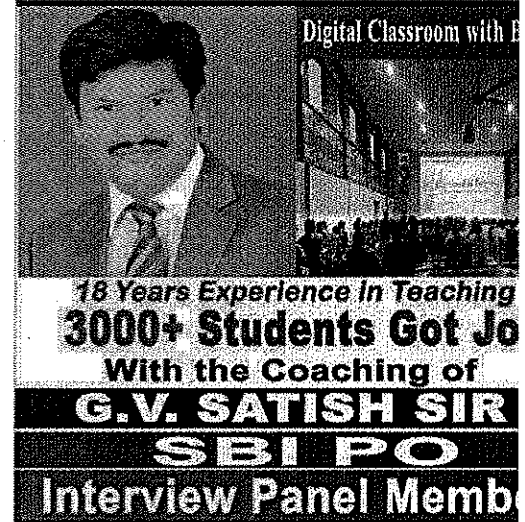
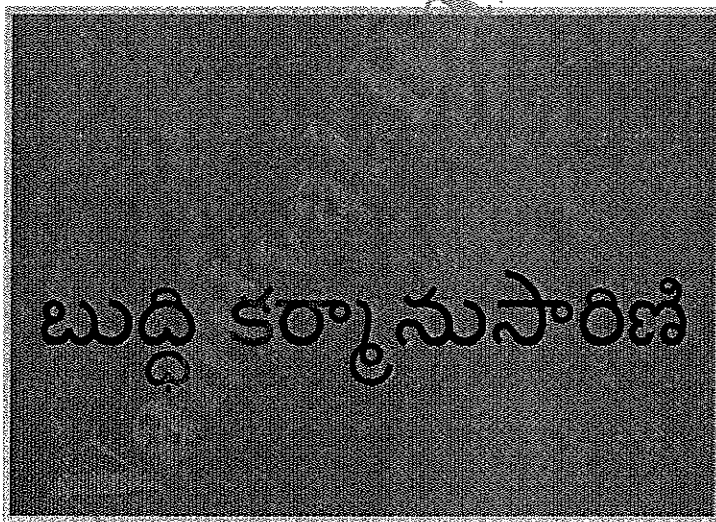




## IDBI Junior Assistant Manager (JAM) Important Current Affairs Exam to be held on 08 June 2025

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IDBI JAM 2025 NBCC Current Affairs




# NANDYAL BANKING COACHING CENTER

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## 1. Obituaries

- Celebrated cartoonist Harish Chandra Shukla, known by his pen name "Kaak", died.  
→ He is from Gaziabad, Uttar Pradesh.
- Latika Katt – Renowned sculptor; expert in stone, metal casting, bronze.
- Ramakanta Rath – Modernist Odia poet passed away.

## 2. RBI & Digital Payments

- The Reserve Bank of India (RBI) formed a committee to examine the establishment of a Digital Payments Intelligence Platform (DPIP).  
→ The committee is chaired by A.P. Hota, the former MD & CEO of NPCI.
- UPI 123Pay transaction limit was increased from ₹5,000 to ₹10,000, effective January 1, 2025.
- RBI's Financial Stability Report (Dec 2024):
  - India's GDP growth projection for FY25: 6.6%.
  - Scheduled Commercial Banks (SCBs) show improved asset quality.
  - Gross NPA (GNPA) ratio: 12-year low of 2.6%.
- RBI's MPC (Monetary Policy Committee) decision for 2025:
  - Repo rate set at 6.25%, a 25 basis point cut.
- RBI introduced Sovereign Green Bonds:
  - Purpose: Funding renewable energy projects aligned with India's Net-Zero 2070 target.
- Sovereign Gold Bond (SGB) 2016-17 Series IV:
  - Redemption price set at ₹8,624 per unit.
  - Matures on March 17, 2025.
- RBI to infuse ₹1.5 lakh crore into the banking sector to address liquidity deficit.
- RBI Directives on Transaction Calls:
  - Use of 1600xx series for customer transaction-related calls.
  - 140xx series reserved for marketing communications.
  - Compliance deadline: March 31, 2025.
- RBI mandates banks to ensure ₹100 and ₹200 notes are dispensed regularly via ATMs:
  - By September 30, 2025: 75% of ATMs must comply.
  - By March 31, 2026: 90% compliance.
- RBI formed Standing External Advisory Committee (SEAC):
  - Chairman: Former Deputy Governor Mahesh Kumar Jain.
  - Purpose: Evaluate applications for Universal Banks and Small Finance Banks.
- RBI's UDGAM Portal:
  - Tracks unclaimed deposits across 30+ banks.
  - Value: Over ₹45,000 crore transferred to DEA fund (FY20-FY25).
- RBI revised ATM charges:
  - Interchange fee (bank-to-bank):
    - Financial: ₹19 (from ₹17)
    - Non-financial: ₹7 (from ₹6)
  - Customer charges beyond free usage: ₹23 per transaction (up from ₹21)
- Total ATMs in India (Jan 2025): 2.57 lakh  
→ White-label ATMs: 36,000



