

MONTHLY CURRENT AFFAIRS GK DIGEST



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Prepared By.
Ramandeep Singh

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MONTHLY GK DIGEST: JANUARY 2025

INTERNATIONAL NEWS

GEAPP PARTNERS WITH ISA TO PROPEL INDIA'S GREEN ENERGY FUTURE

- This collaboration is a **significant step towards achieving India's ambitious renewable energy goals.**
- **Key elements of the partnership include:**
 - **Multi-Donor Trust Fund (MDTF):** A \$100 million fund to support high-impact solar projects. This fund will finance initiatives aimed at scaling up solar energy production and integrating it into India's energy grid.

- **Digitalization of Utilities:** The partnership focuses on modernizing and digitalizing utilities to enhance efficiency and reliability in energy distribution.
- **Innovative Initiatives:** Programs like DUET (Digital Utilities Empowerment and Transformation) and ENTICE 2.0 (Enhanced New Technologies and Innovations for Clean Energy) will foster innovation and support the development of new technologies in the renewable energy sector.
- **Renewable Energy Targets:** The collaboration aims to help India achieve its target of 500 GW of renewable energy capacity by 2030, significantly reducing the country's carbon footprint and promoting sustainable development.

IREDA, SJVN, GMR, AND NEA PARTNER FOR UPPER KARNALI HYDROPOWER PROJECT IN NEPAL

- This agreement was formalized in New Delhi and **aims to strengthen regional energy security and promote renewable energy growth.**
- Here are **some key aspects of the project:**
 - **Capacity:** The project will have a generation capacity of 900 MW.
 - **Partnership:** It involves a collaboration between IREDA, SJVN, GMR, and NEA.
 - **Model:** The project will be developed under a Build-Own-Operate-Transfer (BOOT) model, which means the consortium will build, own, and operate the project for a specified period before transferring it to the government.
 - **Term:** The project term is 25 years from the Commercial Operation Date (CoD).
 - **Location:** Upper Karnali Hydropower Project is situated on the Karnali River in Nepal.
 - **Objective:** The aim is to leverage hydropower potential to enhance regional energy security and provide sustainable, renewable energy to both India and Nepal.

WORLD ECONOMIC FORUM 2025

- The **theme this year was "Collaboration for the Intelligent Age"**, which highlighted the importance of global cooperation in addressing challenges and opportunities brought about by rapid technological advancements.
- **Highlights:**

- **Global Cooperation:** Emphasized the need for partnerships to tackle geopolitical uncertainties and economic challenges.
- **AI and Innovation:** Focused on ethical AI, data privacy, and innovation-driven economic growth.
- **Sustainability:** Discussed achieving carbon neutrality and promoting renewable energy.
- **Inclusive Development:** Addressed income inequality, access to education, and workplace diversity.
- **Crystal Awards:** Honored David Beckham, Diane von Furstenberg, and Riken Yamamoto for their contributions.

NTPC PARTNERS WITH SRI LANKA FOR MAJOR SOLAR PROJECT

- This partnership resulted in the formation of a joint venture named Trincomalee Power Company Limited (TPCL).
- The project aims to diversify Sri Lanka's energy mix and reduce its reliance on fossil fuels by harnessing solar power.
- The project's tariff has been set at 5.97 US cents per unit, with potential expansion capabilities to reach 120 MW in the future.

THREE INDIAN WOMEN MAKE IT TO FORBES 50 OVER 50 GLOBAL LIST 2025

- This list includes individuals from diverse sectors such as business, science, arts, and activism, showcasing their achievements and the impact they have made globally.
- Here are three notable Indian women who made it to the list:
 - **Quarraisha Abdool Karim:** An acclaimed HIV/AIDS researcher, she has been recognized for her groundbreaking work in public health and research.
 - **Urmila Asher:** A successful entrepreneur, she has made significant strides in her industry, demonstrating leadership and innovation.
 - **Kiran Mazumdar-Shaw:** A leader in the biopharmaceutical industry, she has been acknowledged for her contributions to healthcare and biotechnology.

INTERNATIONAL NEWS-ONE LINER

- Romania and Bulgaria officially joined the European Union's Schengen area on January 1, 2025. This marks the end of a 13-year wait, allowing unrestricted travel across land borders with other Schengen countries.
- Starting January 1, 2025, Russia introduced a tourist tax of 1% on accommodation costs, increasing to 3% by 2027. This tax replaces the previous resort fee and aims to enhance regional tourism infrastructure. The minimum daily charge is 100 rubles (approximately \$0.9 USD).
- Indonesia officially became a full member of the BRICS on January 6, 2025. This was announced during Brazil's presidency of BRICS, which started on January 1, 2025. Indonesia's entry was endorsed during the Johannesburg Summit in August 2023.
- India joined the UN Committee of Experts on Big Data and Data Science for Official Statistics (UN-CEBD) on January 11, 2025. This membership allows India to contribute to shaping global standards in harnessing Big Data for official statistics.
- Pixxel announced a partnership with SI Imaging Services (SIIS) on January 8, 2025, to supply hyperspectral satellite data in Korea. This collaboration aims to enhance imaging for agriculture, climate monitoring, and resource management.
- Russia's atomic agency, Rosatom, shipped a 320-tonne reactor vessel for the sixth power unit of the Kudankulam Nuclear Power Plant on January 13, 2025. The vessel was manufactured by Atomenergoproekt and transported from Novorossiysk to India.
- North Atlantic Treaty Organization (NATO) announced the Baltic Sentry mission on January 14, 2025, to protect undersea cables in the Baltic Sea region. This mission includes Frigates, Maritime Patrol Aircraft, and Naval Drones to enhance surveillance and deterrence, aiming to safeguard critical infrastructure amid concerns over possible Russian sabotage.
- China has successfully connected the world's first 300 MW Compressed Air Energy Storage (CAES) plant to the grid at full capacity. The Nengchu-1 project, located in Yingcheng, Hubei Province, achieved this milestone on January 14, 2025.
- On January 16, 2025, the World Economic Forum (WEF) included CEAT and Hindustan Unilever Limited (HUL) in its Global Lighthouse Network. This

recognition highlights their successful implementation of Fourth Industrial Revolution (4IR) technologies at CEAT's Sriperumbudur and HUL's Tinsukia facilities, improving productivity, efficiency, and sustainability.

- On January 17, 2025, Nigeria **officially joined the BRICS group as the 9th partner** country. This partnership aims to enhance cooperation in areas such as infrastructure development, energy security, trade, investment, technology, and climate change.
- **On January 22, 2025, US President Donald Trump** issued an executive order withdrawing the US from the OECD's global tax deal. This agreement aimed to establish a global minimum corporate tax rate of 15%. Trump's decision was driven by concerns over US sovereignty and economic competitiveness.
- **On January 21, 2025, World Bank-appointed Neutral Expert Michel Lino** confirmed his competence to resolve the Indus Water Treaty dispute between India and Pakistan. The decision supports India's stance on the jurisdiction of all seven technical disputes.
- On January 21, 2025, UNESCO and the WMO **declared 2025 as the International Year of Glaciers' Preservation**. This initiative aims to raise awareness about the critical role of glaciers in the climate system. It also seeks to address the urgent challenges posed by accelerated glacier melting.

NATIONAL NEWS

TN CM MUTHUVEL KARUNANIDHI STALIN UNVEILS INDIA'S 1ST GLASS BRIDGE AT KANNIYAKUMARI

- This **stunning bridge is 77 meters long and 10 meters wide**. It connects two iconic landmarks: the Vivekananda Rock Memorial and the Thiruvalluvar Statue.
- **Constructed at a cost of ₹37 crore**, the bridge offers breathtaking views of the sea below, creating an exhilarating experience for visitors.
- This architectural marvel is expected to significantly boost tourism in the region, **attracting both domestic and international travelers**.

IIT MADRAS AND MINISTRY OF AGRICULTURE COLLABORATED ON PROJECT VISTAAR

- This innovative digital platform, launched on January 2, 2025, **aims to revolutionize the agricultural extension system in India**.
- **Key Highlights:**
 - **Digital Platform:** Provides farmers with access to agri-startup technologies, government schemes, market information, and modern agricultural practices.
 - **Crop Production:** Enhances crop yield and quality through advanced information and technologies.
 - **Supply Chain Management:** Streamlines the supply chain, reducing wastage and improving efficiency.
 - **Market Access:** Offers real-time information on market prices and best practices for marketing produce.
 - **Government Schemes:** Simplifies access to various government schemes and subsidies for farmers.

SASHAKT BETI AND E-DRISHTI PROJECTS WERE LAUNCHED BY THE EDUCATION MINISTER

- **Sashakt Beti Project**
 - The Sashakt Beti project **aims to empower female students by providing laptops and tablets to orphaned female students**, single-parent female students, and visually impaired students.
 - This initiative **enhances digital literacy and facilitates remote learning**.
- **e-Drishti Project**
 - The e-Drishti project focuses on **providing tablets to visually impaired students** to enhance their learning and research capabilities.

THE GRAMEEN BHARAT MAHOTSAV 2025

- **Organizers:** Department of Financial Services (DFS) and National Bank for Agriculture and Rural Development (NABARD).
- **Theme:** "Building a Resilient Rural India for a Viksit Bharat 2047".
- **Focus Areas:** Financial inclusion, women entrepreneurs, sustainable development, rural products (GI-tagged goods, organic produce, tribal crafts), and cultural showcases.

- **Key Initiatives:** "Lakhpati Didi" initiative, "GOBAR-Dhan" Yojana, support for tribal crafts and development, and promoting North-East India's potential.
- **Cultural Highlights:** Traditional music, dance, and art performances from various regions.

WEP LAUNCHES 'EMPOWHER BIZ' PARTNERS WITH NEW SHOP TO EMPOWER WOMEN ENTREPRENEURS

- This initiative is **designed to empower women entrepreneurs** by providing them with essential resources and support.
- **Here are some key elements of the initiative:**
 - **Mentorship:** Experienced mentors will guide and support women entrepreneurs throughout their business journey.
 - **Retail Management Training:** Comprehensive training in retail management to enhance skills and knowledge.
 - **Digital Tools:** Access to digital tools and technologies to improve operational efficiency.
 - **Financial Literacy:** Training in financial literacy to help entrepreneurs manage their finances effectively.
 - **Business Development Support:** Assistance in business development, including market access, networking, and collaboration opportunities.

UNION MINISTER PIYUSH GOYAL LAUNCHES BHARAT CLEANTECH MANUFACTURING PLATFORM

- **Key Objectives of the Bharat Cleantech Manufacturing Platform:**
 - **Innovation in Cleantech:** Promote advancements in solar, wind, hydrogen, and battery storage technologies.
 - **Collaboration:** Encourage Indian firms to work together to develop and scale up cleantech solutions.
 - **Economic Growth:** Boost India's position in the global cleantech market, leading to economic development and job creation.
 - **Sustainability:** Support India's clean energy goals and contribute to reducing carbon emissions.

GOOGLE CLOUD & UP PARTNER TO LAUNCH OPEN NETWORK FOR AGRICULTURE

- The main goal of UPONA is to **revolutionize agriculture in Uttar Pradesh by offering farmers a wide array of digital services** and tools to enhance their farming practices and improve their livelihoods.
- **Key Features and Objectives of UPONA:**
- **Advisory Services:** Farmers can access expert advice on various agricultural practices, including crop selection, pest management, and irrigation techniques, to enhance productivity.
- **Credit Access:** The platform facilitates easy access to credit by connecting farmers with financial institutions, enabling them to invest in better farming equipment and practices.
- **Mechanization:** UPONA provides information about available agricultural machinery and equipment, helping farmers mechanize their operations for greater efficiency.
- **Market Linkages:** The platform links farmers directly with markets, ensuring they can sell their produce at fair prices and reach a broader customer base.
- **Technology behind UPONA**
- **Google's Gemini Framework:** This framework helps integrate and manage various services and data on the platform seamlessly.
- **Beckn Protocol:** A decentralized protocol that allows different service providers to join the network, ensuring a wide range of services are available to farmers.

SHE COHORT 3.0 LAUNCHED BY PUNJAB TO EMPOWER WOMEN-LED STARTUPS

- This initiative, spearheaded by the Punjab State Council for Science & Technology (PSCST), **aims to support early-stage tech-led women startups** and help them scale up their ventures.
- The event was inaugurated by Priyank Bharti, Secretary of Science, Technology, and Environment, Punjab.
- The SHE Cohort 3.0 program **focuses on nurturing tech-led women startups** by providing them with the necessary resources, mentorship, and support to grow their businesses.

- The initiative **also aims to create a vibrant and inclusive ecosystem for women entrepreneurs** in Punjab.

UNION MINISTER PRALHAD JOSHI ANNOUNCES UPDATES TO OMSS(D) POLICY FOR 2024-25

- **Here are the key highlights of the updates:**
 - **Reserve Price of Rice:** The reserve price for rice has been fixed at ₹2,250 per quintal. This price is applicable for sales to state governments, corporations, community kitchens, and for ethanol production.
 - **Sales to State Governments and Organizations:** The policy aims to ensure that rice is available at a reasonable price to various state entities and organizations that require it for their operations, including public distribution and community kitchens.
 - **Ethanol Production:** The inclusion of rice for ethanol production is a step towards promoting the use of alternative and sustainable energy sources. It also helps in reducing surplus rice stocks in the country.
 - **Objective:** The overall objective of these updates is to stabilize rice prices, ensure adequate availability, and promote the efficient use of rice stocks for various purposes.

UP GOVERNMENT APPROVED AEROSPACE AND DEFENCE POLICY

- The policy, approved during a cabinet meeting chaired by Chief Minister Yogi Adityanath, **sets an ambitious target of attracting ₹50,000 crore in investments and generating employment for 1 lakh youth.**
- Key highlights of the policy include:
 - **Up to 80% subsidy on land** for foreign firms investing in the state.
 - **Significant incentives such as front-end subsidies** for A&D units, land subsidies, stamp duty exemptions, and capital subsidies.
 - **Promotion of research and innovation** to enhance national security and economic prosperity.
 - **Establishment of artificial intelligence and software** development centers in the aerospace and defence sector.

KERALA LAUNCHES 'KAWACHAM' INDIA'S 1ST FULLY INTEGRATED DISASTER RISK WARNING SYSTEM

- **Developed by the Kerala State Disaster Management Authority (KSDMA)**, with support from the National Disaster Management Authority (NDMA) and the World Bank, this system aims to enhance disaster preparedness and public safety.
- **Key Features:**
 - **Integration of Alerts and Sirens:** KaWaCHaM integrates various types of alerts and warning sirens to ensure timely dissemination of information.
 - **Use of Global Weather Models:** The system leverages advanced global weather models for accurate and timely predictions.
 - **Crisis and Hazard Management:** It provides comprehensive tools for crisis and hazard management, allowing for efficient response to potential disasters.

"HAMARA SAMVIDHAN – HAMARA SWABHIMAN" CAMPAIGN

- The **theme** of the "Hamara Samvidhan – Hamara Swabhiman" campaign is **"Empowering Citizens through Constitutional Awareness"**.
- The **main objectives of the campaign include:**
 - **Educating Citizens:** Providing information about the Constitution and its importance in the daily lives of citizens.
 - **Promoting Legal Awareness:** Ensuring that people understand their legal rights and how to exercise them.
 - **Celebrating Democracy:** Highlighting the values and principles enshrined in the Constitution that uphold India's democratic fabric.

DGFT LAUNCHED ENHANCED 'ECOO 2.0 SYSTEM' TO BOOST TRADE EFFICIENCY

- **Here are the key features:**
 - **Multi-user Access:** Allows multiple users to work on the same application, making the process more collaborative.
 - **Aadhaar-based e-Signing:** Enables secure and efficient digital signing using Aadhaar, reducing the need for physical signatures.

- **Integrated Dashboard:** Provides a comprehensive overview of the certification process, helping exporters track their applications and manage their documents.
- **Support for Preferential and Non-Preferential Certificates:** The system caters to both types of certificates, ensuring compliance with international trade agreements.
- **Connectivity with Issuing Agencies and Officers:** Connects 125 issuing agencies and over 650 issuing officers for a more coordinated approach.

'HANDLOOM CONCLAVE – MANTHAN' IN NEW DELHI; LAUNCHED E-PEHCHAAN PORTAL

- **Organized by the Ministry of Textiles**, the conclave aimed to enhance the livelihoods of handloom weavers by promoting sustainable practices and improving market strategies.
- The **theme of the event, "Farm to Fibre to Factory to Fashion to Foreign,"** emphasized the journey of handloom products from raw materials to international markets.
- One of the key highlights was the launch of **the E-Pehchaan portal, which provides handloom weavers with unique identity cards to access various government schemes and benefits.**

NATIONAL NEWS- ONE LINER

- On January 1, 2025, **Chhattisgarh became the first state to link its forest ecosystem services to Green GDP.** This initiative aims to highlight the environmental contributions of forests, such as clean air and water conservation, and integrate them into the state's economic planning.
- On January 2, 2025, India **announced USD 500,000 in relief assistance to Vanuatu after a devastating 7.4 magnitude earthquake** on December 17, 2024. The aid supports relief, rehabilitation, and reconstruction efforts in the affected areas.
- The **Maharashtra government launched the 'Reading Resolution Maharashtra'** initiative on January 1, 2025. This 15-day campaign aims to promote reading among students by encouraging them to read books beyond their syllabus. Activities include group reading sessions, storytelling, and book discussions.

