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Current Affairs

JANUARY 24

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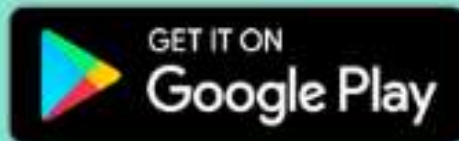
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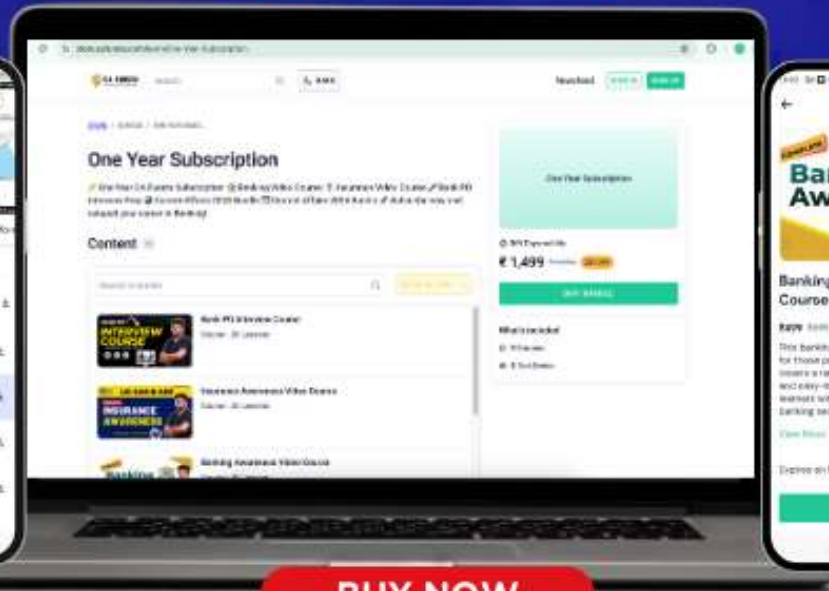
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Important Days



➤ **When is Uttar Pradesh Foundation Day observed annually?**

- A) January 1
- B) January 15
- C) January 24
- D) February 5
- E) March 10

Answer

C) January 24



Important Days



Event and Location:

- **Event:** Uttar Pradesh Foundation Day 2025
- **Date:** January 24, 2025
- **Location:** Uttar Pradesh, India



Important Days



Highlights of the Celebrations:

- **Duration:** Celebrations are being held from January 24 to January 26, 2025, at Awadh Shilp Gram, Lucknow, and in all 75 districts of the state.
- **Dignitaries Present:** Vice President Jagdeep Dhankhar, Governor Anandiben Patel, and Chief Minister Yogi Adityanath.
- **Programmes:** Include cultural performances, exhibitions, and events highlighting the state's heritage, achievements, and development.



Important Days



Historical Context:

- **Formation Date:** January 24, 1950, when the United Provinces officially became Uttar Pradesh.
- **Renaming:**
 - **1902:** Renamed as the United Provinces of Agra and Oudh by the British.
 - **1950:** Post-independence, renamed Uttar Pradesh.
- **Celebrations Revived:**
 - First observed in 1989 but discontinued.
 - Reintroduced in 2017 by the Yogi Adityanath government.



Important Days



State Contributions to India:

1. Prime Ministers:

- Uttar Pradesh has given India 9 Prime Ministers, including:
 - **Jawaharlal Nehru, Lal Bahadur Shastri, Indira Gandhi, Atal Bihari Vajpayee, and Narendra Modi** (from Varanasi).
- Birthplace of India's first female Chief Minister, Sucheta Kriplani, and first Dalit Chief Minister, Mayawati.

2. Political Importance:

- **Highest Lok Sabha Seats: 80.**
- **Assembly Seats: 403.**
- **Rajya Sabha Seats: 31.**



Important Days



State Contributions to India:

3. Economic Significance:

- A hub for agriculture, industries, and multinational companies.
- Fertile lands supported by rivers like the Ganga, Yamuna, and Ghaghara.
- Known as a growth engine of New India under PM Modi's leadership.

4. Cultural Significance:

- Home to Ayodhya (Lord Ram), Mathura (Lord Krishna), and Varanasi (Lord Vishwanath).



Important Days



Division of Uttar Pradesh:

- In **2000**, the hill regions of Uttar Pradesh were carved out to form **Uttarakhand**, initially named **Uttaranchal**.



Important Days



Tabular Summary:

Key Points	Details
Event	Uttar Pradesh is celebrating its 76 th Foundation Day on January 24, 2025.
Event Details	Celebrations from January 24-26 at Awadh Shilp Gram, Lucknow, and all 75 districts.
Dignitaries	VP Jagdeep Dhankhar, Governor Anandiben Patel, and CM Yogi Adityanath.
Formation Date	January 24, 1950 (renamed from United Provinces).
Key Contributions	Gave India 9 Prime Ministers, including PM Modi (Varanasi constituency).
Economic Significance	Hub for agriculture, industries, and a key driver of India's economic growth.
Political Importance	Highest Lok Sabha seats (80), Assembly seats (403), Rajya Sabha seats (31).



Important Days



➤ **What is the main purpose of National Girl Child Day, observed on January 24?**

- A) To promote gender equality at workplaces
- B) To highlight the rights, education, and welfare of girls
- C) To address environmental issues faced by girls
- D) To improve the gender pay gap in society
- E) To celebrate achievements in women-led businesses



Answer

B) To highlight the rights, education, and welfare of girls



Important Days



Event and Location:

- **Event:** National Girl Child Day 2025
- **Date:** January 24, 2025
- **Location:** India



Important Days



History:

- Launched in **2008** by the Ministry of Women and Child Development.
- Aims to address **gender inequality, child marriage, and discrimination in education and healthcare.**



Important Days



Significance:

- Highlights **systemic challenges** faced by girls in India, such as child marriage and healthcare inequities.
- Coincides with the day **Indira Gandhi** assumed office, symbolizing progress in **women's empowerment**.



Important Days



Related Government Schemes:

- **Sukanya Samriddhi Yojana:** Promotes savings for girls' education and marriage.
- **Beti Bachao Beti Padhao:** Reduces child mortality and improves girls' education.
- **Balika Samriddhi Yojana:** Encourages girls' education in rural areas.



Important Days



Related Protective Laws:

- **PNDT Act (1994, amended 2002):** Prohibits sex selection and prevents female feticide.
- **Prohibition of Child Marriage Act (2006):** Criminalizes child marriage.
- **POCSO Act (2012):** Addresses child sexual abuse with stricter provisions since 2020.
- **Juvenile Justice Act (2015):** Ensures child welfare and protection.



Important Days



Current Trends:

- **Sex Ratio Improvement:** From 943 (2011) to a projected 952 (2036), signaling gender equality progress.
- **Mission Vatsalya:** Focuses on child development and protection through initiatives like the **Track Child Portal**.



Important Days



Tabular Summary:

Key Points	Details
Event	National Girl Child Day observed on January 24 to address rights and welfare of girls.
Date	January 24, 2025
History	Launched in 2008 by the Ministry of Women and Child Development.
Significance	Highlights gender challenges, celebrates achievements, and coincides with Indira Gandhi's day.
Schemes for Girls	Sukanya Samriddhi Yojana, Beti Bachao Beti Padhao, Balika Samriddhi Yojana.
Protective Laws	PNDT Act, Prohibition of Child Marriage Act, POCSO Act, Juvenile Justice Act.
Sex Ratio (Improvement)	From 943 females/1000 males (2011) to 952 females/1000 males (projected 2036).



Important Days



➤ **What is the theme of the International Day of Education 2025?**

- A) Empowering Teachers in the AI Era
- B) AI and Education: Preserving Human Agency in a World of Automation
- C) Education for Sustainable Development Goals
- D) Bridging the Digital Divide in Education
- E) Quality Education for All



Answer

B) AI and Education: Preserving Human Agency in a World of Automation



Important Days



Event and Location:

- **Event:** International Day of Education 2025
- **Date:** January 24, 2025
- **Location:** Observed globally



Important Days



History:

- Established by **the United Nations General Assembly (UNGA)** on **December 3, 2018**.
- First observed on **January 24, 2019**, supported by **59 member states**.
- Aligns with **SDG 4**, which focuses on achieving inclusive, equitable, and quality education for all.



Important Days



Significance:

- Highlights the critical role of education in fostering **peace and sustainable development**.
- Recognizes the need to address global educational challenges and promote transformative actions.
- Focuses on ensuring **inclusive and equitable education** while leveraging technology responsibly.



Important Days



2025 Theme:

- **'AI and Education: Preserving Human Agency in a World of Automation'**
 - Reflects the integration of artificial intelligence (AI) in education systems.
 - Emphasizes the need to maintain the human-centric approach in learning environments.