### 3. NPCI & UPI Updates

- UPI accounts for 83% of total digital payment volume by end of 2024, up from 34% in 2019.
- January 2025 witnessed highest-ever UPI volume:
  - 16.99 billion transactions worth ₹23.48 lakh crore.
- March 2025 UPI Transactions:
  - 18.3 billion transactions, worth ₹24.77 lakh crore.
- UPI Platforms' Market Share (Dec 2024):
  - PhonePe, Google Pay, Paytm: Collectively account for 93% of UPI volume.
- International UPI:
  - NPCI International partnered with Magnati (UAE) and HitPay (Singapore) for UPI acceptance abroad.
- Special Instructions by NPCI:
  - UPI Transaction IDs containing special characters (e.g., @, #, ) will be rejected.

### 4. Interest Rates & Small Savings Schemes

#### Interest Rates (Effective January 1 – March 31, 2025):

- National Savings Certificate (NSC): 7.7% per annum, compounded annually
- Public Provident Fund (PPF): 7.1% per annum
- Senior Citizen Savings Scheme (SCSS): 8.2% per annum
- Kisan Vikas Patra (KVP): 7.5% per annum  
→ Maturity period: 115 months

#### NSC (National Savings Certificate) Features:

- Interest Rate: 7.7%, compounded annually (unchanged for 4 quarters)
- Maturity Period: 5 years
- Minimum Investment: ₹1,000
- No Maximum Limit
- Tax Benefit: Eligible under Section 80C, up to ₹1.5 lakh/year

### 5. NABARD & Agricultural Finance

- NABARD Agricultural Credit Projection (FY 2024–25):  
→ ₹27–28 lakh crore, a significant increase over previous years
- Chairman of NABARD: Shaji KV
- All India Rural Financial Inclusion Survey (NAFIS) 2021–22:  
→ Average monthly income of rural households rose 57.6% in 5 years  
→ From ₹8,059 in 2016–17 to ₹12,698 in 2021–22

### 6. Government Schemes

#### 1. Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather-Based Crop Insurance Scheme (RWBCIS):

- Extended until FY 2025–26
- Total Outlay (2021–2026): ₹69,515.71 crore
- Technology Infusion Fund: ₹824.77 crore approved under FIAT
- Total Claims Paid Since Launch (2016): ₹1.65 lakh crore

#### 2. Startup India Seed Fund Scheme (SISFS):

- Launched: April 19, 2021
- Implemented by: DPIIT



- Corpus : Initially ₹945 crore
- Extended to include : Agritech startups
- Additional funding : ₹500 crore

### 3. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY):

- Delhi became 35th State/UT to adopt AB-PMJAY
- West Bengal is the only state not implementing it
- Coverage: ₹5 lakh per family per year
- AB Vay Vandana Yojana (AVVY):
  - Combined coverage of ₹10 lakh/year for citizens aged 70+ in Delhi
  - ₹5 lakh: Central AB-PMJAY + ₹5 lakh: Delhi Government

### 4. Ayushman Bharat Digital Mission (ABDM):

- Launched: September 2021
- Goal: Provide a 14-digit unique Health ID to every citizen
- Registrations as of January 2025: Over 30 crore
- Target by 2026: 50 crore registrations

### 5. PM Surya Ghar: Muft Bijli Yojana (PMSGMBY):

- Launched: February 13, 2024 by PM Narendra Modi
- Goal: Free electricity to 1 crore households via rooftop solar systems
- Total Outlay: ₹75,021 crore
- Installations by March 10, 2025: 10.09 lakh
- Financial Support:
  - Collateral-free loans up to ₹2 lakh at 6.75% interest
  - 3 kW system cost: ₹15,000 → potential earnings up to ₹15 lakh in 25 years
- Notable 100% government rooftop solar achievers:
  - Chandigarh
  - Daman & Diu

## 7. GDP, Growth Forecasts & Economic Reports

### 7.1 GDP Performance (Recent Quarters)

- July–September 2024 Quarter GDP Growth: 5.4%
- October–December 2024 (Q3 FY25): 6.2%, up from 5.6% in Q2
- IMF Projection for India:
  - FY25: 6.5%
  - India remains the fastest-growing major economy
- First Advance Estimate by NSO:
  - FY25 GDP growth: 6.4% (vs. 8.2% in FY24)
- Ministry of Finance (DEA):
  - FY25 GDP Forecast: 6.5%
- World Bank Forecast:
  - FY25 & FY26: 6.7% each
- FICCI Forecast:
  - FY25 GDP: 6.4%
  - CPI Inflation: 4.8%
- Barclays:
  - Revised India's FY25 GDP forecast to 6.2% (from 6.5%)
- OECD Forecasts:
  - India's FY25 GDP: 6.4%
  - Global GDP (2025): 3.1%

