



## January 2024 1 to 15 Current Affairs

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

1. Celebrated cartoonist Harish Chandra Shukla, known by his pen name "Kaak", died  
→ He is from Gaziabad, Uttar Pradesh
2. The Reserve Bank of India (RBI) formed a committee to examine the establishment of a Digital Payments Intelligence Platform (DPIP). The committee is chaired by A.P. Hota, the former managing director and chief executive officer (MD and CEO) of the National Payments Corporation of India (NPCI).
3. The National Payments Corporation of India (NPCI) has increased the transaction limit for UPI 123Pay from ₹5,000 to ₹10,000, effective January 1, 2025.
4. The Indian government has extended two crop insurance schemes—Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS)—until the 2025-26 period.  
→ Additionally, a fund of ₹824.77 crore has been created for technology infusion to enhance crop damage assessment and claim settlement processes.
5. The current rates are effective from January 1, 2025, to March 31, 2025.  
→ National Savings Certificate (NSC) : 7.7% per annum, compounded annually.  
→ Public Provident Fund (PPF): 7.1% per annum.  
→ Senior Citizen Savings Scheme (SCSS): 8.2% per annum.  
→ Kisan Vikas Patra (KVP): 7.5% per annum, with investments maturing in 115 months
6. Key Features of NSC  
→ Interest Rate: 7.7% per annum, compounded annually. This rate has been consistent for the past four quarters.  
→ Maturity Period: 5 years from the date of investment.  
→ Minimum Investment: ₹1,000, with additional investments in multiples of ₹100. There is no maximum limit on investment.  
→ Tax Benefits: Investments qualify for a deduction under Section 80C of the Income Tax Act, up to a maximum limit of ₹1.5 lakh per financial year.
7. The Maha Kumbh Mela 2025 in Prayagraj, scheduled from January 13 to February 26
8. GDP growth in the July-September 2024 quarter : 5.4%
9. The Indian economy is expected to be a little weaker in 2025 according to IMF Managing Director Kristalina Georgieva
10. United States National Security Advisor **Jake Sullivan** is scheduled to visit India on January 5-6, 2025.
11. Tamil Nadu Chief Minister M.K. Stalin announced a \$1 million prize for anyone who can decipher the Indus Valley script, aiming to shed light on ancient Indian history.
12. Google announced a \$2 billion investment to support AI research and digital transformation projects in India, focusing on rural digitization and AI healthcare solutions.
13. An MoU was signed between India and Israel to introduce advanced water conservation and management technologies in Rajasthan and Gujarat.
14. India ranked 8th Global Climate Resilience Index, improving from 13th in 2024
15. SEBI introduced stricter Environmental, Social, and Governance (ESG) disclosure requirements for listed companies, effective April 2025
16. The government expanded the Startup India Seed Fund Scheme to include agritech startups, with an additional ₹500 crore allocated for funding
17. About the Startup India Seed Fund Scheme (SISFS):  
→ Launched on April 19, 2021, by the Department for Promotion of Industry and Internal Trade (DPIIT),



- SISFS was initially established with a corpus of ₹945 crore to provide financial assistance to startups for various stages of development.
15. India has been ranked 10th in the Climate Change Performance Index (CCPI) 2025
  16. Canadian Prime Minister Justin Trudeau announced his resignation on January 6, 2025
  17. Guru Gobind Singh Jayanti (the 10th Sikh Guru) : 6th Jan 2025
  18. At the 2025 Golden Globes, Demi Moore won Best Actress in a Musical or Comedy for her role in "The Substance," marking her first individual award.
  19. Devi Sharan, the hero pilot of the IC814 Kandahar hijack incident, retired after 40 years of service.
  20. The Pravasi Bharatiya Divas convention is being held in Odisha
  21. The National Skill Development Corporation (NSDC) has partnered with Axis My India to align training programs with industry needs, aiming to prepare Indian workers for job opportunities in developed countries.
  22. Justice Harpreet Singh Brar has been appointed as a permanent judge of the Punjab and Haryana High Court
  23. Qatar's Prime Minister : Sheikh Mohammed bin Abdulrahman bin Jassim Al Thani
  24. India Targets ₹20,000 Crore in Organic Produce Exports by 2028
  25. India's Foreign Secretary: Vikram Misri
  26. Afghanistan Foreign Minister: Amir Khan Muttaqi
  27. Henley Passport Index 2025
    - India's rank: 85 (declined from 80 in 2024)
    - As of 2025, Indian passport holders enjoy visa-free or visa-on-arrival access to 57 destinations worldwide.
    - India shares its rank with Equatorial Guinea and Niger
    - Top 3 : Singapore, Japan, Finland
  28. Prime Minister Narendra Modi made his podcast debut with Zerodha co-founder Nikhil Kamath.
  29. The National Bank for Agriculture and Rural Development (NABARD) has projected that agricultural credit will reach approximately ₹27 to ₹28 lakh crore in the fiscal year 2024-25, indicating a significant increase from previous years.
  30. NABARD's Chairman: Shaji KV
  31. Manas National Park: Assam
  32. The National Bank for Agriculture and Rural Development (NABARD) conducted the All India Rural Financial Inclusion Survey (NAFIS) for 2021-22, revealing a 57.6% increase in average monthly income of rural households over five years, from ₹8,059 in 2016-17 to ₹12,698 in 2021-22.
  33. Chhattisgarh notified the Guru Ghasidas-Tamor Pingla Tiger Reserve as the 56th tiger reserve in India, making it the third-largest in the country, covering an area of 2,829 square kilometers
  34. Automated Permanent Academic Account Registry (APAAR)
    - a unique 12-digit identification number
    - Each student is assigned a permanent 12-digit APAAR ID, which remains with them throughout their educational journey,
    - APAAR introduced by the Ministry of Education (MoE) in alignment with the National Education Policy (NEP) 2020 and the National Credit Framework (NCrF)
  35. A report by the Boston Consulting Group (BCG) indicates that India's trade is expected to grow by 6.4% annually, reaching USD 1.8 trillion by 2033.
  36. The Government of India and the Government of Odisha signed an MoU to implement the Ayushman Bharat health scheme in the state, enhancing healthcare access for residents.
  37. The Indian government has announced plans to translate the Constitution into all 22 scheduled languages by March 2025.
  38. Chief Executive Officer of the Unique Identification Authority of India (UIDAI): Bhuvnesh Kumar
  39. The India Meteorological Department (IMD) reported that 2024 was the warmest year in India since 1901, with the annual mean land surface air temperature 0.65 degrees Celsius above the long-term average.
  40. Director General of the Directorate General of Civil Aviation (DGCA): Faiz Ahmed Kidwai



41. Indonesian President Prabowo Subianto is the chief guest for India's 76th Republic Day celebrations on January 26, 2025
  - 2024 chief Guest: French President Emmanuel Macron
  - 2023 chief Guest: Egyptian President Abdel Fattah El-Sisi
42. UNESCO included the Khajuraho Temples in its new list of sustainable heritage tourism sites, recognizing their efforts in ecological preservation and tourism development.
43. Registrations for the Ayushman Bharat Digital Health ID surpassed 30 crore, accelerating access to healthcare services across India.
44. The annual Flamingo Festival took place at Pulicat Lake in Andhra Pradesh
45. INS Vagir, the fifth Scorpene-class submarine, was commissioned into the Indian Navy
46. RBI's Introduction of Sovereign Green Bonds
  - These bonds are aimed at funding renewable energy projects, aligning with India's commitment to achieving net-zero emissions by 2070
47. Ayushman Bharat Digital Mission (ABDM).
  - Introduced by the Ministry of Health and Family Welfare in September 2021,
  - this initiative aims to provide every Indian citizen with a unique 14-digit Health ID.
  - As of early January 2025, over 30 crore individuals have registered for the Ayushman Bharat Digital Health ID.
  - The government aims to register 50 crore individuals by 2026

## 2. Amounts & Agreements

1. **The World Bank has approved a USD 325.10 million project for Uttar Pradesh (UP) in India.**
  - This project is known as "UP-AGREES."
  - Purpose : To improve crop productivity
2. **EXIM Bank (Export-Import Bank of India) raised USD 1 billion by selling bonds outside India (called "overseas bond issuance").**
  - EXIM Bank ratings:
    - Moody's: "Baa3 Stable"
    - S&P: "BBB- Positive"
3. **SMILE Program**
  - SMILE = An initiative to reform the logistics sector in India.
  - Signatories: ADB (Asian Development Bank), DEA (Department of Economic Affairs), and DPIIT (Department for Promotion of Industry and Internal Trade).
  - Loan Amount: USD 350 million.

## 3. Appointments & Resignations

1. **Vitul Kumar** is Acting Director General (DG) of Central Reserve Police Force (CRPF)
  - Outgoing Director General (DG): Anish Dayal Singh
2. Unique Identification Authority of India (UIDAI) New CEO: **Bhuvnesh Kumar** (replaces Amit Aggarwal)
  - UIDAI Headquarters: New Delhi
  - UIDAI Chairman: Neelkanth Mishra



3. Associated Chambers of Commerce and Industry of India (ASSOCHAM) New Secretary General:  
**Manish Singhal** (replaces Deepak Sood)  
→ Headquarters: New Delhi
4. Air Marshal **Jeetendra Mishra** appointed as the new Commander of the **Western Air Command**, replacing Air Marshal Pankaj Mohan Sinha  
→ Indian Air Force (IAF) Headquarters: New Delhi
5. Director General of DGCA (Directorate General of Civil Aviation): **Faiz Ahmed Kidwai**
6. Chairman and Managing Director (CMD) of Food Corporation of India (FCI) : **Ashutosh Agnihotri**
7. Head of UNMOGIP (United Nations Military Observer Group in India and Pakistan) : **Maj Gen Ramon Guardado Sanchez (Mexico)**
8. Director of IARA (Indian Agricultural Research Alliance): **Che rukumalli Srinivasa Rao**
9. Secretary-General of the IORA (Indian Ocean Rim Association) Secretariat : **Sanjiv Ranjan**
10. MD & CEO of Tata AIG General Insurance: **Amit Ganorkar**
11. MD & CEO of Bima Sugam India Federation: **Prasun Sikdar**
12. Chairman of EAC-PM (Economic Advisory Council to the Prime Minister): **Suman Bery** (taking over from Bibek Debroy)
13. New Chairperson & Secretary, Department of Space: **Dr. V Narayanan** (11th Chairperson)  
→ Successor to: Dr. S Somanath
14. President of Athletics Federation of India (2025–2029): **Bahadur Singh Sagoo**  
→ Won Gold in Asian Games 2002 (Shot Put)
15. President of the ACC (Asian Cricket Council): **Shammi Silva** (Takes over from Jay Shah)
16. Lebanon's President: **Joseph Aoun**
17. Secretary of BCCI (Board of Control for Cricket in India): **Devajit Saikia**  
→ Takes over from Jay Shah, who became ICC Chairman
18. President of Venezuela: **Nicolas Maduro** (Re-elected)
19. Prime Minister of Lebanon: **Nawaf Salam**
20. Chief Justice of Delhi High Court: Justice **Devendra Kumar Upadhyay**
21. CMD of BSNL, MTNL, and BBNL (all major telecom entities in India): **Robert Jerard Ravi**  
→ Tenure extended until April 2025  
→ Key Initiative: Implementing BharatNet Phase III to extend high-speed broadband connectivity across rural India.
22. Anup Kumar Sinha reappointed as Non-Executive Chairman of Bandhan Bank from January 7, 2025, to July 4, 2026.

## 4. Arts & Cultural Affairs

## 5. Awards, Rewards, Recognition

1. SAIL (Steel Authority of India Ltd) has been officially certified as a "Great Place to Work" for the second year in a row (2025–2026)
2. A.R. Rahman has been appointed as Honorary President of the Trinity Laban Conservatoire of Music and Dance in the UK
3. T.M. Krishna has received the “Sangita Kalanidhi 2024” award from The Music Academy in Chennai  
→ Other Honorees:  
Sangita Kalaacharya: Parassala Ravi & Geetha Raja  
Musicologist Award: Dr. Margaret Bastin
4. Maharashtra’s “Shaasan Aplya Daari” received SKOCH Award  
→ Shaasan Aplya Daari” translates to “Government at Your Doorstep”, an initiative aiming to make public services more accessible to citizens.  
→ The SKOCH Award recognizes outstanding governance and public service projects across India.
5. ESIC (Employees’ State Insurance Corporation) received recognition at the RSSF (Regional Social Security Forum) Asia-Pacific Forum for its AAA+ app (Ask An Appointment – AAA+” Mobile App)  
→ The app helps people book medical appointments, offering a convenient healthcare service under the ESIC system
6. The famous Argentinian footballer, Lionel Messi, was honored with the US Presidential Medal of Freedom.
7. Golden Globe Awards 2025  
→ Best Film – Drama: The Brutalist  
→ Best Actor: Adrien Brody  
→ Best Actress: Fernanda Torres
8. Ichhapore Police Station in Surat, Gujarat ranked No. 1 in India
9. Pravasi Bharatiya Divas (PBD) 2025  
→ Theme: “Diaspora’s Contribution to a Viksit Bharat”
10. Blue Flag Certification for Beaches  
→ Newly Certified Beaches:  
Kappad Beach (Kerala)  
Chal Beach (Kannur, Kerala)  
→ Total Blue Flag Beaches in India: 13  
→ Global Leader: Spain with 729 Blue Flag beaches.

