mayiladuthurai, and Karaikal in Tamil Nadu.

### 4. Lokpal Day Celebration on 16th January, 2025

The Lokpal of India in its meeting held on 14.03.2024, resolved that owing to establishment of the Body called the Lokpal of India vide Notification issued on 16.01.2014 under Section 1(4), 16th January of every year will be observed as the 'Lokpal Day'.

### 5. 150 Years of India Meteorological Department



The India Meteorological Department (IMD) will be completing 150 years of service to the nation on January 15, 2025.

Established: 1875

Purpose: Systematic observation, regular reporting, and scientific forecasting of weather

Headquarters: New Delhi

Ministry: Ministry of Earth Sciences (MoES)

### 6. DSIR to Celebrate Foundation Day

The Department of Scientific and Industrial Research (DSIR) celebrated its 40th Foundation Day on 4th January, 2025

Location: Dr. Ambedkar International Centre, Janpath, New Delhi

Established on: January 4, 1985

### 7. National Bird Day 2025

National Bird Day, celebrated annually on January 5, is a day dedicated to highlighting the importance of birds in our ecosystems and fostering efforts toward their conservation.

### 8. Earth's Rotation Day 2025



Earth's Rotation Day was celebrated on January 8 to honor French physicist Léon Foucault's 1851 experiment that confirmed Earth's rotation.

By using a pendulum, Foucault demonstrated the planet's spin, transforming scientific knowledge.

The day highlights the importance of scientific curiosity.

## 9. World Hindi Day

Date: 10th January

Theme 2025: A Global Voice of Unity and Cultural Pride,

## 10. National Startup Day 2025

January 16 is observed as National Startup Day in India.

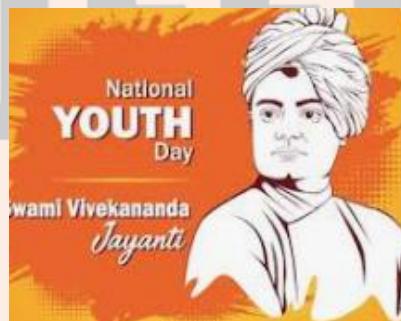
National Startup Day began in 2022, announced by Prime Minister Narendra Modi

during the Startup India Innovation Week.

## 11. India Energy Week 2025

India Energy Week 2025 (IEW'25), the flagship energy event of Government of India, is being held under the patronage of the Ministry of Petroleum and Natural Gas, organised by Federation of Indian Petroleum Industry (FUPI), from 11th to 14th February 2025 at the Yashobhoomi Convention Centre, New Delhi.

## 12. National Youth Day 2025



Date: 12th January 2025

National Youth Day, also known as Vivekananda Jayanti, is celebrated annually on 12 January, being the birthday of a Hindu monk, Swami Vivekananda.

This year's theme is 'Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility'

## 13. National Human Trafficking Awareness Day

Data: 11th January 2025

## 14. AICTE's 2025 'Year of AI'

Recently, the All India Council for Technical Education (AICTE) has designated 2025 as the "Year of Artificial Intelligence" to position India as a global leader in AI.

AICTE aims to promote AI in education through updated curricula, workshops for faculty, and collaborations with AI-driven companies for real-world exposure.

## 15. Indian Army Day 2025





Every year, 15 January is commemorated as 'Army Day' to remember the occasion when General (later Field Marshal) KM Cariappa took over the command of the Indian Army from General Sir FRR Bucher, the last British Commander-in-Chief in 1949 and became the first Indian Commander-in-Chief of Independent India.

#### **16. Penguin Awareness Day**



Every year on January 20, Penguin Awareness Day is observed. Because humans typically don't live in penguins' natural habitats, the species' annual population decline goes largely unnoticed.

This day is a fantastic effort to increase awareness of this important issue.

#### **17. Parakram Diwas 2025**

India Celebrates Parakram Diwas 2025 to honour the legacy of Netaji Subhas Chandra Bose on the occasion of his 128th Birth anniversary.

Chief Minister, Odisha to inaugurate the event on 23rd January, 2025 at Cuttack, Netaji's birthplace.

#### **18. UNESCO and WMO officially launch the International Year of Glaciers' Preservation**

UNESCO and the World Meteorological Organization (WMO) officially launch the International Year of Glaciers' Preservation, marking a crucial milestone in global efforts to protect the vital ice that provides freshwater to over 2 billion people.

#### **19. National Girl Child Day 2025**

National Girl Child Day is celebrated every year on January 24 to spread awareness about girls' rights, education, health and safety.

The theme of National Girl Child Day 2025 is

"Empowering Girls for a Bright Future."

#### **20. National Voters' Day 2025**



Date: 25th January

Edition: 15th

Theme for 2025: "Nothing Like Voting, I Vote for Sure"

#### **21. International Day of Education: 24th January**

International Day Of Education 2025: This year marks the seventh year of the celebration with the theme 'AI and education: Preserving human agency in a world of automation.'

#### **22. International Holocaust Remembrance Day 2025**

Date: 27th January 2025

Reason: To commemoates the victims of the Holocaust,



which resulted in the genocide of one-third of the Jewish people along with countless numbers of individuals of other minority groups, by Nazi Germany between 1933 and 1945: an attempt to implement its "Final Solution" to the Jewish question.

Theme 2025: Theme: Holocaust Remembrance for Dignity and Human Rights

### 23. Martyrs' Day Observed on Jan 30

Every year on January 30, India observes Martyrs' Day to honour those who made sacrifices for their nation.

This day is especially noteworthy since it pays tribute to the death anniversary of Mahatma Gandhi, the leader of India's nonviolent freedom struggle.

### 24. World Neglected Tropical Diseases Day 2025: 30th January

Theme 2025: Unite, Act, and Eliminate NTDs

Date: 27th January

### 25. International Day of Clean Energy 2025

Date: 26th January 2025

Theme 2025: Climate Change: The Need for a Global Energy Transition

### 28. Data Protection Day 2025

Date: January 28, 2025

2025 theme: Take control of your data

### 29. National Tourism Day 2025

National Tourism Day is celebrated annually on January 25 to promote responsible, sustainable, and accessible tourism across India.

The theme for this year's National Tourism Day is "Tourism for Inclusive Growth".

### 26. International Customs Day 2025

Date: 26th January

Theme 2025: Customs Delivering on its Commitment to Efficiency, Security, and Prosperity

### 27. National Geographic Day 2025



## Summit & Conferences

### 1. PM Modi to Inaugurate Grameen Bharat Mahotsav 2025



Inauguration of: Grameen Bharat Mahotsav 2025

Inaugurate by: Prime Minister Narendra Modi

Location: New Delhi

Aim: To enhance rural infrastructure, create self-reliant economies, and foster innovation within rural communities.

The theme of the six-day Mahotsav is Building a Resilient Rural India for a Viksit Bharat 2047.

The objective of this event includes promoting economic stability and financial security among rural populations, with a special focus on North-East India.

### 2. India to host International Seminar to Deliberate on the Challenges and Innovations

Seminar on: Formalisation and social security coverage for workers in the informal sector: Challenges and Innovations

Organized by: Ministry of Labour & Employment

Collab with: Employees' State Insurance Corporation (ESIC) and International Social Security Association (ISSA)

Venue: Yashobhoomi- India International Convention & Expo Centre, New Delhi

Date: 20th and 21st January 2025

Participating organizations: World Bank, International Labour Organization (ILO), United Nations (India), and Asian Development Bank

Participating key Ministries: Ministry of Finance, Ministry of External Affairs, NITI Aayog, Ministry of Health & Family Welfare and Ministry of Statistics & Programme Implementation

Insights and views of industry partners: CII, FICCI, ASSOCHAM, and NASSCOM

### 3. India to host 28th CSPOC in 2026

India will host the 28th Conference of Speakers and Presiding Officers of Parliaments of Commonwealth Countries (CSPOC) in 2026.

The upcoming event would foster meaningful dialogue and collaborative efforts to address critical global issues.

It was decided that the thrust of the 28th CSPOC will be the application of AI and social media in the working of Parliaments.

Conference of Speakers and Presiding Officers of the Commonwealth:

It was created in 1969 as an initiative of then Speaker of the House of Commons of Canada, the Honourable Lucien Lamoureux.

Since its inception, Canada has provided CSPOC with a secretariat to support its activities.





#### 4. 57th Annual Convention of the Indian Water Works Association



Name of event: 57th Annual Convention of the Indian Water Works Association

Started in: Raipur, Chhattisgarh

Started on: 10th January 2025

Concluded on: January 12, 2025

Inaugurated by: Chhattisgarh Chief Minister Vishnu Deo Sai

The theme of this convention is "Water-360 Degrees."

#### 5. Japan will be country partner in Global Investors Summit Madhya Pradesh

Japan will participate as a country partner in the Global Investors Summit (GIS) scheduled in Bhopal on February 24-25.

Madhya Pradesh Chief Minister Mohan Yadav is also

set to visit Japan from January 27 to February 1 to attract investments for the state.

#### About MP:

Capital: Bhopal

Governor: Mangubhai C. Patel

Bird: Indian paradise flycatcher

Japan:

Capital: Tokyo

Currency: Yen

#### 6. PM Modi to visit Paris for AI summit in February 2025



Prime Minister Narendra Modi will be attending the Artificial Intelligence (AI) Action Summit in France from February 10 to 11, 2025.

French President Emmanuel Macron announced the

summit would include leaders from the US, China, India, and other key countries.

The event aims to discuss innovation, talent, public interest, and global AI governance.

Keyword : AI

India will host the 28th Conference of Speakers and Presiding Officers of Parliaments of Commonwealth Countries (CSPOC) in 2026 with focus on AI and social media

AI Preparedness Index : Singapore - Score: 0.80, United States, United Kingdom : India ranks 72nd out of 174 countries

TakeMe2Space, a Hyderabad-based company, will launch MOI-TD, which represents India's first AI lab in space.

The Ministry of Science and Technology launched India's first Artificial Intelligence (AI) Data Bank to drive innovation and strengthen national security.

Indian Army Launches AI Incubation Centre in Bengaluru





## 7. National Conference Organized to Speed Up PM JANMAN

The Ministry of Tribal Affairs (MoTA) organized a National Conference of District Magistrates to speed up the implementation of the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN).

The Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN):

It is an initiative aimed at improving the socio-economic conditions of Particularly Vulnerable Tribal Groups (PVTGs) in India.

Launched on November 15, 2023.

This programme has a budget of ₹24,000 crore allocated for three years, from 2023 to 2026.

The Ministry of Tribal Affairs (MoTA) is spearheading this effort, collaborating with multiple ministries to address developmental gaps in tribal regions.

It targets 75 PVTG communities across 18 states and one Union Territory, the Andaman & Nicobar Islands.

**About PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)**

Launched: on Janjatiya Gaurav Divas (15th November 2023)

**Focus Areas & Ministries:** 11 critical interventions through 9 line Ministries/Departments

**Coverage:** under the Development Action Plan for Scheduled Tribes (DAPST)

**Article 275(1) of the Constitution:** It guarantees grants-in-aid from the Consolidated Fund of India

each year for promoting the welfare of Scheduled Tribes.

### About PVTGs

They are amongst most marginalized and vulnerable sections among tribal communities

There are 75 identified PVTGs in 18 States, and Union Territory of Andaman & Nicobar Islands,

Criteria for identification includes:-

Pre-agricultural level of technology

Low level of literacy

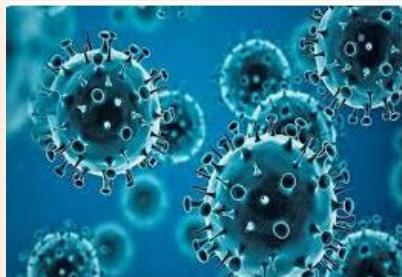
Economic backwardness

A declining or stagnant population.



## Science & Technology

### 1. HMPV Outbreak Overwhelms China's Healthcare



Human metapneumovirus (HMPV) cases are rising in China alongside influenza A, Mycoplasma pneumoniae, and Covid-19; hospitals and crematories face overload.

**Symptoms:** Cough, fever, nasal congestion, sore throat, and breathlessness; incubation period 3–6 days.

**High-Risk Groups:** Young children, elderly, and immunocompromised, with risks of severe complications like pneumonia and bronchitis.

#### WHAT DO WE KNOW

##### What is human metapneumovirus?

Human metapneumovirus (hMPV) is a viral infection that typically leads to symptoms resembling those of the common cold.

**Symptoms:** Cough, fever, runny or blocked nose, sore throat, wheezing, shortness of breath, and rashes

**Treatment:** Currently, there are no antiviral treatments for hMPV.

##### How is hMPV contracted?

It is caused by a virus which belongs to same viral family as those responsible for RSV, measles, and mumps.

**Transmission mode:**

- Coughing and sneezing
- Physical contact such as shaking hands, or hugging
- Touching contaminated objects or surfaces, such as phones, doorknobs, etc

### 2. Isro gears up for 100th rocket launch in January



ISRO will launch a Geosynchronous Launch Vehicle (GSLV) NVS-02 (navigation satellite) mission, scheduled in January 2025, set to become the 100th launch from the Sriharikota spaceport, Andhra Pradesh.

**99th Mission of ISRO:** Launch of Polar Satellite Launch Vehicle (PSLV-C60), which has two significant experimental missions - SpaDex and POEM-4.

### 3. China Unveils World's Fastest High-Speed Train Prototype



**Unveiled:** The world's fastest high-speed train prototype

Name: CR450

Unveiled by: China

Test speeds of 450 km/h

Commercial operating speed of 400 km/h

This breakthrough train enhances energy efficiency, safety, and passenger comfort while cutting travel times significantly.

Surpassing the current China's CR400 Fuxing trains (350 km/h)

**Testing Details:** Over 200,000 km test distance, 3,000 simulations, and 2,000 platform tests conducted

**Global Comparison:** Japan's Shinkansen: 320 km/h; European ICE 3: 350 km/h.

### 4. Pakistan Atomic Energy Commission gets licence for largest nuclear plant

Pakistan is set to construct its largest nuclear plant for electricity generation after the country's atomic energy regulatory agency issued the licence for it.



The Pakistan Nuclear Regulatory Authority (PNRA) issued the licence to build Chashma Nuclear Power Plant Unit 5 (C-5), the largest plant producing electricity through nuclear power with a capacity of 1200 MWe.

C-5 is an advanced third-generation Pressurised Water Reactor of Chinese Hualong design, having active and passive safety features, including a double-shell containment and reactor-filtered venting system.

It has a lifespan of 60 years.

This is the third nuclear power plant in Pakistan with this design.

Two other plants, Karachi Nuclear Power Plants units 2 and 3, are already operating successfully and adding electricity to the national grid.

## 5. PSLV-C60 successfully launches SpaDeX and 24 payloads



Launch of: Space Docking Experiment (SpaDeX) mission + 24 Payloads

Launched by: ISRO

Launch vehicle: PSLV-C60

SpaDeX:

Aim: To demonstrate advanced in-space docking technology, a crucial capability for future missions, including lunar expeditions and the Bharatiya Antariksh Station (BAS).

Spacecraft: 2 (SDX01 (the Chaser) and SDX02 (the Target))

Managed by: ISRO Telemetry, Tracking and Command Network (ISTRAC)

Initially, they will drift apart to a distance of approximately 10-15 kilometers.

Once this distance is reached, the drift will be arrested, and onboard systems will undergo thorough health checks.

After confirming system functionality, the Chaser will begin its approach toward the Target satellite in carefully controlled increments.

## 6. India Launches UG Minor in Quantum Technologies

India's first Undergraduate (UG) Minor Programme in Quantum Technologies, jointly launched by the All India Council for Technical Education (AICTE) and the National Quantum Mission (NQM), is set to commence from the next academic session.

Designed for engineering students in their third or fourth semester

This initiative aims to create a skilled workforce in quantum computing and related fields, aligning with India's National Quantum Mission goals.

## 7. Maharashtra gets its first Made-in-India surgical robot





India's first surgical robot called SSI Mantra was built in 2017 by Dr Sudhir Srivastava.

The Indian surgical robot is a modular design with over 5 detachable arms, which can be helpful even in heart surgery.

The first Indian-made surgical robot system was installed at Rajiv Gandhi Cancer Institute in New Delhi and later in Hyderabad and Raipur.

The indigenous surgical robotic technology has become the first company in India to receive Central Drugs Standard Control Organisation (CDSCO) approval for Telesurgery and Teleproctoring.

## 8. NASA Unveils New Mars Drone Design

NASA has unveiled the successor of its highly successful Ingenuity helicopter that roamed over

the surface of Mars for over three years after landing there alongside the Perseverance Rover in 2020

A computer rendering, produced in collaboration between the Jet Propulsion Laboratory (JPL) in Southern California and the Ames Research Center, shows a drone-like vehicle that is about the size of an SUV with six rotors.

Notably, each rotor has six blades, which are smaller than those on Ingenuity but theoretically, could provide even more lift.

## 9. Indian astronomers discover a new galaxy

Astronomers have made a discovery approximately 430 million light-years from Earth in the Leo constellation.

Revealing a nascent ultra-diffuse galaxy forming at the end of the longest tidal tail ever observed, associated with the galaxy NGC 3785.

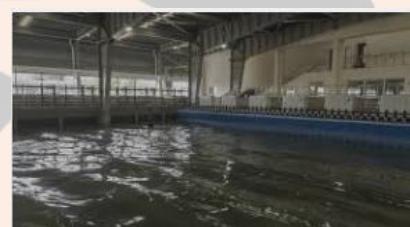
The discovery of the galaxy formation, driven probably by the gravitational interaction between NGC 3785 and a neighbouring

galaxy, marks a major milestone in understanding galaxy evolution.

NGC 3785 galaxy is known to possess the longest tidal tail discovered so far.

Found by: Astronomers from the Indian Institute of Astrophysics (IIA)

## 10. IIT-Madras Sets Record with Asia's Largest Wave Basin



Inauguration of: Asia's largest shallow wave basin

Inaugurated by: IIT-Madras

Location: Discovery campus, Thaivur (suburb of Chennai).

Aim: To tackle complex coastal engineering challenges. It is poised to significantly advance marine science & engineering.

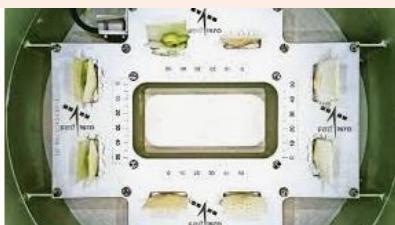
Development: Indigenously designed and constructed, except for a few components.



**Collaborators:** National Technology Centre for Ports, Waterways, and Coasts (NTCPWC), Ministry of Shipping.

Eight cowpea seeds were placed in a controlled, closed-box environment with active thermal regulation to mimic conditions encountered by plants during space travel.

### 11. Isro marks milestone as first leaves sprout in space



**Context:** Successfully germinated a cowpea seeds in space

**Name of Organization:** Indian Space Research Organisation (ISRO)

The seeds are part of the Compact Research Module for Orbital Plant Studies (CROPS) experiment.

Sprouted within just four days of being sent into space aboard the PSLV-C60 mission.

The CROPS experiment was designed by ISRO's Vikram Sarabhai Space Centre (VSSC).

**Reason:** To investigate plant growth in the unique environment of microgravity.

### 13. SpaDeX mission: India becomes 4th nation to achieve successful space docking of 2 satellites



### 12. New Glenn Rocket, Named After NASA Astronaut John Glenn

Blue Origin, the US space company founded by billionaire Jeff Bezos in 2000, made its maiden voyage into orbital space Thursday with its brand-new rocket, New Glenn.

New Glenn honors a legendary astronaut: John Glenn, the first American to orbit Earth in 1962.

It follows in the steps of New Shepard, Blue Origin's first rocket which was named for Alan Shepard, the first American in space.

Standing 320 feet (98 meters) tall -- roughly equivalent to a 32-story building -- New Glenn is both larger and more powerful than its smaller sibling, which is used for suborbital space tourism.

The Indian Space Research Organisation has achieved a historic milestone today after the successful space docking of its two satellites named Chaser and Target under the SpaDex mission.

After the stupendous success of the indigenously developed Bharatiya Docking System by ISRO, India has become the fourth country to use this technology after the USA, Russia and China.

Docking technology is critical in assembling the space station and in crewed missions.

It provides crucial facilities including in-orbit refueling and assembling heavy infrastructure in microgravity.

### 14. Google-backed Pixxel launches India's first



## private satellite constellation

Pixxel has successfully launched three high-resolution commercial hyperspectral satellites, part of its 'Firefly' constellation, from the Vandenberg Space Force Base in California.

The satellites were deployed on SpaceX's Transporter-12 rideshare mission, integrated via Exolaunch.

Digantara also launched its SCOT satellite aboard SpaceX's Transporter-12 mission to enhance space safety and track Resident Space Objects (RSOs).

### 15. India's first robotic system performs telesurgeries over a distance of 286 km

India's indigenous surgical robotic system, SSI Mantra, successfully conducted two robotic cardiac surgeries via telesurgery over a distance of 286 kilometers.

The surgeries were remotely performed at Manipal Hospital in Jaipur by Dr. Sudhir Srivastava, operating from Gurugram, using the

advanced SSI Mantra 3 Surgical Robotic System.

The first procedure, a Telerobotic-assisted Internal Mammary Artery Harvesting, was successfully completed in just 58 minutes.

The surgery demonstrated remarkable precision, with an ultra-low latency of 35-40 milliseconds (1/20th of a second).

This was followed by another world-first: a robotic beating heart totally endoscopic coronary artery bypass (TECAB), considered one of the most complex cardiac surgical procedures.

This surgery was also performed via telesurgery, connecting Gurugram and Jaipur, with an equally low latency of just 40 milliseconds.

### 16. ISRO to launch communication satellite of US-based AST SpaceMobile



Name of satellite: BlueBird Block-2 satellites of AST SpaceMobile (US-based firm AST SpaceMobile)

Launch by: ISRO

Name of Rocket: LVM3 rocket

Type: Communication satellite

Aim: To provide space-based cellular broadband network services on smartphones.

Upcoming GSLV Mission: GSLV-F15 and GSLV-F16

GSLV-F15: Carry the NVS-02 navigation satellite to augment the NavIC constellation, bolstering India's positioning and navigation capabilities with indigenously developed atomic clocks.

GSLV-F16:

Launch NISAR, a sophisticated Earth observation satellite co-developed with NASA.



Equipped with advanced radar imaging technology, NISAR will provide critical data on agriculture, natural disasters, and climate monitoring.

### 17. DRDO's New Cold Weather Clothing System HIMKAVACH



DRDO's HIMKAVACH multi-layer cold weather clothing system has passed user trials, designed to protect military personnel in extreme temperatures from +20°C to -60°C.

The innovative system provides optimal insulation, breathability, and moisture protection, meeting stringent performance standards.

**Strategic Importance:** Crucial for soldiers operating in high-altitude regions, like the Himalayas.

Date founded: 1958

HQ: New Delhi

Chairman: Sameer V. Kamat

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### 18. Union Minister Ashwini Vaishnaw Launches One VEGA-based SoC & Two DIR V VEGA processor



Launch of: One VEGA-based SoC & Two DIR V VEGA processor

Launched by: Union Minister Ashwini Vaishnaw

Based on: Processor based development boards, Artificial Intelligence for Environment & Sustainability (ARIES) ECO and ARIES NOVA

These are designed and developed by C-DAC, as part of the Government of India (GoI)'s Digital India RISC-V Microprocessor (DIR-V) program.

The Union Minister highlighted that Computing and technological advancement is a core building block for India to become a developed nation by 2047.

### 19. Gaganyaan: LPSC Delivers Crew Module's Liquid Propulsion System

The Indian Space Research Organisation (ISRO) is advancing its Gaganyaan project, which aims to establish human spaceflight capabilities.

The Liquid Propulsion Systems Centre (LPSC) has successfully integrated the Crew Module's liquid propulsion system and dispatched it for the first uncrewed mission, Gaganyaan (G1).

This mission is a critical step towards sending a crew of three astronauts into a 400 km orbit for a three-day mission.

The Crew Module Propulsion System (CMPS) is a bi-propellant Reaction Control System (RCS) designed for precise manoeuvring of the spacecraft.

It utilises 12 thrusters, each providing 100 Newtons of thrust, to control the module's pitch, yaw, and roll during descent and re-entry.



This system ensures stability until the parachute system deploys.

## 20. China launches Pakistan's satellite into space



China successfully launched Pakistan's first indigenous Electro-Optical (EO-1) satellite, PRSC-E01, from the Jiuquan Satellite Launch Center.

The satellite, designed to collect Earth observation data using electro-optical sensors, was deployed into its planned orbit by a Long March-2D carrier rocket at 12:07 pm Beijing Time.

## 21. SpaceX launches two lunar landers: Blue Ghost-1, Hakuto-R2 begin journey to Moon



A SpaceX Falcon 9 rocket launched a pair of lunar landers from the Kennedy Space Center of NASA in Florida.

The Elon Musk-owned company noted that the Falcon 9 rocket launched Firefly Aerospace's Blue Ghost Mission 1 and Japan-based company Ispase's RESILIENCE lunar lander.

Blue Ghost, which has been tucked inside the rocket's nose cone, is a 6.6-foot-tall (2-metre) lunar lander, developed by the Texas-based company.

This uncrewed mission marks Firefly Aerospace's maiden launch to the lunar surface.

The company serves as a contractor for NASA's Commercial Lunar Payload Services (CLPS), a part of the US space agency's Artemis program.

Under this, NASA is planning to return humans to the

Moon for the first time in over five decades.

## 22. India's sixth and Eastern India's first astronomical observatory inaugurated in Garpanchcot Hills of Purulia

Eastern India's first astronomical observatory inaugurated by Satyendra Nath Bose National Centre for Basic Sciences in Garpanchcot hills of Purulia district of West Bengal, which is the sixth astronomical observatory in the country and named after Satyendra Nath Bose.

Two telescopes have been installed at this centre and an automatic weather forecasting centre has also been opened.

The centre is located at an altitude of 600 m above sea level so that it is located in a non-polluted area and the time from November to April is considered the most suitable time for better observation.

## 23. India's Third Launch Pad Approved





The Union Cabinet approved the establishment of a Third Launch Pad (TLP) at the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh.

**Aim:** To support the next generation of Indian Space Research Organisation's (ISRO) launch vehicles and enhance the country's capacity for human spaceflight missions.

The TLP will be designed to support ISRO's upcoming Next Generation Launch Vehicles (NGLV) and serve as a backup for the existing Second Launch Pad (SLP) at Sriharikota.

The TLP will be adaptable to support not only the NGLV but also LVM3 vehicles, including those with semi-cryogenic stages, and future scaled-up versions of the NGLV.

The project is expected to involve substantial industry participation, drawing on ISRO's experience from the successful establishment of earlier launch pads, while maximizing the use of existing facilities.

The TLP project is projected to take four years to

complete, with a total cost of Rs. 3984.86 crore, which includes the establishment of the launch pad and related infrastructure.

#### 24. ISRO successfully carried out the demonstration of restarting its Vikas liquid engine



The Indian Space Research Organisation (ISRO) achieved milestones with its Vikas liquid engine.

The successful demonstration of engine restart capabilities marks a critical step towards enhancing the reusability of launch vehicles.

This progress aligns with ISRO's commitment to advancing space technology and commercial operations.

The Vikas engine is a family of hypergolic liquid-fuel rocket engines developed by ISRO.

It powers the liquid stages of various launch vehicles, including PSLV, GSLV, and LVM3.

The engine was first developed in the 1970s and has undergone several enhancements since.

#### Types of Vikas Engines

**HTVE** (High Thrust Vikas Engine): Modified engine with 800 kN thrust for GSLV.

**HPVE** (High Pressure Vikas Engine): Under development for future GSLV boosters.

#### 25. India's first global CAR T-cell therapy for Non-Hodgkin's Lymphoma launched

Immuneel Therapeutics, a leading cell and gene therapy startup backed by entrepreneur Kiran Mazumdar-Shaw, has unveiled Qartemi.

A significant step forward for India's cancer treatment.

The country's first global CAR T-cell therapy, that uses genetically modified T cells to fight the terminal disease.

The startup was the first company in India to conduct



the therapy trials in 2022 for adult patients with relapsed or refractory B-cell non-hodgkin lymphoma (B-NHL), addressing a critical gap in India's cancer immunotherapy landscape.

## 26. IIT-Madras' ePlane Becomes First Firm to Receive Type Certification Application Acceptance from DGCA

The ePlane Company, incubated at IIT Madras and

developer of electric Vertical Takeoff and Landing (eVTOL) aircraft, has become the first private Indian company to receive formal acceptance from the Directorate General of Civil Aviation (DGCA)

for the Type Certification of its eVTOL aircraft, the e200X.

It aims to launch its eVTOL services by 2026 and is targeting the movement of over 500,000 people daily within three years.

ePlane will continue to collaborate closely with DGCA on additional aspects of aircraft design and operations to uphold the highest

safety standards and further enhance the scalability of electric aviation in India.

Satya Chakravarthy, Founder of The ePlane Company

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## Apps & Portals

### 1. Govt launches revamped portal 'BAANKNET' for e-auction of properties



Launch of: Revamped portal 'BAANKNET'

Launched by: Secretary of the Department of Financial Services, M. Nagaraju

Reason: For the e-auction of properties

The platform consolidates information on e-auction properties from all public sector banks and offers a one-stop destination for buyers and investors to discover a wide range of assets.

The introduction of the platform will aid the recovery process of PSBs, improve the balance sheets of banks, and enhance credit availability to businesses and individuals.

The listings in the portal include residential properties such as flats, independent houses, and open plots, as well as

commercial properties, industrial land and buildings, shops, vehicles, plant and machinery, and agricultural and non-agricultural land.

1,22,500 properties have already been added to the auction.

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

### 2. EPFO Launches Centralised Pension Payments System



Launch of: Centralised Pension Payments System

Launched by: Employees' Provident Fund Organisation (EPFO)

Status: Fully operational

Beneficiary: Pensioners

The first pilot of CPPS was successfully completed in October 2024 in Karnal, Jammu and Srinagar regional offices through the disbursement of about ₹11 core to more than 49,000 EPS pensioners.

Total pension disbursing Regional offices of EPFO for December 2024: 122 pension

What is CPPS?

The Centralised Pension Payments System (CPPS) is a paradigm shift from the existing pension disbursement system, which is decentralised.

Under the existing system, each of the EPFO's zonal/regional offices maintains separate agreements with only three to four banks.

However, with the introduction of CPPS, the pensioner will now be allowed to take his/her pension from any bank.

Also, the pensioners will not be required to visit the bank



for any verification at the time of commencement of pension.

Under the CPPS, the pension will be immediately credited upon release.

**EPFO**

Employees' Provident Fund Organisation

4 March 1952

New Delhi

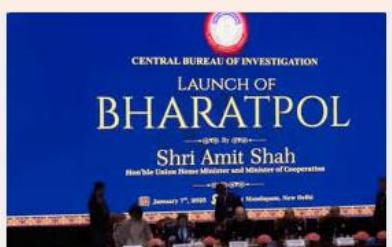
Ramesh Krishnamurthi

EPFO 3.0 rollout by June

EPFO will issue ATM cards to its members following the launch of EPFO 3.0

The withdrawals will be restricted to 50% of the total balance in the beneficiary's account.

### 3. Home Minister Amit Shah launched 'Bharatpol'



Launch of: BHARATPOL portal

Launched by: Home Minister Amit Shah

Launched on: January 7, 2025

Developed by: Central Bureau of Investigation

Aim: To streamline the processing of all requests for international assistance through INTERPOL, including the issuance of Red Notices and other colour-coded INTERPOL notices.

Five key modules of BHARATPOL: Connect, INTERPOL Notices, References, Broadcast, and Resources

It has access to 19 types of databases from INTERPOL, which will be helpful in analyzing crimes, preventing them, and apprehending criminals

#### INTERPOL:

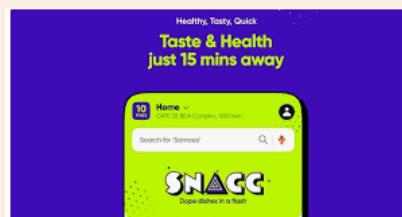
The International Criminal Police Organization

Headquarters: Lyon, France

President: Ahmed Naser Al-Raisi

Founded: 7 September 1923, Vienna, Austria

### 4. SNACC: Swiggy launches new app with 15-minute food delivery promise



Swiggy introduced a new app named SNACC.

15 minutes delivery of quick bites, beverages, and meals

This launch comes as Zomato and Zepto introduce their own quick delivery offerings, among other competitors.

Blinkit, owned by Zomato, has introduced Bistro to offer fast food deliveries.

Zepto is set to launch Zepto Cafe, aiming for 10-minute delivery times.

Ola is extending its 10-minute food delivery service, Ola Dash.

### 5. Govt's e-shram portal now available in 22 languages

Union Minister of Labour & Employment and Youth Affairs & Sports, Dr. Mansukh Mandaviya, launched the



multilingual functionality on e-Shram portal.

This portal will now be available in all 22 Scheduled Languages.

The previous version was available only in English, Hindi, Kannada and Marathi.

#### 6. Blinkit launches 10-minute food delivery app 'Bistro'



Zomato-owned Blinkit has launched Bistro, a 10-minute food delivery app.

The quick food delivery service is being rolled out across Gurugram as a pilot project.

CEO of Blinkit: Albinder Dhindsa

Zepto Cafe by Zepto

Snacc by: Swiggy

#### 7. Govt. launches app to promote battlefield tourism

The Bharat Ranbhoomi Darshan app serves as a comprehensive platform for military tourism, offers users information about India's wartime history.

It features detailed accounts of 77 battlefield sites, providing visitors an in-depth understanding of some of the key military events.

The app includes virtual tours and interactive multimedia, allowing users to explore locations like the Dras War Memorial (Kargil War, 1999), Walong War Memorial (Battle of Walong, 1962), Tawang War Memorial, Longewala War Memorial and Operation Meghdoot War Memorial.

#### 8. CM launches RTI Online portal to simplify citizen access to information

Jammu and Kashmir CM, Omar Abdullah, has launched the Jammu & Kashmir Right to Information (RTI) Online Portal.

Aim: This initiative will provide easy access to

government information under the RTI Act, empowering citizens with a faster, more transparent, and cost-efficient mechanism.

J&K (UT):

Administering state: India

Capitals: Srinagar (May–October); Jammu (November–April)

Districts: 20

Union territory: 31 October 2019

#### 9. Dharmendra Pradhan launches Registration Portal for Kashi Tamil Sangamam Phase 3

Union Minister for Education, Dharmendra Pradhan, launched the registration portal for the 3rd edition of Kashi Tamil Sangamam (KTS).

The Minister announced that KTS 3.0 will commence on 15th February 2025 in Varanasi, Uttar Pradesh.

Theme of KTS 3.0 will be Sage Agasthyar - Shri Dharmendra Pradhan



This 10-day-long event will conclude on 24th February 2025, he added.

The portal, kashitamil.iitm.ac.in - hosted by IIT Madras, will accept registrations till 1st February 2025.

#### 10. Kerala state agency app to help parents monitor their children's academics

A state-run agency in Kerala has developed an innovative mobile application that empowers parents to actively monitor the academic journey of their children.

The 'Sampoorna Plus' Mobile App, developed by Kerala Infrastructure and Technology for Education (KITE).

KITE is the technology arm of the Kerala General Education Department.

This app has details like student attendance, their academic performance, and

evaluation of extracurricular activities which will benefit the teachers, students and parents.

#### 11. Air India Launched Smart AI Feature - eZ Booking



Air India has introduced a new Artificial Intelligence (AI)-powered feature called eZ Booking.

It allows customers to book tickets in fewer steps than ever before, just by texting or talking to the AI agent with their travel details.

Currently available exclusively for Maharaja Club members—Air India's loyalty programme—this feature simplifies ticket booking on airindia.com by removing unnecessary commands and screens.

eZ Booking uses advanced 'Agentic AI' technology, which acts like a digital travel agent.

It listens to the customer's requirements and creates a tailored travel itinerary.

#### 12. Zepto eyes 10-min medicine delivery space



Zepto has introduced 'Zepto Pharmacy' as part of its pilot programme in select locations across Bengaluru, Mumbai, and Hyderabad.

The offering is integrated within the company's main app and offers both prescription and over-the-counter medicines.



## Defence

### **1. Indian Navy to Commission 3 Advanced Combatants**



The Indian Navy is set to commission three frontline combatants:

(1) 'Nilgiri,' the lead ship of the Project 17A stealth frigate class

(2) 'Surat,' the fourth and final ship of the Project 15B stealth destroyer class

(3) 'Vaghsheer,' the sixth and final submarine of the Scorpene-class project

Location: Naval Dockyard, Mumbai

Date: 15 January 2025

Aim: To provide a significant boost to the Indian Navy's combat potential while underscoring the country's pre-eminent status in indigenous shipbuilding.

All three platforms have been designed and constructed

entirely at Mazagon Dock Shipbuilders Limited (MDL), Mumbai.

#### Project-75

Project 75 includes the indigenous construction of six diesel electric attack submarines of Scorpene class.

The submarines are being constructed by the Mazagon Dock Shipbuilders Limited (MDL) in Mumbai in collaboration with the Naval Group of France.

Under the project INS Kalvari, INS Khanderi, INS Karanj and INS Vela were commissioned between 2017 and 2021.

The fifth submarine, INS Vagir, was commissioned recently.

The sixth submarine Vagsheer is the last from the project.

### **2. India's defence exports crossed record Rs 21,000 crore**

Data shared by: Defence Minister Rajnath Singh

Comparing period: 2014-2024

India's defence exports have crossed a record ₹21,000 crore

Target: To achieve defence exports of ₹50,000 crore by 2029

### **3. China launches amphibious assault ship Sichuan**

China has launched a new Type 075 amphibious assault ship, named Sichuan,

These ships are comparable to the U.S. Navy's amphibious assault ships, capable of deploying helicopters, landing craft, and troops.

Displacement:  
Approximately 40,000 tons.

Capabilities:

Helicopter operations.

Transport and deployment of amphibious vehicles and troops.

Command and control center for amphibious operations.



Equipped with advanced radar, communication systems, and air defense systems.

#### **4. Defence Ministry declares 2025 as 'Year of Reforms'**

The Ministry of Defence has declared 2025 as the Year of Reforms in order to give impetus to the on-going and future reforms in the Defence Sector.

The focus of these reforms is to ensure that the Armed Forces are transformed into a technologically-advanced, combat-ready force capable of multi-domain integrated operations.

To achieve this vision, several key areas have been identified for focused intervention throughout 2025.

#### **5. Defence Ministry inks Rs 2,867 crore contracts**

MoU Between: Defence Ministry + (Mazagon Dock Shipbuilders Limited & Naval Group, France)

Total MoU: 2

Total Cost: Rs 2,867 crore

Defence Ministry + Mazagon Dock Shipbuilders Limited: construction of Air Independent Propulsion (AIP) Plug, cost: Rs 1,990 crore

Defence Ministry + Naval Group, France: Integration of Electronic Heavy Weight Torpedo to augment fire power capabilities of Kalvari-Class submarines, Cost: Rs 877 crore

#### **6. Indian Army Unveils Chhatrapati Shivaji Statue at Pangong Tso**



The Indian Army has unveiled a statue of Chhatrapati Shivaji Maharaj at Pangong Tso in Ladakh

The statue is erected at an altitude of 14,300 feet.

Location: Near Line of Actual Control (LAC) with China.

Statue symbolizes India's strategic resolve and military presence.

#### **7. Indian Army contingent departs for 18th edition of Battalion Level Joint Military Exercise Surya Kiran**

Name of exercise: Surya Kiran

Edition: 18th

Countries: India and Nepal

Location: Saljhandi, Nepal

Aim: To enhance interoperability in jungle warfare, counter-terrorism operations in mountains, and Humanitarian Assistance and Disaster Relief under the United Nations Charter.

