



January 2024 16 to 31 Current Affairs

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1. G V Satish (NBCC Director) Sir's Top Picks

India's GDP Expected By	GDP Rate	GDP Rate for the FY
Department of Economic Affairs (Ministry of Finance)	6.5%	FY 2024–25
Reserve Bank of India (RBI)	6.6%	FY 2024–25
National Statistical Office (NSO) (1 st Advanced Estimates)	6.4%	FY 2024–25
Federation of Indian Chambers of Commerce and Industry (FICCI)	6.4%	FY 2024–25
World Bank	6.7%	Next two fiscal years (FY25 & FY26)
International Monetary Fund (IMF)	6.5%	FY 2026 & FY 2027
Barclays	6.2%	FY 2024–25
State Bank of India (SBI)	6.3%	FY 2024–25

- Shriram Finance Limited, headquartered in Chennai, introduced “Shriram Green Finance” as a separate vertical.
- Report by the Department of Economic Affairs (DEA), Ministry of Finance:
Indian economy projected at 6.5% growth in FY 2024–25 (slightly revised from 6.5–7%).
Q2 GDP Growth: Declined to 5.4% in the July–September quarter of FY25
- Ministry of Finance maintained existing interest rates on Small Savings Schemes (SSCs) for Q4 of FY 2024–25 (January 1–March 31, 2025).
PPF Rate: Public Provident Fund (PPF) remains at 7.1% since April–June 2020
4 Consecutive Quarters: This is the 4th straight quarter of FY25 with no changes to these rates
- Government Forms Expert Panel Headed by Ramesh Chand to Revise WPI Base Year to 2022–23
- RBI Released Financial Stability Report (December 2024)
Growth Projection: India's GDP is projected at 6.6% for FY 2024–25.
SCB Performance: Scheduled Commercial Banks (SCBs) show improved asset quality, with a Gross NPA (GNPA) ratio at a 12-year low of 2.6%.
- India's GDP Expected to Grow by 6.4% in FY25 (vs. 8.2% in FY24): First Advanced Estimates by NSO
Real GDP Growth: Projected at 6.4% in FY25, the lowest in four years, down from 8.2% in FY24 (Provisional Estimate).
- World Bank Approves USD 35 Million to Enhance Education in Meghalaya
- IDBI Bank Launches ‘Chiranjeevi – Super Senior Citizen FD’ for Depositors aged 80+ with enhanced interest rates
- PHD Chamber of Commerce and Industry (PHDCCI) forecasts India Set to Surpass Japan as World's Fourth-Largest Economy by 2026
- Uttar Pradesh government and Google Cloud introduce UP Open Network for Agriculture (UPONA), leveraging Gemini and Beacon technology.
- The Reserve Bank Innovation Hub (RBIH) teamed up with IIM-A Ventures for the 3rd cohort of Swanari TechSprint.
- FICCI Projects India's Growth at 6.4% & CPI Inflation at 4.8% in FY25
- Indian Economy Expected to Grow by 6.7% in Next Two Fiscal Years: World Bank
- The Uttarakhand government signed an MoU with Verkis (Iceland) to explore geothermal energy in the state.



15. RBI Directs Banks to Use '1600xx' Number Series for customer transaction-related calls.
The '140xx' series is mandated for marketing communications.
All regulated entities must comply by March 31, 2025.
16. Shriram Housing Finance Rebranded as Truhome Finance
17. IMF Retains India's GDP Growth Forecast at 6.5% for FY26 & FY27
The IMF projects 3.3% global growth for 2025–2026,
18. RBI has introduced revised norms for ARC-borrower settlements.
Settlements above ₹1 crore require approval from an Independent Advisory Committee (IAC).
Dues up to ₹1 crore can be settled by an official not involved in the acquisition of the asset.
19. The RBI established a five-member Standing External Advisory Committee (SEAC), led by former Deputy Governor Mahesh Kumar Jain, to evaluate applications for Universal Banks (UBs) and Small Finance Banks (SFBs).
20. CheQ Launches 'CheQ Wisor', India's First AI-Powered Credit Card Expert
It is Developed by Bengaluru-based fintech CheQ as the first AI-driven credit card expert in India
21. The RBI will infuse ₹1.5 lakh crore into the banking sector to offset liquidity deficits.
22. Mobikwik Becomes India's 1st Fintech Company to Roll Out Central Bank Digital Currency (CBDC), also known as the e-rupee, in coordination with the Reserve Bank of India (RBI) and Yes Bank.
23. Punjab National Bank (PNB) is India's first bank to incorporate National Cybercrime Reporting Portal (NCRP) for real-time fraud prevention.
24. Securities and Exchange Board of India (SEBI) introduced "Dharohar" on India's 76th Republic Day to preserve the history of India's securities market.
25. Union Minister Piyush Goyal Launches National Turmeric Board
Headquarters: Nizamabad, Telangana
Chairperson: Shri Palle Ganga Reddy named as the first Chairperson.
26. PM Modi Releases Commemorative Coin, 'Vision 2047' Document on 150th Foundation Day of IMD
India Meteorological Department (IMD) Established in 1875
27. Odisha Joins as the 34th State to Implement Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)
28. Justice Upadhyay Appointed as New Chief Justice of Delhi High Court
29. Singapore President Tharman Shanmugaratnam Awards Tarun Das the Honorary Citizen Award
30. Ministry of Defence Signs Rs 2,960 Crore Deal with Bharat Dynamics Limited for MRSAM (Medium-Range Surface-to-Air Missiles) for Indian Navy
31. National Startup Day in India Observed on January 16, 2025
32. Special Rupee Vostro Account (SRVA): RBI Launched in July 2022 to enable foreign banks to use INR for trade.
33. PNB MetLife Partners with Saraswat Co-operative Bank for Insurance Solutions
34. Indonesia becomes 10th full BRICS member.
BRICS Founded by Brazil, Russia, India, China in 2009, added South Africa in 2010.
16th BRICS Summit: Held in Kazan, Russia, October 2024 (hosted by President Vladimir Putin).
2025 Summit: Scheduled in Rio de Janeiro, July 2025.
35. V.K. Singh Takes Oath as Governor of Mizoram
36. Google to buy 100,000 tons of carbon dioxide removal credits from "Varaha" by 2030.
Startup: Varaha is New Delhi-based, the only Indian firm listed on carbon removal registry Earth.
37. President Murmu, Singapore President Tharman Shanmugaratnam Unveil Commemorative Logo for 60 Years of India-Singapore Diplomatic Ties
Singapore was largest source (USD 11.774 bn in 2023–24), 24% of India's total FDI.
Singapore's national flower: Orchid
India's national flower: Lotus
Bilateral Trade (2023–24): USD 35.6 billion; Singapore is India's 6th-largest trade partner.
38. Indian Army to Hold 'Exercise Devil Strike'

Participants: Indian Army + Indian Air Force.

39. NATO Secretary General: Mark Rutte
40. Sitanshu Kotak Added as Batting Coach to India Team
Head Coach: Gautam Gambhir
Bowling Coach: Morne Morkel
Fielding Coach: T Dilip
41. China Completes World's Longest Expressway Tunnel "Tianshan Shengli Tunnel" in Xinjiang
Length: 22.13 km in the Tianshan Mountains, 3,000 feet above sea level.
42. Odisha Announces ₹20,000 Monthly Pension for Those Imprisoned During Emergency (1975–1977)
43. Andhra Pradesh Government Designates Ratha Saptami as State Festival
Location: Celebrated at Sri Suryanarayana Swamy temple, Arasavalli, in Srikakulam district.
44. Vineet Joshi Takes Over as Secretary of Department of Higher Education, Ministry of Education
45. Google Unveils Next-Generation Quantum Computing Chip "Willow"
46. India Successfully Tests "Bhargavastra" Micro-Missile System to Counter Swarm Drone Threats
47. Novak Djokovic Breaks Record for Most Grand Slam Matches Played
Total Grand Slam Matches: 430, surpassing Roger Federer's 429
48. NPCI International Teams Up with Magnati(UAE-based) to Boost UPI Acceptance in UAE
49. Brazil Announces Nigeria as BRICS Partner Country
Nigeria: 9th partner, joining Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Thailand, Uganda, Uzbekistan.
Nigeria's Capital: Abuja
Nigeria's Currency: Nigerian Naira (NGN)

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



50. Gyanendra Pratap Singh Appointed Director General of CRPF
CRPF HQ: New Delhi; motto: "Seva and Nishtha".
51. Government Sets Target to Form 10,000 Farmer Producer Organisations (FPOs) by FY25
52. The Indian Sustainable Natural Rubber (iSNR) initiative was launched in Kottayam, Kerala
53. Indian National Centre for Ocean Information Services (INCOIS), Hyderabad Receives Subhash Chandra Bose AapdaPrabandhan Puraskar-2025 for Disaster Management Excellence



Subhash Chandra Bose: His birth anniversary is commemorated as Parakram Diwas

54. Air India Launches eZ Booking: AI-Powered Seamless Ticket Booking
55. MSP of Raw Jute (TD-3 grade): ₹5,650/quintal
56. Mahesh Kumar Aggarwal: Additional Director General (ADG), BSF
BSF Director General: Daljit Singh Chaudhary
57. Arshdeep Singh Becomes India's Leading Wicket-Taker in T20 Internationals
Surpassed Yuzvendra Chahal (96 wickets) with 97 T20I wickets in his 61st match (1st T20I vs. England in Kolkata).
58. Indian Olympic Association (IOA) President: PT Usha
59. Micheál Martin Confirmed as Ireland's New Prime Minister
60. International Day Of Clean Energy: 26 January
61. International Holocaust Remembrance Day 2025: 27 January
62. 76th Republic Day Celebration (26 January 2025):
Indonesian President Prabowo Subianto as Chief Guest
Marks the Indian Constitution coming into effect on 26 Jan 1950
Commander of Parade: Lt. Gen. Bhavnish Kumar (GOC, Delhi Area).
Tableaux & Cultural Performances: Theme: "Swarnim Bharat: Virasat aur Vikas"
63. Indore & Udaipur Recognized as Wetland Cities Under Ramsar Convention
First two Indian cities accredited as Wetland Cities under the Ramsar Convention.
Indore: Known for Sirpur Lake (a Ramsar site).
Udaipur: Surrounded by 5 wetlands (Pichola, Fateh Sagar, Rang Sagar, Swaroop Sagar, Doodh Talai)
64. Jitender Pal Singh Appointed India's New Envoy to Israel
65. Ayushmann Khurrana Becomes Ambassador for FICCI Frames
66. Jasprit Bumrah Wins ICC Men's Test Cricketer of the Year 2024
67. Smriti Mandhana: ICC Women's ODI Cricketer of the Year 2024
68. Birth Anniversary of Lala Lajpat Rai: 28 January
Known as "Punjab Kesari," contributed significantly to freedom struggle
69. Assam to Develop Dibrugarh as Second Capital, Announces CM Himanta Biswa Sarma
CM: Himanta Biswa Sarma, Governor: Lakshman Prasad Acharya, Capital: Dispur.
70. Lukashenko Secures 7th Term as Belarus President
71. Shri Hariman Sharma (Apple Man of India) Awarded Padma Shri (2025)
Honored for revolutionizing apple farming with HRMN-99 variety.
72. Renowned Sculptor Latika Katt Passes Away
Master of stone carving, metal casting, bronze sculpting
73. Bank of America Appoints Mandar Donde as Head of India Investment Banking
74. ICC CEO Geoff Allardice Steps Down Weeks Before Champions Trophy
75. Tripura First Northeastern State to Sign MoU with Digital India Bhashini
76. Odisha Warriors Win Inaugural Women's Hockey India League
77. Indian Overseas Bank (IOB) is selling Rs 11,500 crore worth of NPAs (Non-Performing Assets) to Asset Reconstruction Companies (ARCs).
78. Barclays' revised real GDP growth forecast for FY24-25: 6.2% (down from 6.5%)
79. Bank of Baroda (BoB) Raises Rs 5,000 Crore via 10-Year Infrastructure Bond (Coupon Rate: 7.23%)
80. Three Indian Banks in Top 25 Global Banks by Market Capitalization (Q4 2024)
HDFC Bank: Ranked 13th, market cap \$158.5 billion
ICICI Bank: Ranked 19th, market cap \$105.7 billion
State Bank of India (SBI): Ranked 24th, market cap \$82.9 billion
JPMorgan Chase: Largest bank globally, \$674.9 billion market cap (+37.2%).
81. PNB MetLife & Saraswat Co-operative Bank Bancassurance Partnership
PNB MetLife's Slogan: "Milkar Life Aage Badhaein" (Together, Move Life Forward).
82. TATA AIG General Insurance Launches "CyberEdge"
Purpose: Comprehensive cyber insurance solution to protect businesses of all sizes from cyber risks
83. IDFC FIRST Bank & RuPay Launch "FIRST EAṚN" Credit Card



84. Tata AIA Life Insurance Launches "Shubh Muhurat"
Objective: Help parents save for their children's wedding.
85. SBI Payments (Joint Venture: State Bank of India & Hitachi Payment Services) Partners with Pine Labs
86. Slice to Merge with North East Small Finance Bank (NESFB), Becoming "Slice Small Finance Bank (Slice SFB)"
87. HSBC Launches "TravelOne Credit Card"
88. The RBI injected ₹75,772 crore into the banking system through a variable rate repo (VRR) operation.
89. Skydo Technologies Receives In-Principle RBI Approval as Payment Aggregator—Cross Border (PA-CB)
90. The interest rate on Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) is 6.66% per annum for January 25, 2025 – January 24, 2030
91. UPI accounts for 83% of total digital payment volume by end of 2024 (up from 34% in 2019).
92. RBI's NBFC-UL (Upper Layer) List for FY 2024–25: No new NBFCs added, so the same 15 entities remain from FY 2023–24
93. Standing External Advisory Committee (SEAC) Reconstituted
Chairperson: M.K. Jain (former RBI Deputy Governor).
SEAC: Evaluates applications for universal banks and small finance banks.
94. Reconstitution of Atomic Energy Commission
Chairman: Ajit Kumar Mohanty, Secretary of the Dept. of Atomic Energy.
Role: Oversee India's nuclear program & policy.
95. Justice Krishnan Vinod Chandran Appointed to Supreme Court
SC Strength: Now 33 judges (one short of full capacity).
96. Amitav Ghosh's New Book "Wild Fictions"
97. PM-WANI (Prime Minister's Wi-Fi Access Network Interface) Scheme
Launched: December 2020.
Deployment Goals Missed: Target was 50 lakh hotspots by 2020 and 1 crore by 2022, but only 2,07,642 hotspots deployed (as of July 2024).
98. INS Mumbai Participates in 4th Edition of Multinational Exercise La Perouse
99. Sanjiv Ranjan Appointed Secretary General of Indian Ocean Rim Association (IORA)

2. Amounts & Agreements

1. The **World Bank Group** announced a **record \$100 billion replenishment** of the **International Development Association (IDA)**
2. **Headquarters of World Bank: Washington D.C., US**
President: Ajay Banga
MD/CFO: Anshula Kant
3. **Power Finance Corporation (PFC)** signed an agreement with the **Japan Bank for International Cooperation (JBIC)** for **120 billion Japanese yen (~ Rs 6,600 Cr)** for up to **20 years**.
Headquarters of PFC: New Delhi | CMD: Parminder Chopra
4. **Headquarters of IIFL Finance: Mumbai | Chairman: Arun Kumar Purwar | MD: Nirmal Jain**

3. Appointments & Resignations

1. **Donald Trump** (Republican) sworn in **January 20, 2025**, succeeding **Joe Biden** (Democrat).
Chief Justice John Roberts administered the oath.
James David Vance (Republican) sworn in as **50th** Vice President.
A US President can only serve **two** such 4-year terms.
Franklin Roosevelt was the only one elected **4 times** (1933-1945).
2. Gyanendra Pratap Singh appointed as DG of CRPF
3. **Dhananjay Shukla**: President of **Institute of Company Secretaries of India (ICSI)**
4. **Mahesh Kumar Aggarwal**, appointed as **Additional Director-General (ADG)** of **BSF** for **4 years**.
5. **Reliance Power Limited** appointed **Neeraj Parakh** as **ED & CEO** from **January 20, 2025**, for **3 years**.
6. Mallika Srinivasan's Tenure Extended as **PESB** (Public Enterprises Selection Board) Chairperson.
PESB is a **non-statutory body** that advises on top appointments in **CPSEs**.
7. Micheal Martin Re-elected as Ireland's Prime Minister
Ireland: capital **Dublin**, currency **Euro**.
8. Jitender Pal Singh Appointed India's Ambassador to Israel
9. **Sanjeev Singla** becomes **India's ambassador to France** and the **Principality of Monaco**.
10. **Namrata S Kumar** (currently ambassador to Slovenia) is **appointed** as **envoy to Latvia**.
11. Alexander Lukashenko Re-Elected as President in Belarus
Belarus: capital **Minsk**, currency **Belarusian Ruble**, PM **Roman Golovchenko**
12. **US President Donald Trump** appointed **Janet Petro** as **acting Administrator of NASA**. She's the **1st woman** to lead NASA since its **1958** inception
13. **Vedanta Resources Ltd** appointed **Deshnee Naidoo** as its **1st CEO** (from **20 January 2025**).
Nicolás Maduro Moros re-elected as President of Venezuela
Venezuela's capital is Caracas, famous for **Ángel Falls** (world's highest uninterrupted waterfall).

4. Arts & Cultural Affairs

5. Awards, Rewards, Recognition

1. **President of Singapore** Tharman Shanmugaratnam conferred the "**Honorary Citizen Award**" on **Tarun Das**, former Director General of the **Confederation of Indian Industry (CII)**.
Tarun Das is the **2nd Indian** to receive this honour, after the late **Ratan Tata**
2. **Marijke Fleuren** received the "**FIH Honorary Member Award**" from **FIH President Tayyab Ikram**.
3. **Saudi Arabia** holds the **COP16** presidency to the **UN Convention to Combat Desertification (UNCCD)**.

4. 52nd International Emmy Awards Held at the New York Hilton Midtown Hotel, USA.
Hosted by Indian stand-up comedian **Vir Das**, making him the **first Indian** to host the event.
Special awards presented to:
Sidonie Dumas (CEO of Gaumont) → **International Emmy Directorate Award**
David E. Kelley (writer-producer) → **International Emmy Founder Award**
Timothy Spall won **Best Actor** for “The Sixth Commandment” (UK).
Aokbab-Chutimon Chuengcharoensukying (Thailand) won **Best Actress** for Netflix’s “Hunger.”
Les Gouttes de Dieu (Drops of God) (France) took **Best Drama Series**.
División Palermo (Argentina) was named **Best Comedy Series**.
5. At the **National Mining Ministers Conference** in **Konark, Odisha**, the **Rajasthan state mining department** (led by **CM Bhajan Lal Sharma**) won the ‘**Exemplary Performance in Mineral Block Auction**’ Award for **2023-24**.
6. Indian Short Film ‘**Anuja**’ Nominated at 97th Academy Awards
‘**Anuja**’ is **nominated** in the ‘**Best Live Action Short Film**’ category at the **97th Oscars**.
Directed by **Adam J Graves** and backed by **two-time Oscar winner Guneet Monga**, along with **Priyanka Chopra** and **Mindy Kaling**.
7. The **Indian National Centre for Ocean Information Services (INCOIS)** Wins ‘**Subhash Chandra Bose Aapda Prabandhan Puraskar-2025**’ in the ‘**institutional**’ category for **disaster management**.
INCOIS: established **1999** in **Hyderabad**, recognized by **UNESCO** as a **top tsunami service provider**.
8. Padma Awards 2025:
Total 139 awardees (**7** Padma Vibhushan, **19** Padma Bhushan, **113** Padma Shri)
23 women awardees, **13** posthumous, and **10** from **foreigner / NRI / PIO / OCI** category
The **Padma Awards Committee** is **constituted every year** by the **Prime Minister**, headed by the **Cabinet Secretary**
9. Gallantry & Service Medals – Republic Day 2025:
942 personnel (from **Police, Fire Services, Home Guard & Civil Defence, and Correctional Services**) received **gallantry and service** medals.
95 “Medal for Gallantry (GM)” awardees (**78** from Police, **17** from Fire Service)
101 “President’s Medals for Distinguished Service (PSM)”
746 “Medals for Meritorious Service (MSM)”
BSF received **56 medals** in total.
10. ICC Awards 2024:
Rohit Sharma: Named **Captain of the ICC Men’s T20I Team of the Year 2024**
Arshdeep Singh: Won **ICC Men’s T20I Cricketer of the Year 2024**. HE Also named in **ICC Men’s T20I Team of the Year**, along with **Jasprit Bumrah, Hardik Pandya, and Rohit Sharma**.
ICC Women’s T20I Team of the Year 2024 includes **Smriti Mandhana, Richa Ghosh, Deepti Sharma**
Amelia Kerr (New Zealand): **ICC Women’s T20I Cricketer of the Year 2024**.
Richard Illingworth (England): **ICC Umpire of the Year**.
11. President **Droupadi Murmu** approved **93 Gallantry Awards** on the eve of the **76th Republic Day**
2 Kirti Chakras to **Major Manjit Kumar** and **Naik Dilwar Khan** (*posthumous*).
14 Shaurya Chakras (3 posthumous).
67 Sena Medals (7 posthumous).
2 Nao Sena Medals
8 Vayu Sena Medals.
India’s gallantry awards categories:
Wartime: **Param Vir Chakra, Maha Vir Chakra, Vir Chakra**
Peacetime: **Ashoka Chakra, Kirti Chakra, Shaurya Chakra**
12. Best Marching Contingent & Tableaux at 76th Republic Day Parade:
Jammu & Kashmir Rifles – **Best Marching Contingent (Services)**.
Delhi Police – **Best Marching Contingent (CAPF/Others)**.