- Prime Minister **Narendra Modi inaugurated and laid the foundation stone for several** key development projects in New Delhi on January 3, 2025. These projects, worth over ₹12,200 crore, include the Delhi-Ghaziabad-Meerut Namo Bharat corridor, the Janakpuri West-Krishna Park Extension section of the Delhi Metro's Phase IV, and the Central Ayurveda Research Institute in Rohini.
- The **Gujarat government approved the creation of Vav-Tharad as the state's 34th district** on January 1, 2025. This new district was carved out of Banaskantha district for better administrative efficiency.
- **India's first Generation Beta baby, Frankie Remruatdika Zadeng**, was born on January 1, 2025, in Aizawl, Mizoram, weighing 3.12 kg. Born at 12:03 am, Frankie marks the beginning of Generation Beta, spanning from 2025 to 2039.
- **Prime Minister Narendra Modi virtually inaugurated the new Jammu Railway Division** on January 6, 2025. This new division is part of Northern Railways and aims to benefit Jammu and Kashmir, Himachal Pradesh, Punjab, and Leh-Ladakh.
- The **'Faral Sakhi' initiative was launched by the Mira Bhayandar Municipal Corporation (MBMC)** on January 3, 2025, to empower women entrepreneurs in Mira Bhayandar. This initiative provides training and support for women in traditional snack production. During Diwali, over 3 tons of snacks were sold. It collaborates with the Women Entrepreneurship Platform (WEP) of NITI Aayog.
- **"Panchayat Se Parliament 2.0" is an initiative to empower women leaders from** Panchayati Raj Institutions (PRIs) by enhancing their understanding of governance. Organized by the National Commission for Women (NCW), the Lok Sabha Secretariat, and the Ministry of Tribal Affairs (MoTA), it gathered over 500 elected women representatives from Scheduled Tribes (STs) on January 6, 2025.
- Odisha Chief **Minister Mohan Charan Majhi inaugurated the 11-day famous Adivasi Mela** on January 5, 2025, in Bhubaneswar. The event celebrates tribal culture and heritage with exhibitions, stalls, and demonstrations. Additionally, the Chief Minister launched the Shahid Madho Singh Haath Kharcha Scheme to provide financial assistance to tribal students.
- The **Ministry of Textiles (MoT) extended the compliance deadlines for the Medical Textile Quality**

Control Order (QCO) on January 5, 2025. Small and Medium Enterprises (SMEs) must comply by April 1, 2025, with a transition period until June 30, 2025, to clear legacy stock.

- The All India Council for Technical Education (AICTE) launched NEAT 4.0 on January 2, 2025. This phase introduces 40 AI-driven learning tools and enhances digital learning through a public-private partnership model. The initiative aims to boost students' employability and skill development.
- On January 3, 2025, a three-foot statue of Saint Narahari Tirtha was discovered at the Simhachalam Temple in Visakhapatnam. The statue depicts the 13th-century saint carrying script on palm leaves and flanked by devotees in folded hands.
- India's first-ever Coastline-Waders Bird Census began at the Marine National Park and Sanctuary in Jamnagar, Gujarat on January 3, 2025. The census, conducted by the state forest department and the Bird Conservation Society of Gujarat (BCSG), aims to count and monitor coastal and wader bird species over a 170 km stretch of coastline.
- The Ministry of Home Affairs (MHA) launched the e-student visa and e-student-x visa on January 5, 2025. The e-student visa is for students registered on the 'Study in India' portal, while the e-student-x visa is for their dependents. This aims to simplify the admission and visa application process for foreign students.
- CSIR-NPL celebrated its 79th Foundation Day on January 4, 2025. As India's National Metrology Institute, it highlighted its contributions to advancing metrology and technologies for national development. The event underscored CSIR-NPL's role in maintaining national standards and fostering scientific innovation.
- The Competition Commission of India (CCI) granted automatic approval to Avenue India Emergence Pte. Ltd. and Mavco Investments Private Ltd for their joint acquisition of MHM Holding GmbH on January 4, 2025.
- The Telangana government will celebrate the birth anniversary of Savitribai Phule on January 3 every year as Women Teacher's Day to honor her contributions to women's education. This decision aims to recognize her pioneering work and promote gender equality in education.

- On January 6, 2025, the United States announced it will remove restrictions on Indian nuclear entities. National Security Advisor Jake Sullivan stated this move aims to boost civil nuclear cooperation and strengthen energy ties between the two countries.
- India and Malaysia agreed to enhance cooperation in critical minerals and rare earth elements on January 7, 2025. The agreement was part of the first India-Malaysia Security Dialogue, co-chaired by National Security Adviser Ajit Doval and Malaysia's National Security Council Director General Raja Dato Nushirwan Bin Zainal Abidin.
- The Government of India approved a memorial for former President Pranab Mukherjee on January 7, 2025. The memorial will be located at the Rashtriya Smriti complex at Rajghat, New Delhi.
- The University Grants Commission (UGC) released new draft guidelines on January 6, 2025, giving Chancellors or Visitors the power to form a three-member search-cum-selection committee for appointing Vice-Chancellors. This aims to standardize the selection process and reduce conflicts, especially in states with governance issues.
- Pune-based startup Atreya Innovations developed an AI-based pulse diagnostic tool for Ayurveda practitioners called Nadi Tarangini. This device analyzes 22 health parameters and generates reports in 10 Indian languages. It is approved by the Central Drugs Standard Control Organisation (CDSCO) and is used in over 1,250 clinics across India.
- The e-Shram portal has expanded to include 22 Scheduled Languages as of January 7, 2025. Part of the Bhashini project, this upgrade aims to make the portal more accessible for unorganised workers across India.
- Union Minister Ashwini Vaishnaw inaugurated the NIELIT Deemed to be University in Guwahati, Assam, on January 3, 2025. The university aims to enhance education and research in electronics and information technology, focusing on semiconductor manufacturing and digital technologies.
- Titagarh Rail Systems Ltd delivered India's first driverless, Made-in-India trainset to Bengaluru Metro on January 6, 2025. The trainset will operate on the 18-km Yellow Line, linking Electronics City to Bengaluru.

- The **Karnataka Forest Department launched the Garudakshi online FIR system** on January 7, 2025. It aims to curb forest crimes by enabling digital FIR registration. Initially rolled out in five divisions, it will expand statewide based on feedback.
- **IIT Madras launched Asia's largest Shallow Wave Basin Research Facility** on January 6, 2025, at its Thaiyur campus. This facility aids research in coastal and marine engineering by simulating complex wave-current interactions.
- The Ministry of Electronics and Information Technology (MeitY) partnered with the Indian Institutes of Technology (IITs) on January 8, 2025, to enhance skill development in the semiconductor sector. This initiative is part of the India Semiconductor Mission, which includes training programs and partnerships with global and domestic players.
- **Chhatrapati Shivaji Maharaj International Airport (CSMIA) in Mumbai became the first airport in India** to receive Level 5 accreditation from the Airports Council International (ACI) on January 8, 2025. This highest distinction recognizes CSMIA's exemplary customer experience management.
- **India's National Highways recorded a 60% growth over the last decade**, expanding from 91,287 km in 2014 to 146,195 km in 2024. This achievement has made India's highway network the second largest in the world. The information comes from the Year End Review 2024 released by the Ministry of Road Transport and Highways (MoRTH).
- The **Marathi language was granted classical status on January 9, 2025**, acknowledging its historical and cultural significance. This milestone aims to preserve and promote Marathi's rich literary heritage.
- The **Uttar Pradesh Government partnered with Google Cloud to launch the Uttar Pradesh Open Network for Agriculture** on January 8, 2025. This AI-powered network aims to provide farmers with advisory support, credit, mechanization, and market linkages via a single digital interface.
- The **Government of India approved Suzuki Motor Corporation to acquire a 26% stake in NDDB Mirda Ltd** on January 6, 2025. NDDB Mirda Ltd is a bio-gas venture of the National Dairy Development Board (NDDB). This partnership aims to promote sustainability by using Compressed Bio-Gas (CBG) for vehicle performance and eco-friendly fuel solutions.
- **KredX received RBI's final approval to operate as a TReDS platform on January 9, 2025.** The platform will facilitate the discounting of trade receivables, enhancing liquidity for MSMEs.
- **WhiteOak Capital Mutual Fund launched India's first actively managed Quality Factor Theme Fund** on January 8, 2025. The fund focuses on providing long-term capital appreciation by investing in companies with strong fundamentals.
- The **Association of Mutual Funds of India (AMFI) reported that SIP inflows surpassed ₹26,000 crore** for the first time in December 2024, reaching ₹26,459 crore. This milestone reflects strong investor confidence and commitment to long-term investments despite market volatility.
- Union Minister Piyush Goyal launched the **8th edition of the National Programme for Organic Production (NPOP) on January 9, 2025**, in New Delhi. The focus is on enhancing traceability and simplifying certification for organic products. New portals like TraceNet 2.0 were also unveiled. This initiative aims to boost India's organic farming sector.
- Union Minister G. Kishan Reddy inaugurated the **5G Use Case Test Lab at CMPDI, Ranchi, Jharkhand**, on January 9, 2025. This lab aims to advance digital transformation in the coal sector by developing and testing 5G applications.
- The **All India Council for Technical Education (AICTE) declared 2025 as the 'Year of Artificial Intelligence'** to establish India as a global leader in AI. This initiative will integrate AI across 14,000 colleges, impacting 40 million students. It includes AI awareness campaigns, faculty development, and partnerships with leading tech companies.
- **PM Modi inaugurated the Z-Morh tunnel on January 13, 2025. This 6.5 km tunnel** ensures year-round connectivity between Kashmir and Ladakh, bypassing landslide and avalanche-prone areas. It significantly boosts tourism and military logistics.
- **UP CM Yogi Adityanath launched the 'Kumbhvani' FM channel on January 10, 2025**, to broadcast the Mahakumbh 2025 events to remote areas. Operated by Prasar Bharati, this channel will air live coverage of rituals and cultural programs daily until February 26.
- India will **host the 28th Conference of Speakers and Presiding Officers of Parliaments** of Commonwealth

Countries (CSPOC) in 2026. The event will focus on the use of artificial intelligence (AI) and social media in parliamentary processes.

- The **Himachal Pradesh Cabinet approved renaming the Himachal Pradesh Institute of Public Administration** to the Dr. Manmohan Singh Institute of Public Administration on January 9, 2025. This honors the former Prime Minister's contributions to India's economic development.
- **Kappad Beach in Kozhikode and Chal Beach in Kannur, Kerala, received the Blue Flag certification** from the Foundation for Environmental Education (FEE) on January 13, 2025.
- Lohri is celebrated on January 13 **in the Punjab region of India. It marks the end of the winter solstice** and the arrival of longer days. The festival features bonfires, traditional songs, and dances.
- The **University Grants Commission (UGC) recognized Bihar's first sports university** in Rajgir on January 11, 2025. It will offer academic courses in sports and physical education starting from the 2025-2026 academic session.
- Odisha **became the 34th state to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)** on January 13, 2025. The scheme provides ₹5 lakh per family per annum for healthcare coverage, with an additional ₹5 lakh for women members. It will benefit 1.03 crore families in Odisha, enhancing access to affordable healthcare.
- **Makar Sankranti, celebrated on 14th January, marks the sun's transition** into Capricorn, ending the winter solstice. In Punjab, it's known as Maghi, featuring holy dips, charity, bonfires, and traditional dancing. It's a time of joy and community.
- On January 14, **2025, C-DOT and IIT Delhi signed an agreement to develop "Building Blocks for THz Communication Front Ends"** for 6G under the Telecom Technology Development Fund (TTDF) initiative. This collaboration aims to advance India's 6G technology and promote self-reliance in telecom hardware.
- Pongal, celebrated from 14th January, marks the **harvest season in Tamil Nadu. It includes cooking the traditional dish "Pongal," temple visits, and kolam (rangoli) designs.** The festival signifies gratitude for a bountiful harvest and community joy.
- The **Mahayana New Year, celebrated on January 14th, marks a fresh** spiritual beginning for Mahayana Buddhists. It's observed with prayers, meditation, and acts of kindness, reflecting on the Buddha's teachings of compassion and wisdom.
- The **Madhya Pradesh government launched the Swami Vivekananda Yuva Shakti Mission on January 13, 2025, to coincide with National Youth Day. The mission aims to empower youth through education, skill development, and social initiatives.**
- Prime Minister **Narendra Modi launched Mission Mausam on January 14, 2025, to mark the 150th foundation day of IMD.** This initiative aims to make India "weather-ready" and "climate-smart" by enhancing weather forecasting and disaster management.
- The Centre for **Development of Telematics (C-DOT) has partnered with IIT Mandi and IIT Jammu** to develop a Wideband Spectrum-Sensor ASIC-Chip for enhancing spectrum utilization. Announced on January 13, 2025, this project aims to improve broadband services, especially in rural areas, through the Telecom Technology Development Fund (TTDF) scheme.
- **Indichip Semiconductors and Yitoo Micro Technology (YMTL)** signed an agreement with the Andhra Pradesh government on January 13, 2025 to establish India's first private semiconductor manufacturing facility. The Rs 14,000 crore project will be located at the Orvakal Mega Industrial Hub in Kurnool.
- The Andhra **Pradesh State Skill Development Corporation (APSSDC)** partnered with Infosys on January 10, 2025, to bridge skill gaps in the state. This collaboration includes a skill census using generative AI and a digital learning platform offering free courses and workshops.
- **India and Spain will celebrate 2026 as the "dual year," promoting culture, tourism, and AI.** Announced by Dr. S. Jaishankar on January 14, 2025, this initiative aims to strengthen bilateral ties and showcase each country's rich heritage and technological advancements.
- Union **Minister Piyush Goyal launched the National Turmeric Board (NTB)** on January 14, 2025, headquartered in Nizamabad. The NTB aims to boost turmeric production and exports, promote R&D, and

ensure quality standards, with Palle Ganga Reddy as the Chairperson.

- The Bengal **government announced new initiatives on January 12, 2025**, to attract more pilgrims to the Gangasagar Mela. These include a certificate for participants, e-Anushandhan for accessing facilities, and e-Parichay QR code bands to prevent people from getting lost.
- On January **13, 2025**, the **Satyendra Nath Bose National Centre for Basic Sciences inaugurated** Eastern India's first astronomical observatory in Garpanchkot Hills, Purulia district, West Bengal. It features a 14-inch telescope, with plans for a 1-meter telescope soon, aiming to enhance research in astronomy and astrophysics.
- On January 15, 2025, Union **Minister Dharmendra Pradhan launched the registration** portal for Kashi Tamil Sangamam Phase 3. The event is scheduled from February 15 to 24, 2025, in Varanasi, Uttar Pradesh.
- On January 16, 2025, **Union Home Minister Amit Shah inaugurated the Fast Track Immigration – Trusted Traveller Programme (FTI-TTP)** at seven airports. The programme allows registered Indian citizens and OCI cardholders to use biometric e-gates, bypassing regular immigration queues.
- On **January 16, 2025**, **Union Home Minister Amit Shah inaugurated the Archaeological Experiential Museum**, the Prerna Complex, and the Vadnagar Sports Complex in Vadnagar, Gujarat. These projects aim to showcase Vadnagar's rich cultural history, inspire future generations, and develop local sporting talent.
- On **January 16, 2025**, **Pixxel became the first private company in India to launch its own satellite constellation**. The Firefly constellation features the world's highest-resolution commercial-grade hyperspectral imaging technology. This milestone boosts India's private space sector and enhances earth monitoring applications.
- The **Ministry of Electronics & Information Technology (MeitY)**, along with the **Data Security Council of India (DSCI)**, **launched the Cyber Security Grand Challenge 2.0 (CSGC 2.0) on January 15, 2025**. This initiative promotes cybersecurity innovations with a prize pool of ₹6.85 crore.
- The Union Cabinet has **approved a ₹11,440 crore revival plan for Rashtriya Ispat Nigam Limited (RINL)**. This plan includes an equity infusion of

₹10,300 crore and the conversion of ₹1,140 crore of working capital loans into preference shares.

- On January 17, **2025**, the **Indian Cabinet approved refarming 687 MHz of spectrum** from various government ministries to support 5G and future 6G services. This move is expected to meet the projected spectrum demand of 2000 MHz by 2030 and enhance India's telecom infrastructure. The spectrum's worth is estimated to be Rs 2 lakh crore.
- On January **18, 2025**, **Prime Minister Narendra Modi distributed over 65 lakh property cards under the SVAMITVA** scheme. This initiative provides rural property owners with legal ownership documents, boosting access to credit and fostering economic growth.
- The Ministry of Information and Broadcasting **launched a centralized online registration system** for Local Cable Operators (LCOs) on January 16, 2025. This system allows LCOs to apply for new registrations or renewals through the Broadcast Seva Portal.
- On January 11, 2025, Railway **Minister Ashwini Vaishnaw announced the development** of the world's most powerful hydrogen-powered train engine by Indian Railways. With 1,200 horsepower, it surpasses similar engines globally. The first trial run is planned on the Jind-Sonipat route in Haryana.
- On January **16, 2025**, **C-DOT and IIT Bombay signed an agreement to develop an Optical Transceiver Chipset** for High-Bandwidth 6G Wireless Links. This project, part of the Telecom Technology Development Fund (TTDF), aims to enhance 6G connectivity, particularly in rural and remote areas.
- On January 13, 2025, the **Satyendra Nath Bose National Centre for Basic Sciences (SNBNCBS)** inaugurated India's sixth and Eastern India's first astronomical observatory at Garpanchkot Hills in Purulia, West Bengal.
- On January 17, 2025, **Union Minister Manohar Lal Khattar launched the toolkit** for the 9th edition of Swachh Survekshan, the world's largest urban cleanliness survey. This edition introduces the Super Swachh League, a competition among the cleanest cities.
- On January **15, 2025**, the **World Monuments Fund (WMF) added Hyderabad's Musi River Historic Buildings** to its 2025 World Monuments Watch list. This recognition highlights the need for urgent

conservation efforts to preserve these historic structures.

