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# Current Affairs

JANUARY 23

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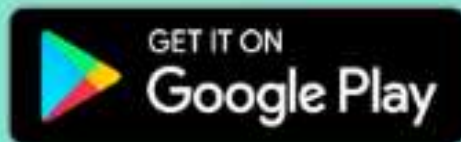
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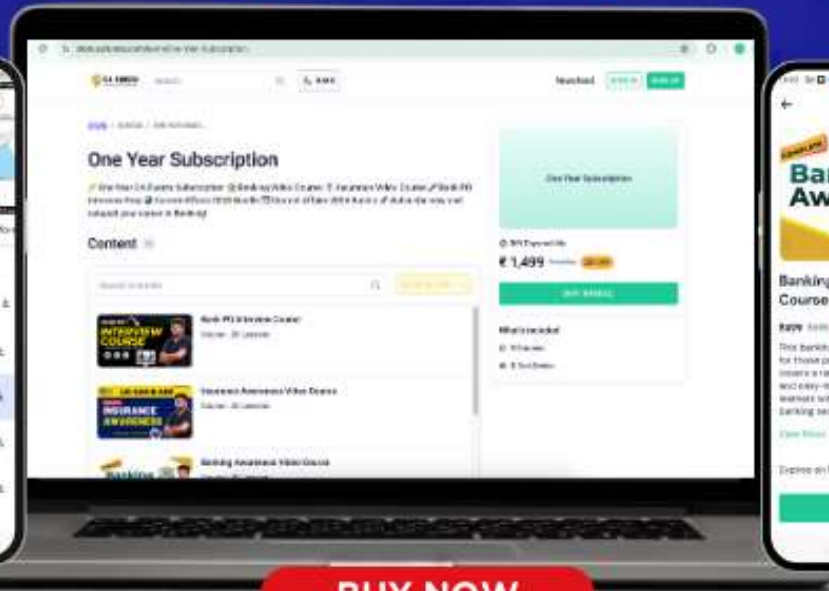
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# Important Days



➤ What is celebrated on January 23 every year in honor of Netaji Subhash Chandra Bose?

- A) Republic Day
- B) Independence Day
- C) Parakram Diwas
- D) Constitution Day
- E) Shaurya Diwas

**Answer**

**C) Parakram Diwas**



# Important Days



## Event and Location:

- **Event:** Parakram Diwas celebrated on January 23, 2025, marks the 128<sup>th</sup> birth anniversary of Netaji Subhash Chandra Bose.
- **Date & Location:** January 23, 2025; Celebrated across India, with grand events in Kolkata, Netaji's birthplace.



# Important Days



## Mandates and Objectives:

- To honor the legacy and courage of Netaji, one of India's greatest freedom fighters.
- Highlighting his contributions, including the formation of **the Indian National Army (Azad Hind Fauj)** and the establishment of **the Provisional Government of Free India**.
- Inspire citizens by remembering his revolutionary ideas and slogans, such as **“Jai Hind”** and **“Give me blood, and I will give you freedom.”**
- Organized events include cultural programs, exhibitions, seminars, and a special parade in Kolkata.



# Important Days



## Important Terms Explained:

- **Parakram Diwas:** Introduced in 2021 to honor Netaji's bravery and strategic brilliance in the freedom struggle.
- **Azad Hind Fauj (Indian National Army):** A military force created by Bose in 1943 to overthrow British colonial rule in India.
- **Provisional Government of Free India:** Established in 1943 by Bose in Singapore to symbolize India's independence.
- **Rani of Jhansi Regiment:** One of the first all-women combat regiments, founded by Bose, showcasing his advocacy for women's empowerment.



# Important Days



## Tabular Summary:

Aspect	Details
Event	Parakram Diwas to honor Netaji Subhash Chandra Bose
Date & Location	January 23, 2025; Kolkata and across India
Significance	Celebrates Netaji's legacy, bravery, and contributions to India's freedom
Highlights	Cultural programs, exhibitions, seminars, special parade in Kolkata



➤ **Who is currently the highest-ranked Indian chess player as per the latest FIDE rankings?**

- A) Arjun Erigaisi
- B) D Gukesh
- C) Magnus Carlsen
- D) Viswanathan Anand
- E) Hikaru Nakamura

**Answer**  
**B) D Gukesh**



## Event and Location:

- **Event:** D Gukesh becomes the highest-ranked Indian chess player, ranked 4th in the latest FIDE rankings.
- **Date & Location:** January 23, 2025; New Delhi





## Mandates and Objectives:

- **D Gukesh**, aged 18, surpassed **Arjun Erigaisi** to claim the 4th position in the global FIDE rankings with **2784 rating points**.
- **Gukesh** displaced **Erigaisi**, who slipped to **5th with 2779.5 points** after struggling in the ongoing Tata Steel Tournament in **Wijk Aan Zee, Netherlands**.
- This achievement highlights Gukesh's rapid ascent in the chess world, following his world championship win against Ding Liren in December 2024 in **Singapore**.
- Norway's **Magnus Carlsen** remains the world No.1 with 2832.5 points, followed by **Hikaru Nakamura** (USA) and **Fabiano Caruana** (USA) at 2nd and 3rd, respectively.



## Important Terms Explained:

- **FIDE Rankings:** The global chess player ranking system maintained by the Fédération Internationale des Échecs (World Chess Federation).
- **Tata Steel Tournament:** One of the world's most prestigious annual chess tournaments held in Wijk Aan Zee, Netherlands.
- **2800 Club:** A significant milestone in chess ratings; only elite players have crossed this threshold.



## Tabular Summary:

Aspect	Details
Event	D Gukesh becomes the highest-ranked Indian chess player
Date & Location	January 23, 2025; New Delhi
Rankings	Gukesh (4th, 2784 points), Erigaisi (5th, 2779.5 points)
Global Rankings	1st: Magnus Carlsen (2832.5), 2nd: Hikaru Nakamura (2802), 3rd: Fabiano Caruana (2798)
Significance	Gukesh's rise cements India's dominance in global chess.



