

Daily



Current Affairs

JANUARY 29

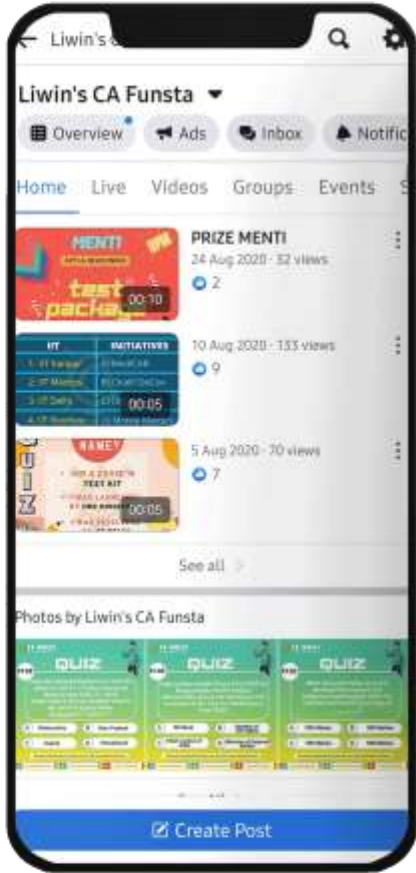
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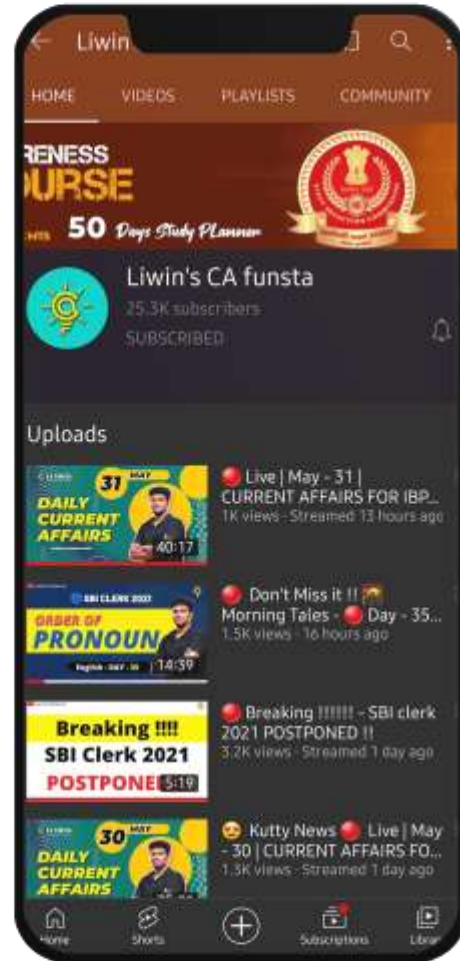
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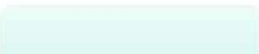


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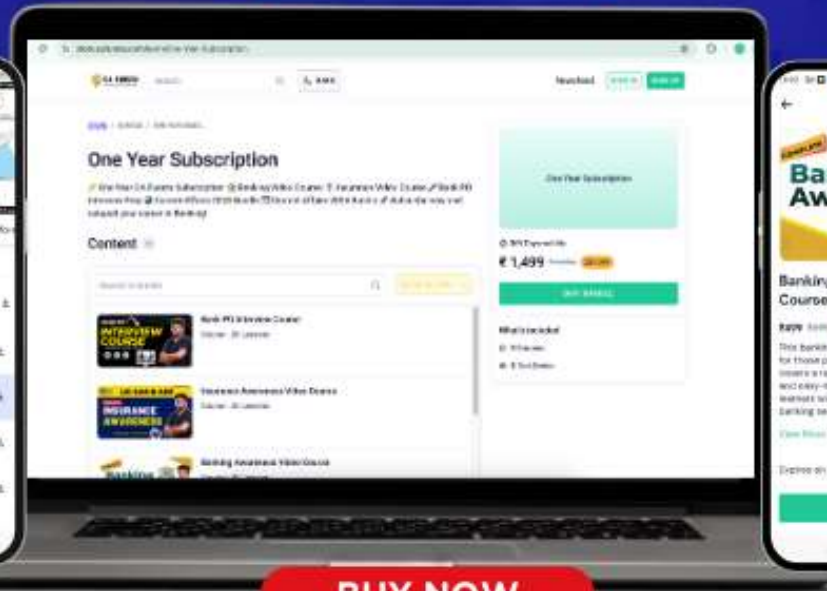
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Important Days