- The 1st **Foundation Day of the Lokpal of India was celebrated on January 16, 2025**, at the Manekshaw Centre in New Delhi. This day marks the establishment of the Lokpal under the Lokpal and Lokayuktas Act, 2013, which came into effect on January 16, 2014.
- Startup India **celebrated its 9th anniversary on January 16, 2025**. Since its inception, it has recognized 1.59 lakh startups and created 16.6 lakh direct jobs. This achievement has positioned India as the third-largest startup ecosystem globally.
- On January 17, 2025, the **India Semiconductor Mission (ISM), CG Power and Industrial Solutions Ltd.**, and CG Semi Pvt. Ltd. signed a Fiscal Support Agreement (FSA) for a ₹7600 crore semiconductor OSAT project in Sanand, Gujarat. This collaboration aims to bolster India's semiconductor manufacturing ecosystem.
- On **January 15, 2025, the United States removed Bhabha Atomic Research Centre (BARC), Indian Rare Earths (IRE), and Indira Gandhi Atomic Research Centre (IGCAR) from its Entity List**. This move aims to enhance nuclear energy and critical minerals cooperation between the US and India.
- On **January 20, 2025, the Government of India launched Entity Locker**. Developed by the National eGovernance Division (NeGD) under the Ministry of Electronics and Information Technology (MeitY), it aims to streamline the management, verification, and storage of business documents.
- Union Minister **G Kishan Reddy announced on January 20, 2025, that the Centre will soon launch the National Critical Mineral Mission (NCMM)**. The mission aims to enhance domestic production, reduce import dependence, and encourage offshore mining auctions.
- On **January 20, 2025, the Ministry of Commerce and Industry announced that India is currently the world's seventh-largest producer of coffee**. This milestone was achieved in FY24 (2023-24), with exports reaching \$1.29 billion.
- On **January 20, 2025, the Uttarakhand Cabinet, led by Chief Minister Pushkar Singh Dhami, approved the Uniform Civil Code (UCC) manual**. **This manual aims to unify personal laws related to marriage,**

divorce, and inheritance for all citizens, regardless of religion.

- India's first-of-its-kind **CSIR Mega Innovation Complex was inaugurated in Mumbai on January 19, 2025**, by Union Minister Dr. Jitendra Singh. The facility aims to foster innovation and collaboration among startups, MSMEs, and CSIR labs, providing high-end scientific infrastructure and regulatory support.
- The Haryana **government notified the Vehicle Scrappage and Recycling Facility Incentive Policy 2024 on January 20, 2025**. This policy promotes proper disposal and recycling of old vehicles, aiming to enhance environmental sustainability and drive economic growth in the state.
- On **January 21, 2025, UNESCO and the WMO declared 2025 as the International Year of Glaciers' Preservation**. This initiative aims to raise awareness about the critical role of glaciers in the climate system. It also seeks to address the urgent challenges posed by accelerated glacier melting.
- On **January 17, 2025, Gujarat CM Bhupendra Patel inaugurated the GIFT International Fintech Institute (GIFT-IFI) and the GIFT International Fintech Innovation Hub (GIFT-IFIH) in Gandhinagar**. These initiatives aim to foster a specific startup ecosystem in Gujarat.
- On **January 22, 2025, the Telangana Government signed a ₹10,000 crore investment deal with CtrlS Datacenters Pvt Ltd to establish an advanced AI data center cluster**. The project will have a capacity of 400 megawatts and is expected to generate 3,600 jobs.
- By **January 20, 2025, India's non-fossil fuel-based energy capacity reached 217 gigawatts**. Significant additions in solar and wind energy drove this growth. India aims for 500 gigawatts of non-fossil fuel-based capacity by 2030.
- Tripura received **approval from the Ministry of Home Affairs (MHA) for its new state emblem** on January 9, 2025. The emblem features the national emblem at the center, an outline of the Tripura map within a saffron circle, and the text "Government of Tripura" below.
- The Centre **notified new rules for verified radar equipment on January 23, 2025**. These rules fall under the Legal Metrology (General) Rules, 2011, and mandate verification and stamping of radar

equipment. The aim is to improve road safety and enforcement accuracy, effective from July 1, 2025.

BANKING

RBI'S NEW GUIDELINES: CLOSURE OF DORMANT, INACTIVE, AND ZERO BALANCE ACCOUNTS

- **Dormant Accounts:** These are accounts that have had no activity for over two years. They will be closed under the new guidelines.
- **Inactive Accounts:** Accounts with no activity for over 12 months will also be subject to closure.
- **Zero Balance Accounts:** Accounts that have no balance will be closed to enhance banking security.
- **Reactivation:** Account holders can reactivate their accounts by updating their Know Your Customer (KYC) details and making regular transactions.

IIT MADRAS AND MINISTRY OF AGRICULTURE COLLABORATED ON PROJECT VISTAAR

- **Digital Platform:** Provides farmers with access to agri-startup technologies, government schemes, market information, and modern agricultural practices.
- **Crop Production:** Enhances crop yield and quality through advanced information and technologies.
- **Supply Chain Management:** Streamlines the supply chain, reducing wastage and improving efficiency.
- **Market Access:** Offers real-time information on market prices and best practices for marketing produce.
- **Government Schemes:** Simplifies access to various government schemes and subsidies for farmers.

THE MARKET CAP DEADLINE FOR UPI APPS HAS BEEN EXTENDED BY NPCI FOR A FURTHER TWO YEARS

- **Market Share Cap:** Limits any single UPI app to 30% of the total UPI transaction volume.
- **Initial Deadline:** Originally set for December 31, 2024.
- **Extension:** Now extended to December 31, 2026.
- **Reason:** Allows major players like PhonePe and Google Pay more time to comply, ensuring a smooth transition and continued growth of the UPI ecosystem.

REVISED NORMS FOR DEPOSIT-TAKING HOUSING FINANCE COMPANIES (HFCS)

- **Increased Liquid Asset Requirements:** HFCs must maintain liquid assets equivalent to 14% of their outstanding deposits starting January 1, 2025, increasing to 15% by July 1, 2025.
- **Unencumbered Approved Securities:** At least 8% of public deposits must be held in unencumbered approved securities, rising to 10% by July 1, 2025.
- **Harmonization with NBFCs:** The new norms align HFCs' regulations with non-banking financial companies (NBFCs), including reducing the ceiling for public deposits to 1.5 times of net owned funds (from 3.0 times earlier) and limiting the maximum tenure of deposits to 60 months (from 120 months earlier).
- **Financial Stability:** These changes aim to enhance financial stability, safeguard depositors' interests, and ensure HFCs can handle liquidity pressures effectively.

ASSAM SIGNED MOU WITH SBI & UBI FOR INSURANCE BENEFITS

This agreement ensures that employees will receive zero-premium insurance coverage, which includes:

- **Term Life Insurance:** Offering financial protection to the family in the event of the insured person's death during the policy term.
- **Accidental Death Insurance:** Providing benefits in case of death due to an accident.
- **Permanent Total and Partial Disability Insurance:** Covering financial support if an employee suffers a disability that impacts their ability to work.
- **Air Accidental Insurance:** Offering protection in case of accidents during air travel.

MOF KEPT INTEREST RATE ON SMALL SAVINGS SCHEMES UNCHANGED FOR Q4FY25

- ✓ **Key Schemes and Interest Rates**
 - Public Provident Fund (PPF): 7.1% per annum
 - National Savings Certificates (NSC): 7.7% per annum
 - Sukanya Samriddhi Yojana (SSY): 8.2% per annum
 - Kisan Vikas Patra (KVP): 7.5% per annum (matures in 115 months)
 - Post Office Savings Deposit: 4% per annum
 - Monthly Income Scheme (MIS): 7.4% per annum
 - Senior Citizen Savings Scheme (SCSS): 8.2% per annum

GOVERNMENT NOTIFIED AMENDMENT IN THE FOREIGN TRADE POLICY, 2023

- ✓ **Para 1.07A: Stakeholder Consultations**
 - **Objective:** To involve all relevant stakeholders in the policy-making process.
 - **Stakeholders:** Importers, exporters, industry experts, trade associations, and other interested parties.

- **Process:** Before introducing or amending trade policies, the government will conduct consultations with these stakeholders to gather their input and feedback.
- ✓ **Para 1.07B: Transparency and Inclusiveness**
 - **Objective:** To ensure that the trade policy-making process is transparent and inclusive.
 - **Measures:** The government will make the consultation process public, allowing stakeholders to see how their input is being considered. Additionally, draft policies will be shared with stakeholders for review before finalization.

SBI LAUNCHED HAR GHAR LAKHPATI RD SCHEME AND SBI PATRONS FD SCHEME

- ✓ **Har Ghar Lakhpati RD Scheme**
 - This scheme is designed to help individuals accumulate Rs.1 lakh or more through small monthly savings.
 - **Eligibility:** Open to all resident individuals, including minors aged 10 years and above who can sign independently.
 - **Tenure:** Flexible tenure ranging from 3 to 10 years.
 - **Interest Rates:** Vary based on customer category and tenure, with rates up to 6.75% for the general public and up to 8% for SBI staff and senior citizen staff.
 - **Maturity Amount:** Starts at Rs.1 lakh, with the amount depending on the monthly instalment and tenure chosen.
 - **Penalties:** Delays in payments attract penalties, and missing six consecutive instalments results in premature closure.
- ✓ **SBI Patrons FD Scheme**
 - This scheme is specifically for senior citizens aged 80 years and above. Key features include:

- **Enhanced Interest Rates:** Offers an additional 10 basis points higher interest rate compared to regular senior citizen rates.
- **Tenure:** Available for various tenures, with interest rates ranging from 6.80% for above one year to 6.5% for 5-10 years.
- **Eligibility:** Open to both existing and new term deposit customers.

RBI APPROVED THE MERGER OF NATIONAL CO-OPERATIVE BANK WITH COSMOS CO-OPERATIVE BANK

- **Integration of Branches:** NCBL's branches will now operate under the Cosmos Co-operative Bank brand. This expansion will help Cosmos Bank strengthen its presence in Karnataka, particularly in Bangalore and Mysore.
- **Operational Efficiency:** The merger is expected to improve operational efficiency by consolidating resources, technology, and expertise. This should lead to better customer service and streamlined banking operations.
- **Customer Benefits:** Customers of NCBL will now have access to the wider range of products and services offered by Cosmos Co-operative Bank, including advanced banking technology and better financial products.
- **Regulatory Approval:** The merger was approved by the RBI under the Banking Regulation Act, 1949, which ensures that the interests of customers and stakeholders are protected.

SASHAKT BETI AND E-DRISHTI PROJECTS WERE LAUNCHED BY THE EDUCATION MINISTER

Sashakt Beti Project

- The Sashakt Beti project aims to empower female students by providing laptops and tablets to orphaned female students, single-

parent female students, and visually impaired students.

- This initiative enhances digital literacy and facilitates remote learning.

e-Drishti Project

- The e-Drishti project focuses on providing tablets to visually impaired students to enhance their learning and research capabilities.

INCOME INEQUALITY TRENDS IN INDIA 2023

- **Income Inequality:** The Gini coefficient, a measure of income inequality, was recorded at 0.410 in 2023, up from 0.371 in 1955. This indicates a rise in income inequality over the decades.
- **Top 10% Earners:** The top 10% of earners controlled a significant portion of the national income, reflecting the concentration of wealth among a small segment of the population.
- **Bottom 10% Earners:** The bottom 10% of earners saw their share of national income decline, highlighting the disparities in income distribution.
- **Social Welfare Schemes:** While social welfare schemes have contributed to improving income distribution, challenges in equitable growth remain.
- **Regional Variations:** States like Bihar, Uttar Pradesh, and Maharashtra witnessed the most significant drops in enrollment.
- **School Infrastructure:** While over 90% of schools have basic amenities like electricity and gender-specific toilets, access to advanced facilities like functional computers (57.2%), internet access (53.9%), and ramps for accessibility (52.3%) remains limited.

SEBI EASES SETTLEMENT NORMS FOR INACTIVE BROKERAGE ACCOUNTS

- **Previous Norms:** Brokers were required to return funds within three working days of identifying inactivity in accounts that had been inactive for over 30 days.
- **New Norms:** Funds from inactive accounts will now be settled on the upcoming monthly settlement date as specified in the stock exchanges' annual calendars. This means brokers no longer need to settle accounts daily, reducing procedural inefficiencies.
- **Client Activity:** If a client resumes trading after 30 days but before the upcoming settlement date, the settlement will continue according to the client's chosen preference (monthly or quarterly).
- **Purpose:** The change aims to simplify operations for brokers and address concerns raised by the Brokers' Industry Standards Forum (ISF) about the operational challenges of daily settlements.
- **Implementation:** The new norms came into effect immediately on January 6, 2025.

RBI RELEASES MD ON CREDIT INFORMATION REPORTING

- **Alerts for Customers:** Credit Information Companies (CICs) must send alerts via SMS or email to customers when their credit information report (CIR) is accessed by specified users (SUs).
- **Reasons for Rejection:** Credit institutions (CIs) must inform customers about the reasons for rejecting their request for data correction.
- **Compensation for Delays:** Customers are entitled to compensation of Rs.100 per calendar day if their complaint is not resolved within 30 calendar days.
- **Third-Party Sharing:** CICs must implement robust due diligence and control mechanisms when sharing credit

information with entities that are not specified users.

- **Data Quality Index (DQI):** Lenders will receive monthly scores on the accuracy of data submitted, helping them improve data accuracy and ensure accurate credit evaluations.
- **Faster Updates:** Credit score updates must now be done every 15 days instead of monthly, providing a more accurate and timely representation of a borrower's credit activity.

HENLEY PASSPORT INDEX 2025

- **Top Country:** Singapore reclaimed the top spot, offering visa-free access to 195 out of 227 destinations.
- **India's Rank:** India slipped to 85th place, allowing visa-free access to 57 countries.
- **Other Top Rankings:** Japan secured the second spot with access to 193 destinations, while France, Germany, Italy, Spain, Finland, and South Korea shared the third spot with access to 192 destinations.
- **Notable Changes:** The UAE entered the top 10 for the first time, ranking 10th with access to 185 destinations. The US and UK saw declines, ranking 9th and 5th, respectively.
- **China's Progress:** China made significant strides, rising from 94th in 2015 to 60th in 2025, with visa-free access to 85 destinations.

ACCORDING TO THE UN, INDIA RETAINED THE TITLE OF THE WORLD'S FASTEST GROWING LARGE ECONOMY

- This report is an annual analysis of the global economic landscape, providing detailed projections and insights into economic growth trends for countries around the world.

- For 2025, the report highlights that India has retained its title as the world's fastest-growing large economy, with an estimated growth rate of 6.6%.

WORLD BANK APPROVES USD 35 MILLION TO ENHANCE EDUCATION IN MEGHALAYA

- The initiative, named **MPOWER (Meghalaya Multisectoral Project for Adolescent Wellbeing, Empowerment, and Resilience)**, targets over 500,000 adolescents.
- Its key objectives are **to reduce dropout rates**, improve learning outcomes, and promote youth development through comprehensive support.
- This project represents a significant step towards transforming education and empowering the youth in Meghalaya, fostering a brighter future for the region.

GSEDP SECURES RS.21.28 BILLION LOAN FROM IREDA FOR SMART METER PROJECT IN UP

- The purpose of this loan is to fund the **installation of 7.57 million smart meters** across five zones in Uttar Pradesh.
- This project, awarded in July 2023, aims to enhance the efficiency of electricity distribution and is in line with the Ministry of Power's directive to implement smart meter installations.
- The smart meters will **help in better management of electricity consumption**, reduce losses, and improve the overall reliability of the power supply in the region.

SEBI GRANTS LICENSE TO STRATA FOR SM REIT

- **Fractional Ownership:** Investors can now own a portion of commercial real estate projects without having to buy the entire property. This makes it more accessible to retail investors who want to invest in real estate without significant capital.

- **Minimum Asset Value:** The real estate projects under the SM REIT must have a minimum asset value of Rs.50 crore.
- **Number of Schemes:** Strata plans to launch up to six SM REIT schemes in the fiscal year 2026, with the goal of introducing one scheme every month.
- **Accessibility:** Both retail and institutional investors can participate in these schemes, potentially diversifying their investment portfolios and providing an opportunity to earn returns from commercial real estate.

TRACXN'S ANNUAL INDIA FINTECH REPORT 2024: INDIA RANKED 3RD IN GLOBAL FINTECH FUNDING

- **Funding Overview:** Despite a 33% decline in funding compared to 2023, India ranked third globally in fintech funding with \$1.9 billion raised in 2024.
- **Sector Performance:** The digital lending solutions dominated the funding, accounting for 64% of the total funding.

ACCORDING TO PDCCI, INDIA'S GDP WOULD OVERTAKE JAPAN AND RANK FOURTH IN THE WORLD BY 2026

- It highlights **India's projected economic growth and its potential** to become the **fourth-largest economy** in the world by 2026, overtaking Japan.
- **Projected Growth:** The report forecasts India's GDP growth at 6.8% in FY25 and 7.7% in FY26.
- **Global Ranking:** India is expected to become the fourth-largest economy by 2026, surpassing Japan.
- **Drivers of Growth:** Key factors include robust economic reforms, infrastructure development, and strong domestic consumption.
- **Economic Resilience:** The report emphasizes India's resilience and dynamic

business environment as crucial elements in driving future growth.