## 8. Key Appointments (National & International)

### Indian Government & Judiciary

- Vikram Misri – Foreign Secretary of India
- Amir Khan Muttaqi – Foreign Minister of Afghanistan
- Bhuvnesh Kumar – CEO of UIDAI
- Faiz Ahmed Kidwai – DG, Directorate General of Civil Aviation (DGCA)
- Harpreet Singh Brar – Appointed Permanent Judge, Punjab & Haryana HC
- Justice Krishnan Vinod Chandran – Appointed to Supreme Court  
 → SC Strength: 33 judges (1 short of full capacity)
- Dr. Ajay Kumar – Appointed Chairman, UPSC, succeeds Preeti Sudan
- Poonam Gupta – Appointed Deputy Governor, RBI, succeeds Michael Patra  
 → 4th woman to hold this post (after K.J. Udeshi, Shyamala Gopinath, Usha Thorat)
- Sanjay Joshi – CMD, Oriental Insurance Company Limited (OICL)
- Nidhi Tewari – Private Secretary to PM Modi
- Ajay Seth – Appointed Finance Secretary, replacing Tuhin Kanta Pandey
- C.S. Setty (SBI) – Chairman, Indian Banks' Association (IBA)

### International Appointments

- Mark Carney – Appointed Prime Minister of Canada, replacing Justin Trudeau
- Cardinal Robert Francis Prevost – Elected Pope Leo XIV  
 → 267th Pope, 1st American-born Pope, also a Peruvian citizen
- Kirsty Coventry – 10th President of IOC (International Olympic Committee)  
 → First Woman, First African, Youngest since founder Pierre de Coubertin
- Stuart Richard Young – Sworn in as 8th Prime Minister of Trinidad & Tobago
- Micheál Martin – Re-elected Taoiseach (PM of Ireland)
- Netumbo Nandi-Ndaitwah – Elected President of Namibia  
 → First woman president of the country
- Ahmad al Sharaa – Named Interim President of Syria
- Bart Albert Liliane De Wever – Became Prime Minister of Belgium

## 9. Climate, Environment & Global Rankings

### Climate & Sustainability

- India ranked 8th in the Global Climate Resilience Index 2025, up from 13th in 2024
- India ranked 10th in the Climate Change Performance Index (CCPI) 2025
- IMD: 2024 was India's warmest year since 1901  
 → Annual mean land surface temperature was 0.65°C above normal
- SEBI implemented stricter ESG norms for listed companies  
 → Effective from April 2025
- UNESCO:
  - Khajuraho Temples recognized under Sustainable Heritage Tourism category
- India's Net Zero Target: 2070
  - Supported by initiatives like Green Bonds, Sovereign Solar Mission, and PM Surya Ghar

### International Rankings

- Henley Passport Index 2025:
  - India's Rank: 85 (from 80 in 2024)
  - Visa-free/arrival access: 57 countries
  - Top 3: Singapore, Japan, Finland
- World Happiness Report 2025:





- India ranked 118th (up from 126 in 2024)
- Top 5: Finland, Denmark, Iceland, Sweden, Netherlands
- World Press Freedom Index 2025:
  - India ranked 151st (up from 159)
  - Published by Reporters Without Borders (RSF)
- UNDP Human Development Index 2023:
  - India ranked 130th (up from 133)
  - HDI Value: 0.685
- Gender Development Index Rank (2023): India ranked 102nd

## 10. Digital India Initiatives & Portals

### Major Government Portals & Platforms

- **UDGAM Portal (RBI):**
  - Platform to search unclaimed deposits from 30+ banks.
  - Over ₹45,000 crore worth deposits already transferred to the DEA Fund.
- **PRAVAHA (RBI):**
  - A digital portal for tracking license and regulatory applications.
  - Mandatory for applications from May 1, 2025 onward.
- **MITRA (SEBI):**
  - Mutual Fund Investment Tracing and Retrieval Assistant.
  - Helps recover unclaimed/inactive mutual fund folios.
- **BHIM Vega:**
  - Comes with India's first Turbo UPI Plugin.
  - NPCI set up NPCI BHIM Services Ltd to support Vega.
- **e-SAKSHI (MoSPI):**
  - Tracks fund flow under MPLADS scheme.
  - Ensures compliance with SC/ST spending mandates.
- **SwaRail App (Indian Railways):**
  - Unified super app offering:
    - Ticket bookings (reserved & unreserved)
    - Parcel inquiry
    - PNR/live status
    - Complaint resolution (via Rail Madad)
- **BHARATPOL Portal (CBI):**
  - Manages INTERPOL requests for Indian law enforcement agencies.
- **AI-powered Aadhaar Voice Chatbot:**
  - Developed by UIDAI + Sarvam AI.
  - Initially supports 10 Indian languages.
  - Functions: Authentication support, fraud detection.