#### **8. French Naval Ships Visit Kochi to Strengthen Indo-French Naval Collaboration**

Context: French Naval Ships Visit Kochi, Kerala, India

Name of French Naval Ships: F S Forbin and FS Alsace

The two navies will engage in professional exchanges, cross deck visits and Subject Matter Expert Exchanges.

The visit is expected to enhance interoperability,



foster mutual understanding and strengthen collaboration between the navies of the two countries.

## 9. DRDO's 67th Foundation Day



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

Founded in 1958, DRDO has expanded from a small organization with 10 laboratories to a network of about 52 laboratories and 5 DRDO Young Scientist Laboratories (DYSLs) across India.

Formed: 1958

Headquarters: New Delhi

Motto: "Strength's Origin is in Science"

Sameer V. Kamat, Chairman, DRDO

## 10. Navika Sagar Parikrama II

The Indian Naval Sailing Vessel (INSV) Tarini left Lyttelton Port, New Zealand on 4th January 2025.

Reason: For its onward passage (third leg) to Port Stanley (Falkland Islands)

Longest leg of the expedition

Distance: 5600 nm (approx 10,400 km).

INSV Tarini being undertaken by two Indian Navy women officers viz. Lt Cdr Dilna K and Lt Cdr Roopa

## 11. Government Considers Honorary Senior Ranks for Retiring Paramilitary Personnel

The government is mulling honorary senior ranks for eligible Central Armed Police Force (CAPF) personnel a month before they retire in order to "boost their morale."

CAPF personnel are entitled to at least three promotions during service.

## 12. Indigenously made fast patrol vessels 'Amulya' and 'Akshay' launched in Goa



Two Fast Patrol Vessels (FPVs) - Amulya and Akshay - indigenously designed and constructed by the Goa Shipyard Limited (GSL) for the Indian Coast Guard (ICG) were launched.

The two FPVs are the third and fourth vessels of the fleet of eight FPVs being constructed by GSL for ICG, underscoring the shipyard's pivotal role in realising the vision of Aatmanirbharta in defence production.

## 13. Aero India 2025: India's Aerospace Innovations and Global Ties

Name of event: Aero India 2025

Edition: 15th edition



Location: Air Force Station, Yelahanka in Bengaluru, Karnataka

Date: 10th -14th February 2025

Theme 2025: The Runway to a Billion Opportunities

#### 14. Bharat Dynamics Limited to Co-Produce Ultra Maritime Sonobuoys

India and the U.S. announced cooperation on co-production of U.S. sonobuoys for Undersea Domain Awareness (UDA) for the Indian Navy, a high-end technology that allows tracking submarines in the deep seas and oceans.

Ultra Marine, a U.S.-based world-leader in the design and production of undersea warfare capabilities, and Bharat Dynamics Limited will jointly supply and manufacture sonobuoys for the Indian Navy as per U.S. Navy standards, with production split across the U.S. and India, in accordance with 'Make in India' principles.

#### 15. 1st India-Malaysia Security Dialogue

India and Malaysia held a key dialogue during which the two sides exchanged views on the global and regional security environment and agreed to "deepen cooperation" in counter-terrorism and deradicalisation, and in the field of maritime security.

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.

During the dialogue, they also explored ways to enhance cooperation in critical minerals and rare earths.

It was agreed to institutionalise the dialogue by holding annual meetings

Malaysia:

Capital: Federal Territory of Kuala Lumpur

Official language: Malay

Prime minister: Anwar Ibrahim

#### 16. Indian Navy takes delivery of 6th & final state-of-the-art Scorpene-class submarine

Name of sixth Scorpene submarine of Project P-75: Vaghsheer

Handed over by: Mazagon Dock Shipbuilders Limited, Mumbai

Handed over to: Indian Navy

The advanced technology used in the Scorpene ensures superior stealth features and the capability to launch precise attacks using guided weapons.

Vaghsheer can launch attacks with both torpedoes and tube-launched anti-ship missiles, whether submerged or on the surface.

Delivery of the six submarines: Kalvari, Khanderi, Karanj, Vela, Vagir, and Vaghsheer

#### 17. Govt signs Rs 2,960 crore deal with Bharat Dynamics to make medium-range surface-to air-missiles for India



The Ministry of Defence (MoD) has signed a Rs. 2,960 crore contract with Bharat Dynamics Limited (BDL) for the supply of Medium-Range Surface-to-Air Missiles (MRSAM) for the Indian Navy.

The contract, finalised in New Delhi on Friday in the presence of Defence Secretary Rajesh Kumar Singh, marks a significant step towards enhancing India's defence capabilities.

The MRSAM system will be fitted onboard multiple Indian Naval ships and is planned for integration into future naval platforms.

This contract aligns with the government's vision of 'Aatmanirbhar Bharat,' with the missiles being supplied under the 'Buy (Indian)' category, incorporating predominantly indigenous content.

The project is expected to generate around 3.5 lakh mandays of employment in the defence sector, including contributions from various MSMEs, further bolstering India's defence manufacturing capabilities.

### **18. India tests micro missile system Bhargavastra to counter Swarm drone**



Indigenously developed micro missile system Bhargavastra has been successfully tested at the Gopalpur Seaward firing range.

The Indian Army Air Defence and Guided Missile School and Centre is situated at Gopalpur, Odisha.

The micro missile system has been developed to counter the threat of swarm drone attack.

The successful tests were carried out in the presence of the senior Army officers.

The Bhargavastra has not been inducted into the Indian Army as the system has to undergo further tests and after the Army approves the system the government of India will decide to induct it or not.

The Bhargavastra has been developed by the 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 attack.

### **19. Def Min Rajnath Singh discusses defence cooperation issues with his UK counterpart**



Defence Minister Rajnath Singh held a telephonic conversation with the UK Secretary of State for Defence, John Healey.

The two ministers discussed the ongoing defence cooperation issues and emphasised the need to maintain the momentum in bilateral relations.

They also reviewed the progress made between the two countries in niche defence technology areas



such as Electric Propulsion and jet engines.

The two ministers expressed satisfaction over the recent signing of the Statement of Intent on Electric Propulsion.

With the increased focus of the UK on the Indo-Pacific, both sides will explore the possibilities of joint work and enhanced maritime engagements in 2025.

## 20. Launch of INS Utkarsh

Larsen & Toubro (L&T) has successfully launched the second multi-purpose vessel (MPV) for the Indian Navy, named INS Utkarsh.

The launch took place at the Kattupalli Shipyard near Chennai.

This event marks India's advancements in indigenous shipbuilding as part of the Aatmanirbhar Bharat mission.

The launch occurred within three months of the first MPV, INS Samarthak, demonstrating L&T's accelerated production capabilities. India food delivery

INS Utkarsh measures 107 metres in length and 18.6 metres in width. It has a displacement of over 3,750 tonnes.

## 21. CISF Expands with New Battalions for Security

The Central Industrial Security Force (CISF) is undergoing expansion, as approved by the Ministry of Home Affairs (MHA).

This decision will create two additional battalions, each comprising 1,025 personnel.

The total number of CISF battalions will increase from 13 to 15, resulting in 2,050 new job opportunities.

The expansion aims to enhance national security, particularly in internal security and the management of high-security jails.

CISF:

Motto: Protection and Security

Formed: 10 March 1969

Headquarters: New Delhi

DG: Rajwinder Singh Bhatti

## 22. Nag Mark 2 Anti-Tank Guided Missile



India successfully conducted field trials of the indigenously developed Nag Mk 2 Anti-Tank Guided Missile (ATGM) at Pokhran Field Firing Range in Rajasthan.

Nag Mk 2 Anti-Tank Guided Missile (ATGM)

It is a third-generation, all-weather, fire-and-forget anti-tank guided missile with lock-on after launch capability, allowing it to autonomously track and engage targets.

It is designed to neutralize modern armoured vehicles, including those with Explosive Reactive Armour (ERA), using a tandem high-explosive anti-tank (HEAT) warhead for enhanced destructive power.



7 to 10 kilometres. Its predecessor was the Nag Mark 1 (4 km range).

### 23. Fourth edition of Project 'Veer Gatha 4.0'

It is a joint initiative by the Ministry of Defence and Ministry of Education.

Project Veer Gatha 4.0:

It presented a variety of thought-provoking topics for essay and paragraph writing.

Students had the opportunity to write about their chosen role models, particularly focusing on Gallantry Award recipients.

### 24. CATS Warrior: HAL completes key test of loyal wingman for deep-strike ops



Hindustan Aeronautics Limited (HAL) achieved a significant milestone in its flagship Combat Air Teaming System (CATS) programme.

Successful completion of the engine ground run of a full-scale demonstrator, CATS-Warrior loyal wingman.

The Aircraft Research and Design Centre (ARDC) handled the aircraft design and integration

The Strategic Electronics Research and Development Centre (SLRDC) provided the indigenous mission computer

The Engine Division (AERDC) supplied the indigenous power plant.

The CATS programme represents a leap in unmanned and manned combat aircraft systems and has been under development by the Bengaluru-headquartered defence public sector undertaking (DPSU) for several years.

### 25. Indian Army to conduct 'exercise devil strike'

The Indian Armed Forces are set to conduct Exercise Devil Strike from January 16 to 19, 2025.

A joint exercise involving the elite airborne soldiers from

the Indian Army and the Indian Air Force.

The exercise will occur at the training areas and firing ranges, validating critical drills and enhancing operational readiness in a challenging environment.

### 26. Armenia to tow Indo-French artillery gun system

India and France have developed the Trajan 155 mm towed artillery gun system.

Armenia has chosen this system for its forces. Several subsystems of the gun were developed in India.

Deliveries will happen in the coming months.

Armenia is also getting Pinaka multi-barrel rocket launchers and Akash air defense systems from India.

### 27. Defence Ministry signs over ₹3,000 cr deal with Bharat Dynamics for MRSAM supply to Indian Navy

The Defence Ministry signed a contract with Bharat



Dynamics Limited for the supply of Medium-Range Surface-to-Air Missiles (MRSAM) for the Indian Navy at a cost of around three thousand crore rupees.

The MRSAM system is a standard fit, onboard multiple Indian Naval Ships and is planned to be fitted on the majority of the future platforms planned for acquisition.

The contract marks a critical milestone in the ongoing efforts to bolster India's defence capabilities and indigenous advanced military technology.

## 28. Indian Naval Ship Mumbai participates in multinational La Perouse exercise

Indigenously designed and built guided missile destroyer Indian Naval Ship (INS) Mumbai is participating in the fourth edition of the multinational naval exercise La Perouse.

Location: Eastern Indian Ocean

The 2025 edition of the La Perouse exercise is being headed by France with eight

other countries - India, the US, Canada, Malaysia, Indonesia, Australia, the UK and Singapore- participating as well.

The first phase of the La Perouse exercise, with a focus on the straits of Malacca and Sunda, got underway on January 16 and will continue till January 20, while the second phase will be held from January 21 to 24 in the Lombok strait.

## 29. Indian Army Pushes to Expand Pinaka MBRL Procurement



The Pinaka Multi-Barrel Rocket Launcher (MBRL) is advancement in India's artillery capabilities.

Developed by: Defence Research and Development Organisation (DRDO)

It was designed to replace older Soviet-era systems.

As of January 2025, the Pinaka has gained international recognition, with countries like Armenia and France expressing interest in its acquisition.

The Indian Army plans to expand its orders, denoting the system's strategic importance.

Army Chief General Upendra Dwivedi stated that two Pinaka missile system contracts will be signed before March 31, the end of this financial year.

One contract, worth ₹5,700 crore, is for high-explosive pre-fragmented ammunition, and the other, worth ₹4,500 crore, is for area denial munitions.

### Variants of Pinaka

Pinaka Mk-1 – Range of 48 km.

Pinaka Mk-I Enhanced – Range of 60 km.

Pinaka Mk-II – Range of 90 km.

Pinaka Mk-III – Under development with a projected range of 120 km.



Plans to increase operational regiments from 16 to 22 by 2028.

### 30. DRDO develops Scramjet that powers hypersonic missiles to travel 5 times the speed of Sound



Defence Research & Development Laboratory (DRDL), a Hyderabad-based laboratory of Defence Research and Development Organisation (DRDO) has taken the initiative in developing a long-duration Supersonic Combustion Ramjet or Scramjet powered Hypersonic technology.

DRDL recently developed these technologies and demonstrated a cutting-edge Active Cooled Scramjet Combustor ground test for 120 seconds for the first time in India.

The successful ground test marks a crucial milestone in developing next-generation hypersonic missiles.

It is being pursued by a select few nations including the USA, Russia and China, due to its ability to bypass air defence system and hit target.

Hypersonic missiles are a class of advanced weaponry that travel at speeds greater than Mach 5 i.e., five times the speed of sound or more than 5,400 km/hr.

### 31. Ministry of Defence Signs ₹1,561 Crore Deal with Heavy Vehicles Factory

The Ministry of Defence has signed a contract worth Rs 1,561 crore with Heavy Vehicles Factory for procuring 47 T-72 Bridge Laying Tanks (BLT) for the Indian Army.

**Aim:** To enhance battlefield mobility and offensive capability, supporting the 'Make in India' initiative and boosting the economy and employment opportunities.

**BLT** is a critical equipment which is deployed to launch bridges during offensive and defensive operations by mechanised forces.

### 32. Indian Army Inaugurates Bailey Bridges Over Shyok River



The Indian Army has recently inaugurated two bailey bridges over the Shyok River in Ladakh.

This development enhances connectivity between the Shyok and Nubra valleys.

The inauguration took place near Shatse Taknak in the Diskit sub-division of Leh, under the supervision of Brigadier V S Salaria.

The bridges were constructed by the Fire and Fury Corps Engineers.

**Aim:** To improve access for local communities, especially during harsh winter months.

The newly inaugurated bailey bridges are 50 feet wide and 100 feet long.

### 33. Rajnath Singh launches advanced Battlefield



## Surveillance System 'SANJAY'



Defence Minister Rajnath Singh inaugurated the Battlefield Surveillance System (BSS) in New Delhi.

Named SANJAY, the advanced automated system

is designed to integrate data from various ground and aerial sensors.

These inputs are processed to ensure accuracy, eliminate redundancy, and provide a unified surveillance picture of the battlefield via the Army Data Network and Satellite Communication Network

The system will significantly improve battlefield transparency, giving the Army's Command and

Headquarters an accurate, real-time view to support decision-making through a centralized web application.

The SANJAY system has been indigenously developed in a joint collaboration between the Indian Army and Bharat Electronics Limited (BEL).

# BE A BANKING MASTER



## Obituary

### 1. PM Modi expresses sadness on demise of Padma Awardee Dr KS Manilal

Dr. K.S. Manilal, the esteemed botanist who brought the ancient botanical treasure Hortus Malabaricus to the modern world, passed away

### 2. Billionaire HBO creator Charles Dolan dies aged 98



Billionaire Charles Dolan, a trailblazer in bringing cable television to a large part of the US who created what became HBO, has died at age 98.

### 3. Acharya Kishore Kunal, President of Bihar Religious Board, Passes Away

President of Bihar Religious Board and secretary of Mahavir Temple Trust, Patna Acharya Kishore Kunal

passed away due to heart attack at 74.

Former IPS also connoisseur of Sanskrit, Kunal was known as champions of the cause of charity work through religious bodies.

### 4. Ex-US Prez Jimmy Carter passes away



Jimmy Carter, 39th president of the United States and winner of the 2002 Nobel Peace Prize, died at 100, the longest-lived president in U.S. history.

### 5. Rajagopala Chidambaram, India's atomic weapons man, passes away at 88

Rajagopala Chidambaram, a distinguished nuclear scientist and former principal scientific adviser to the Government of India, passed away.

Former Chairman of the Atomic Energy Commission

He was part of an operation, codenamed 'Smiling Buddha (1974)'

Padma Shri (1975) and Padma Vibushan (1999)

### 6. Agnes Keleti, World's Oldest Olympic Champion, Dies at 103



Five-time Olympic champion Hungarian gymnast Agnes Keleti, the world's oldest living Olympic gold medalist and a survivor of the persecution of Jews in World War II, died at the age of 103

### 7. Former Greek Prime Minister Simitis dies aged 88



Former Greek prime minister Costas Simitis, who led the country into the European Union's single currency in 2001, died aged 88.

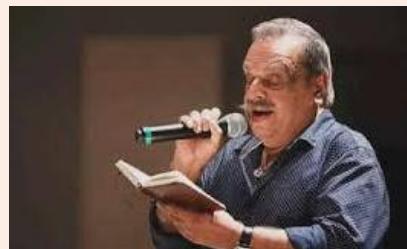
Simitis, a law professor and a reformist, assumed leadership of the PASOK socialist party in 1996 and was prime minister until 2004.

#### 8. Pritish Nandy, veteran poet and journalist, dies



Veteran poet, journalist, and filmmaker Pritish Nandy passed away at the age of 73.

#### 9. P. Jayachandran, Soulful Voice of Indian Playback Music, Passes Away



Renowned playback singer P Jayachandran, affectionately called 'Bhava Gayakan', for his soulful renditions that beautifully expressed emotions such as love, longing, and devotion, passed away.

#### 10. Denis Law, Manchester United & Scotland Legend, Dies at 84

Denis Law, the iconic Manchester United and Scotland striker, passed away on January 17, 2025, at 84.

Known as "The King," he scored 237 goals for United, won the Ballon d'Or in 1964, and shared Scotland's top scorer record.

#### 11. Twin Peaks' creator and filmmaker David Lynch dies at 78



David Lynch, the American filmmaker whose works include the surrealist cult classics Mulholland Drive and Twin Peaks, has died aged 78.

#### 12. Dr K. Ramchand, Founder and Director of CABS passes away

Wing Commander (Retd) K. Ramchand, Founder and Director of Centre for Air Borne Systems (CABS), Defence Research and Development Organisation (DRDO), Bengaluru, passed away.



## FinTech

### **1. UPI transactions surge to record 16.73 bn in Dec: NPCI**



**UPI: Unified Payments Interface (UPI)**

Data by: National Payments Corporation of India (NPCI)

UPI transaction in December 2024: 16.73 billion

UPI processed around 23.25 lakh crore rupees in the transactions done.

There was a 39% Year-on-Year growth in the transactions count and 28% Year-on-Year growth in the transaction amount.

The average daily transaction amount has reached 74 thousand 990 crore rupees last month.

UPI In November 2024

Volume : 15.48 billion

Value : 21.55 lakh crore

The average daily transaction count during December was 539.68 million, up from 516.07 million in November.



### **2. Roll out 'beneficiary look-up' for RTGS & NEFT by Apr 1: RBI**

Launch of: "Beneficiary look-up" for RTGS & NEFT

Effective from: April 1, 2025

Launch by: RBI

Customers will be able to verify the name of the beneficiary through their bank's internet banking and mobile banking services.

How?

Based on the account number and IFSC code, the customer will be able to fetch the beneficiary's account name from the bank's core banking solution (CBS).

The facility will also be available to remitters visiting

branches for making transactions.

Current status:

The UPI and Immediate Payments Service (IMPS) systems enable a customer to verify the name of the beneficiary before initiating a transfer.

This measure was first announced in the October 2024 monetary policy and the National Payments Corporation of India (NPCI) had been directed to develop the facility and onboard all banks.

### **3. RBI Innovation Hub pilots digital unsecured loans for gig workers**

The Reserve Bank of India Innovation Hub (RBIH) has onboarded digital lender Vivifi Finance to run a pilot project to offer unsecured loans to gig workers.

Aim: At creating a digital platform that offers loans to drivers of cab-hailing apps like Ola and Uber drivers, food delivery drivers employed with Swiggy and



Zomato, and other temporary jobs.

#### 4. Banks told to integrate compliance systems with RBI's Daksh platform

The Reserve Bank of India (RBI) has asked banks to integrate their internal compliance monitoring systems with its advanced supervisory platform Daksh.

The regulator has asked banks to implement the integration through straight-through processing (STP), and to facilitate this, the deadline for regulated entities to streamline their compliance functions has been extended to April 2025.

Daksh is a web-based end-to-end workflow application.

With this, RBI monitors compliance requirements in a more focused manner with the objective of further improving the compliance culture in supervised entities (SEs) like banks and non-banking finance companies (NBFCs).

#### 5. RBI Allows UPI Payments via Third-Party Apps for PPI Holders



The RBI has permitted full-KYC prepaid payment instrument (PPI) holders to make and receive UPI payments through third-party apps like Google Pay and PhonePe.

This move enhances payment interoperability, and promotes digital payment adoption by integrating PPIs with the UPI ecosystem.

The bank has implemented Nucleus Software's cutting-edge transaction banking platform FinnAxia®.

This partnership signifies a transformative moment in modernizing Federal Bank's corporate banking services, focusing on delivering exceptional value to corporate and SME customers.

By implementing this transaction banking platform, Federal Bank is poised to capitalize on emerging business opportunities while establishing itself as a market leader in providing swift, reliable, and innovative financial solutions to its clients.

Headquarters: Aluva

CEO: Krishnan Manian

#### 6. Federal Bank Launches FedOne with FinnAxia for Digital Banking



Federal Bank has launched FedOne™.

#### 7. IDFC FIRST Bank Launches all new FIRST EARN RuPay Credit Card





IDFC FIRST Bank, in partnership with RuPay has launched the UPI enabled RuPay Credit Card called - FIRST EARN.

This credit card is backed by Fixed Deposit.

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.

**Interest on Fixed Deposit:**  
Earn 7.25% p.a. interest on 1 year 1 day FD.

**Comprehensive Protection:**

Complimentary roadside assistance worth Rs1,399.

Lost card liability cover of Rs25,000.

Personal accident cover of Rs2,00,000.

**About IDFC First Bank:**

Headquarters: Mumbai

Founded: October 2015

CEO: V. Vaidyanathan

## 8. Skydo gets RBI nod to operate as a Payment

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### Aggregator - Cross Border entity

Skydo Technologies, a cross-border payments company, has received in-principle authorisation from the Reserve Bank of India (RBI) to operate as a Payment Aggregator-Cross Border (PA-CB) entity.

Skydo is among the first companies in the cross-border payments space to receive this authorisation.

This move strengthens Skydo's mission of making cross-border payments compliant, seamless, and cost-effective for India's exporters.

### About Payment Aggregator-Cross Border (PA-CB)

PAs-CB facilitates cross-border online payments for import and export of permissible goods and services.

The RBI has set a minimum net worth requirement of Rs 15 crore for these entities, which will be categorized as PA-CB.

A payment gateway is a software that allows online transactions to take place, while a payment aggregator

is the inclusion of all these payment gateways.

### 9. YES Bank launches frictionless finance accelerator programme



YES Bank has unveiled the Frictionless Finance Accelerator Programme.

Collaboration with: (1) Reserve Bank Innovation Hub (RBIH) and (2) S.P. Jain Institute of Management and Research (SPJIMR)

It was launched on National Startup Day (16th January 2025).

**Aim:** To empower fintech startups to tackle critical challenges, scale innovations, and enhance financial inclusion in India.

**Managing Director & CEO,**  
YES Bank: Prashant Kumar



CEO, Reserve Bank Innovation Hub: Rajesh Bansal

IIM-K, RBIH sign pact to foster innovation, research in FinTech

SwanariTM TechSprint 3.0 launched by RBIH and IIM Ahmedabad.

RBIH launches MuleHunter.ai

9th Anniversary of Startup India Initiative

DPIIT- recognized startups increased from 500 (2016) to 1.59 lakh (2025).

India is now the 3rd largest startup ecosystem globally

As of 2024, 73,151 startups have at least one woman director.

### 10. NPCI International, UAE fintech partner to enable UPI for Indian travellers



NPCI International Payments Ltd (NIPL), the international arm of the National Payments Corporation of India (NPCI), has partnered with a United Arab Emirates (UAE)-based payment solutions provider.

Reason: To offer Unified Payments Interface (UPI) as a transaction method for Indians visiting the West Asian country.

The collaboration with fintech firm Magnati will enable QR-based UPI merchant payments through point-of-sale (POS) terminals across the UAE.

Initially, UPI acceptance will be available at Dubai Duty Free.

NIPL is also targeting international use cases such as peer-to-peer (P2P) and peer-to-merchant (P2M) transactions, mirroring UPI's offerings in India.

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## Committees

### 1. Centre forms working group for base revision of WPI



Formation of working group to revise the base year for the Wholesale Price Index (WPI).

Formed by: Ministry of Commerce and Industry

Existing Base year: 2011-12

Proposed Base year: 2022-23

Group members: 18

Chaired by: Prof. Ramesh Chand, member, NITI Aayog

Task of Working Group:

The working group has been tasked with revising the commodity basket of WPI and Producer Price Index (PPI) in light of structural changes in the economy, to review the existing system of price collection and suggest changes for improvement.

It will also decide on the computational methodology to be adopted by WPI or PPI,

and will suggest further improvement in compilation and presentation, to recommend roadmap for switchover from WPI to PPI.

The Working Group has been asked to submit its final report to the Office of the Economic Adviser within 18 months of the issue of this notification.

### 2. Retired Justice B.N. Srikrishna to chair ID verification firm Equal's advisory board



The former Supreme Court judge Justice B.N. Srikrishna (retd) will chair the newly formed Advisory Board of the ID verification and data sharing platform Equal.

Aim: To provide identity authentication services for large firms, boasting digital

integration with several ID providers.

The appointment comes as the government finalises the Digital Personal Data Protection Rules, 2025, to implement the DPDP Act, 2023.

Note: Justice Srikrishna was the chair of the first committee formed by the Union Ministry of Electronics and Information Technology to formulate a data protection law.

Digital Personal Data Protection (DPDP) Rules, 2025

Data retention is allowed for up to three years from the last interaction

The Data Fiduciary must notify the Data Principal at least 48 hours before erasure.

The digital platform may also collect consent through consent managers.

A Consent Manager handles the collection, storage, and use of user consent, mainly for data privacy and digital interactions.



Consent Manager must be a company incorporated in India with sound financial and operational capacity, having a minimum net worth of two crore rupees.

### 3. Former RBI deputy guv Jain to chair panel to evaluate bank licence applications

The Reserve Bank of India (RBI) set up a new standing external advisory committee.

It will evaluate applications for universal banks and small finance banks (SFBs).

The committee headed by former RBI deputy governor M K Jain as the chairperson, has five members.

Other members include Revathy Iyer, director, central board, RBI; Parvathy V Sundaram, former executive director, RBI; Hemant G Contractor, former MD, State Bank of India, and former Chairman, Pension

Fund Regulatory and Development Authority; and N. S. Kannan, former MD & CEO, ICICI Prudential Life Insurance.

The committee's tenure will be for three years.

The first committee was formed in March 2021 and was headed by former Deputy Governor Shyamala Gopinath for three years.

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SBI CLERK | IBPS SO | RBI ASSISTANT & IDBI EXAM

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## Acquisitions & Mergers

### 1. IFC, ADB, DEG Get CCI Nod to Acquire Stake in Fourth Partner Energy

The International Finance Corporation (IFC), the Asian Development Bank (ADB), and DEG (the German development finance institution) have received approval from the Competition Commission of India (CCI) to acquire a stake in Fourth Partner Energy.

Fourth Partner Energy Ltd (FEPL) is India's leading renewable energy company focusing on building and financing renewable energy projects.

HQ: Hyderabad

### 2. Reliance Acquires Karkinos Healthcare for ₹375 Crore

Acquisition: Karkinos Healthcare

Acquired by: Reliance, through its subsidiary RSBVL

Deal: ₹375 Crore

Karkinos specializes in early cancer detection and treatment, partnering with 60 hospitals and setting up a

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cancer hospital in Imphal, Manipur.

Investments Ltd, a subsidiary of Reliance Industries Ltd (RIL).

### 3. Xerox to acquire printer maker Lexmark for \$1.5 billion

Xerox (US based) will acquire Lexmark International for \$1.5 billion, including debt to streamline operations and enhance market presence in Asia and Latin America.

### 4. Viacom18 becomes subsidiary of Reliance Industries

Viacom18 Media has become a direct subsidiary of Reliance Industries following the conversion of over 24.61 crore compulsorily convertible preference shares (CCPS) into an equivalent number of equity shares.

Earlier, Viacom18Media was a material subsidiary of Network18 Media &

### 5. HDFC Bank gets RBI nod to pick up 9.5% stake in Kotak Bank, AU and Capital SFBS

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Nod from: Reserve Bank of India (RBI)

Approval to: HDFC Bank

Approval for: To pick up an aggregate stake of up to 9.5% in Kotak Mahindra Bank, AU Small Finance Bank and Capital Small Finance Bank.

Approval Validity: January 2, 2026

HDFC Bank In News

HDFC Bank Divests 100% Stake in HDFC Edu for ₹192 Crore

Pragati Savings Account



HDFC Opens First Singapore Branch to Expand Global Presence

Small Finance Bank In News

Slice Completes Merger with North East Small Finance Bank

BharatPe to Sell 25% Stake in Unity Small Finance Bank

Microfinance Firm VFS Capital Reapplies for Small Finance Bank License

## 6. SBI Life picks up 10% stake in Bima Sugam India Federation



SBI Life has approved picking up of 10% stake in Bima Sugam India Federation for ₹6.6 crore.

Bima Sugam India Federation, an unlisted company, incorporated on June 18, 2024, aims to create and operate a centralised

marketplace of insurance products and services.

The board in its meeting approved an aggregate investment in Bima Sugam not exceeding 10 per cent of the paid-up equity share capital of Bima Sugam, for cash, at par, subject to commensurate increase in the authorised share capital of Bima Sugam.

Bima Sugam An online platform designed to help customers choose suitable insurance schemes from multiple options provided by various companies.

Brokers and agent bodies will each own a 2.5% stake.

Apex decision-making body – IRDAI (Insurance Regulatory and Development Authority of India)

Bima Sugam:

It is a unified platform that combines insurers and distributors. It simplifies policy purchases, service requests, and claims settlement for customers in one convenient portal.

Bima Vistar:

It is a comprehensive bundled policy that covers life, health, property, and accidents. It provides defined benefits for each risk category, ensuring quick claim payouts without surveyors.

Bima Vaahaks:

It is a women-centric workforce operating at the Gram Sabha level. They will educate and convince women about the benefits of comprehensive insurance, particularly Bima Vistar.

## 7. BharatPe to Sell 25% Stake in Unity Small Finance Bank

Name of Company: Resilient Innovations, the parent company of BharatPe

Selling: 25% of its 49% stake in Unity Small Finance Bank (Unity SFB).

Aim: To raise anywhere around \$800 million

The move is in line with regulatory requirements to reduce its holding in the bank to 10% by 2029, irrespective of the listing of Unity SFB.



## RBI Section

### RBI approves the voluntary amalgamation of The National Co-operative Bank Ltd., Bangalore (Karnataka) with Cosmos Co-operative Bank Limited (Maharashtra)

- The Reserve Bank of India has sanctioned the Scheme of Amalgamation of The National Co-operative Bank Ltd., Bangalore (Karnataka) with Cosmos Co-operative Bank Limited (Maharashtra).
- The Scheme 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 06, 2025.
- The branches of The National Co-operative Bank Ltd., Bangalore (Karnataka) will function as branches of Cosmos Co-operative Bank Limited (Maharashtra) with effect from January 06, 2025.

### RBI publishes Payment System Report, December 2024

- India's homegrown Unified Payments Interface (UPI) kept ruling the digital payments landscape securing more than 85% of the pie in terms of volume in 2024.
- According to the Payments System Report 2024 by the Reserve Bank of India (RBI), out of 20,787 Cr digital payments recorded during the year, 17,221 Cr transactions were routed through UPI.
- The RBI data pointed out that back in 2018, India recorded 1,683 Cr digital payments, out of which only 375 Cr were made through UPI.
- The central bank said that digital payments in India increased 6.7 times in volume and 1.6 times in value in the past five years.
- In the report, the RBI also mentioned its effort to bolster cross-border digital payments. For instance, In 2023, the fast payment systems of India (UPI) and Singapore (PayNow) were linked, facilitating Indian and Singaporean users to make cross-border payments using their respective mobile apps.
- Earlier in 2024, the RBI partnered with the Bank for International Settlements (BIS) and central banks from four ASEAN countries to launch Project Nexus to facilitate retail cross-border payments.
- The Payments System Report also highlighted the contribution of constant availability of RTGS (Real Time Gross Settlement) and NEFT (National Electronic Fund Transfer) in boosting digital payments in the country. In 2024, there were 29.53 Cr transactions pegged at INR 1938.21 Lakh Cr through the RTGS ecosystem. On the NEFT front, transactions reached 926.84 Cr with a value of INR 432.79 Lakh Cr.



- In 2024, the central bank also increased the transaction limit of the UPI Lite Wallet to INR 5,000 from INR 2,000. Along with this, the offline transaction limit for UPI Lite service was increased to INR 1,000 per transaction from INR 500.

## RBI - Digital Payments Index (DPI) for September 2024



### *News in Short*

India's digital payments sector is experiencing continued growth, as reflected in the Reserve Bank of India's (RBI) Digital Payments Index (RBI-DPI), which recorded an 11.11% year-on-year increase as of September 2024.

### *Detailed Information*

The Reserve Bank of India's (RBI) digital payments index (DPI) rose to 465.33 as of September 2024, compared to 445.5 in March 2024.

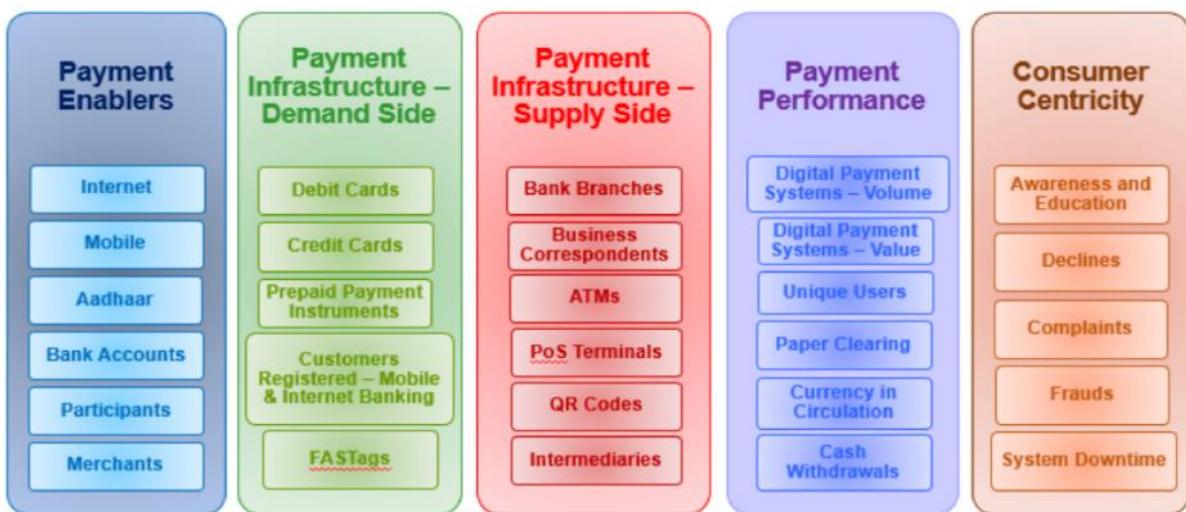
#### About Digital Payments Index:

- The Reserve Bank of India (RBI) has been publishing a composite Reserve Bank of India – Digital Payments Index (RBI-DPI) since January 1, 2021.
- The DPI was created to track the growing digital payments ecosystem across the country
- The base period of the index is March 2018.
- The index has been published on a semi-annual basis from March 2021 onwards with a lag of 4 months.



- The DPI score for March 2018 is set at 100.
- The DPI index comprises five broad parameters
- Payment enablers (25 per cent weightage in the index)
- Demand-side and supply-side payment infrastructure factors (10 per cent each)
- Payment performance (45 per cent)
- Consumer centricity (5 per cent)
- Each of the parameters has sub-parameters, which, in turn, consist of various measurable indicators.
- From a starting point of 100 in March 2018, the index reached 153.47 in March 2019
- And 173.49 in September 2019. By March 2020, it had risen to 207.84, and by September 2020, it stood at 217.74.

#### Payments Index – Parameters and Sub-parameters



The index series since its inception is as under:

<b>Period</b>	<b>RBI - DPI Index</b>
March 2018 (Base)	100
March 2019	153.47
September 2019	173.49
March 2020	207.84
September 2020	217.74
March 2021	270.59
September 2021	304.06
March 2022	349.30
September 2022	377.46
March 2023	395.57
September 2023	418.77
March 2024	445.50
September 2024	465.33

(Source: RBI Website)



## PADMA AWARDS 2025

**Recently Padma Awards 2025 were announced On the eve of the 76th Republic Day.**

- In 2025, the President will confer 139 Padma Awards including a duo case (in a duo case, the Award is counted as one). It includes 7 Padma Vibhushan, 19 Padma Bhushan, and 113 Padma Shri Awards.
- 23 of the awardees are women and the list also includes 10 persons from the category of Foreigners/NRI/PIO/OCI and 13 Posthumous awardees.