➤ **Which country will host the FIDE World Cup 2025 chess tournament?**

- A) Singapore
- B) India
- C) Georgia
- D) Norway
- E) Qatar



**Answer**  
**B) India**



## Event and Location:

- **Event:** India to host the prestigious FIDE World Cup 2025 chess tournament.
- **Date & Location:** October 31 to November 27, 2025; India (specific city to be announced).



## Mandates and Objectives:

- **The FIDE World Cup** is a knockout chess tournament where 206 players compete over 8 rounds.
- **Top 3 finishers** earn spots in **the Candidates Tournament**, the pathway to challenge for the World Championship title.
- The event is significant for India's top players, including **Arjun Erigaisi, Vidit Gujrathi, and R Praggnanandhaa**, who will aim to secure a Candidates spot.



## Format Highlights:

- Top 50 seeded players join from the second round.
- Matches include two classical games with colors alternated; unresolved matches proceed to **tiebreaks**.



## Historical Context:

- At the FIDE World Cup 2023, India showcased its strength as R Praggnanandhaa reached the final, defeating players like **Arjun Erigaisi, Hikaru Nakamura**, and **Fabiano Caruana**, before losing to Magnus Carlsen.
- India last hosted the FIDE World Cup in 2002 in **Hyderabad**, where **Viswanathan Anand** emerged as the champion.
- This event is India's most prominent chess hosting opportunity since **the 2022 Chennai Chess Olympiad**.





## Other FIDE Events in 2025:

- **FIDE Women's World Cup:** July 5–29, 2025, in Batumi, Georgia.
- **FIDE World Rapid and Blitz Championship:** December 25–31, 2025, in **Doha, Qatar.**



## Important Terms Explained:

- **FIDE World Cup:** A biennial chess tournament, crucial for qualifying for the Candidates Tournament.
- **Candidates Tournament:** Determines the challenger for the reigning World Chess Champion.
- **Tiebreaks:** Shorter-format games used to decide matches that are tied after classical games.



# SPORTS



## Tabular Summary:

Aspect	Details
Event	FIDE World Cup 2025 chess tournament
Date & Location	October 31 – November 27, 2025; India
Top 3 Qualify For	Candidates Tournament
Historical Context	Last hosted in India in 2002; won by Viswanathan Anand
Other FIDE Events in 2025	Women's World Cup (Batumi, Georgia) and World Rapid & Blitz (Doha, Qatar)



# RANKING



➤ **What percentage of the total IT services brand value is contributed by India, as per the Brand Finance 2025 Ranking?**

- A) 30%
- B) 36%
- C) 40%
- D) 25%
- E) 50%

**Answer**  
**B) 36%**



# RANKING



## Event and Location:

- **Event:** India ranks second globally in IT services brand value, contributing 36% to the total.
- **Date:** January 21, 2025



## Highlights from the Report:

### 1. India's Contribution:

- India accounts for 36% of the global IT services brand value, second only to the US, which holds 40%.

### 2. Top Global Trends:

- The total brand value of the top 25 IT services brands stands at \$163 billion.
- Accenture remains the most valuable IT services brand for the 7th consecutive year.



## Highlights from the Report:

### 3. India's Achievements:

- **Tata Consultancy Services (TCS):**
  - Brand value grew 11%, surpassing \$20 billion.
- **Infosys:**
  - Fastest CAGR in brand value at 18% over five years.
- **HCLTech:**
  - World's fastest-growing IT services brand.



## Highlights from the Report:

### 4. Global Comparison:

- The report underscores India's growing dominance in the IT services market through technological innovation and workforce expansion.
- India's IT players are poised to benefit from renewed demand as the global market recovers.





# RANKING



## Tabular Summary:

Aspect	Details
Event	India secures 2nd rank in IT services brand value
India's Contribution	36% of global IT services brand value
Global Leader	US, with 40% of the total brand value
Top Indian IT Brands	TCS, Infosys, HCLTech
Total Brand Value (Top 25)	\$163 billion



➤ Which public sector bank has partnered with Escorts Kubota Ltd to offer tractor financing services, enabling farmers and dealers to access affordable loans?



- A) Punjab National Bank
- B) State Bank of India
- C) Indian Bank
- D) Bank of Baroda
- E) Canara Bank

**Answer**  
**C) Indian Bank**



## Event and Location:

- **Event:** Partnership between Indian Bank and Escorts Kubota Ltd to offer tractor financing services.
- **Date & Location:** January 22, 2025, Chennai



## Mandates and Objectives:

- Offer hassle-free and quick financing for tractors to dealers, farmers, and customers.
- Provide affordable loans and working capital for Escorts Kubota Ltd's full tractor portfolio, including **Powertrac, Farmtrac, and Kubota tractors**.
- Promote **financial inclusion** and **digitalisation** in rural India.



## Important Terms Explained:

- **Financial Inclusion:** Expanding financial services to underserved sections of society, especially rural populations.
- **Digitalisation:** The use of technology to simplify and improve the efficiency of banking and loan services.
- **Working Capital:** Short-term financial assistance for day-to-day operations, ensuring smooth business management.



## Tabular Summary:

Aspect	Details
Event	Partnership between Indian Bank and Escorts Kubota Ltd for tractor loans.
Date & Location	January 22, 2025, Chennai
Significance	Rural financial inclusion and affordable financing for tractors.



➤ **Which bank leads the credit card market in December 2024 with the highest market share?**

- A) State Bank of India
- B) ICICI Bank
- C) HDFC Bank
- D) Axis Bank
- E) Bank of Baroda



**Answer**  
**C) HDFC Bank**



## Event and Location:

- **Event:** HDFC Bank topped the credit card market, while SBI led in the debit card market.
- **Date & Location:** December 2024, India





## Mandates and Objectives:

- **HDFC Bank** dominated the credit card market with a **21% market share** in **December 2024**.
- **SBI** retained its leadership in **the debit card market**, holding **24% market share**.
- **Bank of Baroda** saw the highest **year-on-year growth in credit cards** at **31%**.
- **Axis Bank** and **Union Bank** posted the highest **year-on-year growth in debit cards** at **14%** and **12%**, respectively.



## Important Terms Explained:

- **Market Share:** The percentage of total sales or usage within a particular market held by a company.
- **Year-on-Year Growth:** A metric that shows the percentage increase or decrease in performance compared to the same period in the previous year.
- **Embargo:** A restriction imposed by an authority, such as the RBI's embargo on Kotak Mahindra Bank's credit card business, which impacted its growth.