## 6. Banking, Finance, Insurance & Economic Affairs

1. **The National Urban Cooperative Finance and Development Corporation Ltd (NUCFDC) must raise its paid-up capital to ₹300 crore by February 7, 2025**  
→ What is NUCFDC?  
It’s an umbrella organization (UO) for Urban Cooperative Banks (UCBs).  
Provides emergency liquidity, capital, and IT infrastructure support to UCBs.  
→ NUCFDC Headquarters: Mumbai  
→ Chairman: Jyotindra M. Mehta  
→ CEO: Prabhat Chaturvedi
2. **Securities and Exchange Board of India (SEBI) Introduced for passive mutual funds with Assets Under Management (AUM) ≥ ₹5,000 crore**





→ SEBI Headquarters: Mumbai

→ Chairperson: Madhabi Puri Buch

### 3. National Payments Corporation of India (NPCI)

→ The 30% transaction volume limit (on apps like PhonePe, Google Pay) is extended to December 31, 2026.

→ The previous limit of 100 million users has been removed, allowing WhatsApp Pay to reach its entire user base in India

→ NPCI Headquarters: Mumbai

→ Chairman: Ajay Kumar Choudhary

→ CEO: Dilip Asbe

### 4. Small Savings Schemes (Q4 FY25)

→ Sukanya Samriddhi Scheme: 8.2%

→ Senior Citizens Savings Scheme (SCSS): 8.2%

→ Public Provident Fund (PPF): 7.1%

→ Kisan Vikas Patra (KVP): 7.5% (maturity: 115 months)

→ Monthly Income Scheme (MIS): 7.4%

### 5. Revised RBI Norms for Housing Finance Companies (HFCs)

→ From January 1, 2025, HFCs must hold 14% of their assets in liquid form, which will increase to 15% on July 1, 2025. (The previous requirement was 13%.)

→ RBI Headquarters: Mumbai

→ RBI Governor: Sanjay Malhotra

### 6. Bank Account Closures (RBI Directive)

→ Effective from January 1, 2025, banks must close:

(i) Dormant accounts: No activity for 2+ years.

(ii) Inactive accounts: No transactions for 12+ months.

(iii) Zero-balance accounts.

### 7. UPI Transaction Growth:

→ Full Year 2024

Total volume: 172 billion (46% increase).

Total value: ₹247 trillion (35% increase).

### 8. KLEMS (RBI (Reserve Bank of India) database) stated that Between 2014 and 2024, 172 million new jobs were created in India.

→ Youth Unemployment fell from 17.8% (2017–18) to 10.2% (2023–24)

### 9. EPFO's Centralized Pension Payments System (CPPS)

→ Current Status: ₹1,570 crore disbursed to 68 lakh pensioners across 122 offices

→ From January 2025 Pensioners can enjoy seamless transfers of pensions anywhere in India.

### 10. SBI's New Deposit Schemes

→ "Har Ghar Lakhpati" (A pre-calculated Recurring Deposit (RD) plan)

→ "SBI Patrons" (Fixed Deposit scheme for senior citizens aged 80+)

→ Special Interest Rates : 7.75% on "SBI 444 Days FD" , 7.60% on "SBI Amrit Kalash FD"

### 11. Life Insurance Sector Performance:

→ Unclaimed Amounts: ₹20,062 crore

→ Total Benefits Paid: ₹5.77 lakh crore

→ Death Claims: ₹48,512 crore

### 12. TCS Partnership with Bank of Bhutan

→ Tata Consultancy Services (TCS) will upgrade the bank's digital systems using TCS BaNCS Global Banking Platform.

### 13. Decline in Poverty Rates:

→ Rural Poverty (2024): 4.86%

→ Urban Poverty (2024): 4.09%

→ Poverty Lines:

Rural: ₹1,632 per month



Urban: ₹1,944 per month

#### 14. Assam Government's Insurance MoUs

- Partners: State Bank of India (SBI) and Union Bank of India (UBI)
- Coverage: Zero-premium insurance for 4 lakh state employees
  - (i) Term Life Insurance of ₹10 lakh
  - (ii) Air Accidental Insurance up to ₹2 crore

#### 15. Education Loans by SBI:

- Collateral-Free Loans : Up to ₹50 lakh for students going to foreign universities.
- Indian Education Loans Reached ₹1.3 trillion in November 2024, a 17.5% year-on-year increase.

#### 16. NaBFID (National Bank for Financing Infrastructure and Development.) is investing ₹745 crore in long-term bonds issued by NDR InvIT (NDR InvIT is an Infrastructure Investment Trust focusing on logistics development (like warehouses, transport networks, etc.))

#### 17. Federal Bank Launches "FedOne" to improve digital transactions for businesses.

- Developed in partnership with Nucleus Software

#### 18. Punjab & Sind Bank Initiatives

- Instant Loan Scheme: Up to ₹25 lakh for Micro, Small & Medium Enterprises (MSMEs)
- PSB e-Apna Ghar and PSB e-Apna Vahan: Fast-track online loan approvals for home and vehicle purchases

#### 19. RBI's Floating Rate Savings Bonds (FRSB) 2020

- Interest Rate (Jan–Jun 2025): 8.05%, linked to NSC rate + 0.35%.
- Payout: Twice a year (January 1, July 1).
- Lock-in: 7 years (shorter for senior citizens, depending on their age bracket).

#### 20. RBI Guidelines on Credit Information Companies (CICs)

Compensation : If a complaint is not resolved, a ₹100 per day penalty applies until it's settled.

#### 21. World Gold Council Data

- RBI's Gold Holdings: 876 tonnes (as of November 2024).
- Largest Buyer: National Bank of Poland.
- World's Largest Gold Reserves: USA with 8,133 tonnes.

#### 22. Bajaj Broking & Tamilnad Mercantile Bank (TMB)

- 3-in-1 Account : Combines banking, broking, and investments.
- Bajaj Financial Securities
- HQ: Pune , MD: Manish Jain

#### 23. PNB Cybersecurity Hackathon

- Theme: "Code Against Malware"
- Goal: Encourage innovative solutions to fight cyber threats.
- PNB Headquarters: New Delhi
- MD: Atul Kumar Goel

#### 24. Insurance for Maha Kumbh Mela

- Partners: PhonePe + ICICI Lombard
- Coverage: Up to ₹1 lakh
- Premium: ₹59 to ₹99 per policy

#### 25. TReDS Platform Approval

- KredX received RBI's nod to launch DTX (Domestic Trade Exchange).
- Purpose: Provide faster liquidity to MSMEs through invoice discounting.

#### 26. Indian Overseas Bank (IOB) NPA Sale

- Sale Amount: ₹11,500 crore of Non-Performing Assets (NPAs) to Asset Reconstruction Companies (ARCs).

#### 27. World Bank Project in Meghalaya

- Loan: \$35 million for the MPOWER Project.
- Focus: Improving adolescent well-being and education; aims to reduce dropout rates among 5 lakh students.

#### 28. IBBI (Insolvency and Bankruptcy Board of India) Mandates eBKray Platform



→ IBBI says that starting April 2025, all liquidation auctions (where the assets of bankrupt companies are sold) must be done through the eBKray platform.

→ eBKray is owned by PSB Alliance Pvt. Ltd., which is a joint venture of 12 public sector banks in India

### **29. According RBI, Lenders must update credit bureau records every 15 days**

### **30. MFIN' Maximum 3 Lenders per Borrower" Rule**

→ MFIN (Microfinance Institutions Network) is an organization that represents microfinance lenders in India.

→ To prevent over-borrowing, a single borrower (customer) cannot borrow from more than 3 different microfinance institutions

→ The deadline to fully follow this rule has been pushed back to April 1, 2025

→ A borrower cannot have more than ₹2 lakh in total microfinance loans outstanding. This means all microfinance loans combined should not exceed ₹2 lakh.

→ If a borrower already has a past-due amount greater than ₹3,000, lenders cannot give fresh loans until the overdue is cleared.

### **31. NIIFTL Governing Council**

→ New Governing Council Nominees

(i)C.S. Setty: He is the Chairman of SBI (State Bank of India).

(ii)Uday Kotak: He is the Founder of Kotak Mahindra Bank.

→ NIIFTL likely refers to an entity associated with the National Investment and Infrastructure Fund (NIIIF).

→ NIIIF is a government-backed fund in India that invests in large infrastructure and related projects to boost economic growth.

→ About NIIIF

Headquarters (HQ): Mumbai

Fund Size: ₹40,000 crore (this money is used to invest in major projects across roads, ports, power, and other infrastructure areas).

### **32. IDBI has launched Chiranjeevi Super Senior Citizen FD for Customers aged 80+ years seeking higher interest rates on Fixed Deposits.**

### **33. IPO Developments**

→ 2025 Outlook

Over 90 companies filed for IPOs aiming to raise ₹1 trillion.

→ 2024 Highlights

Total fundraise: ₹1.67 lakh crore.

SME sector raised ₹7,349 crore via 178 listings.

### **34. Suryoday Small Finance Bank (SSFB) & Tata Digital partnered Offering Fixed Deposits via the Tata Neu platform**

→ Interest Rates

Up to 9.1% for senior citizens.

Insured up to ₹5 lakh under DICGC.

→ Minimum Investment: ₹1,000

### **35. Election in AISBOF (All India State Bank Officers' Federation)**

→ General Secretary: Rupam Roy

→ President: Arun Kumar Bishoyi

→ Founded: 1965

→ Headquarters: Bangalore

### **36. NIPL Partnership with Magnati in the UAE**

→ NIPL stands for NPCI International Payments Limited—an arm of the National Payments Corporation of India (NPCI).

→ It aims to expand India's digital payment solutions like UPI (Unified Payments Interface) to other countries

→ Magnati is a payment service provider in the United Arab Emirates (UAE).



→ Through this partnership, Indians traveling to or living in the UAE can pay using UPI, just like they do in India.

→ This means you can scan a QR code at shops or restaurants in the UAE and pay directly from your Indian bank account via UPI.

### 37. SEBI Regulation for Demat Accounts & Mutual Funds

→ Nominees: Up to 10 nominees allowed from March 1, 2025.

→ Retention of Records: Regulated entities must keep records for 8 years.

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## 7. Defence Affairs

### 1. Ministry of Defence (MoD):

- Indigenized Ammunition Production : Out of 175 types of ammunition, 154 are now made in India (that's 88%).
- Rajnath Singh leads the ministry in charge of India's defense policies and armed forces

### 2. Exercise Varuna

- A naval exercise between India and France
- Other India-France military exercises include:
  - (i) Exercise Shakti (Army/land forces)
  - (ii) Exercise Garuda (Air Force)

### 3. Goa Shipyard, an Indian shipbuilding company, constructed two new Fast Patrol Vessels .

- Names of the Vessels: "Amulya" and "Akshay".
- These vessels were built for the Indian Coast Guard to Protect India's maritime borders (stopping illegal activities at sea), to Search and rescue missions (helping ships or people in distress).

### 4. Nagastra-1 (Loitering Munition)

- Made by: Solar Industries
- Indigenous Content: 75% (most parts made in India).
- Loitering Munition is a type of weapon (sometimes called a "kamikaze drone") that loiters (flies around) in the air before striking a target.

### 5. Missile Cum Ammunition Barge (LSAM 12) is built by SECON Engineering in Visakhapatnam

- It's a type of specialized boat (a "barge") made specifically to carry missiles and other ammunition safely over water.

### 6. Ultra Maritime (a company from the USA) and Bharat Dynamics Limited (BDL) (an Indian defense manufacturer) have teamed up to produce "Sonobuoys"

- Sonobuoys are small, floating devices that navies use to detect underwater activities, such as submarines or other hidden threats
- The sonobuoys will be produced in a new facility in Visakhapatnam, on India's east coast.