➤ **What is the significance of Indian Newspaper Day observed on January 29?**

- A) It marks the birth anniversary of a famous journalist
- B) It commemorates the introduction of Hicky's Bengal Gazette
- C) It celebrates India's first radio broadcast
- D) It recognizes digital media's role in modern journalism
- E) It was introduced by the Press Council of India in 1954



Answer

B) It commemorates the introduction of Hicky's Bengal Gazette



Important Days



Event and Location:

- **Event:** Indian Newspaper Day, commemorating India's first newspaper, Hicky's Bengal Gazette
- **Location:** Observed across India
- **Date:** January 29, 2025



Important Days



Mandates and Objectives:

- Recognize **the historic contribution of newspapers** in shaping India's socio-political landscape
- Celebrate **freedom of the press** and its role in advocating **public rights and democracy**
- Encourage **newspaper reading habits** despite the rise of **digital media**
- Highlight the **challenges faced by early newspapers**, including censorship under British rule



Important Days



Important Terms Explained:

- **Hicky's Bengal Gazette:**
 - India's first newspaper, launched by James Augustus Hicky on January 29, 1780
 - Also known as Calcutta General Advertiser
 - Published weekly in Kolkata (then Calcutta)
 - Criticized the British administration, including Governor General Warren Hastings
 - Was shut down in 1782 due to British censorship



Important Days



Important Terms Explained:

- **Vernacular Press Act (1878):**
 - Introduced by Lord Lytton to curb press freedom in India
 - Allowed the British government to censor vernacular newspapers
 - Criticized for suppressing freedom of expression



Important Days



Important Terms Explained:

- **Press Council of India (PCI):**
 - Established in 1966 under the Indian Press Council Act, 1965
 - Functions as an autonomous authority to uphold press freedom and maintain journalistic standards
 - Was abolished during Emergency (1975) but re-established in 1979 under the Press Council Act, 1978



Important Days



Tabular Summary:

Category	Details
Event	Indian Newspaper Day, celebrating India's first newspaper
Date	January 29, 2025
Why in News?	Commemorates the introduction of Hicky's Bengal Gazette
Founder of First Newspaper	James Augustus Hicky
First Newspaper Name	Hicky's Bengal Gazette (Calcutta General Advertiser)
Year of First Publication	1780
Significance	Recognizes journalism's role in shaping India's democracy
Challenges Faced	British censorship led to Hicky's Bengal Gazette shutdown (1782)
Important British-Era Laws	Vernacular Press Act (1878) – restricted press freedom
Post-Independence Reforms	Press Enquiry Committee (1947), Press Council of India (1966)
Press Council of India (PCI)	Established in 1966, re-established in 1979
Modern Relevance	Encourages newspaper reading, highlights importance of credible journalism



➤ Which team won the ICC Women's Championship Trophy for the third consecutive time?

- A) India
- B) England
- C) Australia
- D) South Africa
- E) New Zealand

Answer
C) Australia



Event and Location:

- **Event:** Australia wins ICC Women's Championship Trophy for the third consecutive time
- **Location:** Melbourne, Australia
- **Date:** January 29, 2025



Mandates and Objectives:

- Ensuring **regular international cricket series** for women's teams
- Strengthening **global competition** and **player development**
- Serving as a **qualification pathway** for the **ICC Women's Cricket World Cup 2025**
- Encouraging **growth and expansion** of women's cricket internationally



Important Terms Explained:

- **ICC Women's Championship:**
 - Introduced in 2014 to expand women's cricket and ensure consistent international matches
 - Determines direct qualification for the ICC Women's Cricket World Cup
 - Initially featured 8 teams (2014-16, 2017-20), expanded to 10 teams (2022-25 cycle)
- **ICC Women's Cricket World Cup:**
 - Flagship tournament for women's One Day International (ODI) cricket
 - Held every four years by the International Cricket Council (ICC)
 - **Next edition:** ICC Women's Cricket World Cup 2025