## Tabular Summary:

Aspect	Details
Event	HDFC Bank leads in credit cards, SBI in debit cards
Credit Card Leader	HDFC Bank – 21% market share
Debit Card Leader	SBI – 24% market share
Highest Credit Card Growth	Bank of Baroda – 31%
Highest Debit Card Growth	Axis Bank (14%), Union Bank (12%)



➤ **Which small finance bank has partnered with Ashok Leyland to provide tailored vehicle financing solutions?**

- A) Ujjivan Small Finance Bank
- B) Jana Small Finance Bank
- C) ESAF Small Finance Bank
- D) Equitas Small Finance Bank
- E) Suryoday Small Finance Bank



**Answer**

**C) ESAF Small Finance Bank**



## Event and Location:

- **Event:** Ashok Leyland collaborates with ESAF Small Finance Bank for customized vehicle financing solutions.
- **Date & Location:** January 22, 2025, India



## Mandates and Objectives:

- The partnership provides **accessible and tailored loan options** to Ashok Leyland customers.
- Offers **easy repayment plans and end-to-end financial support** to commercial vehicle owners.
- Aims to enhance customer experience, promote **financial inclusion**, and strengthen Ashok Leyland's **light commercial vehicle (LCV)** market position.
- ESAF Small Finance Bank will handle the entire financing process, simplifying vehicle ownership for customers.



## Important Terms Explained:

- **Memorandum of Understanding (MoU):** A formal agreement between two or more parties that outlines their partnership goals and responsibilities.
- **Financial Inclusion:** Providing accessible financial services, especially to underserved sections of society, to promote economic growth and community development.
- **Commercial Vehicle (CV):** Vehicles used for business purposes, including transportation of goods or passengers.
- **LCV (Light Commercial Vehicle):** A subcategory of commercial vehicles designed for small-scale businesses or individual transport needs.



## Tabular Summary:

Aspect	Details
Event	Ashok Leyland collaborates with ESAF Small Finance Bank for vehicle loans
Date & Location	January 22, 2025, India
Significance	Simplifying vehicle ownership via accessible, customized financing solutions
Primary Objective	Promote financial inclusion and economic growth





➤ **According to the new RBI guidelines, what must Asset Reconstruction Companies (ARCs) establish to govern borrower dues settlement?**

- A) Risk Management Policy
- B) Independent Advisory Committee
- C) Board-Approved Policy
- D) Legal Compliance Team
- E) Credit Risk Assessment Team

**Answer**

**C) Board-Approved Policy**



## Event and Location:

- **Event:** RBI issues new rules mandating stricter oversight on ARC-borrower settlements.
- **Date & Location:** January 20, 2025; New Delhi



## Mandates and Objectives:

- **Board-Approved Policy:**
  - Every ARC must establish a policy approved by its Board of Directors to govern borrower dues settlements.
  - **Policy must include:**
    - Eligibility criteria for one-time settlements.
    - Sacrifices permissible based on exposure categories.
    - Methodologies to determine the realisable value of securities.



## Mandates and Objectives:

- **Independent Advisory Committee (IAC):**
  - Mandatory for borrowers with dues exceeding ₹1 crore.
  - IAC comprises experts in technical, financial, or legal fields, assessing the borrower's financial position and recovery prospects before making recommendations.
- **Board Oversight:**
  - ARC Boards, including at least two independent directors, must deliberate on IAC's recommendations, consider alternative recovery options, and document the rationale for decisions.



## Mandates and Objectives:

- **Preventing Conflicts of Interest:**
  - Officials involved in acquiring financial assets cannot participate in settlement approvals.
  - Quarterly Board reviews of trends and recovery timelines are required.
- **High-Value and Fraud Cases:**
  - Settlements involving wilful defaulters or frauds are subject to stringent procedures, ensuring no leniency or prejudice to ongoing criminal proceedings.



## Important Terms Explained:

- **Asset Reconstruction Company (ARC):**
  - A company that acquires non-performing assets (NPAs) from banks and financial institutions to recover the dues.
- **Wilful Defaulter:**
  - A borrower who deliberately avoids repaying loans despite having the means to do so.
- **Realisable Value of Securities:**
  - The value that can be recovered from collateral or pledged assets.



## Tabular Summary:

Aspect	Details
Event	RBI introduces stricter rules for ARC-borrower settlements
Date & Location	January 20, 2025; New Delhi
Key Requirement	Establishment of Board-approved policy governing settlements
High-Value Dues	Mandatory evaluation by Independent Advisory Committee (IAC)
Conflict of Interest Prevention	Officials involved in asset acquisition cannot approve settlements
Focus	Transparency, accountability, and alignment with existing legal frameworks



➤ **According to the Kiwi 2024 report, how many transactions per month do users of UPI-enabled credit cards make compared to traditional credit card users?**

- A) Four times higher
- B) Six times higher
- C) Eight times higher
- D) Ten times higher
- E) Same as traditional credit cards



**Answer**

**C) Eight times higher**





## Event and Location:

- **Event:** UPI-enabled credit card transactions surpass traditional credit card usage by eight times.
- **Date & Context:** January 23, 2025; Insights from Kiwi 2024 report



## Key Highlights:

### 1. Usage Statistics:

- Users of UPI-enabled credit cards make an average of 40 transactions per month, compared to traditional credit card users.
- **Average transaction size:**
  - **UPI-enabled credit cards:** ₹1,125 (ideal for everyday purchases).
  - **Traditional credit cards:** ₹4,000.
- Monthly spending per user has risen to ₹40,000, growing by 5% monthly.



## Key Highlights:

### 2. Demographics:

- **Young users dominate adoption:**
  - 45% below 30 years of age.
  - 30% between 31–40 years.
  - 20% between 41–50 years.
- Metro cities lead adoption: Bengaluru, Hyderabad, Delhi, and Mumbai.
- Among non-metro cities, Pune tops adoption, followed by Ahmedabad, Jaipur, Indore, and Chandigarh.



## Key Highlights:

### 3. Impact on Small Merchants:

- 75% of transactions occur at small stores like grocery shops and local retailers, significantly benefiting small merchants.