### Padma Vibhushan (7)

S.No	Name	Category	State/Country
1	Duvvur Nageshwar Reddy	Medicine	Telangana
2	Justice Jagdish Singh (Retd.)	Public Affairs	Chandigarh
3	Kumudini Rajnikant Lakhia	Art	Gujarat
4	Lakhsminarayana Subramniyam	Art	Karnataka
5	M.T. Vasudevan Nair (posthumous)	Literature and Education	Kerala
6	Osamu Suzuki (posthumous)	Trade and Education	Japan
7	Sharda Sinha (posthumous)	Art	Bihar

### Padma Bhushan (19)

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S.No	Name	Category	State/Country
1	A Surya Prakash	Literature and Education (Journalism)	Kerala
2	Anant Nag	Art	Karnataka
3	Bibek Debroy (posthumous)	Literature and Education	Delhi
4	Jatin Goswami	Art	Assam
5	Jose Chacko Periappuram	Medicine	Kerala
6	Kailash Nath Dikshit	Archaeology	Delhi
7	Manohar Joshi	Public Affairs	Maharashtra
8	Nalli Kuppuswami Chetti	Trade and Industry	Tamil Nadu
9	Nandamuri Balakrishna	Art	Andhra Pradesh
10	P R Sreejesh	Sports	Kerala



S.No	Name	Category	State/Country
11	Pankaj Udhas (posthumous)	Art	Maharashtra
12	Rambahadur Rai	Literature and Education (Journalism)	Uttar Pradesh
13	Sadhvi Ritambhara	Social work	Uttar Pradesh
14	S Ajith Kumar	Art	Tamil Nadu
15	Shekhar Kapur	Art	Maharashtra
16	Shobhana Chandrakumar	Art	Tamil Nadu
17	Sushil Kumar Modi (posthumous)	Public Affairs	Bihar
18	Vinod Dham	Science and Engineering	USA
19	Pankaj Patel	Trade and Industry	Gujarat



The list of Padma Shri Awardees for 2025 includes 113 names

S.No.	Name	Category	State/Country
1	Adwaita Charan Gadanayak	Art	Odisha
2	Achyut Ramchandra Palat	Art	Maharashtra
3	Ajay V Bhatt	Science and Engineering	USA
4	Anil Kumar Boro	Literature and Education	Assam
5	Arijit Singh	Art	West Bengal
6	Arundhati Bhattacharya	Trade and Industry	Maharashtra
7	Arunoday Saha	Literature and Education	Tripura
8	Arvind Sharma	Literature and Education	Canada
9	Ashok Kumar Mahapatra	Medicine	Odisha
10	Ashok Laxman Saraf	Art	Maharashtra



S.No.	Name	Category	State/Country
11	Ashutosh Sharma	Science and Engineering	Uttar Pradesh
12	Ashwini Bhinde Deshpande	Art	Maharashtra
13	Baijnath Maharaj	Spiritualism	Rajasthan
14	Barry Godfray John	Art	Delhi
15	Begam Batool	Art	Rajasthan
16	Bharat Gupta	Art	Delhi
17	Bheru Singh Chouhan	Art	Madhya Pradesh
18	Bhim Singh Bhavesh	Social work	Bihar
19	Bhimavva Doddabalappa Shillekyathara	Art	Karnataka
20	Budhendra Kumar Jain	Medicine	Madhya Pradesh
21	CS Vaidyanathan	Public Affairs	Delhi



<b>S.No.</b>	<b>Name</b>	<b>Category</b>	<b>State/Country</b>
22	Chaitram Deochand Pawar	Social work	Maharashtra
23	Chandrakant Sheth (posthumous)	Literature and Education	Gujarat
24	Chandrakant Sompura	Architecture	Gujarat
25	Chetan E Chitnis	Science and Engineering	France
26	David R Syiemlieh	Literature and Education	Meghalaya
27	Durga Charan Ranbir	Art	Odisha
28	Farooq Ahmad Mir	Art	Jammu Kashmir
29	Ganeshwar Shastri	Literature and Education	Uttar Pradesh
30	Gita Upadhyay	Literature and Education	Assam
31	Gokul Chandra Das	Art	West Bengal



S.No.	Name	Category	State/Country
32	Guruvayur Dorai	Art	Tamil Nadu
33	Harcharan Singh Bhatty	Art	Madhya Pradesh
34	Hariman Sharma	Agriculture	Himachal Pradesh
35	Harjinder Singh	Art	Punjab
36	Harvinder Singh	Sports	Haryana
37	Hassan Raghu	Art	Karnataka
38	Hemant Kumar	Medicine	Bihar
39	Hriday Narayan Dixit	Literature and Education	Uttar Pradesh
40	Hugh, and Colleen Gantzer (posthumous)	Literature and Education (Journalism)	Uttarakhand
41	Inivalappil Mnai Vijayan	Sports	Kerala



S.No.	Name	Category	State/Country
42	Jagadish Joshila	Literature and Education	Madhya Pradesh
43	Jaspinder Narula	Art	Maharashtra
44	Jonas Masetti	Spiritualism	Brazil
45	Joynacharan Bathari	Art	Assam
46	Jumde Yomgam Gamlin	Social work	Andhra Pradesh
47	K Damodaran	Culinary	Tamil Nadu
48	K L Krishna	Litearture and Education	Andhra Pradesh
49	K Omanakutty Amma	Art	Kerala
50	Kishore Kunal (posthumous)	Civil services	Bihar
51	L Hangthing	Agriculture	Nagaland



S.No.	Name	Category	State/Country
52	Lakshimpathy Ramasubbaiyer	Literature and Education	Jammu and Kashmir
53	Lalit Kumar Mangotra	Literature and Education	Jammu and Kashmir
54	Lama Lobzang (posthumous)	Spiritualism	Ladakh
55	Libia Lobo Sardesai	Social work	Goa
56	M D Srinivas	Science and Engineering	Tamil Nadu
57	Madugula Nagaphani Sarma	Art	Andhra Pradesh
58	Mahabir Nayak	Art	Jharkhand
59	Mamata Shankar	Art	West Bengal
60	Manda Krishna Madiga	Public Affairs	Telangana
61	Maruti Bhujangrao Chitampalli	Literature and Education	Maharashtra



S.No.	Name	Category	State/Country
62	Miriyalu Apparao (Posthumous)	Art	Andhra Pradesh
63	Nagendra Nath Roy	Literature and Education	West Bengal
64	Narayan Bhulai Bhai (posthumous)	Public Affairs	Uttar Pradesh
65	Naren Gurung	Art	Sikkim
66	Neerja Bhatla	Medicine	Delhi
67	Nirmala Devi	Art	Bihar
68	Nitin Nohria	Literature and Education	USA
69	Onkar Singh Pahwa	Trade and Industry	Punjab
70	P Datchanamoorthy	Art	Puducherry
71	Pandi Ram Mandavi	Art	Chhattisgarh



<b>S.No.</b>	<b>Name</b>	<b>Category</b>	<b>State/Country</b>
72	Parmar Navjibhai Lagjibhai	Art	Gujarat
73	Pawan Goenka	Trade and Industry	West Bengal
74	Prashant Prakash	Trade and Industry	Karnataka
75	Pratibha Satpathy	Literature and Education	Odisha
76	Purisai Kannappa Sambandan	Art	Tamil Nadu
77	R Ashwin	Sports	Tamil Nadu
78	R G Chandramogan	Trade and Industry	Tamil Nadu
79	Radha Bahin Bhatt	Social work	Uttarakhand
80	Radhakrishnan Devasenapathy	Art	Tamil Nadu
81	Ramdarash Mishra	Lietarture and Education	Delhi



S.No.	Name	Category	State/Country
82	Ranendra Bhanu Majumdar	Art	Maharashtra
83	Ratan Kumar Parimoo	Art	Gujarat
84	Reba Kanta Mahanta	Art	Assam
85	Renthei Lalrawna	Literature and Education	Mizoram
86	Ricky Gyan Kej	Art	Maharashtra
87	Sajjan Bhajanka	Trade and Industry	West Bengal
88	Sally Holkar	Trade and Industry	Madhya Pradesh
89	Sant Ram Deswal	Literature and Education	Haryana
90	Satyapal Singh	Sports	Uttar Pradesh
91	Seeni Vishwanathan	Literature and Education	Tamil Nadu



<b>S.No.</b>	<b>Name</b>	<b>Category</b>	<b>State/Country</b>
92	Sethuraman Panchananthan	Science and Engineering	USA
93	Sheikha Shaika Ali	Medicine	Kuwait
94	Sheen kaaf Nizam	Literature and Education	Rajasthan
95	Shyam Bihari Agrawal	Art	Uttar Pradesh
96	Soniya Nityanand	Medicine	Uttar Pradesh
97	Stephen Knapp	Literature and Education	USA
98	Shubhash Khetulal Sharma	Agriculture	Maharashtra
99	Suresh Harilal Soni	Social work	Gujarat
100	Surinder Kumar Vasal	Science and Engineering	Delhi
101	Swami Pradiptananda	Spiritualism	West Bengal



S.No.	Name	Category	State/Country
102	Sayed Ainul Hasan	Literature and Education	Uttar Pradesh
103	Tejendra Narayan Majumdar	Art	West Bengal
104	Thiyam Suryamukhi Devi	Art	Manipur
105	Tushar Durgeshbhai Shukla	Literature and Education	Gujarat
106	Vadiraj Raghawendracharya Panchamukhi	Literature and Education	Andhra Pradesh
107	Vasudeo Kamath	Art	Maharashtra
108	Velu Aasaan	Art	Tamil Nadu
109	Venkappa Ambaji Sugatekar	Art	Karnataka
110	Vijay Nityanand Surishwar	Spiritualism	Bihar
111	Vijayalakshmi Deshamana	Medicine	Karnataka



S.No.	Name	Category	State/Country
112	Vilas Dangre	Medicine	Maharashtra
113	Vinayak Lohani	Social work	West Bengal

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## ECONOMIC SURVEY 2024-25 GIST

India's GDP Expected To Grow Between 6.3 & 6.8 Per Cent In Fy26

Real GDP Estimated At 6.4 Per Cent In Fy25, Close To Its Decadal Average

Real GVA Estimated To Grow By 6.4 Per Cent In Fy25

Capex Grows At 8.2 Per Cent In July – November 2024 And Expected To Pick Up Further Pace

Retail Headline Inflation Softened To 4.9 Per Cent In April-December 2024

India's Consumer Price Inflation To Align With The Target Of Around 4 Per Cent In Fy26

Overall Exports Grow 6.0 Per Cent (YoY) During April-December 2024

India's Services Export Growth Surged To 12.8 Per Cent During April–November Fy25, Up From 5.7 Per Cent In Fy24

Gross Fdi Inflows Increase From Usd 47.2 Billion In First Eight Months Of Fy24 To Usd 55.6 Billion In The Same Period Of FY25, A YoY Growth Of 17.9 Per Cent

Forex At Usd 640.3 Billion As Of End Of December 2024, Sufficient To Cover 10.9 Months Of Imports And Approximately 90 Per Cent Of External Debt

Capacity Addition In Solar And Wind Power Increases 15.8 Per Cent Year-On-Year In December 2024

Bse Stock Market Capitalisation To GDP Ratio At 136 Per Cent At The End Of December 2024, Far Higher Than China (65 Per Cent) And Brazil (37 Per Cent)

₹50,000 Crore Self-Reliant India Fund Launched To Provide Equity Funding To Msms

Agriculture Expected To Grow At 3.8 Per Cent In FY25

Kharif Foodgrain Production For 2024 Is Expected To Reach 1647.05 Lmt, An Increase Of 89.37 Lmt Over Previous Year

Industrial Sector Estimated To Grow By 6.2 Per Cent In FY25

Social Services Expenditure Registers An Annual Growth Rate Of 15 Per Cent Between FY 21 And FY 25

Government Health Expenditure Increases From 29.0 Per Cent To 48.0 Per Cent; Share Of Out Of Pocket Expenditure In Total Health Expenditure Declines From 62.6 Per Cent To 39.4 Per Cent Between Fy15 And Fy22

Unemployment Rate Declines To 3.2 Per Cent In 2023-24 (July-June) From 6.0 Per Cent In 2017-18 (July-June)





## State of the Economy: Growth despite Global Uncertainty



India's economy is estimated to grow at a rate which is close to average of the decade.

- Global economy to grow modestly at around 3.2% over next five years as per IMF
- Inflation across economies coming down steadily, major central banks have been reducing interest rates
- Ongoing conflicts and tensions pose significant risks to global economic outlook
- Despite this global uncertainty, India's real GDP growth of 6.4 per cent in 2024-25 (as per first advance estimates of national income) remains close to the decadal average
- From an aggregate supply perspective as well, real gross value added (GVA) is estimated to grow by 6.4% in 2024-25



1/3

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## India's Economy expected to Grow by 6.3% - 6.8% in 2025-26



India's economy is getting back into the fast lane

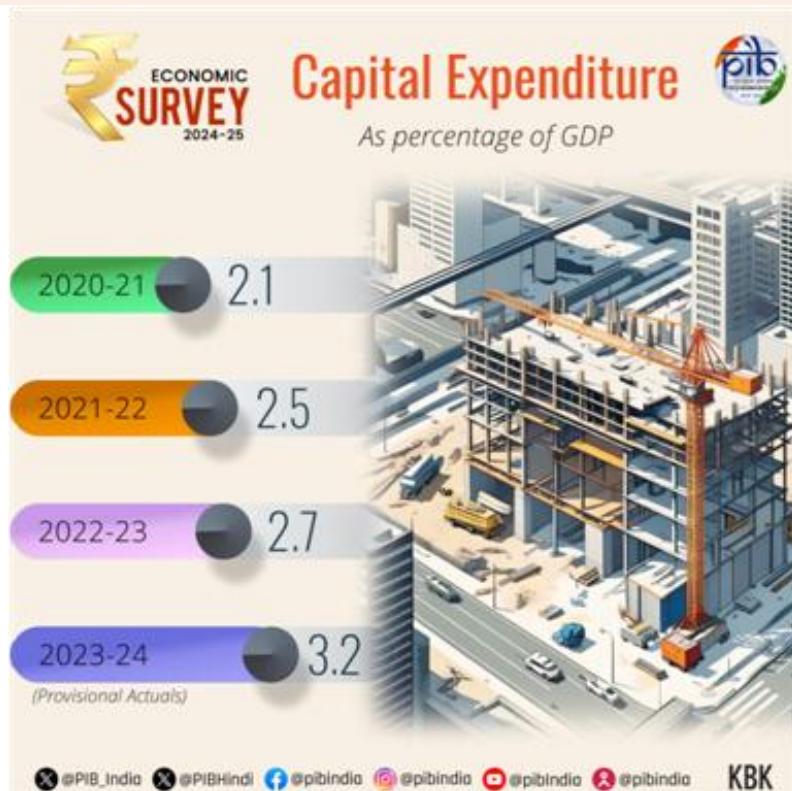
- All sectors – agriculture, industry and services – are performing well, as per national income data
- Share of capital expenditure in central government expenditure has continuously improved in recent years
- Retail headline inflation down from 5.4% in 2023-24 to 4.9% in April – December 2024
- India's services exports have been robust, propelling the country to secure the seventh-largest share in global services exports



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**India's Economy expected to Grow by 6.3% - 6.8% in 2025-26**

**ECONOMIC SURVEY**  
2024-25

India's economy is getting back into the fast lane

- Gross non-performing assets in the banking system have declined to a 12-year low of 2.6% of gross loans and advances.
- Unemployment rate for individuals aged 15 years and above down from 6% in 2017-18 to 3.2% in 2023-24
- Keeping in mind the upsides and downsides to growth, real GDP growth in FY26 is expected to be between 6.3 and 6.8 per cent.

3/3

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(Source:PIB)

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## Current Affairs Practice Questions

1. Consider the following statements regarding India's Core Sectors Growth in November 2024.

I. India's eight core infrastructure sectors grew at a five-month high pace of 4.3% in November.

II. The data was given by the Ministry of Commerce.

III. The Eight Core Industries comprise 40.27 percent of the weight of items included in the Index of Industrial Production.

IV. The production growth of India's Core Sectors in November was higher than the 3.7% expansion recorded in October 2024.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

Answer: A

Explanation

India's Core Sectors growth in November 2024.

India's eight core infrastructure sectors grew at a **four**-month high pace of 4.3% in November.

The data was given by the Ministry of Commerce.

The Eight Core Industries comprise 40.27 percent of the weight of items included in the Index of Industrial Production.

The production growth of India's Core Sectors in November was higher than the 3.7% expansion recorded in October 2024.

Increased by: Coal production (7.5 percent), petroleum refinery products (2.9 percent), fertilisers (2 percent), steel (4.8 percent), and cement (13 percent), while electricity (3.8 percent)

Eight Core Industries: Cement, Coal, Crude Oil, Electricity, Fertilizers, Natural Gas, Refinery Products and Steel

2. Interest Rates on Small Savings Schemes remain unchanged for Q4 of FY 2024-25. Consider the following statements.

I. The government has decided to keep the interest rates on various small savings schemes unchanged for the fifth consecutive quarter.

II. The interest rate on deposits under the Sukanya Samridhi Scheme will remain at 8.2 per cent.

III. The National Savings Certificate (NSC) will continue to provide an interest rate of 7.7 per cent for the January-March 2025 period.

Which of the above statements is/are correct?

- (a) Only I



- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

Answer: D

#### Explanation

Interest Rates on Small Savings Schemes remain unchanged for Q4 of FY 2024-25.

The government has decided to keep the interest rates on various small savings schemes unchanged for the **fourth** consecutive quarter.

The interest rate on deposits under the Sukanya Samridhhi Scheme will remain at 8.2 per cent.

The National Savings Certificate (NSC) will continue to provide an interest rate of 7.7 per cent for the January-March 2025 period.

Informed by: Ministry of Finance

Sukanya Samridhhi Yojana: 8.2%

Public Provident Fund (PPF): 7.1%

Post office savings deposits: 4%

Senior Citizen Savings Scheme (SCSS): 8.2%

National Savings Certificate (NSC): 7.7%

Small savings instruments can be classified under three heads:

Postal Deposits (comprising savings account, recurring deposits, time deposits of varying maturities and monthly income scheme).

Savings Certificates: National Small Savings Certificate (NSC) and Kisan Vikas Patra (KVP).

Social Security Schemes: Sukanya Samridhhi Scheme, Public Provident Fund (PPF) and Senior Citizens' Savings Scheme (SCSS).

#### Hindu Undivided Family

Hindu Undivided Family (HUF) consists of all persons directly descended from a common ancestor, and also the wives and daughters of the male descendants.

The Hindu Undivided Family is treated as a 'person' under section 2(31) of the Income-tax Act, 1961, for the purpose of assessment under the Act. HUF has its own Permanent Account Number (PAN) and files tax returns independent of members.

3. The Reserve Bank of India (RBI), in its December 2024 Financial Stability Report (FSR), projected India's GDP growth at \_\_\_\_\_ for FY25.

- (a) 6.0%
- (b) 6.2%
- (c) 6.4%
- (d) 6.6%
- (e) 6.8%

Answer: D

#### Explanation

The Reserve Bank of India (RBI), in its December 2024 Financial Stability Report (FSR), projected India's GDP growth at **6.6%** for FY25.

NPAs hit a 12-year low of 2.6%, risks from global uncertainties, trade policies, and inflation dynamics remain key challenges.





SCBs maintained strong capital buffers, with the \*CET1 ratio at 14%, exceeding the regulatory minimum of 8%.

4. Consider the following statements regarding India's fiscal deficit for the April-November period of FY25.

I. India's fiscal deficit for the April-November period of FY25 stood at ₹8.47 lakh crore, accounting for 52.5% of the government's full-year target of ₹16.13 lakh crore.

II. It was ₹9.07 lakh crore during the same period last year.

III. The central government's fiscal deficit target is 5.9 percent of the gross domestic product for 2024-25.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

Answer: E

Explanation

India's fiscal deficit for the April-November period of FY25.

India's fiscal deficit for the April-November period of FY25 stood at ₹8.47 lakh crore, accounting for 52.5% of the government's full-year target of ₹16.13 lakh crore.

It was ₹9.07 lakh crore during the same period last year.

The central government's fiscal deficit target is 4.9 percent of the gross domestic product for 2024-25.

Total receipts stood at 18.94 lakh crore rupees (59.1% 2024 budget target)

Data by: Ministry of Finance

Overall expenditure in April to November 2024 was at 27.41 lakh crore rupees (56.9% budget target)

Tax revenue was 14.43 lakh crore rupees, and non-tax revenue was 4.27 lakh crore rupees.

Fiscal Deficit = Total expenditure – (Revenue receipts + Non-debt capital receipts)

Non-debt capital receipts (NDCR) are government receipts that do not create a future liability to repay

Recovery of loans and advances, Disinvestment, Issuance of bonus shares, Foreign Direct Investment (FDI), and Foreign Portfolio Investment (FPI).

5. Starting January 1, 2025, the Reserve Bank of India (RBI) will make three types of bank accounts non-operative as part of a move to improve the banking system's efficiency, safety, and transparency. Which of the following types of bank accounts is/are not included in it?

- I. Dormant Accounts
- II. Inactive Accounts
- III. Non-Resident External (NRE) Accounts



- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

Answer: E

#### Explanation

Starting January 1, 2025, the Reserve Bank of India (RBI) will make three types of bank accounts non-operative as part of a move to improve the banking system's efficiency, safety, and transparency.

#### Types of Accounts Becoming Non-Operative:

**Dormant Accounts:** Accounts that have not had any transactions for two years.

**Inactive Accounts:** Accounts with no activity for a fixed period, often one year.

**Zero Balance Accounts:** Accounts with no money deposited for a long time and a zero balance.

The RBI Udgam Portal, officially launched by the Reserve Bank of India (RBI) on 17 August 2023.

**UDGAM** refers to Unclaimed Deposits-Gateway to Access inforMation

Developed in collaboration with Reserve Bank Information Technology (ReBIT) and Indian Financial Technology & Allied Services (IFTAS).

6. Microfinance company VFS Capital applied for Small Finance Bank licence in January 2025 under the "On-Tap Licensing" policy of the RBI. What is the minimum paid-up Capital Requirement for Small Finance Banks?

- (a) ₹100 crore
- (b) ₹300 crore
- (c) ₹500 crore
- (d) ₹400 crore
- (e) None of these

Answer: E

#### Explanation

Microfinance company VFS Capital applied for Small Finance Bank licence in January 2025 under the "On-Tap Licensing" policy of the RBI.

**Capital Requirement:** 200 crore (except for some SFBs)

**Mandates for financial inclusion:** They are required to extend 75% of their ANBC (Adjusted Net Bank Credit) to the priority sector.

**VFS Capital**

**HQ: Kolkata**

The minimum paid-up voting capital/net worth for SFBs should be ₹200 crore. In the case of urban co-operative banks that want to voluntarily transit into SFBs, the initial requirement of net worth is ₹100 crore, which will have to be increased to ₹ 200 crore within five years.

**Universal Bank License for Small Finance Banks**

1000 crore of net worth





SFBs must be scheduled banks with a satisfactory track record of performance for a minimum of 5 years.

**Profitability:** Should have net profits in the last two Financial Years.

The Reserve Bank of India (RBI) increased the minimum capital requirement for small finance banks (SFBs) from Rs 100 crore to Rs 200 crore in January 2024.

7. National Payments Corporation of India (NPCI) has extended the deadline for Unified Payments Interface (UPI) market share cap to December 31, 2026. The NPCI had initially proposed a cap in \_\_\_\_\_, aiming to limit any single UPI payment app to a \_\_\_\_\_ market share.

- (a) 2018, 40%
- (b) 2019, 25%
- (c) 2020, 30%
- (d) 2021, 35%
- (e) 2022, 20%

Answer: C

Explanation

National Payments Corporation of India (NPCI) has extended the deadline for Unified Payments Interface (UPI) market share cap deadline to December 31, 2026. The NPCI had initially proposed a cap in 2020 aiming to limit any single UPI payment app to a 30% market share.

8. India has completed a 9.214 km-long border fencing project at Manipur's Moreh along the India-Myanmar border. India shares a \_\_\_\_\_ km long border with Myanmar which passes through the States of Arunachal Pradesh, Nagaland, Manipur and \_\_\_\_\_.

- (a) 1,463, Assam
- (b) 1,643, Mizoram
- (c) 1,537, Tripura
- (d) 1,625, Meghalaya
- (e) 1,589, Sikkim

Answer: B

Explanation

India has completed a 9.214 km-long border fencing project at Manipur's Moreh along the India-Myanmar border. India shares a 1,643 km long border with Myanmar which passes through the States of Arunachal Pradesh (520 km), Nagaland (215 km), Manipur (398 km) and Mizoram (510 km).

Out of the 1,643 km border, the demarcation of the 1,472 kilometres border has been completed.

Construction work on two pilot projects of a Hybrid surveillance system in Arunachal Pradesh and Manipur is in progress.

9. According to the latest report by \_\_\_\_\_, Andhra Pradesh CM N. Chandrababu Naidu has been named the richest with assets worth a staggering Rs 931 crore, while West Bengal CM Mamata Banerjee is at the other end of the spectrum, with assets valued at a mere Rs 15 lakh.



- (a) National Election Watch (NEW)
- (b) Election Commission of India (EC)
- (c) Association for Democratic Reforms (ADR)
- (d) Transparency International India (TII)
- (e) Centre for Media Studies (CMS)

Answer: C

Explanation

According to the latest report by Association for Democratic Reforms (ADR), Andhra Pradesh CM N. Chandrababu Naidu has been named the richest with assets worth a staggering Rs 931 crore, while West Bengal CM Mamata Banerjee is at the other end of the spectrum, with assets valued at a mere Rs 15 lakh.

The average assets of India's 31 chief ministers (CMs) — 28 states and three Union Territories having legislative Assemblies — stood at Rs 52.59 crore

The total assets of 31 Chief Ministers are worth ₹1,630 crores.

10. On \_\_\_\_\_, Reliance launched its first refinery in Jamnagar, Gujarat, turning India from a fuel-deficit nation to a self-sufficient one and eventually a major exporter.

- (a) December 10, 1997
- (b) December 28, 1998
- (c) December 20, 1996
- (d) December 25, 1995
- (e) None of these

Answer: E

Explanation

Reliance's Jamnagar 'super' refinery completes 25 yrs of operations

On December 28, 1999, Reliance launched its first refinery in Jamnagar, Gujarat, turning India from a fuel-deficit nation to a self-sufficient one and eventually a major exporter. Today, Jamnagar is a global refining hub and a proud engineering achievement for India.

11. Romania and Bulgaria officially joined the European Union's Schengen zone on 1st January 2025. Schengen zone consists of \_\_\_\_\_ European countries that have eliminated internal border controls. The Schengen Agreement was signed in 1985 and entered into force in \_\_\_\_\_.

- (a) 27, 1995
- (b) 28, 1997
- (c) 29, 1995
- (d) 30, 1998
- (e) 31, 1994

Answer: C

Explanation

Romania and Bulgaria officially joined the European Union's Schengen zone on 1st January 2025. Schengen zone consists of 29 European countries that have eliminated internal border controls. The Schengen Agreement was signed in 1985 and entered into force in 1995.



The Schengen area now covers 25 of the 27 EU member states, as well as Iceland, Liechtenstein, Norway and Switzerland.

Ireland and Cyprus are not members of the Schengen zone.

EU states not part of the Schengen Area:  
Cyprus, Romania, Bulgaria, and Ireland

Non-EU states part of the Schengen Area:  
Iceland, Liechtenstein, Switzerland, and Norway.

Romania and Bulgaria, EU members since 2007, were given partial Schengen entry in March 2024

The Schengen zone is named after the Luxembourg village, where the agreement was signed in 1985.

It is the world's largest free movement area.

12. China is grappling with a surge of respiratory illnesses, notably human metapneumovirus (HMPV), which is similar to other respiratory viruses, causing flu-like symptoms predominantly in the very young and the elderly. HMPV was first found in \_\_\_\_ by Dutch researchers studying samples of children with respiratory infections.

- (a) 1999
- (b) 2000
- (c) 2001
- (d) 2002
- (e) 2003

Answer: C

### Explanation

China is grappling with a surge of respiratory illnesses, notably human metapneumovirus (HMPV), which is similar to other respiratory viruses, causing flu-like symptoms predominantly in the very young and the elderly. HMPV was first found in 2001 by Dutch researchers studying samples of children with respiratory infections.

Human metapneumovirus (HMPV) cases are rising in China alongside influenza A, Mycoplasma pneumoniae, and Covid-19; hospitals and crematories face overload.

Symptoms: Cough, fever, nasal congestion, sore throat, and breathlessness; incubation period 3–6 days.

High-Risk Groups: Young children, elderly, and immunocompromised, with risks of severe complications like pneumonia and bronchitis.

Human Metapneumovirus (HMPV) is an RNA virus belonging to the Metapneumovirus genus in the Pneumoviridae family.

13. Indian Navy to Commission 3 Advanced Combatants. Consider the following statements.

- I. The first of these is Nilgiri, the lead ship of Project 17A, which is a major advancement over the Shivalik-class frigates.
- II. The second is Surat, a Project 15B destroyer, which marks the culmination of the follow-on class to the Kolkata-class (Project 15A) destroyers.
- III. The third is Vaghsheer, the Fifth Scorpene-class submarine under Kalvari-class Project



75, known for being one of the most silent and versatile diesel-electric submarines in the world.

IV. All three platforms have been designed and constructed entirely at Cochin Shipyard Limited (CSL), Kochi.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

Answer: E

#### Explanation

Indian Navy to Commission 3 Advanced Combatants.

The first of these is Nilgiri, the lead ship of Project 17A, which is a major advancement over the Shivalik-class frigates.

The second is Surat, a Project 15B destroyer, which marks the culmination of the follow-on class to the Kolkata-class (Project 15A) destroyers.

The third is Vaghsheer, the sixth Scorpene-class submarine under Kalvari-class Project 75, known for being one of the most silent and versatile diesel-electric submarines in the world.

All three platforms have been designed and constructed entirely at Mazagon Dock Shipbuilders Limited (MDL), Mumbai.

#### Project 15 B:

These are the next-generation stealth guided-missile destroyers which are follow-on classes of the weapon intensive P15A (Kolkata Class) Destroyers.

The four ships of the Project are christened after major cities from all four corners of the country, viz. Visakhapatnam, Mormugao, Imphal and Surat.

#### Project-75

Project 75 includes the indigenous construction of six diesel electric attack submarines of Scorpene class.

The submarines are being constructed by the Mazagon Dock Shipbuilders Limited (MDL) in Mumbai in collaboration with the Naval Group of France.

Under the project INS Kalvari, INS Khanderi, INS Karanj and INS Vela were commissioned between 2017 and 2021.

The fifth submarine, INS Vagir, was commissioned recently.

The sixth submarine Vagsheer is the last from the project.

Project 17 Alpha frigates (P-17A) were launched by the Indian Navy in 2019 to construct a series of stealth guided-missile frigates.

These are currently being constructed by two companies - Mazagon Dock Shipbuilders (MDL) and Garden Reach Shipbuilders & Engineers (GRSE).

The first stealth ship launched under Project 17A was the Nilgiri, which was launched in 2019.



Udaygiri, the second ship, was launched in May 2022.

Taragiri, the third stealth frigate of Project 17A.

14. The Department for Promotion of Industry and Internal Trade (DPIIT), entered into a historic partnership with the Startup Policy Forum (SPF), a reputed industry organisation representing India's leading new-age companies. DPIIT was established in the year \_\_\_, and in the year 2000, Department of Industrial Development was merged with it.

- (a) 1995
- (b) 1997
- (c) 2000
- (d) 2002
- (e) 2005

Answer: A

Explanation

The Department for Promotion of Industry and Internal Trade (DPIIT), entered into a historic partnership with the Startup Policy Forum (SPF), a reputed industry organisation representing India's leading new-age companies. DPIIT was established in the year 1995, and in the year 2000, Department of Industrial Development was merged with it.

Reason: To promote the Indian start-up ecosystem globally

This strategic collaboration with SPF underscores DPIIT's unflinching commitment to creating a congenial atmosphere.

15. The Reserve Bank of India (RBI) has implemented revised norms requiring deposit-taking housing finance companies (HFCs) to maintain higher levels of liquid assets against their deposits. Consider the following statements.

I. Effective January 1, 2025, companies must maintain liquid assets equal to 14% of outstanding deposits, including 9% in unencumbered approved securities based on public deposits.

II. The RBI has mandated that by July 1, 2025, the total liquid assets requirement will increase to 16 per cent, including 10 per cent in unencumbered approved securities.

III. Prior to this update, deposit-taking HFCs were required to maintain 12 per cent of their public deposits as liquid assets.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) All are Incorrect

Answer: E

Explanation

The Reserve Bank of India (RBI) has implemented revised norms requiring deposit-taking housing finance companies (HFCs) to maintain higher levels of liquid assets against their deposits.



Effective January 1, 2025, companies must maintain liquid assets equal to 14% of outstanding deposits, including 8% in unencumbered approved securities based on public deposits.

The RBI has mandated that by July 1, 2025, the total liquid assets requirement will increase to 15 per cent, including 10 per cent in unencumbered approved securities.

Prior to this update, deposit-taking HFCs were required to maintain 13 per cent of their public deposits as liquid assets.

The phased increase to 15 per cent ensures a more robust liquidity framework, aiming to safeguard depositors' interests and enhance financial stability.

As of March 2024, deposit-taking HFCs had mobilised deposits totalling ₹24,764 crore, a significant decline from ₹1,35,183 crore in March 2023.

16. The Reserve Bank of India (RBI) has announced the interest rate for the Floating Rate Savings Bonds, 2020 (Taxable) – FRSB 2020 (T) for the period from January 1, 2025, to June 30, 2025. Consider the following statements.

I. The interest rate for this half-year will remain at 8.05 per cent, which is the sum of the National Savings Certificate (NSC) rate of 7.70 per cent and an additional spread of 0.35 per cent.

II. The RBI Floating Rate Savings Bond requires a minimum subscription of Rs 1,000, with additional investments made in multiples of Rs 1,000.

III. The RBI Floating Rate Bond has a standard lock-in period of Nine years with no premature withdrawal option.

IV. The lock-in period varies by age - six years for individuals aged 60 to 70, five years for those aged 70 to 80, and four years for those above 80.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only III
- (c) Both III and IV
- (d) Both II and III
- (e) All are Correct

Answer: B

Explanation

The Reserve Bank of India (RBI) has announced the interest rate for the Floating Rate Savings Bonds, 2020 (Taxable) – FRSB 2020 (T) for the period from January 1, 2025, to June 30, 2025.

The interest rate for this half-year will remain at 8.05 per cent, which is the sum of the National Savings Certificate (NSC) rate of 7.70 per cent and an additional spread of 0.35 per cent.

The RBI Floating Rate Savings Bond requires a minimum subscription of Rs 1,000, with additional investments made in multiples of Rs 1,000.

The RBI Floating Rate Bond has a standard lock-in period of seven years with no premature withdrawal option.



The lock-in period varies by age - six years for individuals aged 60 to 70, five years for those aged 70 to 80, and four years for those above 80.

There is no upper investment limit.

Senior citizens are allowed to withdraw prematurely with a penalty after completing a minimum lock-in period.

The interest earned on these bonds is subject to taxation, and investors cannot claim any tax deductions for their investments in these bonds.

Tax Deducted at Source (TDS) will be applicable if the annual interest surpasses Rs 10,000.

17. Air India is the first airline to provide in-flight Wi-Fi on both domestic and international flights. Passengers on Airbus A350, Boeing 787-9, and select A321neo aircraft can now access the internet while flying. Under the Flight and Maritime Connectivity Rules, 2018, the government mandates that mobile communication services be available in aircraft at a minimum altitude of \_\_\_\_\_ meters in Indian airspace to prevent interference with terrestrial networks.

- (a) 3,000
- (b) 5,000
- (c) 4,500
- (d) 2,500
- (e) 6,000

Answer: A

### Explanation

Air India is the first airline to provide in-flight Wi-Fi on both domestic and international flights. Passengers on Airbus A350, Boeing 787-9, and select A321neo aircraft can now access the internet while flying. Under the Flight and Maritime Connectivity Rules, 2018, the government mandates that mobile communication services be available in aircraft at a minimum altitude of 3,000 meters in Indian airspace to prevent interference with terrestrial networks.

In July 2024, Vistara became the first airline to offer Wi-Fi services on international flights.

18. Consider the following statements regarding Logistics Ease Across Different States (LEADS) 2024.

- I. It is the 6th edition of the LEADS report.
- II. LEADS 2024 was released by the Ministry of Commerce and Industry.
- III. Gujarat, Karnataka, Maharashtra, Odisha and Tamil Nadu were awarded the top rank of 'achievers' amongst coastal States in the LEADS 2024 report which evaluated logistics performance of States and UTs across four key pillars.
- IV. Other 'achievers' included Haryana, Telangana, Uttar Pradesh, Uttarakhand in the land-locked group, Assam and Arunachal Pradesh in the North-Eastern group and Chandigarh and Delhi amongst Union Territories.

Which of the above statements is/are correct?

- (a) Only I



- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) All are Correct

Answer: E

#### Explanation

#### Logistics Ease Across Different States (LEADS) 2024.

It is the 6th edition of the LEADS report.

LEADS 2024 was released by the Ministry of Commerce and Industry.

Gujarat, Karnataka, Maharashtra, Odisha and Tamil Nadu were awarded the top rank of 'achievers' amongst coastal States in the LEADS 2024 report which evaluated logistics performance of States and UTs across four key pillars.

Other 'achievers' included Haryana, Telangana, Uttar Pradesh, Uttarakhand in the land-locked group, Assam and Arunachal Pradesh in the North-Eastern group and Chandigarh and Delhi amongst Union Territories.

LEADS was conceived on the lines of Logistics Performance Index (LPI) of World Bank in 2018.

In LEADS 2024, the report evaluates logistics performance across four key pillars: Logistics Infrastructure, Logistics Services, Operating and Regulatory Environment, and the newly introduced Sustainable Logistics.

19. The 18th Pravasi Bharatiya Divas (PBD) Convention is being organized in partnership with the State Government of Odisha from 08-10 January 2025 in Bhubaneswar. The 17th PBD Convention was held in \_\_\_\_\_ in 2023.

- (a) Indore, Madhya Pradesh
- (b) Bengaluru, Karnataka
- (c) Jaipur, Rajasthan
- (d) Kochi, Kerala
- (e) None of these

Answer: A

#### Explanation

The 18th Pravasi Bharatiya Divas (PBD) Convention is being organized in partnership with the State Government of Odisha from 08-10 January 2025 in Bhubaneswar. The 17th PBD Convention was held in Indore, Madhya Pradesh in 2023.

Theme of three-day convention is "The Diaspora's Contribution to a Viksit Bharat" Prime Minister Narendra Modi will inaugurate the PBD Convention on the 9th of this month.

It will feature a virtual address by the Chief Guest, the President of the Republic of Trinidad and Tobago, Christine Carla Kangaloo.

Since 2015, under a revised format, PBD Convention has been organised once every 2 years.

20. The United Nation Food and Agriculture Organization's (FAO) overall Food Price Index averaged 122.0 points - 2.6 points or 2.1





percent lower than the average value in 2023. World Food Day is celebrated every year worldwide on \_\_\_\_\_ to commemorate the date of the founding of the United Nations Food and Agriculture Organization in 1945.

- (a) 5th June
- (b) 16th October
- (c) 24th December
- (d) 21st September
- (e) 20th November

Answer: B

Explanation

The United Nation Food and Agriculture Organization's (FAO) overall Food Price Index averaged 122.0 points - 2.6 points or 2.1 percent lower than the average value in 2023. World Food Day is celebrated every year worldwide on 16th October to commemorate the date of the founding of the United Nations Food and Agriculture Organization in 1945.

Food and Agriculture Organization

HQ: Rome, Italy

Director General: Qu Dongyu

21. Prime Minister Narendra Modi is set to inaugurate the Jammu Railway Division. Consider the following statements.

- I. Jammu Railway Division will become the 68<sup>th</sup> division.
- II. Spanning 842.1 km, it includes sections like Pathankot-Jammu-Udhampur-Srinagar-

Baramulla, Bhogpur Sirwal-Pathankot, Batala-Pathankot, and Pathankot-Joginder Nagar.

III. There are currently 67 rail divisions under 16 railway zones.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) All are Incorrect

Answer: E

Explanation

Prime Minister Narendra Modi is set to inaugurate the Jammu Railway Division.

Jammu Railway Division will become the 69<sup>th</sup> division.

Spanning 742.1 km, it includes sections like Pathankot-Jammu-Udhampur-Srinagar-Baramulla, Bhogpur Sirwal-Pathankot, Batala-Pathankot, and Pathankot-Joginder Nagar.

There are currently 68 rail divisions under 17 railway zones.

22. The Vande Bharat Sleeper Train has marked a major milestone by attaining a top speed of 180 km/h during recent trials. The inaugural Vande Bharat train, manufactured by the \_\_\_\_\_, was initially known as Train \_\_\_\_\_ during its design phase.

- (a) Integral Coach Factory (ICF), 18





- (b) Modern Coach Factory (MCF), 19  
(c) Rail Coach Factory (RCF), 20  
(d) Chittaranjan Locomotive Works (CLW), 22  
(e) None of these

Answer: A

Explanation

The Vande Bharat Sleeper Train has marked a major milestone by attaining a top speed of 180 km/h during recent trials. The inaugural Vande Bharat train, manufactured by the Integral Coach Factory (ICF), was initially known as Train 18 during its design phase.

The Vande Bharat sleeper train has achieved a peak speed of 180 kilometres per hour in its multiple trials in the last three days.

Trial at: Kota Division

These Vande Bharat sleeper trains are designed with features like automatic doors, ultra-comfortable berths, onboard WiFi, and an aircraft-like design.

23. The Indian Naval Sailing Vessel (INSV) Tarini left Lyttelton Port, New Zealand, on 4<sup>th</sup> January 2025 for its onward passage (third leg) to Port Stanley (Falkland Islands). This is the longest leg of the expedition with a distance of approximately \_\_\_\_ km. The Indian Naval Sailing Vessel (INSV) Tarini was commissioned into the Indian Navy on February 18, \_\_\_\_.