Important Terms Explained:

- **ICC (International Cricket Council):**
 - Global governing body for cricket
 - Regulates international matches, rankings, and tournaments
 - Organizes World Cups, T20 events, and bilateral series



Tabular Summary:

Category	Details
Event	Australia wins ICC Women's Championship Trophy
Date	January 29, 2025
Location	Melbourne, Australia
Winner	Australia
Championship Cycle	2022-25
Captain	Alyssa Healy
Teams Qualified Directly	Australia, India, England, South Africa, Sri Lanka, New Zealand
Teams in Qualifier	Bangladesh, Pakistan, West Indies, Ireland, Scotland, Thailand
Top Scorer	Australia (39 points from 24 matches)
Significance	Determines direct qualification for ICC Women's Cricket World Cup 2025



➤ **What is the theme of the 38th National Games held in Dehradun, Uttarakhand?**

- A) Digital India Games
- B) Green Games
- C) Swachh Bharat Games
- D) Fit India Games
- E) One Nation, One Sport

Answer
B) Green Games



Event and Location:

- **Event:** PM Modi inaugurates the 38th National Games
- **Location:** Dehradun, Uttarakhand
- **Date:** January 29, 2025



Mandates and Objectives:

- Promote **environmental sustainability** through the theme of '**Green Games**'
- Provide a **national platform for young athletes** to showcase their talent
- Encourage **fitness** and **healthy lifestyle** choices among citizens
- Boost Uttarakhand's **economy, tourism, and job creation** through sports events
- Strengthen **India's aspirations** for hosting the 2036 Olympics



Important Terms Explained:

- **National Games of India:**
 - A multi-sport event held every four years among Indian states and Union Territories
 - First held in 1924, governed by the Indian Olympic Association (IOA)
 - Provides a competitive platform for emerging athletes
- **Green Games Initiative:**
 - Eco-friendly practices adopted during the 38th National Games
 - Trophies and medals made from e-waste
 - A tree planted for every medal winner to promote sustainability



Important Terms Explained:

- **Khelo India Youth Games:**
 - A national initiative launched in 2018 to support young athletes
 - Encourages grassroots participation in sports and provides financial assistance
- **India's 2036 Olympics Bid:**
 - PM Modi expressed confidence in India hosting the Olympics
 - Boosts infrastructure, tourism, and India's global sports reputation



SPORTS



Tabular Summary:

Category	Details
Event	38th National Games inaugurated by PM Modi
Date	January 29, 2025
Location	Dehradun, Uttarakhand
Theme	Green Games (eco-friendly initiatives)
Key Initiatives	E-waste trophies, tree plantation for medal winners
Traditional Games	Included to highlight India's cultural heritage
Future Aspirations	India's potential bid for the 2036 Olympics
Economic Impact	Boosts Uttarakhand's economy, tourism, and jobs
Fitness Advocacy	PM Modi urged citizens to focus on fitness & healthy diet
Dignitaries Present	CM Pushkar Singh Dhami, Governor Gurmit Singh, Union Ministers Ajay Tamta & Raksha Khadse



➤ Which team won the men's ice hockey title at the Khelo India Winter Games 2025?

- A) Ladakh
- B) Maharashtra
- C) Tamil Nadu
- D) Indian Army
- E) ITBP

Answer
D) Indian Army



Event and Location:

- **Event:** Ladakh tops Khelo India Winter Games 2025; Indian Army wins men's ice hockey title
- **Location:** Leh, Ladakh
- **Date:** January 29, 2025



Mandates and Objectives:

- Promote **winter sports culture** in India through Khelo India Winter Games
- **Encourage young athletes** to participate in ice sports such as ice hockey and skating
- Provide a platform for **emerging sports talent** from different states
- **Boost tourism and sports infrastructure** in Ladakh and Jammu & Kashmir
- **Prepare Indian athletes for international winter sports competitions**



Important Terms Explained:

- **Khelo India Winter Games (KIWG):**
 - A national-level winter sports competition under the Khelo India initiative
 - Launched in 2020 to develop winter sports infrastructure and training
 - Hosted in Ladakh and Jammu & Kashmir in different phases
- **Ice Hockey in India:**
 - One of the fastest-growing winter sports in India
 - Ladakh and ITBP teams dominate the competition in national tournaments
 - The Indian Army has consistently performed well in ice hockey championships



Important Terms Explained:

- **Khelo India Initiative:**
 - A flagship sports development program launched in 2018
 - Aims to identify and nurture young sporting talent across India
 - Includes Khelo India Youth Games, Khelo India University Games, and KIWG



SPORTS



Tabular Summary:

Category	Details
Event	Khelo India Winter Games 2025
Date	January 29, 2025
Location	Leh, Ladakh
Overall Winner	Ladakh (7 medals, 4 golds)
Second Place	Tamil Nadu (5 medals, 3 golds)
Third Place	Maharashtra (10 medals, 2 golds)
Women's Ice Hockey Winner	Ladakh (Defeated ITBP 4-0)
Men's Ice Hockey Winner	Indian Army (Defeated ITBP 2-1)
Top Performing Skater (TN)	Yashashree (Women's 500m Long Track, 00:58.00)
Upcoming Phase	Gulmarg, J&K (February 22-25, 2025)



➤ Which team won the inaugural Women's Hockey India League (HIL) title in 2025?

- A) Soorma Hockey Club
- B) Haryana Hawks
- C) Mumbai Rovers
- D) Odisha Warriors
- E) Punjab Panthers



Answer

D) Odisha Warriors



Event and Location:

- **Event:** Odisha Warriors win the first Women's Hockey India League (HIL) title
- **Location:** Marang Gomke Jaipal Singh Stadium, Ranchi
- **Date:** January 29, 2025



Mandates and Objectives:

- Establish **Women's Hockey India League (HIL)** as a premier tournament in Indian women's hockey
- Promote **women's participation in professional hockey** and boost talent development
- **Encourage sports infrastructure growth** and competitive exposure for female athletes
- **Enhance India's standing in international hockey** through domestic league experience
- **Provide a platform for emerging hockey players** to showcase their talent



Important Terms Explained:

- **Women's Hockey India League (HIL):**
 - India's first franchise-based women's hockey league
 - Modeled after domestic professional leagues to promote women's hockey in India
 - Aims to develop grassroots talent and provide competitive match exposure
- **Marang Gomke Jaipal Singh Stadium:**
 - Located in Ranchi, Jharkhand
 - Named after Jaipal Singh Munda, India's first Olympic hockey captain (1928)
 - A key venue for hockey development in eastern India



Important Terms Explained:

- **Key Players & Awards:**
 - **Hero of the Match:** Raturaj Dadaso Pisal (Odisha Warriors)
 - **Player of the Tournament:** Jyoti (Soorma HC)
 - **Best Goalkeeper:** Savita (Soorma HC)
 - **Upcoming Player:** Sonam (Soorma HC)
 - **Top Scorers:** Yibbi Jansen (Odisha Warriors) & Charlotte Englebert (Soorma HC)



Tabular Summary:

Category	Details
Event	Odisha Warriors win the inaugural Women's HIL title
Date	January 29, 2025
Location	Marang Gomke Jaipal Singh Stadium, Ranchi
Winning Team	Odisha Warriors
Final Score	Odisha Warriors 2-1 Soorma HC
Hero of the Match	Raturaj Dadaso Pisal (Odisha Warriors)
Player of the Tournament	Jyoti (Soorma HC)
Best Goalkeeper	Savita (Soorma HC)
Upcoming Player	Sonam (Soorma HC)
Top Scorers	Yibbi Jansen (Odisha Warriors), Charlotte Englebert (Soorma HC)



➤ Who won the men's singles title at the 2025 Senior National Table Tennis Championships?

