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JANUARY 28

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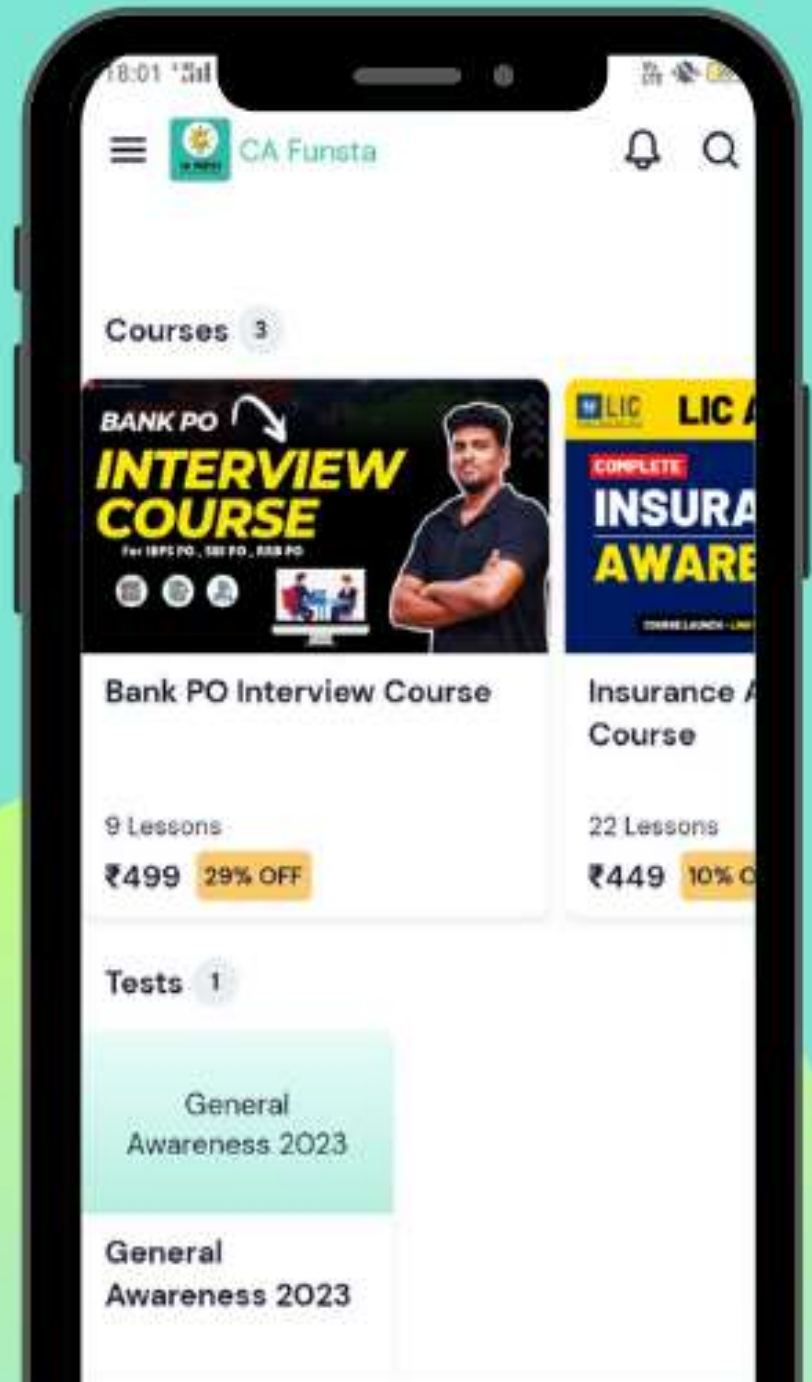


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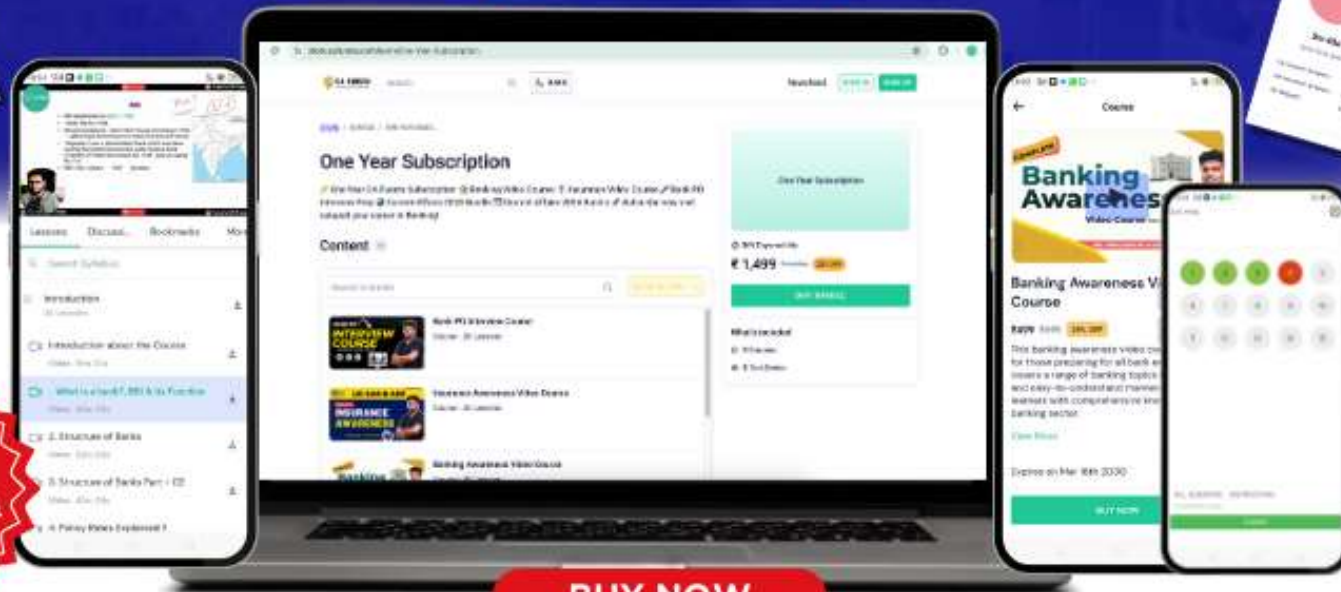
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Important Days



➤ **What was Lala Lajpat Rai famously known as?**

- A) Lokmanya Tilak
- B) Punjab Kesari
- C) Netaji
- D) Iron Man of India
- E) Father of the Nation

Answer

B) Punjab Kesari



Important Days



Event and Location:

- **Event:** India is commemorating the 160th birth anniversary of Lala Lajpat Rai, a prominent freedom fighter and social reformer.
- **Date:** January 28, 2025
- **Location:** India



Important Days



Mandates and Objectives:

- **Contribution to the Freedom Struggle:**
 - Key member of the Lal-Bal-Pal trio along with Bal Gangadhar Tilak and Bipin Chandra Pal.
 - Actively participated in the Swadeshi Movement and advocated for self-reliance and indigenous products.
 - Elected President of the Indian National Congress (INC) in 1920.
 - Deported to Mandalay (Myanmar) in 1907 for his anti-British activities but was released due to public protests.
 - Led protests against the Simon Commission in 1928, where he was injured during a lathi charge, leading to his death on November 17, 1928.



Important Days



Mandates and Objectives:

- **Social Reform and Education:**
 - Associated with Arya Samaj, promoting education, gender equality, and social reform.
 - Founded the Servants of the People Society in 1921, aimed at fighting caste discrimination and untouchability.
 - Established National College in Lahore, where Bhagat Singh was a student.
- **Role in Journalism:**
 - Wrote for newspapers like The Tribune and edited Arya Gazette.
 - Authored books such as Young India, advocating for India's independence.



Important Days



Mandates and Objectives:

- **International Activism:**
 - Founded the Indian Home Rule League in New York and met global leaders to garner support for India's independence.



Important Days



Important Terms Explained:

- **Lal-Bal-Pal Trio:** A group of three nationalist leaders—Lala Lajpat Rai, Bal Gangadhar Tilak, and Bipin Chandra Pal—who led radical protests against British rule.
- **Simon Commission (1928):** A British committee that faced nationwide protests due to the lack of Indian representation, leading to Lala Lajpat Rai's fatal injuries.
- **Servants of the People Society:** A non-profit welfare organization founded by Lajpat Rai in 1921 to promote education and social justice.
- **Swadeshi Movement:** A call for boycotting British goods and promoting Indian-made products to achieve economic independence.