- (a) 8,200, 2016  
(b) 9,500, 2015  
(c) 10,400, 2017

(d) 12,300, 2018

(e) 14,000, 2019

Answer: C

Explanation

The Indian Naval Sailing Vessel (INSV) Tarini left Lyttelton Port, New Zealand, for its onward passage (third leg) to Port Stanley (Falkland Islands). This is the longest leg of the expedition with a distance of approximately 10,400 km. The Indian Naval Sailing Vessel (INSV) Tarini was commissioned into the Indian Navy on February 18, 2017.

Distance: 5600 nm (approx 10,400 km).

24. In January 2025, RBI announced results of its Global Hackathon – HaRBInger 2024. Consider the following statements.

- I. It was the fourth edition of the Global Hackathon – HaRBInger 2024.  
II. The RBI launched HaRBInger 2024, focusing on two themes: ‘Zero Financial Frauds’ and ‘Being Divyang Friendly.’

III. The Reserve Bank of India had launched its first global hackathon named “HARBINGER” in 2020.

Which of the above statements is/are Incorrect?

- (a) Only I  
(b) Only II  
(c) Both I and III  
(d) Both II and III



(e) Only III

Answer: C

Explanation

In January 2025, RBI announced results of its Global Hackathon – HaRBInger 2024.

It was the third edition of the Global Hackathon – HaRBInger 2024.

The RBI launched HaRBInger 2024, focusing on two themes: 'Zero Financial Frauds' and 'Being Divyang Friendly.'

The Reserve Bank of India had launched its first global hackathon named "HARBINGER" in 2021.

The winners of the hackathon were FPL Technologies; Xaults Technologies; Epifi Technologies; NapID Cybersec; H Vision India (Hasin Vaidya); Rupya Darshini (Parthiban R, Jebaraj V and Gobika S); and VisAst (Krimisha Deore).

25. The manufacturing activity in India registered its weakest growth of 2024 in December as the Manufacturing Purchasing Managers' Index (PMI) fell to 56.4. The HSBC Final India Manufacturing PMI, compiled by \_\_\_\_\_, showed that the headline figure was down from 56.5 in November.

(a) Moody's Analytics

(b) Fitch Ratings

(c) S&P Global

(d) ICRA Limited

(e) CRISIL

Answer: C

Explanation

The manufacturing activity in India registered its weakest growth of 2024 in December as the Manufacturing Purchasing Managers' Index (PMI) fell to 56.4. The HSBC Final India Manufacturing PMI, compiled by S&P Global showed that the headline figure was down from 56.5 in November.

Indicate: Weaker improvement in operating conditions

Note: A figure above 50 in the index denotes expansion in activity and below it signifies contraction.

26. Recently, Global research agency Nomura projected India's growth will slow down to 6% in FY25. The Reserve Bank of India's rate-setting panel has lowered India's FY25 GDP growth forecast to \_\_\_\_\_ from \_\_\_\_\_ in the recent Monetary Policy Committee (MPC) meeting which was held in December 2024.

(a) 6.6%, 7.2%

(b) 6.5%, 7.3%

(c) 6.4%, 7.1%

(d) 6.3%, 7.0%

(e) 6.2%, 7.4%

Answer: A

Explanation

Recently, Global research agency Nomura projected India's growth will slow down to 6% in FY25. The Reserve Bank of India's rate-setting panel has lowered India's FY25 GDP



growth forecast to 6.6% from 7.2% in the recent Monetary Policy Committee (MPC) meeting which was held in December 2024.

Projected for: India GDP Growth

FY25: 6% (cut by 70 basis points)

FY2026 Forecast: 5.9 per cent

CPI (Consumer Price Index) inflation: 4.9 per cent in FY25F and fall further to 4.3 per cent in FY26F.

27. The Reserve Bank of India (RBI) has introduced guidelines for lenders regarding their involvement in the Government DRS. Consider the following statements.

I. DRS stands for Debt Recovery Scheme.

II. The scheme targets borrowers who have demonstrated a consistent repayment history but are currently facing financial difficulties due to unforeseen circumstances.

III. The RBI's guidelines include a model operating procedure (MOP) to ensure effective implementation and adherence to financial discipline.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

Answer: D

Explanation

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The Reserve Bank of India (RBI) has introduced guidelines for lenders regarding their involvement in the Government DRS.

DRS stands for Debt Relief Scheme.

The scheme targets borrowers who have demonstrated a consistent repayment history but are currently facing financial difficulties due to unforeseen circumstances.

The RBI's guidelines include a model operating procedure (MOP) to ensure effective implementation and adherence to financial discipline.

Aim: To assist borrowers facing financial difficulties by allowing loan restructuring.

This includes extending repayment terms, lowering interest rates, or converting part of the debt into equity

Restructuring Framework: Lenders are permitted to restructure loans by extending repayment periods, reducing interest rates, or converting a portion of the debt into equity, subject to specific conditions.

Regulatory Oversight: The RBI will monitor the implementation of the scheme to ensure compliance with established guidelines and to maintain financial stability.

Implications for Lenders and Borrowers

For Lenders: The guidelines provide a structured approach to managing distressed assets, enabling banks to offer relief to borrowers while safeguarding their financial interests.

For Borrowers: The scheme offers a pathway to financial recovery, allowing businesses and individuals to restructure their debts and



continue operations without the immediate threat of insolvency.

28. Effective January 1, 2025, Reserve Bank of India (RBI) has mandated that all lenders must update credit bureau records every 15 days instead of the previous \_\_\_\_ cycle.

- (a) Annually
- (b) Monthly
- (c) Quarterly
- (d) Bi-monthly
- (e) None of these

Answer: B

Explanation

Effective January 1, 2025, Reserve Bank of India (RBI) has mandated that all lenders must update credit bureau records every 15 days instead of the previous monthly cycle.

Benefits of the New Regulation

Timely Updates

Enhanced Credit Access

Consumer Empowerment

Risk Management for Lenders

29. The Telangana government decided to celebrate the birth anniversary of Savitribai Phule on January 3 as 'Women Teacher's Day' every year to honour the late social reformer and teacher's contributions to women's education. World Teachers' Day is held annually on \_\_\_\_.

- (a) October 5
- (b) November 5
- (c) September 5
- (d) December 5
- (e) August 5

Answer: A

Explanation

The Telangana government decided to celebrate the birth anniversary of Savitribai Phule on January 3 as 'Women Teacher's Day' every year to honour the late social reformer and teacher's contributions to women's education. World Teachers' Day is held annually on October 5.

30. The Centre has appointed V. Narayanan as the \_\_\_\_ chairman of Indian Space Research Organisation (ISRO) and secretary of the Department of Space (DOS). He will take over from the present Chairman of ISRO, S. Somanath on January 14, 2025.

- (a) 11th
- (b) 10th
- (c) 9th
- (d) 13th
- (e) 14th

Answer: A

Explanation

The Centre has appointed V. Narayanan as the 11th chairman of Indian Space Research Organisation (ISRO) and secretary of the



Department of Space (DOS). He will take over from the present Chairman of ISRO, S. Somanath on January 14, 2025.

31. Bajaj Broking, the broking arm of Bajaj Finance Ltd., has entered into a strategic partnership with Tamilnad Mercantile Bank (TMB) to introduce a comprehensive 3-in-1 account solution. Bajaj Finance Limited (BFL) is a non-banking financial company (NBFC) that offers financial services in India. NBFCs whose asset size is of ₹ \_\_\_\_\_ or more as per last audited balance sheet are considered as systemically important NBFCs.

- (a) 500 crore
- (b) 200 crore
- (c) 300 crore
- (d) 400 crore
- (e) None of these

Answer: A

#### Explanation

Bajaj Broking, the broking arm of Bajaj Finance Ltd., has entered into a strategic partnership with Tamilnad Mercantile Bank (TMB) to introduce a comprehensive 3-in-1 account solution. Bajaj Finance Limited (BFL) is a non-banking financial company (NBFC) that offers financial services in India. NBFCs whose asset size is of ₹ 500 crore or more as per last audited balance sheet are considered as systemically important NBFCs.

#### About TMB

Headquarters: Thoothukudi

CEO: K V Rama Moorthy

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Founded: 11 May 1921

32. Recently, United Nations Educational, Scientific and Cultural Organization recognized Sevdalinka as Intangible World Cultural Heritage. Sevdalinka is a form of traditional urban \_\_\_\_\_ that is practised in \_\_\_\_\_.

- (a) Storytelling, Montenegro
- (b) Dancing, Serbia
- (c) Painting, Croatia
- (d) Singing, Bosnia and Herzegovina
- (e) Poetry, Slovenia

Answer: D

#### Explanation

Recently, United Nations Educational, Scientific and Cultural Organization recognized Sevdalinka as Intangible World Cultural Heritage. Sevdalinka is a form of traditional urban singing that is practised in Bosnia and Herzegovina.

It originated as the result of a long process of acculturation that occurred when the traditional oral poetry of the South-Slavic population merged with the musical influences of the Ottoman Empire.

Sevdalinka is often referred to as the Balkan Blues.

Recent India's Intangible World Cultural Heritage list

Garba of Gujarat (2023)

Durga Puja in Kolkata (2021)



Kumbh Mela (2017)

Navroz (2016)

Yoga (2016)

UNESCO defines “intangible” as “expressions that have:

Passed from one generation to another.

Evolved in response to their environments.

Contributed to giving us a sense of identity and continuity.

33. Union minister Sarbananda Sonowal said the Deendayal Port in Gujarat's Kutch district will become a mega port in the next three years with its cargo handling capacity reaching \_\_\_\_ million tonnes.

- (a) 200
- (b) 250
- (c) 300
- (d) 350
- (e) 400

Answer: C

Explanation

Union minister Sarbananda Sonowal said the Deendayal Port in Gujarat's Kutch district will become a mega port in the next three years with its cargo handling capacity reaching 300 million tonnes.

He also laid the foundation stone for two Centres of Excellence (CoE) dedicated to green hydrogen and green maritime fuels.

Ports In News

24th All India Major Port Cultural Meet 2024-25 at Paradip Port.

Team Paradip Port Authority was crowned as the overall Champion. Syama Prasad Mukerjee Port, Kolkata won the Runners-up and Mumbai Port Authority won the 2nd Runners-up award.

34. Union Information and Broadcasting Minister Ashwini Vaishnaw recently unveiled the government calendar for 2025. Consider the following statements.

I. The Calendar was designed and produced by the Central Bureau of Communication (CBC).

II. Published in 11 Indian languages, the calendar's inclusivity mirrors the government's vision of connecting with citizens from every linguistic and cultural background.

III. The Government of India has chosen Janbhagidari se Jankalyan (public welfare through public participation) as the central theme for its 2025 calendar.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

Answer: B



## Explanation

Union Information and Broadcasting Minister Ashwini Vaishnav recently unveiled the government calendar for 2025.

The Calendar was designed and produced by the Central Bureau of Communication (CBC).

Published in 13 Indian languages, the calendar's inclusivity mirrors the government's vision of connecting with citizens from every linguistic and cultural background.

The Government of India has chosen Janbhagidari se Jankalyan (public welfare through public participation) as the central theme for its 2025 calendar.

35. India welcomed its first Generation Beta baby, Frankie Remruatdika Zadeng, born in Aizawl, Mizoram, symbolizing the start of a new generational era. The term "Generation Beta," coined by Australian futurist Mark McCrindle, refers to children born between 2025 and \_\_\_\_, succeeding Generation \_\_\_\_ (2010–2024).

- (a) 2035, Z
- (b) 2038, Omega
- (c) 2039, Alpha
- (d) 2040, Millennials
- (e) 2036, Gamma

Answer: C

## Explanation

India welcomed its first Generation Beta baby, Frankie Remruatdika Zadeng, born in Aizawl,

Mizoram, symbolizing the start of a new generational era. The term "Generation Beta," coined by Australian futurist Mark McCrindle, refers to children born between 2025 and 2039, succeeding Generation Alpha (2010–2024).

The Greatest Generation (GI Generation -Born 1901–1927

The Silent Generation- Born 1928–1945

Baby Boom Generation-Born 1946–1964

Generation X- Born 1965–1980

Millennial Generation or Generation Y- Born 1981–1996

Generation Z-Born 1997–2012

Generation Alpha-Born 2013–2024

Generation Beta-Born 2025–2039

36. Consider the following statements regarding Henley Passport Index 2025.

I. Singapore has secured the first position as the most powerful passport in the world with visa-free access to 194 out of 227 destinations worldwide.

II. India emerged as 85th on the list with visa-free access to 67 destinations.

III. Japan is second in the ranking, with an open door to 193 destinations.

IV. The EU member states of France, Germany, Italy and Spain are at No. 3, along with Finland and South Korea, with access to 192 destinations with no prior visa needed.



Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both I and II
- (e) Both III and IV

Answer: D

#### Explanation

#### Henley Passport Index 2025.

Singapore has secured the first position as the most powerful passport in the world with visa-free access to 195 out of 227 destinations worldwide.

India emerged as 85th on the list with visa-free access to 57 destinations.

Japan is second in the ranking, with an open door to 193 destinations

The EU member states of France, Germany, Italy and Spain are at No. 3, along with Finland and South Korea, with access to 192 destinations with no prior visa needed.

Report by: Henley Passport Index 2025

The most powerful passports for 2025

1. Singapore (195 destinations)
2. Japan (193)
3. France, Germany, Italy, Spain, Finland, South Korea (192)
4. Austria, Denmark, Ireland, Luxembourg, Netherlands, Sweden, Norway (191)

5. Belgium, New Zealand, Portugal, Switzerland, United Kingdom (190)
6. Greece, Australia (189)
7. Canada, Poland, Malta (188)
8. Hungary, Czechia (187)
9. Estonia, United States (186)
10. Lithuania, Latvia, Slovenia, United Arab Emirates (185)

India emerged as 85th on the list with 57 nations of the world.

India's previous position in the Henley Passport Index was 80th in 2024

At the opposite end of the ranking, at No. 106, Afghanistan remains locked in bottom place, with visa-free access to just 26 destinations, two fewer than a year ago. Syria is at No. 105 (with 27 destinations) and Iraq is at No. 104 (with 31 destinations).

37. The \_\_\_\_\_ -National Bureau of Animal Genetic Resources has officially recognised the Gaddi dog breed. The Gaddi dog is primarily associated with the Gaddi shepherds of \_\_\_\_\_.

- (a) Agricultural Research Institute, Rajasthan
- (b) Ministry of Agriculture and Farmers Welfare, Uttarakhand
- (c) Indian Council of Agricultural Research, Himachal Pradesh
- (d) Department of Animal Husbandry, Punjab
- (e) None of these





Answer: C

#### Explanation

The Indian Council of Agricultural Research National Bureau of Animal Genetic Resources (ICAR-NBAGR) has officially recognised the Gaddi dog breed. The Gaddi dog is primarily associated with the Gaddi shepherds of Himachal Pradesh.

This indigenous breed hails from the Himalayan region and is now acknowledged alongside nine other livestock breeds.

38. Union Minister for Coal and Mines, Shri G. Kishan Reddy, inaugurated the '5G Use Case Test Lab' at the Central Mine Planning and Design Institute (CMPDI) in Ranchi. Shri \_\_\_\_\_ recently assumed the charge as the Secretary of the Ministry of Coal.

- (a) M. Verma
- (b) P.K. Mishra
- (c) Vikram Dev Dutt
- (d) Rajesh Kumar Singh
- (e) Sanjay Malhotra

Answer: C

#### Explanation

Union Minister for Coal and Mines, Shri G. Kishan Reddy, inaugurated the '5G Use Case Test Lab' at the Central Mine Planning and Design Institute (CMPDI) in Ranchi. Shri Vikram Dev Dutt assumed the charge as the Secretary of the Ministry of Coal. (He succeeds Shri VL Kantha Rao).

5G Use Case Test Lab serves as a testbed for the development, testing and adaptation of various 5G-based applications, tailored to meet the needs of the coal industry.

Ministry of Coal nominated CMPDI as Centre of Excellence (COE) for establishing 5G Use Case Test lab for Coal Industry to leverage 5G technology effectively.

39. The length of India's National Highway network has surged by 60 per cent in the last 10 years. Consider the following statements.

I. India's National Highway network has grown by 60% over the past decade, expanding from 91,287 km in 2014 to 146,195 km by 2024

II. Externally Aided Projects, funded by the World Bank, JICA, and ADB, have made remarkable progress, with 2,540 km completed out of the planned 3,105 km as of November 30, 2024.

III. High-speed corridors have surged from 93 km to 2,474 km, significantly enhancing road connectivity across the nation.

IV. The Cabinet Committee on Economic Affairs has approved eight major National High-Speed Corridor projects spanning 936 km, with a total investment of Rs. 50,655 crore, generating 4.42 crore man-days of employment.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III



(e) All are Correct

Answer: E

Explanation

The length of India's National Highway network has surged by 60 per cent in the last 10 years.

India's National Highway network has grown by 60% over the past decade, expanding from 91,287 km in 2014 to 146,195 km by 2024

Externally Aided Projects, funded by the World Bank, JICA, and ADB, have made remarkable progress, with 2,540 km completed out of the planned 3,105 km as of November 30, 2024.

High-speed corridors have surged from 93 km to 2,474 km, significantly enhancing road connectivity across the nation.

The Cabinet Committee on Economic Affairs has approved eight major National High-Speed Corridor projects spanning 936 km, with a total investment of Rs. 50,655 crore, generating 4.42 crore man-days of employment.

During FY 2023-24, NHAI raised Rs. 42,334 crore through the monetization of four Toll Operate and Transfer (TOT) bundles.

40. The Reserve Bank of India (RBI) significantly increased enforcement of penalties on banks in FY24. Consider the following statements.

I. The data was presented in the Reserve Bank of India's (RBI) the Financial Stability 2023-24 Report.

II. Total penalties paid by public sector banks surged six times to ₹24 crore in FY24.

III. Private sector banks paid a total of ₹25 crore in FY24, up two times from ₹12 crore paid in FY23.

IV. Up to November this fiscal year, the RBI has imposed monetary penalties totaling ₹34 crore on 169 regulated entities for non-compliance with or violation of statutory provisions or its directives.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

Answer: A

Explanation

The Reserve Bank of India (RBI) significantly increased enforcement of penalties on banks in FY24.

The data was presented in the Reserve Bank of India's (RBI) Trend and Progress of Banking in India 2023-24 report.

Total penalties paid by public sector banks surged six times to ₹24 crore in FY24.

Private sector banks paid a total of ₹25 crore in FY24, up two times from ₹12 crore paid in FY23.

Up to November this fiscal year, the RBI has imposed monetary penalties totaling ₹34





crore on 169 regulated entities for non-compliance with or violation of statutory provisions or its directives.

41. Recently, Centre released Rs 1.73 trillion towards tax devolution to states. Consider the following statements.

I. The Centre has released tax devolution of Rs 1.73 trillion to state governments against the devolution of Rs 89,086 crore in December 2024.

II. Uttar Pradesh received the highest amount of Rs 31,039.84 crore, followed by Rs 17,403.36 crore to Bihar and Rs 13017.06 crore to West Bengal.

III. The final report of the 15th Finance Commission had recommended the transfer of 42% to the states after Jammu and Kashmir was carved out into two union territories.

IV. Budget Estimates for FY25 have pegged states' share at Rs 12.2 trillion, an increase of over 10.4% to the amount devolved according to Revised Estimates for FY24.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only III
- (c) Only IV
- (d) Both II and III
- (e) All are Correct

Answer: B

Explanation

Recently, Centre released Rs 1.73 trillion towards tax devolution to states.

The Centre has released tax devolution of Rs 1.73 trillion to state governments against the devolution of Rs 89,086 crore in December 2024.

Uttar Pradesh received the highest amount of Rs 31,039.84 crore, followed by Rs 17,403.36 crore to Bihar and Rs 13017.06 crore to West Bengal.

The final report of the 15th Finance Commission had recommended the transfer of 41% to the states after Jammu and Kashmir was carved out into two union territories.

Budget Estimates for FY25 have pegged states' share at Rs 12.2 trillion, an increase of over 10.4% to the amount devolved according to Revised Estimates for FY24.

Prior to this, the 14th Finance Commission had recommended the devolution of 42% of central taxes to states.

This move aims to boost states' capital expenditures, fund welfare projects, and stimulate economic growth.

42. The Indian economy is projected to grow at a robust 6.8 percent in the financial year 2025-26, driven by strong high-frequency indicators, according to a Bank of Baroda forecast. Recently National Statistics Office (NSO) gave first advance estimate for FY25 GDP growth. What is the growth projection for the Indian economy by the NSO for FY25?

- (a) 6.4%
- (b) 6.6%



- (c) 7.2%
- (d) 5.8%
- (e) 6.2%

Answer: A

#### Explanation

The Indian economy is projected to grow at a robust 6.8 percent in the financial year 2025-26, driven by strong high-frequency indicators, according to a Bank of Baroda forecast.

Growth in the Indian economy is estimated to slow to a four-year low of 6.4 per cent in FY25, falling short of the Reserve Bank of India's (RBI's) projection of 6.6 per cent, according to the First Advance Estimates of the National Statistics Office (NSO).

Bank of Baroda:

MD & CEO: Debadatta Chand

HQ: Vadodara, Gujarat

Predecessor: Vijaya Bank + Dena Bank

The tagline of Bank of Baroda is "India's International Bank".

43. Capital markets regulator Securities and Exchange Board of India (Sebi) has revised compliance timelines for credit rating agencies (CRAs) by replacing "days" with "working days" to improve ease of doing business. CRAs must now publish press releases on rating actions within \_\_\_\_\_ working days of the relevant event.

- (a) Three

- (b) Five
- (c) Ten
- (d) Fifteen
- (e) Seven

Answer: E

#### Explanation

Capital markets regulator Securities and Exchange Board of India (Sebi) has revised compliance timelines for credit rating agencies (CRAs) by replacing "days" with "working days" to improve ease of doing business. CRAs must now publish press releases on rating actions within Seven working days of the relevant event. (replacing the previous mandate of seven calendar days.)

Similarly, for reviewing ratings in cases of delays in debt servicing, the timeline has been adjusted to two working days from two calendar days.

44. The International Criminal Police Organisation (Interpol) has launched its first Silver Notice, a pilot initiative to trace and recover assets laundered across international borders. Identify which of the following statements is incorrect?

- (a) Interpol has 196 member countries.
- (b) Interpol's current President is Major General Ahmed Naser Al-Raisi, of the United Arab Emirates.
- (c) First Silver Notice is requested by Italy.
- (d) The pilot program involves 52 countries, including India.



(e) A Green Notice issued by Interpol is a type of international alert used to provide information about criminal activities, such as new methods, techniques, or modus operandi used by criminals.

Answer: E

#### Explanation

The International Criminal Police Organisation (Interpol) has launched its first Silver Notice, a pilot initiative to trace and recover assets laundered across international borders.

Interpol has 196 member countries.

Interpol's current President is Major General Ahmed Naser Al-Raisi, of the United Arab Emirates.

First Silver Notice is requested by Italy.

The pilot program involves 52 countries, including India.

A Purple Notice issued by Interpol is a type of international alert used to provide information about criminal activities, such as new methods, techniques, or modus operandi used by criminals.

#### Notice types:

Red Notice: Used to request the location or arrest of a person sought by a judicial authority or international tribunal for the purpose of extradition.

Blue Notice: Issued to gather information or identify a person of interest in a criminal investigation.

Green Notice: Issued to alert about a person's criminal activities if they pose a potential threat to public safety.

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Yellow Notice: Issued to help locate a missing person or identify someone who is unable to identify themselves.

Black Notice: Used to seek information about unidentified bodies.

Orange Notice: Warns of an event, person, object, or process that represents an imminent threat to individuals or property.

Purple Notice: Provides information about methods, procedures, objects, devices, or hiding places used by criminals.

Interpol–United Nations Security Council Special Notice: Informs Interpol members that an individual or entity is subject to UN sanctions.

45. Reserve Bank of India issued Non-resident Investment in Debt Instruments Directions. These regulations are based on the Foreign Exchange Management Act (FEMA). Consider the following statements.

I. In exercise of the powers conferred under section 6, read with section 37 of the Foreign Exchange Management Act, 1999, the Reserve Bank has issued new regulations to regulate non-resident investment in debt instruments in India.

II. Under the directions, AD Category-1 banks or Authorised Dealer Category-1 banks may bring the contents of the Master Direction to the notice of their constituents.

III. The Foreign Exchange Management Act (FEMA) of 1999 replaced the Foreign Exchange Regulation Act (FERA) of 1973.

Which of the above statements is/are Incorrect?



- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

Answer: A

#### Explanation

Reserve Bank of India issued Non-resident Investment in Debt Instruments Directions. These regulations are based on the Foreign Exchange Management Act (FEMA).

In exercise of the powers conferred under section 6, read with section 47 of the Foreign Exchange Management Act, 1999, the Reserve Bank has issued new regulations to regulate non-resident investment in debt instruments in India.

Under the directions, AD Category-1 banks or Authorised Dealer Category-1 banks may bring the contents of the Master Direction to the notice of their constituents.

The Foreign Exchange Management Act (FEMA) of 1999 replaced the Foreign Exchange Regulation Act (FERA) of 1973.

#### AD Category-1 banks:

They also known as Authorised Dealer Category-1 banks, are banks that are authorized by the Reserve Bank of India (RBI) to buy and sell foreign exchange.

They offer a variety of services related to foreign exchange, including: Buying and selling foreign currencies, remitting funds abroad, and Obtaining letters of credit and bank guarantees.

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46. Wholesale price inflation rose to 2.37 per cent in December 2024. Consider the following statements.

- I. India's wholesale price index (WPI)-based inflation went up to 2.37 per cent in December from 1.89 per cent in November 2024.
- II. The base year for the Wholesale Price Index (WPI) in India is 2011-12.
- III. The data was released by the Ministry of Commerce & Industry.
- IV. In October 2024, India's wholesale price index (WPI) inflation rate was 2.36%.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) All are Correct

Answer: E

#### Explanation

Wholesale price inflation rose to 2.37 per cent in December 2024.

India's wholesale price index (WPI)-based inflation went up to 2.37 per cent in December from 1.89 per cent in November 2024.

The base year for the Wholesale Price Index (WPI) in India is 2011-12.



The data was released by the Ministry of Commerce & Industry.

In October 2024, India's wholesale price index (WPI) inflation rate was 2.36%.

47. Suryoday Small Finance Bank(SSFB) collaborated with Tata Digital to offer fixed deposit services. Consider the following statements.

I. SSFB's fixed deposit offering will be available on the Tata Neu platform, Customers can start investing with as little as Rs. 1,000.

II. Customers can invest in fixed deposits at interest rates of up to 9.1% without the need for a savings account.

III. Investments in bank deposits are insured up to INR. 2 lakh under DICGC (The Deposit Insurance and Credit Guarantee Corporation) Insurance."

IV. The minimum paid-up capital for a Small Finance Bank (SFB) is ₹100 crore.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

Answer: E

Explanation

Suryoday Small Finance Bank(SSFB) collaborated with Tata Digital to offer fixed deposit services.

SSFB's fixed deposit offering will be available on the Tata Neu platform, Customers can start investing with as little as Rs. 1,000.

Customers can invest in fixed deposits at interest rates of up to 9.1% without the need for a savings account.

Investments in bank deposits are insured up to INR. 5 lakh under DICGC (The Deposit Insurance and Credit Guarantee Corporation) Insurance."

The minimum paid-up capital for a Small Finance Bank (SFB) is ₹200 crore.

Suryoday SFB offers interest rates between 4% and 8.60% for general citizens for tenures ranging from 7 days to 10 years.

For senior citizens, the bank offers 4.50% to 9.10% on fixed deposit tenures.

48. Gujarat was in the news for hosting the International Kite Festival in Ahmedabad, inaugurated by CM Bhupendra Patel, with 143 participants from \_\_\_ countries. Additionally, the state also conducted India's first coastal and \_\_\_ bird census at the Marine National Park and Sanctuary in Jamnagar, highlighting its cultural and environmental efforts.

- (a) 42, shore
- (b) 47, wader
- (c) 49, migratory
- (d) 46, wetland
- (e) None of these



Answer: B

#### Explanation

Gujarat was in the news for hosting the International Kite Festival in Ahmedabad, inaugurated by CM Bhupendra Patel, with 143 participants from 47 countries. Additionally, the state also conducted India's first coastal and wader bird census at the Marine National Park and Sanctuary in Jamnagar, highlighting its cultural and environmental efforts.

The festival carried the theme of "Caution and Survival."

49. Recently, the 'Sampoorna Plus' Mobile Application has been developed in Kerala, which is an innovative mobile application that empowers parents to actively monitor the academic journey of their children. The Mobile Application has been developed by which of the following?

- (a) Kerala State Technology Development Council (KSTDC)
- (b) Kerala Infrastructure and Technology for Education (KITE)
- (c) Kerala State IT Corporation (KSIC)
- (d) Kerala School Innovation Trust (KSIT)
- (e) Kerala Digital Education Authority (KDEA)

Answer: B

#### Explanation

Recently, the 'Sampoorna Plus' Mobile Application has been developed in Kerala, which is an innovative mobile application that empowers parents to actively monitor the academic journey of their children.

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The 'Sampoorna Plus' Mobile App, developed by Kerala Infrastructure and Technology for Education (KITE), is expected to help parents of 36.44 Lakh students in 12,943 schools in the state.

KITE is the technology arm of the Kerala General Education Department.

50. Consider the following statements regarding Startup India.

I. On January 16, 2025, India marked nine years of Startup India. Designated as National Startup Day, this occasion celebrates the nation's strides in fostering a robust and inclusive entrepreneurial ecosystem.

II. With more than 1.59 lakh startups recognised by the Department for Promotion of Industry and Internal Trade (DPIIT) as of January 15, 2025, India has firmly established itself as the third-largest startup ecosystem in the world.

III. From 2016 to October 31, 2024, recognised startups have reportedly created over 16.6 lakh direct jobs, significantly contributing to employment generation.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) All are Correct

Answer: E

#### Explanation



## Startup India.

On January 16, 2025, India marked nine years of Startup India. Designated as National Startup Day, this occasion celebrates the nation's strides in fostering a robust and inclusive entrepreneurial ecosystem.

With more than 1.59 lakh startups recognised by the Department for Promotion of Industry and Internal Trade (DPIIT) as of January 15, 2025, India has firmly established itself as the third-largest startup ecosystem in the world.

From 2016 to October 31, 2024, recognised startups have reportedly created over 16.6 lakh direct jobs, significantly contributing to employment generation.

The number of DPIIT-recognised startups has grown from around 500 in 2016 to 1,59,157 as of January 15, 2025.

Startup India initiative was launched on January 16, 2016.

51. Union Home Minister Amit Shah launched the 'Fast Track Immigration-\_\_\_\_\_ Traveller Programme' (FTI-TTP) at seven major airports across the country on 16 January 2025 from Ahmedabad. FTI-TTP will be implemented at 21 major airports across the country. In the first phase, in addition to \_\_\_\_\_, this facility is being introduced at seven major airports.

- (a) Trusted, Delhi
- (b) Tourist, Mumbai
- (c) Tracked, Chennai
- (d) Timely, Bengaluru
- (e) Targeted, Hyderabad

Answer: A

## Explanation

Union Home Minister Amit Shah launched the 'Fast Track Immigration-Trusted Traveller Programme' (FTI-TTP) at seven major airports across the country on 16 January 2025 from Ahmedabad. FTI-TTP will be implemented at 21 major airports across the country. In the first phase, in addition to Delhi, this facility is being introduced at seven major airports- Mumbai, Chennai, Kolkata, Bengaluru, Hyderabad, Kochi, and Ahmedabad.

52. India has accepted the request of Nepal for supply of 200,000 tonnes of wheat. Recently, President Smt Draupadi Murmu, conferred the honorary rank of 'General of Indian Army' on Nepal's Army chief General \_\_\_\_\_.

- (a) Ashok Raj Sigdel
- (b) Prabhu Ram Sharma
- (c) Rajendra Chhetri
- (d) Purna Chandra Thapa
- (e) Gaurav Shumsher Rana

Answer: A

## Explanation

India has accepted the request of Nepal for supply of 200,000 tonnes of wheat. Recently, President Smt Draupadi Murmu, conferred the honorary rank of 'General of Indian Army' on Nepal's Army chief General Ashok Raj Sigdel.





53. Larsen & Toubro (L&T) has launched the Indian Navy's second multi-purpose vessel (MPV), INS Utkarsh, just three months after the first, INS \_\_\_\_\_. INS Utkarsh measures 107 metres in length and \_\_\_\_\_ metres in width. It has a displacement of over 3,750 tonnes.

- (a) Samarthak, 18.6
- (b) Satyagrah, 18.2
- (c) Satya, 19.0
- (d) Suraksha, 17.5
- (e) Shakti, 20.0

Answer: A

Explanation

Larsen & Toubro (L&T) has launched the Indian Navy's second multi-purpose vessel (MPV), INS Utkarsh, just three months after the first, INS Samarthak. INS Utkarsh measures 107 metres in length and 18.6 metres in width. It has a displacement of over 3,750 tonnes.

54. The Ministry of Home Affairs (MHA) has approved a major expansion of the Central Industrial Security Force (CISF), which will create two new battalions. How many CISF battalions are there currently before the approved expansion?

- (a) 10
- (b) 12
- (c) 13
- (d) 14

(e) 15

Answer: C

Explanation

The Ministry of Home Affairs (MHA) has approved a major expansion of the Central Industrial Security Force (CISF), which will create two new battalions.

The total number of CISF battalions will increase from 13 to 15, resulting in 2,050 new job opportunities.

CISF:

Motto: Protection and Security

Formed: 10 March 1969

Headquarters: New Delhi

DG: Rajwinder Singh Bhatti

55. India successfully conducted field trials of the indigenously developed Nag Mk 2 Anti-Tank Guided Missile. Identify the incorrect statement regarding the news.

- (a) India successfully conducted field trials of the indigenously developed Nag Mk 2 Anti-Tank Guided Missile (ATGM) at Pokhran Field Firing Range in Rajasthan.
- (b) It is a third-generation, all-weather, fire-and-forget anti-tank guided missile with lock-on after launch capability, allowing it to autonomously track and engage targets.
- (c) It is Developed by Defence Research and Development Organisation (DRDO), under the Integrated Missile Development Program.



(d) The missile travels at a speed of 330 metres per second, enabling it to destroy enemy tanks up to 4 kilometers away within 17 to 18 seconds.

(e) It is designed to neutralize modern armoured vehicles, including those with Explosive Reactive Armour (ERA), using a tandem high-explosive anti-tank (HEAT) warhead for enhanced destructive power.

Answer: D

#### Explanation

India successfully conducted field trials of the indigenously developed Nag Mk 2 Anti-Tank Guided Missile.

India successfully conducted field trials of the indigenously developed Nag Mk 2 Anti-Tank Guided Missile (ATGM) at Pokhran Field Firing Range in Rajasthan.

It is a third-generation, all-weather, fire-and-forget anti-tank guided missile with lock-on after launch capability, allowing it to autonomously track and engage targets.

It is Developed by Defence Research and Development Organisation (DRDO), under the Integrated Missile Development Program.

The missile travels at a speed of 230 metres per second, enabling it to destroy enemy tanks up to 4 kilometers away within 17 to 18 seconds.

It is designed to neutralize modern armoured vehicles, including those with Explosive Reactive Armour (ERA), using a tandem high-explosive anti-tank (HEAT) warhead for enhanced destructive power.

Weighing around 45 kilograms and measuring 6 feet 1 inch, the missile is capable

of swiftly neutralizing enemy tanks and armored vehicles.

Range:

7 to 10 kilometres. Its predecessor was the Nag Mark 1 (4 km range).

56. Indichip Semiconductors Limited, along with its joint venture partner M/s Yitoa Micro Technology Limited (YMTL) of \_\_\_\_\_, has signed a Memorandum of Understanding (MoU) with the Andhra Pradesh government to establish India's first private semiconductor manufacturing plant in the state. The project, with an investment exceeding ₹14,000 crore, will specialize in the production of \_\_\_\_\_ chips.

(a) China, Gallium Arsenide

(b) Japan, Silicon Carbide

(c) South Korea, Graphene

(d) Taiwan, Copper

(e) None of these

Answer: B

#### Explanation

Indichip Semiconductors Limited, along with its joint venture partner M/s Yitoa Micro Technology Limited (YMTL) of Japan, has signed a Memorandum of Understanding (MoU) with the Andhra Pradesh government to establish India's first private semiconductor manufacturing plant in the state. The project, with an investment exceeding ₹14,000 crore, will specialize in the production of Silicon Carbide (SiC) chips.



The proposed SiC fab facility will be launched with a production capacity of 10,000 wafers per month, ramping up to 50,000 wafers per month within two to three years.

57. Armenia has chosen India's Trajan 155mm towed artillery system as part of its ongoing military modernization efforts. Which Indian company, in collaboration with KNDS France, jointly developed the artillery system successfully tested by the Indian Army for operations across diverse terrains?

- (a) Mahindra Defence Systems (MDS)
- (b) Bharat Electronics Limited (BEL)
- (c) Larsen & Toubro (L&T)
- (d) Hindustan Aeronautics Limited (HAL)
- (e) Bharat Dynamics Limited (BDL)

Answer: C

Explanation

Armenia has chosen India's Trajan 155mm towed artillery system as part of its ongoing military modernization efforts.

Developed jointly by L&T and KNDS France, the artillery system has been tested by the Indian Army and has met all qualitative requirements, including operations in varied terrains - from marshy plains to high-altitude cold deserts.

Deliveries will happen in the coming months.

Armenia is also getting Pinaka multi-barrel rocket launchers and Akash air defense systems from India.

58. Power Finance Corporation (PFC), a government-owned financial institution, has entered into an agreement with the Japan Bank for International Cooperation (JBIC) to secure a 120 billion Japanese yen (approximately ₹6,600 crore) loan for renewable energy initiatives. The long-term loan, with a tenor of up to \_\_\_\_ years, will be utilized by PFC to finance renewable energy projects as part of India's transition to non-fossil fuel-based energy sources.

- (a) 15
- (b) 18
- (c) 20
- (d) 22
- (e) 25

Answer: C

Explanation

Power Finance Corporation (PFC), a government-owned financial institution, has entered into an agreement with the Japan Bank for International Cooperation (JBIC) to secure a 120 billion Japanese yen (approximately ₹6,600 crore) loan for renewable energy initiatives. The long-term loan, with a tenor of up to 20 years, will be utilized by PFC to finance renewable energy projects as part of India's transition to non-fossil fuel-based energy sources.

This long-term (up to 20 years) loan to PFC will be provided under JBIC's initiative 'Global action for Reconciling Economic growth and Environmental preservation' (GREEN).





59. The Department of Telecommunications (DoT) introduced the National Broadband Mission (NBM) 2.0 and the Sanchar Saathi mobile app to boost India's digital connectivity and security. In which year was the Sanchar Saathi initiative launched?

(a) 2020

(b) 2021

(c) 2022

(d) 2019

(e) 2023

Answer: E

Explanation

The Department of Telecommunications (DoT) introduced the National Broadband Mission (NBM) 2.0 and the Sanchar Saathi mobile app to boost India's digital connectivity and security.

The Sanchar Saathi initiative, launched in 2023, has made strides in addressing cyber fraud and telecom security issues. Its portal has recorded over nine crore visits, disconnected 2.75 crore fraudulent mobile connections, and secured more than 25 lakh lost or stolen devices.

NBM 1.0, launched as part of the National Digital Communications Policy of 2018, focused on building a robust digital communication infrastructure.

Launched by: Union Minister of Communications Jyotiraditya M. Scindia

National Broadband Mission (NBM) 2.0 Unveiled

Aim: To build on the progress of its predecessor, NBM 1.0, under which nearly 800,000 telecom towers were established.

