

Important Current Affairs (SBI Clerk Mains)-1

1. Ayushman Bharat Vaya Vandana Card (Health Cover for Senior Citizens)

- On October 29, 2024, Prime Minister Shri Narendra Modi announced expansion of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) to include all senior citizens aged 70 years and above.
- Under the expansion, all senior citizen aged 70 years and above are receiving “Ayushman Vay Vandana Card” which will help them avail healthcare benefits.
- Ayushman Vay Vandana Card provides Rs 5 lakh free health cover to all senior citizens of the age 70 years and above irrespective of their socio-economic status.

2. Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (Tribal Village Development)

- On October 2, 2024 (Gandhi Jayanti), PM Modi launched the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA) in Hazaribagh, Jharkhand
- Named in honor of tribal icon Birsa Munda (“Dharti Aaba”), this ambitious campaign aims at the holistic development of over 63,000 predominantly tribal villages across 30 States/UTs
- The scheme has a massive ₹79,156 crore budget (central + state share) and focuses on “saturating” critical gaps in infrastructure, health, education, and livelihoods through 25 convergent interventions by 17 ministries

3. Atal Setu – India’s Longest Sea Bridge (Mumbai Trans Harbour Link)

- Atal Setu, officially the Sewri–Nhava Sheva Mumbai Trans Harbour Link, was inaugurated on January 12, 2024, by PM Modi as India’s longest sea bridge
- This engineering marvel is a 21.8 km six-lane expressway (with ~16.5 km over the sea) connecting Mumbai to Navi Mumbai across the harbour

4. C-295 Aircraft Manufacturing Facility in Vadodara (Make-in-India Defense)

- In October 2024, India inaugurated its first private-sector military aircraft factory – a joint Tata-Airbus facility in Vadodara, Gujarat – to manufacture C-295 transport planes domestically
- Airbus (Spain) is the technology partner

5. Largest Container Port at Vadhvan, Maharashtra (New Deep-Sea Port)

- India has kicked off the development of a new mega port at Vadhvan in Palghar district, Maharashtra, envisioned as the country’s largest container port.

6. India’s renewable energy capacity has reached a new high, crossing the 200 GW mark in installed capacity

- Renewables now form 46.3% of India’s total installed electric capacity
- India’s Target: 500 GW non-fossil capacity by 2030

7. ISRO’s Aditya-L1 (First Solar Observatory Mission)

- ISRO’s Aditya-L1 mission, launched in September 2023, aims to study the Sun from the L1 Lagrange point, about 1.5 million km from Earth.
- Instruments like VELC (Visible Emission Line Coronagraph) and the SUIT (Solar Ultraviolet Imaging Telescope) have begun sending preliminary scientific data.
- On January 6, 2024 – 126 days after launch – Aditya-L1 was inserted into a stable halo orbit around L1, marking a milestone for India’s first solar observatory

8. After 17 Years, India Lifts the ICC T20 World Cup (2024)

- Team India won the 2024 ICC Men’s T20 World Cup, ending a 17-year wait since their first T20 title in 2007.
- India clinched the trophy with a nail-biting 7-run victory over South Africa in the final played in Barbados on June 30, 2024

9. India’s athletes delivered a record-breaking performance at the 2024 Paralympic Games in Paris, making it the nation’s best Paralympics ever.

- India had clinched 29 medals (7 gold, 9 silver, 13 bronze)

10. At the 45th Chess Olympiad (2024), India achieved an unprecedented double gold

- Winning the team gold medal in both the Open (men’s) and Women’s sections for the first time
- At just 18 years old, Gukesh broke Garry Kasparov’s record to become the youngest world chess champion in history
- He defeated reigning champion Ding Liren of China in a hard-fought title match (scoring 7.5–6.5) to claim the throne
- Gukesh is only the second Indian ever to hold the undisputed World Chess Champion title (after Viswanathan Anand)

11. 10 Years of Beti Bachao Beti Padhao (Save the Daughter, Educate the Daughter)

- January 2025 marked the 10th anniversary of the Beti Bachao Beti Padhao (BBBP) campaign, a flagship initiative launched in 2015 to promote girl child survival, protection, and education.
 - The Child Sex Ratio at birth (CSR) – which was a distressingly low 918 girls per 1000 boys in 2014-15 – has improved to **about 933 girls per 1000 boys by 2022-23**
- 12. PRAGATI – Pro-Active Governance and Timely Implementation (Project Monitoring)**
- PRAGATI is an innovative governance platform launched in 2015 that enables the Prime Minister to review and resolve issues in vital projects and public grievances through multi-party video conferencing
 - PRAGATI stands for Pro-Active Governance and Timely Implementation
 - By the 44th PRAGATI meeting (August 2024), the PM had reviewed 355 projects worth about ₹18.12 lakh crore in total
- 13. The 55th International Film Festival of India (IFFI)**
- Was held in Panaji, Goa from November 20 to 28, 2024
 - With the theme “Young Filmmakers: The Future is Now,”
 - The Golden Peacock Award for Best Film, was won by “Toxic”, a Lithuanian coming-of-age drama directed by Saulė Bliuvaite
 - The Silver Peacock (Best Director) went to Romania’s Bogdan Mureşanu for “The New Year That Never Came,” lauded for its exquisite storytelling
 - In the acting categories, Clément Faveau won Best Actor (Male) for his performance in the French film “Holy Cow,” while the Best Actor (Female) award was jointly given to Vesta Matulytė and Ieva Rupeikaitė for their debut roles in “Toxic”
 - A new award introduced this year – Best Debut Director of an Indian Feature Film – was won by Navjyot Bandiwadekar for the Marathi film “Gharat Ganpati”
 - Australian filmmaker Phillip Noyce received the Satyajit Ray Lifetime Achievement Award for his contribution to cinema
 - Indian actor Vikrant Massey was honored as the Indian Film Personality of the Year
 - The festival also for the first time recognized OTT content – Best Web Series was awarded to Marathi series “Lampan” (streaming on SonyLIV)
- 14. India’s Jamvant (Jamvant Project for Rare Earth Elements)**
- Jamvant Project: In 2024, the Government of India launched Project Jamvant aimed at exploring and securing Rare Earth Elements (REE) and critical minerals for India’s strategic needs.
- 15. Pilibhit Tiger Reserve**
- Pilibhit Tiger Reserve in Uttar Pradesh has garnered attention for its exemplary tiger conservation efforts.
 - Pilibhit was recognized with the TX2 Award (in 2020) for doubling its tiger population in a decade.
 - The latest All-India Tiger Census (2022) recorded about 3,167 tigers
- 16. Skyroot (India’s First Private Rocket Launch Company)**
- Skyroot Aerospace made history on November 18, 2022, by launching Vikram-S, the first privately built rocket in India, from ISRO’s Sriharikota spaceport
 - Skyroot signed an MoU with NewSpace India Ltd. (NSIL) and uses ISRO test facilities for rocket engine checks.
- 17. Swachhata Ambassador Malhar (Youth-Led Cleanliness Champion)**
- Malhar, a 17-year-old student from Maharashtra, garnered national attention through social media for conducting innovative “beach clean-up weekends” along the Konkan coast.
 - The government recognized Malhar as an official Swachhata Ambassador in November 2024
 - “Malhar’s Mission” launched in January 2025 focuses on adopting and cleaning 50 beaches across India, with support from the NCC (National Cadet Corps) and local tourism bodies.
- 18. Master Chef Kunal Kapoor Cloud Kitchens (Culinary Entrepreneurship Initiative)**
- Renowned celebrity chef Kunal Kapoor announced a partnership with the Ministry of Food Processing Industries in 2024 to roll out Cloud Kitchens that highlight local Indian cuisines globally.
 - By November 2024, about 60 Cloud Kitchens had launched in 12 cities, each employing local youth and sourcing from local farmers.
 - The project aims to reach 500 kitchens pan-India by 2026.
- 19. Lakhpati Didi (Women’s Entrepreneurship Movement)**
- “Lakhpati Didi” is a catchy term for the government’s drive to make rural women entrepreneurs earn at least ₹1 lakh annually (lakhpati) by engaging in value-added livelihood activities.
 - The Lakhpati Didi program specifically targeted 2 crore women to reach an annual income of ₹1 lakh by 2024.
- 20. “Prashasan Gaon Ki Ore” (Administration Towards the Village) Campaign**
- During Good Governance Week (Dec 19–24, 2024), the Centre launched the “Prashasan Gaon Ki Ore” campaign to take governance and public services directly to rural citizens.