Uttar Pradesh – 1st among State/UT tableaux (theme: **Mahakumbh-2025**, “Swarnim Bharat: Virasat aur Vikas”). **Tripura – 2nd** (Kharchi Puja), **Andhra Pradesh – 3rd** (Etikoppaka wooden toys).

Ministry of Tribal Affairs – Best Central Ministry/Dept tableau (theme: ‘Janjatiya Gaurav Varsh’).

Special prizes to **CPWD** (75 Years of Constitution) & the **Jayati Jai Mamah Bharatam** dance group.

Popular Choice Category:

Army's Signals Contingent: Best (Services).

CRPF: Best (CAPF/Others).

States/UT:

1st – Gujarat (Swarnim Bharat: Virasat aur Vikas).

2nd – UP.

3rd – Uttarakhand (Cultural Heritage & Adventure Sports).

Central Ministries: Ministry of Women & Child Development for “Multifaceted Journey...” (1st).

13. Javed Akhtar & Rafique Baghdadi Honoured at 21st “Third Eye Asian Film Festival”

Javed Akhtar: “Asian Cinema Culture Award.”

Rafique Baghdadi: “Satyajit Ray Memorial Award.”

South Korea was the **Focus Country**

6. Banking, Finance, Insurance & Economic Affairs

1. The Lead Bank Scheme was introduced by the RBI in December 1969 based on the recommendations of the F.K.F. Nariman Committee.
2. National Bank for Financing Infrastructure and Development (NaBFID) is regulated by the RBI under Sections 45L and 45N of the RBI Act, 1934. NaBFID can Act as a market maker for credit derivatives. It can Undertake repo transactions (improving liquidity & funding).
3. 4 Credit Information Companies (CICs) registered with RBI: CRIF High Mark, Equifax, Experian, TransUnion CIBIL.
RBI requires them to:
 - Send SMS/email alerts to customers whenever their Credit Information Report (CIR) is accessed by specified users
 - Provide compensation if complaints aren't resolved in 30 days (₹100/day penalty).
 - Credit institutions must inform reasons for rejecting corrections in the CIR
4. Recently, Mizoram government has entered into a Memorandum of Agreement (MoA) with its partner banks – State Bank of India (SBI), Mizoram Rural Bank (MRB), and Mizoram Co-operative Apex Bank Limited (MCAB) for the disbursement of loans under "Bana Kaih (handholding) Scheme."
5. As per recently released results of Household Consumption Expenditure Survey: 2023-24 (HCES: 2023-24) by the Ministry of Statistics and Programme Implementation (MoSPI), the average Monthly Per Capita Consumption Expenditure (MPCE) in rural India in 2023-24 has been estimated to be: Rs. 4,122
6. Recently, Aditya Birla Capital Limited has become the first Banking, Financial Services, and Insurance (BFSI) company to offer all three-core financial services—lending, insurance, and Mutual Fund (MF) investments—on the Open Network for Digital Commerce (ONDC) platform
7. Recently, Reserve Bank of India (RBI) has laid down certain broad principles for lenders relating to their participation in Government Debt Relief Scheme (DRS). In respect of relief measures, any dues pending receipt from Government for more than 90 days will attract specific provision of 100 per cent.

8. According to the recent Annual Report 2023-24 of the Insurance Regulatory and Development Authority of India (IRDAI), the claims ratio (the net incurred claims to net earned premium) of the non-life insurance industry declined to 82.52% for the Financial Year 2023-24 (FY24)
9. Recently, the Ministry of Commerce and Industry has announced the constitution of an 18-member working group to revise the base year for the Wholesale Price Index (WPI) from the existing 2011-12 to 2022-23. The group will be chaired by Prof. Ramesh Chand
10. As per recent information, what is the name of the specialized Micro, Small and Medium Enterprises (MSME) programme launched by YES Bank in partnership with Federation of Indian Chambers of Commerce and Industry (FICCI) Ladies Organisation (FLO) to empower women entrepreneurs? Ans: YES PowderUp
11. Recently, the Securities and Exchange Board of India (SEBI) has launched a new initiative, named "PaRRVA" to combat misleading claims about investment returns.
"PaRRVA" stands for Publication, Revised returns, Reconciliation, Verification, and Action (illustrative of underlying steps).
12. Swiggy signed a memorandum with the National Stock Exchange to offer financial literacy programs to Swiggy's delivery partners
13. Small Savings Schemes (SSS) Q4 FY25 (January 1 to March 31, 2025):
Senior Citizen Savings Scheme (SCSS): Interest rate retained at 8.2%.
Public Provident Fund (PPF) at 7.1%
Kisan Vikas Patra (KVP) at 7.5% (matures in 115 months).
Sukanya Samriddhi Yojana (SSY) at 8.2%
14. Recently, the National Payments Corporation of India (NPCI) has announced an extension of the deadline for implementing a 30% market share cap for Unified Payments Interface (UPI) providers by another two years to 31 December 2026.
15. Recently, the Prime Minister of India has inaugurated Grameen Bharat Mahotsav 2025 at Bharat Mandapam, New Delhi. This event is organised by National Bank for Agriculture and Rural Development (NABARD)
16. Recently, the Competition Commission of India (CCI) approved three organisations to jointly buy a stake in Fourth Partner Energy Limited (FPEL), India's leading renewable energy company focusing on building and financing renewable energy projects. The three organisations are Asian Development Bank (ADB), International Finance Corporation (IFC), and Germany's DEG.
17. Recently, the Department of Financial Services launched a revamped e-auction portal that consolidates information on e-auction properties from all Public Sector Banks (PSBs) and offers a one-stop destination for buyers and investors to discover a wide range of assets. The name of this portal is "Baanknet"
18. In December 2024, the Employees' Provident Fund Organisation (EPFO) completed the full-scale rollout of "CPPS" under the Employees' Pension Scheme, 1995.
CPPS = Centralized Pension Payments System
19. According to the "Unicorn workforce trend report" by PrivateCircle Research, the number of workers in India's unicorn startups reduced by 6,732 between August 2023 - August 2024, partly due to layoffs. Which startup hubs witnessed the maximum increase in the number of employees during this period? Ans: Delhi-NCR
20. The government has recently amended the Foreign Trade Policy 2023 to encourage stakeholder consultation and promote inclusive decision-making. The key approach to the Foreign Trade Policy 2023 is based on four pillars.
The four pillars are:
 - Incentive to Remission
 - Export promotion via collaboration (Exporters, States, Districts, Indian Missions)
 - Ease of doing business (reducing transaction cost, e-initiatives)
 - Emerging areas for trade expansions
21. Power Grid Corporation of India Limited (POWERGRID) has signed a USD 200 million 'green loan agreement' with Japan-based Sumitomo Mitsui Banking Corporation (SMBC)



22. Recently, the Financial Intelligence Unit-India (FIU-IND) has signed a Memorandum of Understanding (MoU) with Insurance Regulatory and Development Authority of India (IRDAI) as part of continued coordinated efforts in effective implementation of requirements under the Prevention of Money Laundering Act and the rules framed thereunder
23. As per recently released 'First Advance Estimates of Annual Gross Domestic Product (GDP) for the Financial Year (FY) 2024-25', real GDP has been estimated to grow by _____ in FY 2024-25?
Ans: 6.4%
24. Recently, the Women Entrepreneurship Platform (WEP) of NITI Aayog has launched an initiative titled 'EmpowHER Biz – Sapno Ki Udaan' in collaboration with "New Shop"
25. Recently, Goa Chief Minister launched the 'Bima Sakhi Yojana' under the state's Swayampurna Goa 2.0 initiative. The 'Bima Sakhi Yojana' is an initiative of? Ans: Life Insurance Corporation of India (LIC)
26. Recently, the State Bank of India (SBI) revised its GDP growth forecast for the financial year 2024-25 (FY25) to what percentage? Ans: 6.3%
27. "Arunish Chawla" has been appointed as new Secretary of the Department of Investment and Public Asset Management (DIPAM)
28. As per the recently released 'Future of Jobs Report 2025', 170 million new roles will emerge and 92 million will decline, leading to a net gain of 78 million jobs. This report has been released by which organization? Ans: World Economic Forum (WEF)
29. As per recent information, 1st January 2025 has marked the _____ anniversary of the World Trade Organization (WTO)? Ans: 30th
30. As per the recently released United Nation's flagship report—'World Economic Situation and Prospects 2025' (WESP), India would again be the fastest-growing large economy in the world with a projected annual growth rate of _____? Ans: 6.6 per cent
31. Challa Sreenivasalu Setty has been appointed as the governing council member of the National Investment and Infrastructure Fund Trustee Limited (NIIFTL)
32. Reserve Bank Innovation Hub (RBIH) has partnered with the Indian Institute of Management Ahmedabad's (IIM-A) startup incubator, IIMA Ventures, to launch the 3rd cohort of 'Swanari TechSprint 3.0' programme
33. World Bank has approved a USD 35 million loan for a project 'Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER)' aimed at improving education quality in Meghalaya
34. Ashok Chandra appointed as **Managing Director (MD) & Chief Executive Officer (CEO) of Punjab National Bank (PNB)**
35. **Headquarters of PNB:** New Delhi | **MD & CEO:** Ashok Chandra | **Tagline:** "The Name You Can Bank Upon"
36. Binod Kumar appointed as **MD & CEO of Indian Bank.**
Headquarters of Indian Bank: Chennai, Tamil Nadu | **MD & CEO:** Binod Kumar | **Tagline:** "Your Own Bank"
37. **Headquarters of Bank of Baroda:** Vadodara, Gujarat | **MD & CEO:** Debadatta Chand | **Tagline:** "India's International Bank"
38. **Headquarters of RBI:** Mumbai | **Governor:** Sanjay Malhotra (26th) | **Established:** 1 April 1935
Deputy Governors (4): S. Janakiraman, T. Rabi Sankar, Michael D. Patra, M. Rajeshwar Rao
39. **Shriram Housing Finance** was **acquired by Warburg Pincus** and its co-investors (including QIA, Qatar's sovereign wealth fund), and subsequently rebranded to "**Truhome Finance.**"
Ravi Subramanian is the **MD & CEO** of Truhome Finance.
Headquarters of Truhome Finance: Mumbai, Maharashtra
40. **Life Insurance Corporation of India (LIC)** launched "**Golden Jubilee Scholarship Scheme 2024**" for students from **economically weaker families.**
Headquarters of LIC: Mumbai | **Chairman:** Siddhartha Mohanty
Tagline: "Yogakshemam Vahamyaham" | **Founded:** 1956



Outward Foreign Direct Investment (OFDI) by domestic firms increased **17%** to **\$37.68 bn** in **2024** per **RBI** data.

- 41. EPFO HQ:** New Delhi | **CEO:** Neelam Shami Rao
Minister of Labour & Employment: Mansukh L. Mandaviya (Constituency – Porbandar, Gujarat)
- 42. Paytm HQ:** Noida, Uttar Pradesh | **CEO:** Vijay Shekhar Sharma
- 43. Hyderabad-based Ananth Technologies Ltd (ATL)** is the first private Indian satellite operator to offer advanced Geosynchronous Orbit (GSO) communications.
- 44. RBI Sets Up New SEAC for Bank License Applications** chaired by ex-RBI Deputy Governor **M K Jain**.
- 45. Skydo Technologies** got **in-principle authorisation** from the **RBI** to operate as a **PA-CB** (Payment Aggregator-Cross Border)
- 46. Alok Kumar Agarwal** appointed as MD & CEO of Zurich Kotak General Insurance
(In June 2024, Zurich acquired a majority stake in Kotak Mahindra General Insurance, the largest foreign investment in India's general insurance sector since the FDI cap was raised from 49% to 74%.)
- 47. RBI** approved **LIC's** proposal to acquire up to **9.99%** stake in **HDFC Bank**. LIC's shareholding in HDFC was **5.19%** (as of December quarter).
- 48. Rakesh Sharma** was Re-appointed as MD & CEO of IDBI Bank
- 49. BHIM** (Bharat Interface for Money), powered by **NPCI BHIM Services Ltd (NBSL)**, joined the **FinTech Yatra 2025** as **Principal Partner** to advance **financial inclusion and digital literacy**.
FinTech Yatra is a **10,000 km road journey**, connecting **start-ups** (innovation providers) with **financial institutions, VCs, and corporates** (innovation seekers).
- 50. Kotak Mahindra Bank** to acquire a personal loan portfolio worth **₹3,330 crore** from **Standard Chartered Bank (SCB)**.
- 51. Over 21%** of **Pradhan Mantri Jan Dhan Yojana (PMJDY)** accounts have become **inoperative** as of **December 2024**, amounting to about **110 million** accounts.
An account is considered **"inoperative"** if there are **no customer-induced transactions** for **24 consecutive months**
Highest number of inoperative accounts is with **Bank of Baroda (29 million)**, followed by **PNB (20 million)** and **SBI (18 million)**.
- 52. IDFC FIRST Bank** launched a **UPI-enabled "FIRST EAṚN RuPay Credit Card,"** in collaboration with **RuPay**.
- 53. A 32.81%** increase in **banking customer complaints:** **9.34 lakh** complaints in the year ending **March 2024**.
- 54. The Securities and Exchange Board of India (SEBI)** launched **"Dharohar - Milestones in the Indian securities market,"** a **digital knowledge repository**, on **76th Republic Day**.
- 55. The Finance Ministry** notified the new **"Unified Pension Scheme (UPS)"** for employees under the **National Pension System (NPS)**, effective **1 April 2025**.
UPS (approved **24 August 2024**) restores a **50% salary pension** with **dearness relief** hikes
 - ☐ **Family pension:** 60% of the worker's pension if they die.
 - ☐ **Minimum pension:** ₹10,000/month for 10+ years of service.**The scheme** was recommended by a **committee** led by **Cabinet Secretary T. V. Somanathan**
- 56. HDFC Bank, ICICI Bank, and SBI** are in the **top 25** global banks by **market capitalisation** (Q4 2024). (**HDFC Bank** at **13th**, **ICICI Bank** at **19th**, **SBI** at **24th**)
- 57. World's largest bank** by market cap: **JP Morgan Chase** (2nd: **Bank of America**, 3rd: **ICBC**)
- 58. Fintech firm Slice** to **rebrand** itself as **"Slice Small Finance Bank Limited (Slice SFB)"** after merging with **North East Small Finance Bank**. This will be **India's first fintech bank**
Slice HQ: Bengaluru, Founder & CEO **Rajan Bajaj**
- 59. Narayana Health Insurance** introduced **"Arya"** after launching its first product, **"Aditi,"** in **July 2024**
- 60. Tata AIA Life Insurance** launched **"Shubh Muhurat,"** a **wedding-focused life insurance solution**.
- 61. CheQ** introduced **"CheQ Wisor,"** India's **1st AI-based credit card advisor** for **personalized insights, real-time assistance, and credit analysis**.



62. **MobiKwik** and **Cred** introduced “e₹ wallets”, making them the **first non-banks** to provide **RBI's Central Bank Digital Currency (CBDC)** to users. Product developed with **RBI** and **Yes Bank** (sponsor bank).
63. **RBI** to Inject ₹1.5 Lakh Crore Liquidity – Biggest Post-Covid Monetary Easing
Govt bond buy-back worth ₹60,000 Cr (3 tranches: **30 Jan, 13 Feb, 20 Feb 2025**).
56-day variable rate repo auction for ₹50,000 Cr on 7 Feb
A \$5 bn (6-month) **US dollar-rupee buy/sell swap**
RBI: HQ Mumbai, Governor **Sanjay Malhotra** (26th)
64. **Punjab National Bank (PNB)** is the **first Indian bank** to adopt **Clari5's NCRP Integration Solution**, aligning with **I4C's National Cybercrime Reporting Portal**.
PNB: HQ New Delhi, MD & CEO **Ashok Chandra**
65. **Birla Institute of Management Technology (BIMTECH)** launched “**BIMCOIN**,” a **blockchain-based digital currency** for internal campus usage
66. Government of India Floating Rate Bonds, 2035 (GOI FRB 2035):
Interest rate set at **6.66% per annum** from **25 January 2025** to **24 January 2030**.
67. **RBI-DPI** for September 2024:
Reserve Bank published the **Digital Payments Index (RBI-DPI)** at **465.33** (up from **445.5** in March 2024).
The index is **semi-annual**, base period **March 2018 = 100**.
Digital payments across India jumped **11.1% YoY** (as of Sep 2024)



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7. Defence Affairs

1. **"Trajan"**, a **155 mm towed artillery gun system** developed jointly by **Larsen & Toubro (L&T)**, **India** and **KNDS, France**, has been chosen for induction by **Armenia**.
2. **Top 3 defence export customers of India:** the **US, France, and Armenia**.
3. **India, France, and the UAE** launched a **3-day trilateral air combat exercise** named **"Desert Knight"** over the **Arabian Sea**.
India and France also conduct: **'Shakti'** (Army exercise), **'Varuna'** (Navy exercise), **'Garuda'** (Air Force exercise)
4. The **Ministry of Defence (MoD)** signed a contract with **Bharat Dynamics Limited (BDL)** for **Medium-Range Surface-to-Air Missiles (MRSAM)** worth around **₹2,960 Cr.**
Headquarters of BDL: Hyderabad, Telangana | **CMD:** A. Madhavarao
5. The **Indian Armed Forces** are conducting **"Exercise Devil Strike"** from **January 16 to 19, 2025**, across the **Northern Borders** of India.
This **joint exercise** involves **elite airborne soldiers** from the **Indian Army** and the **Indian Air Force**
Indian Army HQ: New Delhi | **Chief:** General Upendra Dwivedi | **Vice Chief:** Lt. Gen. NS Raja Subramani
IAF HQ: New Delhi | **Chief:** Air Marshal Amar Preet Singh | **Vice Chief:** Air Marshal SP Dharkar
Indian Navy HQ: Delhi | **Chief:** Admiral Dinesh K. Tripathi | **Vice Chief:** Vice Admiral Krishna Swaminathan
6. The Indian Navy's **INS Mumbai** (Delhi-class guided missile destroyer) is participating in **"LA PEROUSE"** — a **multinational exercise** hosted by **France**.
7. **Larsen & Toubro** launched **INS Utkarsh** from **Kattupalli Shipyard**, near Chennai, **3 months** after launching the **1st MPV, INS Samarthak**.
L&T HQ: Mumbai | **CEO & MD:** S. N. Subrahmanyam
8. **DRDO** developed a **Supersonic Combustion Ramjet ("scramjet")** capable of powering **hypersonic vehicles or missiles**
9. **Defence Minister Rajnath Singh** flagged off **"Sanjay"**, an **indigenously developed Battlefield Surveillance System**.
It is **Jointly** built by the **Indian Army** and **Bharat Electronics Limited (BEL)**.
10. The **Defence Research and Development Organisation (DRDO)** will display **"Pralay"**, an **indigenous surface-to-surface short-range ballistic missile (SRBM)**, during the **76th Republic Day parade** on **26 January 2025**.
"Pralay" (first ballistic missile for conventional strikes) has a **range of 350-500 km** and a **payload capacity of 500-1,000 kg**.
11. **INS Magdala** is the **6th ship** of the **Anti-Submarine Warfare Shallow Water Craft (ASW SWC)** project.
12. **Indian Coast Guard (ICG)** and the **Indonesia Coast Guard (BAKAMLA)** renewed their **MoU on Maritime Safety and Security Cooperation** for **3 years**
13. **Cabinet Committee on Security** okays **₹10,200 Cr** to procure ammo for the **Pinaka MBRL** system
Pinaka dev by **DRDO**, current range **75 km**, goal **150 km** and eventually **300 km**.

8. International Affairs

1. Dictionary.com's Word of the Year 2024 – "Demure"
Dictionary.com's 2023 word: "hallucinate" (related to chatbots & AI misinformation)
Other 2024 words of the year (by various dictionaries):
Merriam-Webster: "Polarization"
Oxford University Press: "Brain Rot"
Collins Dictionary: "Brat"
Cambridge Dictionary: "Menifest"
Macquarie Dictionary: "enshittification"
2. **Israel:** Capital – Jerusalem, Currency – Israeli Shekel, **PM:** Benjamin Netanyahu, **President:** Isaac Herzog
3. **Palestine:** Capital – Jerusalem, Currency – Palestinian Pound, **President:** Mahmoud Abbas
4. **Nigeria** was admitted as a '**partner country**' of **BRICS** according to Brazil, the 2025 group chair.
BRICS formed by **Brazil, Russia, India, China** in **2009**, with **South Africa** added in **2010**.
In **2023**, **BRICS** added **Iran, Egypt, Ethiopia, UAE**; invited **Saudi Arabia**.
Nigeria becomes the **9th** **BRICS** partner country, joining **Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Thailand, Uganda, Uzbekistan**.
5. US Withdraws from Paris Climate Agreement (Again)
This is the **2nd time** Trump has done so (also in **2017**).
The **US** is the **2nd-largest** global CO2 emitter (after **China**)
6. US President Donald Trump signed an executive order for the US to withdraw from the World Health Organization (WHO), citing mishandling of COVID-19. The US accounts for ~18% of WHO's funding.
7. The UN General Assembly proclaimed **2025** the "**International Year of Glaciers' Preservation**" and set **21 March** as "**World Day for Glaciers**."
8. India joins the "**Medium Altitude Long Endurance Remotely Piloted Aircraft System (MALE RPAS)**" or "**Eurodrone programme**" as an observer state.
9. The **World Health Organization (WHO)** certified **Georgia** as **malaria-free**, the **45th** country (and **1st** in **WHO European Region**) to achieve this status.
WHO: HQ Geneva, DG **Tedros Adhanom**, formed **1948**.
Georgia: capital **Tbilisi**, currency **Georgian Lari**, President **Mikheil Kavelashvili**, PM **Irakli Kobakhidze**.
10. India and Oman signed a protocol to **amend** the **DTAA** (in effect since **1997**)
Oman: capital **Muscat**, currency **Rial**, Sultan **Haitham bin Tariq Al Said**.
11. **Larsen & Toubro** (Buildings & Factories vertical) bagged an order to **construct** Uzbekistan's **1st AI-enabled 10MW data centre** in **Tashkent**.
L&T: HQ **Mumbai**, CEO & MD **S. N. Subrahmanyam**.