### Private Sector Digital Innovations

- **Paytm Solar Soundbox:**
  - Notifies merchants of payments via solar-powered audio device.
- **Jio Finance Loan-Against-Securities:**
  - Offers up to ₹1 crore digital loan against stocks/Mutual Funds.
- **Razorpay's Turbo UPI Plugin:**
  - Enables UPI inside apps using in-app flow.
- **Finvasia-YES Bank Jumpp App:**
  - India's first AI-driven financial super app.
- **Muthoot Microfin:**
  - Won 2 Gold SKOCH Awards 2025 for digital insurance & inclusion.





## 11. Welfare & Flagship Schemes

### PM Kisan Maandhan Yojana (PMKMY):

- Monthly pension of ₹3,000 for farmers post age 60.

### PM Suraksha Bima Yojana / PM Jeevan Jyoti Bima Yojana:

- PMJJBY: ₹2 lakh life insurance
- PMSBY: ₹2 lakh accident cover

### PM Jan Dhan Yojana:

- Over 50 crore accounts opened as of 2025.
- Foundation for DBT, subsidy and insurance inclusion.

### Swachh Bharat Mission (SBM):

- 5.64 lakh villages declared ODF Plus as of March 2025.

### Jal Jeevan Mission:

- Extended till 2028
- Budget allocation: ₹67,000 crore

### PM Poshan Scheme:

- Material cost/child/day (w.e.f May 1, 2025):
  - Primary: ₹6.78
  - Upper primary: ₹10.17
  - Based on CPI-RL (1986-87 base)

### PM-WANI Scheme:

- Target: 50 lakh Wi-Fi hotspots by 2020 and 1 crore by 2022
- Deployed: Only 2.07 lakh as of July 2024

## 12. Awards & Recognitions (National & International)

### Padma Vibhushan 2025 Highlights:

- D. Nageshwar Reddy – Medicine, Telangana
- Justice J.S. Khehar – Public Affairs, Chandigarh
- Osamu Suzuki (Posthumous) – Trade & Industry, Japan
- Kumudini Lakhia – Art, Gujarat
- Lakshminarayana Subramaniam – Art, Karnataka

### Jnanpith Award 2024:

- Vinod Kumar Shukla (Hindi)
  - First recipient from Chhattisgarh
  - 12th Hindi author to receive the honour

### 67th Grammy Awards 2025:

- Chandrika Tandon (Indian-American)
  - Best New Age Album for "Triveni"

### Books & Authors

- "Wild Fictions" – Amitav Ghosh
- "Capital" – Rana Dasgupta
- "Our Living Constitution" – Shashi Tharoor
- "Living with Birds" – Asad Rahmani

### UNESCO Recognitions

- Bhagavad Gita & Natyashastra Manuscripts added to UNESCO Memory of the World Register
- Khajuraho Temples listed under Sustainable Heritage Tourism Sites



## 13. Defence – Missiles, Exercises, Procurement

### Key Missile & Defence Systems

- **Bhargavastra Micro-Missile System:**
  - Tested successfully by India to counter swarm drone threats.
- **S400 'Sudarshan Chakra' (IAF deployment):**
  - Range: 600 km
  - Tracks 300 targets, intercepts 36 simultaneously
  - Mach 14 speed, operational from 3 squadrons (5 planned by 2026)
- **Akash Missile System:**
  - Indigenous, 30 km range
- **Barak 8 MRSAM:**
  - India-Israel joint system, 70 km range
- **DRDO's "Gaurav":**
  - 1,000 kg class long-range glide bomb tested successfully
- **Astra BVRAAM:**
  - Test-fired from LCA Tejas Mk1, off Odisha coast
  - Developed by ADA, under DRDO

### Naval Developments & Exercises

- **INS Vagir:**
  - 5th Scorpene-class submarine, commissioned into Indian Navy
- **INS Jalashwa:**
  - Hosted opening of Tiger TRIUMPH 2025 (India-US amphibious drill)
- **VARUNA 2025 (India-France):**
  - Featured INS Vikrant & Charles de Gaulle, Arabian Sea
- **INDRA 2025 (India-Russia):**
  - Held off Chennai coast
- **Exercise La Pérouse:**
  - INS Mumbai participated in multinational drill in Eastern Indian Ocean

