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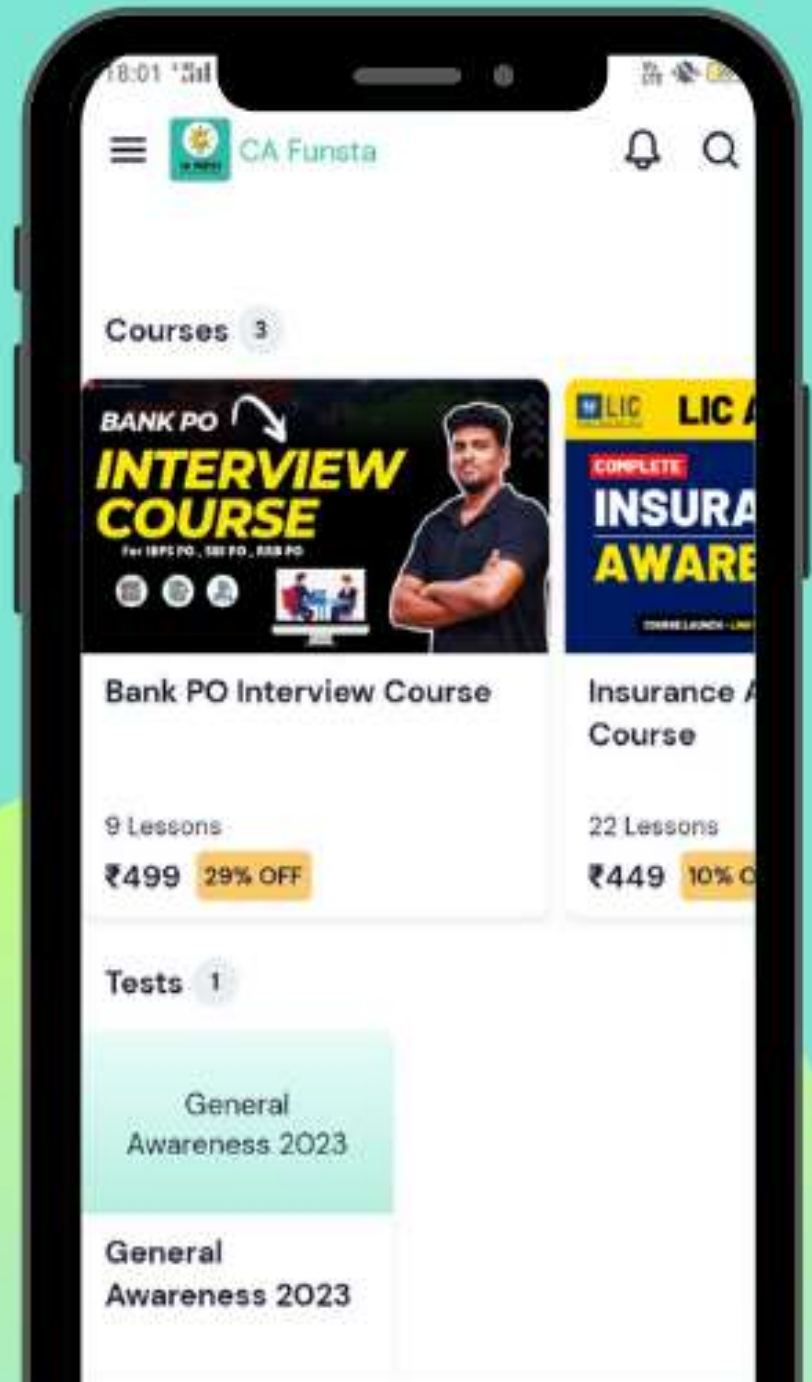
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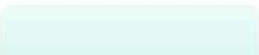


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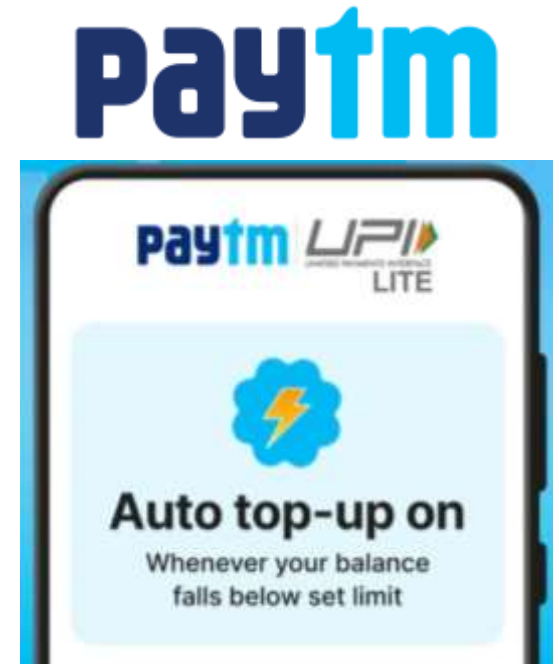
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- **What is the primary feature of Paytm's newly launched auto top-up for UPI LITE transactions?**
- A) Supports large transactions over ₹10,000
 - B) Enables PIN-less transactions under ₹500 with automatic balance recharge
 - C) Requires manual balance top-up for recurring transactions
 - D) Exclusive to international transactions only
 - E) Provides unlimited daily transaction limits

Answer

B) Enables PIN-less transactions under ₹500 with automatic balance recharge



Event and Location:

- **Event:** Launch of Paytm's auto top-up feature for UPI LITE transactions.
- **Location:** India-wide implementation with selected users from **Yes Bank** and **Axis Bank**.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective of the Feature:**
 - Facilitate seamless small-value transactions without PIN entry for payments under ₹500.
 - Ensure uninterrupted payments by automatically recharging UPI LITE balance when it dips below a set limit.
- **Transaction Features:**
 - Supports daily transactions up to ₹2,000.
 - Designed for recurring payments like groceries, transportation, and small purchases.