21. Amazon India and India Post MoU (Logistics Collaboration)

- E-commerce major Amazon India signed a landmark Memorandum of Understanding (MoU) with the Department of Posts in October 2024 to expand deliveries to remote areas using India Post's vast network.
- The partnership grants Amazon access to 1.6 lakh post offices nationwide

22. India's digital economy

- Is forecast to surpass \$1 trillion by 2030, per NASSCOM

23. According to provisional estimates released by the National Statistical Office (NSO), India's GDP growth rebounded to 6.2% in the third quarter of FY2024-25 (October–December 2024).

- This improvement follows a 5.6% growth in Q2 (Jul–Sep 2024), which was the lowest in several quarters.
- The RBI maintained a "neutral" stance, with a repo rate near 5.5%, as inflation pressures eased slightly in Q3.

24. National Energy Conservation Day 2024 (December 14) : Theme: "Powering Sustainability: Every Watt Counts."

25. National Girl Child Day (January 24) – Theme: "Empowering Girls for a Bright Future"

26. The 28th Conference of the Parties (COP28) to the UN Framework Convention on Climate Change (UNFCCC)

- Took place in Dubai, UAE, from November 30 to December 13, 2023.
- Net-Zero Commitment: India reaffirmed its target to achieve net-zero emissions by 2070
- COP28 concluded with an agreement on a "Loss and Damage Fund" operationalization plan, for which India contributed \$10 million.

27. In the 117th episode of "Mann Ki Baat" on December 24, 2024, PM Modi commemorated 75 years of the adoption of India's Constitution.

28. NAMASTE Scheme (National Action Plan for Mechanized Sanitation)

- The NAMASTE scheme, short for National Action for Mechanized Sanitation Ecosystem, is a government initiative to eradicate manual scavenging and rehabilitate sanitation workers by promoting machine-based cleaning of sewers and septic tanks.
- launched in July 2023

29. World Toilet Day (November 19, 2024)

- Theme: "Sanitation Innovations for All,"

30. On November 3, 2024, Indradhanush Gas Grid Ltd (IGGL) signed an MoU with ASEAN partners

- For a potential export of natural gas once the Northeast pipeline network is completed.

31. Minimum Support Price (MSP) Hike for Rabi Crops

- Wheat MSP was raised by ₹150 to ₹2,275/quintal, while mustard saw a ₹200 hike to ₹5,450/quintal.
- The Agriculture Ministry stated MSP is at least 1.5 times the cost of production for Rabi crops in line with the Swaminathan Committee recommendations

32. India's Foodgrain Production 2023-24 Hits 329.7 Million Tonnes

- Parliament was informed that India's total foodgrain production in 2023–24 set a record of 329.7 million tonnes (MT).
- Government aims to further boost millets in line with the "International Year of Millets 2025".

33. Digital Agri Market "ONDC" Platform for Farmers

- On December 1, 2024, the Centre and multiple states agreed to adopt the "Open Network for Digital Commerce (ONDC)" platform for agriculture produce.

34. India approved the commercial launch of "Nano DAP" (Diammonium Phosphate)

- A nanoparticle-based liquid fertilizer – in 2024.

35. PM PRANAM Scheme (Promoting Balanced Fertilizers)

- The Union Cabinet approved PM PRANAM (Prime Minister's Programme for Restoration, Awareness & Nutritional Advancement of Mother Earth) to incentivize states to cut chemical fertilizer use by 10%.
- Rs.12,000 crore allocated over three years to encourage adoption of natural farming, cover crop rotation, and compost usage.

36. UDAN (Regional Connectivity Scheme) Progress

- UDAN, launched in 2017
- According to the Ministry of Civil Aviation, UDAN operationalized 74 unserved or underserved airports across India.

37. DigiYatra Facial Recognition at Goa and Vijayawada Airports

- DigiYatra, India's biometric boarding system, was launched at Goa and Vijayawada airports in December 2024 after a successful pilot in major metros.
- The government envisions DigiYatra covering all major Indian airports by 2026

38. National Unity Day (October 31) – Rashtriya Ekta Diwas

- National Unity Day (Rashtriya Ekta Diwas) is observed annually on October 31 to commemorate the birth anniversary of Sardar Vallabhbhai Patel—the “Iron Man of India” who played a crucial role in uniting the princely states post-Independence. In 2024, it marked Patel’s 149th birth anniversary.
- 39. Agni-5 Ballistic Missile Test**
- In December 2024, India successfully test-fired its Agni-5 Intercontinental Ballistic Missile (ICBM) with a range of up to 5,500 km.
 - The missile was launched from APJ Abdul Kalam Island (formerly Wheeler Island) in Odisha during a night trial, making it the first nighttime test of Agni-5.
- 40. Light Combat Helicopter “Prachand” Induction in IAF’s Northeastern Fleet**
- In December 2024, India’s indigenously developed Light Combat Helicopter (LCH) “Prachand” was formally inducted into the Indian Air Force’s (IAF) Northeastern command at Tezpur Air Force Station.
 - HAL (Hindustan Aeronautics Limited) designed Prachand specifically for high-altitude warfare, featuring stealth characteristics, armor protection, and night-attack capability.
- 41. Rafale-M Naval Fighters Purchase (26 Jets for Aircraft Carriers)**
- The Union Cabinet in mid-2024 cleared a deal worth ₹45,000 crore to buy 26 Rafale-M naval fighter jets from France for deployment on India’s aircraft carriers.
- 42. Bharatiya Bhasha Diwas (December 11)**
- 43. The latest Tiger Census data released on November 5, 2024, indicated India’s tiger population rose to 3,682,**
- A 6.7% increase from the 2018 estimate (2,967 at that time, though the official 2018 figure is 2,967).
 - Continues India’s upward trend in tiger numbers since 2006, demonstrating conservation successes under Project Tiger.
 - Madhya Pradesh retains the highest number (~750), followed by Karnataka (~600) and Uttarakhand (~550).
- 44. 17th Pravasi Bharatiya Divas (PBD) Convention in Varanasi**
- Pravasi Bharatiya Divas (PBD) is traditionally celebrated on January 9 to mark Mahatma Gandhi’s return from South Africa in 1915. The 17th PBD convention took place in Varanasi, Uttar Pradesh.
 - The Ministry of External Affairs introduced “Passport@Home” on a pilot basis for NRIs: allows online passport renewal with document pickup from residences in select countries.
 - Theme: “Diaspora for an Inclusive India”
 - PM Modi, at the 17th Pravasi Bharatiya Divas convention, highlighted that Non-Resident Indians (NRIs) remitted ~\$100 billion in 2023, a record high.
 - World Bank data later pegged India’s 2023 remittances at \$111 billion, making India the top global recipient.
- 45. UN Declares 2023 as International Year of Millet** (The United Nations (UN) has declared 2025 as the International Year of Quantum Science and Technology (IQST), The UN has designated 2025 as the International Year of Glaciers', The UN has designated 2025 as the International Year of Cooperatives)
- India is the world’s largest millet producer
- 46. India’s Wheat Aid to Afghanistan & Medicine Aid to Sri Lanka**
- In October 2024, India shipped 50,000 MT of wheat to Afghanistan under the auspices of the UN World Food Programme (WFP), despite logistical challenges.
 - India provided an additional \$10 million in grants to Sri Lanka for essential medicines.
- 47. PM Jan Dhan Yojana (PMJDY) Accounts Update (Nov 2024)**
- As of November 2024, PM Jan Dhan Yojana (PMJDY) accounts reached 540.3 million with total deposits of ₹2.4 trillion.
- 48. National Organ Donation Day (Nov 27, 2024)**
- 49. Swachh Survekshan 2024 (Cleanliness Rankings) – Indore Tops 8th Year**
- The Swachh Bharat Rankings from Swachh Survekshan 2024 once again named Indore (Madhya Pradesh) as India’s cleanest city (>1 lakh population category) for the 8th consecutive year.
 - Top Cities:
 - 1st: Indore
 - 2nd: Surat (Gujarat)
 - 3rd: Navi Mumbai (Maharashtra)
 - Under-1 Lakh Category: Panchgani (Maharashtra) took the top spot
- 50. Jal Jeevan Mission Update (12 Crore Rural Tap Connections)**
- 51. Constitution Day (November 26)**
- 52. Women’s Reservation Bill (128th Constitutional Amendment)**
- Parliament passed the Women’s Reservation Bill, making it the 128th Constitutional Amendment, ensuring 33% reservation for women in the Lok Sabha and State Legislative Assemblies.
- 53. International Solar Alliance (ISA) Assembly (Oct 2024) – 15 New Solar Parks in Africa**