9. Meetings, Conferences, and Summits

1. PM Narendra Modi inaugurated the 2nd edition of "Bharat Mobility Global Expo 2025."
Theme: "Beyond Boundaries: Co-creating Future Automotive Value Chain."
2. India is:
 - Largest 3-wheeler & tractor manufacturer** worldwide
 - Largest 2-wheeler market** worldwide
 - 2nd-largest 2-wheeler manufacturer** globally
 - 3rd-largest passenger vehicle market** globally
 - 4th-largest passenger vehicle manufacturer** globally
 - 3rd-largest construction equipment market** globally
3. Narendra Modi will co-chair the Artificial Intelligence (AI) Action Summit in Paris on 10–11 February 2025, hosted at the Grand Palais.
France: capital Paris, President Emmanuel Macron, PM Francois Bayrou.
4. 55th World Economic Forum (WEF) Annual Meeting 2025 Held in Davos-Klosters, Switzerland, theme: "Collaboration for the Intelligent Age."
India was led by Union Minister Ashwini Vaishnaw.
5. 7 new countries joined the Global Plastic Action Partnership (GPAP): Angola, Bangladesh, Gabon, Guatemala, Kenya, Senegal, Tanzania
Total: 25 countries in GPAP

10. Miscellaneous

1. Days

World Hindi Day: 10 January (Theme for 2025: "A Global Voice of Unity & Cultural Pride")
National Road Safety Week 2025: January 11 to January 17
January 14: Armed Forces Veterans' Day
January 14: Mahayana New Year or "Vesak" observed by Buddhists.
January 15: 77th Army Day 2025 (Theme: "Samarth Bharat, Saksham Sena (Capable India, Empowered Army)")
January 15: Thiruvalluvar Day 2025 (in Tamil Nadu; 16 Jan in leap years).
January 15: Maharashtra State Sports Day (Birth anniversary of Khashaba Dadasaheb Jadhav, first individual Olympic medalist for independent India in wrestling).
January 16: 1st Lokpal Day
January 16: National Startup Day
January 19: Kokborok Day (Tripuri Language Day) in Tripura
January 19: 20th Raising Day of NDRF (under Ministry of Home Affairs)
January 20 – Penguin Awareness Day
January 21: Statehood Day of Tripura, Manipur, Meghalaya
23 January is observed as Parakram Diwas (the 128th birth anniversary of Netaji Subhas Chandra Bose).
January 24: National Girl Child Day (India).
January 24: International Day of Education.
January 25: 15th National Voters Day (theme: "Nothing Like Voting, I Vote for Sure").
India's electoral database is now 99.1 Cr+.



January 25: 55th Statehood Day of Himachal Pradesh.

January 25 : National Tourism Day

26 January: International Day of Clean Energy

January 26: 76th Republic Day of India (Theme: "Swarnim Bharat: Virasat aur Vikas.")

Chief Guest: Indonesian President Prabowo Subianto

January 26: International Customs Day (Theme: "Customs Delivering on its Commitment to Efficiency, Security, and Prosperity.")

January 26: World Leprosy Day (last Sunday in January), theme: "Unite. Act. Eliminate."

27 January: International Day of Commemoration in Memory of the Victims of the Holocaust

27 January: Indian Newspaper Day (Theme: "Role of Print Media in the Digital Age").

27–31 January : Data Privacy Week (Theme: "Put Privacy First").

28 January : Data Privacy Day (Theme: "Take Control of Your Data").

30 January: Martyrs' Day (Death anniversary of Mahatma Gandhi).

30 January: World Neglected Tropical Diseases (NTD) Day (Theme: "Unite, Act, and Eliminate NTDs").

31 January: International Zebra Day

2. Books

1. The Tamils: a Portrait of a community": book by Nirmala Lakshman
2. "The Divine Kumbh" book by Deepak Kumar Sen
3. "India Before the Ambanis: A History of Indian Business, Money, and Economy" – Book by Lakshmi Subramanian
4. "The Nehru Development Model History and its lasting Impact" – Book by Arvind Panagariya (Chairman of 16th Finance Commission)
5. "Viewfinder": a memoir authored by Amol Palekar (veteran Indian actor).
6. "HOPE" (An Autobiography) authored by Pope Francis
7. "Soumitra Chatterjee and His World" – a biography by Sanghamitra Chakraborty.
8. "Tipu Sultan-The Saga of the Mysore Interregnum" – a book by Vikram Sampath (released by Dr S Jaishankar).
9. Book: "The Inside Story of the G20 Presidency" authored by Amitabh Kant, former CEO of NITI Aayog and India's G20 Sherpa.

3. Places

1. Lokpriya Gopinath Bordoloi International Airport – Guwahati, Assam
2. Sahnewal Airport – Punjab
3. Heimtextil 2025 (international trade fair for textiles) – Frankfurt, Germany
4. Hoollongapar Gibbon Wildlife Sanctuary: Jorhat (Assam)
5. World-Class Archaeological Experiential Museum: Vadnagar, Mehsana (Gujarat)
6. 'Ashraya' farmer service centres – Kerala
7. Rubbercon 2024 – Kochi, Kerala (by Indian Rubber Institute & International Rubber Conference Org)
8. India's 1st CSIR Innovation Complex – Mumbai
9. Indian Army's Artificial Intelligence Incubation Centre – Bengaluru, Karnataka
10. Gadhimai Festival (at Gadhimai Temple) – Nepal
11. Prakrutik Krushi Portal (Natural Agriculture Portal) – Gujarat
12. "Homo juluensis," a new species of ancient humans discovered in China
13. 4th Eaglenest Bird Festival – Arunachal Pradesh
14. Madhav National Park – Madhya Pradesh
15. Gwadar Airport (funded by China) – in Pakistan
16. Dhanauri Wetlands – Gautam Buddha Nagar, UP
17. Nayakkarpatti Tungsten Mineral Block is located in Madurai, Tamil Nadu
18. Arittapatti Biodiversity Heritage Site is also in Tamil Nadu.

19. 1st International Olympic Research Conference to be held in Gandhinagar, Gujarat.
20. 85th All India Presiding Officers Conference in Patna, Bihar, themed "75th Anniversary of Constitution: Contribution of Parliament and State legislative bodies in strengthening constitutional values."
21. 29th CII Partnership Summit 2024 (in collaboration with DPIIT) is to be held in New Delhi.
22. 2 new goby fish species *Hemigobius hoevenii* & *Mugilogobius tigrinus* discovered in Coringa Wildlife Sanctuary, Andhra Pradesh.
23. FIDE World Cup 2025: India
24. FIDE Women's World Cup 2025: Batumi, Georgia
25. Eco-Creativity & Innovation Hackathon: National showcase by MoEFCC – New Delhi
26. Ratapani Wildlife Sanctuary – Madhya Pradesh
27. Puthur Zoological Park – Thrissur, Kerala
28. Subaru Telescope is associated with Japan.
29. Cooperative Conference held in Nashik, Maharashtra.
30. 'Manthan' (Handloom Conclave) held in New Delhi.
31. 2nd Meeting of the BIMSTEC Expert Group on Cyber Security Cooperation held in New Delhi
32. 1st Technology Dialogue at IISc Bengaluru (Theme: "Exploring New Frontiers in Technology Diplomacy").
33. Kodaikanal Solar Observatory in Tamil Nadu.
34. FITUR (International Travel Trade Exhibition 2025) – in Madrid, Spain.
35. 10th Sci-FI (Science Film Festival of India) in Panaji, Goa (Theme: "Green Revolution").
36. Kaziranga National Park, Assam (famous for rhinos)
37. Gan Ngai Festival in Manipur
38. Hoollongapar Gibbon Wildlife Sanctuary located in Assam (Jorhat)

4. Others

1. **Food Safety and Standards Authority of India (FSSAI)** Headquarters : New Delhi
Chairperson of FSSAI : **Punya Salila Srivastava**
CEO of FSSAI : **G Kamala Vardhana Rao**
 2. **Headquarters of CISF (Central Industrial Security Force):** New Delhi
Director General (DG) of CISF: Rajwinder Singh Bhatti
Motto of CISF: "Protection & Security"
CISF Founded in: 1969
- Brand Ambassadors:
Kartik Aaryan: Brand Ambassador of **Emami Smart And Handsome**
Amitabh Bachchan is Brand Ambassador for **KRBL Ltd's India Gate Basmati Rice**.

5. Notable Deaths

1. **Amiya Kumar Bagchi** – Renowned Economic Historian & Macroeconomist, passed away
2. **K. Ramchand** – Founder/Director of **CABS (DRDO)** passed away; authored "The Incredible Journey of the Indian AWACS"
3. **Dr Kotturathu Mammen Cherian**, a renowned Cardiac Surgeon (Padma Shri, 1991), passed away. He performed **India's 1st successful coronary artery bypass surgery (1975)**

11. MoUs, Collaborations & Partnerships

1. **India** and the **US** signed an **MoU** to enhance **cooperation** in **cybercrime investigations**.
2. The **Financial Intelligence Unit (FIU-IND)** and the **National Housing Bank (NHB)** signed an **MoU** to strengthen **PMLA** (Prevention of Money Laundering) implementation.
FIU-IND HQ: New Delhi | Director: Vivek Aggarwal
NHB HQ: New Delhi | MD: Sanjay Shukla
3. **Headquarters of IREDA:** New Delhi | **CMD: Pradip Kumar Das** | **Motto:** "Energy for Ever"
4. The **Department for Promotion of Industry & Internal Trade (DPIIT)** (Ministry of Commerce & Industry) partnered with **ITC Ltd** to promote **entrepreneurship** and **innovation**.
DPIIT HQ: New Delhi | Secretary: Amardeep Singh Bhatia
ITC Ltd HQ: Kolkata, West Bengal | CMD: Sanjiv Puri
5. **IRCTC** (the catering, ticketing, and hospitality arm of Indian Railways) partnered with **ITC, Tata Group, and Harvest Gold** to **upgrade its onboard food offerings**.
IRCTC: HQ New Delhi, CMD Sanjay Kumar Jain.
6. During the **World Economic Forum (WEF) Summit** in Davos, **Amazon Web Services (AWS)** signed an **MoU** with **Maharashtra** to invest **\$8.3 billion** in **Cloud infrastructure**
WEF: HQ **Cologne, Switzerland**, Exec. Chairman **Klaus Schwab**, President **Børge Brende**, founded 1971.
7. **National Commodity & Derivatives Exchange (NCDEX)** signed an **MoU** with the **Colombo Stock Exchange (CSE)** for a **commodities & derivatives trading framework**.
8. Tripura signs **MoU** with **Digital India Bhashini Division** to promote **multilingual governance**
Tripura is **1st** in north-eastern & eastern India, **8th** in India, to sign with **Bhashini**.
Bhashini (launched **July 2022**) under **National Language Translation Mission (NLTM)**, fosters **internet accessibility** in **22** Indian languages

12. National & States Affairs

1. The **Union Cabinet** approved setting up the **8th Pay Commission** to revise **salaries of central government employees and allowances for pensioners**.
Chairman of the 7th Pay Commission: Justice Ashok Kumar Mathur
2. According to government data, the **number of unicorns** in India rose from **11 in 2016** to **118 in 2024**.
3. The **BHASKAR (Bharat Startup Knowledge Access Registry)** platform, a central registry for start-ups and investors, indicates **1.54 lakh start-ups in 2024**, up from **502 in 2016** (when 'Start-up India' initiative began).
Maharashtra tops with **27,459 start-ups**, followed by **Karnataka (16,335)** and **Delhi (15,851)**.
4. **Google** purchased **1,00,000 carbon dioxide removal (CDR) credits** from **Varaha**, an **Indian company** developing carbon removal projects in Asia.
5. **Union Minister of Commerce & Industry**, Piyush Goyal, launched the "**PRABHAAV Factbook**"
PRABHAAV stands for "**Powering a Resilient and Agile Bharat for the Advancement of Visionary Startups**". It showcases India's startup ecosystem from **2016 to 2024**.
Minister of Commerce & Industry: Piyush Goyal (Constituency – Mumbai North, Maharashtra)
MoS in Ministry of Commerce & Industry: Jitin Prasada



6. Defence Minister Rajnath Singh unveiled the “Bharat Ranbhoomi Darshan” app on January 15, 2025, during the 77th Army Day celebrations in Pune.
Minister of Defence: Rajnath Singh (Constituency – Lucknow, Uttar Pradesh)
7. The Odisha state government introduced a scheme granting a monthly pension of Rs 20,000 to residents detained under the “Maintenance of Internal Security Act (MISA)” during the Emergency (1975-1977)
Odisha: Capital – Bhubaneswar, CM: Mohan Charan Majhi, Governor: Dr. Hari Babu Kambhampati
8. The Cabinet Committee on Economic Affairs (CCEA), chaired by PM Narendra Modi, approved an Rs 11,440 Cr revival package for Rashtriya Ispat Nigam Ltd (RINL)
9. INROAD Project in North East
INROAD stands for “Indian Natural Rubber Operations for Assisted Development.”
INROAD is the first project worldwide where the tyre industry directly contributes to rubber plantation development.
It received Rs 100 Cr in financial support to improve natural rubber quality.
Headquarters of ATMA (Automotive Tyre Manufacturers Association) : New Delhi | Chairman: Arnab Banerjee
10. Myntra launched “M-Now” to deliver orders in ~30 minutes.
Initially available in Bengaluru, with plans to expand to other cities.
Myntra, part of the Flipkart Group (owned by Walmart),
Headquarters of Myntra: Bengaluru, Karnataka | CEO: Nandita Sinha | Founded: 2007
11. Union Commerce & Industry Minister Piyush Goyal inaugurated the NTB (National Turmeric Board) at Nizamabad, Telangana, appointing Palle Ganga Reddy as its 1st Chairperson.
12. The government re-constituted the “Atomic Energy Commission (AEC): Ajit Kumar Mohanty (Secretary, Department of Atomic Energy) is the Chairman
13. Union FAHD & Panchayati Raj Minister Rajiv Ranjan Singh inaugurated the “Entrepreneurship Development Conclave” in Pune.
Theme: “Empowering Entrepreneurs Transforming Livestock Economics.”
TRAJ HQ: New Delhi | Chairman: Anil Kumar Lahoti | Established in 1997.
14. Union Women & Child Development Minister, Annapurna Devi launched the “Bal Vivah Mukta Bharat Campaign” portal.
Objective: Prevent child marriage
Aim: Reduce child marriage prevalence to below 5% by 2029.
15. Indian Army conducted Inno-Yoddha 2024-25 at Manekshaw Centre, New Delhi.
16. Ministry of Environment, Forest & Climate Change will use updated base year 2022-23 instead of 2011-12 for compiling GDP and forest cover data.
17. India's biennial forest assessment reveals total forest cover: 7,15,343 sq km, i.e., 21.76% of India's geographic area.
18. MoS for Forest, Environment & Climate Change Kirti Vardhan Singh launched Nano Bubble Technology to clean and purify water for aquatic animals in National Zoological Park (Delhi)
19. PRAGATI (Pro-Active Governance & Timely Implementation) was launched in 2015 by PM Narendra Modi.
PRAGATI uses digital data management, video conferencing, & geospatial tech (developed in-house by PMO & NIC).
20. The first-ever Ganges River dolphin (Platanista gangetica) was tagged in Assam under “Project Dolphin”, aiming to conserve India's National Aquatic Animal.
Local names of the Ganges river dolphin: susu, soons, soans, or soos (Hindi), shushuk (Bengali), hiho/hihu (Assamese), bhagirath/shus/suongsu (Nepali).
21. India, the world's 2nd-largest sugar producer (after Brazil), permitted 1 million MT of sugar export this season (till September 2025) to support local prices.

22. 7 Products of Andaman & Nicobar Granted GI Tags (For the 1st time, a single Union Territory has been granted 7 Geographical Indication (GI) tags at once)
These 7 products of Andaman & Nicobar Islands are:
Hodi (outrigger canoe)
Nicobari Mat (Chatrai-hileuoi)
Nicobari Hut (Chanvi Pati – Nyi hupul)
Padauk Wood Craft
Andaman & Nicobar Coconut
Nicobari Tavi-i-Ngaich (Virgin Coconut Oil)
Andaman Karen Musley Rice
Geographical Indication Registry (GIR) in Chennai issues GI tags in India; a registered GI is valid for 10 years
23. 1st Tri-Services Tableau in 76th Republic Day Parade (Jan 26, 2025)
The theme is “Shashakt aur Surakshit Bharat” (Empowered & Secure India).
24. India Targets 10,000 GI Tags by 2030
Currently, DPIIT has issued 605 GI tags.
China holds 7,247 GI products; globally there are 69,900 GI product
GI Registry in Chennai issues GI tags in India; a GI is valid 10 years.
GI in India is governed by the Geographical Indications of Goods (Registration & Protection) Act, 1999
25. MSP for Raw Jute (2025-26) is **₹5,650/quintal** for **raw jute (TD-3)**
26. **Netradyne** (AI-powered logistics solutions) is India's **119th unicorn** valued at **\$1.34 bn**. It is India's 1st Unicorn of 2025
27. India is the **3rd-largest** startup ecosystem (after US & China)
28. **Union Minister for Culture & Tourism, Gajendra Singh Shekhawat**, inaugurated the “**Bhagwat**” exhibition at the **Allahabad Museum**.
29. **Union Railway Minister Ashwini Vaishnav** launched an **AI-based** solution named “Linen Inspection and Sorting Assistant (LISA)” at the **Ghorpadi Integrated Coaching Complex (GICC)** in Pune.
30. Indian Railways also launched a ‘**Gram Tent City**’ near bathing ghats for the **Mahakumbh 2025** in Prayagraj, Uttar Pradesh, offering premium accommodations at **₹6,000 + taxes** per person per night, from **January 14–February 26, 2025**.
31. The **J&K Forest Department** and **J&K Forest Research Institute (JKFI)** have assigned “**Tree Aadhaar numbers**” to heritage maple trees (called ‘**Chinar**’ or locally ‘**boonyi**’) under the “**Digital Tree Aadhaar**” initiative. (Project Coordinator: Syed Tariq.)
32. **Kerala Chief Minister Pinarayi Vijayan** launched “**KaWaCHaM**” (**Kerala Warnings, Crisis and Hazard Management System**) (India's 1st Fully Integrated Disaster Risk Warning System) at the headquarters of the **Kerala State Disaster Management Authority (KSDMA)** in Thiruvananthapuram.
33. **Chief Minister Bhupendra Patel** of Gujarat inaugurated the “**GIFT International Fintech Institute (GIFT IFI)**” and “**GIFT International Fintech Innovation Hub (GIFT IFIH)**” at **GIFT City, Gandhinagar**.
Both initiatives are supported by the **Asian Development Bank (ADB)**
Tapan Ray is the **MD & Group CEO** of **GIFT City**
34. **Uttarakhand** became the **1st state in independent India** to implement a **Uniform Civil Code (UCC)**, effective **27 January 2025**.
Apart from Uttarakhand, **Goa** uses a **common civil code** (the **Portuguese Civil Code of 1867**).
The **UCC** is referenced in **Article 44** of the Indian Constitution under the **Directive Principles of State Policy (DPSP)**.
35. The **Rubber Board** (under the Ministry of Commerce and Industry) unveiled “**iSNR (Indian Sustainable Natural Rubber)**” and “**INR Konnect**” during the **platinum jubilee** of the **Rubber Act, 1947** at the **Rubber Growers' Conference** in **Kottayam**.



Rubber Board HQ: Kottayam, Chairman Sawar Dhanania.

36. Haryana launched the “**Samman Sanjeevani**” app on **National Girl Child Day (24 January 2025)**.

Haryana: capital **Chandigarh**, CM **Nayab Singh Saini**, Governor **Bandaru Dattatraya**

37. Directorate General of Foreign Trade (DGFT) Director General **Santosh Kumar Sarangi**.

38. Kerala became the **first** state to introduce **E-Way Bill (EWB)** for **gold transport** within its borders.

39. PM Surya Ghar Scheme Progress:

8.5 lakh Indian households have installed **rooftop solar** under “**PM Surya Ghar**” (launched **15 February 2024**, outlay **₹75,000 Cr**).

Overall scheme aims for **1 crore** household installations.

Subsidy:

60% for systems up to 2 kW

40% additional cost for systems 2–3 kW

India's **renewable capacity** up **200%** in last decade, now **220 GW** (previously **75.52 GW** in 2014).

Solar tariffs dropped from **₹10.95/unit** (2010-11) to **₹2.15/unit** (80% cut).

40. Pradhan Mantri Jan Arogya Yojana (PM-JAY) has provided **₹1.2 lakh Cr** in free hospitalization benefits since 2018.

41. INROAD (Indian Natural Rubber for Assisted Development) Project:

A public-private partnership initiative led by the Rubber Board of India, in collaboration with Apollo Tyres, Ceat Tyres, MRF Tyres, among others (members of ATMA: Automotive Tyre Manufacturers' Association).