### 7. INS Vaghsheer Submarine

- Delivered by: Mazagon Dock Shipbuilders Limited (MDL) in Mumbai.
- Part of: Project P-75, under which Scorpene-class submarines are built in India.

### 8. HIMKAVACH Multi-Layer Clothing System

- Developed by: DRDO (Defence Research and Development Organisation).
- Soldiers use it in extreme cold-weather conditions (from +20°C to -60°C).

### 9. INS Surat, INS Nilgiri, and INS Vaghsheer Commissioning

- Commissioned by: PM Narendra Modi on January 15, 2025.
- INS Surat
  - Last in the Project 15B destroyers series.
  - A destroyer is a fast, maneuverable warship.
- INS Nilgiri
  - Lead ship of Project 17A stealth frigates (designed to be hard for enemy radars to detect).
- INS Vaghsheer
  - Last Scorpene-class submarine under Project 75. (Also mentioned above as INS Vaghsheer.)

### 10. Bhargavastra Micro-Missile System

- Test Location: Gopalpur Seaward Firing Ranges, Odisha.
- Developer: Economic Explosives Ltd (EEL).
- Detects and counters multiple drones flying in groups ("drone swarms").
- Can track drones more than 6 km away.

## 8. International Affairs

1. China's Type 076 Amphibious Assault Ship – "**Sichuan**"  
→ Weighs 40,000 tons, making it one of the largest ships of its kind
2. China has launched its first icebreaker, called "**Tan Suo San Hao**", for operations in icy waters.
3. India–Indonesia Rice Export Agreement  
→ India will export 1 million tonnes of non-basmati white rice to **Indonesia**.
4. India pledged USD 500,000 after a 7.4 magnitude earthquake struck **Vanuatu**.
5. Pakistan's Entry into the UN Security Council  
→ **Pakistan** began a 2-year term as a non-permanent member of the **UNSC**  
→ **Denmark, Greece, Panama, and Somalia** also joined as non-permanent members
6. United Nations Industrial Development Organization (UNIDO)  
→ Headquarters: Vienna, Austria  
→ Director General (DG): Gerd Muller
7. **CEAT and Hindustan Unilever Ltd.** joined the World Economic Forum's Global Lighthouse Network (GLN).

## 9. Meetings, Conferences, and Summits

1. India to host the 28th CSPOC in 2026:  
→ Focus: AI and social media in parliamentary processes.

## 10. Miscellaneous

### 1. Days

- January 1 : Global Family Day  
67th Foundation Day of DRDO (Defence Research and Development Organisation)
- January 3 : International Mind Body Wellness Day  
Women's Teachers' Day (Telangana) in honor of Savitribai Phule
- January 4 : World Braille Day
- January 5 : National Bird Day  
Theme: "Protecting Our Birds"
- January 6 : World Day of War Orphans
- January 8 : Earth's Rotation Day (commemorating physicist Léon Foucault)
- January 10 : World Hindi Day
- January 11 : National Human Trafficking Awareness Day
- January 11–17 : National Road Safety Week
- January 12 : National Youth Day (Birth Anniversary of Swami Vivekananda)
- January 15, 2025 : IMD Foundation Day (150th Anniversary of the India Meteorological Department)

### 2. Books

- "Why Bharat Matters" by Dr. Subrahmanyam Jaishankar
- "Wild Fictions: Essays" by Amitabh Ghosh
- "Indian Genius" by Meenakshi Ahamed



- "Karma's Child" by Subhash Ghai
- "How India Scaled Mt. G20" by Amitabh Kant
- "India Genius: The Meteoric Rise of Indians in America" by Meenakshi Ahamed
- "Parliament: Powers, Functions & Privileges" by Dr. K.S. Chauhan
- "Middle Class India: Driving Change in the 21st Century" by Manisha Pande
- "New Bharat – Modi's Vision and Development 2019–2024" by Ravi Prashar

### 3. Places

- Chhatrapati Shivaji Statue at Pangong Lake, Ladakh : Installed by the Indian Army.
- India's 1st Glass Bridge in the Sea : Located at Kanyakumari, Tamil Nadu.
- First Coastal & Wader Bird Census : Conducted in Jamnagar, Gujarat.
- Omkareshwar Floating Solar Park (600 MW): Located in Madhya Pradesh.
- Z-Morh Tunnel : Infrastructure development in Jammu & Kashmir.
- Cumbum Tank (Andhra Pradesh) : Recognized as a World Heritage Irrigation Structure.

### 4. Others

- Grameen Bharat Mahotsav 2025  
Theme: "Building a Resilient Rural India for a Viksit Bharat 2047"  
Motto: "गांव बढे, तो देश बढे"
- 15th Aero India 2025 (Bengaluru, Karnataka)  
Theme: "Runway to a Billion Opportunities"
- Dudhwa National Park Located in Uttar Pradesh.
- Women's T20 World Cup for the Blind Scheduled to be held in India (2025).
- Human Metapneumovirus: First detected in India by ICMR, specifically in Bengaluru, Karnataka.
- New Pangolin Species :Indo-Burmese pangolin discovered in Arunachal Pradesh.

### 5. Notable Deaths

- Rajagopala Chidambaram: Key figure in India's nuclear tests.
- Norbert D'Souza: Kannada novelist.
- Jodhaiya Bai: Padma Shri-winning Baiga artist.
- Purushottam Upadhyay: Gujarati singer (Padma Shri, 2017).

## 11. MoUs, Collaborations & Partnerships

1. India–Sri Lanka Memorandum of Understanding (MoU) Covers 33 projects in education, health, and agriculture in Sri Lanka  
→ Total allocation: ₹2,371 million (This money is meant to help improve basic services and infrastructure in Sri Lanka)
2. SMBC (Sumitomo Mitsui Banking Corporation), Japan approved \$200 million loan in Japanese yen (JPY) to POWERGRID to Support renewable energy projects and green infrastructure development in India.
3. Project VISTAAR  
IIT Madras & Agriculture Ministry Joint effort to enhance agricultural systems—could involve modern technologies, data analysis, and improved farming practices.
4. FIU-IND and IRDAI Agreement partnered for Effective implementation of Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) under the Prevention of Money Laundering Act (PMLA).  
→ FIU-IND: Financial Intelligence Unit–India (monitors suspicious financial transactions).  
→ IRDAI: Insurance Regulatory and Development Authority of India (oversees the insurance sector).
5. Swiggy & Robin Hood Army: "Swiggy Serves"  
→ Goal : Reduce food waste and fight hunger by redistributing excess food.



- 6. Swiggy also introduced “Pyng”—an app offering professional services (like plumbers, electricians, etc.).
- 7. Tata Elxsi & CSIR-NAL
  - Unmanned Aerial Vehicles (UAVs) and urban air mobility solutions (e.g., drones for deliveries, air taxis).
  - CSIR-NAL (National Aerospace Laboratories) based in Bangalore.

## 12. National & States Affairs

### 1. Digital Agriculture Mission (DAM)

- Launched by the Union Cabinet with a total budget of ₹2,817 crore.
- Goal: Improve the lives of farmers by using modern technologies.
- Major Components:
  - (i) **Agri Stack**
    - Farmers Registry: A database of farmers.
    - Village Land Maps Registry: Digital maps of village lands.
    - Crop Sown Registry: Records details of crops grown by farmers.
  - (ii) **Krishi Decision Support System**
    - Uses geospatial data, weather data, drought monitoring, and groundwater data to help farmers make better decisions.
- Part of 7 Agriculture Projects Approved (September 2024)
  - Total worth: ₹13,966 crore.
  - Other projects and their allocations:
    1. Crop Science for Food & Nutritional Security: ₹3,979 crore
    2. Strengthening Agricultural Education: ₹2,291 crore
    3. Livestock Health & Production: ₹1,702 crore
    4. Sustainable Development of Horticulture: ₹1,129.30 crore
    5. Strengthening Krishi Vigyan Kendras: ₹1,202 crore
    6. Natural Resource Management Scheme: ₹1,115 crore

### 2. Air India Wi-Fi Connectivity

- First in India : Air India becomes the first airline to offer in-flight Wi-Fi on domestic flights.
- Aircraft Offering Wi-Fi
  - Airbus A350
  - Boeing 787-9
  - Airbus A321neo
- Mergers & Milestones
  - Vistara merged into Air India in November 2024.
  - Vistara was the first to offer Wi-Fi on international flights (July 2024).
- Headquarters & CEO
  - HQ: New Delhi
  - CEO: Campbell Wilson

### 3. E-Shram Portal

- Registrations : Recorded 30.48 crore registrations by December 2024.
- Launched by the Ministry of Labour and Employment in August 2021.
- Aim: Build a National Database of Unorganised Workers (NDUW).
- Total allocated budget: ₹704.01 crore (FY 2019–20 to FY 2024–25).
- Integrated with 12 welfare schemes and the National Career Service (NCS) Portal.
- Eligibility for Registration





- Age: 16–59 years.
- Working in the unorganised sector.
- Must have an Aadhaar-linked mobile number and bank account.
- Not a member of EPFO or ESIC.

#### 4. Faral Sakhi Initiative

- Launched by : Mira Bhayandar Municipal Corporation (MBMC) in Maharashtra.
- What It Does : Supports women entrepreneurs who make traditional festive snacks (“faral”).
- Collaborations
  - Partnered with Women Entrepreneurship Platform (WEP) of NITI Aayog.
  - Training offered by Centre for Education, Governance, and Public Policy (CEGP Foundation).

#### 5. Blinkit's Ambulance Service

- Fast-Response Ambulances : A “10-minute ambulance” service launched in Gurugram, Haryana.
- Ambulance Features
  - Each ambulance has paramedics, assistants, and specially trained drivers.
- Blinkit CEO: Albinder Dhindsa.

#### 6. WPI Base Year Revision

- The government has formed an 18-member working group, chaired by NITI Aayog's Prof. Ramesh Chand, to update the Wholesale Price Index (WPI) base year from 2011–12 to 2022–23

#### 7. Launch of "Baanknet" E-Auction Portal

- Launched by M. Nagaraju, Secretary, Department of Financial Services, Ministry of Finance.
- Key Features:
  - Collects information on e-auction properties from all Public Sector Banks (PSBs).

#### 8. Intermodal Terminal (IMT) at Kalughat, Bihar

- awarded a 5-star SVAGRIHA rating
- Project Details:
  - Built at a cost of ₹82.48 crore under the World Bank-funded Jal Marg Vikas Project (JMVP).
  - Makes it easier to transport cargo and export-import (EXIM) goods to Nepal.

#### 9. New Division in Northern Railways

- Jammu Division
  - A new railway division created with headquarters in Jammu.
  - Covers 742.1 km of tracks.

#### 10. "Atlas of Indian Wolf Habitats" Launched

- by Gujarat government, for wolf conservation.
- Developed by GEER Foundation with the Gujarat Forest Department.
- Launch Date : On Good Governance Day (December 25, 2024).
- Technology Used : Remote sensing and GIS to map wolf habitats.

#### 11. Draft "Digital Personal Data Protection Rules"

- Released by : Government of India.
- Key Provisions
  1. Parental consent needed for children's social media accounts.
  2. Penalties up to ₹250 crore for data fiduciaries (e.g., e-commerce, gaming, social media) that break data protection rules.

#### 12. Bharat Grand Challenge

- This is a special program meant to provide mentorship (guidance) and funding (money) to startups located in India's Tier-2 and Tier-3 cities.
- DPIIT (Department for Promotion of Industry and Internal Trade) and Stride Ventures are doing this program

#### 13. Development Projects in Delhi

- Total Worth : Inaugurated by PM Modi, costing around ₹12,200 crore.
- Key Project: Delhi-Ghaziabad-Meerut Namoo Bharat Corridor
  - 13 km stretch opened.



- India's Metro Ranking : Now 3rd globally in total operational metro network length (after the US & China).
- Other Metro Highlight : India's first under-water metro tunnel in Kolkata (under the Hooghly River) launched in 2024.

#### 14. Economic Empowerment Initiatives in Nagaland

- Ura Cabs : Nagaland's own taxi aggregation platform.
- Digital Piggery Insurance Scheme : Special insurance plan addressing the challenges of livestock insurance.
- CM's Micro Finance Initiative : Offers subsidies up to 42% for buying commercial vehicles.

#### 15. Panchayat Se Parliament 2.0

- Inaugurated by Lok Sabha Speaker Om Birla.
- Aim : Let 502 women representatives understand how the Parliament works.