Important Days



Benefits of AI in Education:

- **Personalized Learning:** Tailors study materials and teaching methods to individual student needs.
- **Engaging Methods:** Leverages virtual assistants, gamified learning, and intelligent tutoring systems.
- **Improved Efficiency:** Automates administrative tasks, allowing educators to focus on interaction.
- **Bridging Gaps:** Expands access to quality education for underserved regions.



Important Days



Challenges of AI in Education:

- **Digital Divide:** Unequal access to technology could worsen disparities.
- **Privacy Concerns:** Ensuring ethical use of AI and safeguarding student data is vital.
- **Human Oversight:** Teachers must remain central to foster critical thinking and emotional growth.



Important Days



India's National Education Day:

- Celebrated on **November 11** to honor **Maulana Abul Kalam Azad**, India's first Education Minister.
- Highlights his contribution to **women's education** and the modernization of educational policies.



Important Days



Tabular Summary:

Key Points	Details
Event	Seventh International Day of Education observed on January 24, 2025.
History	Initiated by UNGA on December 3, 2018, first celebrated in 2019.
Significance	Promotes peace, sustainable development, and inclusive, equitable education worldwide.
2025 Theme	AI and Education: Preserving Human Agency in a World of Automation.
Benefits of AI in Education	Personalized learning, bridging gaps, engaging methods, and administrative efficiency.
Challenges	Digital divide, privacy issues, and ensuring human oversight.
National Education Day	Celebrated in India on November 11 to honor Maulana Abul Kalam Azad.



➤ **Where was the Khelo India Winter Games 2025 inaugurated?**

- A) Gulmarg, Jammu & Kashmir
- B) Leh, Ladakh
- C) Manali, Himachal Pradesh
- D) Shimla, Himachal Pradesh
- E) Srinagar, Jammu & Kashmir

Answer
B) Leh, Ladakh



Event and Location:

- **Event:** Khelo India Winter Games (KIWG) 2025
- **Date:** Phase 1 (Ladakh): January 23–27, 2025;
Phase 2 (J&K): February 22–25, 2025
- **Location:** NDS Stadium, Leh, Ladakh (Phase 1), and venues in Jammu & Kashmir (Phase 2)



History:

- Launched in **2020** under **the Khelo India Scheme** by the **Ministry of Youth Affairs and Sports**.
- Ladakh is hosting the event for **the second time**.
- Previous editions have seen participation from **36 States and Union Territories**.



Inauguration Highlights:

- **Inaugurated by:** Union Minister Dr. Mansukh Mandaviya (virtually, due to adverse weather).
- **Opening Venue:** NDS Stadium, Leh, with a capacity of 5,000.
- **Cultural Displays:** Included performances showcasing Ladakh's art, culture, and heritage.
- **Ice Hockey Match:** A thrilling exhibition match marked the opening day.



Participation and Competitions:

- **Teams:** 19, representing States, UTs, Army, and ITBP.
- **Participants:** 594, including 428 athletes.
- **Disciplines:** Competitions across **2 ice disciplines** and **4 snow disciplines**.



Vision and Mission:

- To nurture talent, promote sports tourism, and strengthen India's winter sports capabilities.
- Aspiration to see **India represented in the Winter Olympics.**



Significance of the Games:

- Provides a platform for athletic excellence.
- Showcases Ladakh and J&K's **art, culture, and tourism potential**.
- Solidifies Ladakh and J&K as **winter sports hubs** in India.



Khelo India Scheme:

- Includes initiatives such as **the Khelo India Youth Games, University Games, Para Games, and Winter Games.**
- Aims to identify talent and promote fitness and national-level participation in sports.



Union Territories of Ladakh and Jammu & Kashmir:

- Known for their **natural terrain and climatic conditions** ideal for winter sports.
- Hosting the Games enhances their reputation as premier destinations for athletes and tourists.



SPORTS



Tabular Summary:

Key Points	Details
Event	Khelo India Winter Games 2025 inaugurated in Leh, Ladakh.
Event Duration	Phase 1: Jan 23–27, 2025 (Ladakh); Phase 2: Feb 22–25, 2025 (J&K).
Inauguration	Virtually declared open by Union Minister Dr. Mansukh Mandaviya.
Opening Ceremony	Venue: NDS Stadium, Leh. Highlights: March past, cultural displays, ice hockey exhibition.
Participation	19 teams, 594 participants (428 athletes).
Competitions	2 ice disciplines and 4 snow disciplines.
History of KIWG	Started in 2020; Ladakh hosting for the second time.
Vision and Mission	Nurturing talent, promoting sports tourism, and aspiring for Winter Olympics representation.
Significance	Promotes sports excellence and regional culture while positioning Ladakh and J&K as winter hubs.



RANKING



➤ Which Indian brand was ranked as the most valuable in the Brand Finance Global 500 report for 2025?

- A) Reliance Group
- B) Infosys
- C) Tata Group
- D) LIC
- E) HDFC Group

Answer

C) Tata Group



RANKING



Event and Location:

- **Event:** Brand Finance Global 500 Report 2025
- **Date:** Published in January 2025
- **Location:** Global report highlighting brand valuations and rankings



RANKING



Highlights:

- **Tata Group:** Ranked 60th globally with a valuation of \$31.6 billion, marking a 10% growth and the first Indian brand to surpass the \$30 billion threshold.
- **Apple:** Retains the top position as the world's most valuable brand with a valuation of \$574.5 billion, an 11% growth.



Growth of Indian Brands:

- **Infosys:** Ranked 132nd globally with a valuation of \$16.3 billion. Recorded the fastest growth rate among IT services brands at 18% CAGR over five years.
- **LIC:** Achieved 36% growth, with a valuation of \$13.3 billion and the highest Brand Strength Index (BSI) among Indian brands.
- **Reliance Group:** Valuation increased to \$9.8 billion with a 17% growth rate.
- **L&T Group:** New entrant in rankings with a valuation of **\$7.4 billion**, showcasing its growing influence in the diversified sector.



RANKING



Global Brand Leaders:

- **Microsoft:** Ranked 2nd globally with a valuation of **\$461.1 billion**, registering a 35% growth.
- **Google:** Ranked 3rd with a valuation of **\$413 billion**, reflecting a **24% increase**.



RANKING



Indian Banking Brands:

- **HDFC Group:** Entered global rankings with a valuation of **\$14.2 billion**.
- **SBI Group:** Secured a position with a valuation of **\$9.6 billion**.
- **ICICI Group:** Valued at **\$6.4 billion**, showing the growing influence of Indian banks.



RANKING



Tabular Summary:

Key Points	Details
Event	Tata Group valued at \$31.6 billion, leads Indian brands in 2025. Apple leads globally at \$574.5 billion.
Tata Group Valuation	\$31.6 billion (Ranked 60th globally, AAA- brand strength rating).
Apple Valuation	\$574.5 billion (World's most valuable brand, 11% growth).
Infosys Valuation	\$16.3 billion (Ranked 132nd, fastest IT services growth at 18%).
LIC Valuation	\$13.3 billion (36% growth, highest Brand Strength Index).
Reliance Valuation	\$9.8 billion (17% growth).
L&T Valuation	\$7.4 billion (new entrant in the rankings).
HDFC Valuation	\$14.2 billion (entered global ranking).
SBI Valuation	\$9.6 billion.
Microsoft Valuation	\$461.1 billion (35% growth, ranked 2nd globally).
Google Valuation	\$413 billion (24% growth, ranked 3rd globally).



RANKING



➤ **What is India's rank in the Global Firepower Index 2025?**

- A) 1st
- B) 2nd
- C) 3rd
- D) 4th
- E) 5th

Answer
D) 4th



RANKING



Event and Location:

- **Event:** India Ranks 4th in Global Firepower Index 2025
- **Date:** January 2025
- **Location:** Global ranking



About the Global Firepower Index:

- **Purpose:** Ranks 145 countries based on conventional military strength across land, sea, and air.
- **Parameters:** Evaluates over 60 factors, including manpower, resources, finance, and geography.
- **Exclusion:** Does not consider nuclear capabilities.



Global Ranking 2025:

- **India:** Ranks 4th with a score of 0.1184, maintaining its position behind the United States, Russia, and China.
- **Top 5 Countries:**
 1. **United States** - Score: 0.0744
 2. **Russia** - Score: 0.0788
 3. **China** - Score: 0.0788
 4. **India** - Score: 0.1184
 5. **South Korea** - Score: 0.1656



India's Military Strength:

- **Manpower:**
 - Largest number of individuals reaching military age annually.
 - Ranks 2nd globally in available manpower.
- **Resources:**
 - Substantial natural resources enhance military capabilities.
- **Geography:**
 - Strategic location provides defense advantages.



