

Daily



# Current Affairs

JANUARY 21

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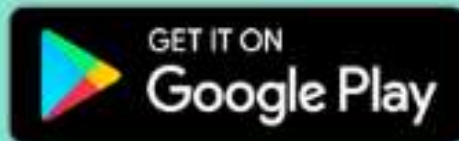
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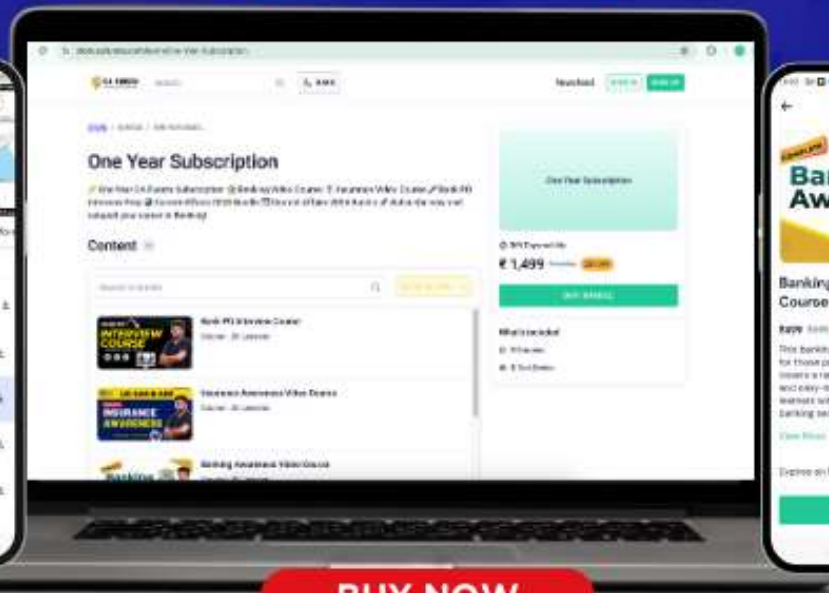
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# Important Days



➤ **When did Manipur, Meghalaya, and Tripura attain full statehood?**

- A) January 21, 1947
- B) November 15, 1949
- C) January 21, 1972
- D) April 2, 1970
- E) September 15, 1971

**Answer**  
**B) 15th**



# Important Days



## Event and Location:

- **Event:** Statehood Day Celebrations of Manipur, Meghalaya, and Tripura
- **Date:** January 21, 2025 (Celebrating statehood attained on January 21, 1972)
- **Location:** Northeastern India



# Important Days



## Mandates and Objectives:

- Commemorate the attainment of full statehood under **the North Eastern Region (Reorganization) Act of 1971**.
- Celebrate the cultural heritage, history, and contributions of these states to India's national identity.



# Important Days



## Formation of the States

### 1. Manipur:

- Known as **the "Jewel of India,"** it was an independent kingdom before merging with India in **1949**.
- Attained full statehood on **January 21, 1972**.

### 2. Meghalaya:

- Called the "Abode of Clouds," it was an autonomous state within Assam from **April 2, 1970**.
- Achieved full statehood on **January 21, 1972**, preserving its cultural and linguistic identity.



# Important Days



## Formation of the States

### 3. Tripura:

- A princely state merged with India on **November 15, 1949**.
- Became a full-fledged state on **January 21, 1972**.



# Important Days



## Cultural and Regional Significance

- **Northeastern Region:** Known as the "Seven Sisters," comprising Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, and Tripura.
- Rich in biodiversity, traditional arts, dance, literature, and diverse ethnic cultures.
- This day celebrates their integration into the Indian Union while honoring their distinct identities.



# Important Days



## Tabular Summary:

Category	Details
Event	Statehood Day of Manipur, Meghalaya, and Tripura
Date of Statehood	January 21, 1972
Significance	Commemoration of full statehood under the North Eastern Region (Reorganization) Act, 1971
Manipur Formation	Independent kingdom; merged with India in 1949; statehood in 1972
Meghalaya Formation	Autonomous state in 1970; full statehood in 1972
Tripura Formation	Princely state; merged with India in 1949; statehood in 1972
Cultural Contributions	Rich in traditional arts, literature, and biodiversity





# RANKING



➤ **Who topped the HSBC Hurun Global Indians List 2024?**

- A) Sundar Pichai
- B) Shantanu Narayen
- C) Satya Nadella
- D) Neal Mohan
- E) Leena Nair

**Answer**  
**C) Satya Nadella**



# RANKING



## Event and Location:

- **Event:** Satya Nadella Tops HSBC Hurun Global Indians List 2024
- **Published Date:** January 21, 2025
- **Significance:** Highlights the most influential leaders of Indian origin globally, with a combined company valuation of **\$10 trillion**.



## Key Highlights:

### 1. Top Leaders on the List:

- **Satya Nadella** (CEO, Microsoft) secured the top spot.
- **Sundar Pichai** (CEO, Alphabet) ranked second.
- **Neal Mohan** (CEO, YouTube) came in third.
- **Thomas Kurian** (CEO, Google Cloud) ranked fourth.
- **Shantanu Narayen** (Chairman and CEO, Adobe) ranked fifth.

### 2. Women Representation:

- Leena Nair (CEO, Chanel) was recognized as the most influential woman of Indian origin.
- 12 women leaders made it to the list.



## Key Highlights:

### 3. Youngest Leader:

- Tanay Tandon, 27, co-founder and CEO of Commure, is the youngest on the list.

### 4. Industry Representation:

- **Dominant industries:**
  - Software and Services: 87 leaders.
  - Financial Services: 24 leaders.
  - Healthcare: 21 leaders.



# RANKING



## Key Highlights:

### 5. Geographical Distribution:

- **United States:** 79% of the leaders.
- **United Kingdom:** 5%.
- **United Arab Emirates:** 4%.
- **San Francisco:** Home to 37 leaders, the highest representation.

### 6. Educational Insights:

- 62% completed undergraduate studies in India.
- 77% pursued postgraduate studies in the USA.
- **IIT Madras:** Leading undergraduate institution with 14 entrants.
- **Stanford University:** Top postgraduate institution with 20 leaders.



# RANKING



## Key Highlights:

### 7. Social Media Influence:

- **Sundar Pichai:** 5.4 million followers.
- **Satya Nadella:** 3.2 million followers.
- **Naval Ravikant:** 2.6 million followers.



# RANKING



## Tabular Summary:

Category	Details
Event	Satya Nadella tops HSBC Hurun Global Indians List 2024
Top 3 Leaders	Satya Nadella, Sundar Pichai, Neal Mohan
Combined Valuation	Companies led by listed individuals valued at \$10 trillion
Youngest Entrant	Tanay Tandon, 27, co-founder and CEO of Commure
Leading Industries	Software and Services, Financial Services, Healthcare
Education	IIT Madras leads undergrad; Stanford tops postgraduate preferences
Social Media Leader	Sundar Pichai (5.4 million followers)



➤ **What was the record loan disbursal amount under the Pradhan Mantri Mudra Yojana (PMMY) in Q3 FY25?**

- A) ₹2.50 lakh crore
- B) ₹3.10 lakh crore
- C) ₹3.39 lakh crore
- D) ₹5.20 lakh crore
- E) ₹4.40 lakh crore

**Answer**

**C) ₹3.39 lakh crore**





## Event and Location:

- **Event:** Record Loan Disbursal Under PMMY in Q3 FY25
- **Date:** Third Quarter (Q3) of FY25
- **Location:** India



## Mandates and Objectives:

- Provide **collateral-free loans** to micro and small enterprises.
- Promote financial inclusion, entrepreneurship, and self-employment.



## Key Features of PMMY:

- **New Loan Limit:** Revised from ₹10 lakh to ₹20 lakh, effective October 24, 2024.
- **Tarun Plus Category:** Introduced for successful borrowers to access higher credit limits.
- **Credit Guarantee Scheme:** Launched in July 2024, enabling manufacturing SMEs to procure machinery and equipment without collateral.