Objective: Improve the quality & acreage of natural rubber cultivation, especially in the Northeast and parts of West Bengal.

Government to invest around **₹50,000 Cr** over the next 5 years to strengthen inland waterways infrastructure.

42. Rubber Board of India:

Established under the Rubber Act, 1947; functions under the Ministry of Commerce & Industry.

Headquarters in Kottayam, Kerala.

43. Kappad Beach Located in Kozhikode, Kerala (Historically significant as the landing spot of Vasco da Gama in 1498.) holds the prestigious **Blue Flag Certification**.

Blue Flag Certification Awarded by the Denmark-based Foundation for Environmental Education (FEE).

India has multiple **Blue Flag beaches** (e.g., Kappad Beach, Beypore-Chali Beach, Radhanagar Beach, Golden Beach, Dharmadam, Kovalam, Eden Beach, etc.)

44. Sola Industries (headquartered in Nagpur) Subsidiary of “**Economic Explosives Ltd**” set up a drone-manufacturing facility for an unmanned aerial vehicle (UAV) known as “**Nagastra-1**.”

Nagastra-1: India's first indigenous loitering munition or “**suicide drone**,” capable of precise GPS-enabled targeting with a range up to **~4.5 km**.

45. Project Veer Gatha:

A collaborative initiative by the Ministry of Defence and the Ministry of Education, started in 2021 Encourages school students (Grades 3–12) to engage in creative projects and stories highlighting the bravery of India's gallantry award winners.

Over 25 winners in each category (there are four categories for Grades 3–5, 6–8, 9–10, and 11–12), summing to 100 winners called the “**Super 100**.”

Each winner receives a **₹10,000 prize**, a medal, and participation in Republic Day events.

46. Western Ghats recognized as a major freshwater biodiversity hotspot with numerous threatened species (fishes, mollusks, crayfish, dragonflies, etc.).

47. India's total installed renewable capacity stands at **218 GW** (including solar, wind, hydro, bio-power).

Government aims for **500 GW** of non-fossil fuel capacity by 2030.

48. NITI Aayog (National Institution for Transforming India)

Replaced the erstwhile Planning Commission on 1 January 2015

Chairman: Prime Minister of India

Current CEO: B. V. R. Subrahmanyam

49. EmpowHER Biz – Sapno Ki Udaan is an initiative launched under the Women Entrepreneurship Platform (WEP) of NITI Aayog.
By collaborating with New Shop, the EmpowHER Biz program helps female entrepreneurs place their goods or services into existing retail networks, increasing visibility and market reach
50. Boda Tyyoh Festival is Celebrated by the Hatti tribe in Shimla District, Himachal Pradesh
51. Bhārat Cleantech Manufacturing Platform:
To Enhance India's clean-tech value chains in solar, wind, green hydrogen, battery storage, etc
52. INTERPOL published its first-ever "Silver Notice" to help trace criminal assets across borders. Just like "Red Notice" is for wanted individuals, "Silver Notice" aids in identifying, tracking, and confiscating criminals' financial assets internationally.
53. IMD (India Meteorological Department) celebrated its 150+ anniversary (founded 15 January 1875). Plans to set up a Regional Meteorological Centre in Jammu.
The India Meteorological Department (IMD) is headquartered in New Delhi.
54. National River Traffic and Navigation System (NRTNS):
Government to invest around ₹50,000 Cr over the next 5 years to strengthen inland waterways infrastructure.
55. Odisha became the 34th state (including UTs) to adopt the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PM-JAY)
Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PM-JAY) was launched on 23 September 2018
Only Delhi and West Bengal remain outside the AB-PM-JAY. All other states/UTs have adopted the program since its launch on 23 September 2018
56. The SN Bose Centre for Basic Sciences (named after Dr. S. N. Bose, established in 1986 under the DST, headquartered in Salt Lake City, West Bengal) partnered with Sidho-Kanho-Birsha University to set up the Purulia Observatory—India's fifth major observatory at ~600m altitude on Panchet Hill—featuring an automatic weather station and jointly fostering astronomical and climate research.
57. 'Utkarsh' (Multi-Purpose Vessels for Indian Navy) built by L&T

13. Persons in News

14. Ranks, Reports & Surveys

1. QS World Future Skills Index 2025:
India is **2nd** in the '**Future of Work**' indicator (readiness for future skill-based jobs), behind the **United States**.
Overall, India ranks **25th** and is categorized as a '**Future Skills Contender**.'
2. BBC's 12th "100 Most Inspiring and Influential Women List 2024":
Theme: "**Resilience**."
- 3 Indian women featured:
Aruna Roy (Politics & Advocacy)
Pooja Sharma (Culture & Education)
Vinesh Phogat (Entertainment & Sports)

Also 2 Indian-origin women:

Sunita Williams (NASA astronaut)

Sneha Revanur (20-year-old AI expert)

Other notable inclusions:

Sharon Stone (Hollywood actress, USA)

Nadia Murad (Iraq, Nobel Peace Prize laureate)

Adenike Oladosu (Nigeria, climate campaigner)

Cristina Rivera Garza (Mexico, writer)

In 2023, BBC 100 Women featured **Dia Mirza, Harmanpreet Kaur, Arati Kumar-Rao,** and **Jetsunma Tenzin Palmo** from India.

3. **India** ranked **3rd** globally (after **US** and **UK**) in **fintech funding** in **2024**

4. India is the world's **largest consumer & importer** of edible oils; per capita consumption is **20+ kg** (ICMR suggests **12 kg**, WHO suggests **13 kg**).

India's edible oil imports in 2023-24 : **15.96 million tonnes**.

5. Global unemployment was **5%** in **2024** (lowest since ILO data started in 1991), expected same in **2025**.

6. According to ILO "World Employment and Social Outlook India's GDP grows at **6.9%** (2024) and forecast **6.4%** (2025).

7. Brand Finance "Global 500 Report 2025":

Tata Group leads among Indian brands, brand value: **\$31.6 bn** (+10%), ranked **60th** globally, retains AAA- rating.

Other top Indian brands:

Infosys (132nd), 3rd most valuable IT services brand globally.

HDFC Group (164th)

LIC (177th), fastest-growing Indian brand +36%, brand value **\$13.3 bn**, AAA rating, BSI score 88.

Reliance Group (237th)

Apple is world's #1 brand at **\$574.5 bn** (+11%), followed by **Microsoft** (\$461 bn, +35%) and **Google** (\$413 bn, +24%).

8. HSBC Hurun Global Indians List 2024:

Satya Nadella (Microsoft) is #1 at \$3,146 bn. Followed by Sundar Pichai (Alphabet), Neal Mohan (YouTube).

9. **India's share of global consumption at purchasing power parity (PPP)** is projected to be **16% by 2050** (up from **4% in 1997** and **9% in 2023**).

10. **India** is ranked **2nd** in terms of overall IT services **brand value contribution (36%)**, up **14%** from before. The **US** leads at **40%**.

11. **Accenture** has been the **most valuable IT services brand worldwide** for **7 consecutive years**, with a **2% rise** to **\$41.5 billion**.

TCS is **2nd** for the **4th consecutive year**, surpassing **\$20 billion** in brand value (only the second IT brand ever to do so).

Infosys is again in the **top 3** worldwide, with the **fastest 5-year CAGR in brand value (18%)**.

12. **HCLTech** is the **fastest-growing IT services brand** in **2025**.

13. **Dr Arvind Panagariya** (Chairman, **16th Finance Commission**) launched the **inaugural issue** of **NITI Aayog's "Fiscal Health Index (FHI) 2025"**

Top state ('achievers' category): **Odisha**, with a score of **67.8**.

Worst-performing ('aspirational' category): **Punjab (10.7)**

'Front-runner': Maharashtra (50.3)

'Performers': Tamil Nadu (29.2)

NITI Aayog: HQ New Delhi, CEO **BVR Subrahmanyam**, Chair **PM Narendra Modi**, Vice-Chair **Suman K. Bery**

14. **Indore (Madhya Pradesh)** and **Udaipur (Rajasthan)** became the **first two Indian cities** to join the global list of "**Accredited Wetland Cities**" under the **Ramsar Convention**.

They joined **29** other new additions, bringing the total to **74** accredited cities worldwide.

- China** (22) and **France** (9) lead in the number of accredited wetland cities.
Accreditation is **valid for 6 years**.
- 15. Ramsar Convention** (1971, Ramsar, Iran) has **172 member countries**, including India. Currently, **85** Indian wetlands are under this treaty.
- 16. India** is now the **7th largest coffee producer** globally, with **\$1.29 bn** in **FY24 exports**. **Karnataka** contributes the most (2,48,020 MT in 2022-23), followed by **Kerala** and **Tamil Nadu**.
Global top coffee producers: **Brazil, Vietnam, Colombia**
- 17. Forbes "World's Billionaires List for 2025":**
Elon Musk tops the 2025 list with a net worth of **\$433.9 bn**, after becoming the **1st person** to cross **\$400 bn** in 2024, largely driven by **SpaceX** (\$350 bn valuation).
Jeff Bezos ranks **2nd** (\$239.4 bn), **Mark Zuckerberg** 3rd (\$211.8 bn).
The **US** has **813** billionaires, **China** has **473**, and **India** has **200**—placing India **3rd** globally.
- 18. World Monuments Fund's "2025 World Monuments Watch List":**
The **WMF** added the **"Moon"** (due to concerns about commercial flights causing potential loot/damage) and **2 Indian sites**:
Bhuj Historic Water Systems (Gujarat) including **Hamirsar Lake**
Musi River Historic Buildings (Telangana), e.g., **High Court, State Central Library, Osmania General Hospital, City College, former British Residency**
- 19. Times Higher Education (THE) World University Rankings by Subject 2025**
IISc Bengaluru: overall **99th** among **top 100**
Top 5 overall:
University of Oxford (UK)
MIT (US)
Harvard (US)
Princeton (US)
University of Cambridge (UK)
Computer Science: **IISc** is **96th**; topped by **Oxford**
Law & Psychology: **Delhi University** in **301+** band, only Indian university in **law & psychology** top ranks (Both topped by **Stanford**)
Medical & Health: Saveetha Institute, Chennai: 251–300 band; topped by Oxford.
- 20. Three Indians on "Forbes 50 Over 50 Global":**
Urmila Asher ('Gujju Ben'), Kiran Mazumdar-Shaw, Sheela Patel made the inaugural global list celebrating achievements post-50.
Urmila Asher (80) launched "Gujju Ben na Nasta" amid COVID-19.
Kiran Mazumdar-Shaw (net worth **\$3.6 bn**, founder Biocon & Biocon Biologics).
Sheela Patel (b. 1952) co-founded **SPARC** (Society for Promotion of Area Resource Centres) in 1984, focusing on slum dwellers

15. Schemes & Initiatives

- 1. National Health Mission (NHM) Extended by 5 More Years**
National Health Mission (NHM) First launched in **2005**
- 2. National Critical Mineral Mission (NCMM):**
Govt approved **NCMM** with an outlay of **₹34,300 Cr** under **Ministry of Mines** (FY 2024–25 to FY 2030–31).

16. Science & Technology

1. India aims **Bharatiya Antariksha Station (Indian Space Station)** by 2035 and a **crewed lunar landing** by 2040
2. Iran successfully **launched** its **indigenously** developed **Orbital Transfer Unit (OTU)** called "**Saman-1**," the "**Fakhr-1**" **nanosatellite**
The launch used a '**Simorgh**' rocket from the **Imam Khomeini Space Launch Terminal**.
Iran: Capital – Tehran | Currency – **Rial** | **President:** Masoud Pezeshkian | **Supreme Leader:** Ali Khamenei
3. **China** launched "**Shijian-25**" to test **orbital refuelling technology**
4. SpaceX Falcon 9 Launches Two Lunar Landers: "Blue Ghost" & "Resilience". Both missions under **NASA's Commercial Lunar Payload Services (CLPS)** initiative.
5. Eastern India's 1st Astronomical Observatory at Garpanchkot Hills (Purulia, West Bengal). It is India's 6th observatory after Ladakh, Nainital (Uttarakhand), Mount Abu (Rajasthan), Girbani Hills (Maharashtra), Kavalur (Tamil Nadu).
6. **Sarla Aviation**, a **Bengaluru-based aerospace startup**, unveiled its **prototype air taxi "Shunya"** at the **Bharat Mobility Global Expo 2025**.
7. **DeepSeek**, a Chinese AI research lab, introduced "**DeepSeek-R1**", an advanced AI model **rivaling top players** (like OpenAI) in **mathematical reasoning, coding, and efficiency**
8. **ISRO** is preparing for the **100th launch** at **Satish Dhawan Space Centre (SDSC)**, Sriharikota, on **29 January 2025**.
ISRO's 100th Launch from Sriharikota: **GSLV-F15**
GSLV-F15 is the **17th** flight of **GSLV** and the **11th** in the series with **indigenous cryogenic** stage.
ISRO HQ: Bengaluru, founded **15 August 1969**.
9. Asia's 1st International Hyperloop Competition at IIT Madras

17. Sports & Games

1. **Jasprit Bumrah (India)** was named "**ICC Men's Player of the Month for December 2024**."
2. **Annabel Sutherland (Australia)** was named "**ICC Women's Player of the Month for December 2024**."
3. **Headquarters of ICC:** Dubai, UAE
Chairman: Jay Shah
CEO: Geoff Allardice
4. **Lionel Messi** (captain of Inter Miami CF) named "**2024 Landon Donovan MLS Most Valuable Player (MVP)**."
5. **India captain Smriti Mandhana** scored **India's Fastest Women's ODI Century** in **70 balls** during the **3rd Women's ODI vs Ireland** at **Niranjan Shah Stadium, Rajkot (Gujarat)**.
She broke **Harmanpreet Kaur's** previous 87-ball century record (vs South Africa).
6. The **2024 Olympic gold medalist Novak Djokovic** broke a tie with **Roger Federer (429 matches)** for the **most Grand Slam matches played (430)** in tennis history. The **women's record** is held by **Serena Williams** at **423 Grand Slam matches**

7. **Arjun Erigaisi** (World No. 4 in blitz) won the online chess “Titled Tuesday Weekly Blitz” (organized by Chess.com).
8. **Karnataka**, captained by **Mayank Agarwal**, beat **Vidarbha** by 36 runs to clinch their 5th “**Vijay Hazare Trophy**” at **Kotambi Stadium, Vadodara (Gujarat)**.
Karun Nair (Vidarbha) scored the most runs; **Arshdeep Singh (Punjab)** took the most wickets.
9. **Barcelona F.C.** defeated **Real Madrid F.C.** in the 41st “**Spanish Super Cup Clasico**”
10. **India Open 2025 (Badminton)**
Held at KD Jadhav Indoor Hall, New Delhi.
Men's Singles: **Viktor Axelsen (Denmark)** beat **Lee Cheuk Yiu (Hong Kong)**
Women's Singles: **An Se-young (South Korea)** beat **Pornpawee Chochuwong (Thailand)**
Men's Doubles: **Goh Sze Fei & Nu Izzuddin (Malaysia)**
Women's Doubles: **Arisa Igarashi & Ayaka Sakuramoto (Japan)**
Mixed Doubles: **Jiang Zhenbang & Wei Yaxin (China)**
11. **Kho Kho World Cup 2025 (1st Edition)**
Indian Women's (led by Priyanka Ingle) beat **Nepal 78-40** to become **World Champions**.
Indian Men's (led by Pratik Waikar) also beat **Nepal 54-36**.
Coach of Indian Women's: **Sumit Bhatia**.
Inaugurated by Vice President Jagdeep Dhankhar.
12. **Rajeev Mehta (Secretary-General, Fencing Association of India)** became the first Indian as **Secretary-General of Fencing Confederation of Asia (FCA)**
FCA HQ: Dubai, UAE | **President:** Sheikh Salem Sultan AlQasimi
13. **Australian Open 2025 Tennis:**
Men's Singles: **Jannik Sinner (Italy)** clinched his **2nd consecutive** Australian Open title by defeating **Alexander Zverev (Germany)**.
Women's Singles: **Madison Keys (USA)** beat **Aryna Sabalenka (World No. 1)** to claim the title.
Men's Doubles: **Harri Heliovaara (Finland) & Henry Patten (UK)**.
Women's Doubles: **Katerina Siniakova (Czechia) & Taylor Townsend (USA)**
Mixed Doubles: **Olivia Gadecki & John Peers (both Australia)**.
14. **Jannik Sinner & Iga Swiatek** named **ITF World Champions for 2024**.
Iga Swiatek: won **French Open**, **4 WTA 1000 titles**, an **Olympic bronze medal**, and led **Poland** to **Billie Jean King Cup** semis
Jannik Sinner: the **1st Italian** to win this award; ended 2024 at **No. 1**, with a **73-6** record (Australian & US Open titles, ATP Finals, Davis Cup defense for Italy). He also **won the 2025 Australian Open** (his 3rd Grand Slam).
15. **86th Senior National Table Tennis Championships 2025** Held at **Pandit Dindayal Upadhyay Indoor Stadium, Surat (Gujarat)**
☐ **Men's Singles:** **Manush Shah (RBI)** defeated **Payas Jain (Delhi)**.
☐ **Women's Singles:** **Diya Chitale (RBI)** beat **Sreeja Akula (RBI)**.
16. **Odisha Warriors** beat **Soorma Hockey Club 2-1** in the **inaugural Women's Hockey India League 2024-25** final at **Marang Gomke Jaipal Singh Munda Astro Turf Stadium, Ranchi (Jharkhand)**.
Best Goalkeeper: **Savita Punia (Soorma)**
Player of the Tournament: **Jyoti (Soorma)**
The **Men's Hockey India League** final will be on **1 Feb** at the **Birsa Munda Hockey Stadium, Rourkela (Odisha)**.
17. **ICC Awards 2024:**
Jasprit Bumrah (India) won the “**Sir Garfield Sobers Award**” for the **ICC Men's Cricketer of the Year 2024**. He is the **5th Indian** to do so, after **Rahul Dravid (2004)**, **Sachin Tendulkar (2010)**, **R. Ashwin (2016)**, **Virat Kohli (2017, 2018)**.
Arshdeep Singh won **ICC Men's T20I Cricketer of the Year 2024**.
Smriti Mandhana won **ICC Women's ODI Cricketer of the Year 2024**.
Amelia Kerr (New Zealand) got the **Rachael Heyhoe Flint Trophy** as **ICC Women's Cricketer of the Year**.



Richard Illingworth (England) was named **ICC Umpire of the Year**.

18. **Mumbai Marathon 2025** (20th Edition)

Berhane Tesfay (Eritrea) clinched **men's elite** title in **2:11:44** (his first international marathon win).

Joyce Chepkemai Tele (Kenya) took **women's elite** title in **2:24:56**.

19. **Indian GM Iniyar Panneerselvam** Wins 9th **Johor International Open Chess**. Defeated Vietnamese **GM Nguyen Van Huy** in the final

20. **Jyothi Yarraji** Sets National Record in **60m Indoor Hurdles**

Jyothi Yarraji took **gold** in women's **60m indoor hurdles** at **Elite Indoor Meeting 2025** (a.k.a. **Meeting de Nantes Métropole 2025**) in **Nantes, France**.

21. **PM Narendra Modi** inaugurated the **38th National Games in Dehradun**

Torch named '**Tejaswini**' presented to Modi by badminton star **Lakshya Sen** (2024 Paris Olympic semifinalist).

Theme: "**Green Games**" – trophies and medals made from **e-waste**, a tree will be planted for each medal winner.

Mascot: "**Mauli**", inspired by '**Monal**' (state bird).

Tagline: "**Sankalp Se Shikhar Tak**" (From Resolve to Zenith).

32 sports + 4 demonstration events (mallakhamb, kalarippayattu, rafting, yogasana).

Goa hosted the **37th Summer National Games** (25 Sep–9 Nov 2023); **Maharashtra** led medal tally with **228** medals (80 gold).

Dates: **28 January–14 February 2025**, across **12** Uttarakhand cities.

22. **Australia** won the **ICC Women's Championship Trophy** (10-team competition) providing a pathway to the **2025 Women's Cricket World Cup** (in India).

India will host this tournament for the **4th time** (after **1978, 1997, 2013**).

Captain Alyssa Healy received the trophy in **Melbourne** from **Mike Baird** (Cricket Australia Chair & ICC Director)

Australia have won **all three** editions of the Championship since its inception in **2014**.