### Army & Tri-Services Drills

- **Prachand Prahaar:**
  - Tri-service integrated drill in Arunachal Pradesh, March 2025
- **Exercise Aakraman:**
  - Major IAF combat exercise in response to cross-border attacks
- **Samudra Pradakshina:**
  - First all-women tri-services circumnavigation exercise
- **Yudh Kaushal:**
  - Joint Army-IAF drill in Meghalaya
- **Operation Sindoor:**
  - Indian strikes post-Pahalgam attack
  - Triggered Pakistani retaliation: Operation Bunyan Marsus
- **Exercise Devil Strike:**
  - Held along Northern Borders, Indian Army & IAF

### Procurement & Defence Deals

- **Rafale-Marine Deal:**
  - ₹63,000 crore for 26 Rafale jets for Navy
- **Medium-Range Surface-to-Air Missiles (MRSAM):**
  - ₹2,960 crore deal with Bharat Dynamics Ltd for Indian Navy
- **India-France Joint Manufacturing:**
  - BEL & Safran Electronics to build HAMMER missile in India



- India's Defence Exports (FY25):  
→ ₹23,622 crore, up 12.04% YoY
- India-Philippines BrahMos Deal:  
→ Second batch of BrahMos anti-ship missiles delivered
- India's Goal:  
→ ₹3 lakh crore domestic defence production by 2029  
→ ₹50,000 crore defence exports by 2029

## 14. Sports – Wins, Awards, Retirements

### Major Team Titles (2025)

- India won ICC Champions Trophy 2025, defeating New Zealand in the final (Dubai)
- Mumbai Indians Women:  
→ Won 2nd WPL title, defeating Delhi Capitals
- India Masters (Sachin Tendulkar):  
→ Won IML 2025 T20, beating West Indies Masters
- Indian Women's Kabaddi Team:  
→ Won 6th Asian Championship, beat Iran
- FC Goa:  
→ Won Kalinga Super Cup 2025
- Hockey Jharkhand:  
→ Won 15th Senior Women's National Championship 2025, beat Haryana 4-3

### Individual Achievements

- Manu Bhaker:  
→ BBC Indian Sportswoman of the Year 2024
- Avani Lekhara:  
→ BBC Indian Para Sportswoman of the Year 2024
- Sheetal Devi:  
→ BBC Emerging Athlete of the Year
- Mithali Raj:  
→ BBC Lifetime Achievement Award
- Jasprit Bumrah:  
→ ICC Men's Cricketer of the Year  
→ Wisden's Leading Men's Cricketer
- Smriti Mandhana:  
→ ICC Women's ODI Cricketer of the Year
- Anahat Singh:  
→ Won Indian Open 2025 PSA Copper Squash
- Jakub Mensik:  
→ Defeated Novak Djokovic to win Miami Open 2025 (Men's Singles)
- Casper Ruud:  
→ Won Madrid Open 2025 (Men's)  
→ Aryna Sabalenka: Won Women's Title, beating Coco Gauff
- Manisha Bhanwala:  
→ Only Indian to win Gold in Asian Wrestling Championships 2025

### Retirements

- Rohit Sharma & Virat Kohli:  
→ Retired from Test cricket
- Achantha Sharath Kamal:  
→ Retired from table tennis  
→ Winner of Arjuna, Padma Shri, Khel Ratna



- Vandana Katariya:  
→ Retired after 320 international hockey matches

## 15. Rankings, Reports & International Summits

### Key Global Rankings (India-specific)

- Henley Passport Index 2025:  
→ India Rank: 85 (↓ from 80 in 2024)  
→ Visa-free/arrival access: 57 countries  
→ Top 3: Singapore, Japan, Finland
- World Happiness Report 2025:  
→ India Rank: 118 (↑ from 126)  
→ Top 5: Finland, Denmark, Iceland, Sweden, Netherlands
- World Press Freedom Index 2025:  
→ India Rank: 151 (↑ from 159 in 2024)  
→ Published by Reporters Without Borders (RSF)
- UNDP Human Development Index 2023:  
→ India Rank: 130 (↑ from 133)  
→ HDI Score: 0.685  
→ Gender Development Index: 102 (↑ from 108)
- Climate Change Performance Index (CCPI) 2025:  
→ India Rank: 10th
- Global Climate Resilience Index 2025:  
→ India Rank: 8th (↑ from 13th)
- Global Firepower Index 2025:  
→ India Rank: 4th  
→ After US, Russia, China
- Brand Finance FutureBrand Index 2024:  
→ Reliance Industries: Global Rank 2, behind Samsung

### Major Economic Reports

- SBI ERD Report:  
→ India's population in 2024: Estimated 138–142 crore  
→ Estimated Q4 FY25 GDP growth: 7.6%
- World Bank Poverty & Equity Brief 2024:  
→ Extreme poverty in India fell from 16.2% (2011–12) to 2.3% (2022–23)  
→ 171 million lifted out of poverty
- NSSO Consumption Survey (2023–24):  
→ Rural MPCE: ₹4,122  
→ Urban MPCE: ₹6,996
- PLFS (Oct–Dec 2024):  
→ Urban Labour Force Participation Rate: 50.4%