#### 16. NEAT 4.0 Launched

- Phase 4 of the National Educational Alliance for Technology.
- By: AICTE (All India Council for Technical Education).
- Partnerships
  - 22 EdTech companies signed MoUs for 40 new products (evaluated carefully).
- Headquarters of AICTE: New Delhi
- Chairman: T. G. Sitharam

#### 17. BHARATPOL Portal

- Inaugurated by : Union Home Minister Amit Shah.
- Developed by : CBI (Central Bureau of Investigation).
- Features:
  - Access to 19 types of databases from INTERPOL.
  - Helps India connect with 195 countries for real-time crime data.
- CBI HQ : New Delhi
- CBI DG: Praveen Sood

#### 18. E-Shram Portal Integration with Bhashini

- Launched by Dr. Mansukh Mandaviya, Minister of Labour & Employment.
- Language Features : Portal now works in 22 Scheduled Languages.
- Daily Registrations : About 30,000 new registrations by unorganised workers.
- AI-Powered : Uses Bhashini, part of the National Language Translation Mission.
- Minister's Constituency : Porbandar, Gujarat.

#### 19. Integration of Indonesia into BRICS

- Indonesia Became the 10th full member of BRICS.
- BRICS Expansion (2024)
  - Egypt, Ethiopia, Iran, and UAE joined earlier.
- 16th BRICS Summit
  - Held in Kazan, Russia.
- Theme
  - "Enhancing Global South Cooperation for Inclusive Governance."

#### 20. Green Hydrogen Hub Project

- Foundational Ceremony Laid by PM Modi for India's first "Green Hydrogen Hub" by NTPC Green Energy Limited in Andhra Pradesh.
- Investment : Rs. 1,85,000 crore.
- Production Capacity
  - 1500 TPD (Tonnes per Day) of green hydrogen.
  - 7500 TPD of green derivatives (like green ammonia or methanol).
- Helps India's 2030 Goal
  - Contributes to the 500 GW non-fossil energy capacity target.

#### 21. Indusfood 2025

- Inaugurated by Minister Chirag Paswan at Greater Noida.



→ Participation : 1,800 exhibitors from over 20 countries.

**22. IREDA (Indian Renewable Energy Development Agency) scored 98.24 points out of 100, which earned it an 'Excellent' rating for the year 2023–24.**

→ HQ : New Delhi

→ CMD : Pradip Kumar Das

**23. Amrit Gyaan Kosh Portal**

→ Launched by Dr. Jitendra Singh, Minister of State for Science and Technology.

→ Platform : Hosted on iGOT, developed by the Capacity Building Commission and Karmayogi Bharat.

→ Purpose : Showcases best governance practices aligned with 15 Sustainable Development Goals.

**25. Fuel Subsidy Plan**

→ Amount Approved

- ₹35,000 crore for IOCL (₹19,550 Cr), BPCL (₹10,570 Cr), and HPCL (₹10,400 Cr).

→ Reason : To compensate for losses because of regulated LPG prices.

**27. Tax Devolution**

→ Central Funds to States

- ₹1.73 lakh crore was given to states, higher than the ₹89,086 crore in December 2024.

→ Top Recipients

1. Uttar Pradesh: ₹31,039.84 Cr

2. Uttarakhand: ₹17,403.36 Cr

3. Bihar: ₹13,017.06 Cr

**28. Maa Ki Rasoi Initiative**

→ Inaugurated by Yogi Adityanath in Prayagraj, Uttar Pradesh.

→ What It Offers : Low-cost meals at ₹9 for people with lower incomes.

→ Run by : Nandi Sewa Sansthan at Swaroop Rani Nehru Hospital.

**29. National Programme for Organic Production (NPOP)**

→ Launched by : Piyush Goyal at Bharat Ratna C. Subramaniam Auditorium, New Delhi.

→ India's Organic Rankings

- 1st in number of organic producers worldwide.

- 2nd in organic farmland area.

→ Certified Organic Area

- 7.3 million hectares (2023–24).

**30. India Joins UNCEBD**

→ UNCEBD = UN Committee of Experts on Big Data and Data Science for Official Statistics.

→ Objective : Use big data for measuring and reporting on the Sustainable Development Goals (SDGs).

→ First Chair (2014)

- Australia.

→ Focus : Modernize data processes with non-traditional sources (IoT, satellite imagery).

**31. Titagarh Rail Systems Delivers First Driverless Trainset to Bengaluru Metro**

→ Location : Made in Uttarpara, West Bengal.

→ Train Features : Stainless steel body, advanced design.

→ Operates On : An 18 km stretch linking Electronics City in Bengaluru.

**32. Chhattisgarh Integrates Forest Ecosystems into Green GDP**

→ Forest Coverage : 44% of the land in Chhattisgarh is forested.

→ Significance : First state to count forests as part of its economic growth measure ("Green GDP").

**33. Kisan Samridhi Market Portal**

→ Launched by ICAR-Agricultural Technology Application Research Institute (ICAR-ATARI), Bengaluru.

→ Objective : Online platform for direct sales of seeds, planting materials, bio-products, etc.

→ Where It Works : Currently in Karnataka, Kerala, and Lakshadweep.

→ Aim : Create a 'Digital Vyapar Network (DIVYAN)' for efficient agricultural marketing.

**34. Garudakshi Online FIR System**



- Launched by Karnataka Forest Department with the Wildlife Trust of India.
- Goal : Stop forest encroachments, illegal tree-felling, poaching, and unauthorized entries.

### 35. Inland Waterways Development

- 2nd Meeting of the Inland Waterways Development Council (IWDC)
  - Held at Kohora, Kaziranga.
- Investment : Rs.50,000 crore for national waterways over 5 years.
- Green Shipping : Plan to launch 1,000 green vessels with a budget of ₹23,000 crore for new national waterways and green shipping.

### 36. Kashi Tamil Sangamam (KTS)

- 3rd Edition Scheduled in Varanasi, UP, from February 15–24, 2025.
- Launched by : Union Minister Dharmendra Pradhan.
- Objective : Reconnect and celebrate the cultural ties between Tamil Nadu and Kashi (Varanasi).
- Organizer : IIT Madras (portal: kashitamil.iitm.ac.in).

### 37. The Nehru Memorial Museum and Library (NMML) has been renamed or reorganized into the PM Museum & Library Society

## 13. Persons in News

### 1. Jagdeep Singh (QuantumScape):

- Recorded the highest salary globally at ₹17,500 crore/year.

## 14. Ranks, Reports & Surveys

### 1. Household Consumption Expenditure Survey 2023–24 (MoSPI)

- Average Monthly Per Capita Expenditure (MPCE): Rural: ₹4,122, Urban: ₹6,996
- Highest MPCE: Sikkim (Rural: ₹9,377, Urban: ₹13,927), Chandigarh (among Union Territories)
- Lowest MPCE: Chhattisgarh (Rural: ₹2,739, Urban: ₹4,927)

### 2. India's Textile Exports:

- India is the 6th largest exporter of textiles globally.
- Textile exports make up 8.21% of India's total exports.

### 3. LEADS 2024 Report

- LEADS = Logistics Ease Across Different States
- Top Achievers

Coastal States: Gujarat, Karnataka, Maharashtra

Land-locked States: Haryana, Telangana, Uttar Pradesh

### 4. UNCTAD Global Trade Update

- Projected total global trade (2024): \$33 trillion

### 5. Global Aging Index

- India's Rank: 123rd (This index measures how prepared countries are for an aging population.)
- Switzerland: 1st place
- Singapore: 10th place globally, but 1st in Asia for aging population readiness.

### 6. Top Self-Made Entrepreneurs : Radhakishan Damani tops the list with a valuation of ₹3.4 lakh crore.

### 7. India is the 2nd highest targeted nation globally for cyber-attacks. (CloudSEK's ThreatLandscape Report 2024)

### 8. Henley Passport Index 2025



- India's Rank: 85th (57 visa-free destinations)
- Top Country: Singapore (195 visa-free destinations)
- 9. India's First Organic Fisheries Cluster: Located in Soreng, Sikkim
- 10. New Ant Species Discovered: Named "Tapinoma onaele" in Karnataka
- 11. July 22, 2024: Hottest day ever recorded globally at 17.16°C (global average temperature).
- 12. Adani Group leads M&A(Mergers & Acquisitions ) deals, totaling \$6.32 billion, surpassing Reliance Industries.
- 13. India's Greenhouse Gas (GHG) Emissions:
  - Reduction: 7.93% cut in GHG emissions in 2020 compared to prior levels.
  - Major Contributor: Energy sector (75.66% of total emissions).
  - Long-Term Goal: Align with the Paris Agreement and Net Zero Emission target by 2070.
- 14. World Economic Forum (WEF) created the "Future of Jobs 2025" report
  - The report estimates a gain of about 78 million new jobs around the world by 2030, mainly due to technological innovation.
  - According to the WEF, new technologies—especially Big Data and AI—are transforming the job market.

## 15. Schemes & Initiatives

### 1. Pradhan Mantri Fasal Bima Yojana (PMFBY)

- Extended Until: 2025–26
- Total Outlay: ₹69,515.71 crore
- PMFBY helps farmers insure their crops against natural disasters, thereby reducing financial risk.

### 2. One Nation, One Subscription (ONOS)

- Outlay: ₹6,000 crore (2025–2027)
- Provides free access to 13,400+ international journals for 1.8 crore (18 million) students and faculty across India.

### 3. PM YASASVI Scheme in Punjab

- New Launch: "Post-Matric Scholarship Portal"
- Who Benefits: OBC, EBC, and DNT (Denotified Tribes) students.
- Purpose : Makes it easier for these students to apply and receive scholarships for their post-matric (after class 10) education.

### 4. PLI Scheme 1.1 (Production Linked Incentive)

- Encourages domestic steel production in niche categories.

### 5. Shahid Madho Singh Haath Kharcha Scheme

- Purpose: Helps with daily expenses ("Haath Kharcha") for ST students, ensuring they can continue their schooling without financial strain.
- Annual Assistance: ₹5,000
- Beneficiaries: Scheduled Tribe students in Class 9, 10, and 11.
- Budget Allocation: ₹156 crore

### 6. e-Student Visa & e-Student-x Visa

- Launched for: International students via the Study in India (SII) portal.
- Validity: Up to 5 years
- Launched By: Amit Shah, Union Home Minister
- Simplifies the visa process for foreign students, making India more attractive for higher education

### 7. Bima Sakhi Yojana

- Launched in: Goa
- Focus: Women LIC agents



→ Training & Stipend: ₹7,000–₹5,000 monthly for 3 years to support them during training.

### 8. Swami Vivekananda Yuva Shakti Mission (Madhya Pradesh)

→ Aim: 100% pass rate in 10th and 12th board exams by 2030.

### 9. KSRTC Arogya Scheme (Karnataka)

→ Launched by: CM Siddaramaiah

→ Benefit: Free medical treatment for employees of KSRTC, BMTC, NWKRTC, KKRTC

### 10. Cashless Treatment Scheme (Road Accidents)

→ Launch By: March 2025

→ Entitlement: ₹1.5 lakh per accident, per person.

→ Aims to provide quick, cashless medical treatment to victims of road accidents without bureaucratic delays.

### 11. PARTH and MPYP Schemes (Madhya Pradesh)

→ Launched By: Chief Minister Mohan Yadav during Yuva Mahotsav-2025.

→ PARTH Scheme: Army/Police recruitment training for young aspirants.

→ MPYP Scheme: Youth skill development in various trades.

### 12. Ayushman Bharat MoU (Odisha)

→ Signed Between: Odisha and the National Health Authority (NHA)

→ Coverage: Will cover 10.3 million families under health assurance.

## 16. Science & Technology

1. IIT Ropar's IoT System launched a Bluetooth Low Energy Gateway and Node System.
2. China's Self-Driving Satellites:
  - Satellites: "Siwei Gaojing-2 03" & "04."
  - This is considered a world first for satellite autonomy.
3. Google's Quantum Chip "Willow"
  - Can solve certain problems in 5 minutes, which would take a supercomputer 10 septillion years to complete (a staggering computational leap).
  - Headquarters: California, USA
  - CEO: Sundar Pichai
4. Microsoft's \$3 Billion India Investment
  - Largest Expansion in AI and cloud infrastructure in India.
  - Plan: Build AI-enabled data centers by 2025.
5. IIIT-Delhi's AgeXtend Platform: An AI-based platform that finds molecules which promote healthy ageing.
6. NeuSPHERE Program
  - Launched By: Israel Aerospace Industries
  - Focus: Supporting Indian startups in deep-tech sectors like AI, Quantum Computing, Big Data, and Green Energy.
7. Nadi Tarangini
  - India's first Ayurvedic medical device approved by the Central Drugs Standard Control Organisation (CDSCO).
  - Developed At: IIT Bombay
8. Shukrayaan Satellite Project
  - Launch: Scheduled for March 2028
  - Cost: ₹1,236 crore
  - Purpose: Study Venus's atmosphere and geology (similar to India's Mars and Moon missions).