Scindia outlined several goals for NBM 2.0, including extending optical fiber connectivity to 270,000 villages by 2030, improving broadband speeds to a national average of 100 Mbps, and achieving 30% sustainable energy usage for mobile towers by 2030.

Sanchar Saathi:

Key Features

**Chakshu - Reporting Suspected Fraud Communications (SFC):** Users can report suspected calls and SMS using app and directly from mobile phone logs.

**Know Mobile Connections in Your Name:** Citizens can identify and manage all mobile connections issued in their name, ensuring no unauthorized usage.

**Blocking Your Lost/ Stolen Mobile Handset:** Lost or stolen mobile devices can be swiftly blocked, traced and recovered.

**•Know Mobile Handset Genuineness:** The app offers an easy way to verify the authenticity of mobile handsets, ensuring users purchase genuine devices.

60. The toolkit of Swachh Survekshan (SS), the world's largest urban cleanliness survey, was launched recently. Identify which one of the following statements is incorrect regarding the news?

(a) The Union Minister for Housing and Urban Affairs, Shri Manohar Lal Khattar, launched the toolkit of Swachh Survekshan (SS).



- (b) The toolkit for 8th edition of Swachh Survekshan (SS) was launched.
- (c) For the year 2024, a special category - Super Swachh League has been introduced creating a separate league of cities excelling in cleanliness.
- (d) For the very first time, the cities have been classified into 5 population categories: Very Small, Small, Medium, Big, and Million-Plus.
- (e) None of the above

Answer: B

#### Explanation

The toolkit of Swachh Survekshan (SS), the world's largest urban cleanliness survey, was launched recently.

The Union Minister for Housing and Urban Affairs, Shri Manohar Lal Khattar, launched the toolkit of Swachh Survekshan (SS).

The toolkit for 9th edition of Swachh Survekshan (SS) was launched.

For the year 2024, a special category - Super Swachh League has been introduced creating a separate league of cities excelling in cleanliness.

For the very first time, the cities have been classified into 5 population categories: Very Small, Small, Medium, Big, and Million-Plus.

#### Cities in Super Swachh League

Very Small Cities (< 20,000 population) – Panchgani, Patan

Small Cities (20,000 – 50,000 population) – Vita, Sasvad

Medium Cities (50,000 – 3 Lakh population) – Ambikapur, Tirupati, New Delhi Municipal Council

Big Cities (3 – 10 Lakh population) – Noida, Chandigarh

Million Plus Cities (> 10 Lakh population) – Navi Mumbai, Indore, Surat

61. Google has purchased 100,000 carbon dioxide removal (CDR) credits from Varaha, an Indian company developing carbon removal projects in Asia. The project will generate biochar from the biomass of an invasive plant species, \_\_\_\_\_ through a state-of-the-art pyrolysis facility in Gujarat.

- (a) Lantana Camara
- (b) Prosopis Juliflora
- (c) Parthenium
- (d) Mimosa Pudica
- (e) Cassia Auriculata

Answer: B

#### Explanation

Google has purchased 100,000 carbon dioxide removal (CDR) credits from Varaha, an Indian company developing carbon removal projects in Asia. The project will generate biochar from the biomass of an invasive plant species, Prosopis Juliflora, through a state-of-the-art pyrolysis facility in Gujarat.

Carbon credits are linked to how long carbon can be permanently removed from the atmosphere by compensating for emissions with sustainable activities. Biochar carbon removal is an innovative negative emissions



technology that involves producing biochar through the pyrolysis of residual biomass.

62. In January 2025, The Reserve Bank of India (RBI) reconstituted the Standing External Advisory Committee (SEAC) to evaluate applications for universal banks and small finance banks. Consider the following statements.

I. The six-member panel will be chaired by MK Jain, former deputy governor of the Reserve Bank of India.

II. This is the second external committee for such a purpose. The first one, set up in March 2021 was headed by former deputy governor N. S. Vishwanathan.

III. The tenure of the panel will be for five years.

IV. The licensing window for both universal banks as well as small finance banks was made on-tap in 2019. Since then, only two small finance banks Shivalik and Unity received banking licences from the regulator.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

Answer: C

Explanation

In January 2025, The Reserve Bank of India (RBI) reconstituted the Standing External Advisory Committee (SEAC) to evaluate applications for universal banks and small finance banks.

The five-member panel will be chaired by MK Jain, former deputy governor of the Reserve Bank of India.

This is the second external committee for such a purpose. The first one, set up in March 2021 was headed by former deputy governor Shyama Gopinath.

The tenure of the panel will be for three years.

The licensing window for both universal banks as well as small finance banks was made on-tap in 2019. Since then, only two small finance banks Shivalik and Unity received banking licences from the regulator.

The new committee would evaluate applications by AU Small Finance Bank and microfinance company VFS Capital.

Other members include Revathy Iyer, director, central board, RBI; Parvathy V Sundaram, former executive director, RBI; Hemant G Contractor, former MD, State Bank of India, and former Chairman, Pension Fund Regulatory and Development Authority; and N. S. Kannan, former MD & CEO, ICICI Prudential Life Insurance.

63. In January 2025, The Competition Commission of India (CCI) has imposed a ₹40 lakh penalty on Goldman Sachs (India) Alternative Investment Management Private Limited (GS AIMPL) for failing to notify its investment in Biocon Biologics Limited (Biocon) under the Competition Act, 2002. The CCI works under which ministry?



- (a) Ministry of Finance
- (b) Ministry of Commerce and Industry
- (c) Ministry of Corporate Affairs
- (d) Ministry of Consumer Affairs, Food, and Public Distribution
- (e) Ministry of Law and Justice

Answer: C

#### Explanation

In January 2025, The Competition Commission of India (CCI) has imposed a ₹40 lakh penalty on Goldman Sachs (India) Alternative Investment Management Private Limited (GS AIMPL) for failing to notify its investment in Biocon Biologics Limited (Biocon) under the Competition Act, 2002.

The Competition Commission of India (CCI) has imposed a ₹40 lakh penalty on Goldman Sachs (India) Alternative Investment Management Private Limited (GS AIMPL).

Reason: For failing to notify its investment in Biocon Biologics Limited (Biocon) under the Competition Act, 2002.

The regulator found that Goldman Sachs' acquisition of optionally convertible debentures (OCDs) in Biocon, which would have translated to a 3.81% stake in the company on a fully diluted basis, should have been reported as a notifiable transaction.

The CCI works under Ministry of Corporate Affairs.

Goldman Sachs

HQ: New York

CEO David Solomon

Competition Commission of India

14 October 2003

Ravneet Kaur IAS

It is the chief national competition regulator in India.

64. Outward foreign direct investment (OFDI) rose by 17% in 2024, According to Reserve Bank of India (RBI) data. Consider the following statements.

I. OFDI has seen a jump of nearly 17 per cent to \$37.68 billion in 2024.

II. In 2023, total overseas direct investment stood at \$30.29 billion.

III. OFDI has three components — equity, loans and guarantee issued.

IV. In the last calendar year, overseas FDI by local companies in the form of equity stood at \$12.69 billion, a rise of 40 per cent over the \$9.08 billion invested in 2023.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

Answer: B

#### Explanation





Outward foreign direct investment (OFDI) rose by 17% in 2024, According to Reserve Bank of India (RBI) data.

OFDI has seen a jump of nearly 17 per cent to \$37.68 billion in 2024.

In 2023, total overseas direct investment stood at \$32.29 billion.

OFDI has three components — equity, loans and guarantee issued.

In the last calendar year, overseas FDI by local companies in the form of equity stood at \$12.69 billion, a rise of 40 per cent over the \$9.08 billion invested in 2023.

65. CM Devendra Fadnavis announced plans for an Innovation City in Maharashtra, inspired by Gujarat's GIFT City, to bolster the state's start-up leadership. Recently, Maharashtra was also in the news when Pune-based \_\_\_\_\_ gained attention for developing Nadi Tarangini, an AI-driven pulse diagnostic tool for Ayurveda, which can generate reports in \_\_\_\_ Indian languages.

- (a) InnovCare Lifesciences, 8
- (b) Atreya Innovations, 10
- (c) Vedic Solutions, 12
- (d) AyurTech Labs, 15
- (e) Nadi Analytics, 9

Answer: B

Explanation

CM Devendra Fadnavis announced plans for an Innovation City in Maharashtra, inspired by Gujarat's GIFT City, to bolster the state's

start-up leadership. Recently, Maharashtra was also in the news when Pune-based Atreya Innovations gained attention for developing Nadi Tarangini, an AI-driven pulse diagnostic tool for Ayurveda, which can generate reports in 10 Indian languages.

Chief Minister Devendra Fadnavis is planning to establish an Innovation City in Maharashtra on the lines of Gujarat's GIFT City.

Reason: To maintain the state's leadership in India's start-up ecosystem.

This initiative would create a hub for technology and innovation, providing fertile ground for start-ups, particularly in emerging areas such as artificial intelligence (AI).

A memorandum of understanding (MoU) was signed with the Small Industries Development Bank of India (SIDBI).

MoU had been signed with SIDBI to create a fund of ₹200 crore for start-ups in two- and three-tier cities.

66. Consider the following statements regarding SVAMITVA scheme.

I. The acronym SVAMITVA stands for Survey of Villages and Mapping with Improvised Technology in Village Areas.

II. The scheme was launched by PM Modi on National Panchayati Raj Day, on April 24, 2020.

III. Recently, Prime Minister Shri Narendra Modi distributed over 65 lakh property cards under SVAMITVA scheme across 10 states and 2 Union Territories.



IV. The scheme aims to survey rural land parcels using drone technology across the country in phases from 2020 to 2025.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) All are Correct

Answer: E

Explanation

SVAMITVA scheme.

The acronym SVAMITVA stands for Survey of Villages and Mapping with Improvised Technology in Village Areas.

The scheme was launched by PM Modi on National Panchayati Raj Day, on April 24, 2020.

Recently, Prime Minister Shri Narendra Modi distributed over 65 lakh property cards under SVAMITVA scheme across 10 states and 2 Union Territories.

The scheme aims to survey rural land parcels using drone technology across the country in phases from 2020 to 2025.

PM Modi mentioned an estimate that once property cards are issued in all villages, it will unlock economic activities worth over 100 lakh crore rupees.

It aims to provide a 'record of rights' to those having houses in villages, and issue them a property card.

The scheme is for surveying the land parcels in rural inhabited area using Drone technology.

The survey shall be done across the country in a phase wise manner over the period 2020 - 2025 .

The scheme is proposed as a Central Sector scheme with a projected outlay of Rs 79.65 crores for the pilot phase (FY 2020 -21).

67. Recently, David Lynch passed away at the age of 78. He was a renowned \_\_\_\_\_.

- (a) Filmmaker
- (b) Scientist
- (c) Musician
- (d) Politician
- (e) Author

Answer: A

Explanation

David Lynch, the American filmmaker whose works include the surrealist cult classics Mulholland Drive and Twin Peaks, has died aged 78.

68. Recently, DRDO conducted Scramjet Engine Ground Test. Identify the incorrect statement regarding the news.

(a) Defence Research & Development Laboratory (DRDL), a Hyderabad-based laboratory of DRDO has taken the initiative in developing a long-duration Supersonic



Combustion Ramjet or Scramjet powered Hypersonic technology.

(b) DRDL recently developed these technologies and demonstrated a cutting-edge Active Cooled Scramjet Combustor ground test for 120 seconds for the first time in India.

(c) It is being pursued by a select few nations including the USA, Russia and China, due to its ability to bypass air defence system and hit target.

(d) Hypersonic missiles are a class of advanced weaponry that travel at speeds greater than Mach 5 i.e., five times the speed of sound or more than 6,400 km/hr.

(e) None of these

Answer: D

Explanation

DRDO conducted Scramjet Engine Ground Test.

Defence Research & Development Laboratory (DRDL), a Hyderabad-based laboratory of DRDO has taken the initiative in developing a long-duration Supersonic Combustion Ramjet or Scramjet powered Hypersonic technology.

DRDL recently developed these technologies and demonstrated a cutting-edge Active Cooled Scramjet Combustor ground test for 120 seconds for the first time in India.

It is being pursued by a select few nations including the USA, Russia and China, due to its ability to bypass air defence system and hit target.

Hypersonic missiles are a class of advanced weaponry that travel at speeds greater than

Mach 5 i.e., five times the speed of sound or more than 5,400 km/hr.

69. India is celebrating Parakram Diwas 2025 to honor the legacy of Netaji Subhas Chandra Bose on his \_\_\_\_ birth anniversary.

(a) 120th

(b) 125th

(c) 128th

(d) 130th

(e) 135th

Answer: C

Explanation

India Celebrates Parakram Diwas 2025 to honour the legacy of Netaji Subhas Chandra Bose on the occasion of his 128th Birth anniversary

Chief Minister, Odisha to inaugurate the event on 23rd January, 2025 at Cuttack, Netaji's birthplace.

70. Which state or Union Territory's virgin coconut oil has recently been awarded a Geographical Indication (GI) tag?

(a) Lakshadweep

(b) Kerala

(c) Andaman and Nicobar Islands

(d) Tamil Nadu

(e) Goa



Answer: C

#### Explanation

##### GI Tag for Virgin Coconut Oil

The Virgin Coconut Oil (VCO) from Andaman and Nicobar Islands received the prestigious Geographical Indication (GI) tag.

##### Seven Products from Andaman and Nicobar Islands Granted GI Tags

The products awarded GI tags are:

- Nicobari Mat (Chatrai-hileuoi)
- Nicobari Hut (To Chanvi Pati – Nyi hupul)
- Nicobari Hodi
- Padauk Wood Craft
- Andaman & Nicobar Coconut
- Nicobari Tavi-i-Ngaich (Virgin Coconut Oil)

71. The Ministry of Tribal Affairs (MoTA), in collaboration with the Ministry of Health and Family Welfare (MoH&FW), recently organized the National Tribal Health Conclave 2025 in \_\_\_\_\_. Following the conclave, a National Level Training of Trainers (ToT) program on Sickle Cell Anaemia awareness and counseling was conducted as part of efforts to eliminate the disease by \_\_\_\_\_.

(a) New Delhi, 2047

(b) Mumbai, 2045

(c) Chennai, 2025

(d) Bengaluru, 2030

(e) Kolkata, 2040

Answer: A

#### Explanation

The Ministry of Tribal Affairs (MoTA), in collaboration with the Ministry of Health and Family Welfare (MoH&FW), recently organized the National Tribal Health Conclave 2025 in New Delhi. Following the conclave, a National Level Training of Trainers (ToT) program on Sickle Cell Anaemia awareness and counseling was conducted as part of efforts to eliminate the disease by 2047.

This landmark event is a pivotal initiative under the DhartiAaba Janjatiya Gram Utkarsh Abhiyan.

Aim: Addressing the critical health and well-being challenges faced by India's tribal communities.

#### Key Efforts and Initiatives in Tribal Healthcare:

The MoTA, in collaboration with MoH&FW, AIIMS, and other stakeholders, has launched several initiatives:

**Bhagwan Birsa Munda Chair of Tribal Health and Haematology:** Established at AIIMS Delhi, this chair serves as a multi-disciplinary platform for research and data collection on tribal health.

**Centres of Competence (CoC):** 15 CoCs have been sanctioned in 14 states to enable advanced and prenatal diagnosis of sickle cell anemia, a prevalent genetic condition in tribal populations.

72. The Centre has made a significant decision to increase the Minimum Support Price (MSP) for raw jute by Rs 315, setting it at Rs 5,650



per quintal for the 2025-26 marketing season. Since the 2014-15 marketing season, the MSP for raw jute has seen a consistent upward trend, increasing by \_\_\_\_\_ times.

- (a) 1.75 times
- (b) 2.00 times
- (c) 2.35 times
- (d) 4.50 times
- (e) 3.00 times

Answer: C

#### Explanation

The Centre has made a significant decision to increase the Minimum Support Price (MSP) for raw jute by Rs 315, setting it at Rs 5,650 per quintal for the 2025-26 marketing season. Since the 2014-15 marketing season, the MSP for raw jute has seen a consistent upward trend, increasing by 2.35 times.

This move, approved by the Union Cabinet, aims to provide farmers with a return of 66.8 per cent over the all-India weighted average cost of production, thus encouraging farmers to invest in jute cultivation.

73. U.S. President Donald Trump signed an executive order establishing a cryptocurrency working group, fulfilling a campaign promise after seeking support from digital asset companies and pledging to be a "crypto president." The cryptocurrency working group will be chaired by which of the following?

- (a) David Sacks
- (b) Jack Dorsey

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- (c) Chris Dixon
- (d) Max Levchin
- (e) Anthony Pompliano

Answer: A

#### Explanation

U.S. President Donald Trump signed an executive order establishing a cryptocurrency working group, fulfilling a campaign promise after seeking support from digital asset companies and pledging to be a "crypto president."

David Sacks, former Paypal executive, appointed as crypto and AI czar, will chair the cryptocurrency working group.

74. The Trump Administration's Interior Department officially changed the name of the \_\_\_\_\_ to the Gulf of America, and the Alaskan peak Denali to Mount McKinley. Alaska's towering peak had been called Mount McKinley before, in honor of former U.S. President William McKinley, but was renamed Denali - meaning \_\_\_\_\_ in the Koyukon Indigenous language - in 1975 at the state's request.

- (a) Gulf of Mexico, tall
- (b) Gulf of California, mighty
- (c) Gulf of Alaska, majestic
- (d) Gulf of Honduras, great
- (e) Gulf of Panama, high

Answer: A

#### Explanation



The Trump Administration's Interior Department had officially changed the name of the Gulf of Mexico to the Gulf of America, and the Alaskan peak Denali to Mount McKinley.

Alaska's towering peak had been called Mount McKinley before, in honor of former U.S. President William McKinley, but was renamed Denali - meaning "tall" in the Koyukon Indigenous language - in 1975 at the state's request.

75. Anuja, a short film produced by Priyanka Chopra and Guneet Monga, has earned a nomination for Best Live Action Short Film at the \_\_\_ Academy Awards. The film, directed by \_\_\_, tells the story of a young girl working in a garment factory in Delhi.

- (a) 97th, Adam J. Graves
- (b) 96th, Christopher Nolan
- (c) 98th, Damien Chazelle
- (d) 95th, Denis Villeneuve
- (e) 99th, Greta Gerwig

Answer: A

Explanation

Anuja, a short film produced by Priyanka Chopra and Guneet Monga, has earned a nomination for Best Live Action Short Film at the 97th Academy Awards. The film, directed by Adam J. Graves, tells the story of a young girl working in a garment factory in Delhi.



## Quantitative Aptitude Practice Questions

Q1. A man invests ₹50,000 in a business. After 2 years, he sells 30% of his initial investment at a 40% profit and reinvests the entire amount. One year later, he sells 25% of his remaining stake with a 50% profit and reinvests half of the profit. By the end of 4 years, he sells the remaining stake, which has increased in value by 35%. Calculate the total value of his investment at the end of 4 years.

- (a) ₹77,750
- (b) ₹80,375
- (c) ₹82,450
- (d) ₹85,000
- (e) ₹85,980

Answer: A

Solution :

$$\text{Initial investment} = ₹50,000.$$

$$\text{First sale after 2 years: } 30\% \text{ of } ₹50,000 = ₹15,000.$$

$$\text{Profit} = ₹15,000 \times 40\% = ₹6,000.$$

$$\text{Reinvested amount} = ₹15,000 + ₹6,000 = ₹21,000.$$

$$\text{Remaining stake after 1st sale} = ₹50,000 - ₹15,000 = ₹35,000.$$

$$\text{Second sale after 3 years: } 25\% \text{ of } ₹35,000 = ₹8,750.$$

$$\text{Profit} = ₹8,750 \times 50\% = ₹4,375.$$

$$\text{Reinvested amount} = ₹8,750 + ₹2,187.5 \text{ (half the profit)} = ₹10,937.5.$$

$$\text{Remaining stake after 2nd sale} = ₹35,000 - ₹8,750 = ₹26,250.$$

$$\text{Appreciation after 4 years} = ₹26,250 \times 35\% = ₹9,187.5.$$

$$\text{Final value of remaining stake} = ₹26,250 + ₹9,187.5 = ₹35,437.5.$$

$$\text{Total value} = ₹21,000 + ₹10,937.5 + ₹35,437.5 = ₹67,375.$$

$$\text{Plus profit reinvested earlier} = ₹6,000 + ₹4,375 = ₹10,375.$$

$$\text{Final value} = ₹67,375 + ₹10,375 = ₹77,750.$$

Q2. P and Q together can complete a task in 18 days, while Q and R together can finish the same task in 24 days. P and R together can complete it in 36 days. If all three work together, in how many days will they complete the task?

- (a) 16
- (b) 12
- (c) 18
- (d) 15
- (e) 21

Answer: A

Solution:

Let the total work be the LCM of 18, 24, and 36, which is 72 units.

Work rate of P and Q together =  $72 / 18 = 4$  units/day.

Work rate of Q and R together =  $72 / 24 = 3$  units/day.

Work rate of P and R together =  $72 / 36 = 2$  units/day.





Adding all three equations:

$$(P + Q) + (Q + R) + (P + R) = 4 + 3 + 2 = 9$$

units/day.

Twice the combined work rate of all three  $(P + Q + R) = 9$ .

Work rate of  $P + Q + R = 9 / 2 = 4.5$  units/day.

Time taken to complete the work = Total work / Combined rate =  $72 / 4.5 = 16$  days.

Q3. What will come in place of question mark (?)�

$$325 + 24 \times 33 \div \sqrt{121} - 180 = ?$$

- (a) 217
- (b) 260
- (c) 300
- (d) 280
- (e) None of the above

Answer: A

Solution:

$$\sqrt{121} = 11$$

$$325 + (24 \times 33 \div 11) - 180 = ?$$

$$325 + (24 \times 3) - 180 = ?$$

$$325 + 72 - 180 = ?$$

$$? = 217$$

Q4. What will come in place of question mark (?)�

$$120\% \text{ of } \sqrt{900} = 81 \times \sqrt[3]{729} - ?$$

- (a) 550
- (b) 575
- (c) 625
- (d) 693
- (e) None of the above

Answer: D

Solution:

$$\sqrt{900} = 30$$

$$120\% \text{ of } 30 = 81 \times \sqrt[3]{729} - ?$$

$$(120/100) \times 30 = 81 \times 9 - ?$$

$$(1.2 \times 30) = 729 - ?$$

$$36 = 729 - ?$$

$$? = 729 - 36 = 693$$

Q5. What will come in place of question mark (?)�

$$270 + 18 \times 50 \div \sqrt{100} - 210 = ?$$

- (a) 210
- (b) 150
- (c) 240
- (d) 230
- (e) None of the above

Answer: B

Solution:

$$\sqrt{100} = 10$$

$$270 + (18 \times 50 \div 10) - 210 = ?$$

$$270 + (900 \div 10) - 210 = ?$$

$$270 + 90 - 210 = ?$$

$$? = 150$$

Q6. Find the wrong number in the given number series.

2, 31, 157, 753, 3951, 24229

- (a) 24229
- (b) 3951
- (c) 753
- (d) 157
- (e) 31

Answer: B

Solution:

$$2 \times 2 + 3^3 = 31$$





$$31 \times 3 + 4^3 = 157$$

$$157 \times 4 + 5^3 = 753$$

$$753 \times 5 + 6^3 = 3981$$

$$3981 \times 6 + 7^3 = 24229$$

Q7. Find the wrong number in the given number series.

1400, 1390, 1370, 1340, 1250, 1090

- (a) 1090
- (b) 1250
- (c) 1340
- (d) 1370
- (e) 1390

Answer: C

Solution:

$$1400 - 10 = 1390$$

$$1390 - 20 = 1370$$

$$1370 - 40 = 1330$$

$$1330 - 80 = 1250$$

$$1250 - 160 = 1090$$

Q8. Find the wrong number in the given number series.

2, 6, 24, 120, 720, 5080

- (a) 5080
- (b) 720
- (c) 120
- (d) 24
- (e) none

Answer: A

Solution:

$$2 \times 3 = 6$$

$$6 \times 4 = 24$$

$$24 \times 5 = 120$$

$$120 \times 6 = 720$$

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$$720 \times 7 = 5040$$

Q9. A shopkeeper offers two successive discounts of 20% and 10% on the marked price of an item. If the final selling price of the item is ₹720, find the marked price.

- (a) ₹900
- (b) ₹1000
- (c) ₹1100
- (d) ₹1200
- (e) ₹1250

Answer: B

Solution:

Let the marked price be ₹x.

After a 20% discount, the price becomes  $x \times 0.8 = 0.8x$ .

After a 10% discount on this, the price becomes  $0.8x \times 0.9 = 0.72x$ .

Final selling price =  $0.72x = 720$ .

$$x = 720 / 0.72 = 1000.$$

Q10. A man invested ₹40,000 in a business. After 3 years, he sold 25% of his stake at a 30% profit and reinvested the amount. After another 2 years, he sold 50% of his remaining stake at a 40% profit and reinvested 60% of the profit. At the end of 5 years, he sold the rest of his stake, which had appreciated by 25%. What is the total value of his investment at the end of 5 years?

- (a) ₹58,000
- (b) ₹60,000
- (c) ₹57,250



- (d) ₹54,750  
(e) ₹50,350

Answer: E

Solution:

Initial investment = ₹40,000.

First sale after 3 years: 25% of ₹40,000 = ₹10,000.

Profit = ₹10,000 × 30% = ₹3,000.

Reinvested amount = ₹10,000 + ₹3,000 = ₹13,000.

Remaining stake after 1st sale = ₹40,000 - ₹10,000 = ₹30,000.

Second sale after 5 years: 50% of ₹30,000 = ₹15,000.

Profit = ₹15,000 × 40% = ₹6,000.

Reinvested amount = ₹15,000 + ₹3,600 (60% of profit) = ₹18,600.

Remaining stake after 2nd sale = ₹30,000 - ₹15,000 = ₹15,000.

Appreciation after 5 years: Remaining stake = ₹15,000.

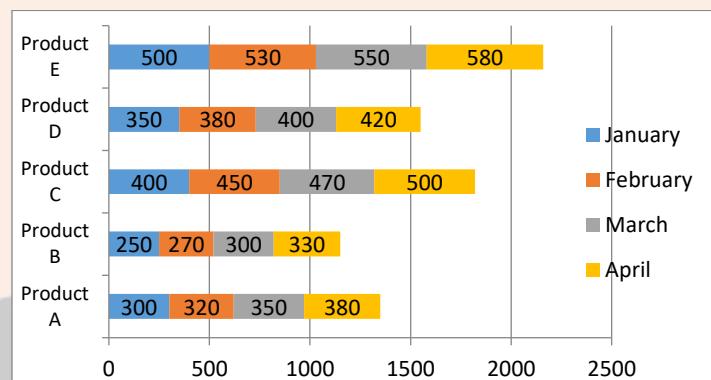
Appreciation = ₹15,000 × 25% = ₹3,750.

Final value of remaining stake = ₹15,000 + ₹3,750 = ₹18,750.

Total value: Total value = ₹13,000 + ₹18,600 + ₹18,750 = ₹50,350.

**Direction(Q11-15):** The bar chart below shows the total sales (in units) of five

products (A, B, C, D, and E) over the last four months (January to April). Each product is represented by a bar for each month. The units are measured in hundreds.



Q11. If the sales figures for all products in January are considered as the base for comparison, what is the percentage increase in the total sales of all five products combined from January to April?

- (a) 25%
- (b) 22.78%
- (c) 28.67%
- (d) 32%
- (e) 35.5%

Answer: B

Solution:

Total sales in January = 300 + 250 + 400 + 350 + 500 = 1800 units

Total sales in April = 380 + 330 + 500 + 420 + 580 = 2210 units

Percentage increase =  $((2210 - 1800) / 1800) \times 100$

$$= (410 / 1800) \times 100 = 22.78\%$$



Q12. The sales of Product A in January were the lowest among all the products for that month. What is the cumulative increase in the sales of Product A over the four months (January to April)?

- (a) 80 units
- (b) 90 units
- (c) 100 units
- (d) 110 units
- (e) 120 units

Answer: A

Solution:

Sales of Product A:

January = 300 units

February = 320 units

March = 350 units

April = 380 units

Cumulative increase =  $(380 - 300) = 80$  units

Q13. What is the total sales (in units) of all products in February, and how does it compare to the total sales of all products in March? What is the difference between the two totals?

- (a) 1700 units, March has 100 more units
- (b) 1950 units, March has 50 more units
- (c) 1800 units, March has 150 more units
- (d) 1950 units, March has 120 more units
- (e) 2000 units, February has 100 more units

Answer: D

Solution:

Total sales in February =  $320 + 270 + 450 + 380 + 530 = 1950$  units

Total sales in March =  $350 + 300 + 470 + 400 + 550 = 2070$  units

Difference =  $2070 - 1950 = 120$  units

Q14. In which month did Product B experience the highest increase in sales compared to the previous month, and what is the increase in sales?

- (a) January, 70 units
- (b) February, 50 units
- (c) March and April, 30 units
- (d) April, 40 units
- (e) March and April, 80 units

Answer: C

Solution:

Sales of Product B:

January = 250 units

February = 270 units

March = 300 units

April = 330 units

Increase from January to February =  $270 - 250 = 20$  units

Increase from February to March =  $300 - 270 = 30$  units

Increase from March to April =  $330 - 300 = 30$  units

Hence, the highest increase was 30 units in both March and April.



**Q15.** What is the total sales (in units) of all products for the months of March and April combined, and how much greater is this combined total compared to the total sales of Product E in the same months?

- (a) 4380 units, 2800 units more
- (b) 4280 units, 3150 units more
- (c) 4620 units, 3000 units more
- (d) 4700 units, 3100 units more
- (e) 4800 units, 1200 units more

**Answer:** B

**Solution:**

Total sales for March and April:

$$\text{March} = (350 + 300 + 470 + 400 + 550) = 2070 \text{ units}$$

$$\text{April} = (380 + 330 + 500 + 420 + 580) = 2210 \text{ units}$$

$$\text{Combined total} = 2070 + 2210 = 4280 \text{ units}$$

$$\text{Sales of Product E in March} = 550 \text{ units}$$

$$\text{Sales of Product E in April} = 580 \text{ units}$$

$$\text{Total sales of Product E} = 550 + 580 = 1130 \text{ units}$$

$$\text{Difference} = 4280 - 1130 = 3150 \text{ units}$$

**Q16.** A solid right-circular cylinder has radius ' $r$ ' and height ' $6r$ '. The weight of the material required to make it is 500 kg. There is another hollow cylinder, made of the same material, with outer radius ' $2r$ ', thickness ' $r$ ', and height ' $8r$ '. Find the weight of the hollow cylinder.

- (a) 1200 kg
- (b) 1100 kg

(c) 1150 kg

(d) 1250 kg

(e) 2000 kg

**Answer:** E

**Solution:**

For the solid cylinder:

$$\text{Height of the solid cylinder} = 6r$$

$$\text{Volume of the solid cylinder} = \pi r^2 (6r) = 6\pi r^3$$

$$\text{Weight of the solid cylinder} = 500 \text{ kg}$$

Thus,  $6\pi r^3$  corresponds to 500 kg.

$$\text{So, } \pi r^3 = 500/6 = 250/3$$

For the hollow cylinder:

$$\text{Outer radius} = 2r$$

$$\text{Inner radius} = 2r - r = r$$

$$\text{Height} = 8r$$

$$\begin{aligned} \text{Volume of the hollow cylinder} &= \pi[(2r)^2 - (r)^2] \\ &\times 8r = \pi(4r^2 - r^2) \times 8r = 24\pi r^3 \end{aligned}$$

Thus, the volume of the hollow cylinder is  $24\pi r^3$ .

Now, the weight of the hollow cylinder =  $24 \times (250/3) = 2000 \text{ kg}$ .

**Q17.** A man purchases a laptop and a mobile phone for Rs. 42000. He sells the laptop at 20% profit and the mobile at 15% profit. If he had sold the laptop at 25% profit and the mobile at 10% profit, he would have earned Rs. 150 more. What is the cost price of the





laptop and the mobile?

- (a) Rs 20000, Rs 22000
- (b) Rs 21000, Rs 21000
- (c) Rs 16500, Rs 25500
- (d) Rs 22500, Rs 19500
- (e) Rs 22000, Rs 20000

Answer: D

**Solution:**

Let the cost price of the laptop be 'x'.

$$\text{Cost price of the mobile} = (42000 - x).$$

From the problem, we can form the equation:

$$(x \times 25/100 + (42000 - x) \times 10/100) - (x \times 20/100 + (42000 - x) \times 15/100) = 150.$$

Simplifying the equation:

$$(25x/100 + 42000 \times 10/100 - 0.1x - 20x/100 - 42000 \times 15/100 + 0.15x) = 150.$$

$$(5x/100) + 0.05x + 4200 - 6300 = 150.$$

$$10x/100 = 150 + 2100.$$

$$x = (2250 \times 100)/10 = 22500$$

Thus, the cost of the laptop = Rs. 22500, and the cost of the mobile = Rs. (42000 - 22500) = Rs. 19500.

**Q18.** Two workers, A and B, can complete a piece of work in 12 days and 18 days respectively. They start working together, but after 4 days, A leaves, and B continues the remaining work alone. In how many more days will B finish the work?

- (a) 6 days
- (b) 8 days
- (c) 10 days
- (d) 12 days
- (e) 15 days

Answer: B

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**Solution:**

Work done by A and B together in one day =  $(1/12 + 1/18) = (3/36 + 2/36) = 5/36$ .

Work done by A and B together in 4 days =  $(5/36) \times 4 = 20/36 = 5/9$ .

Remaining work =  $1 - 5/9 = 4/9$ .

Work done by B in one day =  $1/18$ .

Time taken by B to finish  $4/9$  of the work =  $(4/9) \div (1/18) = (4/9) \times 18 = 8$  days.

**Q19.** A company manufactures two types of products, A and B. The manufacturing cost of product A is ₹300, and for product B, it is ₹500. The company sells product A at a profit of 20% and product B at a profit of 15%. If the company sells 2000 units of product A and 3000 units of product B, what is the total profit earned by the company from both products?

- (a) ₹2,90,000
- (b) ₹3,10,000
- (c) ₹3,20,000
- (d) ₹3,45,000
- (e) ₹3,60,000

Answer: D

**Solution:**

Profit from product A = 20% of ₹300 = ₹60 per unit.

Profit from product B = 15% of ₹500 = ₹75 per unit.

Total profit from A =  $2000 \times ₹60 = ₹1,20,000$ .

Total profit from B =  $3000 \times ₹75 = ₹2,25,000$ .

Total profit = ₹1,20,000 + ₹2,25,000 = ₹3,45,000.





Q20. A die is rolled three times. What is the probability that the sum of the numbers rolled is exactly 12?

- (a) 11/108
- (b) 11/112
- (c) 1/18
- (d) 1/36
- (e) 1/45

Answer: A

Explanation:

The total number of possible outcomes when rolling a die three times =  $6 * 6 * 6 = 216$ .

Now, we count the favorable outcomes where the sum is 12. The possible combinations that give a sum of 12 are:

- (6, 5, 1)
- (6, 4, 2)
- (6, 3, 3)
- (5, 4, 3)

(4, 4, 4)

For each of these combinations, there are different arrangements, so we calculate the number of favorable outcomes:

For (6, 5, 1), the number of permutations =  $3! = 6$

For (6, 4, 2), the number of permutations =  $3! = 6$

For (6, 3, 3), the number of permutations =  $(3! / 2!) = 3$  (since two numbers are the same)

For (5, 4, 3), the number of permutations =  $3! = 6$

For (4, 4, 4), the number of permutations = 1 (since all numbers are the same)

Total favorable outcomes =  $6 + 6 + 3 + 6 + 1 = 22$

The probability is:

$$P(\text{sum is } 12) = 22 / 216 = 11 / 108$$



## English Language Practice Questions

**Directions(1-5): The passage given below contains some blanks wherein the words / phrasal verbs have been removed. Find the word / phrasal verb from the given options that is suitable for each blank and mark that as your answer.**

In the year 1939, as German tanks and soldiers invaded Poland, a famous Polish artist and his film-star wife

\_\_\_\_\_ (a) \_\_\_\_\_ their jewellery and fled the country. Stefan Norblin and Lena left behind their dream home, which they were in the process of building, and their entire artistic \_\_\_\_\_ (b) \_\_\_\_\_ in exchange for safety.

The couple aimed to seek refuge in America and travelled across Romania, Turkey and Iraq, finally arriving in colonial India, where they spent six years.

Their lengthy stopover resulted in the unlikely \_\_\_\_\_ (c) \_\_\_\_\_ between the artist and Indian maharajas (rulers), and gave India some of its finest artworks that blend Western aesthetics with Indian iconography.

Between 1941 and 1946, several Indian kings \_\_\_\_\_ (d) \_\_\_\_\_ Norblin to decorate their palaces with paintings, and even design their interiors in the art deco style - a modernist style that celebrates innovation and technology.

Norblin rose to the \_\_\_\_\_ (e) \_\_\_\_\_ by painting beautiful murals of Hindu gods, entire scenes from Hindu epics Mahabharata and Ramayana and even the country's famed tigers, leopards and elephants in his characteristic blended style.

1. In the year 1939, as German tanks and soldiers invaded Poland, a famous Polish artist and his film-star wife \_\_\_\_\_ (a) \_\_\_\_\_ their jewellery and fled the country.

Which of the following appropriately fits in Option (a)?

- I. pawned off
  - II. took off
  - III. sold off
- A. Both I and II
- B. Both II and III
- C. Both I and III
- D. Only II
- E. All I, II and III

Answer: C

Explanation:

The sentence suggests that the couple had to quickly convert their assets, like jewellery, into cash to facilitate their escape.

**I. pawned off:** refers to selling an item, typically to a pawn shop, for immediate cash. It implies that the couple sold their jewellery quickly in order to obtain money before fleeing.

**II. took off:** generally means to remove or leave quickly. It does not imply any action regarding the jewellery.

**III. sold off:** means to sell something, often in a hurried manner, usually for financial reasons. This option is also appropriate as it



suggests that the couple sold their jewellery before leaving.

Therefore, the correct answer is **Option C**.

2. Stefan Norblin and Lena left behind their dream home, which they were in the process of building, and their entire artistic \_\_\_\_\_ (b) \_\_\_\_\_ in exchange for safety.

Which of the following appropriately fits in **Option (b)**?

- I. scraps
  - II. novelty
  - III. legacy
- A. Both I and II
- B. Only II
- C. Both I and III
- D. Only III
- E. All I, II and III

Answer: D

Explanation:

In this sentence, the word needed in Option (b) should convey the **significance** of what Stefan Norblin and Lena **left behind in their artistic pursuits**.

**I. scraps:** Means leftover pieces; suggests something worthless, so it doesn't fit.

**II. novelty:** Refers to unique but often short-lived items; doesn't convey lasting value.

**III. legacy:** Means the lasting impact of their work; it indicates the importance of their artistic contribution and fits appropriately.

Therefore, the correct answer is **Option D**.

3. Their lengthy stopover resulted in the unlikely \_\_\_\_\_ (c) \_\_\_\_\_ between the artist and Indian maharajas (rulers), and gave India some of its finest artworks that blend Western aesthetics with Indian iconography.

Which of the following appropriately fits in **Option (c)**?

- I. estrangement
  - II. collaboration
  - III. confrontation
- A. Both I and II
- B. Only II
- C. Both I and III
- D. Only III
- E. All I, II and III

Answer: B

Explanation:

The sentence suggests a positive interaction which leads to significant artistic contributions.

**I. Estrangement:** A state of being alienated or separated from someone, often leading to feelings of distance or hostility. This contradicts the idea of a partnership in creating art.