18. Multiple Choice Questions**G.V. Satish (NBCC Director) Sir's Top Picks**

1. Where is Shriram Finance Limited, the company that introduced "Shriram Green Finance," headquartered?
(1)Mumbai (2)Bengaluru (3)Chennai (4)Hyderabad
2. According to the Department of Economic Affairs (DEA), what is India's projected GDP growth for FY 2024–25?
(1)6.4% (2)6.5% (3)7.0% (4)5.4%
3. The Public Provident Fund (PPF) interest rate for Q4 FY 2024–25 remains unchanged at:
(1)6.5% (2)7.1% (3)7.4% (4)8.0%
4. Which expert is heading the newly formed government panel to revise the WPI base year to 2022–23?
(1)Ajay Seth (2)S. S. Mundra (3)Ramesh Chand (4)Rajiv Kumar
5. According to the RBI's Financial Stability Report (December 2024), India's GDP is projected at what percentage for FY 2024–25?
(1)6.4% (2)6.6% (3)5.8% (4)7.0%
6. The First Advanced Estimates by NSO predict India's GDP will grow by 6.4% in FY25. What was the provisional GDP growth for FY24?
(1)8.2% (2)6.7% (3)7.5% (4)9.1%
7. Which global institution approved a USD 35 million project to enhance education in Meghalaya?
(1)Asian Development Bank (2)International Monetary Fund (3)New Development Bank (4)World Bank
8. Which bank launched the 'Chiranjeevi – Super Senior Citizen FD' offering higher interest rates for depositors aged 80+?
(1)Punjab National Bank (2)IDBI Bank (3)ICICI Bank (4)Canara Bank
9. The Uttar Pradesh government and which tech company jointly introduced the "UP Open Network for Agriculture" (UPONA)?
(1)Meta (2)Google Cloud (3)Amazon Web Services (4)IBM
10. Which organization forecasts that India will surpass Japan as the world's fourth-largest economy by 2026?
(1)IMF (2)World Bank (3)PHD Chamber of Commerce and Industry (PHDCCI) (4)Reserve Bank of India (RBI)
11. Which entity partnered with IIM-A Ventures to launch the 3rd cohort of Swanari TechSprint?
(1)NABARD (2)Reserve Bank Innovation Hub (RBIH) (3)NPCI (4)SEBI
12. FICCI projects India's GDP growth at 6.4% for FY25 and CPI inflation at:
(1)5.0% (2)5.2% (3)4.8% (4)4.5%
13. The Uttarakhand government signed an MoU with which Icelandic company to explore geothermal energy in the state?
(1)Blue Energy (2)Verkis (3)IcePower (4)Ragnarok Energy
14. As per RBI's directive, banks must use the '1600xx' numbering series for what type of calls?
(1)Marketing calls (2)Survey calls (3)Customer transaction-related calls (4)All promotional calls
15. "Shriram Housing Finance" has been rebranded as:
(1)Shrivision Finance (2)Shriram Prime Finance (3)Truhome Finance (4)Greenline Housing
16. The IMF retains India's GDP growth forecast at 6.5% for which fiscal years?
(1)FY24 & FY25 (2)FY25 & FY26 (3)FY26 & FY27 (4)FY27 & FY28



17. The RBI established a five-member Standing External Advisory Committee (SEAC) for evaluating universal bank (UB) and small finance bank (SFB) applications. Who leads it?
(1)Urjit Patel (2)SS Mundra (3)NS Viswanathan (4)Mahesh Kumar Jain
18. Which Bengaluru-based fintech launched 'CheQ Wisor,' India's first AI-powered credit card expert?
(1)Razorpay (2)Cred (3)CheQ (4)Instamojo
19. How much liquidity does the RBI plan to infuse into the banking sector to offset deficits?
(1)₹75,772 crore (2)₹50,000 crore (3)₹1.5 lakh crore (4)₹2.0 lakh crore
20. Which Indian fintech became the first to roll out the RBI's Central Bank Digital Currency (e-rupee) in coordination with Yes Bank?
(1)Paytm (2)PhonePe (3)MobiKwik (4)BharatPe
21. Punjab National Bank (PNB) is the first bank in India to integrate which portal for real-time fraud prevention?
(1)Digital Intelligence Portal (2)UDYAM Portal (3)National Cybercrime Reporting Portal (NCRP) (4)Central Fraud Registry
22. On India's 76th Republic Day, SEBI introduced "Dharohar." What is its purpose?
(1)Promoting digital lending (2)Preserving the history of India's securities market (3)Extending credit to small investors (4)Strengthening corporate governance norms
23. Who launched the National Turmeric Board, headquartered in Nizamabad, Telangana?
(1)Union Minister Piyush Goyal (2)Prime Minister Narendra Modi (3)Minister Nitin Gadkari (4)Finance Minister Nirmala Sitharaman
24. Which individual has been named the first Chairperson of the National Turmeric Board?
(1)Ramesh Chand (2)Shyam Prasad (3)Shri Palle Ganga Reddy (4)Anil Kulkarni
25. PM Modi released a commemorative coin and the 'Vision 2047' document on the 150th Foundation Day of which department?
(1)Central Public Works Department (2)India Meteorological Department (IMD) (3)Department of Agriculture (4)Geological Survey of India
26. Odisha became the 34th state to implement which central health insurance scheme?
(1)PMSSY (2)Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) (3)Jan Aarogya Suraksha Yojana (4)National Health Mission
27. Justice Upadhyay was appointed as the new Chief Justice of which High Court?
(1)Bombay High Court (2)Patna High Court (3)Calcutta High Court (4)Delhi High Court
28. Who received the Honorary Citizen Award from Singapore President Tharman Shanmugaratnam?
(1)Gautam Adani (2)Tarun Das (3)Mukesh Ambani (4)Ratan Tata
29. The Ministry of Defence signed a deal worth Rs 2,960 crore with Bharat Dynamics Limited for which missile system?
(1)Agni-V (2)Akash (3)MRSAM (Medium-Range Surface-to-Air Missiles) (4)Prithvi-III
30. Which date is observed as National Startup Day in India?
(1)January 1 (2)January 16 (3)February 28 (4)December 24
31. The Special Rupee Vostro Account (SRVA) was launched by RBI in July 2022 to enable:
(1)Foreign direct investment tracking (2)Foreign banks to use INR for trade (3)Cross-border derivative trading (4)Settlement of cryptocurrency transactions
32. PNB MetLife partnered with which co-operative bank to offer insurance solutions?
(1)Cosmos Co-operative Bank (2)Saraswat Co-operative Bank (3)Andhra Pradesh Co-operative Bank (4)Delhi Nagrik Sahakari Bank
33. Indonesia recently became the 10th full member of BRICS. Which country hosted the 16th BRICS Summit in October 2024?
(1)Brazil (2)China (3)Russia (4)India
34. V.K. Singh took oath as the Governor of which state?
(1)Sikkim (2)Nagaland (3)Mizoram (4)Tripura
35. Which tech giant agreed to buy 100,000 tons of carbon dioxide removal credits from the Indian startup "Varaha" by 2030?
(1)Microsoft (2)Google (3)Amazon (4)Apple



36. President Droupadi Murmu and Singapore President Tharman Shanmugaratnam unveiled a commemorative logo marking how many years of India-Singapore diplomatic ties?
(1)50 years (2)55 years (3)60 years (4)75 years
37. Which two forces will participate in the Indian Army's upcoming 'Exercise Devil Strike'?
(1)Indian Army and Indian Navy (2)Indian Navy and Coast Guard (3)Indian Army and Indian Air Force (4)Indian Army and CRPF
38. Who is the Secretary General of NATO?
(1)Jens Stoltenberg (2)Mark Rutte (3)Angela Merkel (4)Justin Trudeau
39. Former Saurashtra cricketer Sitanshu Kotak was added to India's coaching staff in which role?
(1)Bowling coach (2)Fielding coach (3)Batting coach (4)Spin-bowling consultant
40. China completed the world's longest expressway tunnel, the Tianshan Shengli Tunnel, in which region?
(1)Tibet (2)Sichuan (3)Gansu (4)Xinjiang
41. The Odisha government announced a ₹20,000 monthly pension for individuals imprisoned during:
(1)World War II (2)1962 Indo-China war (3)1971 Indo-Pak war (4)1975-1977 Emergency
42. Ratha Saptami was designated a state festival by which Indian state government?
(1)Tamil Nadu (2)Karnataka (3)Andhra Pradesh (4)Gujarat
43. Vineet Joshi took over as Secretary of which department under the Ministry of Education?
(1)Department of School Education (2)Department of Literacy (3)Department of Skill Development (4)Department of Higher Education
44. Google unveiled a next-generation quantum computing chip named:
(1)Aspen (2)Cedar (3)Willow (4)Redwood
45. India successfully tested the "Bhargavastra" micro-missile system primarily to counter:
(1)Ballistic missiles (2)Anti-ship threats (3)Swarm drones (4)Fighter jets
46. Novak Djokovic broke Roger Federer's record for the most Grand Slam matches played, achieving how many total matches?
(1)420 (2)430 (3)435 (4)440
47. Which entity teamed up with UAE-based Magnati to boost UPI acceptance in the UAE?
(1)Reserve Bank Innovation Hub (2)NPCI International (3)ICICI Bank (4)EXIM Bank
48. Brazil announced Nigeria as a partner country of BRICS, making it which numbered partner overall?
(1)7th (2)9th (3)10th (4)12th
49. Who was appointed as the Director General of the CRPF?
(1)Arvind Kumar (2)Gyanendra Pratap Singh (3)Daljit Singh Chaudhary (4)Sunil Jain
50. The government set a target to form how many Farmer Producer Organisations (FPOs) by FY25?
(1)5,000 (2)8,000 (3)10,000 (4)12,000
51. The Indian Sustainable Natural Rubber (iSNR) initiative was launched in which place?
(1)Guwahati, Assam (2)Kottayam, Kerala (3)Pune, Maharashtra (4)Chennai, Tamil Nadu
52. INCOIS (Indian National Centre for Ocean Information Services), Hyderabad won which award for Disaster Management Excellence (2025)?
(1)National Science Prize (2)Subhash Chandra Bose Aapda Prabandhan Puraskar (3)Prime Minister's Award for Excellence (4)National Maritime Honour
53. Air India launched "eZ Booking," an AI-powered solution for:
(1)Baggage handling (2)Seamless ticket booking (3)In-flight entertainment (4)Refund processing
54. The Minimum Support Price (MSP) for raw jute (TD-3 grade) is:
(1)₹5,400/quintal (2)₹5,650/quintal (3)₹6,250/quintal (4)₹6,000/quintal
55. Who was appointed as Additional Director General (ADG) of the BSF, with Daljit Singh Chaudhary as the Director General?
(1)Sanjay Malhotra (2)Vikram Singh (3)Mahesh Kumar Aggarwal (4)Anil Chauhan
56. Arshdeep Singh became India's leading wicket-taker in T20 Internationals by surpassing which bowler's record of 96 wickets?
(1)Bhuvneshwar Kumar (2)Jasprit Bumrah (3)Ravichandran Ashwin (4)Yuzvendra Chahal
57. PT Usha currently serves as President of which national sporting body?



- (1)Athletics Federation of India (2)Board of Control for Cricket in India (BCCI) (3)Hockey India (4)Indian Olympic Association (IOA)
58. Micheál Martin has been confirmed as the new Prime Minister of:
(1)Iceland (2)Malta (3)Greece (4)Ireland
59. Which date is observed as the International Day of Clean Energy?
(1)15 January (2)26 January (3)5 June (4)12 December
60. Which global remembrance day is observed on 27 January 2025?
(1)World Environment Day (2)International Day of Peace (3)International Holocaust Remembrance Day (4)World Refugee Day
61. The 76th Republic Day celebration on 26 January 2025 had which foreign leader as Chief Guest?
(1)President Emmanuel Macron (France) (2)Prime Minister Fumio Kishida (Japan) (3)President Prabowo Subianto (Indonesia) (4)Chancellor Olaf Scholz (Germany)
62. Indore and Udaipur have been recognized as 'Wetland Cities' under which international convention?
(1)CITES (2)CBD (3)Ramsar Convention (4)Basel Convention
63. Jitender Pal Singh has been appointed India's new envoy to:
(1)Singapore (2)Israel (3)Turkey (4)Canada
64. Which Bollywood actor has become the ambassador for FICCI Frames?
(1)Ranveer Singh (2)Ayushmann Khurrana (3)Varun Dhawan (4)Vicky Kaushal
65. Jasprit Bumrah won which ICC award for 2024?
(1)ICC ODI Cricketer of the Year (2)ICC T20 Cricketer of the Year (3)ICC Men's Test Cricketer of the Year (4)ICC Emerging Player
66. Smriti Mandhana was named ICC Women's ODI Cricketer of the Year for which year?
(1)2023 (2)2024 (3)2022 (4)2025
67. Lala Lajpat Rai, whose birth anniversary is on 28 January, is popularly known by which nickname?
(1)Bihar Kesari (2)Punjab Kesari (3)Bengal Kesari (4)Gujarat Kesari
68. Which Indian state plans to develop Dibrugarh as its second capital, as announced by CM Himanta Biswa Sarma?
(1)Meghalaya (2)Assam (3)Mizoram (4)Nagaland
69. Alexander Lukashenko secured his 7th term as President of which country?
(1)Ukraine (2)Moldova (3)Belarus (4)Lithuania
70. Shri Hariman Sharma, known as the "Apple Man of India," received which civilian honor in 2025?
(1)Padma Bhushan (2)Padma Shri (3)Padma Vibhushan (4)Bharat Ratna
71. Renowned sculptor Latika Katt, who recently passed away, was a master of:
(1)Painting and pottery (2)Stone carving and bronze sculpting (3)Wood carving and textiles (4)Architecture and design
72. Which global bank appointed Mandar Donde as Head of India Investment Banking?
(1)Citibank (2)Goldman Sachs (3)Bank of America (4)HSBC
73. The ICC CEO Geoff Allardice stepped down just weeks before which tournament?
(1)ODI World Cup (2)Champions Trophy (3)T20 World Cup (4)World Test Championship Final
74. Which northeastern state became the first to sign an MoU with Digital India Bhashini?
(1)Assam (2)Meghalaya (3)Tripura (4)Manipur
75. The inaugural Women's Hockey India League was won by which team?
(1)Punjab Queens (2)Bengal Tigresses (3)Odisha Warriors (4)Haryana Rangers
76. Indian Overseas Bank (IOB) plans to sell ₹11,500 crore of Non-Performing Assets (NPAs) to:
(1)Mutual Funds (2)Asset Reconstruction Companies (ARCs) (3)Insurance companies (4)Pension funds
77. Which financial institution revised India's real GDP growth forecast for FY24-25 down to 6.2% (from 6.5%)?
(1)Barclays (2)Moody's (3)Goldman Sachs (4)Fitch Ratings
78. Bank of Baroda (BoB) raised ₹5,000 crore via a 10-year infrastructure bond. What was the coupon rate?
(1)7.15% (2)7.23% (3)7.30% (4)7.50%



79. Name the three Indian banks listed among the top 25 global banks by market capitalization (Q4 2024):
(1)SBI, Canara Bank, Axis Bank (2)HDFC Bank, ICICI Bank, SBI (3)PNB, Bank of Baroda, Kotak Mahindra Bank (4)Yes Bank, IDBI Bank, Federal Bank
80. PNB MetLife and Saraswat Co-operative Bank joined in a bancassurance partnership. What is PNB MetLife's slogan?
(1)Zindagi ke saath bhi, zindagi ke baad bhi (2)"Milkar Life Aage Badhaein" (3)Khayaal Aapka (4)We know you
81. TATA AIG General Insurance introduced "CyberEdge" to protect businesses from:
(1)Fire hazards (2)Natural disasters (3)Cyber risks (4)Industrial accidents
82. IDFC FIRST Bank teamed up with RuPay to launch which virtual credit card product?
(1)FIRST Platinum (2)UPI-Credit Link (3)FIRST EA₹N RuPay Credit Card (4)Digital Rewardz Card
83. Tata AIA Life Insurance's new offering "Shubh Muhurat" aims to help parents save for:
(1)Higher education (2)Retirement (3)Their children's wedding (4)Buying a home
84. SBI Payments, a joint venture between SBI and Hitachi Payment Services, partnered with which merchant commerce platform?
(1)Paytm (2)PayU (3)Pine Labs (4)Razorpay
85. Slice is set to merge with North East Small Finance Bank (NESFB) to become which new fintech bank?
(1)Slice Neo Bank (2)Slice Small Finance Bank (Slice SFB) (3)Slice Payment Bank (4)Slice Digital Bank
86. HSBC launched which travel-focused credit card offering flexible airline and hotel reward conversions?
(1)Premier Journey (2)TravelOne Credit Card (3)Global Explorer (4)TripSaver Card
87. How much did RBI inject into the banking system via a variable rate repo (VRR) operation to ensure sufficient liquidity?
(1)₹75,772 crore (2)₹80,000 crore (3)₹55,600 crore (4)₹100,000 crore
88. Which cross-border payments company got in-principle RBI approval to operate as a Payment Aggregator-Cross Border (PA-CB)?
(1)InstaReM (2)Airwallex (3)Skydo Technologies (4)Payoneer
89. The interest rate on Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) from January 25, 2025, to January 24, 2030, is:
(1)6.50% (2)6.60% (3)6.66% (4)6.75%
90. By the end of 2024, UPI accounted for what share of India's total digital payment volume?
(1)75% (2)80% (3)83% (4)90%
91. The Standing External Advisory Committee (SEAC) was reconstituted to evaluate applications for:
(1)Payment Banks and Small Finance Banks (2)Non-Banking Financial Companies (3)Universal Banks and Small Finance Banks (4)Foreign Institutional Investors
92. Who is the Chairman of the reconstituted Atomic Energy Commission?
(1)Dr. R. Chidambaram (2)Dr. Anil Kakodkar (3)Dr. Sekhar Basu (4)Ajit Kumar Mohanty
93. Justice Krishnan Vinod Chandran's appointment to the Supreme Court raised the SC strength to how many judges?
(1)34 (2)33 (3)31 (4)32
94. Which Indian author launched "Wild Fictions," addressing societal issues and climate change?
(1)Chetan Bhagat (2)Amitav Ghosh (3)Vikram Seth (4)Kiran Desai
95. The PM-WANI scheme, launched in December 2020, aimed to install 1 crore hotspots by 2022 but managed only about:
(1)5,00,000 (2)10,00,000 (3)2,07,642 (4)50,000
96. INS Mumbai participated in the 4th edition of which multinational exercise?
(1)MILAN (2)RIMPAC (3)Kakadu (4)La Perouse
97. Who was appointed as the new Secretary General of the Indian Ocean Rim Association (IORA)?



- (1)Gopal Baglay (2)Sanjiv Ranjan (3)Taranjit Singh Sandhu (4)Reenat Sandhu
98. Which scheme was introduced by the RBI in December 1969 based on recommendations of the F.K.F. Nariman Committee?
(1)Lead Bank Scheme (2)Liberalised Remittance Scheme (3)Priority Sector Lending Scheme (4)Bank Merger Scheme
99. NaBFID (National Bank for Financing Infrastructure and Development) is regulated by the RBI under Sections 45L and 45N of which Act?
(1)Banking Regulation Act, 1949 (2)RBI Act, 1934 (3)Companies Act, 2013 (4)Finance Act, 2021
100. How many Credit Information Companies (CICs) are registered with the RBI?
(1)2 (2)3 (3)4 (4)5
101. Which scheme did the Mizoram government launch in collaboration with SBI, MRB, and MCAB for loan disbursement?
(1)Mizoram Kisan Yojana (2)Bana Kaih (handholding) Scheme (3)Startup Mizoram (4)Rural Women's Empowerment
102. Recently, Aditya Birla Capital became the first BFSI company to offer all three core financial services on which open platform?
(1)Open Network for Digital Commerce (ONDC) (2)BHIM UPI (3)GEM Portal (4)Ayushman Bharat Digital Mission
103. According to IRDAI's Annual Report for FY24, the non-life insurance industry's claims ratio declined to:
(1)79.2% (2)85.3% (3)82.52% (4)88.1%
104. The newly formed 18-member working group to revise the WPI base year (2011–12 to 2022–23) is chaired by:
(1)Nandan Nilekani (2)Prof. Ramesh Chand (3)Piyush Goyal (4)Subhash Chandra Garg
105. YES Bank's specialized MSME program in partnership with FICCI Ladies Organisation (FLO) to empower women entrepreneurs is called:
(1)YES WomenBiz (2)YES Shakti (3)YES PowherUp (4)YES Udhyami
106. SEBI has launched "PaRRVA" to combat misleading claims about investment returns. Which of the following best describes it?
(1)Public Access to Real-time Ratings (2)Publication, Revised returns, Reconciliation, Verification, and Action (3)Parallel Audit of Risk and Revenue Variation (4)Private Adjusted Risk and Reward Verification Algorithm

**Answers (G.V. Satish (NBCC Director) Sir's Top Picks)**

1	3	21	3	41	4	61	3	81	3	101	2
2	2	22	2	42	3	62	3	82	3	102	1
3	2	23	1	43	4	63	2	83	3	103	3
4	3	24	3	44	3	64	2	84	3	104	2
5	2	25	2	45	3	65	3	85	2	105	3
6	1	26	2	46	2	66	2	86	2	106	2
7	4	27	4	47	2	67	2	87	1		
8	2	28	2	48	2	68	2	88	3		
9	2	29	3	49	2	69	3	89	3		
10	3	30	2	50	3	70	2	90	3		
11	2	31	2	51	2	71	2	91	3		
12	3	32	2	52	2	72	3	92	4		
13	2	33	3	53	2	73	2	93	2		
14	3	34	3	54	2	74	3	94	2		
15	3	35	2	55	3	75	3	95	3		
16	3	36	3	56	4	76	2	96	4		
17	4	37	3	57	4	77	1	97	2		
18	3	38	2	58	4	78	2	98	1		
19	3	39	3	59	2	79	2	99	2		
20	3	40	4	60	3	80	2	100	3		

తల్లిదండ్రులకు మరియు విద్యార్థులకు ముఖ్య గమనిక

ఇటీవల కొందరు విద్యార్థులు సరియైన విచారణ చెయ్యకుండా ఎదో ఒక Coaching Institute లో Join అయ్యి, అక్కడ కూర్చోవడానికి కనీసం Benches కూడా లేవని, ఏ ఒక్క Subject కూడా సరిగ్గా Explain చెయ్యరని, Teachers వారి వద్దనున్న Answers Screen పై చూపించి చదువుతున్నారని, ఏదైనా ఒక సందేహం వస్తే Class లో అడిగే అవకాశమే లేదని, teacher ఒక Shed లో వుండి విద్యార్థులు మరొక shed లో కూర్చోని ఒక Radio లో Answers వింటున్నట్లుగా ఉందని, Teachers కనీసం విద్యార్థుల ముఖము కూడా చూడకుండా Answers చదువుతున్నారని, అక్కడ Coaching సరిగ్గా లేదని, వెరే ఏదైనా మంచి Coaching Center లో Join అవుదామని, Nandyal Banking Coaching Center వద్దకు వచ్చి Fees లో రాయితీ ఇవ్వమని మనవి చేస్తున్నారు. ఇది మాకు చాలా భారంగా ఉంది .