9. Biofuel Innovation (IIT Guwahati)
  - Developed Using: Methanotrophic bacteria
  - Emission Reduction: Up to 87%
10. SSI Mantra Surgical System: A robotic surgical system that conducted cardiac surgeries via telesurgery across a distance of 286 km.
  - Developed By: SS Innovations

## 17. Sports & Games

1. King Cup International Badminton Open 2024
  - Venue: Shenzhen, China
  - Champion: Anders Antonsen (Denmark)
  - India's Lakshya Sen: Finished 3rd
2. Senior National Men's Handball Championship
  - Winner: Kerala
  - Runner-Up: Chandigarh
  - Best Player: Devendar (Kerala)
3. Vijay Hazare Trophy : Ayush Mhatre, at 17 years and 168 days, became the youngest player to score 150+ runs in a List A cricket match.
4. 2024 FIDE World Blitz Chess Championships
  - Women's Section:
    - Bronze Medal: R. Vaishali (India)
    - Gold Medal: Ju Wenjun (China)
    - Silver Medal: Lei Tingjie (China)
  - Men's Section:
    - Winners: Magnus Carlsen (his 7th Blitz World Title)
    - Ian Nepomniachtchi (1st Blitz World Title)
5. Santosh Trophy 2024–25
  - Winner: West Bengal (their 33rd title—an all-time record)
6. FIFA Club World Cup Trophy
  - Design: Created by Tiffany & Co., finished with 24-carat gold plating
  - New Format: Expanding to 32 teams starting from 2025
7. National Sports Awards 2024
  - Khel Ratna Awardees
    - Gukesh D (Chess)
    - Harmanpreet Singh (Hockey)
    - Praveen Kumar (Para-Athletics)
    - Manu Bhaker (Shooting)
  - Arjuna Awardees (Highlights)
    - Jyothi Yarraji
    - Nitu Ghanghas
    - Salima Tete
    - Sajan Prakash
8. Pro Kabaddi League 2024
  - Champion: Haryana Steelers (their maiden title)
  - Most Valuable Player & Best Defender: Mohammadreza Shadloui (Iran)
9. 38th National Games (2025)
  - Host State: Uttarakhand



- Dates: January 28 – February 14, 2025
- Mascot: “Mauli,” inspired by the Monal bird
- 10. Kho Kho World Cup 2025**
  - Dates: January 13–19, 2025
  - Location: New Delhi
  - Mascots: “Tejas and Tara,” symbolizing brilliance and aspiration
- 11. British Junior Open 2025**
  - Winner (Under-17 Category): Anahat Singh (India)
  - Location: University of Birmingham, UK
- 12. Neeraj Chopra Achievements**
  - Award: Named "Best Male Javelin Thrower in 2024" by Track and Field News
  - Notable Rankings: Topped global rankings in 2023 and 2024
- 13. Athletics Federation of India (AFI) Updates**
  - Chairperson: Anju Bobby George
- 14. Australia Wins Border-Gavaskar Trophy**
  - Event: 5th and final Test at the Sydney Cricket Ground
  - Outcome: Australia defeated India, advancing to face South Africa in the World Test Championship final

## 18. Multiple Choice Questions

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

1. Celebrated cartoonist Harish Chandra Shukla, known by his pen name “Kaak,” hailed from which city?  
(1)Varanasi, Uttar Pradesh (2)Ghaziabad, Uttar Pradesh (3)Lucknow, Uttar Pradesh (4)Prayagraj, Uttar Pradesh
2. The Reserve Bank of India (RBI) formed a committee to examine setting up a Digital Payments Intelligence Platform (DPIP), chaired by:  
(1)Shaktikanta Das (2)A.P. Hota (3)Bibek Debroy (4)Ajay Kumar Choudhary
3. Effective January 1, 2025, the National Payments Corporation of India (NPCI) raised the UPI 123Pay transaction limit from ₹5,000 to:  
(1)₹8,000 (2)₹10,000 (3)₹12,000 (4)₹15,000
4. The Indian government extended PMFBY & RWBCIS until 2025–26, creating a fund of ₹\_\_\_ crore for technology infusion:  
(1)₹500 crore (2)₹824.77 crore (3)₹1,000 crore (4)₹2,000 crore
5. The Kisan Vikas Patra (KVP) interest rate is 7.5% per annum, with investments maturing in how many months?  
(1)100 months (2)110 months (3)115 months (4)120 months
6. The National Savings Certificate (NSC) has an interest rate of 7.7% per annum for how many years?  
(1)3 years (2)5 years (3)7 years (4)10 years
7. The Maha Kumbh Mela 2025 in Prayagraj is scheduled from:  
(1)January 1 to February 15 (2)January 13 to February 26 (3)January 20 to March 5 (4)February 1 to March 31
8. India's GDP growth in the July–September 2024 quarter stood at:  
(1)4.0% (2)5.4% (3)6.0% (4)7.2%





9. According to IMF Managing Director Kristalina Georgieva, India's economy in 2025 is expected to be:  
(1) Stronger than 2024 (2) Slightly weaker (3) Unchanged from 2024 (4) On par with China
10. Jake Sullivan, the United States National Security Advisor, is scheduled to visit India on:  
(1) January 5–6, 2025 (2) February 1–2, 2025 (3) March 10–11, 2025 (4) April 20–21, 2025
11. Tamil Nadu Chief Minister M.K. Stalin announced a \$\_\_\_ million prize for deciphering the Indus Valley script:  
(1) \$0.5 million (2) \$1 million (3) \$2 million (4) \$5 million
12. Google announced a \$2 billion investment in India to support:  
(1) Cryptocurrency mining projects (2) AI research & digital transformation (3) New smartphone manufacturing plants (4) Tourism and cultural exchange programs
13. India and Israel signed an MoU to introduce advanced water conservation technologies in:  
(1) Maharashtra and Punjab (2) Rajasthan and Gujarat (3) Uttar Pradesh and Bihar (4) Madhya Pradesh and Chhattisgarh
14. India's rank in the Global Climate Resilience Index improved from 13th (2024) to:  
(1) 5th (2) 8th (3) 10th (4) 12th
15. SEBI introduced stricter ESG disclosure requirements for listed companies, effective:  
(1) January 2025 (2) April 2025 (3) July 2025 (4) December 2025
16. The government expanded the Startup India Seed Fund Scheme to include agritech startups, allocating an additional:  
(1) ₹100 crore (2) ₹250 crore (3) ₹500 crore (4) ₹1,000 crore
17. The Startup India Seed Fund Scheme (SISFS) was launched with an initial corpus of:  
(1) ₹500 crore (2) ₹945 crore (3) ₹1,500 crore (4) ₹2,000 crore
18. India has been ranked \_\_\_ in the CCPI 2025:  
(1) 5th (2) 8th (3) 10th (4) 15th
19. Khajuraho Temples in Madhya Pradesh were included in UNESCO's new list of sustainable heritage tourism sites for their efforts in:  
(1) Military fortification (2) Ecological preservation and responsible tourism (3) Industrial development (4) Religious conversions
20. Guru Gobind Singh Jayanti, commemorating the 10th Sikh Guru, is observed on:  
(1) January 1, 2025 (2) January 3, 2025 (3) January 5, 2025 (4) January 6, 2025
21. At the 2025 Golden Globes, Demi Moore won Best Actress in a Musical or Comedy for:  
(1) "Ghost 2" (2) "The Substance" (3) "A Perfect Stranger" (4) "Hollywood Diaries"
22. Devi Sharan, hero pilot of the IC814 Kandahar hijack, retired after:  
(1) 20 years of service (2) 25 years of service (3) 30 years of service (4) 40 years of service
23. The Pravasi Bharatiya Divas convention is being held in:  
(1) Maharashtra (2) Odisha (3) Tamil Nadu (4) Gujarat
24. India's Current Account Deficit (CAD) decreased slightly to \_\_\_\_\_ of GDP in Q2 FY25, down from 1.3% in Q2 FY24?  
(1) 1.2% (2) 0.8% (3) 0.6% (4) 0.5%
25. Justice Harpreet Singh Brar has been appointed a permanent judge of:  
(1) Rajasthan High Court (2) Punjab & Haryana High Court (3) Delhi High Court (4) Bombay High Court
26. The Prime Minister of Qatar is:  
(1) Sheikh Tamim bin Hamad Al Thani (2) Sheikh Mohammed bin Abdulrahman bin Jassim Al Thani (3) Sheikh Abdullah bin Nasser bin Khalifa Al Thani (4) Dr. Hamad bin Abdulaziz Al-Kawari
27. India targets ₹\_\_\_ crore in organic produce exports by 2028:  
(1) ₹10,000 crore (2) ₹15,000 crore (3) ₹20,000 crore (4) ₹25,000 crore
28. The Foreign Secretary of India is:  
(1) Harsh Vardhan Shringla (2) Vinay Mohan Kwatra (3) Vikram Misri (4) S. Jaishankar
29. Amir Khan Muttaqi currently serves as the Foreign Minister of:  
(1) Pakistan (2) Afghanistan (3) Iran (4) Bangladesh
30. India's rank in the Henley Passport Index 2025 is 85, a decline from:



- (1)70 in 2024 (2)75 in 2024 (3)80 in 2024 (4)90 in 2024
31. Prime Minister Narendra Modi made his podcast debut with Zerodha co-founder:  
(1)Nithin Kamath (2)Nikhil Kamath (3)Bhavin Turakhia (4)Vijay Shekhar Sharma
32. NABARD projected agricultural credit to reach ₹ \_\_\_ lakh crore in 2024–25:  
(1)15–16 lakh crore (2)20–21 lakh crore (3)27–28 lakh crore (4)35–36 lakh crore
33. The Chairman of NABARD is:  
(1)Shaji KV (2)M. Rajeshwar Rao (3)B.P. Kanungo (4)S. S. Mundra
34. Manas National Park, known for its biodiversity, is located in:  
(1)Assam (2)West Bengal (3)Uttarakhand (4)Chhattisgarh
35. The All India Rural Financial Inclusion Survey (NAFIS) 2021–22 showed a 57.6% rise in rural households' monthly income, from ₹8,059 in 2016–17 to about:  
(1)₹9,500 (2)₹10,800 (3)₹12,698 (4)₹15,000
36. Chhattisgarh notified the Guru Ghasidas–Tamor Pingla Tiger Reserve as India's 56th tiger reserve, covering an area of:  
(1)1,200 sq km (2)2,000 sq km (3)2,829 sq km (4)3,500 sq km
37. APAAR, introduced by the Ministry of Education, provides a 12-digit ID that stays with students throughout their education. It aligns with:  
(1)The Midday Meal Scheme (2)NEP 2020 and National Credit Framework (3)Aadhar Act 2016 (4)Sarva Shiksha Abhiyan 2.0
38. According to the Henley Passport Index 2025, the top 3 countries in passport strength are:  
(1)Singapore, Japan, Finland (2)USA, UK, Canada (3)Germany, Sweden, Norway (4)France, Italy, Spain
39. Which foreign leader is set to be the chief guest for India's 76th Republic Day celebrations?  
(1)Emmanuel Macron (French President) (2)Abdel Fattah El-Sisi (Egyptian President) (3)Prabowo Subianto (Indonesian President) (4)Sheikh Mohammed bin Abdulrahman Al Thani (Qatar's Prime Minister)
40. What does the acronym SDR stand for in the context of international finance?  
(1)Special Dollar Reserve (2)Statutory Deposit Ratio (3)Special Drawing Rights (4)Strategic Debt Restructuring