Important Days



Tabular Summary:

Parameter	Details
Event	160 th birth anniversary of Lala Lajpat Rai
Birth Date & Place	January 28, 1865, Dhudike, Punjab (now in Moga district)
Nickname	Punjab Kesari (Lion of Punjab)
Role in Freedom Struggle	Key leader in INC, led protests against Simon Commission, part of Lal-Bal-Pal trio
Social Reforms	Advocated education, gender equality, and fought against caste discrimination
Notable Organizations	Arya Samaj, Servants of the People Society
Journalism Contributions	Edited Arya Gazette, wrote for The Tribune, authored Young India
Death	November 17, 1928, due to injuries from police lathi charge
Legacy	Inspired revolutionaries like Bhagat Singh and Chandrashekhar Azad

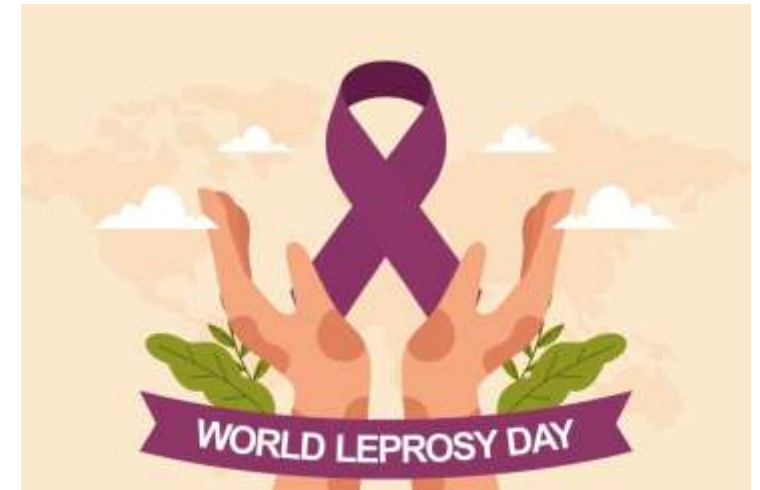


➤ **What is the theme for World Leprosy Day 2025?**

- A) Unite for Health
- B) Act Now for Leprosy
- C) Unite. Act. Eliminate.
- D) Leprosy-Free Future
- E) End the Stigma

Answer

C) Unite. Act. Eliminate.



Important Days



Event and Location:

- **Event:** World Leprosy Day 2025 will be observed on January 26, 2025, the last Sunday of January.
- **Date:** January 26, 2025
- **Location:** Observed globally, with India marking it separately on January 30.



Important Days



Mandates and Objectives:

- **Theme for 2025:**
 - **Unite:** Encourages collective global efforts involving governments, healthcare providers, NGOs, communities, and individuals.
 - **Act:** Promotes immediate action through public education, early diagnosis, prevention, treatment, and empowerment of affected individuals.
 - **Eliminate:** Aligns with the World Health Organization's (WHO) goal of global leprosy eradication.



Important Days



Mandates and Objectives:

- **Key Objectives:**
 - **Raise Awareness:** Highlight the challenges of leprosy, also known as Hansen's disease, and its effects on individuals and communities.
 - **Combat Stigma:** Address misconceptions, discrimination, and social stigma surrounding leprosy.
 - **Promote Early Diagnosis:** Ensure timely treatment to prevent transmission and disabilities.
 - **Empower Communities:** Advocate for the inclusion and support of those affected by leprosy.



Important Days



Mandates and Objectives:

- **Global Context:**
 - **Leprosy as a Neglected Tropical Disease (NTD):**
World Leprosy Day aligns with World NTD Day to amplify awareness of leprosy as an NTD.
- **India's Observance:**
 - In India, World Leprosy Day is observed on January 30, commemorating the death anniversary of Mahatma Gandhi, who championed the cause of leprosy patients.



Important Days



Historical Background:

- **Initiation:**
 - Started by Raoul Follereau in 1954 to honor Mahatma Gandhi's legacy and his compassion for leprosy patients.
- **Global Significance:**
 - The observance on the last Sunday of January unites global efforts to eliminate the disease and its associated stigma.



Important Days



Important Terms Explained:

- **Leprosy (Hansen's Disease):**
 - A chronic infectious disease caused by the bacteria *Mycobacterium leprae*, affecting skin, nerves, and mucous membranes.
 - Curable with multi-drug therapy (MDT).
- **Neglected Tropical Disease (NTD):**
 - A group of diseases affecting impoverished communities, often overlooked in global health priorities.



Important Days



Important Terms Explained:

- **Raoul Follereau:**
 - A French philanthropist who initiated World Leprosy Day to raise awareness and support for leprosy patients.
- **World Health Organization (WHO):**
 - Works towards the elimination of leprosy through global programs and innovative outreach efforts.



Important Days



Tabular Summary:

Parameter	Details
Event	World Leprosy Day 2025
Date (Global Observance)	January 26, 2025 (last Sunday of January)
Date (India Observance)	January 30, 2025
Theme	Unite. Act. Eliminate.
Purpose	Raise awareness, combat stigma, promote early diagnosis, and work towards eradication
Global Connection	Recognized as an NTD; aligns with World NTD Day
Historical Significance	Initiated by Raoul Follereau in 1954, linked with Mahatma Gandhi's compassion for leprosy patients



➤ **Who won the Sir Garfield Sobers Award for ICC Men's Cricketer of the Year 2024?**



- A) Virat Kohli
- B) Rohit Sharma
- C) Rishabh Pant
- D) Jasprit Bumrah
- E) Ravindra Jadeja

Answer

D) Jasprit Bumrah



Event and Location:

- **Event:** Jasprit Bumrah and Melie Kerr won the ICC Cricketer of the Year Awards 2024 for their outstanding performances in international cricket.
- **Date:** 2024
- **Location:** International Cricket Council (ICC)



Mandates and Objectives:

- **Jasprit Bumrah - ICC Men's Cricketer of the Year 2024:**
 - Won the Sir Garfield Sobers Award for his all-format brilliance.
 - Became the fifth Indian to win the award, following Rahul Dravid (2004), Sachin Tendulkar (2010), Ravichandran Ashwin (2016), and Virat Kohli (2017, 2018).
- **Melie Kerr - ICC Women's Cricketer of the Year 2024:**
 - First New Zealander to win the Rachael Heyhoe Flint Trophy.
 - Starred in New Zealand's first-ever Women's T20 World Cup win.



Jasprit Bumrah's 2024 Cricket Achievements:

- **Test Cricket:**
 - Fastest Indian pacer to 200 Test wickets at a sub-20 bowling average.
 - Achieved 907 ICC Test Bowling Rankings points, the highest-ever for an Indian bowler.
 - Took 71 wickets in 13 Test matches, the most by any bowler in 2024.



Jasprit Bumrah's 2024 Cricket Achievements:

- **T20 World Cup 2024:**
 - Player of the Tournament, helping India win the T20 World Cup after 17 years.
 - Took 15 wickets, with an average of 8.26 and an economy of 4.17.
 - **Key Performances:**
 - 3/14 vs Pakistan in a six-run victory.
 - 2/18 in the final vs South Africa, dismissing Reeza Hendricks and Marco Jansen.



Jasprit Bumrah's 2024 Cricket Achievements:

- **Consistent Performances Across Formats:**
 - **Border-Gavaskar Trophy:** Player of the Series with 32 wickets in 5 Tests.
 - **WTC Cycle 2023-25:** 77 wickets, the highest-ever for a pacer in a single WTC cycle.
 - **Against England (2024):** Took 19 wickets, ensuring India's 4-1 series victory.



Melie Kerr's 2024 Cricket Achievements:

- **ICC Women's T20 World Cup 2024:**
 - Player of the Tournament and Player of the Match in the final.
 - Led the tournament with 15 wickets, the highest in Women's T20 World Cup history.
 - Scored 43 runs from 38 balls in the final.
 - Took 3 wickets for 24 runs, including two in one over, shifting the momentum in New Zealand's favor.



Melie Kerr's 2024 Cricket Achievements:

- **Cricket Stats in 2024:**
 - **ODIs:**
 - Scored 264 runs in 9 matches (Avg: 33).
 - Took 14 wickets.
 - **T20Is:**
 - Scored 387 runs in 18 matches (Avg: 24.18).
 - Took 29 wickets, setting a national record for most wickets in a calendar year.
- **Other Achievements:**
 - Instrumental in New Zealand's key victories.
 - Dismissed top-order batters like Laura Wolvaardt and Anneke Bosch in the final.



Important Terms Explained:

- **Sir Garfield Sobers Award:** The most prestigious ICC award for the best male cricketer annually.
- **Rachael Heyhoe Flint Trophy:** The ICC Women's Cricketer of the Year Award, named after former England cricketer Rachael Heyhoe Flint, recognizing the best women's international player annually.
- **Most Wickets in a Women's T20 World Cup:** Melie Kerr's 15 wickets in 2024 broke the previous record for most wickets in a single Women's T20 World Cup edition.



Important Terms Explained:

- **Fastest Indian Pacer to 200 Test Wickets:** Bumrah achieved this record at a bowling average of below 20.
- **World Test Championship (WTC):** A two-year cycle where Bumrah recorded 77 wickets, the highest for any pacer.



Tabular Summary:

Parameter	Details
Event	Jasprit Bumrah and Melie Kerr won ICC Cricketer of the Year 2024 awards
Men's Award	Sir Garfield Sobers Award (Jasprit Bumrah)
Women's Award	Rachael Heyhoe Flint Trophy (Melie Kerr)
Bumrah's Key 2024 Stats	71 Test wickets in 13 matches, 15 T20 WC wickets
Melie Kerr's Key 2024 Stats	29 T20I wickets (national record), 15 WC wickets
Bumrah's ICC Ranking	No.1 Test Bowler, 907 points (highest for an Indian)
Melie Kerr's T20 WC Performance	43 runs in final, 3/24 bowling figures
Bumrah's T20 World Cup Performance	Player of the Tournament, 15 wickets
Records	Bumrah - Fastest Indian to 200 Test wickets, Kerr - Most wickets in Women's T20 WC



➤ **What was UPI's share in India's digital transactions in 2024?**

- A) 50%
- B) 67%
- C) 83%
- D) 90%
- E) 34%

Answer
C) 83%



Event and Location:

- **Event:** UPI accounted for 83% of India's digital transactions in 2024, up from 34% in 2019, with 208.5 billion transactions recorded.
- **Date:** 2024
- **Location:** India



Mandates and Objectives:

- **UPI Growth:** Unified Payments Interface (UPI) saw exponential adoption, surpassing traditional payment methods like NEFT, RTGS, IMPS, and card transactions.
- **Person-to-Merchant (P2M) Growth:**
 - Transactions below ₹500 grew at a CAGR of 99% from 2019 to 2024.
 - Transactions above ₹2,000 recorded an even higher CAGR of 109%.