Key Announcements and Highlights:

1. Auto Top-Up Functionality:

- Automatically adds funds to the UPI LITE wallet from a linked bank account.
- Currently available for users of Yes Bank and Axis Bank.

2. Enhanced Tracking Features:

- Users can download UPI transaction statements for better tracking of payments.
- Prevents cluttered bank statements by recording small transactions in an on-device wallet.



Key Announcements and Highlights:

3. International Expansion:

- Paytm's UPI services are now supported in countries like the UAE, Singapore, France, Bhutan, and Nepal, among others.

4. Platform Partnerships:

- Operates in collaboration with leading Indian banks, including SBI, HDFC Bank, Axis Bank, and Yes Bank.



Static GK Information:

- **Paytm (One97 Communications Limited):**
 - **Founded:** 2010
 - **Headquarters:** Noida, Uttar Pradesh
 - **CEO:** Vijay Shekhar Sharma
 - **Tagline:** "Paytm Karo"
- **Yes Bank:**
 - **Headquarters:** Mumbai, Maharashtra
 - **MD & CEO:** Prashant Kumar
 - **Tagline:** "Experience Our Expertise"
- **Axis Bank:**
 - **Headquarters:** Mumbai, Maharashtra
 - **MD & CEO:** Amitabh Chaudhry
 - **Tagline:** "Dil Se Open"



Tabular Summary:

Details	Information
Feature Name	Auto Top-Up for UPI LITE
Provider	Paytm
Supported Banks	Yes Bank, Axis Bank (initial rollout)
Transaction Limit	PIN-less payments under ₹500; daily limit of ₹2,000
Additional Feature	UPI transaction statement downloads
International Reach	UPI supported in UAE, Singapore, France, Bhutan, Nepal, and more



- **What is the primary objective of Muthoot Microfin's co-lending partnership with SBI?**
- A) Offer high-value corporate loans to urban businesses
 - B) Provide affordable credit to rural entrepreneurs and women in Joint Liability Groups (JLGs)
 - C) Establish exclusive banking services for large agricultural companies
 - D) Launch digital-only banking solutions for semi-urban areas
 - E) Focus exclusively on housing loans for urban residents



Answer

B) Provide affordable credit to rural entrepreneurs and women in Joint Liability Groups (JLGs)



Event and Location:

- **Event:** Launch of co-lending loan disbursements under the partnership between Muthoot Microfin and the State Bank of India (SBI).
- **Location:** Pan-India rollout, focusing on rural and semi-urban areas.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective of the Partnership:**
 - Provide affordable credit to rural entrepreneurs and women in Joint Liability Groups (JLGs).
 - Support income-generating ventures such as agriculture, allied activities, and micro-enterprises.
 - Promote financial inclusion and empower underserved communities.



Key Announcements and Highlights:

1. Loan Details:

- SBI sanctioned a ₹500 crore limit, disbursed in tranches of ₹100 crore.
- Loans range from ₹50,000 to ₹3 lakh, targeting eligible customers in JLGs.

2. Impact and Reach:

- Focus on rural and semi-urban areas across 20 states, with plans for pan-India expansion.
- Enables women entrepreneurs to grow businesses, improve livelihoods, and foster self-reliance.



Key Announcements and Highlights:

3. Financial Inclusion:

- Collaboration results in lower interest rates, making loans more accessible and affordable.
- Aims to address the growing demand for financial solutions in underserved regions.

4. Future Plans:

- Muthoot Microfin to expand the initiative to new regions and sectors.
- Tailored products to meet diverse micro-entrepreneurial needs.



Static GK Information:

- **Muthoot Microfin Limited:**
 - **Headquarters:** Kochi, Kerala
 - **CEO:** Sadaf Sayeed
- **State Bank of India (SBI):**
 - **Headquarters:** Mumbai, Maharashtra
 - **Chairperson:** Dinesh Kumar Khara
 - **Tagline:** "The Banker to Every Indian"



Tabular Summary:

Details	Information
Partnership Name	Co-lending initiative between Muthoot Microfin and SBI
Sanctioned Amount	₹500 crore (in ₹100 crore tranches)
Loan Range	₹50,000 to ₹3 lakh
Target Audience	Rural entrepreneurs, women in JLGs, and micro-enterprises
Focus Regions	Pan-India with a current presence in 20 states
Objective	Promote financial inclusion and economic self-sufficiency in underserved communities



➤ **What concern did RBI Deputy Governor Swaminathan J raise about MSMEs?**

- A) Delays in loan disbursement for MSMEs
- B) Diversion of borrowed bank funds for unintended purposes
- C) Lack of government support for MSMEs
- D) High interest rates affecting MSME growth
- E) Absence of credit facilities for new MSMEs



Answer

B) Diversion of borrowed bank funds for unintended purposes



Event and Location:

- **Event:** RBI Deputy Governor Swaminathan J raised concerns about MSME borrowing practices.
- **Location:** Mumbai.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Primary Concern:**
 - Some MSMEs are allegedly diverting funds borrowed from banks for purposes other than the intended business use.
 - Emphasis on the importance of responsible fund usage to maintain financial discipline and ensure the effective use of resources.