కనుక తల్లిదండ్రులు విద్యార్థులను ఏ Coaching Institute లో నైన చేర్పించే ముందు అన్ని విషయాలు (Digital Class, Benches, Faculty Qualification, Class లో doubt అడిగే అవకాశం.....) విచారించి సరియైన Coaching Institute ఐన Nandyal Banking Coaching Center లో చేర్పించవలసినదిగా కోరుచున్నాము.

ఇట్లు

G V Satish (SBI PO, Interview Panel Member)

Director

NBCC

ತಂದೆ - ತಾಯಿ ಮತ್ತು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮುಖ್ಯ ಸೂಚನೆ

ಇತ್ತೀಚೆಗೆ ಕೆಲವು ವಿದ್ಯಾರ್ಥಿಗಳು ಸರಿಯಾದ ವಿಚಾರಣೆ ಮಾಡದೆ ಯಾವದೋ ಒಂದು Coaching Institute ನಲ್ಲಿ join ಆಗಿ , ಅಲ್ಲಿ ಕುಳಿತುಕೊಳ್ಳುವುದಕ್ಕೆ ಕನಿಷ್ಠ Bench ಗಳೂ ಇಲ್ಲದೆ,ಯಾವುದೇ ಒಂದು Subject ಅನ್ನೂ ಸರಿಯಾಗಿ explain ಮಾಡುವುದಿಲ್ಲವೆಂದು,ಅಲ್ಲಿ Teachers ಅವರ ಕಡೆ ಇರುವ Answers ಅನ್ನೂ screen ಮೇಲೆ ತೋರಿಸಿ ಸುಮ್ಮನೆ ಓದುತ್ತಾರೆ ಎಂದು, ಯಾವುದೇ ಒಂದು ಸಂದೇಹ ಬಂದರೆ class ನಲ್ಲಿ ಕೇಳುವುದಕ್ಕೆ ಅವಕಾಶವೇ ಇಲ್ಲ ಎಂದು, Teacher ಒಂದು shed ನಲ್ಲಿ ಇದ್ದು ವಿದ್ಯಾರ್ಥಿಗಳು ಇನ್ನೊಂದು shed ನಲ್ಲಿ ಕುಳಿತುಕೊಂಡು ಒಂದು Radio ದಲ್ಲಿ Answers ಕೇಳಿದ ಹಾಗೆ ಇರುತ್ತದೆ ಎಂದು, Teachers ಕನಿಷ್ಠ ವಿದ್ಯಾರ್ಥಿಗಳ ಮುಖವನ್ನೂ ನೋಡದೆ Answers ಓದುತ್ತಾರೆ ಎಂದು,ಅಲ್ಲಿ Coaching ಸರಿಯಾಗಿ ಇಲ್ಲವೆಂದು, ಬೇರೆ ಯಾವುದಾದರೂ ಒಳ್ಳೆಯ Coaching Institute ನಲ್ಲಿ join ಆಗಬೇಕೆಂದು NBCC ಕಡೆಗೆ ಬಂದು Fees ನಲ್ಲಿ ರಿಯಾಯಿತಿ ಕೊಡಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಇದು ನಮಗೆ ತುಂಬಾ ಭಾರವೆನಿಸುತ್ತಿದೆ.

ಅದಕ್ಕಾಗಿ ತಂದೆ-ತಾಯಿ ತಮ್ಮ ಮಕ್ಕಳನ್ನು ಯಾವುದೇ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸುವ ಮುನ್ನ ಎಲ್ಲಾ ವಿಷಯಗಳನ್ನು (Digital Class, Benches, Faculty Qualification, Class ನಲ್ಲಿ doubt ಕೇಳುವ ಅವಕಾಶ.....) ವಿಚಾರಿಸಿ ಸರಿಯಾದ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದೇವೆ.

ಇಂತಿ,

NBCC Director

G V Satish (SBI PO, Interview Panel Member)



1. Recently, Mizoram government has entered into a Memorandum of Agreement (MoA) with its partner banks – State Bank of India (SBI), Mizoram Rural Bank (MRB), and Mizoram Co-operative Apex Bank Limited (MCAB) for the disbursement of loans under _____.
(1)Swami Vivekananda Youth Empowerment Scheme (2)Bana Kaih (handholding) Scheme
(3)Saroithi Scheme (4)Orunodoi Scheme
2. Recently, the deadline for determining the payable amount under the Direct Tax Vivad Se Vishwas Scheme 2024 has been extended till _____ by the Central Board of Direct Taxes (CBDT).
(1)March 31, 2025 (2)January 31, 2025 (3)July 1, 2025 (4)August 1, 2025
3. As per recently released results of Household Consumption Expenditure Survey: 2023-24 (HCES: 2023-24) by the Ministry of Statistics and Programme Implementation (MoSPI), the average Monthly Per Capita Consumption Expenditure (MPCE) in rural India in 2023-24 has been estimated to be _____.
(1)Rs. 5,166 (2)Rs. 3,272 (3)Rs. 4,122 (4)Rs. 6,184
4. Recently, which of the following companies has become the first Banking, Financial Services, and Insurance (BFSI) company to offer all three-core financial services—lending, insurance, and Mutual Fund (MF) investments—on the Open Network for Digital Commerce (ONDC) platform?
(1)Aditya Birla Capital Limited (2)Bajaj Holdings & Investment Limited (3)GIC Housing Finance Limited (4)Tata Capital Limited
5. Recently, Reserve Bank of India (RBI) has laid down certain broad principles for lenders relating to their participation in Government Debt Relief Scheme (DRS). In respect of relief measures, any dues pending receipt from Government for more than _____ will attract specific provision of 100 per cent.
(1)25 days (2)90 days (3)60 days (4)45 days
6. According to the recent Annual Report 2023-24 of the Insurance Regulatory and Development Authority of India (IRDAI), the claims ratio (the net incurred claims to net earned premium) of the non-life insurance industry declined to how much percent for the Financial Year 2023-24 (FY24)?
(1)82.52% (2)90.12% (3)64.48% (4)75.36%
7. Recently, the Ministry of Commerce and Industry has announced the constitution of an 18-member working group to revise the base year for the Wholesale Price Index (WPI) from the existing 2011-12 to 2022-23. The group will be chaired by who among the following?
(1)Dr. Rajiv Kumar (2)Prof. Ramesh Chand (3)T. Rabi Sankar (4)Dr. Ravindra H. Dholakia
8. As per recent information, what is the name of the specialized Micro, Small and Medium Enterprises (MSME) programme launched by YES Bank in partnership with Federation of Indian Chambers of Commerce and Industry (FICCI) Ladies Organisation (FLO) to empower women entrepreneurs?
(1)YES Women Rise (2)YES PowherUp (3)YES SheGrow (4)YES Women Forward
9. Recently, the Securities and Exchange Board of India (SEBI) has launched a new initiative, named “PaRRVA” to combat misleading claims about investment returns. What does the letter 'V' represent in the acronym ‘PaRRVA’?
(1)Validation (2)Verification (3)Value (4)Vigilance
10. Recently, which of the following companies has signed a Memorandum of Understanding (MoU) with the National Stock Exchange of India Limited (NSE) to empower its delivery partners with financial literacy programs?
(1)Zomato (2)Swiggy (3)Dunzo (4)Eat Sure
11. Recently, the Department of Economic Affairs (DEA), Ministry of Finance (MoF), has kept the interest rate on Small Savings Schemes (SSS) unchanged for its 4th Quarter of Financial Year 2024-25 (Q4 FY25, from 1 January 2025 to 31 March 2025) from those notified for Q3 FY25. The interest rate for Senior Citizen Savings Scheme (SCSS) has been retained at _____.
(1)6.2% (2)7.1% (3)8.2% (4)5.6%
12. Recently, the National Payments Corporation of India (NPCI) has announced an extension of the deadline for implementing a _____ market share cap for Unified Payments Interface (UPI) providers by another two years to 31 December 2026.
(1)40% (2)25% (3)30% (4)50%

13. Recently, the Prime Minister of India has inaugurated Grameen Bharat Mahotsav 2025 at Bharat Mandapam, New Delhi. This event is organised by which of the following organisations/institutions?
(1) Indian Council of Agricultural Research (ICAR) (2) National Bank for Agriculture and Rural Development (NABARD) (3) Khadi and Village Industries Commission (KVIC) (4) National Institute of Rural Development (NIRD)
14. Recently, the Competition Commission of India (CCI) approved three organisations to jointly buy a stake in Fourth Partner Energy Limited (FPEL), India's leading renewable energy company focusing on building and financing renewable energy projects. Which of the following organisations is not one among them?
(1) Asian Development Bank (ADB) (2) International Finance Corporation (IFC) (3) DEG - Deutsche Investitions- und Entwicklungsgesellschaft (DEG) (4) New Development Bank (NDB)
15. Recently, the Department of Financial Services launched a revamped e-auction portal that consolidates information on e-auction properties from all Public Sector Banks (PSBs) and offers a one-stop destination for buyers and investors to discover a wide range of assets. What is the name of this portal?
(1) Baankinfo (2) Infoweb (3) Bankweb (4) Baanknet
16. In December 2024, the Employees' Provident Fund Organisation (EPFO) completed the full-scale rollout of "CPPS" under the Employees' Pension Scheme, 1995. In the acronym "CPPS," what does the second 'P' stand for?
(1) Pension (2) Provident (3) Payments (4) Plan
17. According to the "Unicorn workforce trend report" by PrivateCircle Research, the number of workers in India's unicorn startups reduced by 6,732 between August 2023 - August 2024, partly due to layoffs. Which of the following startup hubs witnessed the maximum increase in the number of employees during this period?
(1) Pune (2) Bengaluru (3) Delhi-NCR (4) Chennai
18. The government has recently amended the Foreign Trade Policy 2023 to encourage stakeholder consultation and promote inclusive decision-making. The key approach to the Foreign Trade Policy 2023 is based on four pillars. Which of the following is NOT one of them?
(1) Incentive to Remission (2) Export promotion through collaboration – Exporters, States, Districts, Indian Missions (3) Ease of doing business, reduction in transaction cost and e-initiatives (4) Promoting sustainable development through environmental trade regulations
19. According to the recent State Bank of India (SBI) Research, poverty declined faster in rural areas during FY24, as the poverty ratio dipped below 5% for the first time to _____ from 7.2% in FY23.
(1) 3.84 per cent (2) 4.12 per cent (3) 4.86 per cent (4) 3.24 per cent
20. Recently, which of the following companies has signed a USD 200 million 'green loan agreement' with Japan-based Sumitomo Mitsui Banking Corporation (SMBC)?
(1) NHPC Limited (2) NTPC Limited (3) REC Limited (4) Power Grid Corporation of India Limited (POWERGRID)
21. Recently, the Financial Intelligence Unit-India (FIU-IND) has signed a Memorandum of Understanding (MoU) with which of the following organizations as part of continued coordinated efforts in effective implementation of requirements under the Prevention of Money Laundering Act and the rules framed thereunder?
(1) Insurance Regulatory and Development Authority of India (IRDAI) (2) Securities and Exchange Board of India (SEBI) (3) Reserve Bank of India (RBI) (4) National Stock Exchange (NSE)
22. As per recently released 'First Advance Estimates of Annual Gross Domestic Product (GDP) for the Financial Year (FY) 2024-25', real GDP has been estimated to grow by _____ in FY 2024-25.
(1) 6.7% (2) 6.4% (3) 7.1% (4) 7.3%
23. Recently, the Women Entrepreneurship Platform (WEP) of NITI Aayog has launched an initiative titled 'EmpowHER Biz – Sapno Ki Udaan' in collaboration with which of the following companies?
(1) Snapdeal (2) BigBasket (3) Reliance Fresh (4) New Shop



24. Recently, Goa Chief Minister launched the 'Bima Sakhi Yojana' under the state's Swayampurna Goa 2.0 initiative. The 'Bima Sakhi Yojana' is an initiative of which of the following companies?
(1)HDFC Life Insurance Company Limited (2)Life Insurance Corporation of India (LIC) (3)Max Life Insurance Company Limited (4)Reliance Nippon Life Insurance Company Limited
25. Recently, the State Bank of India (SBI) revised its GDP growth forecast for the financial year 2024-25 (FY25) to what percentage?
(1)6.8% (2)6.6% (3)6.3% (4)6.1%
26. Recently, who among the following has been appointed as new Secretary of the Department of Investment and Public Asset Management (DIPAM)?
(1)Arunish Chawla (2)Sunil Kumar Gupta (3)Tuhin Kanta Pandey (4)Utpal Kumar Singh
27. As per the recently released 'Future of Jobs Report 2025', 170 million new roles will emerge and 92 million will decline, leading to a net gain of 78 million jobs. This report has been released by which of the following organizations?
(1)International Monetary Fund (IMF) (2)International Labour Organization (ILO) (3)World Economic Forum (WEF) (4)United Nations Development Programme (UNDP)
28. As per recent information, 1st January 2025 has marked the _____ anniversary of the World Trade Organization (WTO).
(1)29th (2)32nd (3)35th (4)30th
29. As per the recently released United Nation's flagship report—'World Economic Situation and Prospects 2025' (WESP), India would again be the fastest-growing large economy in the world with a projected annual growth rate of _____.
(1)5.8 per cent (2)6.3 per cent (3)6.5 per cent (4)6.6 per cent
30. Recently, who among the following has been appointed as the governing council member of the National Investment and Infrastructure Fund Trustee Limited (NIIFTL)?
(1)Prashant Kumar (2)Sandeep Bakhshi (3)Challa Sreenivasalu Setty (4)Amitabh Chaudhry
31. Recently, _____ has partnered with the Indian Institute of Management Ahmedabad's (IIM-A) startup incubator, IIMA Ventures, to launch the 3rd cohort of 'Swanari TechSprint 3.0' programme.
(1)Deposit Insurance and Credit Guarantee Corporation (DICGC) (2)Ministry of Finance (3)Reserve Bank Information Technology Private Limited (ReBIT) (4)Reserve Bank Innovation Hub (RBIH)
32. Recently, which of the following international organisations has approved a USD 35 million loan for a project 'Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment and Resilience (MPOWER)' aimed at improving education quality in Meghalaya?
(1)Asian Development Bank (ADB) (2)World Bank (3)New Development Bank (NDB) (4)European Bank for Reconstruction and Development
33. Who served as the Chairman of the 7th Pay Commission?
(1)Justice H. L. Dattu (2)Justice Ashok Kumar Mathur (3)Justice B. N. Srikrishna (4)Justice R. M. Lodha
34. As per government data, how many unicorns are there in India in 2024?
(1)95 (2)50 (3)118 (4)123
35. According to the BHASKAR platform, how many start-ups are recorded in India in 2024?
(1)27,459 (2)502 (3)16,335 (4)1.54 lakh
36. Which state tops in the number of start-ups as per the BHASKAR platform?
(1)Karnataka (2)Delhi (3)Maharashtra (4)Telangana
37. Google purchased 1,00,000 carbon dioxide removal (CDR) credits from which Indian company?
(1)ReNew Power (2)Varaha (3)Suzlon (4)Ather Energy
38. "PRABHAAV Factbook" was launched by which Union Minister?
(1)Rajnath Singh (2)Piyush Goyal (3)Nitin Gadkari (4)Jitin Prasada
39. "PRABHAAV" stands for:
(1)Powering a Rapid and Agile Bharat for the Advancement of Vibrant Startups (2)Powering a Resourceful and Advanced Bharat for Visionary Startups (3)Powering a Resilient and Agile Bharat



- for the Advancement of Visionary Startups (4) Promoting a Resilient and Agile Bharat for the Advancement of Varied Startups
40. Who unveiled the “Bharat Ranbhoomi Darshan” app on January 15, 2025?
(1) Narendra Modi (2) Amit Shah (3) Rajnath Singh (4) Piyush Goyal
41. Which state government introduced a monthly pension scheme of Rs 20,000 for those detained under the Maintenance of Internal Security Act (MISA) during the Emergency?
(1) Odisha (2) West Bengal (3) Gujarat (4) Kerala
42. Who is the Chief Minister (CM) of Odisha?
(1) Naveen Patnaik (2) Mohan Charan Majhi (3) Bhupendra Patel (4) Hemant Soren
43. Which Public Sector Undertaking (PSU) received an Rs 11,440 crore revival package approved by the CCEA chaired by PM Narendra Modi?
(1) Bharat Heavy Electricals Limited (BHEL) (2) Steel Authority of India Limited (SAIL)
(3) Rashtriya Ispat Nigam Limited (RINL) (4) Hindustan Aeronautics Limited (HAL)
44. What does the acronym “INROAD” (related to a project in the North East) stand for?
(1) Indian National Rubber Operations for Assisted Development (2) Indian Natural Rubber Operations for Associated Development (3) Indian Naval Research on Advanced Defence (4) Indian National Roadmap for Agricultural Development
45. Which e-commerce platform launched the “M-Now” service to deliver orders in around 30 minutes?
(1) Flipkart (2) Amazon (3) Myntra (4) JioMart
46. Where is the headquarters of Myntra located?
(1) Mumbai (2) Bengaluru (3) Gurugram (4) New Delhi
47. Who inaugurated the National Turmeric Board (NTB) at Nizamabad, Telangana?
(1) Piyush Goyal (2) Rajnath Singh (3) Nirmala Sitharaman (4) Amit Shah
48. Who is the first Chairperson of the National Turmeric Board?
(1) Palle Ganga Reddy (2) K. Chandrasekhar Rao (3) Arnab Banerjee (4) Ajit Kumar Mohanty
49. The government re-constituted the Atomic Energy Commission (AEC) with whom as its Chairman?
(1) Anil Kumar Lahoti (2) Ajit Kumar Mohanty (3) P. D. Vaghela (4) S. Somanath
50. Which Union Minister inaugurated the “Entrepreneurship Development Conclave” in Pune under the theme “Empowering Entrepreneurs Transforming Livestock Economics”?
(1) Nitin Gadkari (2) Rajiv Ranjan Singh (3) Bhupender Yadav (4) Kirti Vardhan Singh
51. Which minister launched the “Bal Vivah Mukta Bharat Campaign” portal?
(1) Smriti Irani (2) Annapurna Devi (3) Harsimrat Kaur Badal (4) Nirmala Sitharaman
52. What is the aim of the “Bal Vivah Mukta Bharat Campaign”?
(1) Reduce child labor (2) Provide free education to girls (3) Reduce child marriage prevalence to below 5% by 2029 (4) Increase women's representation in local governance
53. “Inno-Yoddha 2024-25” was conducted by which of the following?
(1) Indian Navy (2) Indian Coast Guard (3) Indian Air Force (4) Indian Army
54. From which updated base year will the Ministry of Environment, Forest & Climate Change compile GDP and forest cover data?
(1) 2011–12 (2) 2022–23 (3) 2020–21 (4) 2023–24
55. As per India's biennial forest assessment, what is India's total forest cover?
(1) 5,00,000 sq km (2) 7,15,343 sq km (3) 6,85,000 sq km (4) 7,50,120 sq km
56. Who launched Nano Bubble Technology to clean and purify water for aquatic animals in the National Zoological Park, Delhi?
(1) Rajiv Ranjan Singh (2) Kirti Vardhan Singh (3) Piyush Goyal (4) Bhupender Yadav
57. PRAGATI (Pro-Active Governance & Timely Implementation) was launched by PM Narendra Modi in which year?
(1) 2015 (2) 2016 (3) 2017 (4) 2018
58. Under “Project Dolphin,” which aquatic species was tagged for the first time in Assam?
(1) Olive Ridley Turtle (2) Ganges River Dolphin (Platanista gangetica) (3) Irrawaddy Dolphin (4) Saltwater Crocodile
59. Who has been appointed as the new MD & CEO of Punjab National Bank (PNB)?