- At the International Solar Alliance (ISA) Assembly held in October 2024, India announced the development of 15 new solar parks in African nations
- The ISA, co-founded by India and France in 2015
- 54. The Ministry of Social Justice & Empowerment launched “Divyang Sarathi”**
 - A national portal aggregating all disability-related schemes and information in one place.
- 55. NSO First Advance Estimates (FAE) of GDP for FY2024-25**
 - Published on January 8, 2025, the First Advance Estimates (FAE) pegged India's GDP growth at 6.4% for the entire fiscal year (2024–25).
 - Sectoral Outlook:
Agriculture :3.7%
Industry :5.2%
Services :8.1% – still the main engine of growth, especially IT, financial services, tourism.
- 56. Export Preparedness Index 2023 (NITI Aayog)**
 - Gujarat – top spot for the third consecutive edition, due to strong port infrastructure and industrial corridors.
 - Tamil Nadu (2nd), Maharashtra (3rd)
 - India's Target: India's \$1 trillion export target by 2030.
- 57. NITI Aayog Health Index 2023 – Kerala, Tamil Nadu, Telangana Top; UP Improves Fastest**
 - NITI Aayog Chairman: Narendra Modi
 - NITI Aayog Vice Chairman: Shri Suman Bery
 - NITI Aayog CEO: B. V. R. Subrahmanyam
- 58. PMAY–G (Pradhan Mantri Awas Yojana – Gramin) Completes 2.88 Crore Rural Houses**
- 59. Saansad Adarsh Gram Yojana (SAGY) in Late 2024**
 - Launched in 2014, Saansad Adarsh Gram Yojana (SAGY) invites Members of Parliament (MPs) to adopt and develop model villages.
- 60. India Skills 2024 National Competition**
 - Organized by the Ministry of Skill Development, was held in Ahmedabad.
- 61. The 2023 ICC Cricket World Cup (50-overs format)**
 - Concluded at Narendra Modi Stadium in Ahmedabad, where Australia beat India by 6 wickets in the final.
 - Australia lifted their 6th ODI World Cup trophy
- 62. On November 4, 2024, India won the Asian Champions Trophy in hockey**
 - Defeating arch-rival Pakistan 4–3 in a thrilling final in Chennai.
- 63. The Khelo India Youth Games (KIYG) 2024**
 - Are slated to be held in February 2025 in Bihar
 - The Sports Ministry allocated Rs. 320 crore for Khelo India
- 64. In November 2024, SAI (Sports Authority of India) launched a “Training of Trainers” (ToT) initiative**
 - For 1,000 physical education teachers, aiming to make them certified coaches in one specialized sport.
- 65. On October 1, 2024, India conducted a massive cleanliness drive titled “Ek Tareekh, Ek Ghanta, Ek Saath,”**
 - Urging citizens nationwide to devote one hour (10–11 AM) to cleaning their surroundings.
- 66. Janjatiya Gaurav Divas (Tribal Pride Day) on Birsa Munda's Birth Anniversary**
 - India celebrates Janjatiya Gaurav Divas each year on November 15, the birth anniversary of tribal freedom fighter Birsa Munda
 - Birsa Munda Revered as “Dharti Aaba,”
- 67. PVTG Development Mission (Pradhan Mantri Particularly Vulnerable Tribal Groups)**
 - On October 9, 2024, the Union Cabinet approved the Pradhan Mantri PVTG Development Mission with an outlay of Rs. 15,000 crore
- 68. “Mera Pani, Meri Virasat” – Haryana's Water Conservation Pilot**
 - “Mera Pani, Meri Virasat” is a pilot project in Haryana encouraging farmers to switch from water-guzzling paddy to alternative crops via incentives and micro-irrigation.
 - Incentives: ₹7,000/acre financial assistance for shifting to pulses, maize, or horticulture crops
- 69. MSME contributes what percent of India's exports? Ans: 45%**
- 70. Which government agencies procure pulses under the “Atmanirbharta in Pulses” mission? Ans: NAFED (National Agricultural Cooperative Marketing Federation) and NCCF (National Cooperative Consumers' Federation)**
- 71. Which Prime Minister presented the Union Budget for the first time after Independence? Ans: R. K. Shanmukham Chetty (He was India's first Finance Minister)**
- 72. Under Customs, Section 18 is amended by inserting sub-section (1B) to provide a time limit of ... year(s) for finalization of provisional assessment, extendable by another ... year(s). Ans: 2yrs, 1 yr**
- 73. What is the major aim of the National Cotton Mission? Ans: To increase cotton productivity**