- A) Payas Jain
- B) Harmeet Desai
- C) Manush Shah
- D) Sathiyam Gnanasekaran
- E) Sharath Kamal

Answer
C) Manush Shah



Event and Location:

- **Event:** 2025 Senior National Table Tennis Championships
- **Location:** Pandit Dindayal Upadhyay Indoor Stadium, Surat, Gujarat
- **Date:** January 26, 2025



Mandates and Objectives:

- Identify and recognize India's top table tennis talents
- Provide a platform for players to showcase their skills at the national level
- Encourage greater participation in Indian table tennis
- Promote competitive spirit and talent development in the sport



Important Terms Explained:

- **Senior National Table Tennis Championships:**
 - Annual national-level tournament for professional table tennis players in India
 - Organized by the Table Tennis Federation of India (TTFI)
 - Determines the best table tennis players in various categories
- **Manush Shah – Men’s Singles Champion:**
 - Defeated Payas Jain 4-1 in the final (10-12, 11-6, 11-6, 12-10, 11-8)
 - Showcased attacking gameplay and a dominant comeback after losing the first game
 - Represents the Reserve Bank of India (RBI)



Important Terms Explained:

- **Diya Chitale – Women’s Singles Champion:**
 - Defeated Sreeja Akula 4-3 in a hard-fought final (10-12, 8-11, 13-11, 12-10, 11-8, 9-11, 11-9)
 - Made a comeback from 0-2 down to secure the title
 - Also won the women’s doubles title with Sreeja Akula, completing a rare double win



SPORTS



Tabular Summary:

Category	Details
Event	2025 Senior National Table Tennis Championships
Date	January 26, 2025
Location	Pandit Dindayal Upadhyay Indoor Stadium, Surat
Men's Singles Winner	Manush Shah (Defeated Payas Jain 4-1)
Women's Singles Winner	Diya Chitale (Defeated Sreeja Akula 4-3)
Men's Doubles Winners	Abhinandh & S. Preyesh Raj
Women's Doubles Winners	Diya Chitale & Sreeja Akula
Mixed Doubles Winners	Akash Pal & Poymantee Baisya



➤ **What is the primary goal of the strengthened partnership between SBI Payments and Pine Labs?**

- A) Expanding international banking operations
- B) Driving digital commerce adoption in India
- C) Establishing a new financial institution
- D) Promoting cryptocurrency transactions
- E) Increasing ATM installations across rural areas



Answer

B) Driving digital commerce adoption in India



Event and Location:

- **Event:** SBI Payments and Pine Labs strengthen their 12-year partnership
- **Location:** India
- **Date:** January 25, 2025



Mandates and Objectives:

- **Enhance merchant solutions** by integrating advanced digital payment tools
- **Improve consumer checkout experiences** through seamless transactions
- **Promote financial inclusion** by expanding digital payment accessibility across urban and rural areas
- **Boost digital commerce adoption** in India by offering secure and convenient payment solutions
- **Support small and large businesses** in adopting digital payment technologies



Important Terms Explained:

- **SBI Payments:**
 - A subsidiary of State Bank of India (SBI) focused on digital payment solutions
 - Provides Point-of-Sale (POS) machines, e-commerce payment gateways, and merchant solutions
 - Works towards financial inclusion and cashless transactions



Important Terms Explained:

- **Pine Labs:**
 - A leading merchant commerce platform offering digital payment solutions
 - Specializes in POS machines, Buy Now Pay Later (BNPL) services, and credit-based transactions
 - Operates across India, Southeast Asia, and the Middle East



Important Terms Explained:

- **Buy Now Pay Later (BNPL):**
 - A short-term financing option allowing consumers to make purchases and pay later in installments
 - Offered through digital payment platforms and POS systems
 - Gaining popularity in e-commerce and retail transactions
- **Equated Monthly Installment (EMI):**
 - A fixed payment option allowing consumers to pay for purchases over a set period
 - SBI partnered with Pine Labs in 2019 to enable EMI options on debit card transactions
 - Helps in making high-value purchases more affordable



Tabular Summary:

Category	Details
Event	SBI Payments & Pine Labs deepen their partnership
Date	January 25, 2025
Location	India
Why in News?	Strengthened collaboration to enhance digital commerce adoption
Key Focus Areas	Merchant solutions, seamless checkout experience, financial inclusion
Investment by SBI	\$20 million in Pine Labs (2022)
Previous Milestones	2019 – Launched EMI facility via Pine Labs POS machines
Services Provided	Digital payments, Buy Now Pay Later (BNPL), merchant solutions