**II. Collaboration:** The act of working together with others to achieve a common goal or produce something, typically in a cooperative manner. It suggests a cooperative effort between the artist and the Indian



maharajas, which resulted in the creation of fine artworks and therefore, fits perfectly.

**III. Confrontation:** A situation in which people face each other in opposition, often involving conflict or a direct challenge. It doesn't fit with the collaborative nature implied about the artist working with the maharajas.

4. Between 1941 and 1946, several Indian kings \_\_\_\_\_(d)\_\_\_\_\_ Norblin to decorate their palaces with paintings, and even design their interiors in the art deco style - a modernist style that celebrates innovation and technology.

Which of the following appropriately fits in **Option (d)?**

- I. commissioned
  - II. hired
  - III. requested
- A. Both I and II
- B. Only I
- C. Both II and III
- D. Only III
- E. All I, II and III

Answer: E

Explanation:

All three options: **commissioned**, **hired**, and **requested** are suitable because they all indicate that the Indian kings engaged Norblin's services to work on the decoration and design of their palaces.

**I. Commissioned** is often used in an artistic context when someone is officially asked to produce a work of art.

**II. Hired** suggests employing someone for a service.

**III. Requested** implies that they asked Norblin to do the work, which also fits the context.

5. Norblin rose to the \_\_\_\_\_(e)\_\_\_\_\_ by painting beautiful murals of Hindu gods, entire scenes from Hindu epics Mahabharata and Ramayana and even the country's famed tigers, leopards and elephants in his characteristic blended style.

Which of the following appropriately fits in **Option (e)?**

- I. mistake
  - II. challenge
  - III. occasion
- A. Both II and III
- B. Only II
- C. Both I and III
- D. Only I
- E. All I, II and III

Answer: A

Explanation:

The phrase "rose to the \_\_\_\_\_" is usually followed by words that suggest **successfully meeting a challenge** or **important situation**.



**Challenge** refers to the difficult or demanding task. **Occasion** refers to the significant opportunity or important moment.

"Challenge" and "occasion" both fit because they imply that Norblin met the **expectations or demands placed on him** successfully.

"Mistake" does not fit because it conveys an **error or failure**, which contradicts the idea of rising to a challenge.

**Directions (6-10): In the following paragraph TEN sentences which are in their jumbled form are given. Rearrange the following sentences in the proper sequence to form a meaningful paragraph; then answer the questions given below them. Statement D is fixed at FOURTH place.**

A. As part of the Sustainable Development Goals (SDGs) 2030 agenda, the United Nations World Tourism Organization (UNWTO) has launched the "Best Tourism Villages by UN Tourism" initiative.

B. According to media reports, videos featuring 'slow living' in their titles have seen an increase in views by at least four times.

C. The United Nations and various countries around the world are actively promoting rural tourism initiatives.

**D. People are captivated by videos related to slow living, which often include atmospheric music and themes of mindful and serene living.**

E. Rural tourism offers travellers a chance to immerse themselves in the beauty of the countryside and enjoy the slowness of life, a realization that became particularly significant during the pandemic.

F. It seeks to not only value and preserve rural villages but also their landscapes, cultural diversity, and knowledge systems.

G. This concept aligns with the growing consumer trend of slow living, which is increasingly visible on social media platforms like YouTube.

H. Additionally, the initiative aims to advance innovative strategies that are aligned with the SDGs to ensure sustainable development in rural areas.

I. Rural tourism holds immense potential to boost the local economy and is receiving significant support from international organisations.

J. This initiative was introduced in 2021 with the aim of transforming tourism into a catalyst for rural prosperity and well-being.

6. Which of the following options is the **THIRD** statement, after the correct rearrangement?

- (a) E
- (b) J
- (c) B
- (d) A
- (e) F

Answer: C

Explanation:

**The correct sequence after rearrangement is: EGBDICAJFH**

Statement E introduces the main topic of the





passage, which is rural tourism and its significance during the pandemic. **G follows**, discussing "this concept" of the growing trend of slow living (mentioned in **E**) and its visibility on social media. **B** provides evidence of this trend by citing the increased views of "slow living" videos. **D is fixed** at fourth position. It elaborates on the appeal of slow living videos. **IC is a mandatory pair.** **I** and **C** transition into the economic impact of rural tourism and its promotion. **A, J, F, and H** present the UNWTO initiative and its goals. **A** introduces the UNWTO's initiative as part of the Sustainable Development Goals (SDGs) 2030, linking rural tourism to broader global objectives. **J follows from A** beginning with "This initiative", specifying when it was introduced and its aim to promote rural prosperity. **F** expands on the initiative's goals, emphasizing the preservation of rural areas and cultural heritage. **H** concludes by discussing the aim of advancing innovative strategies aligned with the SDGs for sustainable development.

#### Statements after correct rearrangement:

**E.** Rural tourism offers travellers a chance to immerse themselves in the beauty of the countryside and enjoy the slowness of life, a realization that became particularly significant during the pandemic.

**G.** This concept aligns with the growing consumer trend of slow living, which is increasingly visible on social media platforms like YouTube.

**B.** According to media reports, videos featuring 'slow living' in their titles have seen an increase in views by at least four times.

**D. People are captivated by videos related to slow living, which often include**

**atmospheric music and themes of mindful and serene living.**

- I.** Rural tourism holds immense potential to boost the local economy and is receiving significant support from international organisations.
  - C.** The United Nations and various countries around the world are actively promoting rural tourism initiatives.
  - A.** As part of the Sustainable Development Goals (SDGs) 2030 agenda, the United Nations World Tourism Organization (UNWTO) has launched the "Best Tourism Villages by UN Tourism" initiative.
  - J.** This initiative was introduced in 2021 with the aim of transforming tourism into a catalyst for rural prosperity and well-being.
  - F.** It seeks to not only value and preserve rural villages but also their landscapes, cultural diversity, and knowledge systems.
  - H.** Additionally, the initiative aims to advance innovative strategies that are aligned with the SDGs to ensure sustainable development in rural areas.
- 7.** Which of the following options is the **SECOND** statement, after the correct rearrangement?
- (a) C
  - (b) I
  - (c) B
  - (d) H
  - (e) G



Answer: E

Explanation:

**The correct sequence after rearrangement is: EGBDICAJFH**

8. Which of the following options is the **FIFTH** statement from the right end, after the correct rearrangement?

- (a) H
- (b) C
- (c) E
- (d) G
- (e) I

Answer: B

Explanation:

**The correct sequence after rearrangement is: EGBDICAJFH**

9. Which of the following options is a pair of the **INTRODUCTORY** and **TERMINAL** statements, after the correct rearrangement?

- (a) GA
- (b) BF
- (c) IA
- (d) EH
- (e) BC

Answer: D

Explanation:

**The correct sequence after rearrangement is: EGBDICAJFH**

10. Which of the following options is a pair of the **CONSECUTIVE** statements, after the correct rearrangement?

- (a) CA
- (b) GD
- (c) IF
- (d) AH
- (e) BA

Answer: A

Explanation:

**The correct sequence after rearrangement is: EGBDICAJFH**

**Direction (11-16): Read the following passage carefully and answer the questions that follow.**

Tomato growers in central India have been increasingly worried about the volatility that extreme weather events have brought to the region. For much of the area, the last decade has been **punctuated** by severe droughts that led to significant crop loss, impacting the livelihoods of local farmers. On the other side of the world, Silicon Valley startup ClimateAi is developing an artificial intelligence platform to evaluate how vulnerable crops are to warming temperatures over the next two decades. The tool uses data on the climate, water and soil of a particular location to



measure how **viable** the landscape will be for growing in the coming years. Maharashtra, India, was one of its first case studies in 2021. Farmers could go into the ClimateAi app and input what seed they were growing and where they wanted to plant it. With that data, ClimateAi ran simulations and found that extreme heat and drought would lead to an approximately 30% decrease in tomato output in the region over the next two decades. It warned growers that they should change their strategy. The results proved pivotal — tomato producers adjusted their business plans by switching to more climate-resilient seed varieties and shifting the times they plant tomato seeds.

Finding new growing locations usually takes a while for farmers affected by climate change, but “now it can happen in a matter of minutes, and it also saves them a lot of cost,” according to Himanshu Gupta, who grew up in India and is the CEO and co-founder of ClimateAi.

Climate researchers have for years been thinking about how AI — computer programs that can rapidly analyze enormous amounts of data and complete complex tasks in ways similar to how a human might — could help them better understand and address the changing climate. Now, experts say AI is poised to accelerate everything from reducing pollution to improving weather models.

While scientific discovery used to be reliant on humans' ability to gather, observe and analyze evidence, computers can now process large datasets, identify patterns and run digital experiments in a fraction of the time that human researchers would need. AI probably won't replace the need for humans in the climate change fight. But it could make their work faster and more effective.

Researchers seeking to restore coastlines by replanting seagrass, for example, are using AI to model the best locations to target those replanting efforts, said Dan Keeler, chief communication officer at impact investing firm Newday, which is involved in charitable efforts to support the coastal restoration. An AI algorithm trained to address the issue could take into consideration everything from toxins in the water or disruptive shipping routes to how replanting efforts could impact nearby sea life or even coastal tourism.

“It’s very difficult to put all those together into a single model with conventional methods, but AI actually makes that much more possible,” Keeler said. The Arctic is warming four times faster than the rest of the planet, scientists have found. Rising temperatures are melting sea ice, **thawing** permafrost and igniting wildfires in what should be one of the coldest regions on Earth.

Climate experts have said what happens in the Arctic is a bellwether for the rest of the world. But climate models — which scientists use to predict long-term change — are not capturing how fast it’s warming. With the help of AI, Anna Liljedahl, a scientist at the Woodwell Climate Research Center, can make permafrost forecasts on a seasonal timescale, instead of on the typical 100-year timescale, giving her and other researchers a better picture of how fast the Arctic is melting.

“AI is doing the dirty work,” said Liljedahl. “But AI is not perfect, so we see it as a first tool, and then the human will come in after and really check and make sure that things make sense and explore the things that AI suggested.”

Elsewhere, AI is also being used to research materials that could effectively recapture carbon from the atmosphere and to model



and forecast major floods to help local government agencies better prepare for and react to potential emergencies.

There's a downside to all this computational power: Running artificial intelligence models is energy-intensive, and many data centers are operated in areas that are still heavily reliant on fossil fuels. Data centers also typically require water for cooling — a **dwindling** resource in some places where this computing is being done, including the American West. For now, the amount of energy used to power AI is relatively small compared to what's consumed by transportation or buildings. "But this is going to grow very fast, and we do need to be very careful at this moment before it grows exponentially," You from Cornell University said. Amazon Web Services, the online shopping giant's cloud computing arm, has pledged to be "water positive" by 2030, meaning the company will "return more water to the communities in which we have our data center infrastructure than we take," CEO Adam Selipsky told CNN in an October interview. The companies building and running data centers to carry out AI workloads can also think about strategically placing them in areas where they might require fewer natural resources to operate, You said. If data centers are built in colder parts of the world, for example, less water will be needed for cooling; Scandinavia has emerged as a popular location for data centers, also bolstered by its relatively robust availability of renewable energy sources.

Tech experts also caution that AI must be made affordable and accessible for low-income nations, particularly those in the Global South that are on the frontlines of the climate crisis yet contribute the least to global pollution, something Gupta hopes to address

as he expands ClimateAi's resources. "When it comes to AI being applied to climate change," said Gupta, "I think we are just scratching the surface of the potential that exists both in terms of the impact it could create for businesses, but also the impact it could create at the humanity level."

**11.** Which of the following statements is **false** about the ways in which AI might benefit climate change efforts, based on the passage?

- (a) AI is used to analyze potential replanting locations to restore coastlines.
- (b) AI aids scientists in predicting permafrost thawing patterns in the Arctic.
- (c) AI has been employed to develop weather models for daily weather forecasts.
- (d) AI is useful for modeling flood risks and helping with emergency planning.
- (e) AI can help identify materials capable of capturing carbon from the atmosphere.

Answer: C

Explanation:

Statement (c) is false. The passage does not mention AI being used for daily weather forecasts but rather focuses on AI's role in broader climate and environmental applications.

Options (a), (b), (d), and (e) are all true based on the passage. AI is used to identify ideal replanting sites for coastal restoration, predict permafrost thawing in the Arctic, model flood risks for emergency planning, and discover materials that capture atmospheric carbon.



**12.** Which of the following statements is **true** based on the passage?

- (a) ClimateAi primarily focuses on monitoring urban air pollution in India.
- (b) AI can model complex factors to predict the best areas for seagrass replanting.
- (c) Data centers running AI models are energy-efficient and sustainable without issues.
- (d) Farmers in Maharashtra, India, abandoned tomato cultivation due to AI insights.
- (e) AI has replaced human involvement in scientific climate research.

Answer: B

Explanation:

**Statement (b)** is **true** because the passage mentions that AI is used to model the best locations for replanting seagrass, considering various complex factors such as toxins, shipping routes, and impacts on nearby sea life.

**Statement (a)** is incorrect because ClimateAi focuses on evaluating crop vulnerability to climate change rather than monitoring urban air pollution.

**Statement (c)** is incorrect as the passage states that running AI models is energy-intensive, posing sustainability challenges, especially in fossil-fuel-reliant areas.

**Statement (d)** is incorrect because farmers in Maharashtra did not abandon tomato cultivation; they adjusted by adopting climate-resilient seeds and changing planting times.

**Statement (e)** is incorrect since AI assists and accelerates climate research but does not

fully replace human researchers, who are needed to interpret and verify AI findings.

**13.** According to the passage, which factor is **not** listed as an influence AI could model for coastal restoration projects?

- (a) The impact of shipping routes.
- (b) The effects on local tourism.
- (c) Predictions of changing water levels due to rising temperatures.
- (d) Nearby marine life interactions with the replanting efforts.
- (e) All of these are listed

Answer: C

Explanation:

The correct answer is **(c)** because **predictions of changing water levels due to rising temperatures** are not mentioned in the passage as an influence AI could model specifically for coastal restoration.

**Refer to:**

*"An AI algorithm trained to address the issue could take into consideration everything from toxins in the water or disruptive shipping routes to how replanting efforts could impact nearby sea life or even coastal tourism."*

While changing water levels due to rising temperatures are a concern in climate studies, this specific factor is not listed among those used by AI for modeling seagrass replanting in the passage.



**14.** What limitation does the passage suggest about using AI models in predicting climate change?

- (a) AI predictions are only useful over extremely long time periods.
- (b) AI relies heavily on expensive resources, making it unsuitable for frequent use.
- (c) AI can only focus on one climate variable at a time, limiting its accuracy.
- (d) AI models are imperfect and require human intervention to verify results.
- (e) None of these

Answer: D

Explanation:

The passage highlights that AI models, while powerful, are not completely accurate and require **human intervention to verify and interpret their results**. Anna Liljedahl from the Woodwell Climate Research Center mentions that although AI can handle much of the complex data processing ("doing the dirty work"), it is essential for humans to review AI's output to ensure it makes sense and to explore its suggestions further.

**The other options are not correct because:**

- (a)** AI predictions in the passage are shown to be useful on shorter timescales, as seen with seasonal permafrost forecasts.
- (b)** While energy-intensive, the passage does not imply that the costs prohibit frequent AI use; rather, it warns about sustainability concerns.
- (c)** The passage indicates AI's strength in handling multiple variables at once, especially for complex environmental and climate

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factors, rather than focusing on just one at a time.

**15.** Match the words in column I with their respective meanings in Column II.

Column I	Column II
(a) Punctuated	1. interrupted at intervals with significant changes.
(b) Viable	2. Capable of working successfully or effectively.
(c) Thawing	3. The process of warming up and melting after being frozen.

- (a) a-2, b-1, c-3
- (b) a-3, b-2, c-1
- (c) a-3, b-1, c-2
- (d) a-2, b-3, c-1
- (e) a-1, b-2, c-3

Answer: E

Explanation:

**Punctuated:** Marked or interrupted at intervals, often with significant events or changes.

**Viable:** Capable of working successfully or effectively; feasible.

**Thawing:** The process of warming up and melting after being frozen.



**16.** Which of the following is the closest antonym of "dwindling" as used in the passage?

- (a) Increasing
- (b) Decreasing
- (c) Declining
- (d) Shrinking
- (e) Waning

Answer: A

Explanation:

"Dwindling" refers to something becoming smaller or fewer, whereas "increasing" means growing or becoming larger.

**Other options are incorrect:**

**Decreasing:** Refers to any reduction, not necessarily gradual like "dwindling."

**Declining:** Implies a downward trend but not as gradual as "dwindling."

**Shrinking:** Refers to size reduction, not gradual or over time.

**Waning:** Suggests diminishing strength, often cyclical, not a direct opposite of "dwindling."

**Directions (17-20): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is 'No error', the answer is (e). (Ignore errors of punctuation, if any).**

**17.** Obtaining informed consent (A)/ from participants in clinical research (B)/ is essential because it promote (C)/ their welfare and ensures their rights.(D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Answer: C

Explanation:

Part (C) contains an error. The verb "promote" should be in the singular form "**promotes**" to agree with the singular subject "it."

**Corrected sentence:** Obtaining informed consent from participants in clinical research is essential because it **promotes** their welfare and ensures their rights.

**18.** If you identify the tough dilemmas your (A)/ employees routine face and clearly state how they should be (B)/ resolved, then your desired culture will take root (C)/ and influence the behavior of the team. (D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Answer: B



Explanation:

Part (B) contains an error. The word "routine" should be the adverb "**routinely**" to properly describe how frequently employees face dilemmas.

**Corrected sentence:** If you identify the tough dilemmas your employees **routinely** face and clearly state how they should be resolved, then your desired culture will take root and influence the behavior of the team.

**19.** KL Rahul would want to get maximum match (A)/ practice and get used to the conditions on offer in Australia (B)/ as he gears up to play in an unofficial Test match (C)/ for India to Australia at the iconic Melbourne Cricket Ground. (D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Answer: D

Explanation:

Part (D) contains an error. The phrase "**for India to Australia**" should be corrected to "**for India against Australia**". "**To**" is used to indicate direction, movement, or purpose (e.g., "going to a place," "writing to someone"). "**Against**" is used to show opposition or competition (e.g., "competing against a team," "protection against risks").

**Corrected sentence:** KL Rahul would want to get maximum match practice and get used to the conditions on offer in Australia as he gears up to play in an unofficial Test match for India **against** Australia at the iconic Melbourne Cricket Ground.

**20.** When I asked for details, it turned out (A)/ we were hearing the same story that was (B)/ being pitched by two different (C)/ teams—both based in a foreign language film.(D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Answer: D

Explanation:

Part (D) contains an error. Replace "in" with "on". "**On**" is used to show a basis or source of inspiration, often for ideas, adaptations, or content (e.g., "based on a book," "a report on recent data").

**Corrected sentence:** When I asked for details, it turned out we were hearing the same story that was being pitched by two different teams—both based **on** a foreign language film.



## Monthly Vocab Booster

### 1. Pragmatic (व्यवहारिक)

**Meaning:** Dealing with things sensibly and realistically in a way that is based on practical considerations.

**Synonyms:** Practical, sensible, realistic

**Antonyms:** Impractical, unrealistic, idealistic

**Example:** A pragmatic approach to solving the problem helped the team move forward.

### 2. Counter-intuitive (विपरीत बुद्धि से)

**Meaning:** Contrary to what one would expect based on common sense or intuition.

**Synonyms:** Illogical, unexpected, paradoxical

**Antonyms:** Intuitive, logical, expected

**Example:** The idea that positive thinking could hinder progress was counter-intuitive but supported by the research.

### 3. Exhilarating (उत्साहजनक)

**Meaning:** Making one feel very happy, animated, or elated.

**Synonyms:** Thrilling, exciting, invigorating

**Antonyms:** Depressing, dull, boring

**Example:** The exhilarating ride made everyone feel alive and full of energy.

### 4. Tapping into (उपयोग करना)

**Meaning:** To gain access to or use something, usually a resource or skill.

**Synonyms:** Utilizing, exploiting, accessing

**Antonyms:** Ignoring, neglecting, avoiding

**Example:** The company is tapping into new technologies to improve its products.

### 5. Conjecture (अनुमान)

**Meaning:** An opinion or conclusion formed on the basis of incomplete information.

**Synonyms:** Guess, hypothesis, assumption

**Antonyms:** Fact, certainty, proof

**Example:** The theory was based on conjecture rather than solid evidence.

### 6. Perplexed (हैरान)

**Meaning:** Completely baffled or puzzled, uncertain about something.

**Synonyms:** Confused, bewildered, puzzled

**Antonyms:** Clear, certain, understanding

**Example:** She was perplexed by the complexity of the situation and didn't know how to proceed.

### 7. Gullible (जल्दी बातों में आ जाने वाला)

**Meaning:** Easily persuaded to believe something; credulous.

**Synonyms:** Naive, trusting, credulous

**Antonyms:** Cynical, suspicious, skeptical

**Example:** The gullible tourist was quickly swindled by the street vendor.





## 8. Acrimony (कड़वाहट)

Meaning: Bitterness or ill feeling.

Synonyms: Bitterness, animosity, hostility

Antonyms: Goodwill, harmony, friendship

Example: The debate was filled with acrimony, leaving both sides more divided than ever.

## 9. Flamboyantly (शानदार ढंग से)

Meaning: In a very confident and lively way.

Synonyms: Ostentatiously, exuberantly, vividly

Antonyms: Modestly, subtly, quietly

Example: She flamboyantly announced her victory to the entire school.

## 10. Overhaul (सुधार)

Meaning: Take apart (a piece of machinery or equipment) in order to examine it and repair it if necessary.

Synonyms: Renovate, refurbish, repair

Antonyms: Neglect, damage, destroy

Example: The company decided to overhaul its entire network system to improve efficiency.

## 11. Bash about

Meaning: to criticize somebody/something strongly

## 12. Chime in

Meaning: to join a conversation or discussion

## 13. Steal up

Meaning: to move somewhere quietly and secretly

## 14. Zone out

Meaning: fall asleep or lose concentration or consciousness.

## 15. Wool over the eyes

Meaning - to trick or deceive someone.

## 16. Jump through hoops

Meaning - to do a complicated things in order to get or achieve something

## 17. Up in the air

Meaning - (of a plan or issue) still to be settled; unresolved.

## 18. By the book

Meaning - exactly according to the rules.

## 19. To get down to business

Meaning - to start the work that has to be done.

## 20. Inertia (निष्क्रियता)

Meaning: Lack of movement or activity, especially when change is required.

Synonyms: Sluggishness, apathy, resistance

Antonyms: Activity, dynamism, action

Example: The inertia in the decision-making process delayed the project.

## 21. Complacency (आत्मसंतोष)





**Meaning:** A feeling of smug satisfaction with oneself or one's achievements.

**Synonyms:** Self-satisfaction, contentment, apathy

**Antonyms:** Dissatisfaction, vigilance, concern

**Example:** Complac

### 22. Affluent (समृद्ध)

**Meaning:** Having a great deal of wealth or material goods.

**Synonyms:** Wealthy, prosperous, rich

**Antonyms:** Poor, impoverished, underprivileged

**Example:** The affluent neighborhood was known for its luxurious homes.

### 23. Lofty (उच्च)

**Meaning:** Of imposing height; also, noble or ambitious in goals or ideals.

**Synonyms:** Elevated, noble, ambitious

**Antonyms:** Low, base, modest

**Example:** The politician's lofty promises inspired hope among the masses.

### 24. Inevitability (अनिवार्यता)

**Meaning:** The quality of being certain to happen.

**Synonyms:** Certainty, necessity, inescapability

**Antonyms:** Uncertainty, improbability

**Example:** The inevitability of technological change demands constant adaptation.

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### 25. Malfeasance (दुराचार)

**Meaning:** Wrongdoing, especially by a public official.

**Synonyms:** Misconduct, wrongdoing, corruption

**Antonyms:** Integrity, honesty, righteousness

**Example:** The mayor was accused of malfeasance after evidence of bribery came to light.

### 26. Incendiary (उत्तेजक)

**Meaning:** Designed to cause fires; tending to stir up conflict.

**Synonyms:** Inflammatory, provocative, agitational

**Antonyms:** Calming, soothing, pacifying

**Example:** The leader's incendiary remarks ignited protests across the city.

### 27. Rebuttal (खंडन)

**Meaning:** A refutation or contradiction.

**Synonyms:** Refutation, counter-argument, denial

**Antonyms:** Confirmation, endorsement, agreement

**Example:** The lawyer's rebuttal effectively dismantled the opposing counsel's argument.

### 28. Errant (भटके हुए)

**Meaning:** Straying from the proper course or standards; guilty of an error.



Synonyms: Misguided, wayward, delinquent

Antonyms: Obedient, well-behaved, correct

Example: The errant student was reprimanded for his disruptive behavior in class.

### 29. Elusive (पकड़ में न आने वाला)

Meaning: Difficult to find, catch, or achieve.

Synonyms: Evasive, slippery, difficult to pin down

Antonyms: Accessible, obtainable, straightforward

Example: The elusive thief managed to escape the police once again.

### 30. Bump into

Meaning: to meet someone by chance or unexpectedly

### 31. Top off

Meaning: to finish something in an enjoyable or successful way

### 32. Get away

Meaning: to leave or escape from a person or place

### 33. Fall apart

Meaning: to fail completely and be unable to continue in the usual way

### 34. Let bygones be bygones

Meaning: to decide to forget disagreements or arguments that happened in the past

### 35. A blessing in disguise

Meaning - Something seemingly unlucky or bad at first results in good

### 36. Cast in the same mold

Meaning - to be very similar in character to someone else

### 37. Spill the beans

Meaning - to reveal a secret

### 38. Take with a grain of salt

Meaning - to not completely believe something that you are told

### 39. Amplifies (बढ़ाता है)

Meaning: To make something louder, stronger, or more intense.

Synonyms: Increases, magnifies, intensifies.

Antonyms: Reduces, diminishes, weakens.

Example: Every ton of greenhouse gas emissions amplifies the adverse effects of climate change.

### 40. Seminal (प्रभावशाली)

Meaning: Strongly influencing later developments.

Synonyms: Pioneering, influential, groundbreaking.

Antonyms: Insignificant, unimportant, trivial.

Example: The seminal paper published in 2000 laid the foundation for self-determination theory.



## 41. Intrinsic (अंतर्निहित)

**Meaning:** Belonging naturally; essential.

**Synonyms:** Inherent, innate, fundamental.

**Antonyms:** Extrinsic, external, acquired.

**Example:** Her intrinsic motivation kept her focused on learning new skills.

## 42. Alleviate (कम करना)

**Meaning:** To make something less severe or more bearable.

**Synonyms:** Relieve, ease, reduce.

**Antonyms:** Aggravate, intensify, worsen.

**Example:** Effective policies can alleviate the harmful effects of climate change.

## 43. Contend (तर्क करना)

**Meaning:** To argue or state something in a strong way.

**Synonyms:** Assert, claim, argue.

**Antonyms:** Agree, yield, submit.

**Example:** The plaintiffs contend that current policies harm children and youth disproportionately.

## 44. Staunch (निष्ठावान)

**Meaning:** Loyal and committed in attitude.

**Synonyms:** Loyal, steadfast, unwavering

**Antonyms:** Unreliable, unfaithful, wavering

**Example:** Both sides declared staunch loyalty to the Constitution of India.

## 45. Solace (सांत्वना)

**Meaning:** Comfort or consolation in a time of distress or sadness.

**Synonyms:** Comfort, consolation, relief

**Antonyms:** Distress, discomfort, anguish

**Example:** Most of the deceased were from the economically vulnerable sections of society and were in search of spiritual solace.

## 46. Critique (आलोचना)

**Meaning:** A detailed analysis and assessment of something.

**Synonyms:** Evaluation, review, analysis

**Antonyms:** Praise, approval, commendation

**Example:** The film received mixed critiques, with some praising the acting while others criticized the plot.

## 47. Scrutinized (गहराई से जांचना)

**Meaning:** Examined or inspected closely and thoroughly.

**Synonyms:** Inspected, examined, analyzed

**Antonyms:** Overlooked, ignored, neglected

**Example:** The increase in Opposition numbers can help restore healthy traditions such as more Bills getting scrutinized by parliamentary standing committees.

## 48. Stalemate (गतिरोध)

**Meaning:** A situation in which further action or progress by opposing parties seems impossible.





Synonyms: Deadlock, impasse, standoff

Antonyms: Breakthrough, agreement, resolution

Example: The stalemate eventually led to an election between Mr. Birla and Kodikunnil Suresh.

#### 49. Buy into

Meaning: to completely believe in a set of ideas

#### 50. Cap off

Meaning: to finish or complete something, especially with a decisive action

#### 51. Egg on

Meaning: to encourage or urge someone to do something, usually something that is foolish or dangerous

#### 52. Flip out

Meaning: to become very angry or excited

#### 53. Up in smoke

Meaning: something that ends before getting a result

#### 54. Tricks of the trade

Meaning: a quick or clever way of doing something

#### 55. Thinking on one's feet

Meaning: to be able to react quickly and effectively to unexpected situations or problems

#### 56. The time is ripe

Meaning: a suitable time has arrived

#### 57. Stuck in a time warp

Meaning: something or someone has not changed, even though everything else has

#### 58. Transient (क्षणिक)

Meaning: Lasting for only a short time; temporary.

Synonyms: Temporary, fleeting, short-lived

Antonyms: Permanent, enduring, lasting

Example: The economic downturn was considered a transient phase by policymakers.

#### 59. Exuded (व्यक्त किया)

Meaning: To display an emotion or quality strongly and openly.

Synonyms: Emanated, radiated, displayed

Antonyms: Concealed, suppressed, withheld

Example: She exuded confidence as she stepped onto the stage.

#### 60. Afflicting (पीड़ित करना)

Meaning: Causing pain or suffering to someone or something.

Synonyms: Troubling, tormenting, distressing

Antonyms: Comforting, soothing, relieving

Example: The drought is severely afflicting farmers in the region.

#### 61. Throttling (गला घोंटना)

Meaning: Restricting or suppressing





something.

Synonyms: Strangling, choking, stifling

Antonyms: Liberating, releasing, encouraging

Example: Over-regulation is throttling the growth of small businesses.

## 62. Perennial (सदाबहार)

Meaning: Lasting or existing for a long or apparently infinite time.

Synonyms: Everlasting, enduring, constant

Antonyms: Temporary, short-lived, fleeting

Example: Water scarcity has been a perennial problem in the region.

## 63. Blip (अल्पकालिक समस्या)

Meaning: A temporary or minor deviation from the usual trend or pattern.

Synonyms: Aberration, anomaly, fluctuation

Antonyms: Continuity, consistency, permanence

Example: The slight decline in sales was considered a blip in the company's otherwise steady growth.

## 64. Succour (सहायता)

Meaning: Assistance and support in times of hardship or distress.

Synonyms: Aid, relief, help

Antonyms: Hindrance, obstruction, neglect

Example: The organization provided succour to the flood victims.

## 65. Replenishment (पुनःपूर्ति)

Meaning: The process of filling something up again.

Synonyms: Refilling, restocking, renewal

Antonyms: Depletion, exhaustion, reduction

Example: The replenishment of groundwater is crucial for sustaining agricultural activities.

## 66. Wobbly (अस्थिर)

Meaning: Unstable; not steady or firm.

Synonyms: Shaky, unsteady, fluctuating

Antonyms: Stable, firm, steady

Example: The wobbly financial market caused concern among investors.

## 67. Bolstered (मजबूत किया)

Meaning: Strengthened or supported.

Synonyms: Reinforced, boosted, supported

Antonyms: Weakened, undermined, diminished

Example: The team's confidence was bolstered by their recent victory.

## 68. Wimp out

Meaning: not be brave enough to do something

## 69. Turn over

Meaning: to give something or someone that you control to someone else

## 70. Point out





Meaning: to make a person notice someone or something

### 71. Bundle off

Meaning: to send someone or something to a place quickly or suddenly

### 72. Jump the gun

Meaning: to do something too soon, before the proper time

### 73. Go against the grain

Meaning: different from what is normal or usual

### 74. Go bananas

Meaning: to become extremely angry or excited

### 75. A bone to pick

Meaning: to have a grievance or complaint that needs to be discussed with someone

### 76. Brush up on something

Meaning: to improve your skills in something

### 77. Fiduciary (विश्वासपात्र)

Meaning: A person or organization that acts on behalf of another in a relationship of trust.

Synonyms: Trustee, guardian, custodian

Example: Banks act as fiduciaries when managing their clients' investments.

### 78. Deliberative (विचारशील)

Meaning: Relating to careful consideration or discussion before making decisions.

Synonyms: Thoughtful, consultative, reflective

Antonyms: Rash, impulsive, hasty

Example: The committee adopted a deliberative approach to frame the new policies.

### 79. Acute (तीव्र)

Meaning: Present or experienced to a severe or intense degree.

Synonyms: Severe, critical, intense

Antonyms: Mild, moderate, trivial

Example: The patient was admitted to the hospital with acute respiratory distress.

### 80. Foreclosed (रोका हुआ)

Meaning: Excluded or prevented from consideration or action.

Synonyms: Blocked, barred, precluded

Antonyms: Allowed, permitted, included

Example: Public input was foreclosed during the drafting of the rules.

### 81. Overwhelmed (अभिभूत)

Meaning: Burdened or overpowered emotionally or physically.

Synonyms: Stunned, inundated, overpowered

Antonyms: Composed, underwhelmed, calm

Example: Hospitals were overwhelmed with patients during the initial COVID-19 outbreak.

### 82. Apropos (संदर्भ में)





Meaning: With reference to; concerning.

Synonyms: Regarding, concerning, pertinent

Antonyms: Irrelevant, unrelated

Example: The discussion was apropos of the current rise in infections.

### 83. Cloak (छिपाना)

Meaning: To hide or disguise something.

Synonyms: Conceal, cover, shroud

Antonyms: Reveal, uncover, expose

Example: The government's decision-making process was cloaked in secrecy.

### 84. Pertinent (संबंधित)

Meaning: Relevant or applicable to a particular matter.

Synonyms: Relevant, appropriate, suitable

Antonyms: Irrelevant, unrelated, inapplicable

Example: The issues raised are pertinent to data privacy.

### 85. Lamentable (दुखद)

Meaning: Deserving regret or pity.

Synonyms: Regrettable, unfortunate, deplorable

Antonyms: Fortunate, praiseworthy, commendable

Example: The lack of public participation in policy-making is lamentable.

### 86. Vituperate (निंदा करना)

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Meaning: To criticize or insult someone in a harsh or abusive manner.

Synonyms: Scold, berate, revile, vilify, abuse

Antonyms: Praise, commend, compliment, extol

Example: The politician began to vituperate his opponents during the heated debate, which drew criticism from the audience.

### 87. Egg on

Meaning - to encourage or provoke someone to do something.

### 88. Iron out

Meaning - to resolve or smooth out problems or difficulties.

### 89. Jack up

Meaning - to increase something (e.g., prices) sharply.

### 90. Reel in

Meaning - to attract or bring someone or something closer.

### 91. Play your cards right

Meaning: to do things in an intelligent and well-planned way

### 92. A night owl

Meaning: someone who prefers to be awake and active at night

### 93. Get a grip

Meaning: keep or recover one's self-control



#### 94. Between a rock and a hard place

Meaning: faced with two equally undesirable alternatives

#### 95. A whole new ballgame

Meaning: a completely different situation

#### 96. Ostrich Effect (शुतुरमुर्ग प्रभाव)

Meaning: The act of ignoring or avoiding negative information by pretending it does not exist.

Synonyms: Denial, avoidance, ignorance

Antonyms: Acknowledgment, awareness, acceptance

Example: Many leaders exhibit the ostrich effect when faced with difficult decisions.

#### 97. Resilient (लचीला)

Meaning: Able to recover quickly from difficulties or setbacks.

Synonyms: Flexible, robust, tough

Antonyms: Rigid, weak, fragile

Example: Despite the setbacks, the team remained resilient and fought back.

#### 98. Ineptitude (अयोग्यता)

Meaning: Lack of skill or ability.

Synonyms: Incompetence, incapability, clumsiness

Antonyms: Competence, skillfulness, aptitude

Example: The team's defeat was due to their batting ineptitude.

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#### 99. Flux (अस्थिरता)

Meaning: Continuous change or movement.

Synonyms: Uncertainty, instability, fluctuation

Antonyms: Stability, steadiness, consistency

Example: The squad was in a state of flux following a string of defeats.

#### 100. Frailty (कमजोरी)

Meaning: A weakness or flaw, especially in character or structure.

Synonyms: Weakness, vulnerability, deficiency

Antonyms: Strength, robustness, resilience

Example: The frailty of their batting order was exposed in the series.

#### 101. Adept (कुशल)

Meaning: Very skilled or proficient at something.

Synonyms: Skilled, expert, capable

Antonyms: Incompetent, unskilled, clumsy

Example: The new player proved to be adept at handling pace bowling.

#### 102. Triumph (विजय)

Meaning: A great victory or achievement.

Synonyms: Victory, success, conquest

Antonyms: Defeat, failure, loss

Example: The triumph in the final match



boosted the team's morale.

### 103. Perpetrate (अंजाम देना)

**Meaning:** To carry out or commit a harmful, illegal, or immoral action.

**Synonyms:** Commit, execute, perform

**Antonyms:** Prevent, stop, hinder

**Example:** The team perpetrated several strategic errors during the series.

### 104. Ignominy (अपयश)

**Meaning:** Public shame or disgrace.

**Synonyms:** Dishonor, humiliation, disgrace

**Antonyms:** Honor, pride, respect

**Example:** The player faced ignominy after his poor performance.

### 105. Aversion (घृणा)

**Meaning:** A strong dislike or disinclination.

**Synonyms:** Hatred, antipathy, repulsion

**Antonyms:** Fondness, affection, liking

**Example:** He had an aversion to discussing past failures.

### 106. Blow up

**Meaning** - to explode; to become very angry.

### 107. Do away with

**Meaning** - to abolish or get rid of something.

### 108. Do up

**Meaning** - to fasten or close something; to renovate or redecorate.

### 109. Ease off

**Meaning** - to reduce or lessen in intensity.

### 110. Through thick and thin

**Meaning:** through difficult times and situations

### 111. Like two peas in a pod

**Meaning:** very similar, especially in appearance

### 112. Bolt from the blue

**Meaning:** a complete surprise

### 113. Pull someone's leg

**Meaning:** deceive someone playfully; tease someone

### 114. Come rain or shine

**Meaning:** used to say that something will happen even if it rains

### 115. Herald (सूचना देना)

**Meaning:** To signal the arrival of something or announce it publicly.

**Synonyms:** Announce, proclaim, signify

**Antonyms:** Conceal, suppress, hide

**Example:** The reforms herald a new era in the Indian education system.

### 116. Leeway (छुट्टी)

**Meaning:** The amount of freedom to act or



decide.

Synonyms: Flexibility, freedom, latitude

Antonyms: Restriction, constraint, limitation

Example: The new programme gives students leeway to explore diverse subjects.

### 117. Rigour: (कठोरता)

Meaning: The quality of being extremely thorough, accurate, or strict.

Synonyms: Strictness, thoroughness, precision

Antonyms: Laxity, leniency, carelessness

Example: There are concerns about maintaining rigour in accelerated programmes.

### 118. Impediments (बाधाएँ)

Meaning: Things that hinder or obstruct progress.

Synonyms: Obstacles, barriers, hindrances

Antonyms: Aids, facilitators, supports

Example: Universities face several impediments in implementing these reforms.

### 119. Dissent (असहमति)

Meaning: The expression or holding of opinions that differ from those previously, commonly, or officially held.

Synonyms: Disagreement, opposition, protest

Antonyms: Agreement, consensus, harmony

Example: Justice Dhulia expressed dissent,

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emphasizing the need for broader economic inclusion.