RBI INTRODUCES CHANGES TO FEMA TO FACILITATE CROSS-BORDER TRADE IN INR

- **INR Accounts for Non-Residents:** Overseas branches of Indian banks can now open INR accounts for non-residents. This allows them to settle permissible current and capital account transactions with residents in India using INR.
- **Flexibility for Exporters:** Indian exporters gain more flexibility as they can now open overseas accounts in any foreign currency to receive export proceeds and make import payments.
- **Repatriable INR Accounts:** Non-residents can utilize balances in Special Non-Resident Rupee (SNRR) and Special Rupee Vostro Accounts (SRVA) for settling transactions.
- **FDI for NRIs:** Non-Resident Indians (NRIs) can now use funds from repatriable INR accounts for investments, including Foreign Direct Investments (FDI).

FICCI: INDIA ESTIMATED TO GROW BY 6.4% & CPI INFLATION PROJECTED AT 4.8% IN FY25

- The report provides a detailed analysis of India's economic outlook for the fiscal year 2024-25.
- **GDP Growth:** India's GDP growth is projected to be 6.4% for 2024-25, a slight decrease from the previous estimate of 7%.
- **Sectoral Growth:** The agricultural sector is expected to grow by 3.6%, while the industry and services sectors are projected to expand by 6.3% and 7.3% respectively.
- **Inflation:** CPI-based inflation is forecasted to be around 4.8% for the fiscal year.

- **Investment:** Government-led investments in infrastructure, housing, and logistics are anticipated to drive growth. However, private capital expenditure is expected to remain subdued due to geopolitical uncertainties and uneven domestic demand.
- **Consumer Spending:** Expected to gain momentum, driven by improvements in the agricultural sector and rural consumption.
- **Global Factors:** Geopolitical uncertainties, trade tensions, and climate-induced disruptions are highlighted as potential risks.

MNRE ISSUES OPERATIONAL GUIDELINES FOR PM-SURYA GHAR: MUFT BIJLI YOJANA

- **Implementation Models:**
 - **RESCO Model:**
 - ✓ RESCO (Renewable Energy Service Company) will install, own, and maintain the rooftop solar systems.
 - ✓ Consumers will pay for the electricity generated, often at a lower rate than conventional power.
- **Utility-Led Aggregation (ULA) Model:**
 - Utilities will aggregate demand and facilitate the installation of rooftop solar systems.
 - The utility will manage the installation and maintenance, simplifying the process for consumers.
- **Payment Security Mechanism (PSM):**
 - A Rs.100 crore corpus fund has been allocated to ensure timely payments to service providers.

- This fund aims to mitigate investment risks and encourage more investment in rooftop solar installations.

PFC SIGN 120 BILLION JPY LOAN DEAL WITH JBIC FOR RE PROJECTS IN INDIA

- This loan, part of **JBIC's Global action for Reconciling Economic growth** and Environmental preservation (GREEN) initiative, aims to finance PFC's renewable energy projects in India.
- The funds will support India's transition to non-fossil-fuel-based energy sources.
- This deal marks the largest green financing agreement ever executed by **JBIC** with any company in India.

GUIDELINES ON SETTLEMENT OF DUES OF BORROWERS BY ARCS

- **Board-approved policy:** Every ARC must have a Board-approved policy for settling borrower dues. This policy should cover aspects such as:
 - ✓ Eligibility criteria for one-time settlements
 - ✓ Permissible sacrifices for different categories of exposures
 - ✓ Methodology for determining the realizable value of securities
- ✓ **Independent Advisory Committee (IAC):** For settlements involving dues exceeding **Rs 1 crore**, an IAC must examine the proposal. The IAC should consist of professionals with expertise in finance, law, and other relevant fields.
- ✓ **Evaluation of borrower's financial position:** The IAC should assess the borrower's financial position, including their projected earnings and cash flows, to determine the feasibility of the settlement.

- ✓ **Time frame for recovery:** The IAC should consider the time frame available for recovering the dues from the borrower.
- ✓ **Realizable value of security:** The IAC should assess the realizable value of the security offered by the borrower as part of the settlement.
- ✓ **Consent decrees:** If recovery proceedings are already underway, the ARC must obtain consent decrees from judicial authorities to ensure that the settlement complies with existing laws.
- ✓ **Wilful defaulters and fraud:** Settlements with borrowers classified as wilful defaulters or fraudsters will be subject to stricter scrutiny and require board approval, regardless of the settlement amount.
- ✓ **Transparency and disclosure:** ARCs are required to maintain proper records of all settlement proposals and decisions, and to disclose relevant information to investors.

RBI RELEASED NBFC UPPER LAYER LIST FOR 2024-25

- This list includes major Non-Banking Financial Companies (NBFCs) such as **Tata Sons Private Ltd, Bajaj Finance Ltd, LIC Housing Finance Ltd, and Aditya Birla Finance Ltd.**
- Despite Tata Sons' proposal to deregister as an NBFC, it remains on the list.
- Being classified in the upper layer means that these **NBFCs are subject to enhanced regulatory** requirements, aimed at ensuring stability and mitigating systemic risks, for at least five years.
- This includes stricter capital adequacy norms, enhanced disclosures, and more robust governance frameworks.

GLOBALDATA: HDFC BANK, ICICI BANK & SBI RANK AMONG TOP 25 GLOBAL BANKS

- This report highlights the market capitalization rankings of the **world's leading banks** for the fourth quarter of 2024.
- **JP Morgan Chase topped the list** as the largest bank by market capitalization.
- HDFC Bank, ICICI Bank, and State Bank of India (SBI) were among the top 25, ranked **13th, 19th, and 24th, respectively**.
- The report provides a detailed analysis of the market performance and factors influencing the valuations of these banks.
- It also includes comparisons with previous quarters to show trends and changes in the financial sector.

INDIAN GOVERNMENT HAS MADE TWO DECISIONS RELATED TO THE AGRICULTURAL AND HEALTHCARE SECTORS

Agricultural Sector

- **Expansion of Kisan Credit Card Loan Entitlement:** The loan entitlement under the Kisan Credit Card scheme has been increased from Rs.300,000 to Rs.500,000 per farmer.
- **Focus on Natural Farming:** The government has initiated a program to promote natural farming among one crore farmers, supported by certification and branding. This initiative aims to reduce dependency on synthetic chemicals and improve soil health.

Healthcare Sector

- **Increased Budget Allocation:** The healthcare budget has been increased by **2.50-3% to enhance infrastructure**, particularly in rural and semi-urban areas.
- **Promotion of Research and Innovation:** A new program, the Scheme for Promotion of Research and Innovation in the Pharma

MedTech Sector (PRIP scheme), has been introduced with a budget outlay of **₹5,000 crore**. This scheme aims to strengthen research infrastructure and promote innovation in areas such as new chemical entities, medical devices, and antimicrobial resistance.

INDIA'S DIGITAL ECONOMY WILL CONSTITUTE NEARLY A FIFTH OF OVERALL GDP BY 2030: ICRIER

- The report projects that India's digital economy will grow nearly **twice as fast as the overall** economy.
- **By 2030**, the digital economy is expected to constitute **nearly 20% of India's overall GDP**.
- The report highlights the transformative potential of digital platforms and services in driving economic growth.

UNCTAD REPORT: GLOBAL FDI UP 11%, DOWN 8% EXCLUDING EUROPE

- Global FDI rose by 11% to an estimated \$1.4 trillion in 2024.
- However, when excluding flows through European conduit economies (which often act as intermediaries), FDI actually dropped by 8%.
- Developed economies saw a 43% surge in FDI, largely due to multinational transactions in conduit economies. Without these flows, FDI in developed economies would have dropped by 15%.
- **Developing countries** experienced a **2% decline in FDI**, posing challenges for progress on the Sustainable Development Goals (SDGs).
- Investments in SDG-related sectors fell by 11% globally, with fewer projects in agrifood systems, infrastructure, and water and sanitation compared to 2015.

- **Greenfield projects** (new investments in foreign markets) fell by **8% in number and 7% in value**, though investments in semiconductors and AI kept values near 2023's record levels.
- International project finance continued to **fall sharply, with deals dropping 26%** in number and values down nearly a third.

RBI PAYMENT SYSTEM REPORT

- **Credit Card Growth:** The number of active credit cards in India more than doubled, reaching **108 million by December 2024, up from 55.3 million in 2019**. The value of credit card transactions nearly tripled to **Rs.20.37 lakh crore**.
- **Digital Payments:** The report highlights the significant increase in digital payments, driven by the rise of the Unified Payments Interface (UPI).
- **Cross-Border Payments:** It also covers efforts to enhance cross-border payments and other developments in the payment ecosystem.

SEBI UNVEILS 'DHAROHAR': A DIGITAL REPOSITORY FOR INDIA'S SECURITIES MARKET

- This initiative commemorates India's 76th Republic Day and **aims to provide a comprehensive and interactive platform for learning** about the history and development of the securities market.

Key features of Dharohar:

- **Interactive Timeline:** Users can explore a detailed timeline that highlights significant events and milestones in the history of India's securities market.
- **3D Galleries:** The repository includes 3D galleries that offer a virtual tour of various aspects of the market, allowing users to engage with the content in an immersive way.

- **Extensive Collection:** Dharohar features over 3,000 assets, including articles, historic newspaper clippings, share certificates, videos, and committee reports.

BANKING- ONE LINER

- **Federal Bank launched FedOne, a digital platform** for corporate banking, on January 2, 2025. Developed with Nucleus Software, FedOne aims to enhance treasury operations, improve working capital management, and provide faster service delivery for corporate clients.
- The **Department for Promotion of Industry and Internal Trade (DPIIT)** partnered with Stride Ventures on January 4, 2025. This collaboration aims to accelerate the growth and global expansion of Indian startups by providing financial support, strategic mentorship, and market access.
- On January 2, 2025, the State Bank of India (SBI) introduced a TAB-based digital process for Non-Resident Indians (**NRIs**) to **open Non-Resident External (NRE)** and Non-Resident Ordinary (NRO) accounts. This initiative enables paperless, fast account opening via SBI's You Only Need One (YONO) app, enhancing convenience and efficiency.
- On January 2, **2025, Cosmea Financial Holdings (CFH) received approval from the Securities and Exchange Board of India (SEBI) to sponsor a mutual fund. This approval allows CFH to expand into the mutual fund market, focusing on Quant and Smart Beta strategies to meet investor needs.**
- The **Employees' Provident Fund Organisation (EPFO) launched a Centralized Pension Payments System (CPPS) in January 2025. This system allows over 68 lakh pensioners to withdraw their pensions from any bank branch. It simplifies the process by eliminating the need for physical verification visit.**
- The **Reserve Bank of India (RBI) lifted business restrictions on Arohan Financial Services**

Limited on January 3, 2025. These restrictions were initially imposed in October 2024 due to concerns over usurious pricing and other supervisory matters.

- On January 7, 2025, the **Competition Commission of India (CCI) approved Tata Electronics Pvt. Ltd.'s (TEPL) acquisition of a majority stake in Pegatron Technology India Pvt. Ltd. (Pegatron India)**. Additionally, TEL Components Pvt. Ltd.'s (TEL) business operations will be transferred to Pegatron India.
- The **RBI has maintained the interest rate for its Floating Rate Savings Bonds (Taxable) - FRSB 2020 (T)** at 8.05% for the period from January 1 to June 30, 2025. This rate includes the National Savings Certificate (NSC) rate of 7.70% and an additional spread of 0.35%. Interest is payable semi-annually.
- The **RBI has mandated that lenders update credit bureau records every 15 days** starting from January 1, 2025. This aims to improve the accuracy and timeliness of credit scores, reflecting borrowers' financial activities more promptly. Previously, updates were done monthly.
- The **Microfinance Institutions Network (MFIN) deferred the implementation of its new rule** limiting lenders to three per borrower to April 1, 2025. This extension provides additional time for compliance and system updates. The rule aims to reduce borrower indebtedness and improve asset quality.
- The Export-Import **Bank of India (Exim Bank) raised \$1 billion through a 10-year USD-denominated bond** on January 7, 2025. This bond issuance achieved the lowest-ever spread for a BBB-rated issuer in Asia, showcasing strong global investor confidence in India's economic prospects.
- The **Abu Dhabi Investment Authority (ADIA) invested ₹6,300 crore** in the GMR Group on January 7, 2025. This strategic move aims to

reduce GMR's debt and strengthen its financial position, boosting its infrastructure projects.

- On January 7, 2025, during the **Microsoft AI Tour in Bengaluru**, CEO Satya Nadella announced a **\$3 billion investment in India to enhance cloud and AI infrastructure**. This includes setting up new data centers and training 10 million people in AI skills by 2030.
- The **Supreme Court stayed GST notices worth ₹1.12 lakh crore issued to online gaming companies** on January 10, 2025. The next hearing is scheduled for March 18, 2025, with all proceedings under these notices suspended until a conclusive decision is reached.
- **Over ₹3000 crore will be invested for the development of NW2, NW16, and the Indo Bangladesh Protocol Route (IBPR) by 2030. Announced on January 10, 2025, this investment aims to rejuvenate inland waterways, decongest railways and roadways, and provide a sustainable transportation mode.**
- The Union Government **disbursed ₹1,73,030 crore to state governments on January 10, 2025**, as part of tax devolution. This substantial amount is an increase from the ₹89,086 crore distributed in December 2024 and aims to support states in capital spending and funding development and welfare initiatives.
- **Tamilnad Mercantile Bank (TMB) and Bajaj Broking launched a 3-in-1 account solution** on January 8, 2025. This integrated platform combines banking, broking, and investment services, providing customers with a seamless online trading experience and simplifying fund transfers and paperwork.
- **RBI Innovation Hub (RBIH) partnered with IIM Ahmedabad's IIMA Ventures** to launch Swanari TechSprint 3.0 on January 9, 2025. This initiative aims to accelerate women-centric fintech startups by providing mentorship, grants, and strategic resources to address women's unique financial needs.

- DSP Asset **Managers launched India's first BSE Sensex Next 30 Index Fund and ETF** on January 10, 2025. These schemes track the BSE Sensex Next 30 Index, offering investors exposure to the next 30 large-cap companies beyond the BSE Sensex, aiming for diversified exposure and long-term growth potential.
- Groww Asset Management launched India's first Groww Nifty India Railways PSU ETF on January 10, 2025. This ETF tracks the Nifty India Railways PSU Index, offering exposure to public sector companies in the railway sector. The New Fund Offer (NFO) is open from January 16 to January 30, 2025, with a minimum investment of ₹500.
- The Reserve **Bank of India (RBI) lifted supervisory restrictions on Asirvad Micro Finance Limited (AMFL) and DMI Finance Private Limited (DFPL)** on January 8, 2025. The restrictions were initially imposed in October 2024 over concerns with their loan pricing policies.
- PhonePe and ICICI **Lombard have partnered to offer a unique insurance plan for the Maha Kumbh Mela 2025** in Prayagraj, Uttar Pradesh. The plan, available from January 13 to February 26, 2025, covers various risks for travelers, ensuring a safe pilgrimage experience. Priced at ₹59 per traveler for train or bus travel and ₹99 per traveler for flights, it aims to secure millions of devotees.
- India's **M&A activity in 2024 declined to a four-year low in deal value at \$80.5 billion, as announced on January 12, 2025. Despite the drop in deal value, the number of deals rose by 3.3% compared to the previous year.**
- The IBBI **mandated the exclusive use of the eBKray auction platform for selling assets under liquidation**, starting from April 1, 2025. This decision, announced on January 10, 2025, aims to streamline the recovery of NPAs and promote transparency in the process.
- IDBI Bank launched **the Chiranjeevi-Super Senior Citizen FD on January 13, 2025.**

Targeting super senior citizens aged 80 years and above, the scheme offers interest rates up to 8.05% per annum for a tenure of 555 days.

- **Punjab National Bank (PNB) launched its first Cybersecurity Hackathon 2024-25**, themed "Code Against Malware," on January 10, 2025. The event aims to develop advanced malware detection systems for the banking sector, addressing gaps in current tools and enhancing cybersecurity.
- On January 16, 2025, BPCL **signed a ₹31,802 crore loan agreement with an SBI-led consortium. The funds will support a petrochemical complex and refinery expansion at Bina, Madhya Pradesh. The consortium** includes Punjab National Bank, Union Bank of India, Canara Bank, Bank of India, and Export-Import Bank of India.
- India aims to achieve **₹1 lakh crore in export earnings from fish and fishery products**. Union Minister George Kurian announced this goal on January 17, 2025. Last year, India earned ₹63,000 crore from fish exports, showcasing significant growth potential.
- On January 16, **2025, the RBI announced it sold a record \$20.2 billion in foreign exchange** in November 2025 to control currency volatility. This intervention aims to stabilize the rupee.
- On January 17, 2025, the RBI announced it gave **HSBC India permission to open 20 new bank branches. These branches** will enhance HSBC's wealth management services across key cities.
- On January 16, 2025, PNB MetLife partnered with **Saraswat Co-operative Bank to offer life insurance solutions. This collaboration** aims to enhance financial inclusion and provide a range of insurance options to Saraswat Bank's customers.
- Shriram Life **Insurance launched the Sunishchit Laabh Savings Plan** on January 16, 2025. It guarantees high returns of up to 668% of the total premium paid and offers flexible entry options for individuals aged 30 days to 60 years,

with tax-free maturity income payouts for up to 40 years.