74. A modified UDAN (Ude Desh ka Aam Nagrik) scheme will be launched, adding how many new destinations and accommodating 4 crore more passengers? Ans: 120 new destinations
75. The scope of the definition of "Virtual Digital Assets" (VDA) is proposed to be expanded to include what? Ans: Any crypto asset
76. Key principles for "Viksit Bharat"
 - (a) zero poverty; (b) 100% quality schooling; (c) universal quality healthcare; (d) 100% skilled workforce with jobs; (e) 70% women's participation in the economy; and (f) making India the global food basket
77. To encourage voluntary compliance, the time limit to file an updated return of income is extended from 24 months to how many months? Ans: 48 months (4 years)
78. What is the theme of National Science Day 2025 (Feb 28) ? Ans: Empowering Indian Youth for Global Leadership in Science & Innovation for Viksit Bharat (NSD is celebrated every year on February 28 to commemorate the discovery of the 'Raman Effect.' On this day, Sir C.V. Raman announced the discovery of the 'Raman Effect' for which he was awarded the Nobel Prize in 1930.)
79. Who is known as the Father of the Indian Space Programme? Ans: Dr. Vikram Sarabhai
80. When was Anusandhan National Research Foundation established? Ans: 2023
81. Key focus areas of the BharatGen initiative: language, speech, and computer vision.
 BharatGen will develop foundational AI models in "language, speech and computer vision" as part of a multimodal large language model project
82. At what altitude is the Hanle Dark Sky Reserve located? Ans: 4,500 meters (located in Ladakh)
83. Who is the implementing agency for the Vaibhav Fellowship? Ans: The Department of Science and Technology (DST), under the Ministry of Science & Technology, is the implementing agency for the Vaishvik Bharatiya Vaigyanik (VAIBHAV) Fellowship program
84. What are the names of the schemes launched by the National Research Foundation? Ans: Electric Vehicle (EV) Mission and an Inclusivity Research Grant scheme.
85. Which Indian mission aims to provide safe drinking water to every household? Ans: Jal Jeevan Mission
86. The Protection of Women from Domestic Violence Act was enacted in which year? Ans: 2005
 (The Protection of Women from Domestic Violence Act, 2005 was passed by Parliament in August 2005 and came into force on 26 October 2006.)
87. What is the toll-free number of the Women Helpline in India? Ans: 181
88. Which scheme provides financial assistance to pregnant and lactating mothers for wage compensation? Ans: Pradhan Mantri Matru Vandana Yojana (PMMVY)
 This scheme provides a partial wage compensation of ₹5,000 in three installments to pregnant and lactating mothers for the first living child of the family.
89. Which sector has seen an increase in women's participation to over 15%, surpassing global averages? Ans: Aviation (India has among the highest percentage of women pilots worldwide (over 15%), surpassing the global average of around 5–6%.)
90. What percentage of total loans under the Stand-Up India scheme have been given to women? Ans: 84%
 According to government updates on Stand-Up India (launched in 2016 to support women and SC/ST entrepreneurs), more than 84% of the loans have been disbursed to women.
91. What is the name of the government initiative that provides digital financial literacy to rural women? Ans: PM Gramin Digital Saksharta Abhiyan (PMGDISHA)
 (this scheme aims to provide digital literacy, including financial literacy, to rural citizens, with a special focus on women.)
92. What is the primary objective of the Nirbhaya Fund? Ans: Women's safety and security
 (The Nirbhaya Fund was established by the Government of India in 2013 with a corpus to support initiatives aimed at enhancing the safety and security of women)
93. What is the primary focus of the Mission Shakti initiative? Ans: Safety, security, and economic empowerment of women
 (Mission Shakti, launched under the Ministry of Women & Child Development, aims to ensure women's safety, security, and empowerment in both rural and urban areas.)
94. What is the main goal of the Beti Bachao Beti Padhao (BBBP) scheme? Ans: Addressing the declining child sex ratio and promoting girls' education
95. Maximum financial assistance under BAM(biomass aggregation machinery)Scheme? Ans: Rs.9 cr
96. What is full form of SATAT? Ans: Sustainable Alternative Towards Affordable Transportation.
 (This is confirmed by the Ministry of Petroleum & Natural Gas, which introduced SATAT as an initiative for Compressed Biogas)
97. Maximum time period for availing the interest subvention of 3 percent for one CBG Plant under Agri Infra Fund is? Ans: 7 yrs

(Under the Agriculture Infrastructure Fund (AIF), the 3% interest subvention is available for a maximum of 7 years for a CBG plant.)

98. For generating 1 ton CBG, what is the average quantity of Municipal Solid Waste organic needed? Ans: approximately 25–28 tons
99. The main source of production of biogas is.....? Ans: agricultural residues, cow dung, food/kitchen waste, etc.
100. In which category is CBG plant based on press mud classified by CPCB? Ans: Orange
101. What is one of the key economic benefits of GOBARdhan? Ans: additional income for farmers
102. What is one key benefit of the GOBARdhan initiative for rural areas? Ans: improved sanitation (cleaner villages) and additional income for farmers.
103. Which department registers Gaushalas in India? Ans: Department of Animal Husbandry and Dairying
104. Which Ministry is responsible for implementation of Waste to Energy Programme? Ans: The Ministry of New and Renewable Energy (MNRE)
105. What is the full form of BAM Scheme? Ans: Biomass Aggregation Machinery” Scheme
106. What is full form of FCO? Ans: Fertilizer Control Order
107. Biolsurry can be use as? Ans: organic fertilizer
108. What are the two main products of anaerobic digestion? Ans: methane (CH₄) and carbon dioxide (CO₂).
 (Biogas typically contains roughly 55–60% methane and 40–45% CO₂ by volume)
109. Which is a common health risk during cold waves? Ans: Hypothermia
110. **The Skill India Mission was restructured and extended**
- The Union Cabinet restructured and extended the **Skill India Mission** by merging key skill schemes under one umbrella.
 - This combines **PM Kaushal Vikas Yojana 4.0**, **PM National Apprenticeship Promotion Scheme (PM-NAPS)**, and **Jan Shikshan Sansthan** into a single program to build a future-ready workforce through industry-aligned training and apprenticeships
 - It approved an outlay of **₹8,800 crore** for the revamped Skill India Programme (SIP) till 2025–26
 - Launched in 2015, the Skill India Mission has so far benefitted over **2.3 crore** youth
111. **Government approved one-time fertilizer subsidies (Cabinet cleared a ₹3,850 crore package to keep DAP phosphate fertilizer prices affordable for farmers):**
- Govt extended a one-time special subsidy for **DAP fertilizer**
 - The Cabinet approved up to **₹3,850 crore** beyond the nutrient-based subsidy to keep **Di-Ammonium Phosphate (DAP)** prices at **₹1,350** per 50-kg bag
 - DAP is India's second-most used fertilizer after urea
112. **Jal Jeevan Mission (JJM):**
- The **Jal Jeevan Mission (JJM)** – which provides piped drinking water to rural households – has been extended until **2028** with a big funding boost
 - In Union Budget 2025–26, **₹67,000 crore** allocated for JJM
 - So far, **15 crore** rural households (80% of the rural population) have gained tap water access since JJM's launch in 2019
 - The goal now is to achieve **100% coverage** by 2028
113. **New Asset Monetization Plan 2025–30:**
- The government unveiled a **Second National Asset Monetization Plan (2025–30)** aiming to raise **₹10 lakh crore** by leasing out public infrastructure assets
 - The first asset monetization plan (2021–24) had identified **₹6 lakh crore** of assets and achieved **₹2.3 lakh crore** in two years
114. **50-Year Interest-Free Loan to States for Capital Expenditure:**
- The Centre extended the **50-year interest-free loan scheme** to states for 2025–26 with an outlay of **₹1.5 lakh crore**
115. **Union Budget 2025–26 – Key Highlights:**
- The Budget targets a **fiscal deficit of 4.4%** of GDP for 2025–26 (down from 4.8%).
 - The Budget targets a **revenue deficit of 1.5%** of GDP
 - The Budget targets a **nominal GDP growth of 10.1%** in FY 2025–26
 - Total expenditure is estimated at **₹50.65 lakh crore** with net tax revenues of **₹28.37 lakh crore**
 - The **gross market borrowing** is estimated at **₹14.8 lakh crore**
 - Capital investment by the Centre is budgeted at **₹11.21 lakh crore** (about 3.1% of GDP) – a 10% increase over the previous year
 - **No income tax** on annual income up to **₹12 lakh** (₹12.75 lakh for salaried after standard deduction) under the revamped regime