RANKING



Weaknesses:

- **Naval Capabilities:**
 - Ranked 145th in helicopter carrier strength and mine warfare at sea.
- **Economic Challenges:**
 - Issues related to oil, coal, and natural gas consumption, external debts, and external borders.



RANKING



Neighboring Comparison:

- **Pakistan:** Dropped from 9th to 12th position in the 2025 ranking, indicating a relative decline in military strength.



RANKING



Tabular Summary:

Key Points	Details
Event	India ranked 4 th in the Global Firepower Index 2025.
Top 5 Countries	1. USA, 2. Russia, 3. China, 4. India, 5. South Korea.
India's Score	0.1184.
Military Strength	High manpower, vast resources, and strategic geography.
India's Weaknesses	Low ranks in helicopter carrier strength and mine warfare capability (145th).
Pakistan's Position	Dropped to 12th, reflecting a relative decline.



- **What is the primary goal of YES Bank's Frictionless Finance Accelerator Programme?**
- A) To develop global payment systems for export businesses
 - B) To empower fintech startups to address critical challenges and enhance financial inclusion
 - C) To assist startups in sectors unrelated to finance
 - D) To provide free financial services to small businesses
 - E) To establish YES Bank as the sole leader in the fintech sector



Answer

B) To empower fintech startups to address critical challenges and enhance financial inclusion



Event and Location:

- **Event:** Launch of Frictionless Finance Accelerator Programme
- **Date:** January 17, 2025
- **Occasion:** National Startup Day
- **Location:** India



Key Objectives:

- **Support Fintech Startups:**
 - Address real-world financial challenges.
 - Develop scalable and innovative solutions.
 - Enhance financial inclusion across India.



Features of the Programme:

1. Collaborative Framework:

- Partnered with Reserve Bank Innovation Hub (RBIH) and S.P. Jain Institute of Management and Research (SPJIMR).
- Combines academic resources, regulatory guidance, and industry expertise.

2. Focus Areas:

- Digital lending.
- AI-powered risk management.
- Blockchain-based payments.
- Financial inclusion initiatives.



Features of the Programme:

3. Startup Support:

- Access to YES Connect, a platform for regulatory and business guidance.
- Partnerships between fintech startups, regulators, and industry leaders to foster innovation.

4. Mentorship and Ecosystem Development:

- Facilitates connections with banks.
- Provides access to world-class mentorship to accelerate growth.



Strategic Context

- **YES Bank's Position:**
 - Continues its commitment to fostering financial innovation with earlier initiatives like:
 - YES HeadStartup: Supporting startup ecosystems.
 - SmartFin and YES Connect: Simplifying startup operations.
 - Recent collaboration with Vegapay launched a Credit Line on UPI, underscoring its fintech focus.



Strategic Context

- **India's Startup Ecosystem:**
 - Boasts 1.5 lakh DPIIT-registered startups and over 100 unicorns.
 - Fintech is a major contributor, revolutionizing access to financial services for small businesses.
- **Global Digital Economy:**
 - Projected to reach \$20 trillion by 2030, driving increased investment in fintech innovation.



Tabular Summary:

Key Points	Details
Event	YES Bank launched the Frictionless Finance Accelerator Programme for fintech startups.
Objective	Empower startups to tackle challenges, innovate, and enhance financial inclusion.
Collaborating Partners	Reserve Bank Innovation Hub (RBIH) and SPJIMR.
Focus Areas	Digital lending, AI risk management, blockchain payments, and financial inclusion.
Key Platforms	YES Connect, SmartFin, and IRIS Biz for regulatory and operational guidance.
Strategic Context	Aligns with India's growing fintech ecosystem and the \$20 trillion global digital economy.



- **What is the key feature of the FIRST EA₹N RuPay Credit Card launched by IDFC FIRST Bank and RuPay?**
- A) Unlimited cashback on all purchases
 - B) Combination of fixed deposit benefits with UPI cashback rewards
 - C) High credit limit for salaried individuals
 - D) Exclusive access to airport lounges
 - E) Zero fixed deposit requirement for approval



Answer

B) Combination of fixed deposit benefits with UPI cashback rewards



Event and Location:

- **Event:** IDFC FIRST Bank and RuPay Launch FIRST EA₹N RuPay Credit Card
- **Date:** January 2025
- **Location:** India



Key Features and Benefits:

- **Guaranteed Approval:**
 - Instant approval for individuals with no credit history or low CIBIL scores.
 - Requires a minimum fixed deposit (FD) of ₹5,000 with IDFC FIRST Bank.
- **UPI Cashback:**
 - 1% cashback on UPI transactions via the IDFC FIRST Bank App.
 - 0.5% cashback on UPI transactions using other apps.
 - **Maximum cashback:** ₹500 per month.



Key Features and Benefits:

- **Welcome Benefit:**
 - 100% cashback up to ₹500 on the first UPI transaction within 15 days of card issuance.
- **Additional Perks:**
 - Complimentary roadside assistance.
 - Lost card liability cover.
 - Personal accident cover.



About IDFC FIRST Bank:

- **Founded:** 2015 (post-merger of IDFC Bank and IDFC Securities).
- **Headquarters:** Mumbai, Maharashtra.
- **Known For:** Customer-first approach and digital banking services.



About RuPay:

- **Founded by NPCI:** 2012.
- **India's First Indigenous Payment Network:** Supports debit, credit, and prepaid cards.
- **Acceptance:** Widely used for domestic and international transactions, including UPI and IMPS payments.



Tabular Summary:

Key Points	Details
Event	IDFC FIRST Bank and RuPay launched the FIRST EA₹N RuPay Credit Card.
Unique Feature	Combines FD benefits with UPI cashback rewards.
FD Requirement	Minimum ₹5,000 for credit card approval.
UPI Cashback	1% on IDFC FIRST Bank App, 0.5% on other apps (up to ₹500/month).
Welcome Benefit	₹500 cashback on the first UPI transaction within 15 days.
Additional Perks	Roadside assistance, lost card liability cover, personal accident cover.
Application Process	Apply online and open a fixed deposit for approval.



- **What was the primary objective of the Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECES)?**
- A) To promote the recycling of e-waste in India
 - B) To encourage the design of electronics products in foreign markets
 - C) To strengthen the domestic manufacturing ecosystem for electronic components and semiconductors
 - D) To replace all electronic imports with indigenous products
 - E) To fund only solar value chain projects



Answer

C) To strengthen the domestic manufacturing ecosystem for electronic components and semiconductors



Event and Location:

- **Event:** Launch and Achievements of SPECS
- **Date:** Launched in 2020; sunset date for applications was March 31, 2024.
- **Objective:**
 - Strengthen the electronics manufacturing ecosystem in India by promoting the domestic production of:
 - Electronic components
 - Semiconductors
 - Display fabrication units
 - Specialized sub-assemblies and capital goods



Achievements of SPECS:

- **Applications Approved:**
 - 58 total applications approved under the scheme.
 - 9 applications approved in FY 2024-25 with an incentive amount of ₹1,338 crore.
- **Incentives and Investments:**
 - Government offers 25% incentive on eligible electronic goods.
 - **Total approved incentive amount:** ₹3,316.19 crore.
 - **Total investment by units:** ₹9,531 crore.



Achievements of SPECS:

- **Economic Impact:**
 - Units have produced goods worth ₹25,990 crore.
 - 39,692 jobs created under SPECS, with 15,710 jobs in FY 2024-25 alone.
- **Budgetary Outlay:**
 - ₹3,285 crore allocated, with ₹599.89 crore disbursed to 16 applicants so far.



Transition to New Scheme:

- SPECS was discontinued post-March 2024, as the government plans to launch a **new Production Linked Incentive (PLI) scheme**.
- The new PLI scheme will target **35%-40% value addition** in electronic component manufacturing.



Tabular Summary:

Key Points	Details
Event	SPECS highlights India's progress in manufacturing electronic components and semiconductors.
Objective of SPECS	Develop a downstream value chain for electronics manufacturing and offset domestic manufacturing disabilities.
Achievements	58 applications approved; total investment: ₹9,531 crore; 39,692 jobs created.
Budget and Incentives	₹3,285 crore outlay; 25% incentive for eligible electronic goods.
Future Plans	New PLI scheme for electronic components targeting 35%-40% value addition.