Key Announcements and Highlights:

- **Role of MSMEs:**

- MSMEs are a critical part of India's economic framework, contributing significantly to GDP and employment.
- Mismanagement or diversion of funds can lead to financial instability and harm the sector's credibility.

- **RBI's Stance:**

- The Reserve Bank of India monitors MSME financing to ensure proper fund utilization.
- Encourages banks and financial institutions to adopt due diligence mechanisms to track fund usage.



Static GK Information:

- **Reserve Bank of India (RBI):**
 - **Founded:** 1 April 1935
 - **Headquarters:** Mumbai, Maharashtra
 - **Governor:** Shaktikanta Das
- **MSMEs in India:**
 - **Ministry:** Ministry of Micro, Small and Medium Enterprises
 - **Classification (based on investment and turnover):**
 - **Micro:** Investment < ₹1 crore; Turnover < ₹5 crore.
 - **Small:** Investment < ₹10 crore; Turnover < ₹50 crore.
 - **Medium:** Investment < ₹50 crore; Turnover < ₹250 crore.



Tabular Summary:

Details	Information
Event	RBI Deputy Governor red-flags fund diversion by MSMEs
Concern	Misuse of bank funds borrowed by MSMEs
Impact	Financial indiscipline and reduced trust in MSME borrowing practices
RBI Role	Promotes due diligence and financial discipline in lending to MSMEs
Key Official	RBI Deputy Governor Swaminathan J



➤ **What is the primary purpose of the CA GPT platform launched by ICAI?**

- A) Provide CA students with online exam preparation materials
- B) Facilitate easy access to financial reports of 5,000 listed companies
- C) Develop new accounting standards for fiscal year 2023-24
- D) Offer job opportunities for chartered accountants in listed companies
- E) Train CAs in international tax regulations

Answer

B) Facilitate easy access to financial reports of 5,000 listed companies



Event and Location:

- **Event:** Launch of CA GPT-Industry Forum by the Institute of Chartered Accountants of India (ICAI).
- **Location:** New Delhi.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective of CA GPT:**
 - Provide chartered accountants with seamless access to the financial data of 5,000 listed companies for the fiscal year 2023-24.
 - Enhance the ease of reviewing, analyzing, and auditing financial statements.
- **Key Features:**
 - Compilation of annual reports in one centralized platform.
 - Focus on offering insights to chartered accountants (CAs) for professional applications.



Key Announcements and Highlights:

- **Enhanced Accessibility:**
 - Aims to save time for CAs by offering a streamlined method to access critical financial data.
 - Supports better decision-making and financial analysis for audits, reviews, and reporting.
- **Professional Utility:**
 - Beneficial for practicing CAs, financial analysts, and auditors.
 - Encourages informed decision-making by providing comprehensive data in one forum.



Static GK Information:

- **Institute of Chartered Accountants of India (ICAI):**
 - **Founded:** 1 July 1949
 - **Headquarters:** New Delhi
 - **President:** Aniket Sunil Talati
- **Listed Companies in India:**
 - **Regulated by:** Securities and Exchange Board of India (SEBI)
 - **Largest Exchange:** Bombay Stock Exchange (BSE)



Tabular Summary:

Details	Information
Platform Name	CA GPT-Industry Forum
Launched By	Institute of Chartered Accountants of India (ICAI)
Focus	Access to annual reports of 5,000 listed companies (FY 2023-24)
Target Audience	Chartered Accountants, financial analysts, and auditors
Objective	Enhance ease of access to financial data for professional use



➤ **What is the key highlight of Prime Minister Shri Narendra Modi's inauguration of the ICA Global Cooperative Conference 2024?**

- A) Launch of a new agricultural scheme exclusively for women farmers
- B) Introduction of the world's largest cooperative grain storage scheme
- C) Launch of the UN International Year of Cooperatives 2025 and strengthening of cooperative ecosystems
- D) Expansion of rural banking exclusively through private financial institutions
- E) Implementation of a global cooperative export policy



Answer

C) Launch of the UN International Year of Cooperatives 2025 and strengthening of cooperative ecosystems



INTERNATIONAL AFFAIRS



Event and Location:

- **Event:** Inauguration of the ICA Global Cooperative Conference 2024 by Prime Minister Shri Narendra Modi.
- **Location:** Bharat Mandapam, New Delhi.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Primary Objective:**
 - Strengthen India's role in the global cooperative movement and highlight the potential of cooperatives in promoting sustainability, inclusivity, and economic empowerment.
 - Launch of UN International Year of Cooperatives 2025 with the theme, "Cooperatives Build a Better World."
- **Vision:**
 - Promote prosperity through cooperation ("Sahkar Se Samriddhi").
 - Leverage cooperatives for achieving UN Sustainable Development Goals (SDGs), such as poverty alleviation, gender equality, and sustainable growth.



Key Announcements and Highlights:

1. Cooperative Movement in India:

- Cooperatives in India cover 98% of rural areas and involve 30 crore people.
- India has 8 lakh cooperative societies and 2 lakh housing cooperative societies.
- Over ₹12 lakh crore is deposited in cooperative banks.
- The Government introduced reforms to enhance transparency, competitiveness, and trust in cooperative banking by aligning them with RBI regulations.