## Comparative Analysis:

- **Q3 FY25 Disbursal:** ₹3.39 lakh crore, the highest quarterly figure since the scheme's inception.
- **First Half of FY25:** ₹1.86 lakh crore, slightly lower than ₹1.91 lakh crore during the same period in FY24.
- **FY24 Total Disbursal:** ₹5.20 lakh crore, surpassing ₹4.40 lakh crore disbursed in FY23.



## Impact and Outlook:

- The increased loan limits and policy enhancements are expected to sustain the growth trajectory.
- These developments contribute to economic activity at the grassroots level, benefiting marginalized entrepreneurs and small businesses.



## Tabular Summary:

Category	Details
Event	Record loan disbursal under PMMY in Q3 FY25
Disbursal Amount	₹3.39 lakh crore
Loan Limit Increase	Revised to ₹20 lakh under the 'Tarun Plus' category, effective October 24, 2024
Credit Guarantee Scheme	Launched in July 2024 for manufacturing SMEs
Year of Inception	2015
FY24 Total Disbursal	₹5.20 lakh crore
Purpose	Collateral-free loans to micro and small enterprises



➤ **What number series has the RBI mandated banks to use for transactional calls?**

- A) 1200xx
- B) 140xx
- C) 1600xx
- D) 1500xx
- E) 1700xx

**Answer**  
**C) 1600xx**



## Event and Location:

- **Event:** RBI Directs Banks to Use '1600xx' Number Series for Transactional Calls
- **Date:** Announcement made on January 21, 2025
- **Location:** India





## Mandates and Objectives:

- **Transactional Calls:** Banks must use the '1600xx' number series exclusively for transactional communications.
- **Promotional Calls:** The '140xx' series is designated for promotional calls.
- **Objective:** To combat financial fraud by distinguishing between transactional and promotional communications.



## Key Directives by RBI:

- **Monitoring and Updates:**
  - Banks must regularly update customer databases and ensure registered numbers are valid.
  - Utilize **the Mobile Number Revocation List (MNRL)** via **the Digital Intelligence Platform (DIP)** developed by the Department of Telecommunications (DoT) to identify and remove invalid or revoked numbers.
- **Standard Operating Procedures (SOPs):**
  - Develop SOPs for verifying and updating registered mobile numbers.
  - Monitor accounts linked to revoked numbers to prevent misuse.



## Compliance Deadline:

- Banks and other regulated entities must adhere to these instructions by **March 31, 2025**.

## Context:

- The directive comes in response to the increasing risk of financial fraud due to the growing volume of digital transactions. Scammers often misuse mobile numbers for unauthorized activities.
- RBI aims to safeguard consumers by strengthening the security framework of digital financial services.



## Tabular Summary:

Category	Details
Event	RBI mandates use of '1600xx' number series for transactional calls
Promotional Calls	To use the '140xx' series
Compliance Deadline	March 31, 2025
Fraud Prevention	Enhances security of digital transactions
Customer Verification	Banks to use MNRL via DIP for monitoring and updating mobile numbers
Regulated Entities	Banks and other RBI-regulated entities



➤ **What was UCO Bank's net profit for Q3FY25?**

- A) ₹503 crore
- B) ₹590 crore
- C) ₹639 crore
- D) ₹1,586 crore
- E) ₹2,378 crore



**Answer**  
**C) ₹639 crore**



## Event and Location:

- **Event:** UCO Bank Q3FY25 Financial Results
- **Date Announced:** January 21, 2025
- **Key Performance Indicator:** 27% YoY increase in net profit



## Financial Highlights:

### 1. Net Profit:

- Rose by **27% YoY** to **₹639 crore**, compared to ₹503 crore in Q3FY24.

### 2. Net Interest Income (NII):

- Increased by **19.62% YoY** to **₹2,378 crore**, up from **₹1,988 crore** in Q3FY24.
- **Net Interest Margin (NIM):** Improved to **3.17%** from **2.84%** in **Q3FY24**.

### 3. Operating Profit:

- Increased by **42% YoY** to **₹1,586 crore**.

### 4. Non-Interest Income:

- Rose to **₹1,185.9 crore**, a significant jump from **₹860.8 crore** in **Q3FY24**.



## Financial Highlights:

### 5. Advances and Deposits Growth:

- Advances grew by **16.44% YoY** to **₹2.09 lakh crore**.
- **Deposits** increased by **9.36% YoY** to **₹2.80 lakh crore**.
- **CASA ratio** rose to **37.9%** from **37.6%** a year earlier.

### 6. Asset Quality:

- **Gross NPAs:** Declined to 2.91% (from 3.85% in December 2023).
- **Net NPAs:** Declined to 0.63% (from 0.98%).
- **Provision Coverage Ratio (PCR):** Improved to 96.16%.





## Financial Highlights:

### 7. Capital Adequacy:

- **Total Capital Adequacy Ratio: 16.25%.**
- **CET-1 Ratio: 13.81%.**



## Strategic Developments:

### 1. Qualified Institutional Placement (QIP):

- Plans to raise **₹2,000 crore** in Q4FY25 through QIP.
- Government of India's stake to reduce by 3% from the current **95.39%**.

### 2. Growth Outlook:

- Advances expected to grow by **12-14% YoY** and deposits by **8-10% YoY** by March 2025.



## Tabular Summary:

Category	Details
Event	UCO Bank Q3FY25 Financial Results Announcement
Net Profit	₹639 crore (27% YoY increase)
Net Interest Income	₹2,378 crore (19.62% YoY increase)
Gross NPAs	2.91% (declined from 3.85% in Dec 2023)
Advances Growth	16.44% YoY to ₹2.09 lakh crore
Deposits Growth	9.36% YoY to ₹2.80 lakh crore
Capital Adequacy Ratio	16.25%; CET-1 Ratio at 13.81%
Strategic Plan	₹2,000 crore QIP planned in Q4FY25, reducing Govt stake to 92.39%



➤ **What is the primary objective of the newly launched Priority Sector Lenders Association of India (PSLAI)?**

- A) To promote digital payments in rural India
- B) To double credit disbursements to MSMEs and SMEs
- C) To replace RBI's Priority Sector Lending norms
- D) To increase agricultural exports by 50%
- E) To create new policies for housing loans



**Priority Sector Lending (PSL)**

**Answer**

**B) To double credit disbursements to MSMEs and SMEs**



## Event and Location:

- **Event:** Launch of the Priority Sector Lenders Association of India (PSLAI)
- **Date:** January 20, 2025
- **Launched by:** iSPIRT in collaboration with UGRO Capital



## Objectives of PSLAI:

### 1. Address Credit Challenges:

- Focus on MSMEs, agriculture, and affordable housing under the Reserve Bank of India's (RBI) Priority Sector Lending (PSL) norms.

### 2. Expand Credit Disbursement:

- Aim to double credit disbursement to MSMEs and SMEs, leveraging digital public infrastructure.



## Objectives of PSLAI:

### 3. Promote Policy Reforms:

- Advocate for liberalized risk weightage for PSL portfolios.
- Encourage fair practices and improved borrower ecosystems, especially for MSMEs.

### 4. Enable Digital Financing:

- Promote platforms like OCEN (Open Credit Enablement Network) for cash flow-based lending.



## Key Participants:

- **Founding Members:**
  - UGRO Capital
  - IIFL
  - Fintechs like GetVantage and GetGrowth Capital





## Strategic Insights:

### 1. PSL Mandate:

- As per RBI norms, banks must allocate 40% of Adjusted Net Bank Credit (ANBC) to PSL, translating to ₹64 trillion annually.

### 2. MSME Sector Impact:

- MSMEs contribute 29% to India's GDP and 46% of exports but face a credit gap of ₹103 trillion.

### 3. Future Projections:

- Credit in priority sectors could grow to ₹130 trillion in the next 3–5 years through suitable policies and products.