➤ **What is the key change in RBI's revised settlement norms for Asset Reconstruction Companies (ARCs)?**

- A) ARCs must recover all dues before considering settlements
- B) Independent Advisory Committee (IAC) review is no longer required for all accounts
- C) ARCs cannot settle dues without judicial approval
- D) Borrowers must pay the entire settlement amount upfront
- E) Settlement proposals now exclude cases classified as fraud



Answer

B) Independent Advisory Committee (IAC) review is no longer required for all accounts



Event and Location:

- **Event:** Revised Settlement Guidelines for ARCs
- **Date:** January 21, 2025
- **Authority:** Reserve Bank of India (RBI)



Key Highlights of the Revised Norms:

1. Settlement Flexibility:

- ARCs can settle dues with borrowers after evaluating all recovery possibilities, instead of exhausting all measures before settlement.

2. Board-Approved Policy:

- **ARCs must frame a board-approved policy detailing:**
 - Cut-off dates for one-time settlement eligibility.
 - Permissible sacrifices based on exposure categories.
 - Methodology for calculating the realizable value of securities.



Key Highlights of the Revised Norms:

3. Simplified Process for Small Accounts:

- **Accounts with ₹1 crore or below principal outstanding:**
 - Settlements can be finalized based on the board-approved policy.
- **Accounts with over ₹1 crore principal outstanding:**
 - Proposals must be reviewed by an Independent Advisory Committee (IAC) comprising experts in finance, law, and technical fields.



Key Highlights of the Revised Norms:

4. IAC Role in High-Risk Cases:

- Settlements for accounts classified as fraud or involving willful defaulters must go through IAC review, irrespective of the amount.

5. Payment Flexibility:

- Preference for lump-sum payments in settlements.
- Staggered payments allowed without IAC recommendations for upfront and repayment timelines.

6. Judicial Oversight:

- Judicial consent is required in cases of ongoing recovery litigation.



Expected Impact:

- **Faster Resolutions:** Simplified processes are expected to speed up the resolution of distressed assets.
- **Improved ARC Operations:** Easier compliance with settlement norms, particularly for smaller accounts.



Tabular Summary:

Key Points	Details
Event	RBI revised settlement norms for ARCs to expedite resolutions.
Major Change	IAC review not required for accounts with ₹1 crore or below outstanding principal.
Board-Approved Policy	ARCs must detail settlement criteria, permissible sacrifices, and valuation methodologies.
Role of IAC	Required for accounts over ₹1 crore and all cases involving frauds or willful defaulters.
Payment Terms	Preference for lump-sum payments, but staggered payments allowed with relaxed conditions.
Expected Impact	Faster resolution process, more efficient ARC operations.



➤ What is the GDP growth forecast for India in FY2024-25 according to FICCI?

- A) 7.0%
- B) 6.4%
- C) 5.8%
- D) 8.2%
- E) 4.8%

Answer
B) 6.4%



Event and Location:

- **Event:** FICCI's Economic Outlook Survey for FY2024-25
- **Date:** January 16, 2025
- **Source:** Federation of Indian Chambers of Commerce and Industry (FICCI)



Key Highlights:

1. Economic Growth:

- FICCI forecasts GDP growth at 6.4% for FY2024-25, down from the earlier projection of 7.0% (September 2024) and a decline from 8.2% growth in FY2023-24.
- Economic activity is expected to accelerate in H2 FY25, driven by public capital expenditure, festive demand, and recovery in industrial activity.

2. Sector-Wise Growth:

- **Agriculture & Allied Activities:** 3.6%
- **Industrial Sector:** 6.3%
- **Services Sector:** 7.3%



Key Highlights:

3. Consumer Price Index (CPI) Inflation:

- Predicted to stabilize at 4.8%, matching the RBI's December 2024 forecast.
- **Food Inflation:** Expected to ease, offering relief to consumers.

4. Factors Supporting Growth:

- **Public Investments:** Infrastructure, housing, and logistics sectors to drive growth.
- **Global Supply Chain Diversification:** Opportunities in manufacturing, electronics, and pharmaceuticals as supply chains shift from China.
- **Easing Global Inflation:** Recovery in interest-sensitive sectors in advanced economies.



Key Highlights:

5. Challenges:

- Geopolitical uncertainties.
- Uneven domestic demand.
- Trade disruptions and climate-induced challenges.

6. Policy Recommendations:

- Revise tax structures to boost disposable income and private consumption.
- Continue investments in welfare programs like MGNREGA, PMGSY, and PMAY.
- Enhance rural infrastructure, supply chains, cold storage capacity, and minimize food wastage.



Tabular Summary:

Key Points	Details
Event	FICCI forecasts India's GDP growth at 6.4% for FY2024-25 and CPI inflation at 4.8%.
Sector-Wise Growth	Agriculture: 3.6%, Industry: 6.3%, Services: 7.3%.
Inflation Projections	CPI inflation to stabilize at 4.8%, with easing food prices.
Growth Drivers	Public investments in infrastructure, housing, and logistics.
Challenges	Geopolitical uncertainties, uneven demand, trade disruptions, and climate challenges.
Policy Recommendations	Revise tax structures, invest in welfare programs, enhance rural infrastructure and supply chains.



➤ **What is the main focus of Tata AIG's newly launched CyberEdge insurance solution?**

- A) To provide health insurance coverage for individuals
- B) To protect Indian businesses, especially SMEs, from cyber risks
- C) To offer life insurance benefits to corporate employees
- D) To enhance agricultural insurance policies in India
- E) To promote international travel insurance policies



Answer

B) To protect Indian businesses, especially SMEs, from cyber risks



Event and Location:

- **Event:** Tata AIG Launches CyberEdge
- **Date:** January 2025
- **Location:** India



Key Features of CyberEdge:

- **24/7 First Response Cover:** Offers immediate access to cyber risk management experts within two hours of a reported incident.
- **Comprehensive Coverage:** Includes protection for:
 - Forensic investigations
 - Legal fees
 - Data recovery
 - Extortion payments
 - Business interruption losses
- **SME-Focused:** Specially designed to address vulnerabilities in small and medium enterprises (SMEs) that often lack advanced cybersecurity systems.



Market Context and Growth Projections:

- **Indian Cyber Insurance Market:** Valued at ₹850 crore in 2024.
- **Growth Projection:** Expected to grow at a 25% CAGR from 2025 to 2030, driven by the rise in cyberattacks.
- **Cybersecurity Statistics:** India recorded 79 million cyber incidents in 2023, projected to increase to 1 trillion annually by 2033.



Regulatory Landscape:

- **IRDAI Guidelines (2022):**
 - Enhance the structure and coverage of cyber insurance policies.
 - Focus on protection against **identity theft, online fraud, and data breaches** for individuals and businesses.



Strategic Positioning of Tata AIG:

- **Target:** Capture 25% market share in India's cyber insurance sector by 2029.
- **Focus Areas:** IT firms, BPOs, banks, and industries needing protection against escalating cyber threats.
- **Industry Leadership:** With CyberEdge, Tata AIG aims to position itself as a leader in India's growing cyber insurance market.



Tabular Summary:

Key Points	Details
Event	Tata AIG launched CyberEdge, a cyber insurance solution for Indian businesses.
Focus of CyberEdge	Protects against cyber threats, targeting SMEs and large enterprises.
Features	Coverage for forensic investigations, legal fees, data recovery, and business interruption.
Growth Target	Aims to capture 25% of the cyber insurance market by 2029.
Market Context	Indian cyber insurance market valued at ₹850 crore in 2024, projected to grow at 25% CAGR.
Cybersecurity Landscape	India faced 79 million cyber incidents in 2023, expected to surge to 1 trillion annually by 2033.
Regulatory Guidelines	IRDAI's 2022 guidelines focus on identity theft, online fraud, and data breach coverage.



➤ **What is the primary purpose of Tata AIA Life Insurance's newly launched 'Shubh Muhurat' plan?**

- A) To provide health insurance benefits for parents
- B) To offer financial preparation for children's weddings
- C) To ensure life coverage for newly married couples
- D) To promote retirement savings among senior citizens
- E) To cover educational expenses for children



Answer

B) To offer financial preparation for children's weddings



Event and Location:

- **Event:** Tata AIA Life Insurance Launches Shubh Muhurat
- **Date:** January 2025
- **Location:** India



Purpose of the Plan:

- **'Shubh Muhurat'** is designed to help parents save for their children's weddings, a significant financial milestone.
- It targets parents **aged 31-50 years** with children **aged 1-20 years**, addressing the rising costs of weddings in India.



Key Features:

- **Capital Guarantee with Equity Exposure:** Protects the premium while providing a lump sum at maturity.
- **Benefit Protection Rider:** Waives future premiums if the policyholder passes away, ensuring wedding plans remain financially secure.
- **Tax Benefits:** Offers deductions on premiums paid and policy payouts as per tax laws.



Market Context:

- **Wedding Industry Size:** Valued at over ₹10.7 lakh crore in 2024, with over 80 lakh weddings annually.
- **Average Wedding Cost:** ₹12.5 lakh, often exceeding education expenses.
- The plan aims to alleviate financial stress on families by providing a **structured savings plan**.