### 4. Infrastructure Expansion:

- UPI extends credit accessibility to 320 million merchant touchpoints, far surpassing the 9 million POS terminals used by traditional credit cards.
- In 2024, 50% of new credit cards issued were virtual, driven by the rise of UPI-enabled cards.



## Key Highlights:

### 5. Rupay Credit Card Growth:

- Rupay's market share rose from 3% in 2023 to 12% in 2024, driven by UPI-enabled credit card adoption.
- Supported by the RBI's June 2022 approval for integrating UPI with NPCI's Rupay credit cards.



## Tabular Summary:

Aspect	Details
Event	UPI-enabled credit card transactions eight times higher than traditional cards
Average Transactions/Month	UPI-enabled: 40; Traditional: significantly lower
Average Transaction Size	UPI-enabled: ₹1,125; Traditional: ₹4,000
Top Cities (Metro)	Bengaluru, Hyderabad, Delhi, Mumbai
Top Cities (Non-Metro)	Pune, Ahmedabad, Jaipur, Indore, Chandigarh
Rupay Growth	Market share jumped from 3% (2023) to 12% (2024)



➤ How many Regional Rural Banks (RRBs) will exist after the consolidation under the One State – One RRB policy?

- A) 43
- B) 28
- C) 35
- D) 26
- E) 40

**Answer**

**B) 28**



## Event and Location:

- **Event:** The Government of India consolidates 43 Regional Rural Banks (RRBs) into 28 under the One State – One RRB policy.
- **Date:** January 20, 2025





## Mandates and Objectives:

- The consolidation of RRBs is aimed at:
  - Improving **financial stability** and **operational efficiency**.
  - Achieving **synergy, stronger capital base**, and **pooling of resources**.
  - Enhancing the technological capabilities of RRBs to serve rural and semi-urban areas better.



## Historical Context:

- The consolidation began in **2004–05** based on **the Vyas Committee (2001)** recommendations.
- Originally, there were **196 RRBs**, reduced in three phases to **43 RRBs by 2021**.



## Current Statistics (March 31, 2024):

- **Deposits:** ₹6.61 lakh crore.
- **Loans & Advances:** ₹4.45 lakh crore.
  - Majority to agriculture (77.46%), micro-enterprises (14.1%), and housing sectors (6.37%).
- **CASA Ratio:** 54.4% (indicating low-cost funds).
- **Net NPAs:** Reduced to 2.4% from 5.9% in March 2020.
- **Net Profit:** ₹7,571 crore in FY2023–24, with Southern region RRBs contributing ₹3,816 crore.



## Challenges Faced by RRBs:

- Lack of skilled manpower.
- Weak loan recovery mechanisms.
- Absence of advanced risk management systems.
- Fraud and governance issues.



## Future Roadmap:

- Focus on **technology upgradation, cybersecurity, and governance reforms**.
- Introduction of **special recovery drives** for high NPA regions like Bihar (23.8% Gross NPA).
- Conversion of RRBs into **wholly owned subsidiaries or strategic business units** under sponsoring banks.
- Encouraging RRBs to tap **capital markets** for expansion.



## Tabular Summary:

Aspect	Details
Event	Consolidation of RRBs under One State – One RRB policy
Original Number of RRBs	196
Current Number of RRBs	43
Post-Consolidation RRBs	28
Total Deposits (2024)	₹6.61 lakh crore
Challenges	Weak recovery, fraud, governance issues, and lack of skilled manpower



➤ **What is the projected GDP growth rate for India in FY2024-25 according to FICCI's Economic Outlook Survey?**

- A) 7.0%
- B) 6.4%
- C) 8.2%
- D) 5.9%
- E) 6.8%

**Answer**  
**B) 6.4%**



## Event and Location:

- **Event:** FICCI forecasts India's GDP growth at **6.4%** for FY2024-25.
- **Date & Context:** January 16, 2025; based on FICCI's Economic Outlook Survey conducted in December 2024.





## Key Economic Projections for FY2024-25:

- **GDP Growth:** Revised to 6.4%, down from the earlier 7.0% projection (September 2024) and lower than the 8.2% growth achieved in FY2023-24.
- **CPI Inflation:** Estimated at 4.8%, aligning with the RBI's December 2024 forecast.



## Sectoral Growth:

- **Agriculture and Allied Activities: 3.6%**
- **Industry: 6.3%**
- **Services: 7.3%**



## Factors Influencing Economic Outlook:

- **Positive Drivers:**
  - Government-led investments in infrastructure, housing, and logistics.
  - Recovery in consumer spending, aided by agriculture and rural consumption.
  - Opportunities in manufacturing, electronics, and pharmaceuticals due to global supply chain diversification.
- **Challenges:**
  - Subdued private capital expenditure due to geopolitical uncertainties.
  - Trade and climate-induced disruptions, impacting growth momentum.



## Policy Recommendations from Economists:

- Reviving **private consumption** by reviewing tax structures to boost disposable income.
- Increased investments in welfare schemes like **MGNREGA, PMGSY, and PMAY**.
- Strengthening **supply chain efficiency** and boosting cold storage capacity to reduce food wastage and manage inflation.



## Global Context:

- Resilience in the global economy despite **geopolitical tensions** and **trade uncertainties**.
- Recovery in **interest-sensitive sectors** due to softening inflation and easing monetary policies in advanced economies.



## Tabular Summary:

Aspect	Details
Event	FICCI forecasts India's GDP growth at 6.4% for FY2024-25
CPI Inflation Estimate	4.8%
Sectoral Growth Projections	Agriculture: 3.6%, Industry: 6.3%, Services: 7.3%
Positive Drivers	Govt-led infrastructure spending, rural demand recovery
Challenges	Subdued private capex, trade uncertainties, and climate disruptions



# APPOINTMENTS



➤ **Who has recently been appointed as the Executive Director of Dhanlaxmi Bank?**

- A) P. Suriaraj
- B) Ramesh Bais
- C) Debadatta Chand
- D) Shanti Lal Jain
- E) Nikhil Nanda



**Answer**  
**A) P. Suriaraj**



# APPOINTMENTS



## Event and Location:

- **Event:** P. Suriaraj takes charge as the Executive Director of Dhanlaxmi Bank.
- **Date & Location:** January 23, 2025; Thrissur, Kerala





# APPOINTMENTS



## Mandates and Objectives:

- Appointed by **the Reserve Bank of India (RBI)** for a tenure of **three years**.
- Aims to leverage his **37 years of banking experience** to strengthen the operations of Dhanlaxmi Bank.
- His expertise spans **Integrated Treasury, HR, Recovery, Planning and Resource Mobilization, Operations and Services, Inspection, and Accounts**.