- SEBI is planning to introduce a "when listed" facility where investors can sell shares immediately after they are allotted in an IPO, aiming to curb grey market trading. This initiative was announced by SEBI Chairperson Madhabi Puri Buch on January 22, 2025.
- IDFC FIRST Bank launched the **FIRST EA₹N RuPay Credit Card on January 22, 2025. It's a unique card backed by a fixed deposit, supports UPI transactions, and offers cashback rewards on various purchases. New users get 100% cashback on their first UPI transaction up to ₹500 within 15 days of activation.**
- Shriram Housing Finance has rebranded itself as **Truhome Finance** following its acquisition by Warburg Pincus and co-investors, including Qatar's sovereign wealth fund (QIA), on January 16, 2025. The rebranding aims to continue their mission of providing affordable home loans with a focus on quality and customer satisfaction.
- On **January 20, 2025, Bajaj Finance and Bharti Airtel announced a partnership** to create a major digital financial services platform. This platform will offer Bajaj Finance's products to Airtel's 370 million customers via the Airtel Thanks App and stores. The collaboration aims to enhance financial inclusion and access to services across India.
- On January 22, 2025, **Reliance Industries announced a ₹100 crore investment in an ICAR project to develop biogas feedstock. The collaboration with ICAR's Indian Grassland & Fodder Research Institute aims to benefit farmers with potential earnings exceeding ₹12 lakh per hectare annually.**
- On January 17, 2025, **Tata AIA Life Insurance introduced Shubh Muhurat, a life insurance plan to help parents save for their child's wedding. The plan offers capital guarantee, equity exposure, and life cover for financial protection and continuity.**
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- Skydo Technologies received in-principle approval from the RBI on January 21, 2025, to operate as a Payment Aggregator-Cross Border (PA-CB) entity. This approval allows Skydo to simplify cross-border payment solutions for Indian exporters.

APPOINTMENTS

Name of the Person	Designation
Bhuvnesh Kumar	CEO of Unique Identification Authority of India
Jeetendra Mishra	Indian Air Force's Western Air Command
Manish Singhal	Secretary General of ASSOCHAM
Rajat Verma	CEO of DBS Bank
Cherukumalli Srinivasa Rao	Director of the Indian Agricultural Research Institute
Sanjiv Ranjan	Secretary General of the Indian Ocean Rim Association
Dr. Anup Kumar Sinha	Non-Executive Chairman of Bandhan Bank
Faiz Ahmed Kidwai	Director General of the Directorate General of Civil Aviation
Jyoti Sharma	CEO of the (NASSCOM)

Amit Ganorkar	Managing Director and Chief Executive Officer of TATA AIG General Insurance Company
Azimul Haque	CEO of the Delhi Waqf Board
Dr. V. Narayanan	Chairman of ISRO and Secretary of the Department of Space
Bahadur Singh Sagoo	President of the Athletics Federation of India
Shri Ashish Naithani	Managing Director of GCMMF
Tuhin Kanta Pandey	Prime Minister of France
Justice Jyotsna Sharma, Sunil Kumar Aggarwal, Reena Sinha Puri, Siddharth Mishra	NCLT, Judicial & Technical Members
John Mahama	Ghana's President
C S Setty, Uday Kotak	NIIFTL Governing Council Members
Anju Bobby George	AFI Athletes Commission Chairperson
Alexander Schallenberg	Austria Interim Leader
Joseph Khalil Aoun	14th President of Lebanon
Nicolas Maduro Moros	President of Venezuela
Brijendra Pratap Singh	Chairman-cum-Managing Director of National Aluminium Company Limited
Devajit Saikia and Prabhtej Singh Bhatia	Secretary and Treasurer of the Board of Control for Cricket
Shreyas Iyer	Captain of Punjab Kings for the IPL 2025
Zoran Milanović	President of Croatia
Justice Krishnan Vinod Chandran	Judge of the Supreme Court of India
General V K Singh	Governor of Mizoram
Vineet Joshi	Secretary of the Department of Higher Education
M. Rajeshwar Rao	RBI Deputy Governor (Monetary Policy & Research)
Ashok Chandra	PNB MD & CEO
Binod Kumar	Indian Bank MD & CEO
Justice Arun Mishra	Ombudsman and Ethics Officer of the (BCCI)
Ajith Kumar Mohanty	AEC Chairman
Gyanendra Pratap Singh	Director General of the Central Reserve Police Force
Nawaf Abdallah Salim Salam	Lebanon Prime Minister
Ambarish Kenghe	Angel One Group CEO
Robert Jerard Ravi	BSNL & MTNL CMD
Justice Devendra Kumar Upadhyaya	Delhi High Court Chief Justice
Justice Alok Aradhe	Chief Justice of the Bombay High Court

Mahesh Kumar Aggarwal	BSF Additional Director General
Nidhi Khare	Secretary of the Ministry of New and Renewable Energy
Neeraj Parakh	CEO and Executive Director of Reliance Power
Dhananjay Shukla	President of the Institute of Company Secretaries of India
JD Vance	U.S. Vice President
Usha Vance	Second Lady of the U.S.
Alok Kumar Agarwal	MD and CEO of Zurich Kotak General Insurance
Rakesh Sharma	IDBI Bank MD & CEO
Amrit Mohan Prasad	Director General of Sashastra Seema Bal
Jay Shah	MCC Advisory Board Member
Jitender Pal Singh	India's new Ambassador to Israel
Micheál Martin	Prime Minister of Ireland
Janet E. Petro	15th Acting Administrator of NASA
P. Suriaraj	Dhanlaxmi Bank Executive Director
Shailesh Kumar Davey	Group CEO of Zoho Corp
M. Mohan	Director of the Liquid Propulsion Systems Centre
Deshnee Naidoo	CEO of Vedanta Resources
Hisashi Takeuchi	Maruti Suzuki MD & CEO
Geoff Allardice	Stepping Down as ICC CEO
Rajesh Nirwan	Director General of the Bureau of Civil Aviation Security
Ahmed al-Sharaa	Syria Interim President
Vikram Kasbekar	Hero MotoCorp Acting CEO

INDEX AND RANKING

HENLEY PASSPORT INDEX 2025

Here are some key highlights:

- **Top Country:** Singapore reclaimed the top spot, offering visa-free access to 195 out of 227 destinations.
- **India's Rank:** India slipped to 85th place, allowing visa-free access to 57 countries.
- **Other Top Rankings:** Japan secured the second spot with access to 193 destinations, while France, Germany, Italy, Spain, Finland, and South Korea shared the third spot with access to 192 destinations.
- **Notable Changes:** The UAE entered the top 10 for the first time, ranking 10th with access to 185 destinations. The US and UK saw declines, ranking 9th and 5th, respectively.

- **China's Progress:** China made significant strides, rising from 94th in 2015 to 60th in 2025, with visa-free access to 85 destinations.

INDIA HAS BEEN RANKED SECOND FOR DIGITAL SKILLS IN THE QS WORLD FUTURE SKILLS INDEX 2025

- India has been **ranked second for digital skills in the QS World Future Skills Index 2025.**
- **Here are some key details:**
 - **India's Position:** India ranks 2nd in the "Future of Work" category, showcasing its high preparedness for tech-driven roles, it ranks 25th overall across all indicators.
 - **Top Country:** The United States holds the 1st position overall in the index.
 - **Evaluation Criteria:** The index assesses countries based on four main indicators: Skills Fit, Academic Readiness, Future of Work, and Economic Transformation.
 - **India's Strengths:** India excels in integrating AI and attracting venture capital, with a robust youth population and a dynamic startup culture.
 - **Challenges:** India needs to improve in areas like sustainability-oriented innovation and higher education alignment.

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BRAND FINANCE GLOBAL 500 2025: APPLE TOPS GLOBAL RANKINGS

- This annual report **ranks the top 500 most valuable brands globally**, based on their brand value and strength.
- **key points:**
 - **Top Position:** Apple ranks first, with a brand value of \$574.5 billion.
 - **India's Top Brand:** TATA is the most valuable Indian brand, ranking 60th globally.
 - **Top 5 Most Valuable Brands:** Alongside Apple, the top 5 most valuable brands are Microsoft (\$461.1 billion), Google (\$413 billion), Amazon (\$356.4 billion), and Walmart (\$137.2 billion).
 - **Fastest Growing Brands:** Walmart is the fastest-growing brand among the top 5, with a 42% increase in brand value. NVIDIA also made a significant leap, entering the top 10 for the first time with a brand value of \$87.9 billion.
 - **Strongest Brand:** WeChat retains its position as the world's strongest brand, with a Brand Strength Index score of 95.2/100.
 - **Indian IT Firms:** Three Indian IT firms, TCS, Infosys, and HCLTech, feature in the top 10 IT services brand.

WORLD UNIVERSITY RANKINGS 2025

- Released on January 22, 2025, these rankings **are crucial for understanding the standing and reputation** of universities in specific fields.
- **India's Position:** The Indian Institute of Science (IISc), Bengaluru, ranked 96th in Computer Science, marking its entry into the global top 100 for this subject for the first time. This is a significant achievement for India.
- **Country at 1st Place:** The United States dominates the rankings, with top institutions like the Massachusetts Institute of Technology (MIT) and Stanford University leading in multiple subjects, showcasing their excellence in education and research.

AWARDS AND HONOURS

Awardee	Awards
Prativa Satpathy	Gangadhar National Award for Poetry 2023
Dr. Syed Anwar Khursheed	Pravasi Bharatiya Samman Award 2025
Eminent director Aparna Sen	Satyajit Ray Lifetime Achievement Award

Sai Paranjpye	Padmapani Lifetime Achievement Award
Tarun Das	Honorary Citizen Award
T.V. Gopalakrishnan	RK Srikantan Trust Award
Professor Urbasi Sinha	Gates-Cambridge Impact Prize 2025
Manu Bhaker (Shooter), D Gukesh (Chess Champion), Harmanpreet Singh (Men's Hockey Captain), Praveen Kumar (Para-Athlete)	Dhyan Chand Khel Ratna Award
Swapnil Kusale, Sarabjot Singh (Shooters), Aman Sehrawat (Wrestler), Salima Tete (Women's Hockey Captain), Jyothi Yarraji, Annu Rani (Athletes), Nitu, Saweety Boora (Boxers), Vantika Agrawal (Chess Player)	Arjuna Award
Subhash Rana (Para-Shooting), Deepali Deshpande (Shooting), Sandeep Sangwan (Hockey Coach)	Dronacharya Award (Regular)
S Muralidharan (Badminton), Armando Agnelo Colaco (Football)	Dronacharya Award (Lifetime)
Delhi University (Top-performing at Khelo India University Games)	MAKA Trophy
Indian National Centre for Ocean Information Services	Subhash Chandra Bose Aapda Prabandhan Puraskar-2025
Justice (Retd.) Jagdish Singh Khehar, Kumudini Rajnikant Lakhia, Lakshminarayana Subramaniam, M. T. Vasudevan Nair (Posthumous), Osamu Suzuki (Posthumous), Sharda Sinha (Posthumous).	Padma Vibhushan
A Surya Prakash, Anant Nag, Bibek Debroy (Posthumous), Jatin Goswami, Jose Chacko Periappuram, Kailash Nath Dikshit, Manohar Joshi (Posthumous), Nalli Kuppuswami Chetti, Nandamuri Balakrishna, P R Sreejesh, Pankaj	Padma Bhushan

Patel, Pankaj Udhas (Posthumous), Rambahadur Rai, Sadhvi Ritambhara, S Ajith Kumar, Shekhar Kapur, Shobana Chandrakumar, Sushil Kumar Modi (Posthumous), Vinod Dham.	
Arijit Singh, R Ashwin, Mamata Shankar, Ricky Kej, L Hangthing, Bhim Singh Bhavesh, Neerja Bhatla, Hugh and Colleen Gantzer, Hariman Sharma, Shaikha AJ Al Sabah.	Padma Shri
Jasprit Bumrah (India)	ICC Men's Cricketer of the Year and ICC Men's Test Cricketer of the Year
Smriti Mandhana (India)	ICC Women's ODI Cricketer of the Year
Arshdeep Singh (India)	ICC Men's T20I Cricketer of the Year.
Amelia Kerr (New Zealand)	ICC Women's Cricketer of the Year.
City Union Bank	Seven IBA Banking Technology Awards
Doordarshan	ECI Media Award
93 Armed Forces and CAPF personnel (11 posthumous)	Gallantry Awards 2025
Christine Carla Kangaloo	Pravasi Bharatiya Samman Award
Karnataka Bank	Best Tech Talent and Organization, Best IT Risk Management, Best Technology Bank(Runner-Up Awards)
Noel Naval Tata	Honorary Doctorate
First: Uttar Pradesh ("Mahakumbh 2025 - Swarnim Bharat"), Second: Tripura ("Eternal Reverence: Kharchi Puja"), Third: Andhra Pradesh ("Etikoppala Bommalu - Wooden Toys")	Best Tableau Awards
Services: Jammu & Kashmir Rifles, CAPFs: Delhi Police	Best Marching Contingent Awards
Best Tableau (Central Ministries) Ministry of Women & Child Development, Best	People's Choice Awards

Tableau (States/UTs)
Gujarat

MOUS SIGNED

Signed Between	Date Signed	Purpose
SBI & UBI	1st January 2025	To provide insurance benefits to over four lakh state government employees.
IRFC with REMCL	2nd January 2025	To finance renewable energy projects for Indian Railways
India & Indonesia	1st January 2025	To strengthen trade relations and improve the trade balance between the two countries.
DPIIT with SPF	3rd January 2025	To establish India as a global hub for innovation and entrepreneurship
Government of India and the Government of Maldives	4th January 2025	To launch the third phase of High-Impact Community Development Projects
FIU-IND and IRDAI	6th January 2025	To enhance coordination and information exchange to combat money laundering in the insurance sector.
CIL and IREL	6th January 2025	For Critical Minerals Developments
Tata Elxsi and CSIR-NAL	7th January 2025	To collaborate on Advanced Air Mobility (AAM) solutions
GHI and H2Carrier	8th January 2025	To advance green hydrogen and ammonia solutions
AWBI and NALSAR	9th January 2025	To provide legal training to animal welfare representatives

BHEL and ONGC	10th January 2025	To focus on developing renewable energy projects.
Uttarakhand government with Iceland's Verkis Consulting Engineers	17th January 2025	To harness geothermal energy from 40 identified sites across the state.
Odisha government and Singapore	17th January 2025	To enhance collaboration in key sectors such as skill development
India and the US	17th January 2025	To enhance cooperation in cybercrime investigations.
FIU-IND & NHB	18th January 2025	To enhance coordination and information exchange
CSE & NCDEX	21st January 2025	For Commodities and Derivatives Trading
FIEO and Credlix	23rd January 2025	To Empower Indian Exporters with Financial and Logistical Support
BEE and TERI	24th January 2025	To establish a Centre of Excellence for Energy Transition in Hyderabad.
DPIIT with the Bhaane Group	24th January 2025	To promote the startup ecosystem in the manufacturing sector
DGS and C-DAC	25th January 2025	To Foster Maritime Technological Innovation
India's AlonOS with Indosat	27th January 2025	To boost Indonesia's AI growth
DPIIT and Jammu & Kashmir	28th January 2025	To strengthen the region's startup ecosystem by providing mentorship, infrastructure support, market linkages, and

		funding opportunities.
Tripura with the Digital India Bhashini Division	28th January 2025	To promote multi-lingual governance by integrating AI-driven language translation tools
GRSE and AMS	29th January 2025	To jointly develop advanced defense and aerospace systems.
Data Informatics and Innovation Division	30th January 2025	To harness emerging technologies like AI, ML, and Big Data Analytics.
SIDBI & TIDITSSIA	30th January 2025	To Support Local Industries

IMPORTANT DAYS

Date	Day	Theme
1st January 2025	Global Family Day	Theme: "Equal Access to HIV Prevention and Treatment" .
2nd January 2025	World Introvert Day	Theme: "Guardians of India's Borders: Six Decades of Valor and Dedication."
3rd January 2025	Savitribai Phule Jayanti	Contributions to education and women's rights.
3rd January 2025	International Mind-Body Wellness Day	Theme: "Harmony in Mind, Body & Home"
4th January 2024	World Braille Day	Theme: "Braille Literacy for All: Bridging Gaps and Building Futures".
5th January 2025	National Bird Day	Theme: "Celebrating Avian Diversity: Protecting Our Feathered Friends".
6th January 2025	Guru Gobind Singh Jayanti	Theme: "Strength and Power through Innovation and Indigenisation."
6th January 2025	World Day of War Orphans	Theme: "Healing and Hope: Supporting War Orphans",
8th January 2025	Earth's Rotation Day	Theme: "The Dynamics of Motion: Celebrating Earth's Constant Spin"

8th January 2025	African National Congress (ANC) Foundation Day	Theme: -
8th-10th January 2025	Pravasi Bharatiya Divas	Theme: "Diaspora's Contribution to a Viksit Bharat"
10th January 2025	World Hindi Day	Theme: "Hindi: A Global Voice of Unity and Cultural Pride."
11th-17th January 2025	National Road Safety Week	Theme: "Be a Road Safety Hero,"
12th January 2025	National Youth Day 2025	Theme: "Youth for a Sustainable Future: Shaping the Nation with Flexibility and Responsibility".
15th January 2025	Indian Army Day	Theme: "Samarth Bharat, Saksham Sena"
16th January 2025	National Startup Day	Theme: "Let's shape the future together — one innovative idea at a time."
19th January 2025	(NDRF) Raising Day	Theme: "Resilient India: Building Disaster-Resilient Communities".
19th January 2025	Kokborok Day	Theme: "Embracing Language and Culture Through Inspiring Words"
21st January 2025	Statehood Day of Manipur, Tripura, and Meghalaya	Theme:-
23rd January 2025	Netaji Subhas Chandra Bose Jayanti	Theme: "Netaji: Courage, Determination and Patriotism".
24th January 2025	International Day of Education	Theme: AI and Education: Preserving Human Agency in a World of Automation".
24th January 2025	National Girl Child Day	Theme: "Empowering Girls for a Bright Future"
25th January 2025	National Tourism Day	Theme: "Tourism for Inclusive Growth".
25th January 2025	National Voters' Day	Theme: "Nothing Like Voting, I Vote for Sure.".
26th January 2025	76th Republic Day of India	Theme: ""Swarnim Bharat – Virasat aur Vikas"

26th January 2025	International Customs Day	Theme: Customs Delivering on its Commitment to Efficiency, Security, and Prosperity".
26th January 2025	World Leprosy Day	Theme: "Unite. Act. Eliminate."
26th January 2025	International Day of Clean Energy	Theme: "Clean Energy for Sustainable Development"
27th January 2025	International Day of Commemoration in Memory of the Victims of the Holocaust	Theme: -
27th January 2025	National Geographic Day	Theme: "Exploration and Conservation: Protecting Our Planet".
28th January 2025	Lala Lajpat Rai's 160th birth anniversary	Theme: -
29th January 2025	Indian Newspaper Day	Theme: "Role of Print Media in the Digital Age,"
30th January 2025	Martyrs' Day or Shaheed Diwas	Theme: "Remembering the Sacrifices, Upholding the Values,"
30th January 2025	World Neglected Tropical Diseases	Theme: -
31st January 2025	International Zebra Day	To raising awareness about zebras

GOVERNMENT SCHEMES

URJAVEER SCHEME HAS BEEN LAUNCHED BY THE UNION MINISTER MANOHAR LAL

- This initiative **focuses on training local electricians to promote and sell energy-efficient appliances.**
- The **scheme is designed to create awareness about the benefits of using energy-efficient products, reduce energy consumption, and support environmental sustainability.**
- By **empowering local electricians, the scheme also helps create job opportunities and foster economic growth** in the energy sector.