Key Announcements and Highlights:

2. Infrastructure Development:

- Expansion of multipurpose cooperative societies in 2 lakh villages.
- Implementation of the world's largest cooperative grain storage scheme for small farmers.
- Integration of cooperatives with digital platforms such as ONDC (Open Network for Digital Commerce) and GeM (Government e-Marketplace).



Key Announcements and Highlights:

3. Women in Cooperatives:

- Women constitute 60% of cooperative participation in India.
- Introduction of mandatory women directors in multi-state cooperative societies.
- Support to Self-Help Groups (SHGs) through ₹9 lakh crore in loans, empowering 10 crore women in villages.

4. Commemorative Postal Stamp:

- Launched to symbolize India's commitment to cooperatives.
- Design incorporates cooperative sectors like agriculture, dairy, fisheries, and technology.



Key Announcements and Highlights:

5. Global Initiatives:

- India envisions cooperatives as a tool for global cooperation, especially for countries in the Global South.
- Advocacy for Collaborative Financial Models to fund small and weak cooperatives internationally.
- Emphasis on making cooperatives climate-resilient and fostering startup ecosystems within the cooperative sector.



Static GK Information:

- **International Cooperative Alliance (ICA):**
 - **Founded:** 1895
 - **Headquarters:** Brussels, Belgium
 - **President:** Ariel Guarco
- **India:**
 - **Capital:** New Delhi
 - **Prime Minister:** Narendra Modi
- **Indian Farmers Fertiliser Cooperative Limited (IFFCO):**
 - **Founded:** 1967
 - **Headquarters:** New Delhi
 - **Managing Director:** Dr. U.S. Awasthi



INTERNATIONAL AFFAIRS



Tabular Summary:

Details	Information
Event	ICA Global Cooperative Conference 2024
Location	Bharat Mandapam, New Delhi
Global Initiative	Launch of UN International Year of Cooperatives 2025
Theme	"Cooperatives Build Prosperity for All"
Key Reforms in India	Expansion of cooperative societies, digitization, and financial inclusion
Focus Areas	Women's participation, climate resilience, collaborative financing, and digital transformation



➤ What is the primary goal of the 'Nayi Chetna – Pahal Badlaav Ki' campaign launched by Shri Shivraj Singh Chouhan?

- A) Promoting rural employment opportunities
- B) Raising awareness and action against gender-based violence
- C) Enhancing agricultural practices
- D) Empowering small-scale industries
- E) Launching health schemes for women

Answer

B) Raising awareness and action against gender-based violence



Event and Location:

- **Event:** Launch of the third edition of 'Nayi Chetna – Pahal Badlaav Ki'.
- **Location:** New Delhi.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective:**
 - Create awareness and inspire collective action against gender-based violence.
 - Provide support systems and empower institutions to respond effectively.
 - Advocate a whole-of-government and whole-of-society approach.
- **Slogan:** “Ek Saath, Ek Awaaz, Hinsa Ke Khilaaf.”
- **Duration:** The campaign runs until December 23, 2024.



Key Announcements and Highlights:

- 227 Gender Resource Centers inaugurated in 13 states to tackle gender issues.
- **Collaborative Effort:** A joint initiative involving 9 ministries, including Women and Child Development, Panchayati Raj, and Health.
- **Women's Empowerment Focus:**
 - Address social, political, and educational empowerment.
 - Review implementation strategies in urban and rural settings for greater impact.
- **Emphasis on Public Awareness:**
 - Highlight the need for stricter punishments for crimes like rape.
 - Use self-help groups (SHGs) as a grassroots force for women's empowerment.



Static GK Information:

- **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM):**
 - **Founded:** 2011
 - **Objective:** Alleviate poverty through SHG-based approaches.
 - **Ministry:** Ministry of Rural Development
- **India:**
 - **Capital:** New Delhi
 - **Prime Minister:** Narendra Modi



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Event	Launch of Nayi Chetna 3.0 – Pahal Badlaav Ki
Location	New Delhi
Date	November 25, 2024
Chief Guests	Shri Shivraj Singh Chouhan, Smt. Annpurna Devi, Shri Kamlesh Paswan, Dr. Chandra Sekhar Pemmasani
Significance	Campaign to combat gender-based violence through grassroots initiatives.
Duration	November 25 – December 23, 2024
Key Initiatives	Inauguration of 227 Gender Resource Centers in 13 states.
Key Departments	9 ministries collaborating in a “whole-of-government” approach.
Slogan	“Ek Saath, Ek Awaaz, Hinsa Ke Khilaaf.”



➤ **What is the primary objective of the TeacherApp launched by Shri Dharmendra Pradhan?**

- A) Promote rural education through offline teaching methods
- B) Empower teachers with future-ready skills for 21st century classrooms
- C) Provide financial aid to teachers in need
- D) Encourage students to pursue higher education abroad
- E) Focus on vocational training for students



Answer

B) Empower teachers with future-ready skills for 21st-century classrooms



Event and Location:

- **Event:** Launch of The TeacherApp by Shri Dharmendra Pradhan.
- **Location:** New Delhi.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective of The TeacherApp:**
 - Empower teachers with continuous capacity building.
 - Equip educators with future-ready skills aligned with the demands of 21st-century classrooms.
 - Support teachers' professional growth in alignment with NEP 2020.
- **Key Features:**
 - 260+ hours of curated content, including videos, podcasts, and webinars.
 - 900-hour Teaching Kits with tools like worksheets, lesson plans, and question banks.
 - Live expert sessions and community-building features to foster collaboration among teachers.