## Challenges Addressed by PSLAI:

- **Risk in Smaller Loans:** PSL loans are often perceived as riskier due to smaller ticket sizes and higher defaults.
- **Informal Credit Dependence:** MSMEs rely heavily on informal sources, with only **25% of financing met through formal channels.**



## Tabular Summary:

Category	Details
Event	Launch of Priority Sector Lenders Association of India (PSLAI)
Date of Launch	January 20, 2025
Objective	Double credit disbursement to MSMEs and SMEs
Founding Members	UGRO Capital, IIFL, GetVantage, GetGrowth Capital
Key Focus Areas	MSME financing, agriculture, affordable housing, digital infrastructure
Future Credit Potential	₹130 trillion in 3–5 years



➤ How many all-women branches did Bank of Baroda recently open in Odisha and Jharkhand?

- A) 3
- B) 4
- C) 5
- D) 6
- E) 7



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

**Answer**  
**C) 5**



## Event and Location:

- **Event:** Bank of Baroda Opens All-Women Branches in Odisha and Jharkhand
- **Date Announced:** January 20, 2025
- **Locations:**
  - **Odisha:** Bhubaneswar (Niladri Vihar), Cuttack (Khunta), Sambalpur (Dhanupali)
  - **Jharkhand:** Ranchi (Irba), Jamshedpur (Jamshedpur Women's College)



## Purpose and Objectives of the Initiative:

### 1. Empower Women:

- Promote gender parity by enabling women employees to manage branch operations.
- Offer leadership opportunities to women employees.

### 2. Customer Focus:

- Cater to women customers with tailored savings and loan schemes.
- Provide a supportive and empowering environment for all customers.

### 3. Financial Inclusion:

- Expand access to financial services for women.
- Promote financial literacy through regular events and outreach programs.



## Banking Products and Schemes Offered:

- 1. BoB Mahila Shakti Savings Account:** Specially designed for women customers with added benefits.
- 2. Women Power Current Account:** Offers tailored features to meet business needs.
- 3. Mahila Swavalamban Loan:** Focuses on women entrepreneurs, supporting small businesses and startups.
- 4. Government Schemes:** Promotes various entrepreneurship and social security schemes.



## Tabular Summary:

Category	Details
Event	Launch of 5 all-women branches by Bank of Baroda
Location	Odisha (3 branches: Bhubaneswar, Cuttack, Sambalpur); Jharkhand (2 branches: Ranchi, Jamshedpur)
Objective	Empower women employees and expand financial services for women customers
Focus Products	BoB Mahila Shakti Savings Account, Women Power Current Account, Mahila Swavalamban Loan
Purpose	Promote gender parity, financial inclusion, and entrepreneurship for women
Special Initiatives	Regular events for financial literacy and promotion of government schemes for women entrepreneurs





- Which company received RBI's in-principle approval to operate as a Payment Aggregator-Cross Border (PA-CB) entity?



- A) Razorpay
- B) Instamojo
- C) Skydo
- D) PayU
- E) Pine Labs

**Answer**  
**C) Skydo**



## Event and Location:

- **Event:** Skydo Receives RBI's Authorization for PA-CB Operations
- **Date Announced:** January 21, 2025
- **Company:** Skydo Technologies Private Limited
- **Approval Type:** Payment Aggregator-Cross Border (PA-CB)



## About Skydo Technologies:

### 1. Business Overview:

- **Founded:** 2022
- **Focus Area:** Cross-border payments, primarily serving MSME exporters.
- **Current Customer Base:** Over 12,000 exporters in India.
- **Annual Payment Volume:** USD 250 million in export payments.

### 2. Leadership:

- **Co-Founders:**
  - Srivatsan Sridhar (CEO)
  - Movin Jain



## About Skydo Technologies:

### 3. Key Services and Features:

- Transparent pricing with no markup on live mid-market forex rates.
- Digital onboarding with instant KYC.
- Fast settlements and issuance of Foreign Inward Remittance Advice (FIRA).
- Comprehensive invoicing, payment, and reconciliation solutions.



## About Skydo Technologies:

### 4. Future Plans:

- Scale payment volumes 10x in 18–24 months.
- Expand services to include import payments and new trade corridors.
- Introduce offerings like credit, tax compliance, treasury services, and EDPMS reconciliation to build a cross-border financial operating system for exporters.



## Significance of RBI Approval:

### 1. Regulatory Framework:

- RBI's Payment Aggregator framework now includes cross-border payments, enabling companies like Skydo to develop advanced financial solutions.

### 2. Support for MSMEs:

- Provides Indian MSMEs with seamless access to global markets, supporting invoicing, compliance, and settlement processes.

### 3. Global Reach:

- Strengthens India's presence in cross-border financial transactions, empowering businesses with cutting-edge tools to scale globally.



## Tabular Summary:

Category	Details
Event	Skydo receives RBI approval to operate as Payment Aggregator-Cross Border (PA-CB)
Founded	2022
Customer Base	12,000+ MSME exporters
Annual Volume	USD 250 million
Co-Founders	Srivatsan Sridhar (CEO), Movin Jain
Future Plans	Expand to import payments, offer credit, tax compliance, and treasury services
Key Features	Transparent forex rates, instant KYC, fast settlements, regulatory compliance



➤ **What is Moody's revised economic growth forecast for India in FY25?**

- A) 6.4%
- B) 6.5%
- C) 6.6%
- D) 7%
- E) 8.2%

**Answer**  
**D) 7%**





## Event and Location:

- **Event:** Moody's Revises India's Economic Growth Forecast for FY25
- **Date:** Announcement made in January 2025
- **Location:** India



## Mandates and Objectives:

- Moody's revised India's GDP growth for FY25 to 7%, down from the **8.2% growth** recorded in FY24.
- The revision reflects the impact of global and domestic economic slowdowns, weaker performance in key sectors, and inflationary pressures.



## Key Observations:

- **India's GDP Per Capita (PPP):** Increased by 11% year-on-year, reaching \$10,233 in FY23, reflecting a higher standard of living.
- **Sectoral Growth in Q2 FY25:**
  - **Agriculture:** 3.5% growth
  - **Services:** 7.1% growth
  - **Industrial Output:** 3.6% growth, slower than expected.



## Factors Influencing the Forecast

### 1. Domestic and Global Slowdowns:

- Weaker industrial growth and government spending.
- Slower global demand and geopolitical tensions impacting exports.

### 2. Tight Monetary Policies:

- Inflation control measures like interest rate hikes reduced private investment and housing demand.

### 3. Geopolitical Uncertainties:

- Global trade disruptions affecting supply chains and export-driven industries.

### 4. Weather Challenges:

- Unseasonal rains and droughts hampered agricultural productivity.



## Comparison with Other Economic Organizations

- **FICCI:** Revised GDP growth forecast for FY25 to 6.4%, citing deceleration in growth.
- **Asian Development Bank (ADB):** Lowered FY24 projection to 6.5% and FY25 projection to 7%, reflecting subdued private investments.
- **RBI:** Revised India's GDP growth forecast for FY25 to 6.6%, down from an earlier estimate of 7.2%.



## Tabular Summary:

Category	Details
Event	Moody's revises India's FY25 economic growth forecast to 7%
Previous Growth Rate	8.2% in FY24
Key Factors	Global slowdown, inflationary pressures, geopolitical tensions
Q2 FY25 Growth	5.4% GDP growth; Agriculture: 3.5%, Services: 7.1%, Industry: 3.6%
Other Estimates	FICCI: 6.4%; ADB: 6.5% (FY24), 7% (FY25); RBI: 6.6% (FY25)
Monetary Policy Impact	Tight monetary policies reduced private investments and housing demand



➤ **What is the primary goal of the partnership between Bharti Airtel and Bajaj Finance?**

- A) To expand Airtel's telecom network
- B) To create a digital financial services platform
- C) To launch an exclusive telecom financing scheme
- D) To provide only business loans to SMEs
- E) To establish a mutual fund distribution system



**Answer**

**B) To create a digital financial services platform**



## Event and Location:

- **Event:** Bharti Airtel and Bajaj Finance Partner for a Digital Financial Services Platform
- **Date Announced:** January 20, 2025
- **Objective:** To enhance access to financial services for millions of customers by combining Airtel's digital reach and Bajaj Finance's financial product expertise.