Strategic Positioning for Tata AIA Life Insurance:

- Captures a share of India's large wedding market.
- Strengthens its portfolio with culturally and financially relevant products.
- Aligns with its commitment to providing **innovative financial solutions**.



Tabular Summary:

Key Points	Details
Event	Tata AIA Life Insurance launched 'Shubh Muhurat' to help families save for wedding expenses.
Target Audience	Parents aged 31-50 years with children aged 1-20 years.
Plan Features	Capital protection, equity exposure, tax benefits, and a Benefit Protection Rider.
Market Context	India's wedding industry valued at ₹10.7 lakh crore in 2024, with average costs at ₹12.5 lakh.
Strategic Importance	Captures India's growing wedding market, addressing rising costs with structured financial plans.



AWARDS



➤ **Who were the recipients of the Crystal Award at the 55th World Economic Forum in 2025?**

- A) David Beckham, Elon Musk, and Malala Yousafzai
- B) Diane von Furstenberg, Riken Yamamoto, and Greta Thunberg
- C) David Beckham, Diane von Furstenberg, and Riken Yamamoto
- D) David Beckham, Sundar Pichai, and Riken Yamamoto
- E) Elon Musk, Riken Yamamoto, and Diane von Furstenberg



Answer

C) David Beckham, Diane von Furstenberg, and Riken Yamamoto



AWARDS



Event and Location:

- **Event:** WEF 2025 Crystal Awards
- **Date:** January 2025
- **Location:** Davos, Switzerland



Awardees and Their Contributions:

1. David Beckham:

- Recognized for his dedication as a UNICEF Goodwill Ambassador.
- Advocacy focused on children's rights, including education, protection, and well-being, particularly in crisis zones.
- Celebrated two decades of service with UNICEF, emphasizing support for young girls facing poverty, violence, and discrimination.



AWARDS



Awardees and Their Contributions:

2. Diane von Furstenberg:

- Renowned fashion designer and philanthropist.
- Known for creating the iconic wrap dress and championing women's empowerment.
- Advocates for gender equality and encourages daily acts of kindness and connection.

3. Riken Yamamoto:

- Acclaimed architect specializing in sustainable design.
- Focused on community regeneration, environmental responsibility, and preserving cultural memories.
- Advocates for protecting communities from conflict and ensuring harmonious development.



AWARDS



Crystal Award Significance:

- Presented annually by **Hilde Schwab**, Chairwoman and Co-Founder of the World Arts Forum.
- Celebrates **cultural leaders** whose creativity drives meaningful societal and environmental change.



AWARDS



Tabular Summary:

Key Points	Details
Event	The 55th WEF Annual Meeting honored three individuals with the Crystal Awards in Davos, Switzerland.
Awardees	David Beckham, Diane von Furstenberg, and Riken Yamamoto.
David Beckham's Contribution	Advocacy for children's rights through UNICEF, focusing on education and well-being.
Diane von Furstenberg	Fashion icon promoting gender equality and women's empowerment globally.
Riken Yamamoto	Architect championing sustainable design and community regeneration.
Crystal Award	Celebrates cultural leaders driving social and environmental change.



- **What is the primary focus of the Centre for the Fourth Industrial Revolution (C4IR) India as highlighted in the WEF report?**
- A) Establishing India as a global leader in manufacturing
 - B) Promoting space exploration exclusively for private entities
 - C) Harnessing emerging technologies for societal good and addressing critical challenges
 - D) Creating financial hubs for global trade
 - E) Replacing traditional industries with fully automated systems



Answer

C) Harnessing emerging technologies for societal good and addressing critical challenges



Event and Location:

- **Event:** WEF Report on India's Role in the Technological Era
- **Date:** January 21, 2025
- **Location:** Davos, Switzerland



About C4IR India:

- **Launch:** Initiated in 2018 by Prime Minister Narendra Modi.
- **Purpose:** Harness **Fourth Industrial Revolution technologies** responsibly and inclusively for societal good.



Key Focus Areas:

1. Technology-Driven Development:

- AI-powered agricultural programs to improve farmers' incomes.
- Healthcare solutions for better access to life-saving services.
- Sustainable urban development frameworks for enhanced quality of life.



Key Focus Areas:

2. Flagship Initiatives:

- **AI for India 2030:** Leveraging AI for societal benefits and partnering with industry and startups.
- **Space Economy Initiative:** Establishing India as a global leader in space technology.
- **Climate Technology Programme:** Developing climate-smart urban centers.
- **AVIATE India Initiative:** Exploring aerial mobility to reduce urban congestion and improve rural connectivity.



Key Focus Areas:

3. Impact and Vision:

- **Impact:** Improved the lives of 1.25 million citizens through enhanced livelihoods and healthcare access.
- **Future Goal:** Expand initiatives to positively impact 10 million citizens.



Remarks:

- **Jeremy Jurgens (WEF Managing Director):** Praised C4IR India for setting a benchmark in transformative technologies.
- **S. Krishnan (Secretary, MeitY):** Highlighted the multistakeholder collaboration in health, education, smart cities, and agriculture.



INTERNATIONAL AFFAIRS



Tabular Summary:

Key Points	Details
Event	WEF launched C4IR India's 6-year impact journey report at its Annual Meeting 2025 in Davos.
Purpose of C4IR India	Harness emerging technologies responsibly for societal benefits and addressing challenges.
Flagship Initiatives	AI for India 2030, Space Economy, Climate Tech, and AVIATE India.
Achievements	Improved 1.25 million lives through enhanced livelihoods and healthcare access.
Future Goals	Expand flagship initiatives to impact 10 million citizens.
Focus Areas	Agriculture, healthcare, urban sustainability, AI, and climate-smart technologies.



➤ **What was the theme of the 26th webinar in the National Good Governance Webinar Series 2024-25 held on January 24, 2025?**

- A) Digital India for All
- B) Har Ghar Jal Yojana
- C) Swachh Bharat Mission
- D) Skill India Initiative
- E) Ayushman Bharat Yojana



Answer

B) Har Ghar Jal Yojana



Event and Location:

- **Event:** 26th Webinar of the National Good Governance Webinar Series 2024-25
- **Date:** January 24, 2025
- **Theme:** 'Har Ghar Jal Yojana'
- **Purpose:** Dissemination and replication of best practices in governance, focusing on water accessibility under the Har Ghar Jal Yojana initiative.



Key Highlights:

- **Organized By:** Department of Administrative Reforms & Public Grievances (DARPG).
- **Objective:** Share insights into institutionalization, sustainability, replication, and expansion of successful governance initiatives.
- **Participants:** Over 1,000 officials from:
 - Line Departments
 - State Governments
 - District Collectors
 - State and Central Administrative Training Institutes



Initiatives Presented:

1. Bathinda District, Punjab:

- Presented by **Shri Showkat Ahmad Parray**, Deputy Commissioner of Bathinda.
- Focused on local innovations for effective implementation of Har Ghar Jal Yojana.

2. Serchhip District, Mizoram:

- Presented by **Smt. Nazuk Kumar**, ATI, Mizoram.
- Highlighted strategies to ensure sustainable access to safe drinking water.



NATIONAL AFFAIRS



Chairperson:

- **Shri Puneet Yadav**, Additional Secretary, DARPG, chaired the session.



National Good Governance Webinar Series:

- Launched in **April 2022** under the directive of the Prime Minister.
- Encourages sharing of best practices from **PM's Awards for Excellence in Public Administration**.
- **Webinars Held:** 26 (one every month).



NATIONAL AFFAIRS



Tabular Summary:

Key Points	Details
Event	The 26th webinar of the National Good Governance Webinar Series was held on January 24, 2025.
Theme	Har Ghar Jal Yojana.
Initiatives Presented	Bathinda (Punjab) by Shri Showkat Ahmad Parray and Serchhip (Mizoram) by Smt. Nazuk Kumar.
Chairperson	Shri Puneet Yadav, Additional Secretary, DARPG.
Objective of Webinar	Dissemination and replication of award-winning governance practices.
Participants	Officials from Line Departments, State Governments, District Collectors, and Training Institutes.



NATIONAL AFFAIRS



➤ Which state topped the Fiscal Health Index (FHI) 2025 released by NITI Aayog?

- A) Karnataka
- B) Odisha
- C) Chhattisgarh
- D) Goa
- E) Jharkhand

Answer
B) Odisha



NATIONAL AFFAIRS



Event and Location:

- **Event:** Launch of the Fiscal Health Index (FHI) 2025
- **Date:** January 24, 2025
- **Location:** New Delhi



Purpose of the FHI:

- A comprehensive assessment of fiscal health across 18 major Indian states.
- Evaluates fiscal performance based on five key sub-indices:
 - 1. Quality of Expenditure**
 - 2. Revenue Mobilisation**
 - 3. Fiscal Prudence**
 - 4. Debt Index**
 - 5. Debt Sustainability**
- Provides actionable insights to strengthen fiscal governance and support sustainable economic growth.