Key Announcements and Highlights:

- Developed by Bharti Airtel Foundation, ensuring nationwide accessibility via Web, iOS, and Android.
- Includes innovative digital resources designed with inputs from educators to address challenges.
- Partnerships across 12 states to enhance education systems.
- App aims to transform schools into safe and happy learning spaces.
- Additional resources for school leaders and administrators for better management.
- Shri Rakesh Bharti Mittal emphasized the app's role in fostering creativity, critical thinking, and innovation.



Static GK Information:

- **National Education Policy (NEP) 2020:**
 - **Launched:** 2020
 - **Aim:** Transform India's education system by 2040.
- **Bharti Airtel Foundation:**
 - **Headquarters:** New Delhi
 - **CEO:** Smt. Mamta Saikia
 - **Parent Organization:** Bharti Enterprises
- **India:**
 - **Capital:** New Delhi
 - **Prime Minister:** Narendra Modi



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
App Name	The TeacherApp
Launched By	Shri Dharmendra Pradhan
Date	November 25, 2024
Developed By	Bharti Airtel Foundation
Key Features	260+ hours of curated content, Teaching Kits, live expert sessions, community-building features
Aligned With	National Education Policy (NEP) 2020
Objective	Equip teachers with future-ready skills and elevate pedagogical practices
Access Platforms	Web, iOS, and Android
Partnerships	Across 12 states to transform education



- Which of the following recent Cabinet-approved projects aims to enhance infrastructure, energy capacity, and digital services in India?
- A) PAN 2.0 Project, Heo Hydro Electric Project, and Tato-I Hydro Electric Project
 - B) PAN 2.0 Project, Digital Literacy Initiative, and Jalgaon-Manmad Railway Line Project
 - C) Heo Hydro Electric Project, Tato-I Hydro Electric Project, and PM-KUSUM Scheme
 - D) Digital India Initiative, Jalgaon-Manmad Railway Line Project, and Aatmanirbhar Bharat Scheme
 - E) Khandwa Railway Project, Heo Hydro Electric Project, and Rural Electrification Scheme



Answer

A) PAN 2.0 Project, Heo Hydro Electric Project, and Tato-I Hydro Electric Project



Event and Location:

- **Event:** Cabinet approvals for three major projects.
- **Location:** India-wide implementations covering digital infrastructure, energy projects in Arunachal Pradesh, and multi-tracking railway projects across three states.
- **Date:** November 25, 2024.



Mandates and Objectives:

1. PAN 2.0 Project:

- **Objective:**
 - Transform taxpayer registration services using a technology-driven approach.
 - Enhance digital experience for taxpayers by consolidating PAN/TAN services.
- **Key Features:**
 - Improves ease of access, service delivery, and data consistency.
 - Eco-friendly and cost-optimized processes aligned with Digital India.
 - Establishes PAN as a Common Identifier for digital systems in government agencies.
- **Outlay:** Rs.1435 crore.



Mandates and Objectives:

2. Heo Hydro Electric Project (240 MW):

- **Objective:** Improve the power supply and balance the national grid in Arunachal Pradesh.
- **Key Features:**
 - Produces 1000 MU of energy.
 - Includes Rs.127.28 crore for infrastructure like roads and bridges and Rs.130.43 crore for equity support.
 - Benefits include 12% free power to the state and 1% for Local Area Development Fund (LADF).
- **Outlay:** Rs.1939 crore.
- **Completion Period:** 50 months.



Mandates and Objectives:

3. Tato-I Hydro Electric Project (186 MW):

- **Objective:** Strengthen power generation and socio-economic development in Arunachal Pradesh.
- **Key Features:**
 - Produces 802 MU of energy with Rs.15 crore dedicated to essential infrastructure (hospitals, schools, vocational institutes).
 - Offers similar benefits as Heo HEP, including employment during construction and operation phases.
- **Outlay:** Rs.1750 crore.
- **Completion Period:** 50 months.



Mandates and Objectives:

4. Multi-tracking Railway Projects:

- **Objective:** Enhance railway connectivity, improve logistics efficiency, and reduce CO2 emissions.
- **Key Projects:**
 - Jalgaon – Manmad 4th Line (160 km).
 - Bhusawal – Khandwa 3rd & 4th Line (131 km).
 - Prayagraj – Manikpur 3rd Line (84 km).
- **Key Benefits:**
 - Provides connectivity for 7 districts across Maharashtra, Madhya Pradesh, and Uttar Pradesh.
 - Serves approximately 1319 villages and 38 lakh people, including Aspirational Districts Khandwa and Chitrakoot.
 - Generates freight traffic of 51 MTPA and reduces CO2 emissions equivalent to planting 11 crore trees.
- **Outlay:** Rs.7927 crore.
- **Completion Period:** 4 years.