### Key Summits & Conferences (2024–2025)

- WAVES 2025 (Mumbai)  
→ Theme: "Connecting Creators, Connecting Countries"  
→ Goal: Unlock \$50 Bn Orange Economy by 2029  
→ Inaugurated by PM Modi at Jio World Centre
- World Bank Land Conference 2025 (Washington D.C.)  
→ Theme: "Securing Land Tenure and Access for Climate Action"  
→ India Role: Country Champion, led by Vivek Bhargava



- **NXT25 Summit 2025**
  - Held in Mumbai, UK-supported
  - Focus: India's tech & economic trajectory
- **12th Global Space Exploration Conference (GLEX 2025)**
  - Location: New Delhi
  - Theme: "Reaching New Worlds: A Space Exploration Renaissance"
- **World Economic Forum 2025 (Davos)**
  - Theme: "Collaboration for the Intelligent Age"
- **BIMSTEC Summit 2025 (Bangkok)**
  - India proposed UPI integration across BIMSTEC
  - Adoption of **Bangkok Vision 2030**
- **Pravasi Bharatiya Divas 2025**
  - Location: Odisha
  - Chief Guest: **Christine Kangaloo**, President of Trinidad & Tobago
  - Theme: "Diaspora's Contribution to a Viksit Bharat"
- **Grameen Bharat Mahotsav (Jan 2025)**
  - Theme: "Building a Resilient Rural India for a Viksit Bharat"

## 16: State Government Initiatives & Schemes

### Odisha

- ₹20,000 monthly pension to Emergency-era detainees
- **Pravasi Bharatiya Divas** held in Bhubaneswar
- **Odisha Warriors**: Won 1st Women's Hockey India League
- ₹6,811 crore **MRSAM** deal with Bharat Dynamics Ltd

### Andhra Pradesh

- **Ratha Saptami** declared State Festival
- **CreatorLand**: India's 1st Transmedia City signed
- **Swarnandhra Vision 2047 – P4** model launched for Zero Poverty

### Assam

- **Dibrugarh** declared as **Second Capital** (Dispur remains existing capital)
- Assam's "Gharchola" received **GI Tag**

### Tamil Nadu

- Announced ₹1 million prize for decoding **Indus Valley script**
- New **GI tags**: **Kumbakonam vetrilai**, **Thovalai maanikka maalai**

### Nagaland

- **Nagaland Forest Management Project**: Won **SKOCH Award**

### Karnataka

- Launched **Digital Detox Initiative** for students
- Introduced **Koosina Mane** (daycare centers for **MGNREGS** women)

### Kerala

- Launched **nPROUD**: India's 1st **drug disposal program**
- **Jyothi Scheme** for children of migrant workers
- Won **Best Marine State Award** (World Fisheries Day)

### Delhi

- First **fully solar-powered legislative assembly**
- Launched **AVVY**: ₹10 lakh annual health insurance for citizens aged 70+



## 17: Culture, GI Tags, Festivals & Miscellaneous

### GI (Geographical Indication) Tags Granted in 2025

- Kumbakonam Vetrilai – Tamil Nadu
- Thovalai Maanikka Maalai – Tamil Nadu
- Banarasi Tabla, Bharwan Mirch – Uttar Pradesh
- Amalsad Chikoo – Gujarat
- Ryndia Silk – Meghalaya
- Gharchola – Assam

As of 2025:

- Uttar Pradesh: Highest number of GI-certified products (79)
- Tamil Nadu: Second-highest (69)

### UNESCO Recognitions

- Khajuraho Temples: Listed under Sustainable Heritage Tourism Sites
- Bhagavad Gita and Natyashastra manuscripts: Added to UNESCO's Memory of the World Register

### Important Cultural Observances

- Guru Gobind Singh Jayanti (10th Sikh Guru): 6th Jan 2025
- World Sparrow Day: March 20, 2025  
→ Theme: "A Tribute to Nature's Tiny Messengers"
- International Day of Clean Energy: January 26
- International Holocaust Remembrance Day: January 27

### Books & Literary Awards

- Jnanpith Award 2024:  
→ Vinod Kumar Shukla, eminent Hindi writer from Chhattisgarh  
→ 12th Hindi author to win
- Booker Prize 2024:  
→ "Orbital" by Samantha Harvey (UK)
- Fred Darrington Sand Master Award:  
→ Sudarsan Pattnaik (India)
- Windham-Campbell Prize 2025 (Non-fiction):  
→ Rana Dasgupta – "Capital: A Portrait of Twenty-First-Century Delhi"
- Gates-Cambridge Impact Prize 2025:  
→ Prof. Urbasi Sinha (Raman Research Institute, Bengaluru)
- Laapataa Ladies (Kiran Rao):  
→ Nominated for Japan Academy Film Prize