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

1	2	11	2	21	2	31	2
2	2	12	2	22	4	32	3
3	2	13	2	23	2	33	1
4	2	14	2	24	1	34	1
5	3	15	2	25	2	35	3
6	2	16	3	26	2	36	3
7	2	17	2	27	3	37	2
8	2	18	3	28	3	38	1
9	2	19	2	29	2	39	3
10	1	20	4	30	3	40	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. The World Bank has approved a project worth USD 325.10 million for Uttar Pradesh. What is the name of this project?  
(1)UP-SMILE (2)UP-BLOOMS (3)UP-GROWS (4)UP-AGREES
2. The main objective of the World Bank's "UP-AGREES" project is:  
(1)To build expressways (2)To improve crop productivity (3)To promote urban housing (4)To develop renewable energy
3. Which of the following correctly represents the credit ratings given to EXIM Bank?  
(1)Moody's: "Baa3 Stable"; S&P: "BBB- Positive" (2)Moody's: "A1 Stable"; S&P: "AA- Negative" (3)Moody's: "B2 Stable"; S&P: "BB- Positive" (4)Moody's: "Ba2 Stable"; S&P: "BBB- Stable"
4. The SMILE program is an initiative to reform which of the following sectors?  
(1)Education (2)Healthcare (3)Logistics (4)Banking
5. Which set of entities are signatories to the SMILE program?  
(1)DEA, DIPAM, DRDO (2)ADB, DEA, DPIIT (3)ADB, IFAD, ILO (4)Moody's, S&P, Fitch
6. Who is currently serving as the Acting Director General (DG) of the CRPF?  
(1)Anish Dayal Singh (2)Vitul Kumar (3)Bhuvnesh Kumar (4)Jeetendra Mishra
7. Who has been appointed as the new CEO of UIDAI, replacing Amit Aggarwal?  
(1)Neelkanth Mishra (2)Manish Singhal (3)Bhuvnesh Kumar (4)Suman Bery
8. Air Marshal Jeetendra Mishra took charge as the new Commander of which Air Command?  
(1)Eastern Air Command (2)Southern Air Command (3)Central Air Command (4)Western Air Command
9. Who is the current Director General of the DGCA (Directorate General of Civil Aviation)?  
(1)Air Marshal Pankaj Mohan Sinha (2)Faiz Ahmed Kidwai (3)Anup Kumar Sinha (4)Robert Jerard Ravi
10. Who has been appointed as the Chairman and Managing Director (CMD) of the FCI?  
(1)Amit Ganorkar (2)Manish Singhal (3)Ashutosh Agnihotri (4)Devajit Saikia
11. Suman Bery has become the new Chairman of EAC-PM, taking over from which former chairman?  
(1)Jay Shah (2)Bibek Debroy (3)Sundar Pichai (4)Amit Aggarwal
12. Dr. V Narayanan succeeded Dr. S Somanath to become which number Chairperson of ISRO?  
(1)9th (2)10th (3)11th (4)12th
13. Shammi Silva took over as President of the ACC from which previous ACC head?  
(1)Jay Shah (2)Joseph Aoun (3)Bahadur Singh Sagoo (4)Anish Dayal Singh
14. Devajit Saikia has been appointed Secretary of BCCI. Who did he replace, given that the predecessor became the ICC Chairman?



- (1)Pankaj Mohan Sinha (2)Jay Shah (3)Manu Bhaker (4)Gukesh D
15. Who has been re-elected as the President of Venezuela?  
(1)Joseph Aoun (2)Nicolas Maduro (3)Nawaf Salam (4)Bahadur Singh Sagoo
16. Which Indian steel company was officially certified as a “Great Place to Work” for the second consecutive year (2025–2026)?  
(1)Tata Steel (2)Steel Authority of India Ltd (SAIL) (3)JSW Steel (4)Essar Steel
17. Who received the “Sangita Kalanidhi 2024” award from The Music Academy in Chennai?  
(1)Parassala Ravi (2)Geetha Raja (3)T.M. Krishna (4)A.R. Rahman
18. Which famous Argentinian footballer was honored with the US Presidential Medal of Freedom?  
(1)Lionel Messi (2)Sergio Agüero (3)Ángel Di María (4)Paulo Dybala
19. Which state’s initiative “Shaasan Aplya Daari” received the prestigious SKOCH Award for outstanding governance?  
(1)Gujarat (2)Maharashtra (3)Karnataka (4)Rajasthan
20. Which Indian organization received recognition for its ‘AAA+’ (Ask An Appointment) mobile app at the RSSF (Regional Social Security Forum) Asia-Pacific Forum?  
(1)Employees’ State Insurance Corporation (ESIC) (2)Life Insurance Corporation (LIC) (3)Ministry of Health & Family Welfare (4)National Health Authority (NHA)
21. Which film received the ‘Best Film – Drama’ award at the Golden Globe Awards 2025?  
(1)Rising Sun (2)The Brutalist (3)Silver Moon (4)Wandering Souls
22. Which actor was honored with the ‘Best Actor’ award at the Golden Globe Awards 2025?  
(1)Leonardo DiCaprio (2)Adrien Brody (3)Brad Pitt (4)Will Smith
23. Which actress received the ‘Best Actress’ award at the Golden Globe Awards 2025?  
(1)Alicia Vikander (2)Fernanda Torres (3)Priyanka Chopra (4)Emma Stone
24. Which organization must raise its paid-up capital to ₹300 crore by February 7, 2025?  
(1)NABARD (2)NUCFDC (3)SIDBI (4)EXIM Bank
25. The NUCFDC primarily serves as an umbrella organization for which of the following?  
(1)Regional Rural Banks (RRBs) (2)Urban Cooperative Banks (UCBs)  
(3)Microfinance Institutions (MFIs) (4)Commercial Banks
26. SEBI introduced a new framework for passive mutual funds that have a minimum AUM of:  
(1)₹1,000 crore (2)₹2,500 crore (3)₹5,000 crore (4)₹10,000 crore
27. The National Payments Corporation of India (NPCI) extended the deadline for the 30% transaction volume cap on third-party UPI apps until:



- (1)December 31, 2024 (2)December 31, 2025 (3)December 31, 2026 (4)December 31, 2027
28. NPCI removed the previous limit of 100 million users, thereby allowing which payment service to reach its entire user base in India?  
(1)Apple Pay (2)WhatsApp Pay (3)Amazon Pay (4)Rupay Credit
29. Which small savings scheme has an interest rate of 8.2% during Q4 FY25?  
(1)Kisan Vikas Patra (KVP) (2)Monthly Income Scheme (MIS) (3)Public Provident Fund (PPF) (4)Sukanya Samriddhi Scheme (SSS)
30. Starting January 1, 2025, Housing Finance Companies (HFCs) must maintain 14% of their assets as liquid, increasing to 15% by July 1, 2025. Previously, they needed to keep:  
(1)10% (2)11% (3)12% (4)13%
31. From January 1, 2025, which type of account is not mandated for closure by banks under the new RBI rule?  
(1)Zero-balance accounts (2)Dormant accounts (no activity for 2+ years) (3)Inactive accounts (no transactions for 12+ months) (4)Recurring Deposit (RD) accounts
32. The total UPI transaction volume in 2024 reached 172 billion, marking a growth of:  
(1)20% (2)35% (3)46% (4)50%
33. According to the RBI's KLEMS database, India created 172 million new jobs between 2014 and 2024. During the same period, youth unemployment fell from 17.8% (2017–18) to:  
(1)11.2% (2022–23) (2)10.2% (2023–24) (3)9.8% (2023–24) (4)8.5% (2022–23)
34. "Har Ghar Lakhpati", introduced by SBI, is essentially:  
(1)A new credit card (2)A pre-calculated Recurring Deposit (RD) plan (3)A gold loan scheme (4)A mutual fund for senior citizens
35. Under SBI's special offerings, the interest rate for the "SBI 444 Days FD" is:  
(1)7.25% (2)7.45% (3)7.60% (4)7.75%
36. The total unclaimed amounts in India's life insurance sector currently stands at around:  
(1)₹10,000 crore (2)₹15,512 crore (3)₹20,062 crore (4)₹48,512 crore
37. According to recent data, rural poverty in 2024 stands at 4.86% while urban poverty is:  
(1)4.09% (2)5.22% (3)7.10% (4)8.20%
38. The Assam Government partnered with SBI and UBI to provide zero-premium insurance for 4 lakh state employees. Which coverage is not included?  
(1)Term Life Insurance of ₹10 lakh (2)Air Accidental Insurance up to ₹2 crore (3)Health insurance for critical illnesses worth ₹5 crore (4)Coverage at zero premium for employees
39. Which scheme provides fast-track loan approvals for vehicle purchases from Punjab & Sind Bank?  
(1)Instant Loan Scheme (2)PSB e-Apna Vahan (3)PSB e-Apna Ghar (4)PSB Vyapar



40. The FRSB 2020 pays an interest rate of 8.05% from January to June 2025. This rate is linked to the National Savings Certificate (NSC) rate plus:  
(1)0.25% (2)0.35% (3)0.50% (4)1.00%
41. If a complaint to a Credit Information Company remains unresolved, they must pay a compensation of ₹100 per day until it's settled. This rule applies to:  
(1)TransUnion CIBIL, Equifax, Experian, CRIF High Mark (2)UPI-based payment apps (3)Scheduled Commercial Banks (4)Rural and Cooperative Banks
42. As of November 2024, the RBI's gold holdings stand at:  
(1)600 tonnes (2)876 tonnes (3)1,000 tonnes (4)2,000 tonnes
43. PhonePe and ICICI Lombard partnered to offer coverage of up to ₹1 lakh for the Maha Kumbh Mela. The premium for this policy ranges from:  
(1)₹10 to ₹20 (2)₹59 to ₹99 (3)₹500 to ₹700 (4)₹1,000 to ₹1,200
44. Indian Overseas Bank (IOB) plans to sell ₹11,500 crore of NPAs to Asset Reconstruction Companies (ARCs) through:  
(1)Direct negotiation with ARCs (2)e-auction on a portfolio basis (3)Converting NPAs into equity (4)Government takeover of bad loans
45. The World Bank approved \$35 million for Meghalaya's MPOWER Project, aiming to:  
(1)Build solar parks (2)Construct highways in hilly regions (3)Improve adolescent well-being and education (4)Promote tourism and hospitality
46. Starting April 2025, liquidation auctions under the Insolvency and Bankruptcy Board of India (IBBI) must be conducted on eBKray. Which of the following owns eBKray?  
(1)A private fintech consortium (2)PSB Alliance Pvt. Ltd. (a JV of 12 public sector banks) (3)National Securities Depository Ltd (NSDL) (4)RBI's Department of Supervision
47. Under the Microfinance Institutions Network (MFIN) guidelines, if a borrower already has an overdue loan of more than ₹3,000, microfinance lenders must:  
(1)Approve loans up to ₹10,000 (2)Charge a higher interest rate (3)Refuse any new loan until the overdue is cleared (4)Combine the overdue with the new loan
48. According to the Ministry of Defence, how many types of ammunition (out of 175) are now indigenously produced in India?  
(1)100 (2)125 (3)154 (4)170
49. Exercise Varuna is a naval exercise between India and which country?  
(1)Russia (2)France (3)United States (4)Australia
50. Which Indian shipyard constructed the two new Fast Patrol Vessels "Amulya" and "Akshay" for the Indian Coast Guard?  
(1)Cochin Shipyard (2)Goa Shipyard (3)Garden Reach Shipbuilders & Engineers (4)Mazagon Dock Shipbuilders
51. Nagastra-1, an indigenous loitering munition (or "kamikaze drone"), was developed by:





- (1)DRDO (2)HAL (3)Solar Industries (4)BEL
52. The specialized barge LSAM 12, built in Visakhapatnam, is designed primarily to:  
(1)Transport troops overseas (2)Collect oceanographic data (3)Carry missiles and ammunition over water (4)Function as a hospital vessel during emergencies
53. Ultra Maritime (USA) and Bharat Dynamics Limited (BDL) teamed up to produce sonobuoys. What are sonobuoys used for?  
(1)Detecting drones in urban areas (2)Identifying ballistic missile launches  
(3)Detecting underwater activities like submarines (4)Monitoring air pollution levels in coastal cities
54. INS Vaghsheer is part of Project P-75, under which Scorpene-class submarines are built in India. Which shipyard delivered INS Vaghsheer?  
(1)Cochin Shipyard (2)Goa Shipyard (3)Hindustan Shipyard (4)Mazagon Dock Shipbuilders Limited
55. HIMKAVACH, developed by DRDO, is designed to protect soldiers in temperatures ranging from +20°C to -60°C. This system is used primarily for:  
(1)Rainforest camouflage (2)High-altitude, extreme cold-weather conditions (3)Desert operations in Rajasthan (4)Naval diving operations
56. Which leader commissioned INS Surat, INS Nilgiri, and INS Vaghsheer on January 15, 2025?  
(1)Rajnath Singh (2)Dr. S. Jaishankar (3)PM Narendra Modi (4)General Bipin Rawat
57. The Bhargavastra Micro-Missile System, tested at the Gopalpur Seaward Firing Ranges in Odisha, can:  
(1)Target underwater mines (2)Detect and counter multiple drones (drone swarms)  
(3)Intercept ballistic missiles from ships (4)Provide laser guidance to artillery shells
58. Which new Chinese amphibious assault ship, weighing about 40,000 tons, is considered one of the largest of its kind?  
(1)Hainan (2)Shandong (3)Sichuan (4)Liaoning
59. What is the name of China's first icebreaker, recently launched for operations in icy waters?  
(1)Tan Suo San Hao (2)Xuelong (3)Heping 01 (4)Qinghai Hu
60. Which country will receive 1 million tonnes of non-basmati white rice from India under a new export agreement?  
(1)Vietnam (2)Indonesia (3)Malaysia (4)Thailand
61. India pledged USD 500,000 in assistance after a 7.4 magnitude earthquake struck which country?  
(1)Nepal (2)Tonga (3)Fiji (4)Vanuatu
62. Pakistan began a two-year term as a non-permanent member of the UNSC, along with Denmark, Greece, Panama, and which other country?  
(1)Japan (2)Somalia (3)South Korea (4)Brazil