Mandates and Objectives:

- **Person-to-Person (P2P) Growth:**
 - Transactions below ₹500 grew at a CAGR of 56%.
 - Transactions above ₹2,000 recorded a CAGR of 57%.
- **UPI Lite Introduction:**
 - Launched by NPCI to facilitate low-value transactions.
 - By December 2024, processed 2.04 million transactions daily, with a total value of ₹20.02 crore.
 - Average transaction size increased from ₹87 in December 2023 to ₹98 in December 2024, marking a 13% YoY growth.



Mandates and Objectives:

- **Decline in Prepaid Payment Instruments (PPIs):**
 - PPI transaction volume dropped by 12.3% in H2 2024.
 - Transaction value declined by 25% to ₹1.08 trillion.



Important Terms Explained:

- **UPI (Unified Payments Interface):** A real-time digital payments system developed by NPCI that enables instant money transfers between bank accounts using mobile devices.
- **UPI Lite:** A simplified version of UPI introduced by NPCI for seamless low-value transactions without requiring real-time bank authorization.
- **P2M Transactions:** Payments made from individuals to merchants for purchases and services.
- **P2P Transactions:** Payments made between individuals for personal transfers.
- **Prepaid Payment Instruments (PPIs):** Digital wallets and prepaid cards used for online transactions, which saw a decline due to UPI's growing adoption.



Tabular Summary:

Parameter	Details
Event	UPI reached 83% share in India's digital transactions in 2024
Transaction Volume	208.5 billion transactions in 2024
UPI Lite Introduction	Facilitated low-value transactions; 2.04 million daily by Dec 2024
Decline in PPIs	PPI transaction volume fell by 12.3%, value dropped by 25% in H2 2024
Growth in P2M Transactions	CAGR of 99% for transactions below ₹500, 109% for those above ₹2,000
Growth in P2P Transactions	CAGR of 56% for transactions below ₹500, 57% for those above ₹2,000
Average UPI Transaction Size	Increased from ₹87 (Dec 2023) to ₹98 (Dec 2024), 13% growth
Comparison with Other Methods	UPI surpassed NEFT, RTGS, IMPS, and card transactions, which dropped to 17%



➤ **What is the primary feature of Wisor launched by CheQ?**

- A) AI-powered investment management
- B) AI-powered credit card expert
- C) Blockchain-based payment solutions
- D) Virtual loan assistance
- E) Cryptocurrency exchange platform



Answer

B) AI-powered credit card expert



Event and Location:

- **Event:** CheQ launched Wisor, India's first AI-powered credit card expert, designed to simplify credit card management for users.
- **Date:** January 28, 2025
- **Location:** India



Mandates and Objectives:

- **Purpose of Wisor:**
 - Provides personalized credit card assistance, making credit management seamless and efficient.
 - Designed to offer real-time insights and help users maximize rewards while tracking expenses.



Mandates and Objectives:

- **Key Features of Wisor:**
 - **Personalized Credit Assistance:**
 - Offers a Q&A chat interface with instant, human-like responses for all credit-related queries.
 - **Comprehensive Spend Analysis:**
 - Provides a detailed view of spending across cards and merchants.
 - Tracks month-to-month changes and category-based spending patterns.
 - **Optimized Rewards Management:**
 - Consolidates points, cashback, and benefits in one place.
 - Advises users on the best ways to utilize rewards effectively.



Mandates and Objectives:

- **Target Market and Beta Launch:**
 - Initially rolled out to 10,000 Beta users on the CheQ platform.
 - Part of seven new products launched by CheQ this month.



Impact on India's Fintech Landscape:

- **Challenges in Credit Card Management:**
 - Wisor addresses the prevalent complexities of credit card management, offering user-centric solutions.
 - Strengthens the fintech ecosystem by enhancing consumer engagement and convenience.



CheQ's Achievements:

- Processed over **\$4 billion** in **credit card payments** in **just two years**.
- Served more than **3 million customers** across India.
- Gained recognition for innovation in the fintech industry with tools like Wisor.



Important Terms Explained:

- **AI-Powered Credit Card Expert:** A tool utilizing artificial intelligence to provide personalized, instant solutions for credit card users, enhancing convenience and rewards optimization.
- **Spend Analysis:** The process of evaluating spending patterns to track expenses, identify saving opportunities, and optimize financial planning.
- **Rewards Management:** The consolidation and optimization of benefits like cashback, points, and offers across multiple credit cards.



Tabular Summary:

Parameter	Details
Event	CheQ launched Wisor, India's first AI-powered credit card expert
Founder	Aditya Soni (Former Flipkart Executive)
Purpose of Wisor	Personalized credit card assistance, spending analysis, and reward optimization
Key Features	Real-time Q&A, detailed spend analysis, optimized rewards management
Achievements	Processed over \$4 billion in payments, served 3 million customers
Availability	Beta launch for 10,000 users, part of seven new CheQ products



- **What is the primary objective of NUCFDC approved by RBI?**
- A) Support the merger of UCBs
 - B) Provide financial and operational support to Urban Cooperative Banks
 - C) Facilitate rural credit distribution
 - D) Strengthen Public Sector Banks
 - E) Promote agricultural cooperatives



Answer

B) Provide financial and operational support to Urban Cooperative Banks



Event and Location:

- **Event:** The Reserve Bank of India (RBI) approved the establishment of the National Urban Cooperative Finance and Development Corporation (NUCFDC) to support Urban Cooperative Banks (UCBs).
- **Date:** January 24, 2025
- **Location:** Mumbai, Maharashtra



Mandates and Objectives:

- **Background and Approval:**
 - NUCFDC was established to address challenges faced by UCBs, including:
 - Declining numbers (1,926 in 2004 to 1,500 in 2024).
 - Issues in financial stability, technological adoption, and regulatory compliance.
 - Initiated under the leadership of Prime Minister Narendra Modi and Union Home Minister Amit Shah.



Mandates and Objectives:

- **Objectives of NUCFDC:**
 - **Capacity Building:**
 - Enhance operational efficiency through training and development programs.
 - **Technological Advancement:**
 - Modernize banking operations with state-of-the-art IT infrastructure.
 - **Fund-Based Services:**
 - Provide financial support to strengthen the capital base of UCBs.
 - **Non-Fund-Based Services:**
 - Offer advisory and consultancy services to improve governance and compliance.



Mandates and Objectives:

- **Impact:**
 - Promote collaboration, innovation, and competitiveness in the cooperative banking sector.
 - Enable UCBs to navigate challenges in the digital era effectively.



Capital Requirements and Recent Developments:

- **Capital Requirements:**
 - NUCFDC requires a paid-up capital of ₹300 crore, to be achieved by February 7, 2025.
 - The National Cooperative Development Corporation (NCDC) will contribute 20% of the required capital.
- **Launch Event:**
 - On January 24, 2025, Union Home Minister Amit Shah inaugurated the NUCFDC corporate office in Mumbai.



Capital Requirements and Recent Developments:

- **Key initiatives launched during the event:**
 - International Year of Cooperatives 2025 Annual Calendar: Promote global cooperation and share best practices.
 - Training Programs for Multipurpose Cooperative Societies: Empower 10,000 newly formed societies with modern management and governance skills.
 - Ranking Framework for Primary Cooperatives: Enhance transparency, efficiency, and competitiveness.



Important Terms Explained:

- **Urban Cooperative Banks (UCBs):**
 - Cooperative banks operating in urban and semi-urban areas, providing financial services to small-scale businesses and middle-class customers.
- **Self-Regulatory Organization (SRO):**
 - An entity authorized to regulate its members independently under the oversight of a statutory body (in this case, RBI).
- **National Cooperative Development Corporation (NCDC):**
 - A statutory body established to fund and support cooperative institutions across India.