- Tax slabs were simplified to **0%** up to **₹4L**, **5%** for ₹4–8L, **10%** for ₹8–12L, **15%** for ₹12–16L, **20%** for ₹16–20L, **25%** for ₹20–24L, and **30%** above ₹24L
- A rebate ensures zero tax liability up to **₹12 lakh** income (a steep jump from the previous ₹7 lakh)
- The annual limit of ₹2.40 lakh for TDS on rent increased to **₹6 lakh**.
- The limit for tax deduction on interest for senior citizens doubled from **₹50,000** to **₹1 lakh**.
- The threshold to collect tax at source (TCS) on remittances under RBI's Liberalized Remittance Scheme (LRS) increased from ₹7 lakh to **₹10 lakh**.
- The government will introduce a **simplified Income Tax Bill (Direct Tax Code)** to overhaul the 1961 tax law
- Revenue of about **₹2,600 crore** in indirect taxes will be forgone
- Programs for women and children receive an allocation of **₹5,65,161 crore** in 2025–26 (an 18.5% increase over the revised 2024–25 estimate).
- **₹4.49 lakh crore** is allocated for the welfare of women and girls—a 37.25% increase over the previous ₹3.27 lakh crore.
- The Gender Budget allocation increased to **8.86%** from 6.8% in FY 2024–25
- Highest allocation in the budget is for the **Ministry of Defence** at **₹6,81,210 crore** (13.4% of total expenditure), followed by Road Transport and Highways (₹2,87,333 crore), Railways (₹2,55,445 crore), Ministry of Home Affairs (₹2,33,211 crore), and Ministry of Consumer Affairs, Food and Public Distribution (₹2,15,767 crore).
- The Union Budget 2025–26 – “Sabka Vikas” theme was presented by **Finance Minister Nirmala Sitharaman**, marking her 8th consecutive budget presentation (record overall: 10 times by Morarji Desai).
- Union Budget 2025–26 details changes in TDS and TCS limits: Senior citizens will be exempt from TDS for interest income up to **₹1 lakh** (raised from ₹50,000); rental income TDS exemption increases from ₹2.4 lakh to **₹6 lakh**; under the Liberalised Remittance Scheme, the TCS threshold is raised from ₹7 lakh to **₹10 lakh**.
- The limit for tax deduction on interest for senior citizens is proposed to increase from **₹50,000** to **₹1 lakh**.
- **Makhana Board** in Bihar
- **KCC credit limit** enhanced from **₹3 lakh** to **₹5 lakh**
- Urea Plant in **Namrup, Assam**
- Customized Credit Cards with **₹5 lakh** limit for micro enterprises registered on **Udyam portal**, 10 lakh cards to be issued in the first year
- A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first-time entrepreneurs to provide term-loans upto **₹2 crore** in the next 5 years announced.
- **50,000 Atal Tinkering Labs** to be set up in Government schools in next 5 years.
- A Centre of Excellence in **Artificial Intelligence** for education to be set up with a total outlay of **₹500 crore**
- A **Maritime Development Fund** with a corpus of **₹25,000 crore** to be set up
- A modified **UDAN scheme** announced to enhance regional connectivity to 120 new destinations and carry 4 crore passengers in the next 10 years
- **Greenfield Airport** in Bihar (a brownfield airport at Bihta)
- ‘BharatTradeNet’ (BTN) for international trade to be set-up as a **unified platform** for trade documentation and financing solutions
- The **FDI limit for the insurance sector** to be raised from 74 to **100 per cent**, for those companies which invest the entire premium in India
- Public Sector Banks to develop ‘Grameen Credit Score’ framework to serve the credit needs of SHG members and people in rural areas
- **PM SVANidhi scheme revamped** with enhanced loans from banks, UPI linked credit cards with ₹30,000 limit, and capacity building support

116. Economic Growth & Inflation:

- GDP growth for the current fiscal 2024–25 is estimated at **6.4%**
- The Economic Survey projects growth in 2025–26 at **6.5%** (±0.3%), i.e. in the 6.2%–6.8% range
- Headline CPI inflation averaged **4.9%** in Apr–Dec 2024, down from 5.4% in FY2023
- The Survey notes inflation is expected to align towards the **4%** target by FY26 with proactive monetary management

117. Mobile Phone Exports:

- In FY 2022–23, mobile phone exports crossed **\$10 billion** for the first time ever, reaching about **\$11.1 billion** (₹90,000 crore)

118. India–UAE Trade in Local Currencies (INR–AED):

- In a landmark move towards de-dollarisation, India and the UAE agreed to settle bilateral trade in their **local currencies** – the Indian Rupee and UAE Dirham
- Over 18 countries have opened special rupee vostro accounts, and the UAE deal takes it further by potentially creating an **INR–AED forex market**

119. Foreign Direct Investment (FDI) Trends:

- In 2024, India received about **\$85 billion** in FDI, keeping pace with the all-time high of \$85 billion in 2021–22
- India remains among the top 5 FDI destinations worldwide. Cumulative FDI inflow since 2000 has now crossed **\$1 trillion**

120. Invest India Conference 2025:

- India hosted a major **Invest India investors' conference**
- The event saw **₹1.2 lakh crore** worth of MoUs signed with international investors
- At the World Economic Forum 2025 in Davos, Indian states and ministries collectively showcased opportunities, leading to investment pledges over **₹20 lakh crore** (with Maharashtra alone signing MoUs worth **₹15.7 lakh crore**)

121. Consolidation of Centrally Sponsored agriculture schemes:

- The government merged all major centrally sponsored agriculture schemes into two umbrella programs to streamline resources (Pradhan Mantri Rashtriya Krishi Vikas Yojana (PM-RKVY) and the Krishonnati Yojana (KY))
- Cabinet approved the Pradhan Mantri Rashtriya Krishi Vikas Yojana (PM-RKVY) and the Krishonnati Yojana (KY), with a combined allocation of **₹1.01 lakh crore** for 2022–26

122. Agricultural & Edible Oils Initiatives:

- Cabinet launched a new **National Mission on Edible Oils–Oilseeds (NMEO–Oilseeds)** with an outlay of **₹10,103 crore**
- Implemented 2024–25 to 2030–31, this mission aims to boost India's oilseed production from ~39 million tonnes to nearly **70 MT** by 2030

123. Hikes in Minimum Support Prices (MSP) for Rabi crops:

- Govt raised the MSP for mustard/rapeseed by **₹300/quintal** and for lentil (masur) by **₹275/quintal**, while wheat MSP was increased by **₹150** to **₹2,425/quintal**. Gram (chana) and barley saw ₹130 hikes.
- This set mustard's MSP at ₹5,950 and lentil at ₹6,700 per quintal
- MSP for **Raw Jute (2025–26)** is ₹5,650/quintal for raw jute (TD-3)
- MSP for **Milling Copra**: ₹11,582 per quintal
- MSP for **Ball Copra**: ₹12,100 per quintal
- The MSP is set at 1.5 times of the weighted average cost of production.

124. Farm Credit:

- Govt continued the Modified Interest Subvention Scheme (MISS), providing crop loans up to ₹3 lakh at a concessional **7%** interest, with an additional **3%** interest subvention for timely repayment (effective rate 4%).
- In Budget 2025, the Kisan Credit Card (KCC) loan limit was enhanced from **₹3 lakh** to **₹5 lakh** for such short-term loans
- Under KCC Scheme Banks can provide collateral-free loans up to **₹1.60 lakh**, ensuring financial security and fostering growth in these allied fields.
- For FY 2025–26 the Government of India has set GLC (Ground Level Agriculture Credit) target of around **₹24 to 25 lakh crore**
- Against the target For FY 2024–25 of **₹27.50 lakh crore**, agriculture credit to the tune of **₹19.28 lakh crore** has been disbursed as of 31.12.2024

125. PM Kisan Payments:

- Under the PM-KISAN income support, the government has disbursed **₹3.45 lakh crore** to over 11 crore small farmers across 18 installments up to 2024
- The scheme provides **₹6,000** a year in three equal installments directly into beneficiaries' bank accounts.
- The Budget maintained PM-KISAN allocation (**₹68,000 crore**) to ensure timely payments.