Key Highlights of the Report:

- **Top Performers:**
 1. **Odisha** - Cumulative score of 67.8.
 2. **Chhattisgarh** - Score: 55.2.
 3. **Goa** - Score: 53.6.
- **Improving States:** Jharkhand, noted for enhanced fiscal prudence and debt sustainability.
- **Declining Performance:** Karnataka, due to weaker management in expenditure quality and debt.



Significance of FHI:

- Guides states toward a **stable fiscal path** for **balanced development** and **long-term sustainability**.
- Promotes **cooperative federalism** by fostering collaboration between the Centre and states.
- Encourages **healthy competition** among states to achieve better fiscal outcomes.



Remarks by Dignitaries:

1. Dr. Arvind Panagariya:

- Emphasized fiscal stability as critical for regional development and economic resilience.

2. Shri Suman Bery:

- Stated that FHI is a tool for transparency and resource management, enabling fiscal consolidation.

3. Shri B.V.R. Subrahmanyam:

- Highlighted FHI's alignment with India's goal of Viksit Bharat @2047.

4. Dr. Arvind Virmani:

- Focused on the role of cooperative federalism to address regional disparities.



NATIONAL AFFAIRS



Tabular Summary:

Key Points	Details
Event	NITI Aayog launched the inaugural Fiscal Health Index (FHI) 2025 on January 24, 2025.
Purpose	Provides insights into the fiscal health of 18 major states based on 5 sub-indices.
Top 3 States	Odisha (67.8), Chhattisgarh (55.2), Goa (53.6).
Improving States	Jharkhand improved fiscal prudence and debt sustainability.
Declining States	Karnataka showed weaker expenditure quality and debt management.
Objective	Encourages fiscal governance, transparency, and cooperation to achieve sustainable growth.



➤ **What is the primary focus of the NITI Aayog and Nasscom Foundation initiative announced in January 2025?**

- A) To improve rural healthcare services in India
- B) To promote advanced AI technologies in urban areas
- C) To digitally empower one lakh lives, especially in PVTG blocks
- D) To train software developers in Tier-1 cities
- E) To increase the literacy rate among urban populations

Answer

C) To digitally empower one lakh lives, especially in PVTG blocks



Event and Location:

- **Event:** NITI Aayog and Nasscom Foundation Digital Empowerment Initiative
- **Date:** January 2025
- **Location:** India



Key Features of the Initiative:

- **Objective:** Digitally empower one lakh individuals across India by providing digital literacy training and access to e-governance services.
- **Focus Group:**
 - **Particularly Vulnerable Tribal Groups (PVTGs):** Training in 60 PVTG blocks in the initial phase.
 - **Aspirational Blocks:** The program will expand to include all aspirational blocks.



Training Highlights:

- **Skill Development:**
 - Foundational computer skills
 - Cybersecurity awareness
 - Effective internet usage
- **Participants:** Women and youth aged **12–60 years**.



Significance:

- **Bridging the Digital Divide:** Focuses on the marginalized PVTG communities, where the literacy rate is 47.7% compared to the national average of 77.3% (Tribal Development Report 2022).
- **Promoting Viksit Bharat:** Supports the government's vision of an inclusive digital transformation by fostering democratic participation and sustainable growth.
- **Holistic Growth:** Enables participants to access essential e-governance services and actively contribute to India's digital economy.



Background:

- **Previous Initiative:** Builds on the success of Nasscom Foundation's Aspirational Districts Programme (2022), which bridged the digital divide across 55 districts in 23 states through Digital Resource Centres.



Tabular Summary:

Key Points	Details
Event	NITI Aayog and Nasscom Foundation announced a digital empowerment initiative for one lakh lives.
Primary Focus	Bridge the digital divide in 60 PVTG blocks in the initial phase.
Skills Covered	Basic computer skills, cybersecurity, and internet usage.
Target Group	Women and youth aged 12–60 years.
Alignment	Linked to Pradhan Mantri Digital Saksharta Abhiyan and Viksit Bharat vision.
Background Initiative	Builds on the Aspirational Districts Programme (2022), covering 55 districts in 23 states.
PVTG Literacy Rate	47.7% compared to the national average of 77.3%.



➤ **What is the primary feature of BSNL's newly launched IFTV service in UP East?**

- A) Offers discounted FTTH plans for rural areas
- B) Provides access to over 500 live TV channels and premium content for free to FTTH users
- C) Offers a mobile-only subscription for BSNL users in UP East
- D) Introduces pay-per-view movies to compete with DTH services
- E) Limits the service to only BSNL employees



Answer

B) Provides access to over 500 live TV channels and premium content for free to FTTH users



Event and Location:

- **Event:** BSNL Launches IFTV Pilot in UP East
- **Date:** January 2025
- **Location:** UP East



Key Features of IFTV:

- **Free Access to FTTH Users:**
 - Over 500 live TV channels, including premium channels, are available free of cost for all BSNL FTTH customers in UP East.
- **Expanded Content Offering:**
 - Includes movies, web series, and documentaries in multiple languages.
- **Seamless Streaming:**
 - Powered by BSNL's secure mobile intranet, ensuring uninterrupted streaming and high video quality.



Future Expansion:

- BSNL plans to roll out IFTV in **Maharashtra, Bihar,** and **Jharkhand** in February, followed by **nationwide availability**.



Strategic Impact:

- **Digital Inclusion:**
 - Enhances accessibility to digital entertainment for rural and urban customers.
- **Partnership with OTTplay:**
 - BSNL collaborates with OTTplay, a leading AI-based OTT aggregator, to offer a curated selection of content from 40 OTT platforms.



Leadership Insights:

- **A. Robert J. Ravi, BSNL CMD:**
 - Highlights the service as a revolutionary replacement for the outdated PRBT systems, providing customers with on-the-go entertainment.
- **Avinash Mudaliar, CEO of OTTplay:**
 - Emphasizes redefining customer experiences with personalized content recommendations.



NATIONAL AFFAIRS



Tabular Summary:

Key Points	Details
Event	BSNL launched IFTV in UP East as a pilot project, offering free premium entertainment to FTTH users.
Key Features	500+ live TV channels, movies, web series, and documentaries at no cost to FTTH customers.
Technology Used	Powered by BSNL's secure mobile intranet for seamless streaming.
Future Rollout	Maharashtra, Bihar, Jharkhand in February 2025, followed by nationwide launch.
Partnership	Collaboration with OTTplay to offer curated content from 40 OTT platforms.



➤ **What was the primary objective of the training workshop on the e-Sakshi portal conducted by MoSPI?**

- A) To train IT professionals for MPLAD fund management
- B) To introduce a new digital MPLAD scheme for citizens
- C) To provide knowledge and skills for using the e-Sakshi portal for the MPLAD fund flow procedure
- D) To replace MPLADS with a fully automated scheme
- E) To conduct research on digital fund allocation



Answer

C) To provide knowledge and skills for using the e-Sakshi portal for the MPLAD fund flow procedure



NATIONAL AFFAIRS



Event and Location:

- **Event:** MoSPI Training Workshop on e-Sakshi Portal
- **Date:** January 24, 2025
- **Location:** Constitution Club of India, New Delhi



Objective of the Workshop:

- Equip participants, including the state nodal authority of Haryana, district officials, and implementing agency representatives, with skills to:
 - Navigate **the e-Sakshi portal** effectively.
 - Utilize the portal for **the new fund flow procedure under the MPLAD scheme**.



Key Highlights:

- **Inauguration:** The workshop was inaugurated by Puja Singh Mandol, Additional Secretary, MoSPI.
- **Hands-On Training:** Comprehensive training provided by the MPLADS Division, focusing on the practical usage of the e-Sakshi portal.



About the e-Sakshi Portal:

- A digital platform designed to streamline fund flow and enhance transparency under **the Members of Parliament Local Area Development Scheme (MPLADS)**.
- Simplifies fund disbursement, monitoring, and reporting processes.



NATIONAL AFFAIRS



Tabular Summary:

Key Points	Details
Event	MoSPI organized a training workshop on the e-Sakshi portal for MPLADS fund management.
Objective	Equip participants with knowledge and skills to navigate the portal for fund flow procedures.
Event Location	Constitution Club of India, New Delhi.
Participants	Haryana state nodal authority, officials from 22 districts, and representatives of state agencies.
Inauguration	By Puja Singh Mandol, Additional Secretary, MoSPI.
About MPLADS	Provides ₹5 crore per MP annually for local area development.