63. The Headquarters of UNIDO (United Nations Industrial Development Organization) are located in:
- (1) Geneva, Switzerland (2) New York, USA (3) Vienna, Austria (4) Paris, France
64. Which two Indian companies recently joined the Global Lighthouse Network (GLN) under the World Economic Forum (WEF)?
- (1) TCS and Infosys (2) Reliance and Adani Group (3) CEAT and Hindustan Unilever Ltd. (4) ONGC and GAIL
65. India is set to host the 28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC) in 2026. The conference is primarily focused on:
- (1) Discussing climate change policies (2) Exploring AI and social media in parliamentary processes (3) Resolving boundary disputes among Commonwealth nations (4) Developing sports facilities for Commonwealth Games
66. National Youth Day is observed on January 12 to commemorate the birth anniversary of which Indian spiritual leader?
- (1) Swami Vivekananda (2) Sri Aurobindo (3) Rabindranath Tagore (4) Mahatma Gandhi
67. "Why Bharat Matters" is a recent publication authored by:
- (1) Dr. Subrahmanyam Jaishankar (2) Amitabh Kant (3) Meenakshi Ahamed (4) Dr. K.S. Chauhan
68. Where is India's first Glass Bridge in the Sea located?
- (1) Havelock Island, Andaman (2) Kanyakumari, Tamil Nadu (3) Rameswaram, Tamil Nadu (4) Diu, Gujarat
69. Cumbum Tank in Andhra Pradesh has been recognized as a:
- (1) UNESCO World Heritage Site (2) Blue Flag Certified Beach (3) Ramsar Wetland of International Importance (4) World Heritage Irrigation Structure
70. The 15th Aero India 2025, to be held in Bengaluru, Karnataka, carries which theme?
- (1) "Wings of Innovation" (2) "Building a Modern Air Force" (3) "Runway to a Billion Opportunities" (4) "Skies of Prosperity and Peace"
71. The first detection of Human Metapneumovirus in India, as reported by ICMR, occurred in:
- (1) Mumbai, Maharashtra (2) Pune, Maharashtra (3) New Delhi (4) Bengaluru, Karnataka
72. A new pangolin species, known as the Indo-Burmese pangolin, was discovered in:
- (1) Arunachal Pradesh (2) Kerala (3) Rajasthan (4) Lakshadweep
73. India will host the Women's T20 World Cup for the Blind in:
- (1) 2023 (2) 2024 (3) 2025 (4) 2026
74. Rajagopala Chidambaram, who passed away recently, played a key role in:
- (1) Drafting India's Constitution (2) India's nuclear tests (3) Organizing Aero India shows (4) Establishing India's first glass bridge



75. India signed an MoU with Sri Lanka to fund 33 projects in education, health, and agriculture. What is the total allocation for these projects?  
(1) ₹1,500 million (2) ₹2,371 million (3) ₹3,500 million (4) ₹5,000 million
76. POWERGRID received a \$200 million loan in Japanese yen (JPY) from which bank to support renewable energy and green infrastructure in India?  
(1) SBI (State Bank of India) (2) Bank of Tokyo-Mitsubishi UFJ (3) SMBC (Sumitomo Mitsui Banking Corporation) (4) JICA (Japan International Cooperation Agency)
77. Project VISTAAR, a collaboration between IIT Madras and the Agriculture Ministry, aims to:  
(1) Develop high-speed trains for rural connectivity (2) Enhance agricultural systems using modern technologies (3) Expand India's space research into crop analysis (4) Establish new biotech labs for vaccine development
78. The pact between FIU-IND and IRDAI focuses on:  
(1) Overseeing foreign direct investments in the insurance sector (2) Protecting consumer rights in medical insurance (3) Combating money laundering and financing of terrorism (4) Regulating credit card interest rates
79. Swiggy partnered with the Robin Hood Army for the "Swiggy Serves" initiative. Its primary goal is to:  
(1) Provide subsidies for restaurant deliveries (2) Reduce food waste by redistributing excess food (3) Launch premium dining services in urban areas (4) Offer discounts to senior citizens
80. Pyng, introduced by Swiggy, is an app offering:  
(1) Groceries at discounted prices (2) Travel planning and itinerary creation (3) Professional services like plumbing and electrical repairs (4) Fitness classes and home workouts
81. Tata Elxsi and CSIR-NAL are working together to develop:  
(1) New deep-sea submersibles for oil exploration (2) High-speed supercomputers (3) Unmanned Aerial Vehicles (UAVs) and urban air mobility solutions (4) Satellite communication systems for rural broadband
82. The Digital Agriculture Mission (DAM), launched with a total budget of ₹2,817 crore, aims to:  
(1) Enhance city infrastructure through smart traffic systems (2) Improve farmers' livelihoods by using modern agricultural technologies (3) Promote tourism and cultural exchanges among states (4) Fund higher education scholarships for rural youth
83. Which airline became the first in India to offer in-flight Wi-Fi on domestic flights?  
(1) IndiGo (2) SpiceJet (3) Air India (4) Go First
84. The E-Shram Portal, launched by the Ministry of Labour and Employment, aims to build a National Database of:



- (1)Chartered Accountants (2)Self-Help Groups (3)Unorganised Workers (NDUW)  
(4)Government Employees
85. Which municipal corporation in Maharashtra launched the "Faral Sakhi" initiative to support women entrepreneurs making traditional festive snacks?  
(1)Brihanmumbai Municipal Corporation (BMC) (2)Pune Municipal Corporation (PMC) (3)Nagpur Municipal Corporation (NMC) (4)Mira Bhayandar Municipal Corporation (MBMC)
86. Blinkit recently launched a fast-response "10-minute ambulance" service in which city?  
(1)Bengaluru, Karnataka (2)Gurugram, Haryana (3)Pune, Maharashtra (4)Hyderabad, Telangana
87. The government formed an 18-member working group (chaired by NITI Aayog's Prof. Ramesh Chand) to revise the WPI base year from 2011-12 to:  
(1)2012-13 (2)2017-18 (3)2020-21 (4)2022-23
88. "Baanknet", launched by Secretary M. Nagaraju (Department of Financial Services), is an e-auction portal that:  
(1)Lists automobile sales by government agencies (2)Centralizes property auction information from all Public Sector Banks (3)Compares various bank loans and interest rates (4)Provides real-time currency exchange rates
89. The IMT at Kalughat, awarded a 5-star SVAGRIHA rating, was built under which World Bank-funded project?  
(1)Dam Rehabilitation and Improvement Project (DRIP) (2)Jal Marg Vikas Project (JMVP) (3)Pradhan Mantri Gram Sadak Yojana (PMGSY) (4)National Rural Livelihood Mission (NRLM)
90. Which state government launched the "Atlas of Indian Wolf Habitats" on Good Governance Day (December 25, 2024)?  
(1)Madhya Pradesh (2)Gujarat (3)Rajasthan (4)Maharashtra
91. Under the proposed Digital Personal Data Protection Rules, data fiduciaries (like e-commerce and social media) could face penalties up to:  
(1)₹1 crore (2)₹10 crore (3)₹250 crore (4)₹1,000 crore
92. In 2024, Indonesia became the 10th full member of BRICS. Which city hosted the 16th BRICS Summit, where this expansion was discussed?  
(1)Johannesburg, South Africa (2)Beijing, China (3)New Delhi, India (4)Kazan, Russia
93. Chhattisgarh became the first Indian state to count forest ecosystems in its Green GDP. What percent of Chhattisgarh's land is covered by forests?  
(1)25% (2)33% (3)44% (4)50%
94. The Garudakshi Online FIR System, launched by the Karnataka Forest Department with the Wildlife Trust of India, primarily aims to:



- (1)Facilitate e-passports for migratory birds (2)Curb forest encroachments, poaching, and illegal activities (3)Introduce online tourism booking in national parks (4)Track daily forest visitors for research
95. Which CEO recorded the highest salary globally at ₹17,500 crore per year?  
(1)Tim Cook (Apple) (2)Sundar Pichai (Google) (3)Satya Nadella (Microsoft)  
(4)Jagdeep Singh (QuantumScape)
96. The PMFBY, extended until 2025–26, has a total outlay of:  
(1)₹35,000 crore (2)₹50,000 crore (3)₹69,515.71 crore (4)₹100,000 crore
97. The ONOS initiative, providing free access to 13,400+ international journals, has an outlay of:  
(1)₹2,000 crore (2025–2027) (2)₹4,500 crore (2025–2027) (3)₹6,000 crore (2025–2027) (4)₹10,000 crore (2025–2027)
98. Under the Shahid Madho Singh Haath Kharcha Scheme, Scheduled Tribe students receive ₹5,000 annually. What is the total budget allocation for this scheme?  
(1)₹90 crore (2)₹120 crore (3)₹156 crore (4)₹200 crore
99. Shukrayaan, India's satellite project to study Venus, is scheduled for March 2028 with an approved cost of:  
(1)₹500 crore (2)₹1,236 crore (3)₹1,850 crore (4)₹2,500 crore
100. A recent MoU between Odisha and the National Health Authority (NHA) extends health assurance coverage to:  
(1)5 million families (2)7.2 million families (3)10.3 million families (4)12 million families
101. Microsoft announced a \$3 billion investment in India to build:  
(1)More manufacturing plants for smartphones (2)Traditional data centers for government use only (3)AI-enabled data centers by 2025 (4)Dedicated social media platforms
102. The e-Student Visa and e-Student-x Visa were launched by:  
(1)Dharmendra Pradhan, Minister of Education (2)G. Kishan Reddy, Minister of Culture (3)Amit Shah, Union Home Minister (4)Mansukh Mandaviya, Minister of Health
103. The SSI Mantra Surgical System conducted cardiac surgeries via telesurgery over 286 km. It was:  
(1)Developed by IIT Kharagpur (2)Purchased from a German medical tech firm  
(3)Developed by SS Innovations (4)Co-developed by AIIMS and ISRO
104. Nadi Tarangini, India's first Ayurvedic medical device approved by the CDSCO, was developed at:  
(1)IIT Bombay (2)AIIMS Delhi (3)NIT Trichy (4)PGIMER Chandigarh
105. According to the Household Consumption Expenditure Survey 2023–24, which Indian state has the highest Monthly Per Capita Expenditure (MPCE)?