126. National Food Security Act (NFSA):

- The extension of PMGKAY under NFSA reflects the government's commitment to food security – effectively 81 crore Indians will get free rations through 2028.
- Beneficiary continues to get **5 kg grain** per month free (earlier ₹3/kg for rice, ₹2/kg wheat)
- The annual food subsidy is about **₹2 lakh crore** for this.

127. Prime Minister's Internship Scheme (PMIS):

- Announced in Budget 2024–25, the scheme aims to offer **1 crore** internships over 5 years by partnering with top companies.

128. "PM CARES for Children" scheme:

- The PM CARES for Children is a fund for supporting children who lost both parents or guardians due to COVID-19.

- By notifying donations to this scheme under Schedule VII of the Companies Act (CSR activities), the government incentivized corporates to channel funds towards orphaned children's education, scholarships, health insurance, and upkeep.
- This inclusion (announced in November 2024) means companies can meet their **2% CSR obligation** by donating to PM CARES for Children, which in turn provides a corpus of ₹10 lakh to each beneficiary upon turning 23, along with school fees support and health cover.
- Under Section 135 of the Companies Act, 2013, certain companies in India are required to spend at least **2%** of the average net profits (calculated over the preceding three financial years) on Corporate Social Responsibility (CSR) activities.
- Specifically, this requirement applies to companies that meet any of the following criteria:
 - Net worth of ₹500 crore or more,
 - Turnover of ₹1,000 crore or more, or
 - Net profit of ₹5 crore or more.

129. Insolvency and Bankruptcy Board of India (IBBI) Reforms:

- The Insolvency and Bankruptcy Board of India (IBBI) introduced stricter norms to improve the insolvency resolution process.
- In Feb 2025, IBBI mandated timely reporting by Insolvency Professionals (IPs) of their appointments and progress on an electronic portal
- Now, when an IP is appointed as resolution professional, liquidator, or bankruptcy trustee, they must update the IBBI portal within 3 days

130. First woman Chief Justice of the Gujarat High Court:

- Justice **Sunita Agarwal** became the first woman Chief Justice of the Gujarat High Court when she took oath on July 23, 2023

131. Operation Ajay:

- Amid the Israel–Hamas war in October 2024, India launched "Operation Ajay" to evacuate its citizens from Israel.
- The Indian Air Force and Air India operated special flights from Tel Aviv, bringing back over 1,200 Indians safely over multiple sorties

132. (COP28/29):

- India targets **Net Zero** emissions by 2070
- Ethanol blending (target of 20% by 2025)
- COP28 was held in Dubai (UAE) in 2023
- COP29 took place in Baku (Azerbaijan) from November 30 to December 12, 2024
- India rejected a draft deal that offered \$300 billion/year by 2035, stating that it fell short of the real requirement (some developing countries estimate \$1 trillion+/year needed).

133. ASEAN-India Startup Festival 2024:

- The ASEAN-India Startup Festival 2024 was held in New Delhi (Nov 28–30, 2024) with delegations from 10 ASEAN countries and 30 Indian startups participating

134. India hosted the ASEAN-India Youth Summit and increased scholarships for ASEAN students.**135. Aero India 2025:**

- India's premier aerospace exhibition, Aero India, was held in Bengaluru from Feb 10–14, 2025 (15th edition)
- First time, the Chief of Army Staff and Chief of Air Staff flew together in an indigenous LCA Tejas fighter jet on the eve of the show
- DRDO exhibited the **SWiFT UAV** (unmanned combat drone) prototype.
- Major announcements included a **\$3 billion** order for additional C-295 transport aircraft to be made by the Tata-Airbus facility

136. Defense Procurement:

- DAC (Defence Acquisition Council) in December 2024 approved a **₹50,000 crore** deal for new-generation fighter jets for the Air Force (setting the stage for MRFA procurement) and cleared the indigenous development of a light tank ("Zorawar") for high-altitude areas.
- Defence exports reached an all-time high of around **₹16,000 crore** in FY 2022–23, nearly ₹3,000 crore higher than the previous year
- Indigenous products driving exports include BrahMos supersonic cruise missiles (the Philippines signed a \$375 million deal), Akash surface-to-air missile systems, Pinaka rocket launchers, ALH/Dhruv helicopters to friendly nations, artillery gun components, and coastal surveillance systems.
- The government set an ambitious target of **₹35,000 crore (\$5 billion)** in annual defence exports by 2025.

137. On March 11, 2024, an Agni-5 launch tested the release of two simulated warheads, marking India's first MIRV test and signaling a significant boost to strategic deterrence (allowing one missile to strike separate targets).
- The Agni-5, with a range of ~5,500–7,000 km, brings all of Asia and parts of Europe/Africa within reach
 - The test was conducted off the APJ Abdul Kalam Island, Bay of Bengal, off the coast of Odisha, India.
138. A novel endeavor was Ex "Tri-Shakti", India's first integrated special forces exercise where Army Para SF, Navy MARCOS, and IAF Garud commandos trained together in March 2025 for synergized counter-terror operations.
139. Regionally, India held military drills with almost all major partners: "Garuda Shakti" with Indonesia, "Ekuverin" with Maldives (Dec 2024), "Harimau Shakti" with Malaysia (Dec 2024).
140. India held Coastal Defence Exercise Sea Vigil-24 covering India's entire 7,516.6 km coastline in Nov 2024.
141. The IAF joined the multilateral Exercise Cobra Warrior in the UK and the Army participated in Exercise Zapad in Russia.
142. India's committed to a Free and Open Indo-Pacific through joint naval maneuvers, as seen in the AUSINDEX exercise with Australia and JIMEX with Japan.
143. Indian Railways achieved an engineering feat by running a train over the Chenab Rail Bridge – the world's highest railway arch bridge. In June 2024, a successful trial run of an 8-coach train (MEMU) was conducted on the Chenab Bridge in Jammu & Kashmir.
- The bridge, towering 359m above the river, is a crucial link in the Udhampur–Srinagar–Baramulla rail line.
144. Railways also completed trials on the Anji Khad Bridge (India's first cable-stayed rail bridge).
145. The Indian Railways received a capital allocation of ₹2.6–2.65 lakh crore in Budget 2025–26:
- Budget announced 200 new Vande Bharat semi-high-speed trains to be manufactured
146. In 2024, the Ministry of Road Transport and Highways is on track to add about 12,000 km of National Highways, maintaining the construction rate of ~33 km/day:
- The total NH length has reached around 1.47 lakh km, up from 91,000 km in 2014.
147. The government launched the Urban Infrastructure Development Fund (UIDF) with ₹10,000 crore corpus (using priority sector lending shortfall) to finance tier-2 and tier-3 city projects – like water supply, sewers, and urban transport.
148. A new scheme PM-Visvas (Vendors' Institutional Support for Vibrant Urban Economy) was rolled out to assist urban street vendors through affordable credit and skills (building on PM SVANidhi).
- Under PM-Visvas, street vendors will be provided UPI-linked RuPay Credit Cards with a ₹30,000 credit line to enable digital lending and financial inclusion
149. In Budget 2025, the government also announced a new Credit-Linked Subsidy Scheme for middle-income urban homebuyers to be rolled out, and increased the PMAY (overall) allocation to ₹79,000 crore, up 66%.
150. Over 28 crore unorganized workers, including gig workers, have registered on the e-Shram portal (a national database) by 2024.
151. PM Vidyalakshmi Scheme:
- To make higher education financing easier, the government launched the PM Vidyalakshmi Scheme in 2024
 - It offers collateral-free education loans up to ₹10 lakh for students from families with annual income up to ₹4.5 lakh
 - The scheme targets students who secure admission in top-ranked institutions (860 quality colleges/universities identified) but lack financial means.
 - A credit guarantee fund of ₹3,600 crore (2024–31) is set up to back these loans, which will be provided by PSU banks at subsidized interest
152. Budget 2025–26 allocated around ₹37,000 crore to National Health Mission, extending it through the 15th Finance Commission cycle (till 2026).
153. The Ayushman Bharat PM-JAY health insurance scheme has admitted over 5 crore patients for free treatment since 2018.
154. The government's healthcare spending rose to 2.1% of GDP in 2023–24 from 1.3% in 2016, and is inching toward the 2.5% of GDP target.
155. India targets to eliminate TB by 2025.
156. IndiaAI initiative:
- The government also released the IndiaAI Portal aggregating resources, datasets, and challenges for AI developers.
 - To build skills, a new program was announced to train 1 million youth in AI and data science over next 5 years,
 - Govt set up Centers of Excellence (CoEs) in AI – including a specialized Centre of Excellence in AI for Education with ₹500 crore outlay
157. Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY):