# APPOINTMENTS



## Important Terms Explained:

- **Executive Director (ED):** A key leadership position in a bank responsible for overseeing strategic operations and ensuring compliance with regulatory frameworks.
- **Integrated Treasury:** Management of funds and investments to optimize earnings while minimizing risks.



# APPOINTMENTS



## Tabular Summary:

Aspect	Details
Event	P. Suriaraj takes charge as Executive Director of Dhanlaxmi Bank
Date & Location	January 23, 2025; Thrissur, Kerala
Appointment Details	Appointed by RBI for a 3-year term
Professional Background	37 years of experience at Tamilnad Mercantile Bank Ltd
Key Expertise	Treasury, HR, Recovery, Resource Mobilization, Inspection, Accounts



➤ **Who has been appointed as the Executive Director and CEO of Reliance Power Limited in January 2025?**

- A) Gopal Vittal
- B) Rajeev Jain
- C) Neeraj Parakh
- D) Shrikant Sharma
- E) Shashank Goel



**Answer**  
**C) Neeraj Parakh**



# APPOINTMENTS



## Event and Location:

- **Event:** Neeraj Parakh appointed as the Executive Director and CEO of Reliance Power Limited.
- **Date & Location:** January 21, 2025; New Delhi



# APPOINTMENTS



## Mandates and Objectives:

- **Appointment Details:**
  - Effective from January 20, 2025, for a tenure of three years, subject to shareholder approval.
  - Approved by the Board of Directors during a company meeting.



# APPOINTMENTS



## Mandates and Objectives:

- **Professional Background:**
  - Over 29 years of professional experience, with 20+ years at Reliance Group.
  - Played a key role in planning, project monitoring, technical services, operations, procurement, and taxation.
  - Contributed to large-scale thermal and renewable energy projects generating 10 GW of power with an investment of ₹50,000 crore.
- **Education:**
  - Engineering graduate from YCCE Nagpur.
  - MBA from Welingkar Institute, Mumbai.



# APPOINTMENTS



## Significance:

- Parakh's leadership has focused on **technology selection, vendor localization, and sustainability**.
- Reduced the company's reliance on imports and improved operational efficiency.





# APPOINTMENTS



## Tabular Summary:

Aspect	Details
Event	Neeraj Parakh appointed as Executive Director and CEO of Reliance Power
Date & Location	January 20, 2025; New Delhi
Professional Background	29 years of experience; 20+ years with Reliance Group
Educational Background	Engineering from YCCE Nagpur, MBA from Welingkar Institute, Mumbai
Key Contributions	Contributed to 10 GW of energy projects worth ₹50,000 crore



- Which company is set to invest ₹500 crore in Telangana to establish a private rocket manufacturing, integration, and testing facility?

- A) ISRO
- B) Agnikul Cosmos
- C) Skyroot Aerospace
- D) Bellatrix Aerospace
- E) Pixel India

**Answer**

**C) Skyroot Aerospace**



## Event and Location:

- **Event:** Skyroot Aerospace to establish the largest private rocket manufacturing, integration, and testing facility in Telangana.
- **Date & Context:** January 22, 2025; announced during the World Economic Forum (WEF) in Davos, Switzerland.



## Key Highlights:

### 1. Investment Details:

- Investment Amount: ₹500 crore.
- One of the largest private sector investments in rocket manufacturing.

### 2. Facility Objectives:

- Establish an integrated rocket manufacturing, integration, and testing facility.
- Strengthen India's private space sector capabilities.



## Key Highlights:

### 3. Significance:

- Boosts Telangana's position as a space-tech hub.
- Aligns with the TelanganaRising and HyderabadRising vision.

### 4. Leadership Remarks:

- Telangana CM A. Revanth Reddy welcomed the investment, praising the young minds driving cutting-edge technology in Telangana.
- Pawan Kumar Chandana, Co-founder of Skyroot Aerospace, expressed optimism about Telangana's future and the state's support for innovation.



## Tabular Summary:

Aspect	Details
Event	Skyroot Aerospace to set up a rocket facility in Telangana
Investment Amount	₹500 crore
Facility Purpose	Rocket manufacturing, integration, and testing
Location	Telangana
Announced At	World Economic Forum (WEF), Davos, Switzerland



➤ Which Indian Navy ship completed the hydrographic survey of over 25,000 sq. nautical miles of Mauritius?

- A) INS Viraat
- B) INS Sarvekshak
- C) INS Shardul
- D) INS Sumedha
- E) INS Tarkash

**Answer**

**B) INS Sarvekshak**



## Event and Location:

- **Event:** INS Sarvekshak completes the final phase of the hydrographic survey of Mauritius.
- **Date & Location:** January 23, 2025; Mauritius





## Mandates and Objectives:

- **Survey Details:**
  - Covered an area of over 25,000 sq. nautical miles.
  - Included creating new nautical charts, providing survey equipment, and comprehensive hydrographic data.



## Mandates and Objectives:

- **Significance:**
  - Supports maritime infrastructure development in Mauritius.
  - Facilitates resource management and coastal development planning.
  - Reflects the partnership between India and Mauritius in fostering regional maritime cooperation.
- **Handover Ceremony:**
  - Survey data was officially handed over to Mauritius President Dharambeer Gokhool by the High Commissioner of India, Anurag Srivastava.



## Important Terms Explained:

- **Hydrographic Survey:** A scientific process of mapping and measuring underwater features for safe navigation, resource exploration, and maritime planning.
- **Nautical Charts:** Maps specifically designed for navigation, showing sea depths, coastlines, and other critical maritime information.