BIMA SAKHI YOJANA LAUNCHED BY PRIME MINISTER MODI TO EMPOWER WOMEN AGED 18 TO 70 YEARS

- To **empower women by enhancing their understanding of financial products and insurance.**
- **Women aged 18 to 70 years.**
- The **scheme will recruit 200,000 women as volunteer insurance agents over the next three years.** These volunteers will receive comprehensive training and a stipend, equipping them to educate and promote financial literacy in underserved communities.
- Women participating in the **scheme will gain valuable knowledge about financial planning and insurance, fostering economic independence and security.**
- The initiative **aims to increase insurance penetration in rural and underserved areas,** ensuring more women and their families are covered by insurance policies.

THE MATERIAL COST UNDER THE PRADHAN MANTRI POSHAN SHAKTI NIRMAN (PM POSHAN)

- The **Material Cost under the Pradhan Mantri Poshan Shakti Nirman (PM POSHAN) enhanced by 13.70%**
- This **increase took effect from December 1, 2024.**
- **Primary and Bal Vatika Classes:** From ₹5.45 to ₹6.19 per meal.
- **Upper Primary Classes:** From ₹8.17 to ₹9.29 per meal.
- The **central government will bear the additional cost of ₹425.62 crore in FY 2024-25** due to this enhancement.
- The **new rates are applicable across all states and Union Territories (UTs), although states and UTs are free to contribute more than their prescribed share.**

MUKHYAMANTRI MAHILA SAMMAN SCHEME HAS BEEN LAUNCHED BY THE DELHI GOVERNMENT

- **Objective:** To provide financial support to women in Delhi.
- **Financial Assistance:** Eligible women will receive Rs 1,000 per month. If the Aam Aadmi Party (AAP) returns to power, the amount will increase to Rs 2,100 per month.
- **Eligibility:** Women aged 18 and above with an annual family income of up to Rs 3 lakh.

- **Impact:** The scheme aims to empower women financially and support their families.
- This initiative is **part of the government's efforts to promote gender equality and support** women's welfare in Delhi.

SIX NEW SCHEMES HAVE BEEN LAUNCHED BY THE HIMACHAL PRADESH GOVERNMENT

- **Natural Farming Promotion Scheme:** Encourages farmers to adopt natural farming practices, reducing reliance on chemical fertilizers and pesticides for healthier, sustainable farming.
- **Small Farmers Support Scheme:** Provides financial and technical assistance to small and marginal farmers to boost their productivity and income.
- **Rural Income Enhancement Scheme:** Aims to diversify and increase sources of income in rural areas through various agricultural and non-agricultural activities.
- **Healthcare Access Improvement Scheme:** Focuses on improving healthcare facilities and making them more accessible, particularly in remote and rural areas.
- **Rural Infrastructure Development Scheme:** Initiates projects to develop and upgrade rural infrastructure, including roads, irrigation systems, and community facilities.
- **Educational Initiatives Scheme:** Launches new educational programs and scholarships to support the education and skill development of youth in the state.
- These **schemes are designed to improve the overall quality of life for the people** of Himachal Pradesh, focusing on sustainability, economic growth, and access to essential services.

CREDIT GUARANTEE SCHEME LAUNCHED BY THE GOVT. TO FACILITATE CREDIT ACCESS FOR FARMERS THROUGH E-NWR

- This initiative, **with a corpus of Rs 1,000 crore, aims to provide farmers with easier access** to credit by allowing them to secure loans using electronic negotiable warehouse receipts (e-NWRs).
- **Purpose:** To reduce distress selling by farmers and improve their access to credit.
- **Mechanism:** Farmers can pledge their crops stored in Warehousing Development and Regulatory

Authority (WDRA)-registered warehouses to obtain loans.

- **Encourages scientific** storage of produce.
- **Provides financial support**, reducing the need for immediate sale of produce.
- **Promotes better price realization** for farmers.
- The scheme is **expected to help farmers manage their finances more effectively** and ensure better storage and marketing of their produce.

INDIA PROMOTES AYUSH SYSTEMS GLOBALLY WITH NEW CHAIRS IN FIVE COUNTRIES

- India **Promotes AYUSH Systems Globally with New Chairs in Five Countries**
- This **initiative led to the establishment of AYUSH academic chairs in five countries:** Bangladesh, Australia, Mauritius, Latvia, and Malaysia.
- **Promote AYUSH Systems:** The initiative aims to increase awareness and interest in AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homeopathy) practices globally.
- **Academic Collaboration:** These academic chairs will foster collaboration, research, and knowledge exchange between India and the host countries.
- **Strengthen Global Presence:** The goal is to integrate AYUSH systems into the healthcare frameworks of these countries, promoting holistic and traditional healthcare practices.

DR. AMBEDKAR SAMMAN YOJANA

- The **primary aim of this scheme is to provide financial assistance to Dalit students** who aspire to pursue higher education abroad.
- **Financial Coverage:** The scheme covers the entire cost of education, including tuition fees, travel expenses, and other associated costs, ensuring that talented students from marginalized communities do not face financial barriers in achieving their academic goals.
- **Eligibility:** The scheme is specifically designed for Dalit students, aiming to uplift and support students from these communities who have demonstrated academic excellence and potential.
- **Objective:** The initiative seeks to empower Dalit students by providing them with opportunities for advanced education, thereby contributing to their

personal and professional growth. It also aims to promote social justice and equality by addressing the educational disparities faced by marginalized communities.

- **Implementation:** The scheme is implemented by the Delhi government, with a streamlined application process to ensure that eligible students can easily access the benefits. The government collaborates with educational institutions and other stakeholders to facilitate the smooth execution of the scheme.

SPORTS

67TH NATIONAL SHOOTING CHAMPIONSHIP 2024

- Here are **some highlights of Indian winners from the 67th National Shooting Championship 2024:**
 - **Varun Tomar:** Men's 10m Air Pistol (Senior and Junior) - 2 Gold medals.
 - **Suruchi:** Women's 10m Air Pistol (Senior, Junior, and Youth) - 3 Gold medals.
 - **Bhavtegh Singh Gill:** Men's Skeet (Senior) - 1 Gold medal.
 - **Ganemat Sekhon:** Women's Skeet (Senior) - 1 Gold medal.
 - **Ananya Naidu:** Women's 10m Air Rifle (Senior) - 1 Gold medal.
 - **Gautami Bhanot:** Women's 10m Air Rifle (Junior) - 1 Gold medal.
 - **Mayuri Pawar:** Women's 10m Air Rifle (Youth) - 1 Gold medal.
 - **Shambhavi Kshirsagar:** Women's 10m Air Rifle (Sub-youth) - 1 Gold medal.

IHF TROPHY ASIA: YOUTH AND JUNIOR HANDBALL CHAMPIONSHIPS

- The tournament **featured teams from Bangladesh, Kazakhstan, Uzbekistan, and India.**
- **Here are the detailed results:**
 - Youth U-18 Category: Uzbekistan won by defeating India with a score of 47-23.
 - Junior U-20 Category: Uzbekistan also won this category by defeating Kazakhstan with a score of 38-18.
 - India's Youth Team: Finished as runners-up.

- India's Junior Team: Won the bronze medal by defeating Bangladesh with a score of 40-24.

INDIA DOMINATES INAUGURAL KHO KHO WORLD CUP 2025

- The tournament **featured teams from around the world, showcasing the traditional Indian sport on a global stage.**
- In the **men's category**, India emerged as the champion by defeating Nepal 54-36 in a thrilling final.
- The **women's category** saw India triumph again, with a commanding victory over Nepal 78-40.
- This historic event marked **India's dominance in both categories, highlighting the country's exceptional skill and strategy in Kho Kho.**

REPORTS

INDIA SUBMITS ITS 4TH BIENNIAL UPDATE REPORT TO THE UNITED NATIONS

- It was **released by Union Minister for Environment, Forest and Climate Change**, Shri Bhupender Yadav, on December 30, 2024
- The report **highlights India's decisive progress in climate action**, showcasing a 7.93% reduction in greenhouse gas emissions in 2020 compared to 2019.
- It also **includes India's National Greenhouse Gas (GHG) Inventory for 2020**, along with insights on mitigation actions, constraints, and financial, technological, and capacity-building requirements.
- **Key achievements mentioned in the report include:**
 - **Emission Intensity Reduction:** India reduced its emission intensity of GDP by 36% between 2005 and 2020, surpassing its target of a 33-35% reduction by 2030.
 - **Renewable Energy Growth:** By October 2024, 46.52% of India's installed electricity generation capacity came from non-fossil fuel sources.
 - **Forest and Tree Cover Expansion:** India's forest and tree cover sequestered 522 million tonnes of CO₂, offsetting 22% of total CO₂ emissions in 2020.

INCOME INEQUALITY TRENDS IN INDIA 2023

- **Key Findings:**

- **Income Inequality:** The Gini coefficient, a measure of income inequality, was recorded at 0.410 in 2023, up from 0.371 in 1955. This indicates a rise in income inequality over the decades.
- **Top 10% Earners:** The top 10% of earners controlled a significant portion of the national income, reflecting the concentration of wealth among a small segment of the population.
- **Bottom 10% Earners:** The bottom 10% of earners saw their share of national income decline, highlighting the disparities in income distribution.
- **Social Welfare Schemes:** While social welfare schemes have contributed to improving income distribution, challenges in equitable growth remain.

MOE RELEASED UDISE+ REPORT FOR 2023-24 ON SCHOOL EDUCATION

- Here are **some key details:**
- **Overall Decline:** Student enrollment dropped to 24.8 crore in 2023-24, a decrease of over 1 crore compared to the 26.02 crore enrolled in 2018-19. This represents a 6% decline.
- **Gender Disparity:** Both boys and girls saw a reduction in enrollment, with boys experiencing a 4.87% decline and girls a 4.48% decline.
- **Regional Variations:** States like Bihar, Uttar Pradesh, and Maharashtra witnessed the most significant drops in enrollment.
- **School Infrastructure:** While over 90% of schools have basic amenities like electricity and gender-specific toilets, access to advanced facilities like functional computers (57.2%), internet access (53.9%), and ramps for accessibility (52.3%) remains limited.

ACCORDING TO THE UN, INDIA RETAINED THE TITLE OF THE WORLD'S FASTEST GROWING LARGE ECONOMY

- This report is an annual **analysis of the global economic landscape, providing detailed projections** and insights into economic growth trends for countries around the world.
- For 2025, the report highlights that India has **retained its title as the world's fastest-growing large economy**, with an estimated growth rate of 6.6%.
- This **impressive growth is attributed to:**

- **Strong private consumption**, which indicates healthy consumer spending.
- Significant investments in various sectors.
- **Robust export performance**, particularly in services, pharmaceuticals, and electronics.

2024 BECAME THE FIRST YEAR TO BREACH THE GLOBAL WARMING LIMIT OF 1.5 DEGREES CELSIUS

- **2024 became the first year to breach** the global warming limit of 1.5 degrees Celsius
- It was **released by the European Union's Copernicus Climate Change Service (C3S).**
- The **report highlights that 2024 was the hottest year on record**, with global temperatures exceeding the 1.5°C threshold above pre-industrial levels for the first time.
- It also mentions **that 2024 saw unprecedented heatwaves, rising sea levels, and melting ice**, primarily driven by human-induced climate change.
- The report **emphasizes the urgent need for swift and decisive climate action to mitigate** the impacts of global warming.

TRACXN'S ANNUAL INDIA FINTECH REPORT 2024: INDIA RANKED 3RD IN GLOBAL FINTECH FUNDING

- **Key Highlights of the Report:**
- **Funding Overview:** Despite a 33% decline in funding compared to 2023, India ranked third globally in fintech funding with \$1.9 billion raised in 2024.
- **Sector Performance:** The digital lending solutions dominated the funding, accounting for 64% of the total funding.
- **Notable Deals:** DMI Finance raised \$334 million, and Credit Saison raised \$144 million.
- **Unicorns and IPOs:** Two new unicorns, Money View and Perfios, emerged in 2024, and there were a record eight IPOs.
- **Geographical Insights:** Bengaluru, Mumbai, and Delhi were the top hubs for fintech funding.
- **Investor Activity:** Peak XV Partners, LetsVenture, and Y Combinator were the top contributors.

ACCORDING TO PDCCI, INDIA'S GDP WOULD OVERTAKE JAPAN AND RANK FOURTH IN THE WORLD BY 2026

- It highlights India's **projected economic growth and its potential to become the fourth-largest** economy in the world by 2026, overtaking Japan.
- **Key Highlights:**
 - **Projected Growth:** The report forecasts India's GDP growth at 6.8% in FY25 and 7.7% in FY26.
 - **Global Ranking:** India is expected to become the fourth-largest economy by 2026, surpassing Japan.
 - **Drivers of Growth:** Key factors include robust economic reforms, infrastructure development, and strong domestic consumption.
 - **Economic Resilience:** The report emphasizes India's resilience and dynamic business environment as crucial elements in driving future growth.

FICCI: INDIA ESTIMATED TO GROW BY 6.4% & CPI INFLATION PROJECTED AT 4.8% IN FY25

- The report **provides a detailed analysis of India's economic** outlook for the fiscal year 2024-25.
- Here are **some key highlights:**
- **GDP Growth:** India's GDP growth is projected to be 6.4% for 2024-25, a slight decrease from the previous estimate of 7%.
- **Sectoral Growth:** The agricultural sector is expected to grow by 3.6%, while the industry and services sectors are projected to expand by 6.3% and 7.3% respectively.
- **Inflation:** CPI-based inflation is forecasted to be around 4.8% for the fiscal year.
- **Investment:** Government-led investments in infrastructure, housing, and logistics are anticipated to drive growth. However, private capital expenditure is expected to remain subdued due to geopolitical uncertainties and uneven domestic demand.
- **Consumer Spending:** Expected to gain momentum, driven by improvements in the agricultural sector and rural consumption.
- **Global Factors:** Geopolitical uncertainties, trade tensions, and climate-induced disruptions are highlighted as potential risks.

GLOBALDATA: HDFC BANK, ICICI BANK & SBI RANK AMONG TOP 25 GLOBAL BANKS

- This **report highlights the market capitalization rankings of the world's leading banks** for the fourth quarter of 2024.
- **Key Points:**
 - JP Morgan Chase topped the list as the largest bank by market capitalization.
 - HDFC Bank, ICICI Bank, and State Bank of India (SBI) were among the top 25, ranked 13th, 19th, and 24th, respectively.
 - The report provides a detailed analysis of the market performance and factors influencing the valuations of these banks.
 - It also includes comparisons with previous quarters to show trends and changes in the financial sector.
 - The rankings reflect the banks' financial health, market presence, and investor confidence.

INDIA'S DIGITAL ECONOMY WILL CONSTITUTE NEARLY A FIFTH OF OVERALL GDP BY 2030: ICRIER

- **Key Points:**
 - The **report projects that India's digital economy will grow nearly twice as fast as the overall economy.**
 - By 2030, the **digital economy is expected to constitute nearly 20%** of India's overall GDP.
 - The **report highlights the transformative potential of digital platforms** and services in driving economic growth.
 - It also **emphasizes the increasing importance of digital intermediaries** and the digitalization of traditional sectors.