## Key Features of the Partnership:

### 1. Platform Integration:

- Bajaj Finance's financial products will be made available through Airtel's Thanks App and its nationwide network of stores.

### 2. Product Offering:

- Initial rollout includes Gold Loan, Business Loan, Personal Loan, and a co-branded Insta EMI Card.
- By March 2025, four financial products will be available, with the aim to offer up to 10 products by the end of the year.



## Key Features of the Partnership:

### 3. Reach and Scale:

- **Airtel:**
  - 375 million customer base.
  - 12 lakh+ distribution network.
- **Bajaj Finance:**
  - 27 product lines.
  - Over 5,000 branches and 70,000 field agents.



## Key Features of the Partnership:

### 4. Customer Benefits:

- **Airtel-Bajaj Finserv Insta EMI Card:**
  - Flexible EMI options for goods like electronics, furniture, and groceries.
  - Applicable across 1.5 lakh+ partner stores in 4,000+ cities.
  - Usable for e-commerce transactions.
- **Gold Loan Offering:**
  - Empowers new-to-credit customers by integrating them into the formal financial system.



## Strategic Vision:

- **Airtel Finance:**
  - Aims to become a **one-stop financial services platform**, trusted by **over 1 million customers** already.
- **Bajaj Finance:**
  - Seeks to leverage India's digital infrastructure to ensure **inclusive growth** and enable millions, including those in remote areas, to access formal credit.



## Tabular Summary:

Category	Details
Event	Bharti Airtel and Bajaj Finance partner for digital financial services platform
Goal	Enhance access to financial products for millions of customers
Product Offering	Gold Loans, Business Loans, Personal Loans, Insta EMI Card
Platform	Airtel Thanks App and Airtel's nationwide store network
Reach	Airtel (375M customers, 12L+ distribution points), Bajaj Finance (5,000 branches, 70,000 agents)
Customer Benefits	Flexible EMIs, integration into formal credit system, access to multiple product categories



# APPOINTMENTS



➤ **Who was sworn in as the 47<sup>th</sup> President of the United States on January 20, 2025?**

- A) Joe Biden
- B) Kamala Harris
- C) Donald Trump
- D) Grover Cleveland
- E) Ron DeSantis

**Answer**  
**C) Donald Trump**



# APPOINTMENTS



## Event and Location:

- **Event:** Swearing-in of Donald Trump as the 47th President of the United States
- **Date:** January 20, 2025
- **Location:** Capitol Rotunda, Washington, D.C., moved indoors due to extreme cold weather



# APPOINTMENTS



## Mandates and Objectives:

- Reversing policies implemented by Joe Biden
- Enforcing immigration reforms and mass deportations
- Declaring a national emergency at the southern border
- Expanding fossil fuel initiatives to reshape the energy market





# APPOINTMENTS



## Important Terms Explained:

- **Golden Age of America:** Trump's vision for economic growth, deregulation, and nationalism during his second term.
- **Birthright Citizenship:** Legal right to citizenship for children born in the U.S., which Trump aims to eliminate.
- **Strategic Autonomy:** Emphasized by European leaders to reduce dependency on the U.S. for defense and policy.



# APPOINTMENTS



## Tabular Summary:

Category	Details
Event	Swearing-in of Donald Trump as the 47th President of the United States
Date	January 20, 2025
Location	Capitol Rotunda, Washington, D.C., moved indoors due to extreme cold
Significance	Trump's historic return to office, becoming the oldest U.S. president at 78
Global Implications	Concerns raised about isolationist policies and impacts on global geopolitics
Economic Impact	Markets optimistic about deregulation; Bitcoin hits record highs; dollar strengthens
Energy Policies	Expansion of fossil fuel projects with significant global impact on energy markets



# APPOINTMENTS



➤ **Who has been appointed as the chairperson of the newly constituted RBI Standing External Advisory Committee (SEAC) for bank licensing?**

- A) Shyamala Gopinath
- B) Hemant G. Contractor
- C) M. K. Jain
- D) Revathy Iyer
- E) N. S. Kannan

**Answer**  
**C) M. K. Jain**



# APPOINTMENTS



## Event and Location:

- **Event:** Constitution of the RBI Standing External Advisory Committee (SEAC)
- **Date:** January 20, 2025
- **Location:** India



# APPOINTMENTS



## Mandates and Objectives:

- Evaluate applications for Universal Banks and Small Finance Banks (SFBs).
- Ensure applicants meet regulatory criteria for stability and integrity in banking operations.



# APPOINTMENTS



## Committee Composition and Tenure:

- **Chairperson:** M. K. Jain, former Deputy Governor, RBI.
- **Members:**
  - **Revathy Iyer:** Director, Central Board, RBI.
  - **Parvathy V. Sundaram:** Former Executive Director, RBI.
  - **Hemant G. Contractor:** Former MD, SBI, and former Chairman, PFRDA.
  - **N. S. Kannan:** Former MD & CEO, ICICI Prudential Life Insurance.
- **Tenure:** Three years, with secretarial support from RBI's Department of Regulation.



# APPOINTMENTS



## Current Applications Under Review:

- **Universal Bank licenses:**
  - Annapurna Finance
  - AU Small Finance Bank (AU SFB)
- **SFB licenses:**
  - Fino Payments Bank
  - VFS Capital



# APPOINTMENTS



## Background and Precedent:

- Builds upon a similar initiative from March 2021, chaired by Shyamala Gopinath, which also evaluated banking licenses.
- Applications from existing SFBs seeking Universal Bank licenses may skip the evaluation process.





# APPOINTMENTS



## Implications for the Banking Sector:

- Reinforces transparency in bank licensing procedures.
- Ensures new entrants meet rigorous standards, maintaining stability and integrity in the financial system.
- Supports financial inclusion and enhances banking services.



# APPOINTMENTS



## Tabular Summary:

Category	Details
Event	Constitution of the Standing External Advisory Committee (SEAC) for bank licensing
Date	January 20, 2025
Location	India
Chairperson	M. K. Jain (Former Deputy Governor, RBI)
Purpose	Evaluate applications for Universal and Small Finance Banks
Committee Members	Revathy Iyer, Parvathy V. Sundaram, Hemant G. Contractor, N. S. Kannan
Tenure	Three years
Applications Under Review	Annapurna Finance, AU Small Finance Bank, Fino Payments Bank, VFS Capital



# APPOINTMENTS



➤ **Who has been appointed as the Group CEO of Angel One, effective March 2025?**

- A) Sundar Pichai
- B) Shaktikanta Das
- C) Ambarish Kenghe
- D) Arundhati Bhattacharya
- E) N. S. Kannan

**Answer**

**C) Ambarish Kenghe**



# APPOINTMENTS



## Event and Location:

- **Event:** Appointment of Ambarish Kenghe as Group CEO of Angel One
- **Date:** Effective March 2025
- **Location:** Angel One, India



# APPOINTMENTS



## Mandates and Objectives:

- Lead Angel One through digital transformation and innovation.
- Enhance technological infrastructure for seamless and efficient financial services.
- Scale operations to strengthen Angel One's position in the fintech ecosystem.



# APPOINTMENTS



## Ambarish Kenghe's Expertise:

- **Google Pay APAC:** Played a key role in UPI growth in India as Vice President & GM.
- **Myntra:** Integrated AI/ML for personalized retail operations as Chief Product Officer.
- **Bain & Company:** Strategy consulting expertise.
- **Cisco:** Engineering experience contributing to technology-driven problem-solving.