- (1)Binod Kumar (2)Ashok Chandra (3)Rakesh Sharma (4)Debadatta Chand
60. Who has been appointed as the new MD & CEO of Indian Bank?
(1)Ashok Chandra (2)Rakesh Sharma (3)Debadatta Chand (4)Binod Kumar
61. Where are the headquarters of Indian Bank located?
(1)Chennai, Tamil Nadu (2)Bengaluru, Karnataka (3)New Delhi (4)Pune, Maharashtra
62. Which bank's tagline is "India's International Bank"?
(1)State Bank of India (2)Punjab National Bank (3)Bank of Baroda (4)Bank of India
63. Where are the headquarters of Bank of Baroda located?
(1)Hyderabad, Telangana (2)Vadodara, Gujarat (3)Bengaluru, Karnataka (4)Kolkata, West Bengal
64. Who is 26th Governor of RBI?
(1)Michael D. Patra (2)Shaktikanta Das (3)Sanjay Malhotra (4)T. Rabi Sankar
65. When was the Reserve Bank of India (RBI) established?
(1)15 August 1947 (2)26 January 1950 (3)1 April 1935 (4)19 July 1969
66. Shriram Housing Finance was acquired by Warburg Pincus and co-investors, then rebranded as:
(1)Shriram Capital (2)Shriram FinCorp (3)Truhome Finance (4)Truvesta Housing
67. Who is the MD & CEO of the newly rebranded Truhome Finance?
(1)Rakesh Sharma (2)Ravi Subramanian (3)Mansukh L. Mandaviya (4)Vijay Shekhar Sharma
68. The "Golden Jubilee Scholarship Scheme 2024" for students from economically weaker families was launched by:
(1)EPFO (2)Life Insurance Corporation of India (LIC) (3)Kotak Mahindra Bank (4)RBI
69. Where are the headquarters of the Employees' Provident Fund Organisation (EPFO)?
(1)New Delhi (2)Ahmedabad (3)Hyderabad (4)Pune
70. Mansukh L. Mandaviya is the Minister of:
(1)Finance (2)Home Affairs (3)Labour & Employment (4)Defense
71. Which city is the headquarters of Paytm?
(1)Gurugram, Haryana (2)Bengaluru, Karnataka (3)Noida, Uttar Pradesh (4)Pune, Maharashtra
72. The first private Indian satellite operator to offer advanced Geosynchronous Orbit (GSO) communications is:
(1)Reliance Jio Infocomm (2)ISRO (3)Ananth Technologies Ltd (ATL) (4)Tata Communications
73. The new SEAC (Standing External Advisory Committee) for bank license applications set up by RBI is chaired by:
(1)S. Janakiraman (2)M. K. Jain (ex-RBI Deputy Governor) (3)Michael D. Patra (4)T. Rabi Sankar
74. Which technologies firm received in-principle authorization from RBI to operate as a PA-CB (Payment Aggregator-Cross Border)?
(1)Paytm (2)Skydo Technologies (3)MobiKwik (4)Cred
75. Who has been appointed as MD & CEO of Zurich Kotak General Insurance?
(1)Alok Kumar Agarwal (2)Binod Kumar (3)Vijay Shekhar Sharma (4)Rajan Bajaj
76. Who was re-appointed as MD & CEO of IDBI Bank?
(1)Debadatta Chand (2)Ashok Chandra (3)Vijay Shekhar Sharma (4)Rakesh Sharma
77. BHIM (Bharat Interface for Money) joined FinTech Yatra 2025 as Principal Partner. BHIM is powered by:
(1)RBI (2)NPCI BHIM Services Ltd (NBSL) (3)SEBI (4)Ministry of Finance
78. Kotak Mahindra Bank will acquire a personal loan portfolio worth ₹3,330 crore from:
(1)Standard Chartered Bank (2)HDFC Bank (3)Bank of America (4)Axis Bank
79. Over 21% of PMJDY (Pradhan Mantri Jan Dhan Yojana) accounts became inoperative as of December 2024. Which bank tops the list with the highest inoperative accounts?
(1)State Bank of India (2)Bank of Baroda (3)Punjab National Bank (4)Canara Bank
80. IDFC FIRST Bank launched a UPI-enabled "FIRST EA₹N RuPay Credit Card" in collaboration with:
(1)Mastercard (2)RuPay (3)Visa (4)American Express
81. Which regulatory authority launched "Dharohar – Milestones in the Indian securities market", a digital knowledge repository?
(1)RBI (2)IRDAI (3)SEBI (4)NABARD



82. The Unified Pension Scheme (UPS) for NPS employees, effective from 1 April 2025, restores:
(1) 25% salary pension with no dearness relief (2) 50% salary pension with dearness relief hikes
(3) 60% salary pension with no relief (4) 75% salary pension with partial relief
83. RBI approved LIC's proposal to acquire up to 9.99% stake in which bank?
(1) Axis Bank (2) HDFC Bank (3) ICICI Bank (4) Yes Bank
84. Slice (the fintech firm) will merge with which Small Finance Bank to become "Slice Small Finance Bank Limited (Slice SFB)"?
(1) AU Small Finance Bank (2) Equitas Small Finance Bank (3) North East Small Finance Bank
(4) Jana Small Finance Bank
85. "Shubh Muhurat," a wedding-focused life insurance solution, was launched by:
(1) SBI Life Insurance (2) LIC (3) Bajaj Allianz Life Insurance (4) Tata AIA Life Insurance
86. CheQ introduced India's first AI-based credit card advisor called:
(1) CheQ Advisor (2) CheQ Wisor (3) CheQ Genie (4) CheQ Vision
87. MobiKwik and Cred introduced "e₹ wallets" for the RBI's CBDC with the support of a sponsor bank. Which bank is the sponsor?
(1) Yes Bank (2) Punjab National Bank (3) HDFC Bank (4) SBI
88. PNB is the first Indian bank to adopt Clari5's NCRP Integration Solution, aligning with I4C's National Cybercrime Reporting Portal. Where is PNB's headquarters?
(1) Vadodara (2) New Delhi (3) Chennai (4) Mumbai
89. Birla Institute of Management Technology (BIMTECH) launched a blockchain-based digital currency for campus use called:
(1) BitBIM (2) BIMChain (3) BIMCOIN (4) BIMToken
90. The Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) will have an interest rate of:
(1) 4.50% per annum (2) 5.85% per annum (3) 6.66% per annum (4) 7.10% per annum
91. The RBI Digital Payments Index (RBI-DPI) for September 2024 was published at:
(1) 300.20 (2) 445.50 (3) 465.33 (4) 500.00
92. Which three Indian banks are in the top 25 global banks by market capitalisation (Q4 2024)?
(1) SBI, Axis Bank, Kotak Mahindra Bank (2) HDFC Bank, ICICI Bank, SBI (3) PNB, ICICI Bank, BOI (4) Axis Bank, HDFC Bank, Indian Bank
93. Which country is the world's 2nd-largest sugar producer (after Brazil)?
(1) China (2) India (3) USA (4) Thailand
94. India permitted how many million MT of sugar exports this season (till September 2025)?
(1) 0.5 million MT (2) 1 million MT (3) 2 million MT (4) 3 million MT
95. Which Union Territory received 7 Geographical Indication (GI) tags for its local products at once?
(1) Puducherry (2) Ladakh (3) Andaman & Nicobar Islands (4) Jammu & Kashmir
96. Which entity issues GI tags in India?
(1) World Intellectual Property Organization (WIPO) (2) Department for Promotion of Industry & Internal Trade (DPIIT) (3) Geographical Indication Registry (GIR), Chennai (4) Intellectual Property Appellate Board (IPAB)
97. The first Tri-Services Tableau in the 76th Republic Day Parade (2025) had the theme:
(1) "Nari Shakti" (2) "Shashakt aur Surakshit Bharat" (3) "Bharat Parv" (4) "Ek Bharat, Shreshtha Bharat"
98. Which country currently holds the highest number of GI products in the world?
(1) India (2) USA (3) France (4) China
99. The MSP for Raw Jute (2025-26) has been set at:
(1) ₹4,500/quintal (2) ₹5,000/quintal (3) ₹5,650/quintal (4) ₹6,500/quintal
100. Which company became India's first unicorn of 2025, valued at \$1.34 billion?
(1) Groww (2) Netradyne (3) Dream11 (4) Razorpay
101. Who inaugurated the "Bhagwat" exhibition at the Allahabad Museum?
(1) Prahlad Singh Patel (2) Amit Shah (3) Gajendra Singh Shekhawat (4) R. K. Singh
102. What is the name of the new AI-based solution launched by Indian Railways for linen inspection and sorting in Pune?



- (1)AI Sorter (2)LinenPlus (3)LISA (Linen Inspection and Sorting Assistant) (4)RailFab
103. Which state became the first in independent India to implement a Uniform Civil Code (UCC)?
(1)Goa (2)Gujarat (3)Uttarakhand (4)Himachal Pradesh
104. Which board introduced “iSNR (Indian Sustainable Natural Rubber)” and “INR Konnect” to promote sustainable rubber initiatives?
(1)Spice Board (2)Rubber Board (3)Coffee Board (4)Tea Board
105. Which mobile app was launched by Haryana on National Girl Child Day (24 January 2025)?
(1)Mahila Shakti (2)Kanya Suraksha (3)Ladli Samriddhi (4)Samman Sanjeevani
106. The J&K Forest Department assigned “Tree Aadhaar numbers” to heritage maple trees under which initiative?
(1)Chinar Conservation (2)Maple Preservation Drive (3)Digital Tree Aadhaar (4)Forest Digital Identity
107. Which state launched “KaWaCHaM” (Kerala Warnings, Crisis and Hazard Management System), India’s first fully integrated disaster risk warning system?
(1)Karnataka (2)Tamil Nadu (3)Kerala (4)Maharashtra
108. Who is the MD & Group CEO of GIFT City in Gandhinagar?
(1)Syed Tariq (2)Gajendra Singh Shekhawat (3)Tapan Ray (4)Sawar Dhanania
109. Which state became the first to introduce an E-Way Bill for gold transport within its borders?
(1)Tamil Nadu (2)Kerala (3)Maharashtra (4)Karnataka
110. The PM Surya Ghar Scheme, launched on 15 February 2024 with an outlay of ₹75,000 Cr, targets rooftop solar installations for how many households overall?
(1)50 lakh (2)75 lakh (3)1 crore (4)2 crore
111. Which flagship health scheme has provided ₹1.2 lakh crore in free hospitalization benefits since 2018?
(1)Pradhan Mantri Jan Arogya Yojana (PM-JAY) (2)Rashtriya Swasthya Bima Yojana
(3)Ayushman Bharat Digital Mission (4)National Health Mission
112. Which project, under the Rubber Board and major tyre manufacturers, aims to improve natural rubber cultivation in India?
(1)Rubber Mission 2030 (2)INROAD (Indian Natural Rubber for Assisted Development)
(3)Sustainable Rubber India (4)Natural Rubber Expansion
113. Which beach, historically significant for Vasco da Gama’s landing in 1498, holds the Blue Flag Certification?
(1)Radhanagar Beach (2)Kovalam Beach (3)Kappad Beach (4)Baga Beach
114. “Nagastra-1” is India’s first indigenous loitering munition (suicide drone). Which subsidiary of Economic Explosives Ltd set up the drone-manufacturing facility?
(1)DroneTech India (2)Sola Industries (3)AeroDef Solutions (4)Avantel Robotics
115. Project Veer Gatha, started in 2021, is a collaborative initiative by:
(1)Ministry of Tribal Affairs and Ministry of HRD (2)Ministry of Defence and Ministry of Education
(3)Ministry of Culture and NITI Aayog (4)Ministry of Women & Child Development and Ministry of Education
116. Which mountain range is recognized as a major freshwater biodiversity hotspot in India with numerous threatened species?
(1)Aravalli Range (2)Himalayas (3)Vindhya Range (4)Western Ghats
117. Which state became the 34th to adopt the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PM-JAY)?
(1)Goa (2)Odisha (3)Delhi (4)West Bengal
118. The Purulia Observatory, India’s fifth major observatory located at ~600m altitude on Panchet Hill, is a joint initiative of the S. N. Bose Centre for Basic Sciences and:
(1)IIT Kharagpur (2)Jadavpur University (3)Sidho-Kanho-Birsha University (4)University of Calcutta
119. ‘Utkarsh’ (Multi-Purpose Vessels for the Indian Navy) were built by:

- (1)Larsen & Toubro (L&T) (2)Mazagon Dock Shipbuilders (3)Garden Reach Shipbuilders & Engineers (4)Cochin Shipyard
120. The World Bank Group announced a record replenishment of the International Development Association (IDA) worth:
(1)\$50 billion (2)\$100 billion (3)\$75 billion (4)\$125 billion
121. Who is the President of the World Bank?
(1)David Malpass (2)Ajay Banga (3)Anshula Kant (4)Kristalina Georgieva
122. Which Indian financial institution signed an agreement with the Japan Bank for International Cooperation (JBIC) for 120 billion Japanese yen (~ Rs 6,600 Cr)?
(1)State Bank of India (2)Power Finance Corporation (PFC) (3)Reserve Bank of India (4)IIFL Finance
123. The CMD (Chairman & Managing Director) of PFC is:
(1)Nirmal Jain (2)Parminder Chopra (3)Arun Kumar Purwar (4)Anshula Kant
124. Who is the Chairman of IIFL Finance?
(1)Parminder Chopra (2)Arun Kumar Purwar (3)Ajay Banga (4)Nirmal Jain
125. Who was sworn in as the President of the United States on January 20, 2025?
(1)Joe Biden (2)Barack Obama (3)Donald Trump (4)Ron DeSantis
126. Who is the 50th Vice President of the United States, sworn in on January 20, 2025?
(1)Mike Pence (2)Kamala Harris (3)James David Vance (4)Kevin McCarthy
127. Which US President was the only one to be elected four times (1933–1945)?
(1)Woodrow Wilson (2)Abraham Lincoln (3)Franklin Roosevelt (4)Theodore Roosevelt
128. Who was appointed as the Director General (DG) of the CRPF?
(1)Dhananjay Shukla (2)Gyanendra Pratap Singh (3)Mahesh Kumar Aggarwal (4)Nirmal Kumar
129. Who is the President of the Institute of Company Secretaries of India (ICSI)?
(1)Mahesh Kumar Aggarwal (2)Parminder Chopra (3)Dhananjay Shukla (4)Nirmal Jain
130. Mahesh Kumar Aggarwal was appointed as Additional Director-General (ADG) of:
(1)CRPF (2)SSB (3)CISF (4)BSF
131. Who was appointed as ED & CEO of Reliance Power Limited from January 20, 2025?
(1)Nirmal Jain (2)Neeraj Parakh (3)Dhananjay Shukla (4)James David Vance
132. Mallika Srinivasan's tenure has been extended as the Chairperson of:
(1)IRDAI (2)NABARD (3)PESB (Public Enterprises Selection Board) (4)TRAI
133. Who was re-elected as Ireland's Prime Minister?
(1)Leo Varadkar (2)Enda Kenny (3)Micheal Martin (4)Mary McAleese
134. Which city is the capital of Ireland?
(1)Belfast (2)Dublin (3)Galway (4)Cork
135. Jitender Pal Singh has been appointed as India's Ambassador to:
(1)France (2)Latvia (3)Israel (4)Monaco
136. Who has become India's Ambassador to France and the Principality of Monaco?
(1)Namrata S. Kumar (2)Sanjeev Singla (3)Dhananjay Shukla (4)Jitender Pal Singh
137. Namrata S. Kumar, currently ambassador to Slovenia, is appointed as envoy to:
(1)Luxembourg (2)Norway (3)Latvia (4)Estonia
138. Alexander Lukashenko was re-elected as President of:
(1)Kazakhstan (2)Ukraine (3)Belarus (4)Serbia
139. Who did US President Donald Trump appoint as the acting Administrator of NASA, the first woman to lead NASA since its inception in 1958?
(1)Pamela Melroy (2)Janet Petro (3)Mallika Srinivasan (4)Lynn Rothschild
140. Which company appointed Deshnee Naidoo as its first CEO (effective January 20, 2025)?
(1)Reliance Power (2)CRPF (3)NASA (4)Vedanta Resources Ltd
141. Nicolás Maduro Moros was re-elected as President of:
(1)Colombia (2)Peru (3)Venezuela (4)Chile
142. The capital of Venezuela, known for Ángel Falls, is:
(1)Valencia (2)Caracas (3)Maracaibo (4)Barcelona

143. Which former Director General of the Confederation of Indian Industry (CII) became the second Indian to receive Singapore's "Honorary Citizen Award"?
(1)Ajay Tyagi (2)Guneet Monga (3)Tarun Das (4) Ratan Tata
144. Who received the "FIH Honorary Member Award" from FIH President Tayyab Ikram?
(1)David E. Kelley (2)Vir Das (3)Marijke Fleuren (4) Timothy Spall
145. Which country holds the COP16 presidency to the UN Convention to Combat Desertification (UNCCD)?
(1)India (2)USA (3)Egypt (4) Saudi Arabia
146. The 52nd International Emmy Awards were held at:
(1)London, UK (2)New York Hilton Midtown Hotel, USA (3)Los Angeles, USA (4) Cannes, France
147. Who hosted the 52nd International Emmy Awards, becoming the first Indian to host the event?
(1)Vir Das (2)Karan Johar (3)Priyanka Chopra (4) Nawazuddin Siddiqui
148. Which actor won the Best Actor award at the 52nd International Emmy Awards for "The Sixth Commandment" (UK)?
(1)Benedict Cumberbatch (2)Jared Harris (3)Timothy Spall (4) David Tennant
149. Which state won the 'Exemplary Performance in Mineral Block Auction' Award for 2023-24 at the National Mining Ministers Conference in Konark, Odisha?
(1)Odisha (2)Rajasthan (3)Chhattisgarh (4) Madhya Pradesh
150. The Indian short film 'Anuja' is nominated in the 'Best Live Action Short Film' category at which edition of the Academy Awards?
(1)95th (2)96th (3)97th (4) 98th
151. Which organization won the 'Subhash Chandra Bose Aapda Prabandhan Puraskar-2025' in the institutional category?
(1)FIH (2)INCOIS (3)BSF (4) CII
152. How many Padma Awardees were there in total for 2025?
(1)100 (2)129 (3)139 (4) 152
153. How many personnel received gallantry and service medals (Police, Fire, Home Guard & Civil Defence, Correctional Services) on Republic Day 2025?
(1)822 (2)876 (3)942 (4) 1,005
154. Which Indian state ranked 1st among State/UT tableaux at the 76th Republic Day Parade, showcasing Mahakumbh-2025?
(1)Gujarat (2)Uttar Pradesh (3)Tripura (4) Andhra Pradesh
155. Who was named the Captain of the ICC Men's T20I Team of the Year 2024?
(1)Virat Kohli (2)Hardik Pandya (3)KL Rahul (4) Rohit Sharma
156. Which bowler won the ICC Men's T20I Cricketer of the Year 2024?
(1)Jasprit Bumrah (2)Trent Boult (3)Arshdeep Singh (4) Shaheen Afridi
157. Which New Zealand player was named ICC Women's T20I Cricketer of the Year 2024?
(1)Suzie Bates (2)Sophie Devine (3)Amelia Kerr (4) Lea Tahuhu
158. Which English umpire received the ICC Umpire of the Year award (2024)?
(1)Aleem Dar (2)Marais Erasmus (3)Kumar Dharmasena (4) Richard Illingworth
159. How many Kirti Chakras were approved by President Droupadi Murmu on the eve of the 76th Republic Day?
(1)3 (2)2 (3)4 (4) 5
160. Which marching contingent was awarded Best Marching Contingent (Services) at the 76th Republic Day Parade?
(1)Maratha Light Infantry (2)Rajput Regiment (3)Jammu & Kashmir Rifles (4) Gorkha Regiment
161. Which state's tableau won 2nd place among the States/UTs at the 76th Republic Day Parade, highlighting "Kharchi Puja"?
(1)Andhra Pradesh (2)Uttarakhand (3)Tripura (4) Maharashtra
162. Javed Akhtar received the "Asian Cinema Culture Award" at the 21st Third Eye Asian Film Festival. Which country was the Focus Country for this event?



- (1)Japan (2)South Korea (3)Thailand (4) Iran
163. Which country is set to induct the “Trajan” 155 mm towed artillery gun system, jointly developed by L&T (India) and KNDS (France)?
(1)United States (2)Armenia (3)France (4)United Arab Emirates
164. Which of the following are the top 3 defence export customers of India?
(1)France, Australia, and Greece (2)Russia, Poland, and Ukraine (3)The United States, France, and Armenia (4)Israel, Japan, and South Korea
165. Name the 3-day trilateral air combat exercise launched by India, France, and the UAE over the Arabian Sea.
(1)Garuda (2)Varuna (3)Shakti (4)Desert Knight
166. Which defence exercise is conducted jointly by the Indian and French Armies?
(1)Varuna (2)Garuda (3)Shakti (4)Desert Knight
167. The Ministry of Defence (MoD) signed a ₹2,960 Cr contract for MRSAM with which Indian defence public sector company?
(1)Bharat Earth Movers Limited (BEML) (2)Bharat Dynamics Limited (BDL) (3)Hindustan Aeronautics Limited (HAL) (4)Garden Reach Shipbuilders & Engineers (GRSE)
168. Where is the Headquarters (HQ) of Bharat Dynamics Limited (BDL) located?
(1)Mumbai, Maharashtra (2)Chennai, Tamil Nadu (3)Hyderabad, Telangana (4)Bengaluru, Karnataka
169. “Exercise Devil Strike” is a joint exercise conducted by:
(1)Indian Army & Indian Navy (2)Indian Air Force & Indian Navy (3)Indian Coast Guard & Indian Navy (4)Indian Army & Indian Air Force
170. Who is the Chief of the Indian Army (as mentioned in the content)?
(1)General Bipin Rawat (2)General Upendra Dwivedi (3)General Naravane (4)General VK Singh
171. Which Indian Naval ship is participating in the multinational exercise 'LA PEROUSE' hosted by France?
(1)INS Chennai (2)INS Mumbai (3)INS Kolkata (4)INS Visakhapatnam
172. Which ship did Larsen & Toubro (L&T) recently launch from the Kattupalli Shipyard, near Chennai, three months after launching INS Samarthak?
(1)INS Vikrant (2)INS Shakti (3)INS Utkarsh (4)INS Suraksha
173. Which organisation developed a Supersonic Combustion Ramjet (scramjet) capable of powering hypersonic vehicles or missiles?
(1)Indian Space Research Organisation (ISRO) (2)Hindustan Aeronautics Limited (HAL) (3)Defence Research and Development Organisation (DRDO) (4)Bharat Electronics Limited (BEL)
174. What is 'Sanjay'—flagged off by Defence Minister Rajnath Singh?
(1)A light combat aircraft (2)A battlefield surveillance system (3)A nuclear submarine (4)A long-range ballistic missile
175. Which missile, described as the “first ballistic missile for conventional strikes,” will be displayed by DRDO during the 76th Republic Day parade?
(1)BrahMos (2)Agni-V (3)Pralay (4)Nirbhay
176. INS Magdala, recently mentioned, is the 6th ship of which project?
(1)Vikrant-class aircraft carriers (2)P17A stealth frigates (3)Anti-Submarine Warfare Shallow Water Craft (ASW SWC) (4)Scorpene-class submarines
177. Which two coast guards renewed their MoU on Maritime Safety and Security Cooperation for 3 years?
(1)Indian Coast Guard & Indonesia Coast Guard (2)Indian Coast Guard & Japan Coast Guard (3)Indian Coast Guard & U.S. Coast Guard (4)Indian Coast Guard & Australian Border Force
178. Which system, developed by DRDO, is procured under a ₹10,200 Cr proposal by the Cabinet Committee on Security (CCS)?
(1)Pinaka Multi-Barrel Rocket Launcher (MBRL) (2)Nag Anti-Tank Guided Missile (3)Astra Air-to-Air Missile (4)QRSAM system
179. Which word has been declared Dictionary.com's Word of the Year 2024?