Static GK Information:

- **Income Tax Department (PAN 2.0):**
 - **Founded:** 1922
 - **Headquarters:** New Delhi
 - **Minister:** Nirmala Sitharaman
- **North Eastern Electric Power Corporation Ltd. (NEEPCO):**
 - **Founded:** 1976
 - **Headquarters:** Shillong, Meghalaya
- **Arunachal Pradesh:**
 - **Capital:** Itanagar
 - **Chief Minister:** Pema Khandu
 - **Governor:** Lt. Gen. Kaiwalya Trivikram Parnaik (Retd.)
- **Indian Railways:**
 - **Founded:** 16 April 1853
 - **Headquarters:** New Delhi
 - **Minister:** Ashwini Vaishnaw



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
PAN 2.0 Project	Technology-driven taxpayer registration services with Rs.1435 crore outlay
Heo Hydro Electric Project	240 MW capacity in Arunachal Pradesh with Rs.1939 crore investment and 50-month timeline
Tato-I Hydro Electric Project	186 MW capacity in Arunachal Pradesh with Rs.1750 crore investment and 50-month timeline
Railway Projects	Multi-tracking across 639 km with Rs.7927 crore investment in Maharashtra, Madhya Pradesh, and Uttar Pradesh
Key Benefits	Digital transformation, power supply improvement, and enhanced railway connectivity



➤ **What is the primary goal of the National Mission on Natural Farming (NMNF) launched by the Union Cabinet?**

- A) Promote chemical-intensive farming for higher yields
- B) Establish a new fertilizer distribution network
- C) Support natural farming practices for sustainability and climate resilience
- D) Focus on monoculture farming methods
- E) Expand genetically modified crop adoption



Answer

C) Support natural farming practices for sustainability and climate resilience



Event and Location:

- **Event:** Launch of the National Mission on Natural Farming (NMNF).
- **Location:** India-wide implementation under the Ministry of Agriculture & Farmers' Welfare.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective of NMNF:**
 - Promote natural farming (NF) as chemical-free and sustainable agriculture.
 - Reduce farmers' dependency on external inputs and rejuvenate soil health and biodiversity.
 - Provide safe, nutritious, and healthy food for farmers and consumers.



Mandates and Objectives:

- **Key Features:**
 - Implement NMNF in 15,000 clusters across Gram Panchayats, targeting 7.5 lakh hectares and 1 crore farmers.
 - Establish 10,000 Bio-input Resource Centres (BRCs) for ready-to-use NF inputs.
 - Develop 2,000 NF Model Demonstration Farms at Krishi Vigyan Kendras (KVKs) and Agricultural Universities.
 - Train 18.75 lakh farmers in NF practices like Jeevamrit and Beejamrit using livestock.
 - Deploy 30,000 Krishi Sakhis/CRPs for awareness and mobilisation.
 - Create a simple certification system and common branding for NF produce to enhance market access.



Key Announcements and Highlights:

- **Financial Outlay:**
 - **Total outlay:** Rs.2481 crore (Gol share: Rs.1584 crore; State share: Rs.897 crore) till 2025-26.
- **Implementation Framework:**
 - Convergence with existing schemes and organisations for resources, market linkages, and branding.
 - Real-time monitoring through geo-tagged and referenced online systems.
- **Educational Integration:**
 - Engage students through the RAWE Program and introduce NF courses at Undergraduate, Postgraduate, and Diploma levels.



Static GK Information:

- **Ministry of Agriculture & Farmers' Welfare:**
 - **Founded:** 1947
 - **Headquarters:** New Delhi
 - **Minister:** Narendra Singh Tomar
- **National Mission on Natural Farming (NMNF):**
 - **Outlay:** Rs.2481 crore (till 2025-26)
 - **Focus:** Chemical-free, sustainable farming practices
- **India:**
 - **Capital:** New Delhi
 - **Prime Minister:** Narendra Modi



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Mission Name	National Mission on Natural Farming (NMNF)
Launched By	Union Cabinet chaired by PM Shri Narendra Modi
Total Outlay	Rs.2481 crore (Gol share: Rs.1584 crore; State share: Rs.897 crore)
Implementation Areas	15,000 clusters in Gram Panchayats across India
Key Features	Natural farming practices, BRCs, Model Demonstration Farms, certification, and branding
Focus	Promote sustainable, chemical-free farming aligned with local agroecology
Target Reach	1 crore farmers and 7.5 lakh hectares



➤ **What is the primary objective of Atal Innovation Mission (AIM) 2.0, as approved by the Union Cabinet?**

- A) Focus on agricultural productivity enhancements
- B) Expand and strengthen India's innovation and entrepreneurship ecosystem
- C) Develop new educational policies for vernacular education
- D) Promote only IT-based startups across India
- E) Build traditional small-scale industries in rural areas



Answer

B) Expand and strengthen India's innovation and entrepreneurship ecosystem



Event and Location:

- **Event:** Approval of Atal Innovation Mission (AIM) 2.0 by the Union Cabinet.
- **Location:** India-wide implementation under NITI Aayog.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective of AIM 2.0:**
 - Expand, strengthen, and deepen India's vibrant innovation and entrepreneurship ecosystem.
 - Address gaps in the ecosystem through initiatives targeting inputs, throughput, and output.
 - Contribute to better jobs, innovative products, and high-impact services.
- **Budget:** Rs.2,750 crore allocated for implementation until March 31, 2028.



Key Features of AIM 2.0:

1. Building Inputs:

- **Language Inclusive Program of Innovation (LIPI):**
 - Ecosystem development in 22 scheduled languages.
 - Establishment of 30 Vernacular Innovation Centers.
- **Frontier Program:**
 - Focused on Jammu & Kashmir, Ladakh, North Eastern States, and Aspirational Districts.
 - Creation of 2500 new Atal Tinkering Labs (ATLs).