Tabular Summary:

Parameter	Details
Event	RBI approved the establishment of NUCFDC
Objective	Support UCBs with capacity building, IT solutions, and financial services
Capital Requirement	₹300 crore by February 7, 2025
NCDC Contribution	20% of the paid-up capital
Launch Event	Office inaugurated by Amit Shah on January 24, 2025
Key Initiatives Launched	Training programs for 10,000 cooperative societies, ranking framework for cooperatives
Background	UCB numbers declined from 1,926 in 2004 to 1,500 in 2024
Key Regulatory Framework	Functions as a self-regulatory organization



➤ **What is the purpose of the ₹500 crore capital infusion into IFCI for FY 2024-25?**

- A) To establish new subsidiaries
- B) To improve IFCI's financial health and support restructuring
- C) To launch new government schemes
- D) To provide loans to small enterprises
- E) To invest in infrastructure projects



Answer

B) To improve IFCI's financial health and support restructuring



Event and Location:

- **Event:** The Government of India approved a ₹500 crore capital infusion into IFCI for FY 2024-25 to enhance its financial position and support restructuring.
- **Date:** January 2025
- **Location:** Lok Sabha, New Delhi, India



Mandates and Objectives:

- **Capital Infusion Details:**
 - Approved under the first Supplementary Demand for Grants for FY 2024-25.
 - Allocation includes ₹499.99 crore for Subscription to Share Capital of IFCI.
 - Utilized savings include ₹50.07 crore from the same section and ₹449.92 crore from Demand No.30-DEA, ensuring no additional cash outflow.
- **Government's Stake:**
 - Following this infusion, the government's holding in IFCI is expected to increase from 71.72% (as of September 2024), consolidating its position further.



Mandates and Objectives:

- **Restructuring Plan:**
 - Approved by the Department of Financial Services in November 2024.
 - Involves the merger of IFCI with subsidiaries, including:
 - StockHolding Corporation of India Ltd
 - IFCI Factors Ltd
 - IFCI Infrastructure Development Ltd
 - IIDL Realtors Ltd
 - Other subsidiaries, including StockHolding Services Ltd, IFCI Financial Services Ltd, IFIN Commodities Ltd, and IFIN Credit Ltd, will merge into a single entity, becoming a direct subsidiary of the consolidated IFCI.



Mandates and Objectives:

- **Capital Infusion Purpose:**
 - Improve IFCI's financial health.
 - Support restructuring and consolidation plans.
 - Strengthen IFCI's ability to stabilize its operations amidst financial losses.



Financial Performance:

- **Net Losses:**
 - Reported a ₹22 crore net loss in Q2 FY24.
 - Accumulated total loss of ₹170 crore in H1 FY24.
- **Efforts for Stabilization:**
 - Earlier in 2024, IFCI raised ₹500 crore through equity issuance to the government.



Evolution of IFCI:

- **Established:**
 - Founded in 1948 as India's first development financial institution.
- **Transformation:**
 - Transitioned from a statutory corporation to a company under the Indian Companies Act in 1993.
 - The government's stake surpassed 51% in 2015, making it a public sector enterprise.



Important Terms Explained:

- **IFCI (Industrial Finance Corporation of India):**
 - A financial institution providing loans and assistance to industrial projects.
 - Plays a significant role in supporting India's industrial growth.
- **Supplementary Demand for Grants:**
 - A financial mechanism used by the Indian government to allocate additional funds for expenditures not included in the original budget.
- **Department of Financial Services (DFS):**
 - A department under the Ministry of Finance responsible for financial regulation, policies, and development in India.



Tabular Summary:

Parameter	Details
Event	₹500 crore capital infusion into IFCI for FY 2024-25
Purpose	To improve financial health and support restructuring
Approval Date	January 2025
Government's Stake in IFCI	To increase from 71.72% (as of September 2024)
Restructuring Plan	Merger with subsidiaries such as Stock Holding Corporation of India, IFCI Factors, and others
Financial Losses	₹22 crore loss in Q2 FY24; ₹170 crore in H1 FY24
Established Year of IFCI	1948
Transformation	Became a company under the Indian Companies Act in 1993



APPOINTMENTS



➤ **Who has been reappointed as the MD & CEO of IDBI Bank for three years starting March 19, 2025?**

- A) Amitabh Chaudhry
- B) Rakesh Sharma
- C) Shaktikanta Das
- D) Dinesh Kumar Khara
- E) Sanjiv Chadha

Answer

B) Rakesh Sharma



APPOINTMENTS



Event and Location:

- **Event:** IDBI Bank's Board of Directors approved the reappointment of Rakesh Sharma as MD & CEO for a three-year term beginning March 19, 2025.
- **Date:** January 28, 2025
- **Location:** Mumbai, Maharashtra



APPOINTMENTS



Mandates and Objectives:

- **Leadership Role:**
 - Rakesh Sharma has served as MD & CEO of IDBI Bank since October 10, 2018.
 - Previously held leadership roles, including:
 - MD & CEO of Canara Bank (2015–2018).
 - Senior roles at State Bank of India (SBI) and Lakshmi Vilas Bank.



APPOINTMENTS



Mandates and Objectives:

- **Key Achievements Under Rakesh Sharma:**
 - Successfully steered IDBI Bank out of the Prompt Corrective Action (PCA) framework in March 2021.
 - Enhanced financial performance and operational efficiency.
 - Contributed to strategic growth and recovery efforts.
- **Compensation Details:**
 - In 2022, a ten-fold salary increase was proposed, raising Sharma's salary to ₹20 lakh/month.
 - The increase was linked to his role in IDBI's improved performance and approved by shareholders, subject to RBI approval.



APPOINTMENTS



Strategic Impact:

- **Focus on Continuity and Growth:**
 - Reappointment reflects the bank's confidence in Sharma's ability to sustain strategic growth and financial stability.
- **Strengthening Operational Efficiency:**
 - IDBI Bank continues to prioritize innovation and digital transformation under Sharma's leadership.



APPOINTMENTS



Key Details About IDBI Bank:

- **Full Form:** Industrial Development Bank of India.
- **Founded:** July 1, 1964 by the Government of India.
- **Ownership:**
 - Converted from a development financial institution to a commercial bank in 2004.
 - LIC (Life Insurance Corporation of India) holds a significant stake.
 - Government and LIC are pursuing privatization to reduce their combined stake.
- **Headquarters:** Mumbai, Maharashtra, India.



APPOINTMENTS



Key Details About IDBI Bank:

- **Network:**
 - Over 1,800 branches and 3,000+ ATMs across India.
- **Key Milestone:**
 - Exited the PCA framework in March 2021 due to improved financial metrics.



APPOINTMENTS



Important Terms Explained:

- **Prompt Corrective Action (PCA):**
 - A regulatory framework imposed by the Reserve Bank of India (RBI) on banks with poor financial health to restore their stability and performance.
- **Privatization of IDBI Bank:**
 - The government and LIC are working to reduce their stakes in IDBI Bank, making it a privately-owned entity.



APPOINTMENTS



Tabular Summary:

Parameter	Details
Event	Reappointment of Rakesh Sharma as MD & CEO of IDBI Bank
Effective Date	March 19, 2025
Leadership Role Since	October 10, 2018
Key Achievements	Steered IDBI out of PCA in March 2021
Ownership	LIC holds a significant stake; privatization efforts underway
Headquarters	Mumbai, Maharashtra
Network	Over 1,800 branches, 3,000+ ATMs
Compensation Proposal	₹20 lakh/month approved in 2022, linked to performance
Founded	July 1, 1964



AWARDS



➤ Which national broadcaster was honored in the Electronic Media category for its voter awareness and education campaign during the Lok Sabha Elections 2024?

- A) All India Radio
- B) Doordarshan
- C) Press Trust of India
- D) Times Now
- E) NDTV

Answer

B) Doordarshan



AWARDS



Event and Location:

- **Event:** Doordarshan received an award in the Electronic Media category for its voter awareness and education campaigns.
- **Date:** January 25, 2025
- **Location:** New Delhi, India



Mandates and Objectives:

- Recognized for the "Chunav Ka Parv Desh Ka Garv" series aired during the Lok Sabha Elections 2024.
- Campaign aimed to educate and encourage voters, especially first-time voters, to actively participate in the democratic process.
- **Key highlights of the campaign:**
 - Produced 30 voter education short films.
 - Disseminated content in multiple languages through DD National, DD India, and DD News.
 - Conducted a nationwide advertising campaign to inspire voter turnout.



Important Terms Explained:

- **Doordarshan (DD):**
 - India's national public broadcaster under Prasar Bharati, operating major TV channels like DD National, DD News, and DD India.
- **Chunav Ka Parv Desh Ka Garv:**
 - A special voter awareness series aimed at fostering informed electoral participation during Lok Sabha Elections 2024.



Important Terms Explained:

- **Press Information Bureau (PIB):**
 - The Indian government's official media and information agency, tasked with disseminating policy and program information to the public.
- **First-Time Voters:**
 - Individuals voting for the first time, particularly in the 18-21 age group, an essential demographic for enhancing electoral participation.



AWARDS



Tabular Summary:

Parameter	Details
Event	Doordarshan honored for Voter Awareness Campaign
Award Category	Electronic Media
Recognized Campaign	"Chunav Ka Parv Desh Ka Garv" (2024 Lok Sabha Elections)
Presented By	President Droupadi Murmu
Recipient	Kanchan Prasad (Director-General, Doordarshan)
Key Outputs	30 voter education short films, advertisements
Broadcast Platforms	DD National, DD India, DD News
Special Focus	First-time voters, nationwide outreach
Significance	Strengthened voter awareness & democratic engagement



AWARDS



➤ Which bank secured seven awards at the 19th IBA Banking Technology Conference 2023 for the second consecutive year?

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

Answer

B) City Union Bank



AWARDS



Event and Location:

- **Event:** City Union Bank (CUB) secured seven awards at the 19th IBA Banking Technology Conference 2023, held in Mumbai.
- **Date:** 2023
- **Location:** Mumbai, India



AWARDS



Mandates and Objectives:

- **Event Purpose:** Recognize innovation and excellence in banking technology.
- **CUB's Focus:** Integration of technology to enhance banking services and promote financial inclusion.