➤ **What is the newly set interest rate for the Government of India Floating Rate Bonds 2035 for the period 2025-2030?**

- A) 6.50%
- B) 6.58%
- C) 6.66%
- D) 6.75%
- E) 7.00%

Answer
C) 6.66%



Event and Location:

- **Event:** RBI sets a 6.66% interest rate on GOI Floating Rate Bonds 2035
- **Location:** India
- **Date:** January 25, 2025 – January 24, 2030



Mandates and Objectives:

- **Set interest rates on GOI Floating Rate Bonds (FRB) based on the 5-year yield** of Government of India securities
- **Provide investors with an adjustable return**, reflecting market conditions
- **Ensure steady income for conservative investors** through periodic interest adjustments
- **Align government bond interest rates with market trends**, making them attractive to investors
- **Enhance financial stability by maintaining predictable income streams** for long-term investors



Important Terms Explained:

- **Government of India Floating Rate Bond 2035 (GOI FRB 2035):**
 - Issued on January 25, 2005, as a private placement between the Government of India and the Reserve Bank of India (RBI)
 - Floating interest rate bond, meaning its interest rate is adjusted every five years
 - Linked to the 5-year yield on Government of India securities



Important Terms Explained:

- **Floating Rate Bonds (FRBs):**
 - A type of government security with an interest rate that changes periodically
 - Helps investors benefit from fluctuating market rates
 - Offers a fixed spread over a benchmark rate, ensuring predictable adjustments
- **Yield on Government Securities:**
 - Represents the return on investment for government bonds
 - Higher yields indicate higher returns for bondholders, while lower yields signal a declining interest rate environment



Important Terms Explained:

- **Subordinated Debt from IDFC:**
 - When issued in 2005, the GOI FRB 2035 was part of a financial arrangement between the Government of India and the Infrastructure Development Finance Company (IDFC)
 - IDFC's subordinated debt was transferred to RBI in exchange for these bonds



Tabular Summary:

Category	Details
Event	RBI sets 6.66% interest rate on GOI FRB 2035
New Interest Rate	6.66% per annum
Previous Interest Rate	6.58% per annum (2020-2025)
Effective Period	January 25, 2025 – January 24, 2030
Issued On	January 25, 2005
Adjustment Mechanism	Adjusts every five years based on 5-year GOI bond yield
Purpose	Long-term investment with floating interest rates
Investor Benefit	Provides a predictable income stream
Market Impact	Reflects changes in yield on Government Securities



APPOINTMENTS



➤ **Who has been appointed as the new CEO of Zoho Corporation in 2025?**

- A) Sridhar Vembu
- B) Shailesh Kumar Davey
- C) Girish Mathrubootham
- D) Sundar Pichai
- E) Nandan Nilekani

Answer

B) Shailesh Kumar Davey



APPOINTMENTS



Event and Location:

- **Event:** Shailesh Kumar Davey appointed as the new CEO of Zoho Corporation
- **Location:** Zoho Corporation Headquarters, Chennai, Tamil Nadu
- **Date:** January 27, 2025



APPOINTMENTS



Mandates and Objectives:

- **Sridhar Vembu** steps down as CEO to focus on research & development (R&D)
- **Shailesh Kumar Davey** takes over as the new group CEO of Zoho Corporation
- Expand Zoho's Artificial Intelligence (AI) and Machine Learning (ML) capabilities
- Enhance software optimization, data center efficiency, and cloud services
- Strengthen innovation in IT management solutions under new leadership



APPOINTMENTS



Important Terms Explained:

- **Zoho Corporation:**
 - A global cloud software company specializing in enterprise applications and SaaS (Software as a Service)
 - Founded in 1996 by Sridhar Vembu and Tony Thomas
 - Offers business tools like Zoho CRM, Zoho Mail, and ManageEngine
 - Competes with Salesforce, Microsoft, and Google in cloud services



APPOINTMENTS



Important Terms Explained:

- **Sridhar Vembu's New Role – Chief Scientist:**
 - Focus on deep research in AI, ML, and software innovation
 - Leads Zoho's future growth strategy through advanced technology development
- **Shailesh Kumar Davey – New CEO:**
 - Co-founder of Zoho Corporation
 - Alumnus of IIT Madras (B.Tech in Metallurgy, M.Tech in Industrial Management)
 - Previously VP of Engineering at ManageEngine, Zoho's IT management division
 - Played a key role in Zoho's infrastructure and software development



APPOINTMENTS



Important Terms Explained:

- **Zoho's AI & R&D Expansion:**
 - Focus on Artificial Intelligence (AI) and Machine Learning (ML)
 - Optimizing software, servers, and data centers to improve customer experience
 - Competing with tech giants like Google, Microsoft, and Amazon in cloud-based services



APPOINTMENTS



Tabular Summary:

Category	Details
Event	Shailesh Kumar Davey appointed as CEO of Zoho Corp
Date	January 27, 2025
Location	Chennai, Tamil Nadu
Outgoing CEO	Sridhar Vembu
New Role of Vembu	Chief Scientist, Zoho Corp
New CEO	Shailesh Kumar Davey
Davey's Background	IIT Madras graduate, co-founder of Zoho
Previous Role	VP of Engineering, ManageEngine
Zoho's Future Focus	AI, ML, software optimization, and cloud services



AWARDS



➤ **Why was Lieutenant Governor Manoj Sinha honored with the Maharaja Hari Singh Award?**

- A) For his contributions to the field of literature
- B) For his reforms and planning in Jammu and Kashmir
- C) For his leadership in India's space research
- D) For promoting tourism in Jammu and Kashmir
- E) For his role in national defense policies



Answer

B) For his reforms and planning in Jammu and Kashmir



AWARDS



Event and Location:

- **Event:** Lieutenant Governor Manoj Sinha received the Maharaja Hari Singh Award
- **Location:** Satyam Resort, Jammu
- **Date:** January 29, 2025



Mandates and Objectives:

- Recognizing **Lieutenant Governor Manoj Sinha's** contributions to reforms and planning in Jammu and Kashmir
- Honoring **Maharaja Hari Singh's** legacy in shaping modern Jammu and Kashmir
- Promoting peace, inclusive development, and communal harmony
- Encouraging public participation in India's vision of becoming a developed nation by 2047
- Acknowledging posthumous awardees for their contributions to public welfare



Important Terms Explained:

- **Maharaja Hari Singh Award:**
 - A prestigious award recognizing contributions toward peace, social development, and governance
 - Named after Maharaja Hari Singh, the last ruling Maharaja of Jammu and Kashmir
 - Honors individuals for their role in governance, social reform, and public welfare



Important Terms Explained:

- **Maharaja Hari Singh:**
 - Last ruling Maharaja of Jammu and Kashmir (1925–1947)
 - Instrumental in J&K's integration with India
 - Introduced progressive social reforms such as free education, women's empowerment, and land reforms
 - Advocated for justice, equality, and modernization of the region



Important Terms Explained:

- **Viksit Bharat (Developed India) Initiative:**
 - Vision for India to become a fully developed nation by 2047
 - Emphasizes economic growth, social equity, infrastructure development, and innovation
 - Encourages collective public participation in nation-building
- **All India Urdu Mushaira:**
 - A literary and cultural event showcasing renowned poets from Jammu and Kashmir and across India
 - Celebrates India's rich Urdu poetry tradition
 - Organized by the Jammu and Kashmir Academy of Art, Culture, and Languages



AWARDS



Tabular Summary:

Category	Details
Event	Lieutenant Governor Manoj Sinha received the Maharaja Hari Singh Award
Date	January 29, 2025
Location	Satyam Resort, Jammu
Organizer	Gulistan News Network
Award Recognition	Honored for reforms and planning in Jammu and Kashmir
Posthumous Honorees	Pandit Prem Nath Dogra, Pandit Girdhari Lal Dogra, Shri Devender Singh Rana
Maharaja Hari Singh's Legacy	Advocated women empowerment, free education, social justice
Call for Inclusive Development	Prioritizing weaker sections, women's empowerment, and economic growth
India's Development Goals	Vision for a developed India by 2047 under PM Modi's leadership
Public Holiday Announcement	J&K government declared a holiday on Maharaja Hari Singh's birthday
All India Urdu Mushaira	Celebrated Urdu poetry as part of Republic Day events in Jammu