# APPOINTMENTS



## Focus Areas in New Role:

- Driving innovation and introducing cutting-edge fintech solutions.
- Expanding operations to capture a larger market share in India's fintech sector.
- Bridging business strategies with advanced technologies for sustained growth.



# APPOINTMENTS



## Industry Context:

- Aligns with trends of appointing leaders with strong fintech and technology backgrounds.
- Focus on responding to the evolving needs of digital transformation in financial services.





# APPOINTMENTS



## Tabular Summary:

Category	Details
Event	Appointment of Ambarish Kenghe as Group CEO of Angel One
Effective Date	March 2025
New Role	Group Chief Executive Officer (CEO)
Experience	Over 20 years in fintech, technology, e-commerce, and consulting
Key Contributions	Growth of UPI at Google Pay APAC, AI/ML integration at Myntra, consulting expertise at Bain & Company
Focus Areas	Innovation, technological enhancement, operational scaling, customer satisfaction
Industry Context	Appointment aligns with trends of leadership focusing on fintech and digital transformation



# APPOINTMENTS



➤ **Who has been appointed as the Secretary General of the Indian Ocean Rim Association (IORA)?**

- A) Shaktikanta Das
- B) Masatsugu Asakawa
- C) Sanjiv Ranjan
- D) Harsh Vardhan Shringla
- E) S. Jaishankar

**Answer**  
**C) Sanjiv Ranjan**



# APPOINTMENTS



## Event and Location:

- **Event:** Appointment of Shri Sanjiv Ranjan as Secretary General of IORA
- **Date:** Announced on December 30, 2024
- **Role:** Secretary General of the Indian Ocean Rim Association (IORA)



# APPOINTMENTS



## About IORA:

- **Founded:** 1997
- **Members:** 23 countries, including India, Australia, Indonesia, and South Africa.
- **Dialogue Partners:** 12, including China, the European Union, and the United States.
- **Focus Areas:**
  - Economic cooperation
  - Sustainable development
  - Maritime security
  - Fisheries and tourism
- **Observer Status:** United Nations General Assembly and African Union since 2015.



# APPOINTMENTS



## Shri Sanjiv Ranjan's Diplomatic Career:

- **Experience:** Over 30 years in international relations and cooperation.
- **Education:**
  - B.A. (Hons): Economics, Delhi University.
  - M.A.: International Relations, Jawaharlal Nehru University, New Delhi.



# APPOINTMENTS



## Shri Sanjiv Ranjan's Diplomatic Career:

- **Key Roles Held:**
  - **Embassies:** Madrid, Lima, and Permanent Mission of India in New York.
  - **Mauritius:** Deputy High Commissioner (2006-2009).
  - **MEA Director (North):** Oversaw projects in India's neighborhood (2009).
  - **Joint Secretary:** Coordinated India-Africa Forum Summit (2015).
  - **Ambassador:**
    - Argentina: 2016-2019 (also accredited to Uruguay and Paraguay).
    - Colombia: 2019-2022 (also accredited to Ecuador).



# APPOINTMENTS



## Shri Sanjiv Ranjan's Diplomatic Career:

- **MEA OSD:** Oversaw personnel, establishment, and e-governance.



# APPOINTMENTS



## Significance of the Appointment:

- **IORA's Goals:** Strengthen regional cooperation in trade, security, and sustainable development among Indian Ocean Rim countries.
- **Diplomatic Leadership:** Shri Ranjan's extensive experience and multilingual skills (English, Hindi, Spanish) enhance IORA's capacity to address regional challenges effectively.





# APPOINTMENTS



## Tabular Summary:

Category	Details
Event	Appointment of Shri Sanjiv Ranjan as Secretary General of IORA
Date Announced	December 30, 2024
IORA Members	23 member states, including India, Australia, South Africa
Focus Areas of IORA	Economic cooperation, maritime security, sustainable development, fisheries, and tourism
Diplomatic Experience	Over 30 years; served in Spain, Peru, Mauritius, Argentina, Colombia, and United Nations missions
Languages Known	English, Hindi, Spanish
Educational Background	B.A. Economics (Delhi University); M.A. International Relations (JNU)



# APPOINTMENTS



➤ Who has been appointed as the CEO and MD of Zurich Kotak General Insurance, effective January 1, 2025?



- A) Suresh Agarwal
- B) Alok Kumar Agarwal
- C) Shaktikanta Das
- D) Masatsugu Asakawa
- E) Harsh Vardhan Shringla

**Answer**

**B) Alok Kumar Agarwal**



# APPOINTMENTS



## Event and Location:

- **Event:** Appointment of Alok Kumar Agarwal as CEO and MD of Zurich Kotak General Insurance
- **Date of Appointment:** January 1, 2025
- **Predecessor:** Suresh Agarwal



## Professional Background of Alok Kumar Agarwal:

- **Experience:**
  - 22 years at ICICI Lombard General Insurance in key leadership roles.
  - Expertise in corporate, SME, government, rural, crop, and retail insurance sectors.
  - Most recently served as Executive Director, heading the retail business in the Emerging Markets Group.
- **Achievements:**
  - Spearheaded growth in the Corporate Solutions Group.
  - Built strong corporate and reinsurance partnerships.



# APPOINTMENTS



## Educational Qualifications:

- **Bachelor of Engineering:** Jadavpur University.
- **Postgraduate Degree in Management (MBA):** Indian Institute of Management Kolkata.



# APPOINTMENTS



## Strategic Developments at Zurich Kotak General Insurance:

- **June 2024:** Zurich Insurance Group acquired a **70% stake in Kotak Mahindra General Insurance** for **₹5,560 crore** (approximately \$670 million).
- This investment marked the **largest foreign investment** in India's general insurance sector since the FDI cap was raised to **74% in 2021**.



# APPOINTMENTS



## Alok Kumar Agarwal's Vision:

- Focus on **innovation**, **customer satisfaction**, and **sustainable business practices**.
- Enhance market presence through technology and collaboration.
- Foster a culture of **integrity** and **stakeholder value creation**.



# APPOINTMENTS



## Tabular Summary:

Category	Details
Event	Appointment of Alok Kumar Agarwal as CEO and MD of Zurich Kotak General Insurance
Date of Appointment	January 1, 2025
Predecessor	Suresh Agarwal
Professional Background	22 years at ICICI Lombard, expertise in corporate and government insurance sectors
Educational Background	Bachelor of Engineering (Jadavpur University), MBA (IIM Kolkata)
Strategic Development	Zurich Insurance acquired 70% stake in Kotak Mahindra General Insurance for ₹5,560 crore in June 2024
Vision	Drive innovation, technology, and market presence; enhance customer satisfaction





➤ Which Indian naval ship is participating in the La Perouse 2025 multinational naval exercise?

- A) INS Vikramaditya
- B) INS Kolkata
- C) INS Mumbai
- D) INS Shivalik
- E) INS Talwar

**Answer**  
**C) INS Mumbai**



## Event and Location:

- **Event:** INS Mumbai Joins La Perouse 2025
- **Date:** January 16, 2025
- **Location:** Strategic waterways of the Malacca, Sunda, and Lombok Straits in the Indo-Pacific region



## Objectives and Participants of La Perouse 2025:

- **Objective:** Enhance maritime situational awareness, cooperation, and interoperability among navies.
- **Key Focus Areas:**
  - Maritime surveillance
  - Interdiction operations
  - Anti-air and surface warfare
  - Air defense and tactical maneuvers
  - Visit, Board, Search, and Seizure (VBSS) operations



## Objectives and Participants of La Perouse 2025:

- **Participating Nations:**
  - India
  - France (host)
  - Australia
  - United States
  - United Kingdom
  - Indonesia
  - Malaysia
  - Singapore
  - Canada



## INS Mumbai's Role:

- **Type:** Indigenously designed and built guided-missile destroyer of the Indian Navy.
- **Significance:**
  - Highlights India's commitment to maritime cooperation and security in the Indo-Pacific.
  - Aligns with India's **SAGAR initiative** (Security and Growth for All in the Region), focusing on a rules-based international maritime order.