➤ **What is the primary purpose of the newly notified rules for radar equipment under the Legal Metrology (General) Rules, 2011?**

- A) To enhance vehicle emissions testing
- B) To ensure precise measurement of vehicle speeds for effective traffic regulation
- C) To implement new speed limits across highways
- D) To introduce automatic ticketing systems
- E) To develop radar systems for weather monitoring



Answer

B) To ensure precise measurement of vehicle speeds for effective traffic regulation



NATIONAL AFFAIRS



Event and Location:

- **Event:** Notification of Rules for Radar Equipment
- **Date:** January 24, 2025
- **Location:** New Delhi



Purpose of the Rules:

- **Verification and Stamping:** All radar speed measurement equipment must be verified and stamped to ensure accuracy and reliability.
- **Enhanced Enforcement:**
 - Accurate measurement of vehicle speeds.
 - Improved ability to identify traffic violations and enforce traffic laws effectively.
 - Supports law enforcement in **reducing road accidents** and **road damage** due to speeding.



NATIONAL AFFAIRS



Timeline for Implementation:

- Rules will come into force from **July 1, 2025**, giving industries sufficient time for compliance.



Background:

- Draft rules were framed by a committee chaired by **the Director, Indian Institute of Legal Metrology (IILM), Ranchi.**
- Developed based on **OIML R 91** (an international standard for radar equipment).
- Stakeholders, including **state Legal Metrology Departments, RRSL officers, and manufacturers,** were consulted during the drafting process.



Key Features of Radar Speed Devices:

1. Technology Used:

- Radar devices emit radio waves that bounce off moving vehicles, calculating speed using the Doppler Effect.

2. Modern Capabilities:

- Measure the speed of multiple vehicles simultaneously.
- Include features like automatic target tracking for enhanced precision.

3. Importance of Calibration:

- Ensures accurate and reliable speed readings for legal enforcement.



Benefits:

- **Public Safety:** Verified devices will improve enforcement of speed limits, reducing road accidents.
- **Road Preservation:** Prevents wear and tear caused by overspeeding vehicles.
- **Credibility of Law Enforcement:** Enhances trust in traffic regulation mechanisms.



Tabular Summary:

Key Points	Details
Event	Centre notified rules for radar equipment under the Legal Metrology (General) Rules, 2011.
Purpose	Ensure precise measurement of vehicle speeds for effective traffic regulation.
Implementation Date	Rules effective from July 1, 2025.
Technology Used	Radar devices utilize the Doppler Effect to calculate vehicle speeds.
Benefits	Enhanced enforcement, reduced accidents, and road preservation.
Modern Capabilities	Simultaneous speed measurement of multiple vehicles and automatic target tracking.



➤ **What is the primary objective of the MoUs signed by the Odisha Government with private exporters at Krushi Odisha 2025?**

- A) To launch a new agricultural research institute
- B) To develop Odisha as a leader in agricultural and horticultural exports
- C) To introduce organic farming subsidies across all districts
- D) To enhance aquaculture exports from Odisha
- E) To provide financial support for rural education initiatives



Answer

B) To develop Odisha as a leader in agricultural and horticultural exports



NATIONAL AFFAIRS



Event and Location:

- **Event:** Signing of MoUs at Krushi Odisha 2025
- **Date:** January 7, 2025
- **Location:** Bhubaneswar, Odisha



Key Highlights:

1. Purpose of MoUs:

- Facilitate the export and value addition of fresh fruits and vegetables from Odisha.
- Empower local farmers with better market access, fair pricing, and global recognition.

2. Collaborations:

- Directorate of Horticulture, Odisha, partnered with Palladium Consulting and private exporters.
- Signed 11 MoUs with private sector exporters.



Key Highlights:

3. Participants:

- Around 10,000 attendees, including:
 - Farmers
 - Women-led self-help groups (SHGs)
 - Farmer Producer Organizations (FPOs)
 - Exporters and agri-entrepreneurs

4. Amala Utkala Booklet:

- Developed by the Directorate of Horticulture and Palladium as a Technical Support Unit.
- Provides insights into crop varieties, production statistics, and market linkages to aid farmers.



Key Highlights:

5. Sustainability Focus:

- Celebrated progressive farmers, SHGs, and FPOs for sustainable practices.
- Organized sessions on:
 - Developing organic commodity value chains.
 - Promoting climate-resilient horticulture through ag-tech adoption and innovation.



Remarks by Leaders:

- **Nikhil Pavan Kalyan, Director of Horticulture:**
 - Emphasized Odisha's transformative journey in agricultural exports.
- **Biswajit Behera, Palladium Consulting India:**
 - Highlighted the creation of sustainable value chains and global market opportunities for farmers.



NATIONAL AFFAIRS



Tabular Summary:

Key Points	Details
Event	Odisha signed 11 MoUs with private exporters at Krushi Odisha 2025 to enhance exports.
Objective	Strengthen Odisha's position in agricultural and horticultural exports.
Participants	Farmers, SHGs, FPOs, exporters, and agri-entrepreneurs (10,000 attendees).
Key Initiatives	Launch of Amala Utkala crop information booklet and focus on organic and climate-smart practices.
Collaborators	Directorate of Horticulture, Palladium Consulting, and private exporters.
Focus Areas	Market access, value addition, sustainable farming, and ag-tech innovation.



➤ **What is the primary focus of the recent investment commitments in Uttar Pradesh announced at WEF 2025?**

- A) Expansion of traditional industries and manual labor initiatives
- B) Establishment of AI hubs, data centers, and renewable energy projects
- C) Promotion of tourism and cultural heritage sites in UP
- D) Building of educational institutions and research laboratories
- E) Expansion of highway and railway networks



Answer

B) Establishment of AI hubs, data centers, and renewable energy projects



NATIONAL AFFAIRS



Event and Location:

- **Event:** Uttar Pradesh Secures Investments at WEF 2025
- **Date:** January 24, 2025
- **Location:** Davos, Switzerland



Key Investments:

1. Technology Sector:

- **Sify Technologies:**

- Setting up a 75MW data center in Noida with an investment of ₹7,000 crore, nearing operational status.
- Establishing an AI hub in Lucknow's Chak Gajaria IT City with a ₹1,000 crore investment.
- Exploring the possibility of a Hyperscaler Data Centre on 150-200 acres of land.



Key Investments:

2. Renewable Energy:

- **Lords Mark Industries:**
 - Signed an MoU to set up a 300 MW solar plant and a rooftop wind energy turbine with an investment of ₹1,200 crore.
 - Focuses on sustainable energy production and aligns with UP's goals for renewable energy leadership.



Strategic Discussions:

- **AI and Smart Education:**
 - Collaboration with Intel Corporation for:
 - AI-driven education in government schools.
 - Upskilling youth in AI technologies.
 - Blockchain solutions in solar power generation.
- **Payment Gateway for Startups:**
 - Discussions with Razorpay to implement payment gateway technology for MSMEs and vendors.
- **Industrial Growth:**
 - Collaboration with Air Liquide for setting up facilities in Noida, including a cylinder filling unit and corporate office.



Delegation Leadership:

- Led by **Chief Secretary Manoj Kumar Singh**, accompanied by:
 - Amit Singh (Secretary to the CM)
 - Prathmesh Kumar (ACEO, InvestUP)
 - Anupam Shukla (Director, UPNEDA)



NATIONAL AFFAIRS



Tabular Summary:

Key Points	Details
Event	UP secured significant investments at WEF 2025 for technology and renewable energy projects.
Major Investments	Sify Technologies: AI hub (₹1,000 crore) & data center (₹7,000 crore). Lords Mark: Solar & wind projects (₹1,200 crore).
Focus Areas	AI hubs, data centers, renewable energy, and digital payment solutions for startups.
Key Collaborations	Intel (AI in education), Razorpay (MSME payment gateways), Air Liquide (industrial facilities).
Delegation Leaders	Manoj Kumar Singh, Amit Singh, Prathmesh Kumar, Anupam Shukla.



➤ **What is the primary focus of the ₹3 lakh crore investment by JSW Group in Maharashtra?**

- A) Promoting tourism and heritage conservation
- B) Expanding the state's agriculture and textile industries
- C) Developing critical sectors like steel, renewable energy, and electric vehicles
- D) Establishing new educational institutions and universities
- E) Creating a financial hub in Mumbai



Answer

C) Developing critical sectors like steel, renewable energy, and electric vehicles



Event and Location:

- **Event:** JSW Group Signs MoU with Maharashtra Government at WEF
- **Date:** January 22, 2025
- **Location:** Davos, Switzerland



Key Highlights:

1. Investment Details:

- JSW Group committed ₹3 lakh crore to critical sectors in Maharashtra.
- Focus areas include:
 - **Steel:** Expansion with clean green technology.
 - **Renewable Energy:** Launch of green energy projects.
 - **Electric Vehicles (EVs):** Advanced EV manufacturing units.
 - **Lithium-Ion Batteries:** Facilities for high-performance batteries.
 - **Solar Energy:** Strengthening solar wafer and cell module manufacturing.
 - **Infrastructure & Cement:** Driving infrastructural transformation.