### 120. Offset (प्रतिपूरक)

Meaning: A counterbalance or compensatory action to reduce an impact or effect.

Synonyms: Counteract, balance, counterbalance

Antonyms: Exacerbate, aggravate

Example: Planting trees can help offset the carbon emissions from industrial activities.

### 121. Conundrum (फहेली)

Meaning: A confusing or difficult problem or question.

Synonyms: Puzzle, enigma, dilemma

Antonyms: Solution, clarity, simplicity

Example: The company faced a conundrum on how to increase profits without cutting staff.

### 122. Underpinned (समर्थित)

Meaning: Supported or strengthened by a solid foundation.

Synonyms: Supported, reinforced, bolstered

Antonyms: Weakened, undermined, destabilized

Example: The company's success was underpinned by innovative technology.

### 123. Expediting (शीघ्रता से करना)

Meaning: Speeding up a process or action.



Synonyms: Hastening, accelerating, quickening

Antonyms: Delaying, hindering, slowing

Example: Expediting the approval process will benefit the new projects.

#### 124. Omen (संकेत)

Meaning: A sign or warning of a future event.

Synonyms: Sign, indication, premonition

Example: The clear sky was seen as an omen for a successful journey.

#### 125. Rule out

Meaning - to eliminate or exclude an option.

#### 126. Sink in

Meaning - to become understood or accepted.

#### 127. Spell out

Meaning - to explain something in detail.

#### 128. Stand up to

Meaning - to confront or resist.

#### 129. Stick one's neck out

Meaning: to take a risk

#### 130. Get your walking papers

Meaning: get fired from the job

#### 131. Cork something up

Meaning: to not allow oneself to express once anger, worry, or sadness.

#### 132. Cook someone's goose

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Meaning: spoil other person's chances of success

#### 133. Throw caution to the wind

Meaning: to do something without worrying about the risk or negative results.

#### 134. Sluggish (सुस्त)

Meaning: Lacking energy or activity; slow-moving or inactive.

Synonyms: Inactive, lethargic, slow, stagnant

Antonyms: Active, energetic, lively, dynamic

Example: The sluggish economy has raised concerns among policymakers about job creation.

#### 135. Sanguine (आशावादी)

Meaning: Optimistic or positive, especially in a difficult situation.

Synonyms: Hopeful, confident, buoyant, cheerful

Antonyms: Pessimistic, gloomy, doubtful, despairing

Example: Despite the challenges, the manager remained sanguine about the project's success.

#### 136. Marred (बिगड़ा हुआ)

Meaning: Impaired the quality or appearance of; disfigured or spoiled.

Synonyms: Tarnished, blemished, spoiled, ruined



**Antonyms:** Enhanced, improved, repaired, restored

**Example:** The scenic beauty of the park was marred by the piles of litter left behind by tourists.

### 137. Impetus (प्रोत्साहन)

**Meaning:** The force or energy with which something moves or develops.

**Synonyms:** Stimulus, momentum, drive, boost

**Antonyms:** Deterrent, hindrance, restraint, stagnation

**Example:** The new policy provided fresh impetus to the renewable energy sector.

### 138. Defunct (मृत या अप्रचलित)

**Meaning:** No longer existing or functioning.

**Synonyms:** Obsolete, extinct, inoperative, dead

**Antonyms:** Active, operational, functioning, existent

**Example:** The factory became defunct after the company declared bankruptcy.

### 139. Cripple (अंग करना या रोकना)

**Meaning:** To severely damage or weaken something, making it unable to function effectively.

**Synonyms:** Weaken, impair, paralyze, disable

**Antonyms:** Strengthen, empower, enhance, enable

**Example:** The lack of funds has crippled the

institution's ability to conduct research.

### 140. Elicit (प्राप्त करना)

**Meaning:** To draw out a response, answer, or fact from someone.

**Synonyms:** Extract, obtain, evoke, prompt

**Antonyms:** Suppress, hide, cover, ignore

**Example:** The lawyer's questions were designed to elicit the truth from the witness.

### 141. Inevitable (अनिवार्य)

**Meaning:** Certain to happen; unavoidable.

**Synonyms:** Unavoidable, inescapable, assured, destined

**Antonyms:** Avoidable, uncertain, preventable, optional

**Example:** With such heavy rains, flooding in low-lying areas seems inevitable.

### 142. Tinkering (छेड़छाड़)

**Meaning:** Attempting to repair or improve something in a casual or desultory way.

**Synonyms:** Fiddling, meddling, adjusting, experimenting

**Antonyms:** Repairing, constructing, completing

**Example:** He spent hours tinkering with the old car but couldn't get it to start.

### 143. Ambiguity (अस्पष्टता)

**Meaning:** The quality of being open to more than one interpretation; inexactness.



Synonyms: Vagueness, uncertainty, obscurity, equivocation

Antonyms: Clarity, precision, transparency, certainty

Example: The ambiguity in the instructions led to confusion among the workers.

#### 144. Horse around

Meaning: to behave in a silly and noisy way.

#### 145. Naff off

Meaning: used to rudely tell someone to go away because they are annoying you.

#### 146. Slug it out

Meaning: to fight, argue, or compete with someone until one person wins.

#### 147. Stop back

Meaning: to return to a place you have previously visited.

#### 148. Catch some Z's

Meaning: to go to sleep or get some rest

#### 149. Hit the spot

Meaning: be exactly what is required

#### 150. The cutting edge

Meaning: the most recent stage in the development of something

#### 151. Drive one up the wall

Meaning: make someone very irritated or angry

#### 152. Days are numbered

Meaning: someone or something will not last much longer, or will fail, die, or end soon

#### 153. Latent (गुप्त)

Meaning: Existing but not yet developed or manifest; hidden or concealed.

Synonyms: Dormant, potential, hidden

Antonyms: Active, apparent, obvious

Example: The scientist discovered latent energy stored in the fault lines.

#### 154. Imminence (निकट का)

Meaning: The quality or condition of being about to happen.

Synonyms: Impending, forthcoming, proximity

Antonyms: Remoteness, uncertainty

Example: The imminence of a major earthquake in the region has scientists on edge.

#### 155. Fragility (नाजुकता)

Meaning: The quality of being delicate or easily broken.

Synonyms: Weakness, delicacy, vulnerability

Antonyms: Strength, robustness, durability

Example: The fragility of the Himalayan region makes it susceptible to disasters.

#### 156. Ameliorate (सुधारना)



**Meaning:** To make something better or improve it.

**Synonyms:** Improve, enhance, rectify

**Antonyms:** Worsen, deteriorate, aggravate

**Example:** The new infrastructure project aims to ameliorate transportation in the region.

### 157. Endeavour (प्रयास)

**Meaning:** An attempt to achieve a goal.

**Synonyms:** Effort, attempt, venture

**Antonyms:** Neglect, idleness, inaction

**Example:** China's endeavours to strengthen ties with Africa have been consistent over decades.

### 158. Incorrigible (असुधारनीय)

**Meaning:** Not able to be corrected, improved, or reformed.

**Synonyms:** Irredeemable, habitual, incurable

**Antonyms:** Reformable, corrigible, manageable

**Example:** The incorrigible nature of tectonic plate movements makes earthquake prediction challenging.

### 159. Perturbation (अशांति)

**Meaning:** A disturbance or disruption of a system or process.

**Synonyms:** Disruption, agitation, disquiet

**Antonyms:** Calmness, stability, tranquility

**Example:** The earthquake caused a

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perturbation in the tectonic balance of the region.

### 160. Foment (उकसाना)

**Meaning:** To instigate or stir up an undesirable or violent sentiment or action.

**Synonyms:** Incite, provoke, agitate

**Antonyms:** Suppress, quell, pacify

**Example:** The tectonic activity fomented a series of aftershocks in the region.

### 161. Cataclysmic (विनाशकारी)

**Meaning:** Relating to or denoting a violent natural event.

**Synonyms:** Disastrous, catastrophic, apocalyptic

**Antonyms:** Mild, constructive, beneficial

**Example:** The cataclysmic impact of the earthquake was felt across multiple countries.

### 162. Conflation (मिश्रण)

**Meaning:** The merging of two or more sets of information, texts, ideas, etc., into one.

**Synonyms:** Fusion, amalgamation, combination

**Antonyms:** Separation, division, distinction

**Example:** The conflation of political and economic strategies strengthens China's influence in Africa.

### 163. Bow out of

**Meaning:** To withdraw or remove oneself



from a situation or activity.

#### 164. Latch onto

**Meaning:** To grasp or attach to something firmly, either literally or figuratively.

#### 165. Nail down

**Meaning:** To secure or finalize something, such as a plan or agreement.

#### 166. Zero in on

**Meaning:** To focus or concentrate on something specific.

#### 167. Can't see the forest for the trees

**Meaning:** to focus so much on details that the overall situation is overlooked

#### 168. Chase rainbows

**Meaning:** to pursue unrealistic or unattainable goals

#### 169. Make hay while the sun shines

**Meaning:** to take advantage of a favorable situation while it lasts

#### 170. Put out feelers

**Meaning:** to make inquiries or gather information subtly

#### 171. Beat around the bush

**Meaning:** to avoid addressing the main issue directly

#### 172. Autonomous (स्वायत्त)

**Meaning:** Having self-government or functioning independently.

**Synonyms:** Independent, self-reliant, sovereign.

**Antonyms:** Dependent, controlled, subservient.

**Example:** The development of autonomous vehicles has revolutionized the automobile industry.

#### 173. Strides (प्रगति)

**Meaning:** Significant progress in development or improvement.

**Synonyms:** Progress, advancement, headway.

**Antonyms:** Setback, regression, stagnation.

**Example:** The country has made significant strides in renewable energy production.

#### 174. Dearth (कमी)

**Meaning:** A scarcity or lack of something.

**Synonyms:** Shortage, paucity, insufficiency.

**Antonyms:** Abundance, surplus, plenty.

**Example:** The dearth of skilled professionals has hindered the company's growth.

#### 175. Exacerbate (बढ़ाना/खराब करना)

**Meaning:** To make a problem, situation, or feeling worse.

**Synonyms:** Aggravate, intensify, worsen.

**Antonyms:** Alleviate, reduce, improve.

**Example:** The lack of funding will only exacerbate the issues in the healthcare system.



## 176. Turmoil (अशांति)

**Meaning:** A state of great disturbance, confusion, or uncertainty.

**Synonyms:** Chaos, upheaval, disorder.

**Antonyms:** Calm, peace, stability.

**Example:** The country was in political turmoil after the controversial election.

## 177. Flaccid (नम; ढीला)

**Meaning:** Lacking firmness or stiffness.

**Synonyms:** Limp, weak, slack

**Antonyms:** Firm, stiff, rigid

**Example:** The plant's leaves became flaccid due to the lack of water.

## 178. Plausible (संभवतः सही)

**Meaning:** Seemingly reasonable or probable.

**Synonyms:** Credible, believable, likely

**Antonyms:** Implausible, unlikely, unbelievable

**Example:** The explanation provided by the witness was plausible and consistent with the evidence.

## 179. Repercussion (परिणाम)

**Meaning:** An unintended consequence occurring some time after an event or action.

**Synonyms:** Consequence, effect, fallout

**Antonyms:** Cause, origin

**Example:** The environmental repercussions of the industrial spill were severe and long-

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lasting.

## 180. Perplexing (उलझान भरा)

**Meaning:** Completely baffling; very puzzling.

**Synonyms:** Confusing, puzzling, bewildering.

**Antonyms:** Clear, straightforward, simple.

**Example:** The professor's explanation was perplexing to the students.

## 181. Cursory (उपरी तौर पर)

**Meaning:** Hasty and therefore not thorough or detailed.

**Synonyms:** Superficial, perfunctory, brief.

**Antonyms:** Thorough, detailed, meticulous.

**Example:** A cursory glance at the documents revealed several errors.

## 182. Back away

**Meaning:** to move backwards away from something or someone, usually because you are frightened

## 183. Cut out

**Meaning:** to delete or remove

## 184. Nod off

**Meaning:** to begin sleeping, especially not intentionally

## 185. Turn down

**Meaning:** reject something offered or proposed.

## 186. Climb the ladder



Meaning: To advance or achieve success in a hierarchy, especially in a career

### 187. Bury the hatchet

Meaning: To make peace or resolve a conflict, usually after a disagreement

### 188. Water under the bridge

Meaning: something that happened in the past and cannot now be changed

### 189. Jump on the bandwagon/ hop on the bandwagon

Meaning: to join in a popular activity

### 190. The tip of the iceberg

Meaning: it is one small part of a much larger problem

### 191. Undermining (कमजोर करना)

Meaning: The act of weakening or damaging something, especially authority or confidence.

Synonyms: Weakening, sabotaging, impairing

Antonyms: Strengthening, supporting, bolstering

Example: His actions were seen as undermining the credibility of the committee.

### 192. Penchant (रुझान)

Meaning: A strong or habitual liking for something or tendency to do something.

Synonyms: Liking, preference, inclination

Antonyms: Dislike, aversion, antipathy

Example: She has a penchant for collecting

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rare books.

### 193. Debarment (प्रतिबंध)

Meaning: The act of officially preventing someone from doing something.

Synonyms: Exclusion, prohibition, barring

Antonyms: Allowance, permission, inclusion

Example: His debarment from the competition was due to unethical practices.

### 194. Pragmatic (व्यावहारिक)

Meaning: Dealing with things sensibly and realistically in a way that is based on practical considerations.

Synonyms: Practical, realistic, sensible

Antonyms: Idealistic, impractical, unrealistic

Example: The manager took a pragmatic approach to solve the issue.

### 195. Fatigue (थकावट)

Meaning: Extreme tiredness resulting from mental or physical exertion or illness.

Synonyms: Exhaustion, weariness, tiredness

Antonyms: Energy, vitality, vigor

Example: The long journey left them in a state of fatigue.

### 196. Cumbersome (भारी और कठिन)

Meaning: Large or heavy and therefore difficult to carry or use; unwieldy.

Synonyms: Awkward, unwieldy, clumsy



Antonyms: Convenient, manageable, light

Example: The process was so cumbersome that many people gave up halfway through.

### 197. Obliterate (नष्ट करना)

Meaning: To destroy completely; to wipe out.

Synonyms: Annihilate, erase, exterminate

Antonyms: Preserve, restore, construct

Example: The war obliterated entire villages, leaving nothing behind.

### 198. Stifling (दमघोंटा)

Meaning: Making it difficult to breathe or causing a feeling of suffocation; suppressing.

Synonyms: Oppressive, suffocating, constraining

Antonyms: Liberating, encouraging, invigorating

Example: The stifling heat made it impossible to concentrate.

### 199. Accentuate (जोर देना)

Meaning: To make something more noticeable or prominent.

Synonyms: Emphasize, highlight, underline

Antonyms: Downplay, minimize, de-emphasize

Example: The lighting accentuated the beauty of the painting.

### 200. Overwhelming (अत्यधिक)

Meaning: Very intense; too great to deal with.

Synonyms: Staggering, overpowering, massive.

Antonyms: Insignificant, trivial, negligible.

Example: The overwhelming support for the candidate ensured his victory.

### 201. Winnow down:

Meaning: To narrow down or reduce something, often by eliminating unnecessary elements.

### 202. Nail down:

Meaning: To secure a specific decision, agreement, or understanding; to finalize something.

### 203. Sort through:

Meaning: To examine a collection of items or information to organize or find something specific.

### 204. Jack up:

Meaning: To increase something significantly, often abruptly, such as prices or rates.

### 205. On one's toes

Meaning: ready for any eventuality; alert

### 206. Green with envy

Meaning: to be very jealous, envious

### 207. Lose one's touch

Meaning: to stop communicating with someone



## 208. Once and for all

Meaning: now and for the last time

## 209. Easy as ABC

Meaning: extremely easy or straightforward

## 210. Lacuna (फासला)

Meaning: An unfilled space or gap, especially a missing portion in a manuscript, text, or idea.

Synonyms: Gap, omission, void, deficiency

Antonyms: Continuity, completeness, fullness

Example: The lacuna in the policy left many citizens confused about their rights.

## 211. Abrogation (निराकरण)

Meaning: The repeal or abolition of a law, right, or agreement.

Synonyms: Repeal, annulment, cancellation, termination

Antonyms: Enactment, establishment, approval, validation

Example: The abrogation of the outdated law was welcomed by the public.

## 212. Intractable (जटिल)

Meaning: Hard to control or deal with.

Synonyms: Stubborn, difficult, unmanageable

Antonyms: Manageable, compliant, flexible

Example: The intractable nature of the conflict made negotiations extremely challenging.

## 213. Peril (खतरा)

Meaning: Serious and immediate danger.

Synonyms: Hazard, risk, jeopardy

Antonyms: Safety, security, protection

Example: The villagers were in peril due to the approaching cyclone.

## 214. Belie (खण्डन करना)

Meaning: To contradict or show to be false.

Synonyms: Disprove, negate, refute

Antonyms: Confirm, verify, affirm

Example: His calm demeanor belied the nervousness he felt inside.

## 215. Rudiment (प्रथम तत्व)

Meaning: The first principles of a subject.

Synonyms: Basics, fundamentals, essentials

Antonyms: Details, complexities, intricacies

Example: Understanding the rudiments of mathematics is essential for advanced study.

## 216. Cognisant (परिचित)

Meaning: Having knowledge or being aware of.

Synonyms: Aware, conscious, mindful

Antonyms: Unaware, ignorant, oblivious

Example: She was cognisant of the risks involved in the project.

## 217. Frenzied (बेतहाशा उत्साहित)





Meaning: Wildly excited or uncontrolled.

Synonyms: Hectic, frantic, chaotic

Antonyms: Calm, orderly, composed

Example: The frenzied celebrations after the match lasted well into the night.

### 218. Astute (चतुर)

Meaning: Having or showing an ability to accurately assess situations or people and turn this to one's advantage.

Synonyms: Shrewd, sharp, perceptive

Antonyms: Foolish, naive, inept

Example: The team's success was largely due to the coach's astute strategies.

### 219. Exculpate (दोषमुक्त करना)

Meaning: To show or declare that someone is not guilty of wrongdoing.

Synonyms: Absolve, clear, acquit

Antonyms: Blame, accuse, incriminate

Example: The new evidence served to exculpate the defendant from the charges.

### 220. Bug out

Meaning: to leave a place or situation quickly, especially because of danger

### 221. Clog up

Meaning: to become or cause something to become blocked or obstructed

### 222. Ease off

Meaning: to gradually stop or become less

### 223. Hunt out

Meaning: to find (something) after searching for it.

### 224. Add insult to injury

Meaning: act in a way that makes a bad situation worse

### 225. The bottom falls out

Meaning: used to refer to the sudden collapse or failure of something

### 226. Hang on by fingernails

Meaning: to narrowly avoid problems or failure

### 227. Never in million years

Meaning: something is extremely unlikely or impossible

### 228. Pop the question

Meaning: to ask someone to marry you

### 229. Indecision (दुविधा)

Meaning: The inability to make a decision quickly.

Synonyms: Hesitation, uncertainty, wavering

Antonyms: Determination, decisiveness, resolution

Example: His indecision about which course to take delayed his enrollment.

### 230. Flawless (निर्दोष)



Meaning: Without any imperfections or defects.

Synonyms: Perfect, impeccable, unblemished

Antonyms: Defective, imperfect, flawed

Example: Her singing performance was flawless and left the audience in awe.

### 231. Perceive (अनुभव करना/समझना)

Meaning: To become aware or conscious of something; to interpret or regard in a particular way.

Synonyms: Discern, recognize, detect

Antonyms: Ignore, overlook, disregard

Example: She could perceive the tension in the room as soon as she entered.

### 232. Defier (आशा न मानने वाला)

Meaning: A person who resists or challenges authority or conventions.

Synonyms: Rebel, challenger, dissenter

Antonyms: Conformist, follower, adherent

Example: The defier openly questioned the management's decision during the meeting.

### 233. Impairment (क्षति)

Meaning: The state of being diminished or weakened, especially in strength or quality.

Synonyms: Weakness, damage, deterioration

Antonyms: Enhancement, improvement, strength

Example: His hearing impairment made

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communication challenging in noisy environments.

### 234. Relentless (निरंतर/अथक)

Meaning: Continuing without becoming weaker or less severe; determined.

Synonyms: Persistent, unyielding, unwavering

Antonyms: Intermittent, lenient, yielding

Example: The relentless efforts of the team ensured the project's success.

### 235. Parleys (वार्तालाप)

Meaning: Discussions or conferences between parties, especially to resolve a dispute.

Synonyms: Negotiations, talks, discussions

Antonyms: Silence, conflict, confrontation

Example: The leaders held parleys to address the ongoing trade disputes.

### 236. Acrimonious (तीखा, कटु)

Meaning: Angry and bitter, especially in speech or debate.

Synonyms: Hostile, bitter, harsh

Antonyms: Amicable, friendly, mild

Example: The debate turned acrimonious as the candidates began attacking each other's past decisions.

### 237. Annihilation (विनाश)

Meaning: Complete destruction or obliteration.



Synonyms: Destruction, obliteration, eradication

Antonyms: Preservation, creation

Example: The fear of annihilation loomed large over the nations during the cold war.

### 238. Endeavor (प्रयास)

Meaning: An attempt to achieve a goal.

Synonyms: Effort, attempt, venture

Antonyms: Inaction, negligence

Example: The scientist's endeavor to find a cure for the disease was commendable.

### 239. Hold up:

Meaning: To delay or obstruct

### 240. Knock back:

Meaning: To consume quickly, especially a drink, or to cost someone a specific amount

### 241. Pan out:

Meaning: To turn out or result in a particular way, often successfully

### 242. Rope in:

Meaning: To persuade or enlist someone to participate in an activity or task

### 243. Chance one's arm

Meaning: To take a risk in the hope of achieving success.

### 244. Dead in the water

Meaning: Completely stalled or unable to

progress.

### 245. Hit the nail on the head

Meaning: To describe or do something exactly right.

### 246. Sink or swim

Meaning: To succeed or fail entirely by one's own efforts.

### 247. Works like a charm

Meaning: Functions perfectly or produces the desired results effortlessly.

### 248. Inundate (प्रवाहित करना)

Meaning: To overwhelm with a large amount of something, especially water.

Synonyms: Flood, overwhelm, submerge

Antonyms: Drain, dehydrate, dry

Example: The sudden rainfall caused the river to inundate the nearby villages.

### 249. Scrupulous (सतर्क, निष्ठावान्)

Meaning: Very careful and thorough in doing something, especially regarding moral integrity.

Synonyms: Conscientious, meticulous, ethical

Antonyms: Careless, negligent, unethical

Example: She is a scrupulous researcher, ensuring every detail is accurate.

### 250. Connivance (साजिश, मिलीभगत)

Meaning: Willingness to secretly allow or be involved in wrongdoing.



Synonyms: Collusion, complicity, conspiracy

Antonyms: Opposition, resistance, disapproval

Example: The company's success was built on the connivance of corrupt officials.

### 251. Byzantine (जटिल, उलझा हुआ)

Meaning: Very complex or intricate, especially in structure or administration.

Synonyms: Complex, convoluted, labyrinthine

Antonyms: Simple, straightforward, clear

Example: The company's byzantine policies made it difficult for employees to understand the procedures.

### 252. Conundrum (पहेली, उलझन)

Meaning: A confusing or difficult problem or question.

Synonyms: Puzzle, dilemma, problem

Antonyms: Solution, answer, resolution

Example: The decision to invest in the new project posed a real conundrum for the board members.

### 253. Felicitated (सम्मानित किया)

Meaning: To praise or honor someone, especially publicly.

Synonyms: Congratulated, honored, acknowledged

Antonyms: Criticized, reprimanded, denounced

Example: The employees were felicitated for their exceptional performance in the annual awards ceremony.

### 254. Inevitable (अपरिहार्य)

Meaning: Certain to happen; unavoidable.

Synonyms: Unavoidable, certain, inescapable

Antonyms: Avoidable, uncertain, preventable

Example: The failure of the project was inevitable due to poor planning and lack of resources.

### 255. Banal (साधारण, नीरस)

Meaning: Lacking originality or freshness; dull.

Synonyms: Trite, cliche, dull

Antonyms: Original, unique, fresh

Example: The movie's plot was so banal that it failed to engage the audience.

### 256. Scrutiny (परीक्षण, जांच)

Meaning: Careful and thorough examination or inspection.

Synonyms: Inspection, examination, analysis

Antonyms: Glance, neglect, disregard

Example: The proposal underwent intense scrutiny before being approved by the committee.

### 257. Unleash (रिहा करना, खोलना)

Meaning: To release or set something free, often something powerful or destructive.





Synonyms: Release, discharge, let loose

Antonyms: Contain, restrain, hold back

Example: The decision to cut costs may unleash a wave of employee layoffs.

### 258. Hand in

Meaning: to give something to someone in a position of authority

### 259. Cut in

Meaning: interrupt someone while they are speaking

### 260. Break out

Meaning: to begin, or to begin using or doing something / a violent escape, especially by a group

### 261. Turn up

Meaning: to arrive; to appear

### 262. Be in the swim

Meaning: To keep oneself informed and up-to-date

### 263. Can't cut the mustard

Meaning: Someone who is not adequate enough to compete or participate

### 264. Variety is the spice of life

Meaning: New and exciting experiences make life more interesting

### 265. Wag the dog

Meaning: To change the topic from something that is more important to something that is

not

### 266. Thumb one's nose

Meaning: A gesture of disrespect

### 267. Rendezvous (मिलन स्थल)

Meaning: A planned meeting or assembly, especially in a specific location.

Synonyms: Meeting, encounter, assembly

Example: The astronauts prepared for their orbital rendezvous with the space station.

### 268. Abortive (असफल)

Meaning: Failing to achieve the intended purpose; unsuccessful.

Synonyms: Unsuccessful, futile, failed

Antonyms: Successful, effective, fruitful

Example: The project was declared abortive after the team failed to meet the deadline.

### 269. Lucrative (लाभदायक)

Meaning: Producing a great deal of profit or financial gain.

Synonyms: Profitable, rewarding, advantageous

Antonyms: Unprofitable, unproductive, loss-making

Example: Space tourism is expected to be a lucrative industry in the future.

### 270. Perceived (अनुभूत)

Meaning: Become aware of or recognize



something.

Synonyms: Recognized, understood, discerned

Antonyms: Ignored, overlooked, disregarded

Example: The new policy was perceived as unfair by the public.

### 271. Inevitable (अनिवार्य)

Meaning: Certain to happen; unavoidable.

Synonyms: Unavoidable, certain, inescapable

Antonyms: Avoidable, uncertain, preventable

Example: Technological advancements are inevitable in the modern world.

### 272. Acquittal (दोषमुक्ति)

Meaning: A judgment that a person is not guilty of the crime they were charged with.

Synonyms: Exoneration, clearance, absolution

Antonyms: Conviction, sentencing, blame

Example: The defendant celebrated his acquittal after months of trial.

### 273. Bane (अभिशाप)

Meaning: A cause of great distress or annoyance.

Synonyms: Curse, burden, affliction

Antonyms: Blessing, boon, benefit

Example: Traffic congestion is the bane of urban living.

### 274. Stepping Stone (सीढ़ी का पत्थर)

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Meaning: An action or event that helps one progress toward a goal.

Synonyms: Milestone, foundation, aid

Antonyms: Obstacle, hindrance, barrier

Example: Completing the internship was a stepping stone to her successful career.

### 275. Ex Ante (पूर्व प्रत्याशित)

Meaning: Based on forecasts or predictions rather than actual results.

Synonyms: Predictive, projected, preemptive

Antonyms: Ex post, retrospective

Example: The company's strategy was devised with ex ante assumptions about market trends.

### 276. Adrift (भटकता हुआ)

Meaning: Lacking direction, purpose, or control.

Synonyms: Lost, aimless, wandering

Antonyms: Anchored, stable, directed

Example: The sailor found himself adrift in the vast ocean after losing his compass.

### 277. Catch up on

Meaning - to do something you missed or fell behind on.

### 278. Cheer on

Meaning - to encourage someone.

### 279. Come forward



Meaning - to volunteer information or help.

### 280. Ease into

Meaning - to approach or enter something gradually.

### 281. Grease the palm

Meaning: to bribe discreetly to gain favours

### 282. Turn a deaf ear

Meaning: to ignore someone when they complain or ask for something

### 283. In a flutter

Meaning: to be in a state of confusion or excitement

### 284. At a loose end

Meaning: not knowing what to do

### 285. Blow hot and cold

Meaning: keep changing their attitude towards something

### 286. Resent (नाराज़ होना)

Meaning: Feel bitterness or indignation at a circumstance, action, or person.

Synonyms: Begrudge, dislike, envy

Antonyms: Accept, forgive, welcome

Example: He began to resent the constant interruptions during his holiday break.

### 287. Steeped (झुबा हुआ)

Meaning: Completely surrounded by or filled with a quality or influence.

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Synonyms: Immersed, soaked, saturated

Antonyms: Deprived, lacking, devoid

Example: The traditions were steeped in history, making them deeply meaningful.

### 288. Extravagant (फिजूलखर्ची)

Meaning: Lacking restraint in spending resources; excessive or over-the-top.

Synonyms: Lavish, excessive, luxurious

Antonyms: Simple, frugal, moderate

Example: Her extravagant holiday decorations were admired by the entire neighborhood.

### 289. Prolific (सृजनशील)

Meaning: Producing abundant results, works, or offspring.

Synonyms: Productive, creative, fertile

Antonyms: Unproductive, barren, sparse

Example: The prolific author managed to write several bestsellers in just a few years.

### 290. Burnout (थकावट)

Meaning: A state of emotional, physical, and mental exhaustion caused by prolonged stress.

Synonyms: Exhaustion, fatigue, weariness

Antonyms: Vitality, energy, enthusiasm

Example: His burnout from overworking made him realize the importance of rest.

### 291. Fragile (नाजुक)



**Meaning:** Easily broken, damaged, or vulnerable.

**Synonyms:** Delicate, weak, frail

**Antonyms:** Strong, robust, durable

**Example:** She felt emotionally fragile after months of stress and overwork.

### 292. Cliche (पुरानी बात)

**Meaning:** An overused phrase or idea that lacks originality.

**Synonyms:** Platitude, stereotype, banality

**Antonyms:** Originality, novelty, innovation

**Example:** The phrase "work hard, play hard" has become a cliche in modern workplaces.

### 293. Striving (प्रयास करना)

**Meaning:** Making great efforts to achieve or obtain something.

**Synonyms:** Endeavoring, attempting, struggling

**Antonyms:** Idling, relaxing, lounging

**Example:** She was always striving for perfection, which left her feeling drained during the holidays.

### 294. Inundated (भरना)

**Meaning:** To be overwhelmed with a large amount of something, such as tasks or messages.

**Synonyms:** Overwhelmed, flooded, swamped

**Antonyms:** Underwhelmed, unburdened,

relaxed

**Example:** She was inundated with holiday requests from friends and family, making it hard to enjoy the season.

### 295. Keep on

**Meaning:** To continue doing something.

### 296. Back away

**Meaning:** To move backward, often out of fear or caution.

### 297. Cut out

**Meaning:** To stop doing something, or to remove something.

### 298. Nod off

**Meaning:** To fall asleep, especially unintentionally.

### 299. Zip your lip

**Meaning -** shut up or stop talking

### 300. Miss the boat

**Meaning -** miss an opportunity or chance

### 301. Devil's advocate

**Meaning -** one who presents a counter-argument

### 302. White elephant

**Meaning -** something that is expensive

### 303. Water under the bridge

**Meaning -** something that happened in the past and cannot now be changed



### 304. Rigorous (सख्त)

**Meaning:** Extremely thorough, exhaustive, or accurate.

**Synonyms:** Stringent, meticulous, strict

**Antonyms:** Lax, lenient, careless

**Example:** The students underwent rigorous training to prepare for the competition.

### 305. Corroborative (पुष्टि करनेवाला)

**Meaning:** Supporting or confirming evidence or information.

**Synonyms:** Confirmatory, supporting, substantiating

**Antonyms:** Contradictory, refuting, disapproving

**Example:** The witness provided corroborative testimony that strengthened the case.

### 306. Proximity (निकटता)

**Meaning:** Nearness in space, time, or relationship.

**Synonyms:** Closeness, adjacency, immediacy

**Antonyms:** Distance, remoteness, separation

**Example:** The hotel's proximity to the beach made it a popular choice among tourists.

### 307. Meticulously (सावधानीपूर्वक)

**Meaning:** In a way that shows great attention to detail.

**Synonyms:** Carefully, precisely, diligently

**Antonyms:** Carelessly, hastily, negligently

**Example:** She meticulously planned every detail of the event to ensure its success.

### 308. Evasion (टालना)

**Meaning:** The act of avoiding something, often dishonestly.

**Synonyms:** Avoidance, dodging, circumvention

**Antonyms:** Confrontation, engagement, encounter

**Example:** His evasion of the question made everyone suspicious of his intentions.

### 309. Caricatured (व्यंयचित्रित)

**Meaning:** Represented in a way that exaggerates certain features for comic or grotesque effect.

**Synonyms:** Satirized, exaggerated, parodied

**Antonyms:** Realistic, authentic, genuine

**Example:** The politician was caricatured in the cartoon with an oversized head and tiny body.

### 310. Catharsis (राहत)

**Meaning:** The process of releasing and thereby providing relief from strong or repressed emotions.

**Synonyms:** Purification, release, relief

**Antonyms:** Suppression, repression, restraint

**Example:** Writing a personal journal can serve as a form of catharsis for many people.



### 311. Straitjacket (बाधा)

Meaning: A restrictive framework or set of conditions.

Synonyms: Constraint, limitation, restriction

Antonyms: Freedom, flexibility, liberation

Example: The regulations acted as a straitjacket, preventing the company from innovating.

### 312. Incidental (आकस्मिक)

Meaning: Occurring as a minor accompaniment or by chance.

Synonyms: Secondary, peripheral, accidental

Antonyms: Essential, primary, significant

Example: The incidental expenses during the trip added up to a significant amount.

### 313. Inflicting (थोपना)

Meaning: To cause something unpleasant or harmful to be suffered by someone or something.

Synonyms: Imposing, administering, enforcing

Antonyms: Withdrawing, alleviating, relieving

Example: The invaders were known for inflicting suffering on the local population.

### 314. Get away with

Meaning: To escape the consequences of something, often wrongdoing.

### 315. Choose out

Meaning: To select or pick something from a group (less commonly used).

### 316. Narrow down

Meaning: To reduce the number of possibilities or options.

### 317. Lean toward

Meaning: To show preference or inclination for something.

### 318. Catch lightning in a bottle

Meaning: Achieve something extremely difficult or unlikely.

### 319. Catch someone red-handed

Meaning: Catch someone in the act of doing something wrong or illegal.

### 320. Turn the tables on

Meaning: Reverse a situation to gain the upper hand.

### 321. Leave room for dessert

Meaning: Save some space in your stomach for dessert after a meal.

### 322. Call it a day

Meaning: to decide to stop doing something.

### 323. Pump prime

Meaning: To stimulate or encourage an activity or process, especially economic growth.

Hindi Meaning: आर्थिक गतिविधि को प्रेरित करना

Synonyms: Stimulate, boost, encourage



Antonyms: Suppress, hinder, obstruct

Example: The government plans to pump prime the economy by increasing infrastructure investments.

### 324. Stoke

Meaning: To encourage or incite a strong emotion or activity.

Hindi Meaning: भड़काना, बढ़ावा देना

Synonyms: Fuel, provoke, incite

Antonyms: Quell, calm, suppress

Example: The new policy is expected to stoke demand for housing projects in rural areas.

### 325. Rampant (अनियंत्रित)

Meaning: Spreading or growing quickly and uncontrolled, especially in a way that is harmful or unwelcome.

Synonyms: Uncontrolled, unrestrained, widespread.

Antonyms: Controlled, restrained, limited.

Example: Corruption was rampant in the organization, affecting its efficiency and public trust.

### 326. Flaky

Meaning: Unreliable or not dependable; in the context, uncertain or inconsistent.

Hindi Meaning: अविश्वसनीय, अस्थिर

Synonyms: Uncertain, unreliable, shaky

Antonyms: Reliable, dependable, certain

Example: Investors are hesitant due to the flaky demand in the urban housing market.

### 327. Expediting

Meaning: Making a process happen sooner or be accomplished more quickly.

Hindi Meaning: तेजी से करना, शीघ्रता लाना

Synonyms: Accelerate, hasten, facilitate

Antonyms: Delay, slow, hinder

Example: The authority is expediting approvals for new infrastructure projects.

### 328. Conducive

Meaning: Making a situation or outcome more likely to occur.

Hindi Meaning: अनुकूल, सहायक

Synonyms: Favorable, beneficial, supportive

Antonyms: Detrimental, adverse, unfavorable

Example: The low interest rates are conducive to increased borrowing for businesses.

### 329. Waning

Meaning: Decreasing in strength, intensity, or importance.

Hindi Meaning: घटता हुआ, कम होता हुआ

Synonyms: Diminishing, declining, fading

Antonyms: Increasing, growing, intensifying

Example: The waning demand for luxury goods has affected the retail sector.

### 330. Imperatives



Meaning: Essential or urgent things that require immediate attention.

Hindi Meaning: अनिवार्यता, आवश्यकता

Synonyms: Necessities, obligations, requirements

Antonyms: Options, unnecessities, non-essentials

Example: Balancing fiscal consolidation with development imperatives is a challenging task.

### 331. Assertiveness (दृढ़ता)

Meaning: The quality of being confident and self-assured without being aggressive.

Synonyms: Confidence, decisiveness, boldness.

Antonyms: Timidity, hesitation, submissiveness.

Example: Her assertiveness during the meeting impressed her colleagues.

### 332. Rectitude

Meaning: Morally correct behavior or thinking; righteousness.

Hindi Meaning: शुद्धता, नैतिकता

Synonyms: Integrity, honesty, uprightness

Antonyms: Corruption, dishonesty, immorality

Example: Fiscal rectitude is vital for maintaining economic credibility.

### 333. Take on

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Meaning: To accept a responsibility or challenge; to hire someone.

### 334. Break into

Meaning: To enter a place by force; to start doing something, especially in a particular field or industry.

### 335. Call up

Meaning: To make a phone call; to summon someone for a task, often military service.

### 336. Come up with

Meaning: To think of or produce an idea or solution.

### 337. Wool over the eyes

Meaning - to trick or deceive someone.

### 338. Jump through hoops

Meaning - to do a complicated things in order to get or achieve something

### 339. Up in the air

Meaning - (of a plan or issue) still to be settled; unresolved.

### 340. By the book

Meaning - exactly according to the rules.

### 341. To get down to business

Meaning - to start the work that has to be done.

### 342. Decisive (निष्णयिक)

Meaning: Settling an issue; producing a definite result.



Synonyms: Conclusive, critical, definitive

Antonyms: Indecisive, hesitant, inconclusive

Example: The judge's decisive ruling brought an end to the prolonged legal battle.

### 343. Innately (स्वाभाविक रूप से)

Meaning: In a way that is inborn or natural.

Synonyms: Naturally, inherently, intrinsically

Antonyms: Artificially, externally, superficially

Example: He is innately talented in playing the piano, without any formal training.

### 344. Internecine (घातक / आपसी विनाशकारी)

Meaning: Destructive to both sides in a conflict.

Synonyms: Deadly, destructive, mutually harmful

Antonyms: Peaceful, cooperative, constructive

Example: The internecine feud within the organization led to its eventual collapse.

### 345. Remuneration (मुआवज़ा)

Meaning: Money paid for work or a service.

Synonyms: Compensation, payment, reward

Example: The employees demanded fair remuneration for their overtime work.

### 346. Eminent (प्रख्यात)

Meaning: Famous and respected within a particular sphere.