AWARDS



Key Achievements by CUB:

- **Winner Categories:**
 - **Best AI & ML Bank:** For advanced use of Artificial Intelligence and Machine Learning.
 - **Best Fintech & DPI Adoption:** For promoting digital payment systems.
 - **Best Financial Inclusion:** For extending banking services to underserved populations.
- **Runner-Up Categories:**
 - **Best Digital Engagement:** For improving customer interaction through digital platforms.
 - **IT Risk Management:** For robust strategies to address IT risks.
 - **Best Technology Talent:** For cultivating skilled technology professionals.



AWARDS



Key Achievements by CUB:

- **Special Recognition:**
 - **Best Technology Bank:** For overall technological excellence.



Important Terms Explained:

- **AI & ML in Banking:** Technologies like Artificial Intelligence and Machine Learning are used for predictive analysis, fraud detection, and personalized customer service.
- **DPI (Digital Payment Index):** A metric that tracks the adoption and growth of digital payment systems in India.
- **Financial Inclusion:** The effort to provide affordable financial services to unbanked and underserved populations.



AWARDS



Tabular Summary:

Parameter	Details
Event	City Union Bank secured seven awards at the IBA Banking Technology Conference 2023
Award Categories	Winner: Best AI & ML Bank, Best Fintech & DPI Adoption, Best Financial Inclusion
Runner-Up Categories	Best Digital Engagement, IT Risk Management, Best Technology Talent
Special Category	Best Technology Bank
Event Details	Organized by IBA in Mumbai; awards presented by RBI Deputy Governor T. Rabi Sankar
CUB CEO	Dr. N. Kamakodi
Previous Recognition	Won seven awards in IBA's 2022 edition



➤ **What is the main objective of the Eurodrone programme?**

- A) Development of nuclear-capable drones
- B) Creation of a Medium Altitude Long Endurance Remotely Piloted Aircraft System (MALE RPAS)
- C) Research in hypersonic missile technology
- D) Collaboration on satellite-based defence systems
- E) Development of unmanned underwater vehicles



Answer

B) Creation of a Medium Altitude Long Endurance Remotely Piloted Aircraft System (MALE RPAS)



Event and Location:

- **Event:** India officially became an Observer State in the Eurodrone programme, which focuses on developing advanced unmanned aerial systems.
- **Date:** January 21, 2025
- **Location:** Indian Embassy, Berlin, Germany



Mandates and Objectives:

- **Eurodrone Programme:**
 - **Objective:** Development of a Medium Altitude Long Endurance Remotely Piloted Aircraft System (MALE RPAS).
 - **Primary Missions:**
 - Intelligence, Surveillance, Target Acquisition, and Reconnaissance (ISTAR).
 - Maritime surveillance.
 - Anti-submarine warfare.
 - Airborne early warning systems.
 - **Participating Countries:** Germany, France, Italy, Spain.
 - **Lead Organization:** Airbus Defence and Space.
 - **Operational Timeline:** Eurodrone expected to be operational by 2030.



Mandates and Objectives:

- **India's Observer Status:**
 - India submitted a request for Observer Status on August 27, 2024.
 - Observer Status was approved in January 2025.
 - The Letter of Approval was delivered by OCCAR-EA Director Joachim Sucker to Ajit Gupte, India's Ambassador to Germany.
 - This move highlights India's intention to strengthen ties with European defence industries and explore collaborative opportunities.



Implications for Defence Cooperation:

- **Access to Advanced Technologies:**
 - India can gain valuable insights into cutting-edge unmanned aerial systems, fostering innovation in its own defence capabilities.
- **Potential Collaborations:**
 - Opens avenues for technology transfers, joint ventures, and partnerships with European defence firms.
- **Strengthened Relationships:**
 - Positions India as a key player in international defence collaborations, enhancing its diplomatic and strategic ties with European nations.



Important Terms Explained:

- **Medium Altitude Long Endurance (MALE) RPAS:**
 - Unmanned aerial systems designed for long-endurance missions at medium altitudes, crucial for surveillance and reconnaissance tasks.
- **ISTAR:**
 - Refers to Intelligence, Surveillance, Target Acquisition, and Reconnaissance, key components in modern defence operations.
- **OCCAR (Organisation for Joint Armament Cooperation):**
 - A European intergovernmental organization managing collaborative defence programmes.



Tabular Summary:

Parameter	Details
Event	India joins the Eurodrone programme as an Observer State
Programme Objective	Develop Medium Altitude Long Endurance RPAS for surveillance and reconnaissance
Participating Countries	Germany, France, Italy, Spain
Lead Organization	Airbus Defence and Space
India's Involvement	Observer Status approved in January 2025
Key Missions of Eurodrone	ISTAR, maritime surveillance, anti-submarine warfare, airborne early warning
Development Timeline	Expected operational date: 2030
Letter of Approval Delivered By	OCCAR-EA Director Joachim Sucker
Recipient of Approval	India's Ambassador to Germany, Ajit Gupte



➤ **Where was India's first Left Ventricular Assist Device (LVAD) implantation using the HeartMate 3 performed in a government institution?**

- A) AIIMS Delhi
- B) Apollo Hospitals Chennai
- C) Army Hospital (Research & Referral), Delhi Cantt
- D) PGIMER Chandigarh
- E) Safdarjung Hospital Delhi



Answer

C) Army Hospital (Research & Referral), Delhi Cantt



Event and Location:

- **Event:** India's first-ever LVAD implantation using the HeartMate 3 device was performed at Army Hospital (R&R), Delhi Cantt in a government institution.
- **Date:** January 22, 2025
- **Location:** Delhi Cantt, New Delhi



Mandates and Objectives:

- **LVAD Implantation Overview:**
 - The Left Ventricular Assist Device (LVAD) is a mechanical heart device implanted to assist patients with end-stage heart failure.
 - The procedure was performed on a 49-year-old woman, the wife of an Armed Forces veteran, who had been on a heart transplant waiting list for over two years.
- **HeartMate 3 Device Features:**
 - A cutting-edge LVAD offering advanced technology to improve heart function.
 - Serves as a life-saving bridge for patients awaiting heart transplants or unable to undergo one.



Mandates and Objectives:

- **Significance of the Achievement:**
 - Marks the first such implantation in a government institution in India.
 - Highlights the Armed Forces Medical Services' (AFMS) capabilities in advanced medical procedures.
 - Demonstrates the Army Hospital (R&R)'s leadership in providing state-of-the-art healthcare.



Patient Recovery and Success:

- The patient is **recovering steadily** under medical supervision.
- The successful implantation showcases **high-quality teamwork and expertise** at Army Hospital (R&R).



Important Terms Explained:

- **LVAD (Left Ventricular Assist Device):**
 - A mechanical pump implanted in patients with severe heart failure to assist the heart in pumping blood.
 - Often used as a bridge to heart transplantation or as a long-term therapy for those unable to undergo a transplant.
- **HeartMate 3:**
 - A third-generation Left Ventricular Assist Device featuring magnetically levitated rotors, which reduce complications and improve outcomes for patients with cardiac conditions.



DEFENCE



Tabular Summary:

Parameter	Details
Event	India's first LVAD implantation using HeartMate 3 in a government institution
Hospital	Army Hospital (Research & Referral), Delhi Cantt
Device Used	HeartMate 3 Left Ventricular Assist Device (LVAD)
Patient Details	49-year-old woman, wife of an Armed Forces veteran
Purpose of Device	Bridge to heart transplantation for end-stage heart failure patients
Patient's Recovery	Steadily recovering under medical supervision
Significance	First LVAD implantation in a government institution in India
Affiliation	Armed Forces Medical Services (AFMS)



➤ **What is the primary focus of the International Pashmina Festival held in Kathmandu?**

- A) Promoting Nepal's tourism industry
- B) Showcasing authentic Pashmina products
- C) Introducing modern weaving technologies
- D) Launching Nepal's wool export program
- E) Highlighting artificial fibers in fashion



Answer

B) Showcasing authentic Pashmina products



Event and Location:

- **Event:** Kathmandu hosted the Inaugural International Pashmina Festival cum Exhibition, celebrating Nepal's Pashmina heritage and craftsmanship.
- **Date:** January 2025
- **Location:** Kathmandu, Nepal



Mandates and Objectives:

- **Event Overview:**
 - A three-day festival showcasing over 150 domestic stalls, including 40 stalls featuring pure Nepali Pashmina.
 - Organized by the Nepal Pashmina Industries Association and the Confederation of Nepalese Industries.



Mandates and Objectives:

- **Pashmina Heritage:**
 - Authentic Pashmina is obtained from the Chyangra goats' undercoat during their natural shedding season.
 - Production involves:
 - Hand-combing the fiber.
 - Traditional hand-spinning, weaving, and dyeing with natural dyes.
 - Intricate embroidery for unique designs.



Mandates and Objectives:

- **Global Recognition:**
 - Nepali Pashmina is marketed as “Chyangra Pashmina” to emphasize its superior quality.
 - It has significant demand in markets like the USA, Japan, and Europe.
- **Key Challenges:**
 - Limited availability of raw materials to meet growing market demands.
 - Competition from fake and blended Pashmina products offered at lower prices, impacting the market for authentic products.