### Notable Art & Cinema Recognition

- Rakesh Roshan:  
→ Awarded Outstanding Achievement in Indian Cinema at IIFA 2025
- Payal Kapadia:  
→ Received French Officer of the Order of Arts & Letters
- Tarun Das:  
→ Singapore's Honorary Citizen Award
- Chandrika Tandon:  
→ Grammy for Best New Age Album



## 18. Agriculture, Environment, & Rural Economy

### Agriculture Schemes & Targets

- **PMFBY and RWBCIS:**
  - Extended till FY 2025–26
  - Outlay: ₹69,515.71 crore
  - Claims paid: ₹1.65 lakh crore
- **Rashtriya Krishi Vikas Yojana (RKVY) + Krishonnati Yojana:**
  - Total allocation: ₹1,01,321.61 crore
- **National Mission on Edible Oils – Oilseeds (NMEO):**
  - Outlay: ₹10,103 crore
- **Digital Agriculture Mission:**
  - Outlay: ₹2,817 crore
- **Kosi–Mechi Link Project (PMKSY-AIBP):**
  - Approved cost: ₹6,282.32 crore
  - Will benefit: Araria, Purnea, Kishanganj, Katihar (Bihar)
- **PM-KISAN:**
  - Total assistance disbursed since launch: ₹3.46 lakh crore

### Agricultural Science & Technology

- **Genome-edited rice varieties developed:**
  - DRR Dhan 100 Kamla (ICAR–IIRR Hyderabad)
  - Pusa DST Rice 1 (ICAR–IARI Delhi)
- **Biofortified Crop Varieties (2014–2024): 152**
- **Crop varieties developed (2014–2024): 2,900**

### Animal Husbandry & Fisheries

- **National Mission on Natural Farming (NMNF):**
  - Outlay till FY26: ₹2,481 crore
- **National Animal Disease Control Programme (NADCP):**
  - 99.71 crore vaccinations for FMD
- **Rashtriya Gokul Mission (RGM)**
  - Outlay: ₹3,400 crore (FY21–26)
- **Gosamrudhi Scheme – Kerala**
  - Insurance for dairy farmers

### Environment & Forests

- **Forest Cover (2023):**
  - 5% increase over 20 years – 71,534 kha
- **India's Snow Leopard Population: 709**
  - Ladakh share: 477 (68%)
  - Highest Density: Hemis National Park
- **India's Leopard Population Report (2025): 13,874**
  - Madhya Pradesh has the highest (3,907)
- **Delhi Assembly:**
  - First fully solar-powered legislature in India
- **Indore and Udaipur:**
  - Recognized as Wetland Cities under the Ramsar Convention





## 19. Banking, Insurance & Financial Institutions

### Public Sector Banks (PSBs)

- **FY25 Net Profit (All PSBs Combined): ₹1.78 lakh crore**
  - Growth: +26% YoY from ₹1.41 lakh crore (FY24)
  - SBI: ₹70,901 crore
  - Punjab National Bank: 102% increase
  - Punjab & Sind Bank: +71%
- **SBI Dividend (FY25): ₹15.90 per share – highest in 12 years**
- **SBI Innovation Hub:** Launched in partnership with APIX for financial innovation
- **SBI Patrons Scheme:** Fixed Deposit for super-senior citizens (80+)
  - Extra interest: 0.10%
- **SBI Asmita:**
  - Digital, collateral-free SME loan product for women entrepreneurs

### Private Banks & Digital Initiatives

- **ICICI Prudential Mutual Fund:** Holds 9.95% stake in Star Health
- **IDFC FIRST Bank:**
  - Launched "Ace" feature for DIY Mutual Fund investment
- **YES Bank:**
  - Initiated Frictionless Finance Accelerator Programme with RBIH
- **Canara Bank:**
  - Launched India's first digital balance confirmation certificate
- **Federal Bank:**
  - Launched "Prospera NR" savings account variant in Dubai
- **PNB & Saraswat Bank:**
  - Partnered for bancassurance (insurance distribution)

### Insurance Sector

- **LIC:**
  - Retains 3rd position globally in Brand Finance Insurance 100
  - Also launched:
    - Smart Pension Plan (Min. ₹1 lakh)
    - One Man Office (OMO) digital platform
- **SBI Life Insurance:**
  - Smart Future Star – child education-focused plan
  - Joint Venture: SBI + BNP Paribas Cardif
- **Star Health Insurance:**
  - Launched SheTARA women's health initiative
  - Opened first all-women Pink Branch in Anna Nagar, Chennai
- **PFRDA (Pension Fund Regulator):**
  - Launched Unified Pension Scheme (UPS)
  - Min. guaranteed pension: ₹10,000/month
- **IRDAI:**
  - Formed 7-member panel (Head: Dinesh Khara) to review Insurance Act, 1938
  - Capital requirement for Bima Sugam platform raised to ₹500 crore