Key Features of AIM 2.0:

2. Improving Throughput:

- **Human Capital Development Program:**
 - Train 5500 professionals to manage innovation ecosystems.
- **Deeptech Reactor:**
 - Research sandbox for commercializing deep tech startups.
- **State Innovation Mission (SIM):**
 - Assist States/UTs in strengthening their regional ecosystems.
- **International Innovation Collaborations Program:**
 - Global outreach through events like the Annual Global Tinkering Olympiad.
 - Partnerships with nations and organizations like WIPO and Startup20 G20 Engagement Group.



Key Features of AIM 2.0:

3. Enhancing Output:

- **Industrial Accelerator Program:**
 - Establish 10 industry accelerators in critical sectors under PPP mode.
- **Atal Sectoral Innovation Launchpads (ASIL):**
 - iDEX-like platforms for startups to collaborate with central ministries.



Static GK Information:

- **Atal Innovation Mission (AIM):**
 - **Founded:** 2016
 - **Headquarters:** NITI Aayog, New Delhi
 - **Focus:** Innovation and Entrepreneurship Ecosystem
- **NITI Aayog:**
 - **Founded:** 1 January 2015
 - **Chairperson:** Prime Minister of India (Narendra Modi)
 - **CEO:** B.V.R. Subrahmanyam
- **India:**
 - **Capital:** New Delhi
 - **Prime Minister:** Narendra Modi



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Mission Name	Atal Innovation Mission (AIM) 2.0
Budget Allocation	Rs.2,750 crore
Key Programs	LIPI, Frontier Program, Deeptech Reactor, SIM, International Collaborations, Industry Accelerators
Implementation Period	Till March 31, 2028
Focus Areas	Vernacular innovation, state-specific ecosystems, global collaborations, startup scaling
Outcome Goals	Better jobs, innovative products, high-impact services



➤ **What is the primary goal of the One Nation One Subscription scheme approved by the Union Cabinet?**

- A) Reduce costs for international academic conferences
- B) Provide nationwide access to high-quality scholarly journals for researchers and students
- C) Establish new research laboratories in tier 2 and tier 3 cities
- D) Fund interdisciplinary research projects for private universities
- E) Develop new central universities focused on STEM fields



Answer

B) Provide nationwide access to high-quality scholarly journals for researchers and students



Event and Location:

- **Event:** Approval of One Nation One Subscription (ONOS) scheme by the Union Cabinet.
- **Location:** India-wide implementation coordinated by INFLIBNET, under the University Grants Commission (UGC).
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Objective of ONOS:**
 - Enable nationwide digital access to international scholarly research articles and journals for students, faculty, and researchers in government higher education and R&D institutions.
 - Foster a research and innovation culture in line with Viksitbharat@2047 and NEP 2020.
- **Budget:** Rs.6,000 crore for 3 calendar years (2025, 2026, 2027).



Key Features of the Scheme:

1. Access to Journals:

- Over 13,000 e-journals from 30 major international publishers will be available to 6,300+ government institutions.
- 1.8 crore students, faculty, and researchers will benefit, including those in tier 2 and tier 3 cities.

2. Centralized Coordination:

- Implemented through INFLIBNET, an autonomous inter-university center under the UGC.
- Access provided via a unified digital portal for ease of use.



Key Features of the Scheme:

3. Integration with Existing Initiatives:

- Supplements the Anusandhan National Research Foundation (ANRF), which promotes R&D across government universities and institutions.
- Supports the NEP 2020 emphasis on research for outstanding education and development.

4. Promoting Research Excellence:

- Encourages both core and interdisciplinary research across various disciplines.
- Enhances India's participation in the global research ecosystem by providing seamless access to scholarly knowledge.
- Usage and contributions by Indian authors will be periodically reviewed by the ANRF.



Key Features of the Scheme:

5. Awareness Campaigns:

- **Department of Higher Education (DHE)** and State Governments to organize campaigns to promote ONOS and train users on how to access its benefits.



Static GK Information:

- **University Grants Commission (UGC):**
 - **Founded:** 1956
 - **Headquarters:** New Delhi
 - **Chairman:** Prof. M. Jagadesh Kumar
- **Anusandhan National Research Foundation (ANRF):**
 - **Focus:** Promote R&D and innovation across India's education and research institutions.
- **India:**
 - **Capital:** New Delhi
 - **Prime Minister:** Narendra Modi



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
Scheme Name	One Nation One Subscription (ONOS)
Approved By	Union Cabinet chaired by PM Shri Narendra Modi
Budget	Rs.6,000 crore (2025–2027)
Implementing Agency	INFLIBNET (UGC Autonomous Body)
Institutions Covered	6,300+ government HEIs and R&D institutions
Target Audience	1.8 crore students, faculty, and researchers
Key Benefits	Access to 13,000+ e-journals from 30 publishers, fostering research excellence



➤ **What is the primary objective of the MoU signed between ICAI and CBSE?**

- A) Develop science-based courses for secondary school students
- B) Promote commerce-based skill courses for students nationwide
- C) Introduce vocational training programs in rural schools
- D) Provide scholarships for students pursuing higher education abroad
- E) Establish new CBSE schools focused on accountancy



Answer

B) Promote commerce-based skill courses for students nationwide



Event and Location:

- **Event:** Signing of an MoU between the Institute of Chartered Accountants of India (ICAI) and the Central Board of Secondary Education (CBSE).
- **Location:** India-wide implementation through CBSE-affiliated schools.
- **Date:** November 25, 2024.