## Historical Context:

- **La Perouse Exercise:**
  - Fourth iteration; conducted biennially since 2021.
  - Gaining importance in enhancing maritime partnerships in the Indo-Pacific.



## Tabular Summary:

Category	Details
Event	INS Mumbai participates in La Perouse 2025 naval exercise
Exercise Location	Strategic Indo-Pacific waterways: Malacca, Sunda, Lombok Straits
Participants	India, France, USA, UK, Australia, Indonesia, Malaysia, Singapore, Canada
Focus Areas	Maritime surveillance, interdiction, air operations, tactical maneuvers
Historical Context	Fourth edition of La Perouse, held biennially since 2021
India's Role	Reflects SAGAR initiative, promoting maritime security and regional cooperation



➤ What is the maximum detection range of India's Bhargavastra micro-missile system against drones?

- A) 4 km
- B) 5 km
- C) 6 km
- D) 8 km
- E) 10 km

**Answer**  
**C) 6 km**





## Event and Location:

- **Event:** Successful Testing of Bhargavastra Micro-Missile System
- **Date:** January 2025
- **Location:** India



## Key Features of Bhargavastra:

### 1. Detection and Neutralization:

- Detects and neutralizes drone threats within a 6 km radius using guided micro munitions.

### 2. Simultaneous Launch:

- Can launch up to 64 micro missiles simultaneously, effectively countering swarm drone formations.

### 3. Mobile Platform:

- Mounted on a mobile platform for rapid deployment across various terrains, including high-altitude regions.

### 4. Versatility:

- Specifically designed to meet the operational needs of the Indian military in diverse terrains.



## Strategic Importance:

- **Cost-Effectiveness:**
  - Provides a cost-efficient solution for countering drone swarms, reducing reliance on expensive air defense systems.
- **Atmanirbhar Bharat:**
  - Represents a significant step under India's **self-reliance initiative**, reducing dependency on foreign imports in the defense sector.
- **Enhanced Security:**
  - Strengthens India's defense capabilities against emerging aerial threats, particularly affordable and accessible drones.



# DEFENCE



## Tabular Summary:

Category	Details
Event	Successful testing of Bhargavastra, India's first indigenous micro-missile system
Detection Range	Up to 6 km
Simultaneous Launch	64 micro missiles
Platform	Mobile, rapid deployment capability
Strategic Importance	Cost-effective counter-drone solution, aligns with Atmanirbhar Bharat
Terrain Adaptability	Operates in high-altitude and varied terrains



➤ **What is the length of the world's longest expressway tunnel, the Tianshan Shengli Tunnel, completed by China?**

- A) 20.5 km
- B) 22.13 km
- C) 21.8 km
- D) 23.0 km
- E) 19.6 km

**Answer**  
**B) 22.13 km**



## Event and Location:

- **Event:** Completion of the Tianshan Shengli Tunnel
- **Date:** January 2025
- **Location:** Xinjiang Uygur Autonomous Region, China



## Key Features of the Tianshan Shengli Tunnel:

- **Length:** 22.13 kilometers, making it the world's longest expressway tunnel.
- **Part of:** Urumqi-Yuli Expressway, connecting Urumqi in northern Xinjiang to Yuli County in the south.
- **Travel Time Reduction:** Cuts travel time across the Tianshan Mountains from **three hours to 20 minutes.**



## Construction and Challenges:

- **Start Date:** April 2020.
- **Altitude and Terrain:** Constructed at over 3,000 meters in challenging high-altitude conditions.
- **Technological Feat:** First-time use of tunnel boring machines in China's road tunnel projects to expedite construction.
- **Environmental Measures:** High ecological protection standards to safeguard wildlife habitats and water sources.





## Strategic Implications:

### 1. Regional Connectivity:

- Enhances north-south connectivity in Xinjiang.
- Facilitates economic integration and regional development.

### 2. Belt and Road Initiative (BRI):

- Strengthens trade routes and aligns with China's broader BRI objectives.
- Contributes to the Silk Road Economic Belt, part of the BRI framework.

### 3. Geopolitical Impact:

- Expands China's influence in Central Asia.
- Bolsters trade and economic relations with neighboring countries.



## Tabular Summary:

Category	Details
Event	Completion of the Tianshan Shengli Tunnel
Length	22.13 km
Location	Xinjiang Uygur Autonomous Region, China
Impact on Travel Time	Reduces travel time through Tianshan Mountains from 3 hours to 20 minutes
Construction Start	April 2020
Technology	Use of tunnel boring machines (first in China's road tunnel projects)
Strategic Importance	Aligns with China's Belt and Road Initiative (BRI), enhances connectivity and trade
Environmental Efforts	High ecological protection standards adopted during construction



➤ **What is the duration of the strategic partnership treaty signed between Russia and Iran in January 2025?**

- A) 10 years
- B) 15 years
- C) 20 years
- D) 25 years
- E) 30 years

**Answer**  
**C) 20 years**



## Event and Location:

- **Event:** Russia and Iran Forge Comprehensive Strategic Partnership
- **Date:** January 17, 2025
- **Location:** Moscow, Russia



## Key Provisions of the Treaty:

### 1. Economic Cooperation:

- Bilateral Trade: A 15.5% increase in trade, reaching \$3.77 billion between January and October 2024.
- Plans for transport corridors to enhance connectivity.

### 2. Military and Defense:

- Joint military efforts against shared threats.
- Intelligence exchange and collaboration to counter sanctions.



## Key Provisions of the Treaty:

### 3. Energy and Infrastructure:

- Focus on gas shipments between Russia, Iran, and Azerbaijan.
- Development of regional transport infrastructure.

### 4. Cultural and Scientific Exchange:

- Collaboration in peaceful nuclear energy, technology, and cybersecurity.
- Joint efforts in counterterrorism, environmental protection, and combating organized crime.



## Historical Context:

- Russia and Iran have a history of rivalry dating back to the 18th century.
- Their modern relationship improved after **the collapse of the Soviet Union in 1991**, with Russia emerging as a key defense and trade partner for Iran amidst global sanctions.



## Implications for Global Politics:

- The partnership strengthens **anti-Western sanctions cooperation**.
- Planned joint military drills have raised concerns in Western capitals, particularly the USA.
- Enhances regional influence for both nations in response to Western pressures.





## Tabular Summary:

Category	Details
Event	Russia-Iran Comprehensive Strategic Partnership Treaty
Date	January 17, 2025
Duration	20 years
Key Areas of Cooperation	Economic (trade growth, corridors), Military (joint drills, intelligence sharing), Energy (gas exports)
Historical Context	Transition from rivalry to partnership, post-1991 Soviet collapse
Global Implications	Strengthens anti-Western stance, raises concerns in the USA and allied nations



➤ **What is the primary purpose of the newly launched 'Entity Locker' platform by the Government of India?**

- A) To provide free digital storage for citizens.
- B) To streamline and manage business and organizational documents securely.
- C) To integrate Aadhaar data with business processes.
- D) To offer cloud storage exclusively for government employees.
- E) To replace DigiLocker for personal use.



**Answer**

**B) To streamline and manage business and organizational documents securely.**



## Event and Location:

- **Event:** Launch of 'Entity Locker' for Business Document Management
- **Date:** January 21, 2025
- **Location:** India



## Mandates and Objectives:

- Streamline business and organizational document management.
- Ensure efficient and secure digital governance.
- Enhance transparency and accountability in document handling.



## Key Features of Entity Locker:

- **Integration with Government Systems:** Links with MCA, GSTN, and DGFT for seamless document access.
- **Consent-Based Sharing:** Ensures privacy while securely sharing documents with stakeholders.
- **Aadhaar-Authenticated Role-Based Access:** Provides authorized, role-specific document access.
- **Legally Valid Digital Signatures:** Ensures compliance with regulatory standards.
- **Secure Cloud Storage:** Offers 10 GB of encrypted storage for sensitive documents.