Mandates and Objectives:

- **Government and Industry Collaboration:**
 - Damodar Bhandari, Nepal's Minister for Industry, Commerce, and Supplies, emphasized the need for policy-level improvements to support the Pashmina industry.
 - Chandra Dhakal, President of the Federation of Nepalese Chambers of Commerce and Industry, called for stronger collaboration between the government and private sector.



Important Terms Explained:

- **Pashmina:**
 - A premium natural fiber obtained from the Chyangra goat (Pashmina goat), known for its delicate, lightweight, and warm texture.
 - Often referred to as “soft gold” due to its luxurious quality and high market value.
- **Chyangra Pashmina:**
 - A certification-marked premium Pashmina brand from Nepal recognized globally for its authenticity and quality.



Important Terms Explained:

- **Nepal Pashmina Industries Association (NPIA):**
 - A body dedicated to promoting and safeguarding Nepal's Pashmina industry.
- **Federation of Nepalese Chambers of Commerce and Industry (FNCCI):**
 - Nepal's leading private sector organization advocating for economic development and policy reform.



INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	Inaugural International Pashmina Festival
Location	Kathmandu, Nepal
Event Duration	Three days
Organizers	Nepal Pashmina Industries Association, Confederation of Nepalese Industries
Stalls	Over 150 stalls, including 40 featuring pure Nepali Pashmina
Pashmina Origin	From the undercoat of Chyangra goats during natural shedding
Production Process	Hand-combing, hand-spinning, traditional weaving, dyeing, embroidery
Global Markets	Strong presence in the USA, Japan, and Europe
Challenges	Raw material supply issues, competition from fake and blended products
Government Involvement	Policy reforms and private sector collaboration for market expansion



➤ **What is the primary focus of the NCERT-KOICA Technical Cooperation Project?**

- A) Establishing digital education in India
- B) Strengthening vocational education and training in mechatronics
- C) Promoting agricultural education
- D) Developing AI and robotics in schools
- E) Enhancing healthcare education



Answer

B) Strengthening vocational education and training in mechatronics



Event and Location:

- **Event:** The Government of India and the Republic of Korea signed an agreement for the Technical Cooperation Project titled “Strengthening Vocational Education and Training in Mechatronics in India”.
- **Date:** January 20, 2025
- **Location:** New Delhi, India



Mandates and Objectives:

- **Project Overview:**
 - The project will be implemented in partnership with the Korea International Cooperation Agency (KOICA).
 - **Duration:** Two years.
 - **Implementing Body:** NCERT at the Regional Institute of Education (RIE), Bhopal.



Mandates and Objectives:

- **Key Objectives:**
 - Establish a foundational system for vocational education and training in mechatronics in India.
 - Develop curriculum, textbooks, and teacher manuals for mechatronics education.
 - Provide equipment and facilitate the setup of mechatronics labs.
 - Build the capacity of teachers through training.
 - Foster networking between industry and RIE, Bhopal to align education with industrial needs.



Mandates and Objectives:

- **Significance:**
 - Enhances technical and vocational education in line with India's skill development goals.
 - Facilitates technology transfer and collaboration between India and Korea.



Bilateral Ties and Cooperation:

- **Official Development Assistance (ODA) Partner:**
 - The Republic of Korea became India's ODA partner in October 2016.
- **Special Strategic Partnership:**
 - Upgraded bilateral relationship in 2015 to foster deeper cooperation in trade, technology, and education.
- **First KOICA-Assisted Project in India:**
 - The agreement marks the first project implemented in India with KOICA's assistance.
- **Diplomatic Significance:**
 - Consolidates and strengthens the Special Strategic Partnership between the two nations.



Important Terms Explained:

- **Mechatronics:**
 - A multidisciplinary field of engineering combining mechanics, electronics, computer science, and control systems.
 - Key for modern industries like robotics, automation, and advanced manufacturing.
- **Korea International Cooperation Agency (KOICA):**
 - A government agency of South Korea established to implement development assistance and international cooperation projects.



Important Terms Explained:

- **NCERT (National Council of Educational Research and Training):**
 - India's apex organization for educational research, curriculum development, and teacher training.



Tabular Summary:

Parameter	Details
Event	Signing of Exchange of Notes for NCERT-KOICA Technical Cooperation Project
Project Name	Strengthening Vocational Education and Training in Mechatronics in India
Partners	Government of India and Republic of Korea
Signatories	Ms. Manisha Sinha (India), H.E. Mr. Lee Seong-ho (Korea)
Duration	Two years
Implementing Body	NCERT, through RIE, Bhopal
Key Objectives	Curriculum development, teacher training, industry-academia networking
Significance for India-Korea Ties	Strengthens Special Strategic Partnership and first KOICA project in India



➤ **What is the primary objective of the DPIIT-Apna partnership?**

- A) To provide financial aid to startups
- B) To help startups find skilled talent and create job opportunities
- C) To promote international investments in startups
- D) To launch a new employment scheme for government jobs
- E) To develop new digital payment solutions



Answer

B) To help startups find skilled talent and create job opportunities



Event and Location:

- **Event:** The Department for Promotion of Industry and Internal Trade (DPIIT) partnered with Apna, a leading jobs and professional networking platform, to support DPIIT-registered startups in hiring skilled talent.
- **Date:** January 22, 2025
- **Location:** New Delhi, India



Mandates and Objectives:

- **Memorandum of Understanding (MoU) Signed:**
 - DPIIT and Apna entered into a partnership to provide hiring credits worth ₹2000 to each DPIIT-registered startup.
 - The initiative is linked to Bharat Startup Registry (Bhaskar).
- **Monetary Value of the Initiative:**
 - Currently valued at ₹140 crore for 7,00,000 registered startups.
 - Expected to scale up to ₹300 crore as the startup ecosystem expands.



Mandates and Objectives:

- **Key Benefits for Startups:**
 - Access to hiring credits on Apna's platform to post jobs and attract skilled candidates.
 - AI-driven talent matching tools to optimize hiring and improve efficiency.
 - Reduced time-to-market for startups, enabling faster scaling and innovation.
- **Impact on Youth Employment:**
 - Skilled professionals can engage with India's growing startup ecosystem through Apna's platform.
 - Supports job creation and employment opportunities for India's youth.



Mandates and Objectives:

- **Integration with Startup India Program:**
 - DPIIT's Startup India program will work with Apna to curate job postings and align talent pools with industry demands.



Important Terms Explained:

- **DPIIT (Department for Promotion of Industry and Internal Trade):**
 - A government body under the Ministry of Commerce and Industry responsible for startup promotion, foreign investment policies, and industrial growth.
- **Bharat Startup Registry (Bhaskar):**
 - government platform where startups register under DPIIT to access benefits like funding, mentorship, and policy support.



Important Terms Explained:

- **Apna:**
 - India's leading jobs and networking platform, using AI to match job seekers with relevant opportunities.
- **Startup India Initiative:**
 - A flagship DPIIT initiative launched in 2016 to support Indian startups with funding, incubation, and policy benefits.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	DPIIT partners with Apna to support startups in hiring skilled talent
Monetary Value (Current)	₹140 crore for 7,00,000 DPIIT-registered startups
Future Value	Expected to reach ₹300 crore as startups increase
Benefit to Startups	₹2000 in hiring credits per startup
Key Platform	Bharat Startup Registry (Bhaskar)
Key Features	Job postings, AI-driven talent matching, startup hiring support
Impact on Employment	Enhanced job creation and skilled workforce engagement
DPIIT's Integration with Apna	Collaborate for curated job postings and talent alignment



➤ **What is the primary objective of the National Urban Cooperative Finance and Development Corporation (NUCFDC)?**

- A) Strengthening Public Sector Banks
- B) Supporting Urban Cooperative Banks with IT and financial infrastructure
- C) Promoting agricultural cooperatives
- D) Regulating private sector banking
- E) Expanding global trade in cooperatives



Answer

B) Supporting Urban Cooperative Banks with IT and financial infrastructure



Event and Location:

- **Event:** Union Home Minister & Minister of Cooperation Amit Shah inaugurated the corporate office of NUCFDC in Mumbai on January 24, 2025.
- **Date:** January 24, 2025
- **Location:** Mumbai, Maharashtra



Mandates and Objectives:

- **Launch of NUCFDC (National Urban Cooperative Finance and Development Corporation):**
 - **Purpose:** To assist 1,500 Urban Cooperative Banks (UCBs) in overcoming operational challenges.
 - **Functions:**
 - Provide IT infrastructure and operational support to UCBs.
 - Serve as a Self-Regulatory Organization (SRO) under RBI's supervision.
 - **Capital Requirement:**
 - NUCFDC must achieve ₹300 crore paid-up capital by February 8, 2025, as per RBI guidelines.



Mandates and Objectives:

- **International Year of Cooperatives 2025 – Key Activities Released:**
 - Promote cooperative sector participation at the global level.
 - Facilitate exchange of best practices and strengthen cooperatives in India.
 - Drive initiatives focused on rural development, employment generation, and economic growth.



Mandates and Objectives:

- **Training Program for Multipurpose Cooperative Societies:**
 - Training 10,000 newly formed Multi-Purpose Cooperative Societies (MPACS).
 - Focus on modern management, financial planning, digitization, and governance.
 - 1,135 training programs will be conducted across 33 states & union territories.
 - **Target:** Train 56,760 participants with the help of 43 master trainers.