# DEFENCE



## Tabular Summary:

Aspect	Details
Event	INS Sarvekshak completes hydrographic survey of Mauritius
Date & Location	January 23, 2025; Mauritius
Survey Area	Over 25,000 sq. nautical miles
Significance	Aids Mauritius in maritime infrastructure and resource planning
Key Participants	Indian High Commissioner Anurag Srivastava; Mauritius President Dharambeer Gokhool



➤ Which country remained the top destination for India's engineering goods exports in December 2024?

- A) Saudi Arabia
- B) United States
- C) France
- D) Sri Lanka
- E) South Africa

**Answer**  
**B) United States**



## Event and Location:

- **Event:** The US remained the top destination for India's engineering goods exports in December 2024.
- **Date & Location:** January 23, 2025; New Delhi



## Mandates and Objectives:

- Engineering goods exports to the US grew 5% year-on-year to \$1.64 billion in December 2024.
- During the **April-December 2024-25 period**, exports to the US rose by 7%, reaching \$13.97 billion.
- Total **engineering goods exports** in December 2024 were \$10.84 billion, growing 8.35% year-on-year.
- The share of engineering goods in India's total exports rose to **28.53%** in December 2024 from **26.07%** in December 2023.



## Key Highlights:

- **The West Asia and North Africa (WANA)** region accounted for **20.8%** of India's total engineering exports in December 2024, making it the top region.
- **North America** accounted for 19.1%, and the **European Union** contributed 17.1%.
- Significant growth was seen in exports to countries like **France, Saudi Arabia, South Africa, and Sri Lanka.**
- Despite consistent growth, concerns remain about the impact of **protective measures** by developed nations, particularly the US, and potential trade wars, as highlighted by **UNCTAD and EEPIC India Chairman Pankaj Chadha.**





## Important Terms Explained:

- **Engineering Goods Exports:** Products like machinery, industrial tools, and equipment exported to foreign markets.
- **UNCTAD:** United Nations Conference on Trade and Development, which monitors global trade and economic trends.
- **Protective Measures:** Trade policies like tariffs or quotas imposed by countries to protect their domestic industries.
- **WANA Region:** Refers to West Asia and North Africa, including countries like Saudi Arabia, UAE, and Egypt.



# INTERNATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Event	US remained top destination for India's engineering goods exports
Date & Location	January 23, 2025; New Delhi
Engineering Exports to US	\$1.64 billion in December 2024; \$13.97 billion in April-December 2024-25
Top Region	WANA region – 20.8% share in total engineering exports
Global Concern	Protective measures by developed nations, especially US, and possible trade wars



# NATIONAL AFFAIRS



➤ Which ministry is organizing the 2<sup>nd</sup> edition of Lok Samvardhan Parv from January 27 to February 2, 2025?

- A) Ministry of Culture
- B) Ministry of Tourism
- C) Ministry of Minority Affairs
- D) Ministry of Tribal Affairs
- E) Ministry of Rural Development

**Answer**

**C) Ministry of Minority Affairs**



## Event and Location:

- **Event:** 2<sup>nd</sup> edition of Lok Samvardhan Parv organized by the Ministry of Minority Affairs.
- **Date & Location:** January 27 – February 2, 2025, at State Emporia Complex, Baba Kharak Singh Marg, Connaught Place, New Delhi



## Mandates and Objectives:

- Showcase and promote India's diverse arts, crafts, and culinary traditions.
- Provide a platform for 90 artisans from across India to display and sell their unique crafts, including:
  - **Ajrak Print Saree Dupatta** (Maharashtra)
  - **Banaras Brocade** (Uttar Pradesh)
  - **Cane & Bamboo** (Assam)
  - **Channapatna Toys** (Karnataka)
  - **Kantha Stitch** (West Bengal)
  - **Crewal Sozni, Kashmiri Shawls** (Jammu & Kashmir)
  - **Kosa Silk Saree Handloom** (Maharashtra), etc.



## Mandates and Objectives:

- 16 culinary experts will represent Indian cuisines such as Lucknawi Zaika, Gujarati Rasoi, Parsi Cuisine, and Punjabi Tadka.
- Host cultural evenings from Friday to Sunday, showcasing the cultural heritage of minority communities.



## Important Terms Explained:

- **Lok Samvardhan Parv:** An inclusive event organized by the Ministry of Minority Affairs to promote cultural diversity and empower artisans and craftsmen belonging to minority communities.
- **Inclusive Development:** Ensuring that benefits of government initiatives reach all sections of society, particularly underrepresented groups.



# NATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Event	2 <sup>nd</sup> edition of Lok Samvardhan Parv
Organized By	Ministry of Minority Affairs
Date & Location	January 27 – February 2, 2025, Connaught Place, New Delhi
Significance	Showcase arts, crafts, cuisines, and cultural heritage of minority communities





➤ Which Indian state secured investments worth ₹15.7 lakh crore at the World Economic Forum 2025 in Davos?

- A) Gujarat
- B) Karnataka
- C) Maharashtra
- D) Tamil Nadu
- E) Andhra Pradesh

**Answer**  
**C) Maharashtra**



## Event and Location:

- **Event:** Maharashtra secures ₹15.7 lakh crore investments at the World Economic Forum (WEF) 2025 in Davos.
- **Date & Location:** January 24, 2025, Davos, Switzerland



## Mandates and Objectives:

- The Maharashtra government signed 54 MoUs, attracting investments across multiple sectors, with an estimated job creation of over 4 lakh jobs.



## Key MoUs include:

- **Reliance Industries Ltd (RIL):** ₹3,05,000 crore investment spanning sectors like petrochemicals, polyester, renewable energy, and green hydrogen, expected to generate 3,00,000 jobs.
- **Amazon:** ₹71,795 crore for data centres in the Mumbai Metropolitan Region, creating 83,100 jobs.
- **Blackstone:** ₹43,000 crore in the infrastructure sector.
- **Vardhaan Lithium:** ₹42,535 crore in the electronics sector, generating 5,000 jobs.



## Key MoUs include:

- **Indorama:** ₹31,200 crore in the textile sector, creating 4,000 jobs.
- **L&T Defence:** ₹10,000 crore in Talegaon, generating 2,500 jobs.
- **Renaissance Solar & Electronic Materials:** ₹5,000 crore in green energy, creating 1,300 jobs.
- **Greta Energy:** ₹10,319 crore investment in Chandrapur, generating 7,000 jobs.