UNCTAD REPORT: GLOBAL FDI UP 11%, DOWN 8% EXCLUDING EUROPE

- Here are **some key points:**
- **Global FDI rose by 11%** to an estimated \$1.4 trillion in 2024.
- However, when **excluding flows through European conduit economies (which often act as intermediaries)**, FDI actually dropped by 8%.
- **Developed economies saw a 43% surge in FDI, largely due to multinational transactions** in conduit economies. Without these flows, FDI in developed economies would have dropped by 15%.
- Developing **countries experienced a 2% decline in FDI, posing challenges for progress on the Sustainable Development Goals (SDGs).**

- **Investments in SDG-related sectors fell by 11% globally, with fewer projects** in agrifood systems, infrastructure, and water and sanitation compared to 2015.
- **Greenfield projects (new investments in foreign markets) fell by 8% in number** and 7% in value, though investments in semiconductors and AI kept values near 2023's record levels.
- **International project finance continued to fall sharply, with deals** dropping 26% in number and values down nearly a third.

RBI PAYMENT SYSTEM REPORT

- Key highlights include:
 - **Credit Card Growth:** The number of active credit cards in India more than doubled, reaching 108 million by December 2024, up from 55.3 million in 2019. The value of credit card transactions nearly tripled to ₹20.37 lakh crore.
 - **Digital Payments:** The report highlights the significant increase in digital payments, driven by the rise of the Unified Payments Interface (UPI).
 - **Cross-Border Payments:** It also covers efforts to enhance cross-border payments and other developments in the payment ecosystem.

ANNUAL STATUS OF EDUCATION REPORT (ASER) 2024; GOVERNMENT SCHOOLS ENROLMENT DROPS

- **Key Highlights of the Report:**
 - **Significant Improvement in Learning Outcomes:** The report shows a notable recovery in learning levels post-pandemic. For instance, the percentage of Class III students able to read a Class II text increased to 27.1% from 20.5% in 2022.
 - **Arithmetic Skills:** There was also an improvement in arithmetic skills, with 33.7% of Class III students able to perform basic subtraction, up from 25.9% in 2022.
 - **Government Schools Outperform Private Schools:** Government schools showed remarkable gains and outpaced private schools in learning recovery.
 - **Digital Access and Skills:** For the first time, the survey included questions about digital access and usage for older children aged 14-16.
 - **Enrollment Rates:** Enrollment in early childhood education (ages 3-5) is near 80%, and primary school enrollment (ages 6-14) remains high at 98%.

SUMMITS AND CONFERENCES

Name of Summit	Organized/ Led By	Venue	Aim/Theme
Viksit Bharat Young Leaders Dialogue 2025	Department of Youth Affairs	Bharat Mandapam, New Delhi	Theme: Engage youth, "Shaping India's Future"
Mega Entrepreneurship Conclave 2025	Union Minister Rajiv Ranjan Singh	Pune	Theme: "Empowering Entrepreneurs: Transforming Livestock Economies"
SIAM's 3rd International Conference	SIAM, chaired by Rajendra M Petkar, President and CTO of Tata Motors Ltd	Bharat Mandapam, New Delhi	Theme: "Nature Positive Recycling: Circular Economy in the Automotive Sector"
85th All India Presiding Officers' Conference	Lok Sabha Secretariat and chaired by Lok Sabha Speaker Om Birla	Patna, Bihar	Theme: Contribution of Parliament and State Legislative Bodies in Strengthening Constitutional Values"
International Conference	A.S. Kiran Kumar, former ISRO Chairman and chair of the Governing Council of IIA	Bengaluru	Theme: "Sun, Space Weather, and Solar-Stellar Connections".
28th CSPOC 2026	Lok Sabha Speaker Om Birla	India	Focus on AI and social media in parliaments
3rd National Mining Ministers' Conference	Ministry of Mines, Government of Odisha	Konark, Odisha	Theme: "Viksit Bharat 2047"
Raisina Middle East Conference	ORF, UAE Ministry of Foreign Affairs, Indian Ministry of	Abu Dhabi, UAE	Theme: "Strengthening India-UAE Relations"

ECONOMY- ONE LINER

- Vehicle retail **sales in India increased by 9% in 2024, reaching a record 26 million** units. The growth was driven by higher private consumption, increased disposable incomes, and strong demand for SUVs and electric vehicles (EVs). The passenger vehicle market saw sales hitting 43 lakh units, marking a historic milestone.
- On January 1, **2025, the Controller General of Accounts (CGA) announced** that India's capital expenditure declined by 12% during the April-November 2024 period. The expenditure was over ₹5.13 lakh crore, compared to ₹5.85 lakh crore in the same period of the previous fiscal y
- Nomura **announced on January 8, 2025, that it has revised India's GDP growth** forecast for FY25 to 6%, down from the previous estimate of 6.4%. The revision is due to a cyclical growth slowdown, with factors including fading urban pent-up demand and tight monetary policy.
- The National Statistics **Office (NSO) projected India's GDP growth at 6.4% for** the fiscal year 2024-25 in its first advance estimates released on January 7, 2025. This is a slowdown from the 8.2% growth recorded in the previous fiscal year.
- The HSBC final India Services **Purchasing Managers' Index (PMI) rose from 58.4 in November** to 59.3 in December 2024, indicating growth in the services sector. This increase reflects sustained demand and robust hiring in the industry.
- India's Index of **Industrial Production (IIP) grew by 5.2% in November 2024, reaching** a six-month high, up from 3.5% in October 2024. The manufacturing sector saw 5.8% growth, while mining and electricity grew by 1.9% and 4.4% respectively. This was announced on January 10, 2025.
- Crisil announced on **January 14th, 2025, that India's GDP growth is projected to be** 6.7% for the next fiscal year. This forecast considers factors such as government spending, agriculture, and export growth.
- India's **retail inflation rate dropped to 5.22% in December 2024**, marking a four-month low. This decrease was driven by easing food prices. The announcement was made on January 13, 2025.

- India's net direct **tax collection increased by 16% to around ₹16.90 lakh** crore in FY25 so far, announced on January 13, 2025. This growth was driven by strong collections from personal and corporate income taxes.
- India's **total renewable energy capacity reached 209.44 GW** by December 2024, announced on January 13, 2025. This marks a 15.84% increase from the previous year, driven by additions in solar and wind energy capacities. Solar power contributed 24.54 GW and wind energy added 3.42 GW to this growth.
- On January 15, 2025, it **was reported that India's merchandise exports decreased** by 1% to \$38.01 billion in December 2024. The previous year's exports in December were \$38.39 billion. Imports rose by 4.8% to \$59.95 billion, resulting in a trade deficit of \$21.94 billion for December 2024.
- The TRAI **released the Draft Telecommunication Tariff (71st Amendment) Order, 2025** to support the PM-WANI scheme. It proposes broadband tariffs for PDOs should not exceed twice the retail broadband service tariffs. This move aims to boost public Wi-Fi hotspots, especially in rural areas. The target is to have 50 million hotspots by 2030 under the National Digital Communications Policy, 2018, and Bharat 6G Vision.
- On January 11, 2025, **the INROAD Project received ₹100 crore to enhance** natural rubber quality in Northeast India. This funding will support skill development for rubber growers and establish Model Smoke Houses and Processing Centres. The initiative aims to empower local farmers and boost the region's rubber industry.
- On January 12 indigenous micro-missile system named Bhargavastra at the Gopalpur Seaward Firing Ranges in Odisha. Developed **and 13, 2025, India successfully tested its first** by Economic Explosives Ltd, Bhargavastra is designed to counter swarm drone threats and can detect small drones at over 6 km, launching over 64 micro missiles simultaneously.
- The 76th **Republic Day celebrations will feature Prabowo Subianto, the President** of Indonesia, as the Chief Guest. His visit to India will take place from January 25 to 26, 2025, marking his first visit to the country as President.
- On January 15, 2025, **during the 77th Army Day celebrations in Pune**, Defence Minister Rajnath

Singh launched the Bharat Ranbhoomi Darshan app to promote battlefield tourism. Developed by the Ministry of Defence and Ministry of Tourism, the app offers virtual tours and insights into historic battlefields.

- The **"One Plate, One Bag" campaign was launched on January 16, 2025**, by the RSS to ensure a plastic-free Maha Kumbh 2025 in Prayagraj. The initiative aims to replace plastic bags and disposable items with cloth bags and steel plates and glasses. Around 70,000 cloth bags have been distributed, and 2 million steel plates and glasses collected. entities: Bhabha Atomic Research Centre (BARC), Indira Gandhi Atomic Research Centre (IGCAR), and Indian Rare Earths (IRE). This move aims to boost collaboration in civil nuclear
- On **January 16, 2025, the US government lifted restrictions on three** key Indian nuclear entities: Bhabha Atomic Research Centre (BARC), Indira Gandhi Atomic Research Centre (IGCAR), and Indian Rare Earths (IRE). This move aims to boost collaboration in civil nuclear energy and critical minerals between the US and India.
- On January 16, 2025, the **Union Cabinet approved establishing a Third Launch Pad (TLP)** at the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh. The project, costing Rs 3,984.86 crore, aims to enhance ISRO's launch capacity for Next Generation Launch Vehicles and support human spaceflight missions.
- On January 13, 2025, the Odisha government **announced a ₹20,000 monthly pension for individuals** jailed during the Emergency (1975-1977). The beneficiaries will also receive medical benefits. This initiative aims to support those who were imprisoned under the Maintenance of Internal Security Act (MISA) and other related acts.
- On January 14, 2025, the **World Economic Forum (WEF) designated the HUL factory in Doom Dooma, Assam**, as an Advanced 4IR End-to-End (E2E) Value Chain Lighthouse. The factory uses 4IR technologies like AI, automation, cloud computing, and IoT to enhance supply chain agility and productivity.
- On January 14, 2025, the CCI **approved Ashoka Buildcon's acquisition of 34% shareholding** in Ashoka Concessions, making it a wholly-owned subsidiary. The deal includes acquiring convertible instruments of ACL and a 26% stake in Jaora Nayagaon Toll Road Company by Viva Highways.

- On January 17, 2025, the **International Monetary Fund (IMF) retained India's economic growth forecast** at 6.5% for the fiscal years 2025–2026 and 2026–2027. This consistent projection highlights India's economic resilience despite global challenges, reflecting its potential for sustained growth.
- On January 15, 2025, the **Commerce Ministry announced that India's electronics exports rose** 35.11% to USD 3.58 billion in December 2024. This growth is attributed to favorable government policies, rising global demand, and expanding domestic production capacities.
- Moody's lowered India's **economic growth forecast to 7% for FY 2024-25 on January 20, 2025**. This **reduction** is due to a broader slowdown in global and domestic economic trends. The forecast was previously at 8.2% for the last fiscal year.

OBITUARY- ONE LINER

- Renowned **botanist KS Manilal, aged 86, passed away on January 1, 2025**. He was celebrated for his translation of Hortus Malabaricus into English and Malayalam. A Padma Shri awardee, Manilal discovered 19 new plant species.
- **Former Greek Prime Minister Costas Simitis passed away at the age of 88 on January 5, 2025**. He was known for modernizing Greece and leading the country into the eurozone. The Greek government has declared a four-day period of official mourning.
- **Veteran nuclear scientist Dr. Rajagopala Chidambaram passed away on January 4, 2025, at the age of 88**. He was instrumental in India's first nuclear test in 1974 and the Pokhran-II tests in 1998.
- **Ágnes Keleti, the world's oldest living Olympic champion** and Holocaust survivor, passed away on January 2, 2025, at the age of 103. She won 10 Olympic medals in gymnastics, including five golds.
- **Na D'Souza, a renowned Kannada novelist and writer, passed away on January 5, 2025, at the age of 87**. He authored over 40 novels and short stories, often focusing on social justice and environmental issues.
- **Veteran journalist, filmmaker, poet, and former Rajya Sabha member Pritish Nandy passed away on January 8, 2025, at the age of 73 due to cardiac arrest**. He was a multifaceted personality known for his contributions to literature, journalism, film production, and politics.

- Renowned **playback singer P. Jayachandran** passed away on January 9, 2025, at the age of 80. Known as the "Bhava Gayakan," he recorded over 16,000 songs across Malayalam, Tamil, Telugu, Kannada, and Hindi.
- **H Lakshmanan, former Executive Director of Sundaram-Clayton** and a key figure in the TVS group, passed away on January 10, 2025 at the age of 92 due to age-related ailments.
- **Havaldar (retd) Baldev Singh, a war veteran** who fought in four wars against Pakistan, passed away on January 7, 2025, at the age of 93 in Rajouri, Jammu and Kashmir.
- Senior **Advocate Iqbal M Chagla** passed away on **January 12, 2025, in Mumbai**. He was a prominent figure in India's legal community and former President of the Bombay Bar Association.
- **Legendary filmmaker David Lynch** passed away on **January 16, 2025, at the age of 78**. Known for his surreal works like "Blue Velvet" and "Twin Peaks," Lynch's death was due to emphysema.
- **Denis Law, the legendary Manchester United and Scotland footballer**, passed away on January 17, 2025, at the age of 84. Diagnosed with dementia in 2021, Law was a key part of the "United Trinity" with Bobby Charlton and George Best, and remains the only Scottish player to win the Ballon d'Or.
- **Wing Commander (Retd) Dr. K. Ramchand**, founder and director of the Centre for Airborne Systems (CABS), passed away on January 17, 2025, at 82. He was instrumental in developing the Airborne Early Warning and Control (AEW&C) aircraft.
- Former El Salvador President **Mauricio Funes** passed away on January 21, 2025, in Nicaragua at the age of 65. He had been living in exile to avoid criminal charges in El Salvador. Funes served as president from 2009 to 2014 and faced multiple corruption charges.
- **Narendra Chapalgaonkar, a renowned author and retired judge** of the Bombay High Court, passed away on January 25, 2025, at the age of 87. He had been battling cancer for the past few months.
- **Dr. KM Cherian, a pioneering cardiac surgeon known** for performing India's first successful coronary artery bypass surgery in 1975, passed away on January 25, 2025 in Bengaluru at the age of 82. His contributions to cardiac surgery have saved

countless lives and inspired many in the medical field.

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- **Renowned sculptor Latika Katt** passed away on **January 25, 2025, at the age of 76** in Jaipur. Known for her stone carving and bronze sculpting skills, her works drew inspiration from human anatomy and nature
- **Greg Bell, the 1956 Olympic long jump champion, passed away** on January 25, 2025, at the age of 94. He was known for his impressive leaps, including a personal best of 8.10 meters, and was also a respected dentist who served for 50 years.
- **Sir Julius Chan, former Prime Minister of Papua New Guinea, passed away** on January 30, 2025, at his home in Huris, New Ireland Province. Aged 85, he had been serving as the Governor of New Ireland since 2007.

BOOKS

- **"BRING IT ON: The Incredible Story of My Life"** by Dr. Deepa Malik is an inspiring memoir of India's first female Paralympic medalist. Released on January 13, 2025, it highlights her journey of overcoming challenges, societal norms, and achieving remarkable success as a para-athlete.
- **"How India Scaled Mt G20: The Inside Story of the G20 Presidency"** by Amitabh Kant provides an in-depth look at India's G20 presidency under Prime Minister Narendra Modi. Released on January 15, 2025.
- **Vice President Jagdeep Dhankhar released a book titled "Parliament: Powers, Functions & Privileges; a Comparative Constitutional Perspective"** on January 13, 2025. Authored by Dr. K.S. Chauhan, it explores Parliament's roles, responsibilities, and privileges.

- **Pankaj Mishra's The World After Gaza was released on January 16, 2025.** The book explores the socio-political and historical complexities of the Gaza conflict. It connects the violence to broader global trends, such as nationalism and the decline of liberalism.
- On January 10, 2025, Amitav **Ghosh released his new book, "Wild Fictions."** This collection of essays tackles critical issues like climate change and societal challenges, exploring themes of literature, language, and human experiences.
- A biography titled "**Soumitra Chatterjee and His World (Vintage)**" by **Sanghamitra Chakraborty** was released in West Bengal on January 24, 2025. The book explores the life and work of the legendary actor Soumitra Chatterjee, including his contributions to cinema, literature, and art.

MONTHLY CURRENT AFFAIRS ONE-LINER QUESTION BANK

Q1. What is the primary purpose of the 'BAANKNET' e-auction portal?

- a) To provide loans to investors
- b) To consolidate e-auction property information from Public Sector Banks (PSBs)
- c) To monitor banking transactions
- d) To facilitate financial literacy programs
- e) None of these

Answer: b) The revamped 'BAANKNET' portal serves as a one-stop destination for buyers and investors by consolidating e-auction property information from all PSBs, ensuring greater efficiency and transparency.

Q2. What was the total vehicle retail sales in India in 2024?

- a) 24 million units
- b) 27 million units
- c) 28 million units
- d) 26 million units
- e) None of these

Answer: d) Vehicle retail sales in India increased by 9% in 2024, reaching a record 26 million units, driven by higher private consumption and demand for SUVs and EVs.

Q3. Who has been appointed as the Director General of the Directorate General of Civil Aviation (DGCA) on January 3, 2025?

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- a) Sanjay Kumar Mishra
- b) Faiz Ahmed Kidwai
- c) Rajiv Bansal
- d) Vinod Kumar Yadav
- e) None of these

Answer: b) Faiz Ahmed Kidwai, a 1996-batch IAS officer from Madhya Pradesh, was appointed as the DGCA's Director General on January 3, 2025.

Q4. What is one of the primary goals of the FedOne platform launched by Federal Bank?

- a) Increase retail banking branches
- b) Enhance treasury operations
- c) Launch new insurance products
- d) Offer personal loans
- e) None of these

Answer: b) One of the main objectives of the FedOne platform is to enhance treasury operations, providing better financial management for corporate clients.

Q5. Who was the recipient of the Gangadhar National Award for Poetry 2023?