Mandates and Objectives:

- **Ranking Framework for Primary Cooperative Societies:**
 - **Objective:** Increase transparency, efficiency, and competitiveness of cooperatives.
 - Helps in performance evaluation, decision-making, and credibility enhancement.
 - Felicitation of top-performing cooperatives in key sectors.



Strategic Impact of the Initiatives:

- **Strengthening the Cooperative Sector:**
 - The initiatives align with PM Narendra Modi's vision of "Sahkar Se Samriddhi" (Prosperity through Cooperation).
 - Encourages self-reliance, growth, and competitiveness within cooperatives.
- **Boosting Employment & Economic Growth:**
 - Trained cooperative societies will generate employment and improve local economies.
 - Increased global collaboration in cooperative development.
- **Improving Financial Infrastructure for UCBs:**
 - NUCFDC will modernize UCBs by enhancing their IT and regulatory framework.



Important Terms Explained:

- **Urban Cooperative Banks (UCBs):**
 - Cooperative banks that provide financial services in urban and semi-urban areas.
 - Serve small businesses, entrepreneurs, and middle-class customers.
- **Self-Regulatory Organization (SRO):**
 - An entity that regulates its members under RBI's supervision to ensure compliance.



Important Terms Explained:

- **Multipurpose Cooperative Societies (MPACS):**
 - Cooperatives that engage in multiple economic activities, including agriculture, trade, and finance.
- **International Year of Cooperatives 2025:**
 - A global initiative recognizing the importance of cooperative movements in economic development and employment generation.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	Amit Shah inaugurates NUCFDC corporate office & launches key cooperative initiatives
NUCFDC Objective	Provide IT and operational support to 1,500 Urban Cooperative Banks
Capital Requirement	₹300 crore by February 8, 2025
International Year of Cooperatives	Released key activities for global cooperative participation
Training Initiative	10,000 Multi-Purpose Cooperative Societies to receive training
Training Coverage	56,760 people across 33 states & UTs
Ranking Framework	Enhances transparency, efficiency, and competitiveness of cooperatives
Government Vision	Aligned with PM Narendra Modi's "Sahkar Se Samriddhi" vision



➤ **What is the significant achievement of the National Health Mission (NHM) in tuberculosis (TB) control?**

- A) Reduced TB incidence from 237 per 1,00,000 in 2015 to 195 in 2023
- B) Achieved 97.98% measles-rubella vaccination coverage
- C) Trained 90,740 Community Health Officers in FY 2021-22
- D) Launched the U-WIN vaccination tracking platform
- E) Screened 2.61 crore individuals for sickle cell anemia



Answer

A) Reduced TB incidence from 237 per 1,00,000 in 2015 to 195 in 2023



Event and Location:

- **Event:** Significant progress achieved under the National Health Mission (NHM) from FY 2021 to FY 2024 in improving public health outcomes in India.
- **Date:** January 22, 2025
- **Location:** Nationwide, India



Mandates and Objectives:

- **Human Resource Expansion:**
 - Over 12 lakh healthcare workers engaged from 2021 to 2024, including:
 - 2.69 lakh workers (2021-22), 4.21 lakh (2022-23), and 5.23 lakh (2023-24).
 - **Community Health Officers (CHOs):** 90,740 in 2021-22, increasing to 1.38 lakh in 2023-24.
- **COVID-19 Management:**
 - Administered 220 crore vaccine doses under the India COVID-19 Emergency Response Package (ECRP).



Mandates and Objectives:

- **Maternal and Child Health Progress:**
 - **Maternal Mortality Ratio (MMR):** Declined by 83% since 1990; now 97 per lakh live births (2018-20).
 - **Under-5 Mortality Rate (U5MR):** Reduced by 75% since 1990 to 32 per 1,000 live births (2020).
 - **Total Fertility Rate (TFR):** Declined from 2.3 (2015) to 2.0 (2020).



Mandates and Objectives:

- **Disease Elimination Efforts:**
 - **Tuberculosis:** TB incidence reduced from 237 per 1,00,000 (2015) to 195 (2023).
 - **Malaria:**
 - Cases and deaths declined by 13.28% and 3.22% respectively in 2021.
 - Achieved Kala Azar elimination (less than one case per 10,000).
 - **Measles-Rubella Campaign:** Vaccinated 34.77 crore children, achieving 97.98% coverage.



Mandates and Objectives:

- **Specialized Initiatives:**
 - **Pradhan Mantri TB Mukht Bharat Abhiyan:**
 - Supported 9.4 lakh TB patients with 1.56 lakh Ni-kshay Mitra volunteers.
 - **National Sickle Cell Anemia Elimination Mission:**
Screened 2.61 crore individuals in tribal areas.
 - **Pradhan Mantri National Dialysis Programme:**
Benefited 4.53 lakh dialysis patients in FY 2023-24.
- **Digital Health Platforms:**
 - U-WIN Platform: Launched in 2023 for real-time vaccination tracking, now operational in 65 districts across 36 States/UTs.



Mandates and Objectives:

- **Infrastructure and Services:**
 - **Ayushman Arogya Mandir (AAM) Centers:** Expanded to 1.72 lakh by FY 2023-24.
 - **Public Health Facilities (NQAS Certified):** 7,998 certified, with 4,200 receiving national certification.
 - **24x7 Primary Health Centres (PHCs):** 12,348 operational; 3,133 First Referral Units (FRUs) established.
 - **Mobile Medical Units (MMUs):** 1,424 MMUs deployed with the launch of the MMU Portal.



Impact and Strategic Significance:

- **Improved Accessibility and Quality:**
 - Bridged gaps in rural healthcare infrastructure and improved service delivery.
- **Achievement of SDG Targets:**
 - Positioned India to meet health-related Sustainable Development Goals (SDGs) by 2030.
- **Disease Control and Elimination:**
 - Strengthened efforts to eliminate TB, malaria, and kala azar.
- **Digital Transformation:**
 - Increased reliance on digital platforms like U-WIN for improved healthcare access and efficiency.



Important Terms Explained:

- **MMR (Maternal Mortality Ratio):**
 - Number of maternal deaths per 1 lakh live births; a key health indicator.
- **Ni-kshay Mitra:**
 - Volunteers supporting TB patients under the Pradhan Mantri TB Mukh Bharat Abhiyan.
- **U-WIN Platform:**
 - Digital tool for tracking vaccinations for pregnant women, infants, and children.
- **National Quality Assurance Standards (NQAS):**
 - Certification ensuring quality of care at public health facilities.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	Achievements under National Health Mission (2021-24)
Healthcare Workforce	12 lakh additional workers engaged (2021-24)
COVID-19 Vaccine Doses Administered	220 crore doses
Key Health Indicators	MMR (97 per lakh), U5MR (32 per 1,000), TFR (2.0)
TB Control Progress	Incidence reduced to 195 per 1,00,000 (2023)
Measles-Rubella Coverage	97.98%, vaccinated 34.77 crore children
Digital Platform	U-WIN operational in 65 districts
Specialized Programs	Ni-kshay Mitra (TB), Dialysis Program, Sickle Cell Anemia Mission
Public Health Infrastructure	7,998 facilities NQAS-certified; 1.72 lakh AAM Centers



- **What is the primary objective of the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan under which the National Tribal Health Conclave 2025 was organized?**
- A) To modernize healthcare in urban areas
 - B) To eradicate urban poverty
 - C) To address healthcare challenges faced by India's tribal communities
 - D) To promote tourism in tribal regions
 - E) To improve education among tribal youth



Answer

C) To address healthcare challenges faced by India's tribal communities



Event and Location:

- **Event:** National Tribal Health Conclave 2025 organized under the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan by the Ministry of Tribal Affairs (MoTA) in collaboration with the Ministry of Health and Family Welfare (MoH&FW).
- **Date:** January 20, 2025
- **Location:** Bharat Mandapam, New Delhi



Mandates and Objectives:

- **Primary Objectives of the Conclave:**
 - Develop culturally appropriate health strategies to address tribal healthcare needs.
 - Facilitate innovative healthcare delivery models for tribal regions.
 - Strengthen healthcare systems via capacity building, community engagement, and advanced monitoring mechanisms.
 - Address specific challenges like sickle cell disease, malnutrition, addiction, and mental health.
 - Integrate traditional healing practices into mainstream healthcare.



Mandates and Objectives:

- **Collaborative Approach:**
 - MoTA partnered with MoH&FW, AIIMS, NHM, and UN agencies.
 - Letters of Intent exchanged between MoTA and AIIMS Delhi to adopt a tribal block in Odisha for etiological studies, field research, and capacity building.



Key Initiatives Discussed:

1. Bhagwan Birsa Munda Chair of Tribal Health and Haematology:

- Established at AIIMS Delhi for research on tribal health.
- Focus on sickle cell anemia and other health challenges.

2. Centres of Competence (CoC):

- 15 CoCs in 14 states sanctioned for advanced and prenatal diagnosis of sickle cell anemia.



Key Initiatives Discussed:

3. Thematic Focus Areas:

- Strengthening Healthcare Systems: Telemedicine, mobile medical units, capacity building.
- Traditional Healers: Incorporating indigenous knowledge into modern healthcare systems.
- Nutrition and Adolescent Health: Addressing malnutrition and promoting traditional food practices.
- Disease-Specific Interventions: Tackling sickle cell disease, addiction, and mental health challenges.