## Significance:

- These investments will bolster Maharashtra's industrial and economic growth, especially in sectors like **renewable energy, infrastructure, textiles, and electronics**.
- The agreements reflect the state's attractiveness as an investment destination, supporting Chief **Minister Devendra Fadnavis'** "Magnetic Maharashtra" campaign.



## Important Terms Explained:

- **World Economic Forum (WEF):** An annual global event held in Davos, Switzerland, where political, business, and academic leaders discuss global economic trends and challenges.
- **Green Hydrogen:** A clean energy source produced by splitting water into hydrogen and oxygen using renewable energy.
- **Data Centres:** Facilities housing computer systems and associated infrastructure to process and store large volumes of data.



# NATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Event	Maharashtra secures ₹15.7 lakh crore investments at WEF Davos 2025
Date & Location	January 24, 2025; Davos, Switzerland
Major Investments	RIL (₹3.05 lakh crore), Amazon (₹71,795 crore), Blackstone (₹43,000 crore)
Job Creation	Over 4 lakh jobs expected
Significance	Boosts industrial growth across textiles, renewable energy, infrastructure





➤ What is the financial outlay for the PM Vishwakarma Yojana for the five-year period FY24–FY28?

- A) ₹10,000 crore
- B) ₹12,000 crore
- C) ₹13,000 crore
- D) ₹15,000 crore
- E) ₹20,000 crore

**Answer**

**C) ₹13,000 crore**



## Event and Location:

- **Event:** Concerns raised over high rejection rates in the PM Vishwakarma Yojana.
- **Date & Location:** January 21, 2025; New Delhi



## Mandates and Objectives:

- Launched by **Prime Minister Narendra Modi** on September 17, 2023, during **Vishwakarma Jayanti**.
- Fully funded by the Union Government with a **financial outlay of ₹13,000 crore** for FY24–FY28.
- Targets the informal workforce, especially **artisans practicing traditional crafts** like blacksmithing, goldsmithing, pottery, carpentry, and sculpting.



## Rejection Concerns:

- **13–14% rejection rate due to:**
  - Previous government loans, such as under the **PMEGP** (Prime Minister's Employment Generation Programme).
  - Applicants with **non-performing asset** (NPA) history.
- **Banks' Response:** Conducting detailed data analyses to identify potential candidates despite prior delinquencies.



# NATIONAL AFFAIRS



## Progress as of January 8, 2025:

- **Applications received:** 820,000
- **Sanctioned:** 220,000
- **Disbursed:** 160,000



## Key Benefits of the Scheme:

- Provides artisans access to tooling **facilities**, **training programs**, and **market integration** into domestic and global value chains.
- Supports **micro, small, and medium enterprises (MSMEs)** with tailored consultancy services.



# NATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Event	PM Vishwakarma Yojana progress and challenges
Date & Location	January 21, 2025; New Delhi
Financial Outlay	₹13,000 crore for FY24–FY28
Target Beneficiaries	Artisans and traditional craft workers
Applications Received (Total)	820,000
Rejection Rate	13–14% due to past loans or NPA history



➤ How much investment was allocated for the capacity expansion projects at Jawaharlal Nehru Port (JNPA) launched by Union Minister Sarbananda Sonowal in January 2025?

- A) ₹1,000 crore
- B) ₹1,500 crore
- C) ₹2,000 crore
- D) ₹2,500 crore
- E) ₹3,000 crore

**Answer**

**C) ₹2,000 crore**





## Event and Location:

- **Event:** Union Minister Sarbananda Sonowal launches ₹2,000 crore capacity expansion projects at Jawaharlal Nehru Port (JNPA), Mumbai.
- **Date & Location:** January 22, 2025; Jawaharlal Nehru Port, Mumbai



## Key Highlights of the Projects:

### 1. Major Initiatives Launched:

- Solar-powered boat, two 70T indigenously developed tugs, and three fire tenders to enhance port safety and efficiency.
- Commissioning of Bharat Mumbai Container Terminal (BMCT) Phase II, adding 2.4 million TEUs to JNPA's capacity.
- Upgradation of Nhava Sheva Freeport Terminal (NSFT) to further boost capacity.



## Key Highlights of the Projects:

### 2. Agro Processing Facility:

- Investment: ₹284 crore, spanning 27 acres within the port complex.
- Designed to handle **1.2 million tonnes** of cargo annually, offering services like sorting, packing, and laboratory testing.

### 3. Warehousing Facility:

- **Investment:** ₹300 crore for ambient and temperature-controlled warehousing and Container Freight Station (CFS).
- **Expected capacity:** 1,20,000 TEUs annually.



## Key Highlights of the Projects:

### 4. Additional Infrastructure Projects:

- Development of Port Facilitation Centre and Business Facilitation Centre.
- **Bhoomi Pujan** for a CBSE School building to promote community education.



## JNPA Achievements and Projections:

- **2024 Performance:** Handled 7.05 million TEUs at over 90% capacity.
- **Projected Capacity by 2027:** 10 million TEUs.
- **JNPA SEZ Highlights:**
  - 124 hectares allotted to 54 units; 10 units operational.
  - Engages in warehousing, food processing, manufacturing, and trading.



## MoUs Signed:

- **₹645 crore investment by VPPL and Reliance Industries** for Liquid Jetty development at Vadhavan Port under PPP model.
- **HUDCO Partnership:** ₹25,000 crore funding commitment for port and infrastructure projects.



## Significance:

- Expands **India's marine sector capacity**, supporting diverse trade volumes like textiles, electronics, and agriculture.
- Aligns with **PM Modi's vision** of empowering ports to become growth drivers for India's economy.



# NATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Event	₹2,000 crore capacity expansion projects launched at JNPA
Date	January 22, 2025
Key Projects	Agro Processing Facility, Warehousing, BMCT Phase II
Agro Processing Facility	₹284 crore investment; handles 1.2 million tonnes of cargo annually
JNPA SEZ Investments	Existing: ₹623 crore; Proposed: ₹1,700 crore





# QUICK RECALL



- **January 23 celebrated as Parakram Diwas to honor Netaji Subhash Chandra Bose.**
- **D Gukesh becomes India's highest-ranked chess player, surpassing Arjun Erigaisi.**
- **India to host FIDE World Cup 2025 from October 31 to November 27.**
- **India contributes 36% of global IT services brand value, ranking second after the US.**
- **Indian Bank partners with Escorts Kubota Ltd for tractor loans.**
- **HDFC Bank holds 21% credit card market share in Dec 2024.**
- **Ashok Leyland partners with ESAF Small Finance Bank for tailored vehicle financing solutions.**
- **RBI mandates ARCs to establish Board-approved policies for borrower settlements.**
- **UPI-enabled credit card users make 8x more transactions than traditional credit card users.**



# QUICK RECALL



- **43 RRBs consolidated into 28 under One State – One RRB policy.**
- **FICCI projects India's GDP growth at 6.4% for FY2024-25, down from 7.0%.**
- **P. Suriaraj appointed as Executive Director of Dhanlaxmi Bank for a 3-year tenure.**
- **Neeraj Parakh appointed as Executive Director and CEO of Reliance Power.**
- **Skyroot Aerospace to invest ₹500 crore in Telangana for a private rocket facility.**
- **INS Sarvekshak completes hydrographic survey of Mauritius, covering 25,000 sq. nautical miles.**



# QUICK RECALL



- **US remains India's top engineering goods export destination, \$1.64 billion in Dec 2024.**
- **Ministry of Minority Affairs to host Lok Samvardhan Parv from Jan 27–Feb 2, 2025, in Delhi.**
- **Maharashtra secures ₹15.7 lakh crore investments at WEF Davos 2025, creating over 4 lakh jobs.**
- **PM Vishwakarma Yojana allocated ₹13,000 crore for FY24–FY28.**
- **Union Minister Sarbananda Sonowal launches ₹2,000 crore projects at JNPA, Mumbai.**



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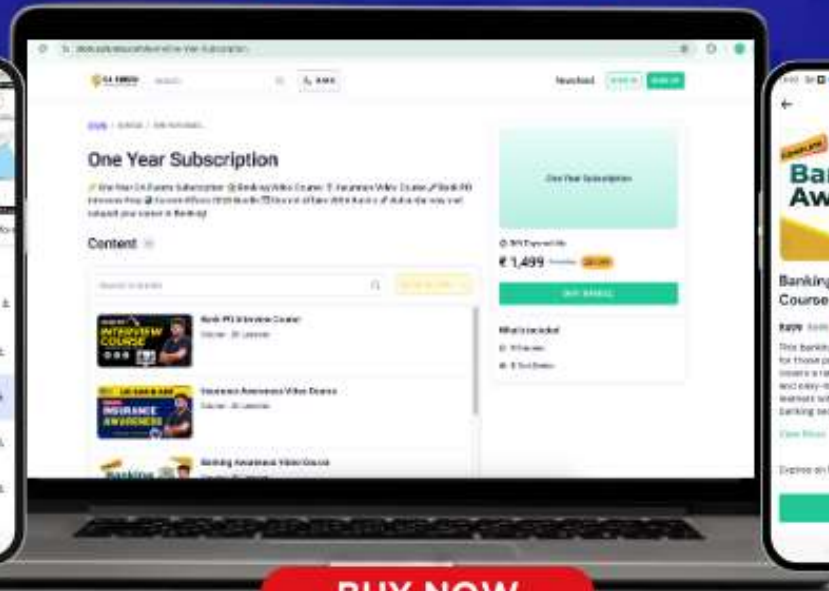
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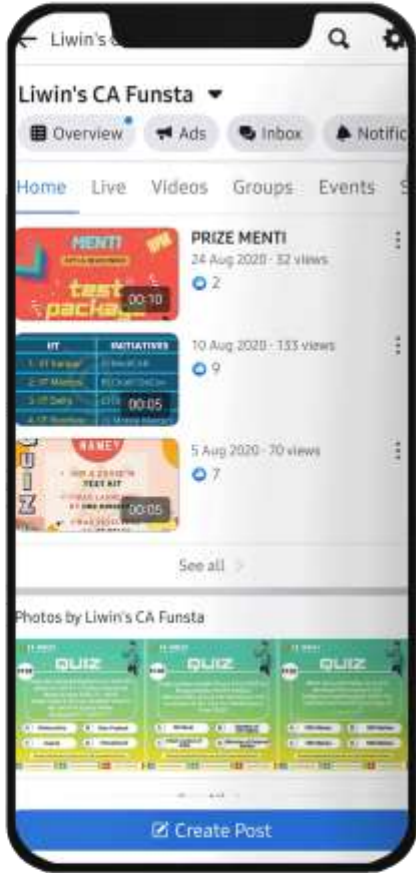
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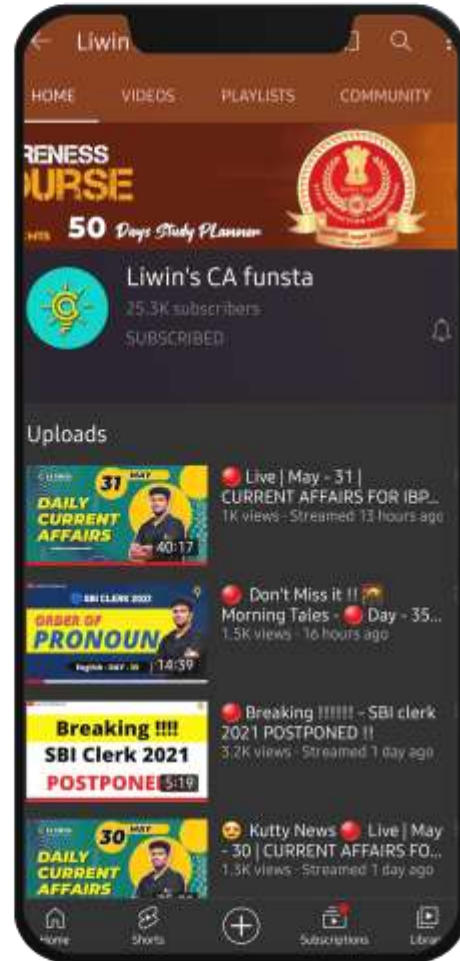


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