(1)Kerala (2)Sikkim (3)Punjab (4)Maharashtra

106. India is the \_\_\_ largest exporter of textiles globally.

(1)3rd (2)4th (3)6th (4)8th

107. According to UNCTAD, the projected total global trade for 2024 is:

(1)\$10 trillion (2)\$20 trillion (3)\$33 trillion (4)\$50 trillion

108. India's rank in the Global Aging Index is:

(1)85th (2)100th (3)123rd (4)150th

109. Radhakishan Damani tops the list of self-made entrepreneurs with a valuation of:

(1)₹2.7 lakh crore (2)₹3.4 lakh crore (3)₹5.0 lakh crore (4)₹6.3 lakh crore

110. India's rank in the Henley Passport Index 2025 is:

(1)75th (2)80th (3)85th (4)90th

111. India reported a \_\_\_ reduction in GHG emissions in 2020 compared to previous levels.

(1)5.0% (2)7.93% (3)10.2% (4)15.0%

112. The World Economic Forum (WEF) predicts \_\_\_ new jobs by 2030, driven largely by Big Data and AI innovations.

(1)50 million (2)65 million (3)78 million (4)100 million

113. The King Cup International Badminton Open 2024 was held in which city?

(1)Wuhan, China (2)Shenzhen, China (3)Beijing, China (4)Tokyo, Japan

114. Which team won the Senior National Men's Handball Championship in 2024?

(1)Chandigarh (2)Punjab (3)Kerala (4)Haryana

115. In the Women's section of the 2024 FIDE World Blitz Chess Championships, R. Vaishali (India) secured a:

(1)Gold Medal (2)Silver Medal (3)Bronze Medal (4)Fourth Place

116. West Bengal claimed the Santosh Trophy in 2024–25, marking their record:

(1)25th title (2)30th title (3)33rd title (4)35th title

117. The Pro Kabaddi League 2024 was won by:

(1)Patna Pirates (2)Bengaluru Bulls (3)Haryana Steelers (4)U Mumba

118. Which Indian state will host the 38th National Games from January 28 to February 14, 2025?

(1)Maharashtra (2)Uttarakhand (3)Karnataka (4)Assam

119. Anahat Singh (India) emerged victorious in the Under-17 category at the British Junior Open 2025, held at:

(1)University of Cambridge, UK (2)University of Oxford, UK (3)University of Edinburgh, UK (4)University of Birmingham, UK

120. Neeraj Chopra was named the "Best Male Javelin Thrower in 2024" by:

(1)International Association of Athletics Federations (2)Track and Field News (3)World Athletics Council (4)Times Sports

121. When was the Deep Ocean Mission launched?



(1)15th August 2020 (2)7th September 2021 (3)26th January 2019 (4)10th October 2022

122. Which ministry is the nodal ministry for the Deep Ocean Mission?  
(1)Ministry of Earth Sciences (2)Ministry of Environment, Forest, and Climate Change (3)Ministry of Science and Technology (4)Ministry of Home Affairs
123. What is the cost of the Deep Ocean Mission?  
(1)₹5000 crore (2)₹3000 crore (3)₹4077 crore (4)₹2500 crore
124. What is the purpose of the Matsya 6000 developed under this mission?  
(1)Space exploration (2)Mineral mining in the ocean (3)Deep-sea fishing (4)Marine biodiversity research
125. What percentage of India's petroleum needs are met by Kuwait?  
(1)2% (2)3% (3)5% (4)4%
126. What was Gemini previously known as?  
(1)Bard (2)PaLM (3)LaMDA (4)Duet
127. The no detention policy applies to which classes?  
(1)Classes 1 and 2 (2)Classes 9 and 10 (3)Classes 5 and 8 (4)Classes 3 and 4
28. Which Parliamentary Constituency recorded the highest turnout in the 2024 Lok Sabha elections?  
(1)Srinagar (2)Malkajgiri (3)Dhubri (4)Dibrugarh
129. Which state has the highest number of polling stations?  
(1)Bihar (2)Tamil Nadu (3)Uttar Pradesh (4)West Bengal
130. What percentage of transgender voters participated in the 2024 elections?  
(1)20.5% (2)25.3% (3)27.09% (4)30.0%
131. What does the Nathu La Pass connect?  
(1)Kashmir with Pakistan (2)Sikkim with Tibet (3)Uttarakhand with Nepal (4)Arunachal Pradesh with Bhutan
132. When was the JIGYASA program started?  
(1)2015 (2)2016 (3)2017 (4)2018
133. What award was given to Dr. Ravi Pillai by Bahrain?  
(1)Order of Bahrain (2)Medal of Efficiency (First Class) (3)Arjuna Award (4)Padma Shri
134. Dr. Ravi Pillai is the chairman of which group?  
(1)RP Group (2)Tata Group (3)Infosys (4)Reliance Group
135. In which city did the FIDE World Rapid Championship 2024 take place?  
(1)New York (2)Moscow (3)London (4)Delhi
136. Which animal is being collared by the Wildlife Institute of India?  
(1)Tigers (2)Fishing Cats (3)Elephants (4)Olive Ridley Turtles
137. What is the test speed of the "CR450" high-speed train prototype introduced by China?



(1)350 km/h (2)400 km/h (3)450 km/h (4)500 km/h

138. Who is the current Chief Minister of Delhi?

(1)Arvind Kejriwal (2)Manish Sisodia (3)Atishi Marlena Singh (4)Satyendar Jain

139. What technology is the SWAR platform based on?

(1)Digital India (2)Bhashini (3)Arogya Setu (4)eGovernance

140. When was the Bhashini technology launched by MeitY?

(1)December 2020 (2)July 2021 (3)July 2022 (4)January 2023

141. Sevdalinka, included in UNESCO's National Inventory of Intangible Cultural Heritage, is also known as:

(1)Balkan Beats (2)Urban Symphony (3)Balkan Blues (4)Heart Song

142. Which of the following heritage conservation projects in India received the UNESCO Asia-Pacific Award?

(1)Abathsahayeswarar temple conservation project and Sir Byramjee Jeejeebhoy Parsee Charitable Institution (2)Brihadeeswarar Temple and Ajanta Caves (3)Sanchi Stupa and Konark Temple (4)Gateway of India and Qutub Minar

143. How many world heritage irrigation structures does India have?

(1)4 (2)5 (3)6 (4)7

144. Which mobile app was launched by the Sports Authority of Andhra Pradesh (SAAP) to improve sports management?

(1)Khelo App (2)Kreedaa App (3)SportsConnect App (4)Andhra Sports App

145. Who became the youngest female to scale the highest peak on each of the seven continents?

(1)Santosh Yadav (2)Kaamya Karthikeyan (3)Arunima Sinha (4)Bachendri Pal

146. Where will the inaugural Kho Kho World Cup 2025 take place?

(1)Mumbai (2)Kolkata (3)New Delhi (4)Bengaluru

147. Charles Babbage is known as the father of:

(1)Artificial Intelligence (2)Computing (3)Internet (4)Electronics

148. What is the name of the largest waterfall on Earth?

(1)Victoria Falls (2)Niagara Falls (3)Angel Falls (4)Denmark Strait Cataract

149. Which organization is based in Ahmedabad and focuses on space research applications?

(1)DRDO (2)SAC-ISRO (3)ISRO Bengaluru (4)IIST

150. What is the significance of December 26th in Karnataka as per the government order?

(1)Farmers' Day (2)Computer Data Entry Operators Day (3)Science Day (4)Digital Literacy Day

151. Who is identified as the richest Chief Minister in India as per the report?

(1)Mamata Banerjee (2)N. Chandrababu Naidu (3)Siddaramaiah (4)Hema Kandu

152. What is the wealth of the second-richest Chief Minister, Hema Kandu of Arunachal Pradesh?





(1)51 crore (2)15 lakh (3)332 crore (4)1 crore

153. Which Chief Minister is identified as the poorest in India?

(1)Pinarayi Vijayan (2)Siddaramaiah (3)Omar Abdullah (4)Mamata Banerjee

154. Which organization developed the shock wave-based, needle-free syringe?

(1)IISc Bangalore (2)AIIMS Delhi (3)IIT Bombay (4)ISRO

155. What is the name of the first made-in-India surgical robot installed at Noble Hospitals, Pune?

(1)SpaDex (2)SSI Mantra (3)Bharat Robot (4)Surgical Assist

156. What is the role of the CDSCO in India?

(1)Regulatory body for financial institutions (2)Regulatory body for drugs and medical devices (3)Regulatory body for food safety (4)Regulatory body for industrial safety

157. Which ISRO rocket carried the Space Docking Experiment (SpaDex)?

(1)PSLV-C50 (2)GSLV Mk-III (3)PSLV-C60 (4)Chandrayaan-3

158. According to the Household Consumption Expenditure Survey (2023-24), what is the average MPCE in rural India?

(1)₹4,122 (2)₹6,996 (3)₹7,078 (4)₹4,247

159. Which state has the highest rural MPCE in India?

(1)Sikkim (2)Chandigarh (3)Meghalaya (4)Tamil Nadu

160. What is the MPCE in urban areas of Chandigarh?

(1)₹13,922 (2)₹13,425 (3)₹8,557 (4)₹6,327

161. Where was India's first glass bridge over the sea inaugurated?

(1)Rameswaram, Tamil Nadu (2)Kanyakumari, Tamil Nadu (3)Goa (4)Vizag, Andhra Pradesh

162. What is the most prevalent cation in ground water as per the Annual Ground Water Quality Report 2024?

(1)Sodium (2)Potassium (3)Calcium (4)Magnesium

163. What is the total outlay approved for the continuation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) till 2025-26?

(1)₹65,000 cr (2)₹69,515.71 cr (3)₹70,000 cr (4)₹68,000 cr

164. Which ministry oversees the Pradhan Mantri Fasal Bima Yojana (PMFBY)?

(1)Ministry of Finance (2)Ministry of Agriculture and Farmer Welfare (3)Ministry of Rural Development (4)Ministry of Home Affairs

165. What percentage of premium do farmers need to pay under PMFBY for Kharif crops?

(1)1% (2)1.5% (3)2% (4)5%

166. What is the date designated as Lokpal Day in India?

(1)15th January (2)16th January (3)17th January (4)18th January

167. Who is the current chairman of Lokpal?

(1)A.M. Khanwilkar (2)Pinaki Chandraghosh (3)Dipak Misra (4)N.V. Ramana



168. What is the highest sports award given in India?  
(1)Arjuna Award (2)Dronacharya Award (3)Major Dhyan Chand Khel Ratna Award  
(4)Rashtriya Khel Protsahan Puraskar
169. Who among the following was not named as a recipient of the Major Dhyan Chand Khel Ratna Award 2024?  
(1)Manu Bhaker (2)P.R. Sreejesh (3)Harmanpreet Singh (4)D. Gukesh
170. Which university won the Maulana Abul Kalam Azad (MAKA) Trophy 2024?  
(1)Guru Nanak Dev University (2)Lovely Professional University (3)Chandigarh University (4)Delhi University
171. What is the subsidy approved for Di-Ammonium Phosphate (DAP) fertilizers from 01-01-2025?  
(1)₹3,000 per MT (2)₹3,500 per MT (3)₹4,000 per MT (4)₹3,800 per MT
172. Which state created the new district of Vav-Tharad in 2025?  
(1)Rajasthan (2)Maharashtra (3)Gujarat (4)Uttar Pradesh
173. Who assumed charge as the Chief Executive Officer (CEO) of UIDAI in 2025?  
(1)Amitabh Kant (2)Bhuvnesh Kumar (3)Rajeev Chandrasekhar (4)Sanjay Seth
174. What is the mascot for the 38th National Games in Uttarakhand?  
(1)Tiger (2)Elephant (3)Monal Bird (4)Snow Leopard
175. Which airline launched Wi-Fi services on both international and domestic flights in India?  
(1)Air India (2)Vistara (3)IndiGo (4)SpiceJet
176. Magnus Carlsen shared the 2024 World Blitz Chess Championship title with which player?  
(1)Ding Liren (2)Ian Nepomniachtchi (3)Pranav Venkatesh (4)Ju Wenjun
177. What position did Pranav Venkatesh win in the U-18 World Blitz Championship?  
(1)Runner-Up (2)2nd Place (3)Winner (4)Semi-Finalist

Answers

Answers (January 1 to 15 )

1	4	21	2	41	1	61	4	81	3
2	2	22	2	42	2	62	2	82	2
3	1	23	2	43	2	63	3	83	3
4	3	24	2	44	2	64	3	84	3
5	2	25	2	45	3	65	2	85	4
6	2	26	3	46	2	66	1	86	2
7	3	27	3	47	3	67	1	87	4
8	4	28	2	48	3	68	2	88	2



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9	2	29	4	49	2	69	4	89	2
10	3	30	4	50	2	70	3	90	2
11	2	31	4	51	3	71	4	91	3
12	3	32	3	52	3	72	1	92	4
13	1	33	2	53	3	73	3	93	3
14	2	34	2	54	4	74	2	94	2
15	2	35	4	55	2	75	2	95	4
16	2	36	3	56	3	76	3	96	3
17	3	37	1	57	2	77	2	97	3
18	1	38	3	58	3	78	3	98	3
19	2	39	2	59	1	79	2	99	2
20	1	40	2	60	2	80	3	100	3

101	3	121	2	141	3	161	2	181	
102	3	122	1	142	1	162	3	182	
103	3	123	3	143	3	163	2	183	
104	1	124	2	144	2	164	2	184	
105	2	125	2	145	2	165	3	185	
106	3	126	1	146	3	166	2	186	
107	3	127	3	147	2	167	1	187	
108	3	128	3	148	4	168	3	188	
109	2	129	3	149	2	169	2	189	
110	3	130	3	150	2	170	3	190	
111	2	131	2	151	2	171	2	191	
112	3	132	3	152	3	172	3	192	
113	2	133	2	153	4	173	2	193	



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114	3	134	1	154	3	174	3	194	
115	3	135	1	155	2	175	1	195	
116	3	136	2	156	2	176	2	196	
117	3	137	3	157	3	177	3	197	
118	2	138	3	158	1	178		198	
119	4	139	2	159	1	179		199	
120	2	140	3	160	2	180		200	