Expected Outcomes:

- **A strategic roadmap** for improving healthcare delivery in tribal regions.
- **Integration of traditional healers** and indigenous practices into formal healthcare systems.
- **Nutrition-focused initiatives** to combat malnutrition and promote adolescent health.
- Targeted interventions for managing **rare diseases, addiction, and mental health issues.**
- Enhanced public health infrastructure using **technology and community participation.**



Inaugural Session Highlights:

- **Inaugurated by Shri Jual Oram, Union Minister for Tribal Affairs, with the presence of:**
 - Shri Durgadas Uikey, MoS (Tribal Affairs).
 - Shri Vibhu Nayar, Secretary, MoTA.
 - Prof. (Dr.) M Srinivas, Director, AIIMS Delhi.
- **Attended by 400+ stakeholders, including:**
 - AIIMS directors from Nagpur, Bhubaneswar, Kalyani, and Guwahati.
 - State health officials, NGOs, and representatives from international organizations.



Important Terms Explained:

- **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan:**
 - A holistic initiative under the Ministry of Tribal Affairs for improving tribal welfare, including healthcare, education, and socio-economic development.
- **Sickle Cell Anemia:**
 - A genetic blood disorder prevalent in tribal communities, causing severe health complications.



Important Terms Explained:

- **Centres of Competence (CoC):**
 - Specialized health centers for advanced diagnostic and treatment services, especially for tribal populations.
- **Bhagwan Birsa Munda Chair:**
 - A dedicated research chair for tribal health and haematology at AIIMS Delhi.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	National Tribal Health Conclave 2025
Organizers	Ministry of Tribal Affairs (MoTA) & MoH&FW
Location	Bharat Mandapam, New Delhi
Key Initiative	Dharti Aaba Janjatiya Gram Utkarsh Abhiyan
Primary Focus Areas	Sickle cell disease, malnutrition, mental health, traditional healing
Collaborative Efforts	AIIMS, NHM, UN agencies, NGOs
Bhagwan Birsa Munda Chair	Established at AIIMS Delhi for tribal health research
Participants	400+ officials, AIIMS directors, state health representatives
Expected Outcomes	Strategic roadmap, integration of traditional healers, improved healthcare delivery



➤ **Which country was one of the top buyers of Indian coffee in early 2025?**

- A) Brazil
- B) Russia
- C) Canada
- D) Japan
- E) South Korea

Answer
B) Russia



Event and Location:

- **Event:** India's coffee exports reached \$1.29 billion in FY 2023-24, nearly doubling from \$719.42 million in 2020-21, driven by global demand.
- **Date:** January 20, 2025
- **Location:** Nationwide, India



Mandates and Objectives:

- **Growth in Coffee Exports:**
 - India exported over 9,300 tonnes of coffee in the first half of January 2025.
 - Major importers: Italy, Belgium, and Russia.
 - Export value surged from \$719.42 million in 2020-21 to \$1.29 billion in FY 2023-24.
- **Domestic Coffee Consumption:**
 - Increased from 84,000 tonnes (2012) to 91,000 tonnes (2023).
 - Driven by rising café culture, higher disposable incomes, and increased preference for coffee over tea.



Mandates and Objectives:

- **Key Coffee-Producing States:**
 - Karnataka (248,020 MT in 2022-23) – Largest producer.
 - Kerala and Tamil Nadu – Other major producers.
 - Grown in the Western and Eastern Ghats, rich in biodiversity.
- **Coffee Types and Market Trends:**
 - Arabica and Robusta beans dominate Indian production.
 - Primarily exported as unroasted beans, but demand for roasted and instant coffee is rising.



Government Initiatives to Boost Coffee Production:

- **Integrated Coffee Development Project (ICDP):**
 - Focus on improving yields, expanding cultivation, and ensuring sustainability.
 - Encouraging coffee farming in non-traditional regions.
- **Araku Valley Coffee Model:**
 - 150,000 tribal families in collaboration with the Coffee Board of India and ITDA increased production by 20%.
 - Support from Girijan Co-Operative Corporation (GCC) with loans and infrastructure.



Government Initiatives to Boost Coffee Production:

- **Export Incentives and Logistical Support:**
 - Strengthening India's global competitiveness in coffee exports.
 - Enhancing infrastructure for coffee trade and quality control.



Strategic Significance:

- **Economic Growth:**
 - Boosting coffee exports contributes to foreign exchange earnings.
 - Expansion into value-added coffee products like roasted and instant coffee.
- **Empowerment of Tribal Communities:**
 - Tribal farmers benefit from cooperative models and financial assistance.
 - Strengthening Aatmanirbhar Bharat (Self-Reliant India) through sustainable agriculture.
- **Environmental Sustainability:**
 - Coffee farming in shaded plantations helps maintain the ecological balance in biodiversity-rich areas.



Important Terms Explained:

- **Arabica vs. Robusta Coffee Beans:**
 - **Arabica:** Milder, more aromatic, preferred in specialty coffee.
 - **Robusta:** Stronger, more caffeine-rich, commonly used in instant coffee.
- **Integrated Coffee Development Project (ICDP):**
 - A government initiative to increase production and sustainability in coffee farming.
- **Araku Valley Coffee:**
 - A successful model of tribal-led coffee production, recognized globally.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	Growth in Indian coffee exports & domestic consumption
Export Growth	\$1.29 billion in FY 2023-24 (up from \$719.42 million in 2020-21)
Key Export Destinations	Italy, Belgium, Russia
Domestic Consumption	Increased from 84,000 tonnes (2012) to 91,000 tonnes (2023)
Top Producing State	Karnataka (248,020 MT in 2022-23)
Coffee Types	Arabica and Robusta
Government Initiatives	ICDP, Araku Valley Tribal Coffee Project
Sustainability Focus	Shaded plantations, biodiversity conservation



QUICK RECALL



- **India commemorates Lala Lajpat Rai's 160th birth anniversary on January 28, 2025.**
- **World Leprosy Day 2025 will be observed on January 26, with the theme "Unite. Act. Eliminate."**
- **Jasprit Bumrah won the Sir Garfield Sobers Award for ICC Men's Cricketer of the Year 2024.**
- **UPI reached 83% share in India's digital transactions in 2024, up from 34% in 2019.**
- **CheQ launched Wisor, India's first AI-powered credit card expert, on January 28, 2025.**
- **RBI approved NUCFDC to strengthen Urban Cooperative Banks (UCBs) across India.**
- **The Government approved a ₹500 crore capital infusion into IFCI for FY 2024-25.**
- **Rakesh Sharma reappointed as MD & CEO of IDBI Bank for three years starting March 19, 2025.**
- **Doordarshan received an award for voter awareness campaigns in the Electronic Media category.**



QUICK RECALL



- **City Union Bank won seven awards at the IBA Banking Technology Conference 2023.**
- **India became an Observer State in the Eurodrone programme on January 21, 2025.**
- **India's first LVAD implantation using HeartMate 3 was performed at Army Hospital (R&R), Delhi Cantt.**
- **Kathmandu hosted the first International Pashmina Festival showcasing authentic Nepali Pashmina.**
- **India and Korea signed an agreement to strengthen vocational education in mechatronics.**
- **DPIIT and Apna signed an MoU to help startups hire skilled professionals.**
- **Amit Shah inaugurated NUCFDC's corporate office in Mumbai on January 24, 2025.**
- **NHM engaged over 12 lakh additional healthcare workers from FY 2021 to FY 2024.**
- **The National Tribal Health Conclave 2025 focused on improving healthcare in tribal regions.**
- **India's coffee exports surged to \$1.29 billion in FY 2023-24, nearly doubling since 2020-21.**

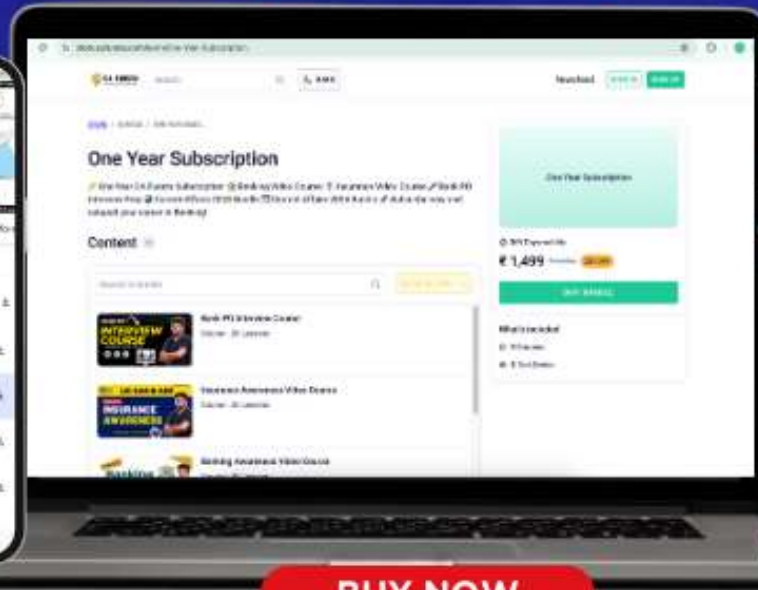


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