- Launched on 12 September 2019, PM-KMY is a voluntary, contributory pension scheme for land-holding small and marginal farmers (cultivable land up to 2 hectares) aged 18–40 years
- Enrolled farmers contribute ₹55–₹200 monthly (depending on entry age) and receive a guaranteed pension of ₹3,000 per month upon turning 60, with the government matching their contributions
- The scheme also provides a family pension: if an enrolled farmer dies while receiving pension, the spouse is entitled to 50% of that amount (i.e. ₹1,500/month)
- As the scheme completed five years in Sept 2024, over 23.38 lakh farmers had joined, and total enrollment crossed 24.66 lakh by Nov 2024
- Bihar and Jharkhand lead in registrations (3.4 lakh and 2.5 lakh farmers respectively), reflecting growing awareness and uptake among small farmers
- 158.** The Union Cabinet has extended PMFBY (Pradhan Mantri Fasal Bima Yojana) and the Restructured Weather Based Crop Insurance Scheme (RWBCIS) for an additional five years, up to FY 2025–26, with a combined outlay of ₹69,515.71 crore for 2021–22 to 2025–26
- 159.** Fund for Innovation and Technology (FIAT) of ₹824.77 crore is created to fund large-scale tech integration
- 160.** On 6 January 2025, the Union Steel Minister launched “PLI Scheme 1.1” – the second round of the Production-Linked Incentive for Specialty Steel – to spur investments in high-grade steel manufacturing
 - This round keeps the original ₹6,322 crore PLI budget for specialty steel and targets the same five product categories (coated steel, high strength/wear-resistant steel, specialty rails, alloy steel products & wires, and electrical steel)
- 161.** Bima Sakhi Yojana (Goa):
 - Launched in January 2025 by the Goa government, Bima Sakhi Yojana is a unique partnership with LIC to empower women as insurance agents (“Bima Sakhis”) and expand life insurance coverage in the state
 - Under this scheme, 1,000 women (minimum Class 10 educated) are being enrolled and trained as LIC agents across Goa, as part of the state’s Swayampurna Goa mission
 - Each “Bima Sakhi” receives a fixed monthly stipend during a three-year training period – ₹7,000 in the first year, ₹6,000 in the second, and ₹5,000 in the third– as well as sales commissions.
- 162.** India targets “Insurance for All” by 2047
- 163.** Mukhyamantri Maiya Samman Yojana (Jharkhand):
 - Mukhyamantri Maiya (Maa) Samman Yojana is Jharkhand’s flagship direct-benefit scheme for women, launched in August 2024.
 - Initially, eligible women (aged 18–50, one per household) received ₹1,000 per month, but in December 2024 the state government more than doubled the benefit to ₹2,500 per month
- 164.** EmpowHER Biz – “Sapno Ki Udaan” (Women Entrepreneurship Scheme):
 - Launched in January 2025 by NITI Aayog’s Women Entrepreneurship Platform (WEP) in collaboration with “New Shop” (a 24×7 retail chain), EmpowHER Biz – Sapno Ki Udaan is a targeted mentorship and training program to turn women into successful retail entrepreneurs
 - The scheme will select 50 women (ages 18–35) through an online process and provide comprehensive training in key business skills: retail store operations, digital tools (for payments/inventory), financial literacy, and business development
- 165.** SVAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas) in Mizoram:
 - on April 24, 2023 (National Panchayati Raj Day), Mizoram began handing out titles under SVAMITVA
 - It was the first NE state to distribute property ownership cards to villagers
- 166.** PM MUDRA Yojana:
 - In FY 2023–24 alone, 6.68 crore loans were sanctioned under MUDRA, totaling about ₹5.4 lakh crore (₹5.4 trillion) – the highest annual amount since the scheme’s inception in 2015
 - Tarun Plus: To facilitate larger credit for growing enterprises, the government doubled the maximum loan cap under PMMY from ₹10 lakh to ₹20 lakh in Oct 2024
 - Under Tarun Plus, eligible borrowers can get up to ₹20 lakh without collateral, with credit guaranteed by CGFMU as before.
- 167.** Beti Bachao Beti Padhao (BBBP) – 10 Years Achievements & Commemoration:
 - January 22, 2025 marked the 10th anniversary of the Beti Bachao Beti Padhao campaign, which was launched in 2015 to combat India’s declining child sex ratio and promote girls’ education.
 - The national Sex Ratio at Birth rose from 918 girls per 1000 boys (2014–15) to 930 (2023–24)
 - the gross enrollment ratio of girls in secondary school increased from 75.5% to 78% between 2014–15 and 2023–24
- 168.** Sukanya Samriddhi Yojana (SSY) – 10 Years of Investment Trends & Policy Updates:
 - Launched on 22 January 2015 under BBBP, Sukanya Samriddhi Yojana (SSY) has completed a decade as a popular small-savings scheme for the girl child.