## Benefits of Entity Locker:

- Improves operational efficiency by reducing delays.
- Tracks document activities for enhanced transparency.
- Facilitates vendor verification, MSME loan approvals, and compliance with regulatory standards.



## Applications:

- Procurement portals for vendor verification.
- MSME sector for faster loan approvals.
- Simplification of annual filings for corporate entities.
- Regulatory compliance, including FSSAI and GST filings.



## Alignment with DPI:

- Entity Locker aligns with India's Digital Public Infrastructure (DPI) and supports the Union Budget 2024-25 goals of enhancing ease of doing business and digital governance.





# NATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	Launch of Entity Locker for Business Document Management
Date	January 21, 2025
Location	India
Developer	National eGovernance Division (NeGD) under the Ministry of Electronics and Information Technology (MeitY)
Target Users	Corporations, MSMEs, Trusts, Startups, and Societies
Key Features	Integration with MCA, GSTN, DGFT; Consent-based sharing; Secure cloud storage; Digital signatures
Alignment with DPI	Part of India's Digital Public Infrastructure for improving ease of doing business
Applications	Procurement, MSME loans, FSSAI, GST filings, and tendering processes



➤ **Which two organizations have collaborated to provide meals during the Maha Kumbh Mela 2025?**

- A) ISKCON and Reliance Industries
- B) ISKCON and Tata Group
- C) ISKCON and Adani Group
- D) Adani Group and Infosys
- E) Reliance Industries and Infosys

**Answer**

**C) ISKCON and Adani Group**



## Event and Location:

- **Event:** Collaboration Between ISKCON and Adani Group at Maha Kumbh Mela 2025
- **Date:** Ongoing in 2025
- **Location:** Maha Kumbh Mela



## Mandates and Objectives:

- Serve **nutritious, eco-friendly meals** to nearly one lakh people daily during the 45-day event.
- Ensure sustainable practices by avoiding plastic and using traditional cooking methods.



## Key Contributions by ISKCON:

- **Large-Scale Kitchen:** Set up at Harshvardhan Marg, preparing meals in three daily sessions.
- **Meal Preparation:** Nutritious meals include dal, chole or rajma, vegetables, roti, rice, and sweets like halwa or boondi laddu.
- **Traditional Cooking:** Meals are prepared using clay stoves with wood and cow dung cakes, maintaining taste and eco-friendliness.
- **Planning:** Preparation of cow dung cakes began six months before the event.



## Adani Group's Role:

- **Logistical Support:** Provided 100 vehicles to distribute meals across the sprawling Mela grounds.
- **Volunteer Participation:** 3,000 to 3,500 volunteers, including employees, help in the distribution process.
- **Employee Engagement:** Over 4,000 employees volunteered for the service, including executives at senior levels.



## Impact of Collaboration:

- **Capacity Expansion:** ISKCON's meal distribution capability increased by 8-10 times due to Adani Group's support.
- **Sustainability:** The event is plastic-free, reflecting the environmental commitment of both organizations.



## Significance of the Initiative:

- Demonstrates a model for **large-scale charitable operations** combining community service and environmental responsibility.
- Sets a benchmark for collaborative efforts during major spiritual gatherings.





# NATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	ISKCON and Adani Group collaborate at Maha Kumbh Mela 2025
Purpose	Serve meals to nearly one lakh people daily during the event
ISKCON's Role	Large-scale kitchen setup; traditional cooking methods; preparation of meals
Adani Group's Role	Logistics support with 100 vehicles; volunteer engagement; sustainability focus
Sustainability	Plastic-free initiative; use of eco-friendly traditional cooking methods
Volunteer Contribution	3,000-3,500 volunteers, including Adani employees



➤ Which state recently became the 34<sup>th</sup> to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)?



- A) West Bengal
- B) Tamil Nadu
- C) Odisha
- D) Gujarat
- E) Maharashtra

**Answer**  
**C) Odisha**



## Event and Location:

- **Event:** Odisha Implements Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)
- **Date Announced:** January 13, 2025
- **Significance:** Odisha became the 34th state to implement the AB PM-JAY scheme.



## Key Details of the Scheme Implementation

### 1. Convergence with Gopabandhu Jan Arogya Yojana (GJAY):

- The scheme provides ₹5 lakh per family per annum and an additional ₹5 lakh for women members.
- Covers approximately 1.03 crore families, with 67.8 lakh families supported by the Union Government.

### 2. Healthcare Infrastructure Improvement:

- Odisha residents now have access to 29,000 empaneled hospitals nationwide (previously only 900 hospitals).



## Key Details of the Scheme Implementation

### 3. Impact on Odisha:

- Beneficiaries: Around 4.5 crore people, covering 86% of Odisha's population.
- Single card enables access to cashless and quality healthcare services.



## Key Details of the Scheme Implementation

### 4. National Achievements of AB PM-JAY:

- 8.19 crore hospital admissions since inception.
- ₹1.13 lakh crore spent on healthcare for marginalized communities.
- Nearly 2,000 medical procedures covered across 27 specialties.
- Significant increases in hospital admissions, even in remote and disturbed areas like Bastar and Bijapur districts.

### 5. Health Outcomes:

- According to Lancet Southeast Asia study, AB PM-JAY increased cancer care access by 33%.
- Promoted early diagnoses and health-seeking behavior, especially among women.



## Officials Present at the MoU Signing

- **Union Health Minister:** Shri Jagat Prakash Nadda
- **Chief Minister of Odisha:** Shri Mohan Charan Majhi
- **Union Ministers:** Shri Dharmendra Pradhan, Shri Jual Oram, Shri Ashwini Vaishnaw
- **Odisha Officials:** Shri Kanak Vardhan Singh Deo, Dr. Mukesh Mahaling



# NATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	Odisha implements Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)
Date	January 13, 2025
Converged Scheme	Integration with Odisha's Gopabandhu Jan Arogya Yojana
Coverage	₹5 lakh per family + ₹5 lakh for women; total 4.5 crore beneficiaries
National Stats (AB PM-JAY)	8.19 crore hospital admissions, ₹1.13 lakh crore spent, 2,000+ medical procedures covered
Access Improvement	Odisha: Access to 29,000 empaneled hospitals from previous 900
State Impact	Covers 86% of Odisha's population





➤ **What is the maximum annual deposit limit under the Sukanya Samriddhi Yojana (SSY)?**

- A) ₹50,000
- B) ₹1,00,000
- C) ₹1,50,000
- D) ₹2,00,000
- E) ₹2,50,000

**Answer**  
**C) ₹1,50,000**



## Event and Location:

- **Event:** Sukanya Samriddhi Yojana (SSY) Celebrates 10 Years of Implementation
- **Date Launched:** January 22, 2015
- **Significance:** Part of **the Beti Bachao, Beti Padhao Campaign**, aimed at securing the financial future of girl children.



## Key Features of Sukanya Samriddhi Yojana

### 1. Eligibility and Account Opening:

- Account can be opened for a girl child aged 0–10 years.
- Only one account per child; exceptions for twins or triplets.
- **Documents Required:**
  - Sukanya Samriddhi Account Opening Form
  - Birth certificate of the girl child
  - Identity and residence proofs (as per RBI KYC norms).



## Key Features of Sukanya Samriddhi Yojana

### 2. Deposits:

- Minimum Initial Deposit: ₹250.
- Annual Deposit Range: ₹250 to ₹1,50,000.
- Deposits allowed for 15 years from the account opening date.

### 3. Interest Rate and Calculation:

- Interest is calculated monthly and credited annually.
- Ensures consistent financial growth for the girl child.



## Key Features of Sukanya Samriddhi Yojana

### 4. Withdrawals:

- Allowed after the account holder turns 18 years old or completes the 10th standard, whichever is earlier.
- Up to 50% of the balance can be withdrawn for educational purposes, with proof of admission or fee requirements.