- a) Ramakanta Rath
- b) Jnanpith Das
- c) Sitakant Mahapatra
- d) Prativa Satpathy
- e) None of these

Answer: d) Renowned Odia poet Prativa Satpathy received the Gangadhar National Award for Poetry 2023, recognizing her significant contribution to poetry since the 1960s.

Q6. Which municipal corporation launched the 'Faral Sakhi' initiative to empower women entrepreneurs?

- a) Brihanmumbai Municipal Corporation (BMC)
- b) Pune Municipal Corporation (PMC)
- c) Mira Bhayandar Municipal Corporation (MBMC)
- d) Navi Mumbai Municipal Corporation (NMMC)
- e) None of these

Answer: c) The 'Faral Sakhi' initiative was launched by the Mira Bhayandar Municipal Corporation (MBMC) on January 3, 2025.

Q7. Who won the Under-17 Girl's Singles title in squash at the British Junior Open 2025?

- a) Anahat Singh
- b) Malika El Karakasy
- c) Nour El Sherbini
- d) Dipika Pallikal
- e) None of these

Answer: a) Anahat Singh, an Indian squash player, won the Under-17 Girl's Singles title at the British Junior Open 2025, held in Birmingham, England.

Q8. Who has been appointed as the CEO of the Delhi Waqf Board on January 4, 2025?

- a) Rajiv Kumar
- b) Azimul Haque
- c) Nitin Gupta
- d) Anurag Sharma
- e) None of these

Answer: b) Azimul Haque, an IAS officer, was appointed as the CEO of the Delhi Waqf Board by the Delhi Lieutenant Governor VK Saxena on January 4, 2025.

Q9. What is the GDP growth projection for India for the fiscal year 2024-25 according to the first advance estimates released by the National Statistics Office (NSO) on January 7, 2025?

- a) 6.8%
- b) 6.4%
- c) 7.5%
- d) 8.2%
- e) None of these

Answer: b) According to the first advance estimates released by NSO on January 7, 2025, India's GDP growth for the fiscal year 2024-25 is projected at 6.4%.

Q10. Who was elected as the new president of the Athletics Federation of India (AFI) on January 7, 2025?

- a) Adille Sumariwalla
- b) P.T. Usha
- c) Neeraj Chopra
- d) Bahadur Singh Sagoo
- e) None of these

answer: d) Bahadur Singh Sagoo, a former shot-put gold medalist and Olympian, was elected as the new president of the Athletics Federation of India (AFI) on January 7, 2025.

Q11. What is the primary objective of the MoU signed between Animal Welfare Board of India (AWBI) and NALSAR University of Law?

- a) To promote animal shelters across India
- b) To provide legal training to animal welfare representatives
- c) To launch a campaign for wildlife conservation
- d) To fund animal welfare organizations
- e) None of these

Answer: b) The partnership aims to enhance the knowledge of animal welfare laws and investigative techniques among representatives involved in animal welfare.

Q12. Where is Asia's largest Shallow Wave Basin Research Facility located?

- a) IIT Madras
- b) IIT Bombay
- c) IIT Delhi
- d) IIT Kanpur
- e) None of these

Answer: a) The facility is located at the Thaiyur campus of IIT Madras, marking a significant step in advancing coastal and marine engineering research.

Q13. What is the projected net increase in new job opportunities by 2030 according to the WEF Future of Jobs Report 2025?

- a) 92 million
- b) 170 million
- c) 78 million
- d) 100 million
- e) None of these

Answer: c) The report predicts a net increase of 78 million new jobs by 2030.

Q14. Which airport in India became the first to receive Level 5 accreditation from the Airports Council International (ACI)?

- a) Chhatrapati Shivaji Maharaj International Airport, Mumbai
- b) Indira Gandhi International Airport, Delhi
- c) Kempegowda International Airport, Bengaluru
- d) Rajiv Gandhi International Airport, Hyderabad
- e) None of these

Answer: a) On January 8, 2025, the Chhatrapati Shivaji Maharaj International Airport (CSMIA) in Mumbai became the first airport in India to achieve Level 5 accreditation from the Airports Council International (ACI).

Q15. Which geographical regions does the Z-Morh tunnel connect?

- a) Jammu and Kashmir to Himachal Pradesh
- b) Kashmir to Ladakh
- c) Jammu to Delhi
- d) Srinagar to Jammu
- e) None of these

Answer: b) The Z-Morh tunnel connects Kashmir and Ladakh, enhancing accessibility and promoting economic, military, and tourism activities in the region.

Q16. Who received the Pravasi Bharatiya Samman Award 2025 on January 13, 2025?

- a) Dr. Syed Anwar Khursheed
- b) Dr. Kiran Mazumdar-Shaw
- c) Dr. Ramesh Kumar Verma
- d) Dr. Satya Nadella
- e) None of these

Answer: a) Dr. Syed Anwar Khursheed received the Pravasi Bharatiya Samman Award 2025 on January 13, 2025.

Q17. Who is the author of "BRING IT ON: The Incredible Story of My Life"?

- a) P. T. Usha
- b) Mary Kom
- c) Dr. Deepa Malik
- d) Dipa Karmakar
- e) None of these

Answer: c) The memoir is authored by Dr. Deepa Malik, India's first female Paralympic medalist.

Q18. Who was appointed as the Chairman-cum-Managing Director (CMD) of National Aluminium Company Limited (NALCO) on January 8, 2025?

- a) Rakesh Kumar
- b) Brijendra Pratap Singh
- c) Sandeep Kumar
- d) Rajesh Gupta
- e) None of these

Answer: b) Brijendra Pratap Singh was appointed as the Chairman-cum-Managing Director (CMD) of NALCO on January 8, 2025.

Q19. What is the projected GDP growth rate for India for the next fiscal year as announced by Crisil on January 14, 2025?

- a) 6.7%
- b) 6.5%
- c) 7.0%
- d) 7.5%
- e) None of these

Answer: a) Crisil announced on January 14, 2025, that India's GDP growth rate for the next fiscal year is projected to be 6.7%.

Q20. Which state became the 34th to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) on January 13, 2025?

- a) West Bengal
- b) Gujarat
- c) Odisha
- d) Bihar
- e) None of these

Answer: c) Odisha became the 34th state to adopt the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) scheme on January 13, 2025.

Q21. Who is the author of the book titled "Parliament: Powers, Functions & Privileges; a Comparative Constitutional Perspective"?

- a) Jagdeep Dhankhar
- b) Dr. K.S. Chauhan
- c) M. Venkaiah Naidu
- d) Pranab Mukherjee
- e) None of these

Answer: b) The book "Parliament: Powers, Functions & Privileges; a Comparative Constitutional Perspective" is authored by Dr. K.S. Chauhan.

Q22. Where is the headquarters of the newly launched National Turmeric Board (NTB)?

- a) Hyderabad
- b) Bengaluru
- c) Nizamabad
- d) Vijayawada

- e) None of these

Answer: c) The National Turmeric Board (NTB), launched by Union Minister Piyush Goyal on January 14, 2025, is headquartered in Nizamabad.

Q23. Which private company in India became the first to launch its own satellite constellation on January 16, 2025?

- a) Antrix Corporation
- b) Pixxel
- c) Skyroot Aerospace
- d) Agnikul Cosmos
- e) None of these

Answer: b) Pixxel achieved a significant milestone by becoming the first private company in India to launch its own satellite constellation, known as Firefly, on January 16, 2025.

Q24. Who received the Honorary Citizen Award from Singapore on January 15, 2025?

- a) Narayana Murthy
- b) Ratan Tata
- c) Tarun Das
- d) Uday Kotak
- e) None of these

Answer: c) Tarun Das, the former head of the Confederation of Indian Industry (CII), received the Honorary Citizen Award from Singapore for his contributions to strengthening Singapore-India relations.

Q25. Binod Kumar has been appointed as the MD and CEO of which Indian public sector bank?

- a) Punjab National Bank
- b) Indian Bank
- c) Bank of Baroda
- d) Canara Bank
- e) None of these

Answer: b) Binod Kumar's appointment as the Managing Director and Chief Executive Officer of Indian Bank was approved by the Appointments Committee of the Cabinet (ACC) on January 16, 2025.

Q26. Which organization launched the "One Plate, One Bag" campaign on January 16, 2025, to ensure a plastic-free Maha Kumbh 2025 in Prayagraj?

- a) Rashtriya Swayamsevak Sangh (RSS)
- b) Indian Railways
- c) Ministry of Environment, Forest, and Climate Change
- d) Swachh Bharat Mission
- e) None of these

Answer: a) The "One Plate, One Bag" campaign was initiated by the RSS to promote eco-friendly practices and reduce plastic usage during Maha Kumbh 2025.

Q27. What is the International Monetary Fund's (IMF) retained economic growth forecast for India for the fiscal years 2025–2026 and 2026–2027?

- a) 6.3%
- b) 6.5%
- c) 6.7%
- d) 7.0%
- e) None of these

Answer: b) On January 17, 2025, the IMF retained India's economic growth forecast at 6.5% for two consecutive fiscal years.

Q28. Who was appointed as the Ombudsman and Ethics Officer of the Board of Control for Cricket in India (BCCI) on January 16, 2025?

- a) Justice Arun Mishra
- b) Justice S. Abdul Nazeer
- c) Justice Ranjan Gogoi
- d) Justice Dipak Misra
- e) None of these

Answer: a) On January 16, 2025, former Supreme Court judge Justice Arun Mishra was appointed as the new Ombudsman and Ethics Officer of the Board of Control for Cricket in India (BCCI).

Q29. Who was awarded the prestigious Gates-Cambridge Impact Prize 2025 for contributions to quantum computing and technology?

- a) Professor Urbasi Sinha
- b) Dr. Arvind Gupta
- c) Dr. Manish Tiwari
- d) Professor Rajeev Ranjan
- e) None of these

Answer: a) Professor Urbasi Sinha from the Raman Research Institute (RRI) in Bengaluru was awarded the Gates-

Cambridge Impact Prize 2025 for her pioneering contributions to quantum computing and technology.

Q30. Which organization's recognition added Hyderabad's Musi River Historic Buildings to the 2025 World Monuments Watch list?

- a) UNESCO
- b) Archaeological Survey of India
- c) World Monuments Fund (WMF)
- d) National Trust for Historic Preservation
- e) None of these

Answer: c) On January 15, 2025, the World Monuments Fund (WMF) added Hyderabad's Musi River Historic Buildings to its 2025 World Monuments Watch list.

Q31. Who has been appointed as the new Group CEO of Angel One, effective March 2025?

- a) Sundar Pichai
- b) Ambarish Kenghe
- c) Nandan Nilekani
- d) Ritesh Agarwal
- e) None of these

Answer: b) On January 20, 2025, Angel One announced Ambarish Kenghe as its new Group CEO. His appointment will take effect from March 2025.

Q32. What position did India achieve globally in coffee production as announced by the Ministry of Commerce and Industry on January 20, 2025?

- a) Fifth
- b) Sixth
- c) Seventh
- d) Eighth
- e) None of these

Answer: c) India was declared the world's seventh-largest producer of coffee for FY24 (2023-24) by the Ministry of Commerce and Industry.

Q33. Which state government launched the "Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyana Yojana"?

- a) Madhya Pradesh
- b) Jharkhand
- c) Chhattisgarh
- d) Odisha
- e) None of these

Answer: c) The Chhattisgarh government introduced this scheme to address the financial needs of landless agricultural labourers.

Q34. What is the revised economic growth forecast for India by Moody's for FY 2024-25?

- a) 7%
- b) 6.5%
- c) 8.2%
- d) 7.5%
- e) None of these

Answer: a) Moody's has revised India's economic growth forecast to 7% for FY 2024-25, reflecting a more conservative estimate compared to the previous 8.2%.

Q35. Which country is hosting the FIDE Chess World Cup 2025?

- a) Russia
- b) United States
- c) India
- d) China
- e) None of these

Answer: c) India will host the FIDE Chess World Cup 2025, marking its first hosting of the event since 2002.

Q36. Which two organizations declared 2025 as the International Year of Glaciers' Preservation?

- a) UNESCO and WMO
- b) UNEP and FAO
- c) WHO and IMF
- d) UNDP and WTO
- e) None of these

Answer: a) On January 21, 2025, UNESCO (United Nations Educational, Scientific and Cultural Organization) and WMO (World Meteorological Organization) jointly declared 2025 as the International Year of Glaciers' Preservation.

Q37. What is India's rank in the Global Firepower Index 2025?

- a) 1st
- b) 3rd
- c) 4th
- d) 5th
- e) None of these

Answer: c) India ranks 4th in the Global Firepower Index 2025, reflecting its substantial military strength, manpower, and diverse weaponry systems.

Q38. Which country does Joyce Chepkemai Tele, the winner of the women's elite race in the Tata Mumbai Marathon 2025, represent?

- a) Kenya
- b) Ethiopia
- c) Uganda
- d) Tanzania
- e) None of these

Answer: a) Joyce Chepkemai Tele, hailing from Kenya, won the women's elite race in the Tata Mumbai Marathon 2025.

Q39. Who has been re-appointed as the Managing Director and Chief Executive Officer (MD & CEO) of IDBI Bank for a term of three years?

- a) Nitin Gupta
- b) Rakesh Sharma
- c) Mahabaleshwara MS
- d) Arun Bansal
- e) None of these

Answer: b) On January 23, 2025, the Board of Directors of IDBI Bank announced the re-appointment of Rakesh Sharma as MD & CEO for a term of three years, effective from March 19, 2025.

Q40. Who was appointed to the World Cricket Connects Advisory Board of the Marylebone Cricket Club (MCC) on January 24, 2025?

- a) Nitin Menon
- b) Virat Kohli
- c) Jay Shah
- d) Rahul Dravid
- e) None of these

Answer: c) On January 24, 2025, Jay Shah, the Chairman of the International Cricket Council (ICC), was appointed to the newly-formed Marylebone Cricket Club (MCC) advisory board, called the World Cricket Connects Advisory Board.

Q41. Who won the 9th Johor International Open Chess tournament in Malaysia on January 24, 2025?

- a) Viswanathan Anand

- b) Arvind Chithambaram
- c) Iniyan Panneerselvam
- d) Pentala Harikrishna
- e) None of these

Answer: c) Indian Grandmaster Iniyan Panneerselvam won the 9th Johor International Open Chess tournament in Malaysia on January 24, 2025.

Q42. Which Indian state became the first to implement the Uniform Civil Code (UCC) on January 27, 2025?

- a) Uttar Pradesh
- b) Uttarakhand
- c) Goa
- d) Gujarat
- e) None of these

Answer: b) Uttarakhand became the first Indian state to implement the Uniform Civil Code (UCC) on January 27, 2025.

Q43. Which state topped NITI Aayog's Fiscal Health Index 2025?

- a) Odisha
- b) Goa
- c) Chhattisgarh
- d) Kerala
- e) None of these

Answer: a) According to NITI Aayog's Fiscal Health Index 2025, Odisha was the top performer with a score of 67.8.

Q44. Who assumed the role of Executive Director (ED) at Dhanlaxmi Bank on January 20, 2025?

- a) S. Ramesh
- b) P. Suriaraj
- c) R. Subramaniam
- d) V. Krishnan
- e) None of these

Answer: b) P. Suriaraj assumed the role of Executive Director at Dhanlaxmi Bank on January 20, 2025, as appointed by the Reserve Bank of India (RBI).

Q45. Which Indian state recently announced the development of Dibrugarh as its second capital?

- a) Arunachal Pradesh
- b) Assam

- c) Meghalaya
- d) Tripura
- e) None of these

Answer: b) On Republic Day, January 26, 2025, Assam Chief Minister Himanta Biswa Sarma announced that Dibrugarh would be developed as the state's second capital.

Q46. The Pravasi Bharatiya Samman Award 2025 was conferred upon Christine Carla Kangaloo in recognition of her contributions in which field?

- a) Science and Technology
- b) Public Affairs
- c) Literature and Arts
- d) Business and Entrepreneurship
- e) None of these

Answer: b) Christine Carla Kangaloo, the President of Trinidad and Tobago, was honored with the Pravasi Bharatiya Samman Award by India on January 26, 2025.

Q47. What is the name of the satellite launched by GSLV-F15 during ISRO's 100th mission?

- a) GSAT-24
- b) RISAT-2B
- c) NVS-02
- d) Cartosat-3
- e) None of these

Answer: c) The NVS-02 satellite was launched aboard GSLV-F15 as part of ISRO's 100th mission.

Q48. Who is the author of the biography "Soumitra Chatterjee and His World (Vintage)"?

- a) Anirban Bhattacharya
- b) Sanghamitra Chakraborty
- c) Gautam Ghose
- d) Suman Ghosh
- e) None of these

Answer: b) The biography "Soumitra Chatterjee and His World (Vintage)" was written by Sanghamitra Chakraborty and released in West Bengal on January 24, 2025.

Q49. Which medal did Jyothi Yarraji win in the 60m hurdles event at the Elite Indoor Meeting in Nantes, France?

- a) Silver
- b) Bronze

- c) Gold
- d) No medal
- e) None of these

Answer: c) Jyothi Yarraji not only set a new national record but also won the gold medal in the 60m hurdles event at the Elite Indoor Meeting, which is part of the World Athletics Indoor Tour (Bronze level).

Q50. On January 29, 2025, which Indian company became the first to develop hydrogen transport pipes?

- a) Tata Steel Limited
- b) SAIL
- c) JSW Steel
- d) Hindalco
- e) None of these

Answer: a) Tata Steel Limited became the first Indian company to develop hydrogen transport pipes capable of carrying 100% pure gaseous hydrogen under high pressure.