Mandates and Objectives:

- **Primary Objective:**
 - Bridge the gap between academic learning and professional needs in commerce, ensuring students acquire relevant skills for careers in accountancy and finance.
- **Focus Areas:**
 - Development of specialized commerce-based skill courses.
 - Provision of expert guidance for course content creation.
 - Organization of awareness programs for educators and school management teams.



Key Announcements and Highlights:

- **The partnership aims to:**
 - Equip students with practical skills aligned with industry demands.
 - Enhance career readiness for students in commerce streams.
 - Promote educational excellence through expert-backed content and resources.
 - Increase awareness among school stakeholders regarding the importance of skill-based education.



Static GK Information:

- **Institute of Chartered Accountants of India (ICAI):**
 - **Founded:** 1 July 1949
 - **Headquarters:** New Delhi
 - **President:** Aniket Sunil Talati
- **Central Board of Secondary Education (CBSE):**
 - **Founded:** 1962
 - **Headquarters:** New Delhi
 - **Chairman:** Nidhi Chhibber
- **India:**
 - **Capital:** New Delhi
 - **Prime Minister:** Narendra Modi



NATIONAL AFFAIRS



Tabular Summary:

Details	Information
MoU Between	ICAI and CBSE
Date	November 25, 2024
Primary Focus	Promotion of commerce-based skill courses
Key Initiatives	Specialized courses, expert guidance, and awareness programs for educators
Objective	Bridge academic learning with professional needs for careers in accountancy and finance



QUICK RECALL



- **Paytm launched auto top-up for UPI LITE, enabling PIN-less payments under ₹500.**
- **Muthoot Microfin and SBI launched a co-lending initiative to provide ₹500 crore in affordable loans.**
- **RBI Deputy Governor raised concerns about fund diversion by some MSMEs.**
- **ICAI launched CA GPT-Industry Forum to provide financial reports of 5,000 listed companies.**
- **PM Modi inaugurated the ICA Global Cooperative Conference 2024 in New Delhi.**
- **Shri Shivraj Singh Chouhan launched Nayi Chetna 3.0 in New Delhi.**
- **Shri Dharmendra Pradhan launched The TeacherApp in New Delhi.**



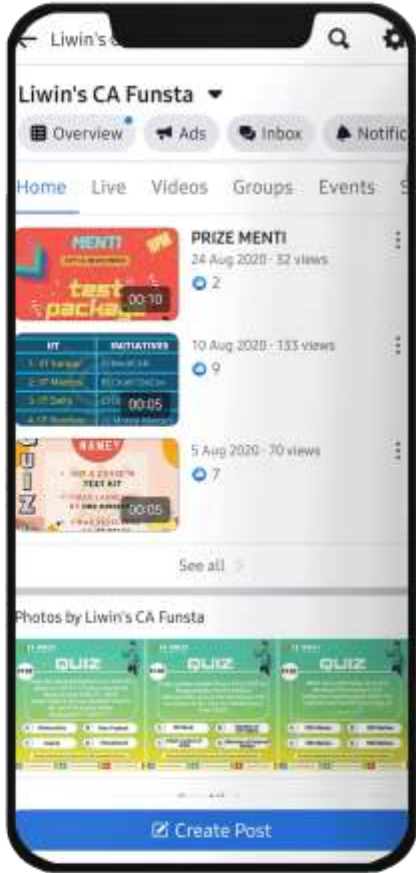
QUICK RECALL



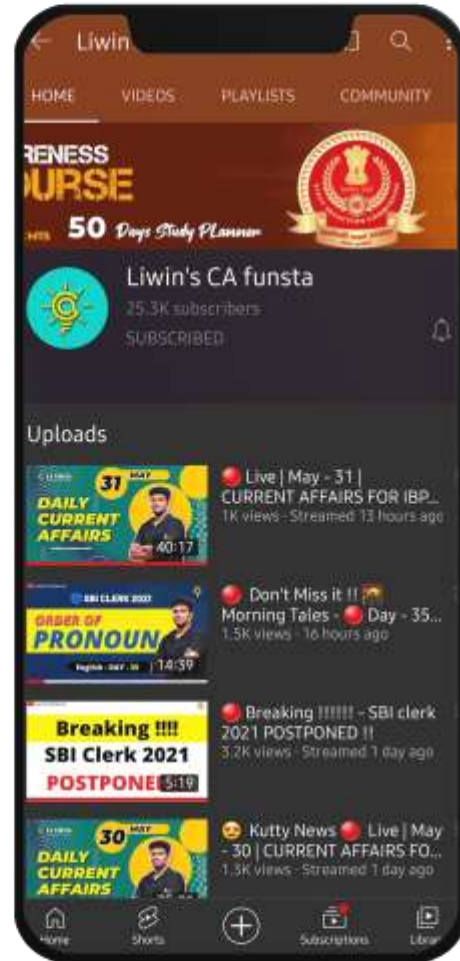
- Cabinet approved the PAN 2.0 Project (Rs.1435 crore), Heo Hydro Electric Project (240 MW, Rs.1939 crore), Tato-I Hydro Electric Project (186 MW, Rs.1750 crore), and three railway multi-tracking projects (Rs.7927 crore) to enhance digital services, power generation, and connectivity.
- Cabinet approved NMNF with Rs.2481 crore to promote sustainable, chemical-free farming.
- Cabinet approved AIM 2.0 under NITI Aayog with a budget of Rs.2,750 crore.
- Cabinet approved ONOS scheme with Rs.6,000 crore for 3 years to expand journal access.
- ICAI and CBSE signed an MoU to promote commerce-based skill courses nationwide.



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