### 5. Maturity and Closure:

- Account matures 21 years after opening or upon the account holder's marriage (minimum age: 18).
- Early closure permitted under specific conditions, like marriage or compassionate grounds.



## Key Features of Sukanya Samriddhi Yojana

### 6. Premature Closure:

- **Allowed in cases such as:**
  - Death of the account holder or guardian.
  - Life-threatening medical conditions.
- No closure within the first 5 years except under exceptional circumstances.



## Achievements of SSY

### 1. Account Openings:

- Over 4.1 crore accounts opened as of November 2024.

### 2. Beneficiaries:

- Provides ₹5 lakh per family annually, with an additional ₹5 lakh for women members.

### 3. Nationwide Impact:

- Covers approximately 45% of India's population.

### 4. Empowerment and Inclusion:

- Encourages families to invest in girl child education and empowerment, driving societal change.



# NATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	Sukanya Samriddhi Yojana celebrates 10 years
Launched	January 22, 2015
Deposit Range	₹250 (minimum) to ₹1,50,000 (maximum annually)
Maturity	21 years from account opening or upon marriage of the account holder
Withdrawals	Up to 50% for education after age 18 or 10th standard completion
Number of Accounts	Over 4.1 crore accounts opened as of November 2024
Significance	Promotes financial security and education for girl children, fostering societal progress





# QUICK RECALL



- Manipur, Meghalaya, and Tripura attained statehood on January 21, 1972.
- Satya Nadella tops HSBC Hurun Global Indians List 2024; companies valued at \$10 trillion.
- PMMY disbursed a record ₹3.39 lakh crore in Q3 FY25.
- RBI mandates '1600xx' number series for transactional calls by March 31, 2025.
- UCO Bank Q3FY25 profit rises 27% YoY to ₹639 crore.
- PSLAI launched to address credit challenges in priority sectors, especially MSMEs.
- Bank of Baroda launches 5 all-women branches in Odisha and Jharkhand.
- Skydo becomes one of the first entities to get RBI approval for PA-CB operations.
- Moody's revised India's FY25 GDP growth forecast to 7% from 8.2% in FY24.
- Bharti Airtel and Bajaj Finance launch a digital platform to offer financial products.



# QUICK RECALL



- Donald Trump sworn in as 47th U.S. President on January 20, 2025.
- RBI forms SEAC, chaired by M. K. Jain, to evaluate bank licensing applications.
- Ambarish Kenghe appointed as Angel One Group CEO, effective March 2025.
- Sanjiv Ranjan appointed Secretary General of IORA, announced December 30, 2024.
- Alok Kumar Agarwal appointed CEO and MD of Zurich Kotak General Insurance, effective January 1, 2025.
- INS Mumbai joins La Perouse 2025, enhancing maritime cooperation among nine nations.
- India successfully tests Bhargavastra, an indigenous micro-missile system to counter drone swarms.
- China completes the world's longest expressway tunnel, 22.13 km Tianshan Shengli Tunnel.
- Russia and Iran signed a 20-year strategic partnership treaty on January 17, 2025.



# QUICK RECALL



- **GOI launched Entity Locker for secure business document management.**
- **ISKCON and Adani Group serve meals to one lakh people daily at Maha Kumbh Mela 2025.**
- **Odisha becomes the 34th state to implement AB PM-JAY, converging it with GJAY.**
- **Sukanya Samriddhi Yojana celebrates 10 years, empowering over 4.1 crore girl children.**



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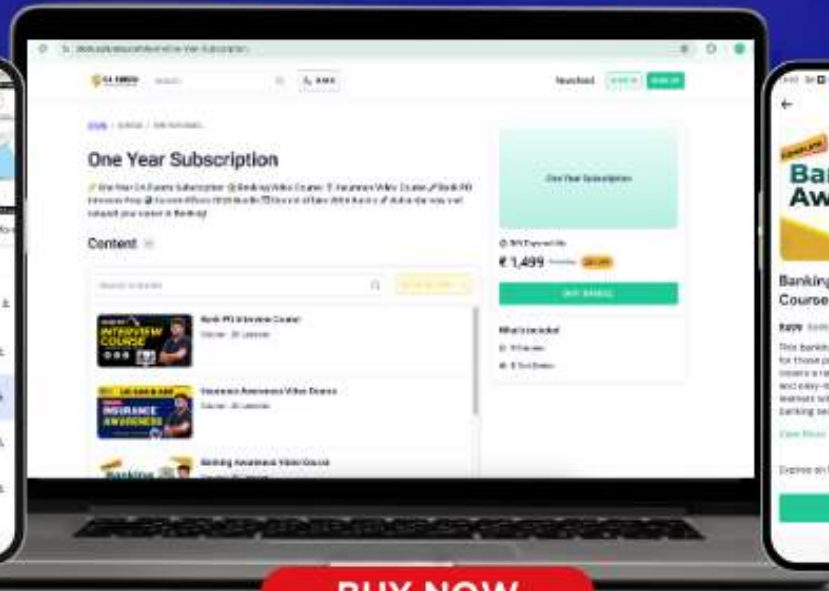
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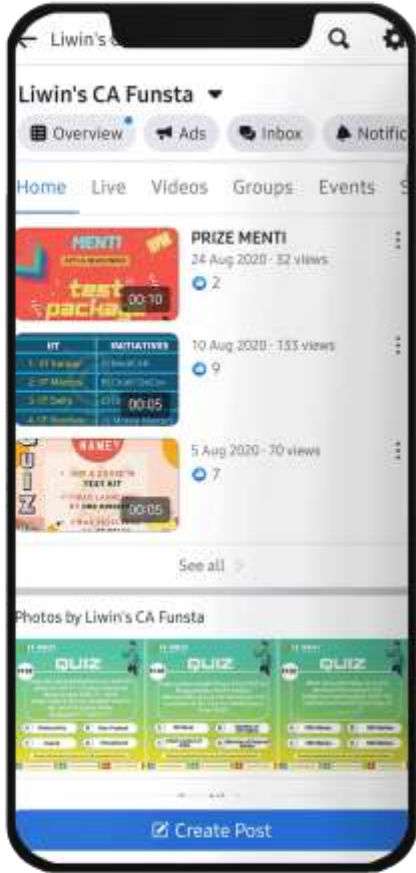
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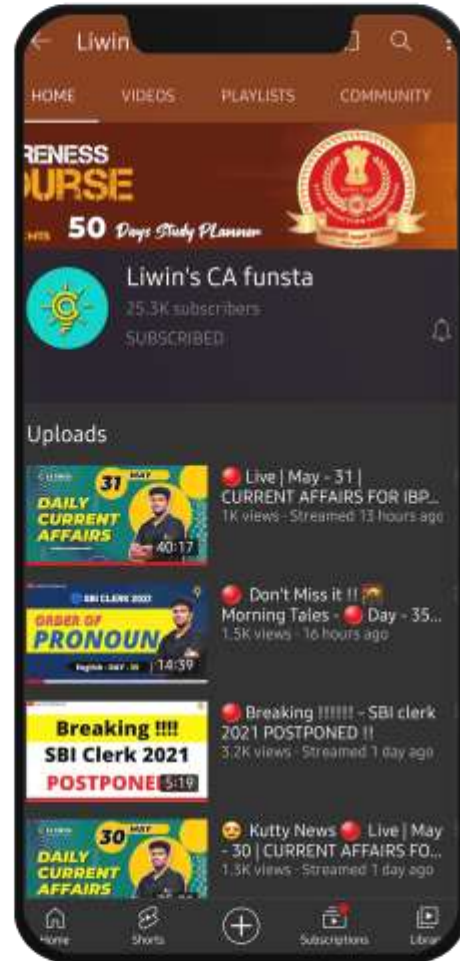


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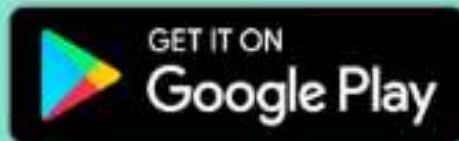
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