Key Highlights:

2. Government Support:

- **Maharashtra Government will:**
 - Expedite clearances.
 - Provide fiscal incentives.
 - Ensure the availability of land, water, and power infrastructure.

3. Economic and Social Impact:

- Thousands of jobs to be created.
- Enhanced industrial capabilities.
- Support for India's green transition and sustainable development.



Key Highlights:

4. Strategic Vision:

- Supports Prime Minister Narendra Modi's vision of Clean and Green Bharat.
- Positions Maharashtra as an industrial and economic powerhouse.



Remarks by Leaders

- **Devendra Fadnavis, Chief Minister of Maharashtra:**
 - Highlighted the role of this investment in transforming Gadchiroli into a 'Steel City' and strengthening Maharashtra's industrial prominence.
- **Sajjan Jindal, Chairman, JSW Group:**
 - Emphasized JSW's commitment to driving India's green transition and thanked the Maharashtra Government for its industry-friendly policies.



Tabular Summary:

Key Points	Details
Event	JSW Group signed an MoU to invest ₹3 lakh crore in Maharashtra across critical sectors.
Focus Areas	Steel, renewable energy, EVs, lithium-ion batteries, solar energy, infrastructure, and cement.
Economic Impact	Creation of jobs, enhanced industrial capabilities, and support for India's green transition.
Government Support	Fiscal incentives, expedited clearances, and infrastructure availability.
Strategic Alignment	Aligns with India's vision of Clean and Green Bharat and Maharashtra's economic growth goals.



QUICK RECALL



- **Uttar Pradesh celebrates its 76th Foundation Day on January 24, 2025.**
- **National Girl Child Day is observed annually on January 24 in India.**
- **The International Day of Education is celebrated on January 24, 2025, globally.**
- **The fifth Khelo India Winter Games were inaugurated on January 23, 2025, in Leh, Ladakh.**
- **Tata Group is India's most valuable brand in 2025, valued at \$31.6 billion.**
- **India ranked 4th globally in the Global Firepower Index 2025 with a score of 0.1184.**
- **YES Bank launched the Frictionless Finance Accelerator Programme to empower fintech startups.**
- **IDFC FIRST Bank and RuPay launched the FIRST EA₹N RuPay Credit Card in January 2025.**



QUICK RECALL



- **SPECS was launched in 2020 to promote domestic electronic component and semiconductor manufacturing.**
- **RBI eased settlement norms for ARCs, removing mandatory IAC review for accounts \leq ₹1 crore.**
- **FICCI forecasts 6.4% GDP growth and 4.8% CPI inflation for FY2024-25.**
- **Tata AIG launched CyberEdge, targeting SMEs and large businesses against cyber risks.**
- **Tata AIA Life Insurance launched 'Shubh Muhurat' to help families save for wedding expenses.**
- **The 55th World Economic Forum was held in Davos, Switzerland in January 2025.**
- **C4IR India, launched in 2018, focuses on harnessing technology for societal good.**
- **The 26th National Good Governance Webinar was held on January 24, 2025, themed 'Har Ghar Jal Yojana'.**



QUICK RECALL



- **Fiscal Health Index (FHI) 2025 was launched by NITI Aayog on January 24, 2025.**
- **NITI Aayog and Nasscom Foundation aim to digitally empower one lakh individuals, focusing on PVTGs.**
- **BSNL launched IFTV in UP East, offering 500+ live TV channels and premium content free for FTTH users.**
- **MoSPI conducted a training workshop on e-Sakshi portal for Haryana officials on January 24, 2025.**
- **The Legal Metrology Division notified rules for radar equipment under the Legal Metrology (General) Rules, 2011.**
- **Odisha signed 11 MoUs with private exporters at Krushi Odisha 2025 to boost agricultural exports.**
- **Sify Technologies is setting up a ₹7,000 crore data center in Noida and a ₹1,000 crore AI hub in Lucknow.**
- **JSW Group committed ₹3 lakh crore to critical sectors in Maharashtra at WEF 2025.**



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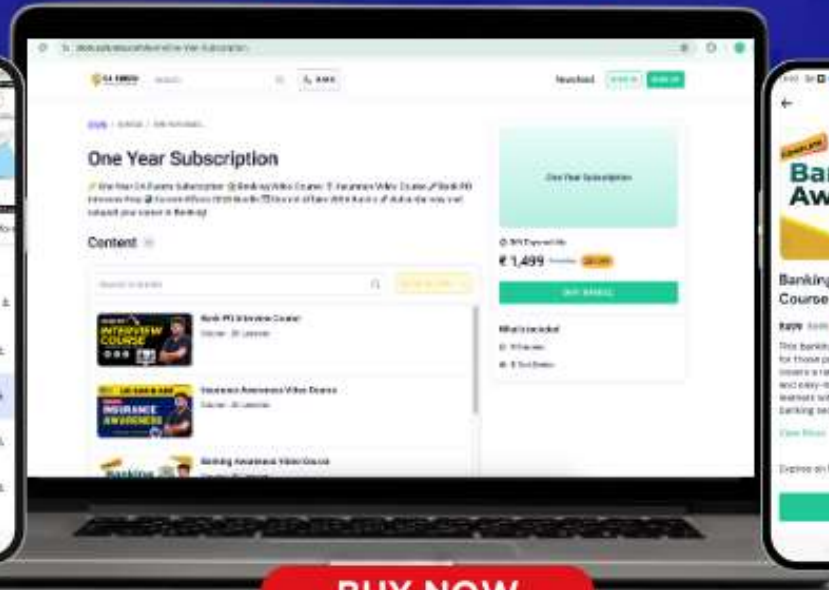
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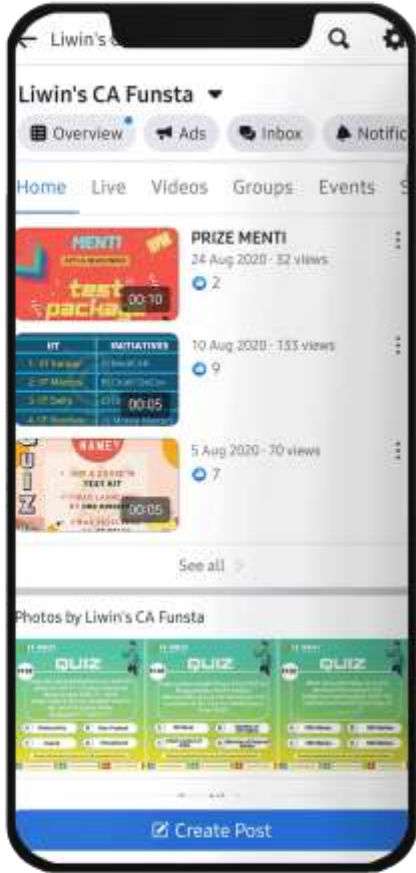
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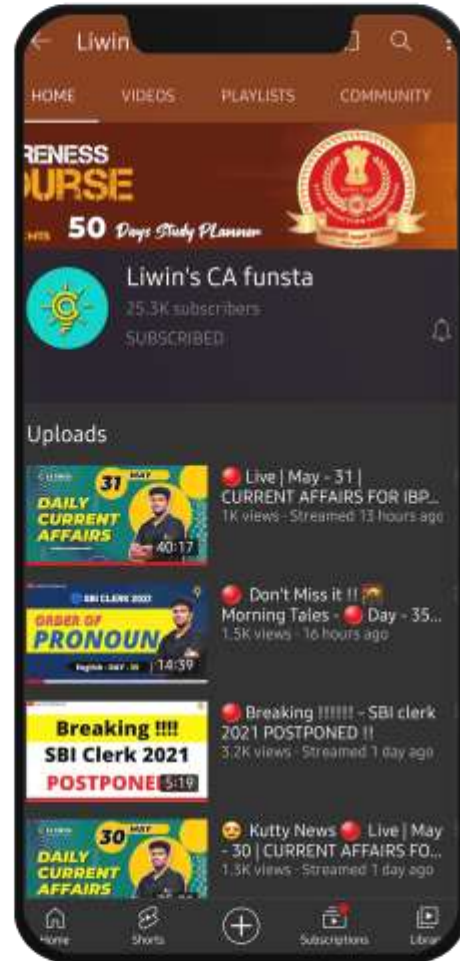


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