### Markets & Capital

- **SEBI Initiatives:**
  - Launched iSPOT Portal: For handling technical glitches.
  - Rolled out "Mitra" platform for unclaimed mutual funds
  - Set up new rules for Zero Coupon Zero Principal (ZCZP) instruments:
    - Minimum investment reduced from ₹10,000 to ₹1,000



- Indian Banks in Top 25 Global List (Q4 2024):
  - HDFC Bank: Rank 13 (Market Cap: \$158.5B)
  - ICICI Bank: Rank 19 (\$105.7B)
  - SBI: Rank 24 (\$82.9B)
- City Union Bank (CUB):
  - Won IBA Technology Awards in 7 categories
  - Exclusive Banking Partner for Sunrisers Hyderabad (SRH)

## 20: Brand Ambassadors, Events & Economic Outlook

### Brand Ambassadors (2025)

Personality	Brand/Event
Ayushmann Khurrana	FICCI Frames, Fit India Icon
MS Dhoni	Eurogrip Tyres
Sonu Sood	Thailand Tourism
PV Sindhu	Better Nutrition, Anti-Tobacco
Kareena Kapoor Khan	UNICEF India
Shikhar Dhawan	MotoGP India
Salman Khan	Kho Kho World Cup 2024

### Other Cultural & Business Events

- PM Modi's Podcast Debut:
  - Featured in Zerodha co-founder Nikhil Kamath's show
- Bharat Tex 2025:
  - India's largest textile event, held at Bharat Mandapam, addressed by PM
- Kashi Tamil Sangamam 3.0:
  - Held in Varanasi, Theme: 4S (Shared culture & legacy)

### India's Trade & Economy

- India-US Trade:
  - Target: \$500 billion by 2030
  - 2023-24 Surplus: \$35.32 billion
- India's Total Exports (FY25):
  - \$824.9 billion, YoY growth: 6%
- GST Collection (April 2025):
  - ₹2.37 lakh crore – all-time high
- Corporate Social Responsibility (CSR):
  - CSR spend by listed companies: ₹17,967 crore (↑16%)
- India's Bioeconomy (2024):
  - Grew to \$165.7 billion from \$10 billion (2014)
  - Target of \$150 billion already surpassed



## 21: Fact Sheet — Key Targets, Deadlines, MCQ-Style Data

### National Targets by Year

Target	Year
Eliminate TB in India	2025
Achieve \$150 billion bioeconomy	2025
Ethanol blending in petrol at 20%	2025-26
Pulses self-sufficiency	2027
Lymphatic Filariasis & Leprosy elimination	2027
India as 3rd-largest consumer market	2026
\$2 trillion export target	2030
100 GW nuclear capacity	2047
India's space station operational	2035
Net-zero carbon Indian Railways	2030
5 million tonnes green hydrogen	2030
India's economy at \$30 trillion	2047
Net-zero emissions (India)	2070

### MCQ-Style Key Facts

1. Which country topped the World Happiness Report 2025?  
→ Finland
2. What is India's HDI Rank in 2023?  
→ 130
3. Who won the 67th Grammy for Best New Age Album?  
→ Chandrika Tandon
4. Which missile system was tested by India to counter swarm drones?  
→ Bhargavastra
5. Which 3 banks made it to top 25 global banks by market cap?  
→ HDFC Bank, ICICI Bank, SBI
6. Who is the first Indian to manufacture a high-tech solar-powered car?  
→ Bilal Ahmad Mir
7. Which cities were declared India's first Wetland Cities under Ramsar?  
→ Indore & Udaipur
8. Who was appointed IOC's first female president?  
→ Kirsty Coventry (Zimbabwe)
9. Who is India's new RBI Deputy Governor?  
→ Poonam Gupta
10. Which short film was nominated for Best Live Action Short at the Oscars 2025?  
→ "Anuja"



## Policy Deadlines & Implementation Timelines

Policy / Reform	Deadline
1600xx / 140xx Call Series Compliance (RBI)	March 31, 2025
75% of ATMs must dispense ₹100/₹200 notes	Sep 30, 2025
90% ATMs compliant with above	Mar 31, 2026
NBFC ARC net fund requirement: ₹300 crore	Mar 31, 2026
Public websites/apps shift to .bank.in	Oct 31, 2025
Revised "Schedule M" for pharma firms	Dec 31, 2025
All Mutual Fund folios KYC linking	March 2025

The Goats which are just writing online exams and watching you tube videos without attending Live Coaching Classes by Good Teachers