- As of Nov 2024, over 4.1 crore SSY accounts have been opened nationwide
- the SSY rate was hiked to 8.2% per annum (for the Jan–Mar 2024 quarter)
- The annual contribution limit remains ₹1.5 lakh (eligible for Section 80C tax deduction)
- One notable change over the years was reducing the minimum deposit requirement from ₹1,000 to ₹250 per year
- An SSY account matures 21 years after opening (or upon the girl's marriage after age 18)
- Partial withdrawals up to 50% of the balance are allowed once the girl turns 18, typically for higher education.
- 169. Svamitva (Survey of Villages and Mapping with Improved Technology in Village Areas) – Nationwide Progress & State Coverage**
 - launched on April 24, 2020
 - It aims to map inhabited rural lands (Abadi areas) using drones and provide villagers with property cards (legal title deeds).
 - As of January 2025, 31 States/UTs have on-boarded SVAMITVA
 - As of January 2025, In total, about 3.46 lakh villages have been demarcated for the survey; drone flying has been completed in 3.17 lakh villages – an impressive 92% coverage
- 170. Credit Guarantee Scheme for e-NWR Pledge Financing (CGS-NPF) – Scaling up Warehouse Receipt Loans**
 - In December 2024, the government launched a new Credit Guarantee Scheme for e-NWR Based Pledge Financing (CGS-NPF) to encourage banks to lend more against farmers' stored produce
 - This scheme provides a ₹1,000 crore guarantee corpus to back loans given to farmers (and traders/FPOs) against electronic Negotiable Warehouse Receipts (e-NWRs) issued by WDRA-accredited warehouses
- 171. Mukhyamantri Mahila Samman Yojana (Delhi) – Monthly Support for Women:**
 - The Mukhyamantri Mahila Samman Yojana (MMSY) is a new scheme announced by the Delhi government in 2024 to provide direct financial assistance to women.
 - It promises a ₹1,000 monthly stipend to every adult woman resident of Delhi (age ≥18) who is a registered voter
 - The scheme, unveiled by (then Delhi FM) Atishi Marlena in the Delhi Budget 2024–25, has a budget outlay of ₹2,000 crore and was positioned as a major women's welfare initiative ahead of the 2025 Delhi Assembly elections
- 172. One District One Product (ODOP) – Product Mapping & Global Promotion:**
 - India's One District One Product (ODOP) initiative – which identifies and promotes a signature product from each of the country's districts – has scaled up significantly in the last couple of years.
- 173. Official data released at February-end showed that economic growth accelerated in the October–December 2024 quarter. Real GDP grew by 6.2% in Q3 FY2024–25, up from 5.4% (revised 5.6%) in the previous quarter**
- 174. Effective from 12th Feb 2025 small finance banks (SFBs) were officially allowed to offer pre-approved credit lines via UPI, expanding on the earlier roll-out by larger commercial banks**
- 175. On 7 Feb 2025, the RBI cut the repo rate by 25 basis points to 6.25%**
 - **This was the first repo reduction since May 2020** (when rates were slashed during the pandemic) **and came after eleven consecutive hold decisions**
 - The cut was unanimously decided by the MPC and was announced by newly appointed Governor Sanjay Malhotra at his debut policy meeting
- 176. The RBI cited a durable slowing of inflation – with headline CPI nearing the 4% target – and concerns about growth momentum fading as key reasons for easing**
- 177. Budget announced measures to encourage credit flow to MSMEs and agriculture, including an expansion of the Credit Guarantee Scheme for MSMEs with an additional ₹9,000 crore corpus, aimed at enabling ₹2 lakh crore of collateral-free lending.**
- 178. Disinvestment target was pegged at a modest ~₹50,000 crore;** notably, the strategic sale of IDBI Bank was listed as a priority, with the transaction expected to conclude in FY25.
- 179. The RBI's December Financial Stability Report affirmed that India's financial system remains resilient and well-capitalized.**
- 180. Bank asset quality improved further in H1 FY25, with the overall GNPA ratio at only ~3.4% (1.2% for retail loans) and capital ratios at comfortable levels.**
- 181. The Union government approved construction of the Arunachal Frontier Highway, a massive border infrastructure project. With an estimated cost of Rs. 42,000 crore, it's the highest-ever allocation for a single project by the Centre**
- 182. Indravati National Park in Bijapur district, Chhattisgarh**
- 183. Gir National Park, Gir Sanctuary, Paniya and Mitiyala Sanctuaries : Gujarat**
- 184. Maharashtra received ₹1.39 lakh crore in foreign direct investment in the first 9 months of FY 2024–25, the highest annual FDI inflow in a decade**
- 182. The Rajasthan government presented its first “Green Budget” for 2025–26, with special emphasis on climate change adaptation, forests, environment, and biodiversity**
- 183. Cyclone Dana hits Odisha & Bengal**



184. Cyclone Fengal in Tamil Nadu

185. The Assam government announced a statewide ban on serving or consuming beef in public places – including restaurants, hotels, and community events – effective Dec 4, 2024

186. Uttarakhand became the first Indian state to enforce a Uniform Civil Code (UCC), as the new law came into effect on Jan 27, 2025

187. Champai Soren was sworn in as the new Chief Minister of Jharkhand

188. On February 7, 2025, in new Governor Sanjay Malhotra's first policy review, RBI cut the repo rate by 25 bps to 6.25% – the first cut in nearly 5 years – citing easing inflation, while keeping a neutral stance

189. RBI Governor Shaktikanta Das completed his term on Dec 10, 2024. The government appointed Sanjay Malhotra (former Revenue Secretary) as the 26th RBI Governor for a 3-year term from Dec 11, 2024,

190. In August 2024, Challa Sreenivasulu Setty assumed charge as SBI's Chairman, succeeding Dinesh Khara (who retired on Aug 28, 2024)

191. In Q3 FY2024-25 (Oct–Dec 2024), SBI posted an even sharper 83–84% YoY jump in net profit to about ₹16,891 crore

192. Securities and Exchange Board of India (SEBI) introduced a "Past Returns and Risk Verification Agency (PaRRVA)" framework – essentially requiring any advertised claims like "best returns" or "top performer" to be verified by an authorized credit rating agency, with a stock exchange acting as data center

193. LIC Performance improved in Q3 FY2024-25 (Oct–Dec 2024) – standalone profit jumped ~17% YoY to ₹11,056 crore

194. LIC and the Government of India are divesting a combined 60.72% stake in IDBI Bank as part of its privatisation. (LIC holds ~30.24% and the government 30.48% in IDBI)

195. IRDAI formed a 7-member committee chaired by ex-SBI Chief Dinesh Khara to suggest implementation frameworks for the Insurance Act amendments

196. IRDAI issued a significant directive capping health insurance premium hikes for the elderly. Insurers cannot raise premiums for senior citizens by over 10% per year without prior regulatory nod

197. NPCI extended the deadline for enforcing the 30% market-share cap on third-party UPI apps by two more years to Dec 2026

198. On Jan 1, 2025, NITI Aayog marked a decade since its formation (it replaced the Planning Commission on Jan 1, 2015)

199. According to "Fiscal Health Index 2025" released by NITI Aayog, Odisha topped the ranking of 18 major states with a composite score of 67.8, followed by Chhattisgarh and Goa in 2nd and 3rd places

200. 16th Finance Commission chairman Arvind Panagariya

Key Appointments:

1. Tuhin Kanta Pandey, Chairperson, Securities and Exchange Board of India (SEBI)

2. V. Anantha Nageswaran, Chief Economic Adviser, Government of India

3. Shaktikanta Das, Principal Secretary-2 to the Prime Minister of India, Prime Minister's Office (PMO)

4. Gyanesh Kumar, Chief Election Commissioner of India, Election Commission of India

5. Binod Kumar, Managing Director & CEO, Indian Bank

6. Ashok Chandra, Managing Director & CEO, Punjab National Bank (PNB)

7. Sanjay Malhotra, Governor, Reserve Bank of India (RBI)

8. Lalduhoma, Chief Minister, Mizoram

9. A. Revanth Reddy, Chief Minister, Telangana

10. K. Sanjay Murthy, Comptroller and Auditor General of India (CAG), Government of India

11. Justice Sanjiv Khanna, 51st Chief Justice of India, Supreme Court of India

12. Air Chief Marshal Amar Preet Singh, Chief of the Air Staff, Indian Air Force

13. Dr. Ajit Ratnakar Joshi, Executive Director, RBI

14. Amitava Mukherjee, CMD of NMDC

15. Ajay Bhadoo, CEO of Government e-Marketplace (GeM)

16. Vikas Kaushal, Chairman & MD of HPCL



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