Synonyms: Notable, distinguished, renowned

Antonyms: Unknown, obscure, insignificant

Example: The eminent scientist gave a lecture on his groundbreaking research in the field of physics.

### 347. Imminent (निकट होने वाला)

Meaning: About to happen; impending.

Synonyms: Approaching, forthcoming, impending

Antonyms: Distant, remote, far-off

Example: The imminent arrival of the storm prompted authorities to issue warnings.

### 348. Conjecture (अनुमान)

Meaning: An opinion or conclusion formed on the basis of incomplete information.

Synonyms: Guess, speculation, assumption

Example: The scientist's conjecture about the cause of the disease was based on limited evidence.

### 349. Vehement (उग्र)

Meaning: Showing strong feeling; forceful, passionate, or intense.

Synonyms: Fervent, intense, passionate

Antonyms: Indifferent, apathetic, calm

Example: She gave a vehement speech against the proposed law, emphasizing its flaws.

### 350. Irascible (चिड़चिड़ा)



Meaning: Easily angered; quick-tempered.

Synonyms: Irritable, short-tempered, petulant

Antonyms: Calm, patient, placid

Example: The irascible coach yelled at the players for making too many mistakes.

### 351. Precarious (संकटपूर्ण)

Meaning: Not securely held or in position; dangerously likely to fall or collapse.

Synonyms: Risky, unsafe, unstable

Antonyms: Secure, safe, stable

Example: The climbers found themselves in a precarious position on the narrow ledge.

### 352. Put off

Meaning: To delay or postpone something.

### 353. Get along (with)

Meaning: To have a friendly relationship with someone.

### 354. Carry on

Meaning: To continue doing something.

### 355. Set up

Meaning: To establish or arrange something; to start a business or organization.

### 356. Riding a High Horse

Meaning: to start talking angrily about something

### 357. Dark Horse

Meaning: an unexpected winner

### 358. Dog Days

Meaning: the hottest days of the summer

### 359. Black Sheep

Meaning: a disfavored or disreputable member of a group

### 360. Thinking outside the box

Meaning: to think differently

### 361. Howitzers (तोफ़)

Meaning: A type of artillery weapon, designed to fire shells at high trajectories.

Synonyms: Cannon, gun, artillery

Example: The army positioned their howitzers strategically to defend against the enemy's advance.

### 362. Arrogated (हड़प लिया)

Meaning: To claim or seize something without justification.

Synonyms: Assume, seize, appropriate

Antonyms: Relinquish, renounce, surrender

Example: The dictator arrogated all the power, ignoring the democratic system.

### 363. Subservient (आशाकारी)

Meaning: Prepared to obey others unquestioningly or less important.

Synonyms: Obedient, submissive, servile

Antonyms: Dominant, independent, assertive



Example: The policy was criticized for being subservient to corporate interests.

### 364. Propping (सहारा देना)

Meaning: Supporting or holding something up.

Synonyms: Supporting, sustaining, upholding

Antonyms: Undermining, weakening, toppling

Example: The wall was propped up by wooden beams after the storm.

### 365. Pall (उदासी का माहौल)

Meaning: A dark or gloomy atmosphere.

Synonyms: Gloom, shadow, melancholy

Antonyms: Cheer, brightness, joy

Example: A pall of despair hung over the town after the disaster.

### 366. Slew (देर सारा)

Meaning: A large number or quantity of something.

Synonyms: Multitude, abundance, plethora

Antonyms: Scarcity, shortage, dearth

Example: The company announced a slew of new products at the tech expo.

### 367. Mantle (आवरण)

Meaning: A role or responsibility passed down to someone.

Synonyms: Responsibility, role, duty

Antonyms: Abdication, disowning

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Example: She assumed the mantle of leadership after her predecessor stepped down.

### 368. Averse (अनिच्छुक)

Meaning: Strongly opposed or unwilling.

Synonyms: Reluctant, opposed, disinclined

Antonyms: Inclined, eager, willing

Example: She is averse to taking unnecessary risks in her investments.

### 369. Flagged (चिह्नित करना)

Meaning: Marked for attention; indicated.

Synonyms: Indicated, marked, signaled

Antonyms: Ignored, overlooked

Example: The report flagged several important issues that needed immediate attention.

### 370. Dilemma (दुविधा)

Meaning: A situation in which a difficult choice has to be made between two or more alternatives.

Synonyms: Quandary, predicament, crisis

Example: She faced a dilemma between pursuing her career and taking care of her family.

### 371. Take after

Meaning: To resemble a family member in appearance or behavior.

### 372. Put up with



Meaning: To tolerate or endure something unpleasant.

### 373. Look into

Meaning: To investigate or examine something.

### 374. Drop by

Meaning: To visit someone informally or without an appointment.

### 375. Show your true colors

Meaning: To reveal your real character or intentions, often after hiding them.

### 376. Raise a red flag

Meaning: To signal that something is wrong or suspicious.

### 377. A blessing in disguise

Meaning: an apparent misfortune that eventually has good results.

### 378. Jump on the bandwagon

Meaning: To join others in doing something that is currently popular or trendy.

### 379. Walk on eggshells

Meaning: To be very careful or delicate when dealing with a sensitive person or situation.

### 380. Petulance (चिढ़चिड़ापन)

Meaning: Irritable or childish behavior, especially when complaining about something trivial.

Synonyms: Irritability, peevishness, fretfulness

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Antonyms: Patience, calmness, composure

Example: His petulance was evident when he threw a tantrum over a minor inconvenience.

### 381. Cascading (क्रमिक गिरावट)

Meaning: A process where something, typically information or effects, passes on successively to a series of levels.

Synonyms: Flowing, successive, sequential

Antonyms: Isolated, static, stagnant

Example: The scandal led to a cascading series of resignations within the organization.

### 382. Catastrophic (विनाशकारी)

Meaning: Involving or causing sudden great damage or suffering.

Synonyms: Disastrous, devastating, calamitous

Antonyms: Fortunate, beneficial, harmless

Example: The earthquake had a catastrophic impact on the local communities.

### 383. Scuppered (नष्ट करना)

Meaning: To prevent from working or succeeding; to sabotage.

Synonyms: Thwarted, wrecked, foiled

Antonyms: Aided, facilitated, supported

Example: The sudden change in regulations scuppered their plans to expand the business.

### 384. Flaccid (ढीला)



Meaning: Lacking firmness, resilience, or energy.

Synonyms: Limp, weak, slack

Antonyms: Firm, strong, taut

Example: The once vibrant plant became flaccid due to lack of water.

### 385. Qualm (संदेह)

Meaning: An uneasy feeling of doubt, worry, or fear, especially about one's conduct.

Synonyms: Misgiving, doubt, unease

Antonyms: Confidence, assurance, certainty

Example: She had no qualms about speaking her mind during the meeting.

### 386. Magnanimous (उदार)

Meaning: Generous or forgiving, especially toward a rival or less powerful person.

Synonyms: Generous, noble, kind-hearted

Antonyms: Selfish, petty, vindictive

Example: Despite losing the match, he was magnanimous in congratulating the winner.

### 387. Exigent (आपातकालीन)

Meaning: Requiring immediate action or attention; urgent.

Synonyms: Urgent, pressing, critical

Antonyms: Trivial, minor, unimportant

Example: The exigent situation demanded that the fire brigade arrive promptly.

### 388. Pacify (शांत करना)

Meaning: To calm or soothe someone; to bring peace.

Synonyms: Calm, appease, placate

Antonyms: Agitate, provoke, enrage

Example: The mother tried to pacify her crying baby with a lullaby.

### 389. Affable (मिलनसार)

Meaning: Friendly, easy to talk to, and approachable.

Synonyms: Amiable, genial, cordial

Antonyms: Unfriendly, aloof, rude

Example: His affable nature made him popular among his colleagues.

### 390. Top off

Meaning: To complete or finish something by adding a final touch

### 391. Run out of

Meaning: To have no more of a particular item remaining

### 392. Dive into

Meaning: To begin something with enthusiasm and energy

### 393. Leave out

Meaning: To omit or exclude something

### 394. Be a far cry from

Meaning: to be completely different from



something

### 395. Go belly up

Meaning: to fail completely

### 396. Hit the big time

Meaning: to become very successful or famous

### 397. Pull the plug

Meaning: prevent something from happening or continuing

### 398. Rags to riches

Meaning: a person who rises from poverty to wealth

### 399. Antiquity (प्राचीनता)

Meaning: The ancient past, especially the period before the Middle Ages.

Synonyms: Ancientness, archaïcness, oldness

Antonyms: Modernity, newness, novelty

Example: The relics found during the excavation are proof of the site's antiquity.

### 400. Deciphering (व्याख्या करना)

Meaning: Converting a text or code into normal language; understanding something complex.

Synonyms: Interpreting, decoding, solving

Antonyms: Obscuring, encrypting, complicating

Example: The team is working on deciphering the ancient script discovered in the ruins.

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### 401. Derail (बाधा पहुंचाना)

Meaning: To cause something (like a train or a plan) to go off track or fail.

Synonyms: Disrupt, hinder, thwart

Antonyms: Support, advance, facilitate

Example: The sudden economic crisis derailed the company's expansion plans.

### 402. Fray (तनाव, झगड़ा)

Meaning: A situation of intense activity, typically involving a struggle or dispute

Synonyms: Conflict, skirmish, quarrel

Antonyms: Harmony, peace

Example: The politician joined the fray to defend his position on the policy.

### 403. Incisive (तेज, गहरा)

Meaning: Having a sharp intellect or keen insight; clear and direct.

Synonyms: Penetrating, acute, sharp

Antonyms: Vague, dull, ambiguous

Example: Her incisive analysis of the problem helped the team find an effective solution.

### 404. Permeate (फैलाना)

Meaning: To spread throughout something; to pass through or penetrate.

Synonyms: Pervade, saturate, infiltrate

Antonyms: Contain, restrict, block

Example: The aroma of freshly baked bread



permeated the entire house.

#### 405. Untenable (आस्थिर, असमर्थनीय)

Meaning: Not capable of being defended or justified.

Synonyms: Indefensible, unsustainable, weak

Antonyms: Defensible, justifiable, tenable

Example: The scientist's theory became untenable after new evidence disproved it.

#### 406. Plausible (संभाव्य)

Meaning: Seeming reasonable or probable; capable of being believed or accepted.

Synonyms: Believable, credible, reasonable, likely

Antonyms: Implausible, unbelievable, improbable, unrealistic

Example: The detective presented a plausible explanation for the missing evidence, convincing the jury of the suspect's innocence.

#### 407. Vituperate (डांटना)

Meaning: To criticize or insult someone in a harsh or abusive way.

Synonyms: Berate, scold, revile

Antonyms: Praise, compliment, commend

Example: The manager vituperated the employee for repeated mistakes, but it only demoralized the team.

#### 408. Derisive (उपहासपूर्ण)

Meaning: Expressing contempt or ridicule.

Synonyms: Mocking, scornful, contemptuous

Antonyms: Respectful, admiring, flattering

Example: The audience gave a derisive laugh when the actor forgot his lines.

#### 409. Border on

Meaning: To be very close to or nearly something (e.g., an emotion, condition, or state).

#### 410. Chew over

Meaning: To think about something carefully or discuss it thoroughly.

#### 411. Fall behind

Meaning: To fail to keep up with others or a set schedule.

#### 412. Freak out

Meaning: To become very anxious, upset, or excited.

#### 413. Whale of a time

Meaning: to have a great time or to enjoy yourself very much

#### 414. A mile a minute

Meaning: very quickly

#### 415. Have a foot in the door

Meaning: have or gain a first introduction to a profession or organization

#### 416. No time to lose

Meaning: there is no time to waste



### 417. Head in the clouds

Meaning: having unrealistic or impractical ideas

### 418. Adamant (दृढ़)

Meaning: Refusing to be persuaded or to change one's mind.

Synonyms: Stubborn, unyielding, inflexible, resolute

Antonyms: Flexible, yielding, compliant

Example: Despite all the arguments, she remained adamant about her decision to pursue a career in arts.

### 419. Rosy (आशाजनक)

Meaning: Promising or optimistic in outlook.

Synonyms: Hopeful, bright, favorable

Antonyms: Bleak, discouraging, grim

Example: With a new job and supportive colleagues, her future looked rosy.

### 420. Reluctant (अनिच्छुक)

Meaning: Unwilling or hesitant to do something.

Synonyms: Hesitant, unwilling, disinclined

Antonyms: Eager, willing, enthusiastic

Example: He was reluctant to share his personal details with strangers.

### 421. Assertive (आत्मविश्वासी)

Meaning: Having or showing a confident and

forceful personality.

Synonyms: Confident, bold, self-assured

Antonyms: Submissive, timid, passive

Example: Being assertive in a workplace helps in expressing your ideas effectively.

### 422. Complacent (आत्मसंतुष्ट)

Meaning: Showing smug or uncritical satisfaction with oneself or one's achievements.

Synonyms: Self-satisfied, smug, overconfident

Antonyms: Concernead, dissatisfied, vigilant

Example: The team became complacent after winning their first few matches.

### 423. Fulcrum (प्रधान आधार)

Meaning: The central or most important point of something.

Synonyms: Pivot, core, crux

Antonyms: Peripheral, insignificant, trivial

Example: Education is the fulcrum of societal development.

### 424. Reinforce (सुदृढ़ करना)

Meaning: To strengthen or support, especially with additional personnel or material.

Synonyms: Strengthen, fortify, bolster

Antonyms: Weaken, undermine, diminish

Example: The government aims to reinforce the healthcare system with more funding.





### 425. Rankle (चुभना)

Meaning: To cause persistent irritation or resentment.

Synonyms: Irritate, annoy, vex, embitter

Antonyms: Soothe, appease, calm, pacify

Example: Her unfair criticism continued to rankle him for weeks.

### 426. Perish (नष्ट होना)

Meaning: To die, especially in a sudden, violent, or untimely way, or to come to an end.

Synonyms: Die, expire, succumb, vanish

Antonyms: Survive, thrive, endure, persist

Example: Many ancient civilizations perished due to natural disasters.

### 427. Breakneck (अत्यंत तीव्र गति)

Meaning: Dangerously or extremely fast.

Synonyms: Reckless, rapid, hasty, swift

Antonyms: Slow, cautious, deliberate, steady

Example: The driver took a breakneck turn on the winding mountain road.

### 428. Catch up

Meaning: To reach the same level or standard as someone or something after falling behind.

### 429. Drop back

Meaning: To move back or fall behind in position or progress.

### 430. Run away

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Meaning: To leave a place or situation quickly, often to avoid trouble or danger.

### 431. Turn up

Meaning: To appear or arrive unexpectedly or after being awaited.

### 432. Around the corner

Meaning: it will happen very soon

### 433. Back to basics

Meaning: to return to a simpler way of thinking or doing something

### 434. A bolt from the blue

Meaning: a sudden and unexpected event or piece of news

### 435. Out of the red

Meaning: to be financially stable or able to pay

### 436. School of thought

Meaning: a particular way of thinking

### 437. Uncharted (अबूझ/अज्ञात)

Meaning: Not previously explored, known, or experienced.

Synonyms: Unknown, unexplored, unmapped

Antonyms: Known, familiar, charted

Example: The explorers ventured into uncharted territory, unsure of what they would find.

### 438. Hitherto (अब तक)



**Meaning:** Until now or until the point in time under discussion.

**Synonyms:** So far, heretofore, until now

**Example:** Hitherto, the project had faced numerous challenges, but it is now on track.

#### 439. Acquittal (बरी करना)

**Meaning:** A judgment that a person is not guilty of the crime they have been charged with.

**Synonyms:** Exoneration, clearance, vindication

**Antonyms:** Conviction, blame, punishment

**Example:** The court's acquittal of the accused brought relief to his family.

#### 440. Ambushed (घात लगाकर हमला करना)

**Meaning:** Attacked suddenly and unexpectedly from a hidden position.

**Synonyms:** Waylaid, trapped, attacked

**Antonyms:** Averted, avoided, alerted

**Example:** The soldiers were ambushed by the enemy while crossing the dense forest.

#### 441. Turmoil (अराजकता)

**Meaning:** A state of great disturbance, confusion, or uncertainty.

**Synonyms:** Chaos, upheaval, disorder

**Antonyms:** Peace, order, calm

**Example:** The country faced political turmoil after the unexpected resignation of the

minister.

#### 442. Thwarted (विफल करना)

**Meaning:** Prevented someone from accomplishing something.

**Synonyms:** Foiled, obstructed, hindered

**Antonyms:** Aided, facilitated, supported

**Example:** The bad weather thwarted their plans for an outdoor wedding.

#### 443. Contentious (विवादास्पद)

**Meaning:** Causing or likely to cause an argument; controversial.

**Synonyms:** Disputed, debatable, argumentative

**Antonyms:** Agreeable, uncontested, harmonious

**Example:** The new law became a contentious issue among political leaders.

#### 444. Abjured (त्याग करना)

**Meaning:** Formally renounced or rejected a belief, cause, or claim.

**Synonyms:** Renounced, repudiated, recanted, disavowed

**Antonyms:** Accepted, embraced, affirmed, declared

**Example:** Under pressure, the witness abjured his earlier testimony, claiming it was given under duress.

#### 445. Blatant (स्पष्ट/बेशर्म)





Meaning: (Of bad behavior) done openly and unashamedly; very obvious.

Synonyms: Obvious, flagrant, conspicuous, overt

Antonyms: Subtle, discreet, inconspicuous

Example: His blatant disregard for the rules earned him a suspension from the team.

#### 446. Dolorous (दुःखद)

Meaning: Feeling or expressing great sorrow or distress.

Synonyms: Sorrowful, mournful, melancholy, woeful

Antonyms: Cheerful, joyful, happy, jubilant

Example: The dolorous tone of the funeral brought tears to the eyes of everyone present.

#### 447. Bawl out

Meaning - To scold someone severely.

#### 448. Blare out

Meaning - To emit a loud and harsh sound, often referring to music or announcements.

#### 449. Clown about

Meaning - To behave in a silly or playful manner.

#### 450. Gag for

Meaning - To strongly desire or crave something.

#### 451. Turn a blind eye

Meaning - to ignore something that you know

is wrong

#### 452. Read the riot act

Meaning - to chastise loudly, or to issue a severe warning

#### 453. I've got it in the bag

Meaning - something is assured of success

#### 454. Play fast and loose

Meaning - to behave in a clever and dishonest way

#### 455. Tooth and nail

Meaning - to try very hard to get something you want

#### 456. Hinge (निर्भर करना)

Meaning: To depend entirely on or be contingent upon.

Synonyms: Depend, rest, pivot

Antonyms: Disregard, detach, separate

Example: The success of the project hinges on securing adequate funding.

#### 457. Scrutiny (जाँच-पड़ताल)

Meaning: Close and detailed examination or observation.

Synonyms: Inspection, analysis, review

Antonyms: Neglect, ignorance, overlook

Example: The financial records were subject to intense scrutiny during the audit.

#### 458. Debilitating (कमजोर करने वाला)



**Meaning:** Making someone very weak or infirm.

**Synonyms:** Crippling, weakening, exhausting

**Antonyms:** Strengthening, invigorating, energizing

**Example:** The disease had a debilitating effect on his ability to perform daily tasks.

#### 459. Bustling (व्यस्त और चहल-पहल भरा)

**Meaning:** Full of energetic and noisy activity.

**Synonyms:** Lively, busy, vibrant

**Antonyms:** Quiet, idle, calm

**Example:** The marketplace was bustling with shoppers and vendors.

#### 460. Scaffolding (ढांचा)

**Meaning:** A temporary structure used to support work during construction or repair.

**Synonyms:** Framework, structure, support

**Example:** The crumbling scaffolding highlighted the fragility of the city's infrastructure.

#### 461. Diminution (घटाव)

**Meaning:** A reduction in the size, extent, or importance of something.

**Synonyms:** Decrease, reduction, decline, lessening

**Antonyms:** Increase, expansion, enlargement, augmentation

**Example:** The diminution of the company's

profits worried the investors.

#### 462. Elusive (दुर्गम / समझने में कठिन)

**Meaning:** Difficult to find, achieve, or recall; hard to grasp or define.

**Synonyms:** Evasive, intangible, ambiguous, fleeting

**Antonyms:** Accessible, clear, definite, obvious

**Example:** The concept of time remains elusive to even the most brilliant scientists.

#### 463. Trifle (तुच्छ वस्तु / मामूली बात)

**Meaning:** A thing of little value or importance.

**Synonyms:** Triviality, unimportance, insignificance

**Antonyms:** Significance, importance, necessity

**Example:** Don't waste your time arguing over such trifles; focus on the bigger picture.

#### 464. Muzzling (रोकना)

**Meaning:** Preventing someone from expressing their opinions freely.

**Synonyms:** Suppressing, silencing, stifling, restraining

**Antonyms:** Liberating, encouraging, freeing, allowing

**Example:** The government was accused of muzzling the media to control public opinion.

#### 465. Reiterated (दोहराया)

**Meaning:** Say something again or a number of times, typically for emphasis or clarity.



Synonyms: Repeated, restated, emphasized, reaffirmed

Antonyms: Retracted, revoked, rescinded

Example: The CEO reiterated the company's commitment to sustainability.

#### 466. Cut down

Meaning: To reduce something in size, quantity, or use.

#### 467. Come along

Meaning: To arrive or appear; to make progress or improve.

#### 468. Lie down

Meaning: To recline or rest in a horizontal position.

#### 469. Go off

Meaning: To explode or make a sudden noise (e.g., an alarm); to leave a place; to spoil (e.g., food).

#### 470. Every nook and corner

Meaning - every part or aspect of something

#### 471. Cast in the same mold

Meaning - to be very similar in character to someone else

#### 472. To err is human

Meaning - it's normal for people to make mistakes

#### 473. To make mountain of the mole hill

Meaning - to cause something unimportant to

seem important

#### 474. Add fuel to fire

Meaning - to make an argument or bad situation worse

#### 475. Augment (वृद्धि करना)

Meaning: To increase or make something larger or more substantial.

Synonyms: Increase, enhance, expand

Antonyms: Decrease, reduce, diminish

Example: The workers used the MGNREGS to augment their income during the agricultural off-seasons.

#### 476. Intricacy (जटिलता)

Meaning: The quality of being complex and detailed, often requiring careful attention.

Synonyms: Complexity, elaboration, detail

Antonyms: Simplicity, plainness, straightforwardness

Example: The intricacy of the cybercrime investigation required the expertise of several specialists.

#### 477. Anonymization (गुमनाम बनाना)

Meaning: The process of removing identifying details to make something anonymous.

Synonyms: Masking, obscuring, concealing

Antonyms: Identification, revealing, exposure

Example: The company used anonymization techniques to protect users' personal data



from being exposed.

#### 478. Pruning (काट-छाट)

**Meaning:** The act of reducing or trimming something, especially in terms of resources or budgets.

**Synonyms:** Cutting, trimming, reducing

**Antonyms:** Expanding, increasing, growing

**Example:** The company began pruning its expenses to stay profitable during the recession.

#### 479. Resilience (दृढ़ता)

**Meaning:** The ability to recover quickly from difficulties; toughness.

**Synonyms:** Toughness, endurance, fortitude

**Antonyms:** Fragility, weakness, vulnerability

**Example:** The resilience of the community helped it rebuild after the devastating flood.

#### 480. Ubiquitous (सर्वव्यापी)

**Meaning:** Present, appearing, or found everywhere.

**Synonyms:** Everywhere, omnipresent, pervasive

**Antonyms:** Rare, scarce, uncommon

**Example:** Smartphones have become ubiquitous in modern society, with almost everyone owning one.

#### 481. Ephemeral (क्षणिक)

**Meaning:** Lasting for a very short time.

**Synonyms:** Fleeting, short-lived, transient

**Antonyms:** Permanent, enduring, lasting

**Example:** The beauty of the sunset was ephemeral, disappearing as quickly as it arrived.

#### 482. Sapient (ज्ञानी)

**Meaning:** Having or showing great wisdom or discernment.

**Synonyms:** Wise, sagacious, insightful

**Antonyms:** Foolish, ignorant, unwise

**Example:** The sapient leader guided the nation through its most difficult times with clarity.

#### 483. Innocuous (निर्दोष)

**Meaning:** Not harmful or offensive.

**Synonyms:** Harmless, benign, safe

**Antonyms:** Harmful, dangerous, offensive

**Example:** The comment seemed innocuous at first, but it caused an unexpected uproar.

#### 484. Sporadic (विपरीत, कभी-कभी होने वाला)

**Meaning:** Occurring at irregular intervals or only in a few places; scattered or isolated.

**Synonyms:** Intermittent, occasional, scattered

**Antonyms:** Regular, constant, frequent

**Example:** The rain was sporadic throughout the day, with heavy showers followed by clear skies.

#### 485. Dob in



Meaning – To inform on someone or report their wrongdoing.

#### 486. Ebb away

Meaning – To gradually decrease or fade away.

#### 487. Hack off

Meaning – To cut something off roughly or to annoy someone greatly.

#### 488. Zip by

Meaning – To pass quickly or speed past.

#### 489. Queer the pitch

Meaning - Spoil a plan

#### 490. Vanish into thin air

Meaning - Disappear completely

#### 491. Cool as a cucumber

Meaning - Very calm and composed

#### 492. Down in the dumps

Meaning - Feeling depressed

#### 493. Hit the books

Meaning - Start studying seriously

#### 494. Impermissible (अस्वीकार्य)

Meaning: Not allowed or permitted.

Synonyms: Prohibited, unacceptable, inadmissible

Antonyms: Permissible, acceptable, allowable

Example: The court ruled that discrimination

based on gender is impermissible in any form.

#### 495. Setback (नुकसान/झटका)

Meaning: A reversal or slowing down of progress.

Synonyms: Hindrance, obstacle, delay

Antonyms: Progress, advancement, success

Example: The company faced a major setback when their product failed safety tests.

#### 496. Rescind (रद्द करना)

Meaning: To revoke, cancel, or repeal a law, order, or agreement.

Synonyms: Revoke, repeal, annul

Antonyms: Enforce, implement, uphold

Example: The government decided to rescind the controversial law after massive protests.

#### 497. Jeopardy (खतरा)

Meaning: Danger of loss, harm, or failure.

Synonyms: Risk, peril, hazard

Antonyms: Safety, security, protection

Example: The soldier's life was in jeopardy during the fierce battle.

#### 498. Supplant (बदलना/हटाना)

Meaning: To replace or take the place of someone or something.

Synonyms: Replace, supersede, overthrow

Antonyms: Retain, maintain, uphold





Example: The new software is designed to supplant the outdated system.

### 499. Recalibrate (पुनः समायोजित करना)

Meaning: To adjust or correct something in order to improve accuracy or efficiency.

Synonyms: Readjust, reconfigure, fine-tune

Antonyms: Misadjust, distort, disorganize

Example: The engineers had to recalibrate the machine to ensure precise measurements.

### 500. Laudable (सराहनीय)

Meaning: Deserving praise and commendation.

Synonyms: Admirable, commendable, praiseworthy

Antonyms: Disgraceful, condemnable, blameworthy

Example: Her efforts to clean up the neighborhood were laudable and inspired others to join.

### 501. Competence (क्षमता)

Meaning: The ability or skill to do something successfully.

Synonyms: Capability, proficiency, skill

Antonyms: Incompetence, inadequacy, inability

Example: The board questioned the competence of the management in handling the crisis.

### 502. Sagacious (विवेकी)

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Meaning: Showing keen mental discernment and good judgment; wise.

Synonyms: Wise, insightful, judicious

Antonyms: Foolish, unwise, imprudent

Example: His sagacious decisions helped the company avoid several potential crises.

### 503. Exacerbate (बिगाड़ना)

Meaning: To make a problem, situation, or negative feeling worse.

Synonyms: Aggravate, worsen, intensify

Antonyms: Alleviate, relieve, ease

Example: Polluted air exacerbates respiratory conditions, especially in crowded cities.

### 504. Bring in

Meaning – To introduce or generate (e.g., income, new ideas).

### 505. Hold up

Meaning – To delay or obstruct.

### 506. Lash into

Meaning – To criticize or attack forcefully.

### 507. Own up

Meaning – To confess or admit.

### 508. Wool over the eyes

Meaning - to trick or deceive someone.

### 509. Jump through hoops

Meaning - to do a complicated things in order



to get or achieve something

**510. Up in the air**

Meaning - (of a plan or issue) still to be settled; unresolved.

**511. By the book**

Meaning - exactly according to the rules.

**512. To get down to business**

Meaning - to start the work that has to be done.

yes  
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## Reasoning Ability Practice Questions

**Direction (1-5): Study the following information carefully and answer the below questions.**

Ten persons viz. A, B, C, D, E, F, G, H, I, and J are seated on two parallel rows such that five persons are seated on each row and the persons on each row face each other, but not necessarily in the same order. Each person travels by different modes viz. Auto, Bike, Bus, Car, Cycle, Lorry, Plane, Ship, Train, and Walk, but not necessarily in the same order.

D faces north and sits second to the left of the one who travels through Bike. G sits to the immediate right of the one who faces the one who travels through Bike. Only one person sits between G and the one who travels through Cycle. I faces the one who travels through Cycle and two persons away from the one who travels through Lorry. The one who travels through Car sits exactly in the middle of the row and faces towards B, but doesn't sit on the same row as D. The one who travels through Train sits second to the right of B. C sits to the immediate right of the one who faces the one who travels through Train. The number of persons to the left of C is the same as the number of persons to the right of the one who travels through Auto, where both doesn't face each other. I doesn't like auto. C doesn't sit at the extreme end. A neither sits at the end of the rows nor travels through Bike but sits third to the right of E. Both F and J sit in the same row where J faces towards the one who travels by Bus and J sits adjacent to the one who travels by Plane but doesn't travel by Ship.

1. Who among the following persons travels through the Plane?

- (a) The one who sits to the immediate left of B
- (b) C

(c) The one who sits facing H

(d) E

(e) None of these

Answer: A

2. How many persons sit between H and the one who travels through Ship?

(a) One

(b) Two

(c) Three

(d) None

(e) Cannot be determined

Answer: B

3. In which of the following modes of transport does F travel?

(a) Bus

(b) Train

(c) Lorry

(d) Bike

(e) None of these

Answer: D

4. Four of the following five are alike in a certain way and hence form a group. Find the one that doesn't belong to that group.

(a) D – Walk



(b) C – Cycle

(c) F – Train

(d) A – Car

(e) H – Auto

Answer: C

5. Who among the following persons sits second to the right of the one who travels through Auto?

(a) H

(b) A

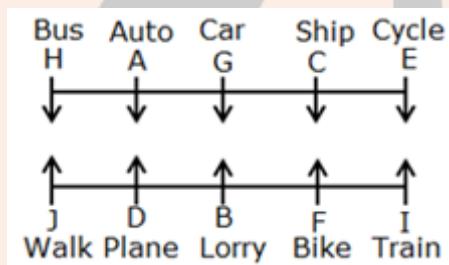
(c) C

(d) None of these

(e) No such person

Answer: E

Solution:



**Direction (6-9): Study the following information carefully and answer the below questions.**

A @ B(12m) --> A is 14m north of B

A # B(6m) --> A is 10m south of B

A \$ B(15m) --> A is 9m east of B

A % B(18m) --> A is 15m west of B

A & BC --> A is exactly at the middle of B and C

G @ V(12); N \$ L # K; V % Q(19); Q # S(3); M @ N(22); M \$ S(24); K & VQ; J # A \$ G; N % J(12)

6. What direction of A with respect to L?

(a) @%

(b) #\\$

(c) Can't be determined

(d) #%

(e) @\$

Answer: E

7. If M% B#A, what is the distance and direction of B with respect to J?

(a) 22m towards south

(b) 20m towards the south

(c) 25m towards north

(d) 24m towards north

(e) Can't be determined

Answer: D

8. What is the shortest distance between S and N?

(a) 32m

(b) 29m



- (c) 26m
- (d) 25m
- (e) 30m

Answer: E

9. Four of the following five are alike in a certain way and hence form a group. Find the one that doesn't belong to that group.

- (a) ANV
- (b) MQG
- (c) SNA
- (d) QLV
- (e) ALG

Answer: E

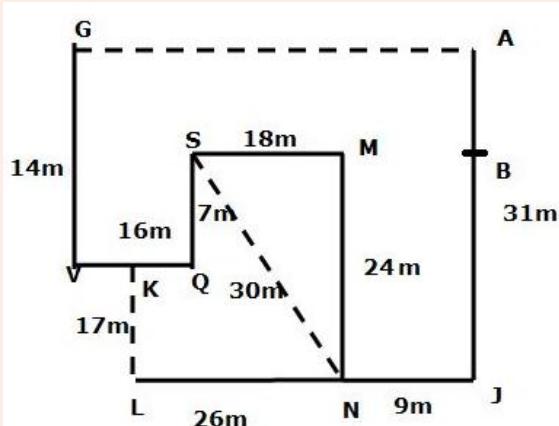
Solution:

A@B(12m) --> A is 14m north of B --> 12+2=14-->+2

A#B(6m) --> A is 10m south of B --> 6+4=10-->+4

A\$B(15m) --> A is 9m east of B --> 15-6=9-->-6

A%B(18m) --> A is 15m west of B --> 18-3=15-->-3



**Direction (10-13):** Read the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

### 10. Statements

Only a few Time is Distance

Some Distance is Speed

All Speed is Hour

No Hour is Minute

Only Minutes is Meter

Some Minute is Kilometer

### Conclusions

(a) Some hour being Distance is a possibility

(b) All minute being kilometer is not a possibility

(c) All Time can be the distance

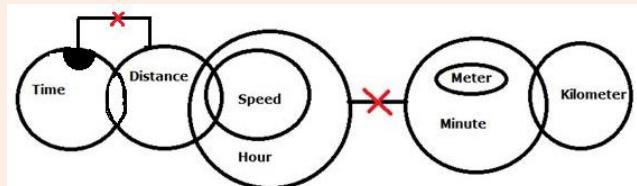
(d) Some distance is not a speed

(e) None of the above



Answer: B

Solution:



### 11. Statements

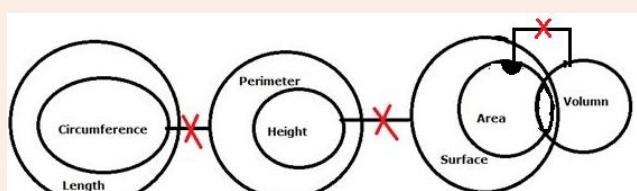
- Only a few Area is Volume
- All Area is Surface
- No Surface is height
- All height is Perimeter
- No Circumference is Perimeter
- All Circumferences is Length

#### Conclusions

- (a) All volume can be height
- (b) Some height is not length
- (c) No height is circumference
- (d) Some Surface is Length
- (e) At least some Area is height

Answer: C

Solution:



### 12. Statements

Only a few Green is Red

All Red is Blue

Some Blue is White

All White is Black

No Black is Pink

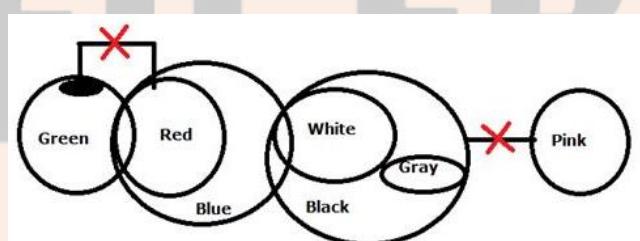
Only Black is Gray

#### Conclusions

- (a) Some Black being Blue is a possibility
- (b) All Blue can be Pink
- (c) Some black is not Red
- (d) All Green can be Red
- (e) Some white is Pink

Answer: C

Solution:



### 13. Statements

Only a few Dates are Day

Some Day is Month

All Month is Year

No Year is the week

All Week is Hour



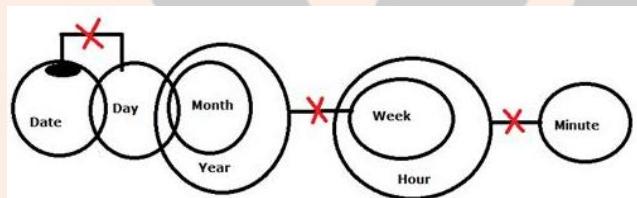
No Hour is Minute

### **Conclusions**

- (a) All week can be Minute
- (b) Some days are not hour
- (c) Some date is Year
- (d) Some month being minute is a possibility
- (e) No Day is hour

Answer: D

Solution:



**Direction (14-18): Study the following information carefully and answer the questions given below:**

Nine persons namely Amit, Binod, Chandu, Dinesh, Eisha, Firoz, Gita, Hitesh, and Iris are living in a nine-storey building such that the ground floor is numbered 1, the floor just above it is numbered 2, and so on, till the topmost floor is numbered as 9. They shifted to this building in different months i.e. May, June, July, and August. Not more than three persons shifted in the same month. No two persons who shifted in the same month live on consecutive floors. All the information is not necessarily in the same order.

No Person who shifted in August lives on the top floor. Dinesh lives on an even-numbered floor, but not on the 8<sup>th</sup> floor. Hitesh, who lives on the 6<sup>th</sup> floor, shifted in June with only one other person, who lives on an even-numbered floor. Not more than two people live above

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Chandu, who shifted in August. Three persons live between Iris and Chandu. Not more than one person lives between Chandu and Eisha. Eisha lives just above the one who shifted in July. Dinesh does not shift in May. Three persons shifted in May are Eisha, the one who lives on the 4<sup>th</sup> floor, and the one who lives on the 1<sup>st</sup> floor. Gita lives above Firoz but not immediately above, where none of them is shifted in May and June. As many persons live between Chandu and Binod as between Binod and Amit. The persons who shifted in August are less than those who shifted in June.

### **14. How many persons are shifted in July?**

- (a) 1
- (b) 2
- (c) 3
- (d) Either One or Two
- (e) Either Two or Three

Answer: C

**15. Four of the following five are alike in a certain way and hence form a group. Find the one that does not belong to that group.**

- (a) Chandu
- (b) Iris
- (c) Binod
- (d) Amit
- (e) Eisha

Answer: C



**16. Who among the following persons lives on the first floor?**

- (a) Chandu
- (b) Iris
- (c) Binod
- (d) Amit
- (e) Eisha

Answer: D

**17. Who among the following persons lives on the floor, which is immediately above Amit?**

- (a) Chandu
- (b) Dinesh
- (c) Binod
- (d) Hitesh
- (e) Eisha

Answer: B

**18. In which of the following months did the persons, who live just above and just below the seventh floor are shifted, respectively?**

- (a) July, August
- (b) June, June
- (c) July, June
- (d) May, July
- (e) None of these

Answer: C

**Solution:**

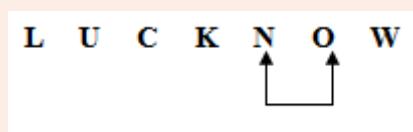
Floor	Person	Month
9	Eisha	May
8	Gita	July
7	Chandu	August
6	Hitesh	June
5	Firoz	July
4	Binod	May
3	Iris	July
2	Dinesh	June
1	Amit	May

**19. How many such pair(s) of letters are in the word "LUCKNOW" which has as many letters between them (both forward and backward) as in the English alphabetical series?**

- (a) Two
- (b) Three
- (c) Five
- (d) None
- (e) One

Answer: E

**Solution:**



**20. Statements**



$P \geq B = N < J, L \leq Q < K = B$

Conclusions

I.  $P > L$

II.  $Q < J$

(a) Only conclusion I follows

(b) Only conclusion II follows

(c) Both conclusion I and conclusion II follow

(d) Either conclusion I or conclusion II follows

(e) Neither conclusion I nor conclusion II follows

Answer: C

Solution:

$P \geq B = K > Q \geq L$

$Q < K = B = N < J$

I.  $P > L$ : True

II.  $Q < J$ : True



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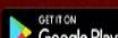


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