- (1)Hallucinate (2)Demure (3)Polarization (4)Brain Rot
180. Which dictionary's 2024 Word of the Year is "Polarization"?
- (1)Merriam-Webster (2)Oxford University Press (3)Collins Dictionary (4)Cambridge Dictionary
181. Which dictionary chose "Brain Rot" as its 2024 Word of the Year?
- (1)Macquarie Dictionary (2)Oxford University Press (3)Cambridge Dictionary (4)Collins Dictionary
182. Which dictionary selected "Brat" as its 2024 Word of the Year?
- (1)Collins Dictionary (2)Merriam-Webster (3)Cambridge Dictionary (4)Oxford University Press
183. Which of the following is Israel's capital?
- (1)Tel Aviv (2)Haifa (3)Ramallah (4)Jerusalem
184. Which of the following is the capital of Palestine?
- (1)Jericho (2)Gaza (3)Jerusalem (4)Ramallah
185. Nigeria has been admitted as a 'partner country' of BRICS. Which country holds the BRICS chair in 2025?
- (1)India (2)Brazil (3)Russia (4)China
186. Nigeria became the 9th BRICS partner country by joining a group that already includes Belarus, Bolivia, Cuba, Kazakhstan, Malaysia, Thailand, Uganda, and _____?
- (1)Turkey (2)Uzbekistan (3)Argentina (4)Egypt
187. Which country has withdrawn from the Paris Climate Agreement for the second time?
- (1)Russia (2)United Kingdom (3)United States (4)Australia
188. Which country's president signed an executive order for the US to withdraw from the World Health Organization (WHO)?
- (1)Barack Obama (2)Joe Biden (3)Bill Clinton (4)Donald Trump
189. Which organization has proclaimed 2025 as the "International Year of Glaciers' Preservation"?
- (1)UNESCO (2)UN General Assembly (3)International Glaciological Society (4)UNEP
190. India has joined the "Eurodrone programme" as an observer state. This programme is also known as:
- (1)High-Altitude Rapid Drone Mission (HARDM) (2)Medium Altitude Long Endurance Remotely Piloted Aircraft System (MALE RPAS) (3)Transcontinental Drone Project (TDP) (4)Future Combat Aerial System (FCAS)
191. Which country did the World Health Organization (WHO) certify as malaria-free, the first nation in the WHO European Region to achieve this?
- (1)Germany (2)Italy (3)Georgia (4)France
192. Which city is the capital of Georgia?
- (1)Tbilisi (2)Batumi (3)Rustavi (4)Kutaisi
193. In which year did India and Oman first bring the Double Taxation Avoidance Agreement (DTAA) into effect, before recently signing a protocol to amend it?
- (1)1987 (2)1997 (3)2007 (4)2017
194. Which Indian multinational company has bagged an order to construct Uzbekistan's first AI-enabled 10MW data centre in Tashkent?
- (1)Tata Group (2)Bharat Electronics Limited (3)Larsen & Toubro (L&T) (4)Reliance Industries
195. Who inaugurated the 2nd edition of the "Bharat Mobility Global Expo 2025"?
- (1)President Droupadi Murmu (2)PM Narendra Modi (3)Minister Nitin Gadkari (4)Union Minister Ashwini Vaishnaw
196. What is the theme of the 2nd edition of "Bharat Mobility Global Expo 2025"?
- (1)"Smart Moves for Sustainable Mobility" (2)"Fueling the Future: Innovation & Integration" (3)"Beyond Boundaries: Co-creating Future Automotive Value Chain" (4)"Driving India's Mobility Mission"
197. Which of the following is TRUE regarding India's automotive market and manufacturing position as stated in the content?
- (1)India is the 2nd-largest passenger vehicle manufacturer globally. (2)India is the 3rd-largest passenger vehicle market worldwide. (3)India is the 3rd-largest 2-wheeler manufacturer worldwide. (4)India is the 2nd-largest tractor manufacturer globally.

198. Narendra Modi will co-chair the Artificial Intelligence (AI) Action Summit in Paris on 10–11 February 2025 at which venue?
(1)Louvre Museum (2)Grand Palais (3)Élysée Palace (4)Champs-Élysées
199. Who is the Prime Minister of France?
(1)Élisabeth Borne (2)Édouard Philippe (3)François Fillon (4)François Bayrou
200. Where was the 55th World Economic Forum (WEF) Annual Meeting 2025 held?
(1)Geneva, Switzerland (2)Zurich, Switzerland (3)Davos-Klosters, Switzerland (4)Lausanne, Switzerland
201. What was the theme of the 55th World Economic Forum (WEF) Annual Meeting 2025?
(1)“Shaping the Future of Global Collaboration” (2)“Collaboration for the Intelligent Age”
(3)“Building Resilience for Tomorrow” (4)“Revitalizing the Digital Economy”
202. Who led India’s delegation at the 55th WEF Annual Meeting 2025?
(1)Prime Minister Narendra Modi (2)External Affairs Minister Dr. S. Jaishankar (3)Finance Minister Nirmala Sitharaman (4)Union Minister Ashwini Vaishnaw
203. How many new countries joined the Global Plastic Action Partnership (GPAP), bringing the total to 25?
(1)3 (2)5 (3)7 (4)10
204. Which of the following lists the new GPAP members correctly?
(1)Angola, Gabon, Kenya, Greece, Senegal, Tanzania, Bangladesh (2)Angola, Bangladesh, Gabon, Guatemala, Kenya, Senegal, Tanzania (3)Bangladesh, Gabon, Guatemala, Kenya, Malawi, Senegal, Tanzania (4)Angola, Bangladesh, Benin, Guatemala, Kenya, Senegal, Tanzania
205. Which two countries signed an MoU to enhance cooperation in cybercrime investigations?
(1)India and the United Kingdom (2)India and the United States (3)India and France (4)India and Australia
206. Which two entities signed an MoU to strengthen the implementation of the Prevention of Money Laundering Act (PMLA)?
(1)FIU-IND and NABARD (2)FIU-IND and NHB (3)RBI and NHB (4)IRDAI and NHB
207. Where is the Headquarters (HQ) of the Financial Intelligence Unit-India (FIU-IND) located?
(1)Mumbai (2)Chennai (3)Hyderabad (4)New Delhi
208. What is the motto of the Indian Renewable Energy Development Agency (IREDA)?
(1)“Renew for Future” (2)“Clean Energy, Green Economy” (3)“Energy for Ever” (4)“Powering India Sustainably”
209. Which government department partnered with ITC Ltd to promote entrepreneurship and innovation?
(1)Department of Economic Affairs (DEA) (2)Department for Promotion of Industry & Internal Trade (DPIIT) (3)Department of Expenditure (DoE) (4)Department of Revenue
210. IRCTC, the catering and hospitality arm of Indian Railways, partnered with which of the following to upgrade onboard food offerings?
(1)Britannia, Parle, PepsiCo (2)Nestlé, Unilever, Patanjali (3)ITC, Tata Group, Harvest Gold (4)Reliance Retail, Future Group, Domino’s
211. During the World Economic Forum (WEF) Summit in Davos, AWS signed an MoU with Maharashtra to invest how much in Cloud infrastructure?
(1)\$1.5 billion (2)\$5 billion (3)\$8.3 billion (4)\$10 billion
212. Which stock exchange signed an MoU with the National Commodity & Derivatives Exchange (NCDEX) for a commodities & derivatives trading framework?
(1)New York Stock Exchange (2)Tokyo Stock Exchange (3)Colombo Stock Exchange (4)Australian Securities Exchange
213. Which state is the first in north-eastern and eastern India (and 8th in India overall) to sign an MoU with the Digital India Bhashini Division?
(1)Assam (2)Tripura (3)West Bengal (4)Odisha
214. Bhashini, launched in July 2022 under the National Language Translation Mission (NLTM), fosters internet accessibility in how many Indian languages?
(1)18 (2)22 (3)25 (4)29

215. In the QS World Future Skills Index 2025, which country tops the 'Future of Work' indicator, with India ranking 2nd?
(1)United Kingdom (2)United States (3)Australia (4)Canada
216. What is the overall ranking of India in the QS World Future Skills Index 2025, where it is categorized as a 'Future Skills Contender'?
(1)10th (2)18th (3)25th (4)32nd
217. The 12th edition of BBC's "100 Most Inspiring and Influential Women List 2024" has the theme:
(1)"Transformation" (2)"Resilience" (3)"Innovation" (4)"Empowerment"
218. Which of the following is NOT one of the three Indian women featured on BBC's 100 Women List 2024?
(1)Aruna Roy (2)Pooja Sharma (3)Vinesh Phogat (4)Dia Mirza
219. India ranks 3rd globally in fintech funding in 2024, behind which two countries?
(1)US and China (2)UK and Germany (3)US and UK (4)Singapore and UK
220. Which company has the highest global brand value according to the Brand Finance "Global 500 Report 2025"?
(1)Apple (2)Microsoft (3)Google (4)Tata Group
221. Which Indian conglomerate leads among Indian brands in the Brand Finance "Global 500 Report 2025" with a \$31.6 bn value?
(1)Reliance Group (2)Adani Group (3)Tata Group (4)HDFC Group
222. Which brand has been the most valuable IT services brand worldwide for 7 consecutive years, with a value of \$41.5 billion?
(1)Accenture (2)TCS (3)Infosys (4)IBM
223. Who tops the HSBC Hurun Global Indians List 2024 with \$3,146 bn?
(1)Sundar Pichai (2)Neal Mohan (3)Satya Nadella (4)Mukesh Ambani
224. Who is the Chairman of the 16th Finance Commission, who launched NITI Aayog's "Fiscal Health Index (FHI) 2025"?
(1)Dr Arvind Panagariya (2)N. K. Singh (3)Raghuram Rajan (4)Bibek Debroy
225. Which two Indian cities became the first in India to join the global list of "Accredited Wetland Cities" under the Ramsar Convention?
(1)Bengaluru and Mumbai (2)Indore and Udaipur (3)Jaipur and Mysuru (4)Thiruvananthapuram and Guwahati
226. Which country leads the world in coffee production, according to the content?
(1)Vietnam (2)India (3)Brazil (4)Colombia
227. Who tops the Forbes "World's Billionaires List for 2025" with a net worth of \$433.9 bn?
(1)Jeff Bezos (2)Mark Zuckerberg (3)Elon Musk (4)Warren Buffett
228. Which of the following sites was added to the World Monuments Fund's (WMF) "2025 World Monuments Watch List" due to concerns about commercial flights causing potential damage?
(1)Vatican City (2)The Pyramids of Giza (3)The Moon (4)The Amazon Rainforest
229. Which institution topped the Times Higher Education (THE) World University Rankings by Subject 2025 overall?
(1)MIT (US) (2)University of Oxford (UK) (3)Harvard University (US) (4)Princeton University (US)
230. Which of the following Indians was featured in the "Forbes 50 Over 50 Global" for launching 'Gujju Ben na Nasta' at the age of 80?
(1)Kiran Mazumdar-Shaw (2)Sheela Patel (3)Dia Mirza (4)Urmila Asher
231. In which year was the National Health Mission (NHM) first launched?
(1)2005 (2)2008 (3)2012 (4)2014
232. The National Health Mission (NHM) has been extended by how many more years?
(1)2 (2)3 (3)5 (4)10
233. Which Indian government mission has been approved with an outlay of ₹34,300 Cr?
(1)National Education Mission (2)National Health Mission (3)National Critical Mineral Mission (4)National Skill Development Mission



234. The National Critical Mineral Mission (NCMM) comes under which Indian ministry?
(1)Ministry of Steel (2)Ministry of Mines (3)Ministry of Chemicals and Fertilizers (4)Ministry of Heavy Industries
235. Over which financial years will the National Critical Mineral Mission (NCMM) be implemented?
(1)FY 2022–23 to FY 2027–28 (2)FY 2023–24 to FY 2028–29 (3)FY 2024–25 to FY 2030–31 (4)FY 2025–26 to FY 2031–32
236. What is the name of the proposed Indian space station to be established by 2035?
(1)Bharatiya Vimana Kendra (2)Bharatiya Antariksha Station (3)Indian Sky Lab (4)Akash Sthal
237. Which country successfully launched the Orbital Transfer Unit (OTU) “Saman-1” along with the “Fakhr-1” nanosatellite?
(1)Iran (2)Iraq (3)Saudi Arabia (4)Turkey
238. Which rocket was used by Iran to launch the “Saman-1” and “Fakhr-1” nanosatellite?
(1)Falcon 9 (2)Simorgh (3)Long March 5 (4)PSLV-C55
239. What is the name of the Chinese satellite launched to test orbital refuelling technology?
(1)Tiangong-3 (2)Shijian-25 (3)Chang’e-8 (4)Tianzhou-5
240. Which rocket carried the lunar landers “Blue Ghost” and “Resilience,” both part of NASA’s CLPS program?
(1)NASA’s Space Launch System (SLS) (2)ISRO’s PSLV (3)SpaceX Falcon 9 (4)Blue Origin’s New Glenn
241. Where is Eastern India’s first Astronomical Observatory located?
(1)Garpanchkot Hills, Purulia (West Bengal) (2)Mount Abu, Rajasthan (3)Kavalur, Tamil Nadu (4)Girbani Hills, Maharashtra
242. Which Bengaluru-based aerospace startup unveiled the prototype air taxi “Shunya”?
(1)SkyRoot (2)Sarla Aviation (3)Hindustan Aeronautics Limited (4)Team Indus
243. “DeepSeek-R1,” an advanced AI model rivaling top global players in mathematical reasoning and coding, was introduced by:
(1)SenseTime (2)Baidu AI Labs (3)DeepSeek (4)Alibaba DAMO Academy
244. Which ISRO launch vehicle will mark the 100th launch from Satish Dhawan Space Centre on 29 January 2025?
(1)PSLV-C50 (2)GSLV-F15 (3)GSLV Mk III-D2 (4)SSLV-D3
245. Which institute is hosting Asia’s first International Hyperloop Competition?
(1)IIT Bombay (2)IIT Kharagpur (3)IIT Madras (4)IISc Bengaluru
246. Who was named ICC Men’s Player of the Month for December 2024?
(1)Virat Kohli (2)Jasprit Bumrah (3)R. Ashwin (4)Rohit Sharma
247. Which Australian cricketer was named ICC Women’s Player of the Month for December 2024?
(1)Ellyse Perry (2)Alyssa Healy (3)Meg Lanning (4)Annabel Sutherland
248. Where is the Headquarters of the International Cricket Council (ICC)?
(1)London, UK (2)Melbourne, Australia (3)Dubai, UAE (4)Mumbai, India
249. Which footballer won the 2024 Landon Donovan MLS Most Valuable Player (MVP) award?
(1)Cristiano Ronaldo (2)Sergio Busquets (3)Lionel Messi (4)Neymar Jr.
250. Smriti Mandhana recorded India’s fastest women’s ODI century in how many balls?
(1)50 (2)60 (3)70 (4)87
251. Novak Djokovic broke whose record for the most Grand Slam matches played in tennis history (430 matches)?
(1)Rafael Nadal (2)Pete Sampras (3)Björn Borg (4)Roger Federer
252. Which team won the 2024–25 Vijay Hazare Trophy under the captaincy of Mayank Agarwal?
(1)Punjab (2)Karnataka (3)Vidarbha (4)Mumbai
253. In the 41st Spanish Super Cup ‘Clasico,’ which team did FC Barcelona defeat?
(1)Atletico Madrid (2)Sevilla (3)Real Betis (4)Real Madrid
254. Who won the Women’s Singles title at the India Open 2025 (Badminton)?
(1)Tai Tzu-ying (Taiwan) (2)PV Sindhu (India) (3)An Se-young (South Korea) (4)Ratchanok Intanon (Thailand)



255. India won the inaugural 2025 Kho Kho World Cup in both men's and women's categories by defeating which team in the finals?
(1)Bangladesh (2)Sri Lanka (3)Nepal (4)Pakistan
256. Who became the first Indian as Secretary-General of the Fencing Confederation of Asia (FCA)?
(1)Anil Khanna (2)Rajeev Mehta (3)Bhupender Bajwa (4)Adille Sumariwalla
257. Which Italian tennis player won his second consecutive Australian Open Men's Singles title in 2025 by defeating Alexander Zverev?
(1)Lorenzo Musetti (2)Matteo Berrettini (3)Fabio Fognini (4)Jannik Sinner
258. Who defeated Aryna Sabalenka to claim the 2025 Australian Open Women's Singles title?
(1)Iga Swiatek (2)Madison Keys (3)Naomi Osaka (4)Coco Gauff
259. Which tennis players were named the ITF World Champions for 2024?
(1)Novak Djokovic & Naomi Osaka (2)Rafael Nadal & Ashleigh Barty (3)Jannik Sinner & Iga Swiatek (4)Daniil Medvedev & Jessica Pegula
260. Who won the Men's Singles title at the 86th Senior National Table Tennis Championships 2025?
(1)Sathiyam Gnanasekaran (2)Sharath Kamal (3)Manush Shah (4)Payas Jain
261. Which team won the inaugural Women's Hockey India League (2024-25) title?
(1)Soorma Hockey Club (2)Punjab Panthers (3)Odisha Warriors (4)Haryana Hawks
262. Who won the Sir Garfield Sobers Award for the ICC Men's Cricketer of the Year 2024?
(1)Virat Kohli (2)Jasprit Bumrah (3)Babar Azam (4)Joe Root
263. Which bowler won the ICC Men's T20I Cricketer of the Year 2024 award?
(1)Shaheen Afridi (2)Arshdeep Singh (3)Mitchell Starc (4)Trent Boult
264. Which Eritrean athlete clinched the men's elite title at the 2025 Mumbai Marathon?
(1)Marius Kipserem (2)Birhanu Legese (3)Berhane Tesfay (4)Tamirat Tola
265. Which city hosted the 38th National Games (2025) with the theme "Green Games"?
(1)Panaji (2)Dehradun (3)Kolkata (4)Pune
266. Which country won the ICC Women's Championship Trophy (2025 qualification pathway) under captain Alyssa Healy?
(1)India (2)Australia (3)England (4)South Africa

Answers (January 16 to 31)

1	2	21	1	41	1	61	1	81	3
2	2	22	2	42	2	62	3	82	2
3	3	23	4	43	3	63	2	83	2
4	1	24	2	44	1	64	3	84	3
5	2	25	3	45	3	65	3	85	4
6	1	26	1	46	2	66	3	86	2
7	2	27	3	47	1	67	2	87	1
8	2	28	4	48	1	68	2	88	2
9	2	29	4	49	2	69	1	89	3
10	2	30	3	50	2	70	3	90	3
11	3	31	4	51	2	71	3	91	3
12	3	32	2	52	3	72	3	92	2
13	2	33	2	53	4	73	2	93	2
14	4	34	3	54	2	74	2	94	2
15	4	35	4	55	2	75	1	95	3
16	3	36	3	56	2	76	4	96	3
17	3	37	2	57	1	77	2	97	2
18	4	38	2	58	2	78	1	98	4
19	3	39	3	59	2	79	2	99	3
20	4	40	3	60	4	80	2	100	2

101	3	121	2	141	3	161	3	181	2
102	3	122	2	142	2	162	2	182	1
103	3	123	2	143	3	163	2	183	4
104	2	124	2	144	3	164	3	184	3
105	4	125	3	145	4	165	4	185	2
106	3	126	3	146	2	166	3	186	2
107	3	127	3	147	1	167	2	187	3
108	3	128	2	148	3	168	3	188	4
109	2	129	3	149	2	169	4	189	2
110	3	130	4	150	3	170	2	190	2
111	1	131	2	151	2	171	2	191	3
112	2	132	3	152	3	172	3	192	1
113	3	133	3	153	3	173	3	193	2
114	2	134	2	154	2	174	2	194	3
115	2	135	3	155	4	175	3	195	2
116	4	136	2	156	3	176	3	196	3
117	2	137	3	157	3	177	1	197	2
118	3	138	3	158	4	178	1	198	2
119	1	139	2	159	2	179	2	199	4
120	2	140	4	160	3	180	1	200	3

201	2	221	3	241	1	261	3
202	4	222	1	242	2	262	2
203	3	223	3	243	2	263	2
204	2	224	1	244	2	264	3
205	2	225	2	245	3	265	2
206	2	226	3	246	2	266	2
207	4	227	3	247	4		
208	3	228	3	248	3		
209	2	229	2	249	3		
210	3	230	4	250	3		
211	3	231	1	251	4		
212	3	232	3	252	2		
213	2	233	3	253	4		
214	2	234	2	254	3		
215	2	235	3	255	3		
216	3	236	2	256	2		
217	2	237	1	257	4		
218	4	238	2	258	2		
219	3	239	2	259	3		
220	1	240	3	260	3		



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