➤ **What is the significance of ISRO's NVS-02 launch on January 29, 2025?**

- A) It was the first launch of the GSLV-F15 rocket
- B) It marked ISRO's 200th mission from Sriharikota
- C) It was the 100th launch from Sriharikota
- D) It introduced India's first private satellite
- E) It placed the satellite in a Low Earth Orbit



Answer

C) It was the 100th launch from Sriharikota



Event and Location:

- **Event:** ISRO's 100th launch from Sriharikota, deployment of NVS-02 satellite
- **Location:** Satish Dhawan Space Centre, Sriharikota
- **Date:** January 29, 2025



Mandates and Objectives:

- Strengthen **India's regional navigation system (NavIC)**
- Enhance **Position, Velocity, and Timing (PVT) services**
- Replace **the IRNSS-1E satellite at 111.75°E**
- Improve navigation capabilities with **L1, L5, S bands and C-band for ranging**
- Incorporate **indigenous atomic clocks** for precision timekeeping



Important Terms Explained:

- **Navigation with Indian Constellation (NavIC):**
 - India's regional satellite navigation system, developed by ISRO
 - Provides two services:
 - **Standard Positioning Service (SPS):** Available for general users with <20m accuracy
 - **Restricted Service (RS):** Encrypted, for strategic and military applications
 - Covers India and 1,500 km beyond its borders



Important Terms Explained:

- **Geosynchronous Transfer Orbit (GTO):**
 - An elliptical orbit used as an intermediate step for placing satellites into Geostationary Orbit (GEO)
 - Ensures fuel-efficient satellite deployment
- **Indigenous Atomic Clock:**
 - Developed under the 'Make in India' initiative
 - Ensures high-precision timekeeping for navigation and communication systems
 - Improves NavIC's accuracy



Tabular Summary:

Category	Details
Event	ISRO's 100 th launch from Sriharikota
Launch Date	January 29, 2025
Launch Site	Satish Dhawan Space Centre, Sriharikota
Rocket Used	GSLV-F15
Satellite Name	NVS-02
Orbit Placement	Geosynchronous Transfer Orbit (GTO)
Total ISRO Launches	100 from Sriharikota, 548 satellites overall
Payload Weight Lifted	120 tonnes
NavIC Services	Standard Positioning Service (SPS) & Restricted Service (RS)
NavIC Accuracy	<20m (position), <40 nanoseconds (timing)
Next NavIC Satellites	NVS-03, NVS-04, NVS-05



➤ **What is the primary objective of the amended tax treaty between India and Oman?**

- A) Increase oil exports from Oman to India
- B) Simplify cross-border taxation and enhance tax cooperation
- C) Introduce new trade restrictions between the two countries
- D) Establish a new currency exchange agreement
- E) Reduce Oman's dependency on Indian goods

Answer

B) Simplify cross-border taxation and enhance tax cooperation



Event and Location:

- **Event:** India and Oman amend tax treaty and accelerate CEPA negotiations
- **Location:** Bilateral agreement between India and Oman
- **Date:** January 29, 2025



Mandates and Objectives:

- Amend **the Double Taxation Avoidance Agreement (DTAA)** to align with international taxation standards
- Facilitate easier cross-border taxation, making trade and investment more efficient
- Accelerate negotiations for a **Comprehensive Economic Partnership Agreement (CEPA)**
- Reduce or eliminate tariffs on goods and services to enhance bilateral trade
- Strengthen economic ties between India and Oman, fostering greater investment opportunities



Important Terms Explained:

- **Double Taxation Avoidance Agreement (DTAA):**
 - A treaty between two or more countries to prevent the same income from being taxed twice
 - Encourages foreign investment by eliminating taxation barriers
 - Helps businesses operating in both countries to avoid double taxation burdens



Important Terms Explained:

- **Comprehensive Economic Partnership Agreement (CEPA):**
 - A type of free trade agreement (FTA) that reduces trade barriers between two nations
 - Covers trade in goods and services, investments, intellectual property, and customs cooperation
 - Aims to enhance market access and boost bilateral trade and economic integration



Important Terms Explained:

- **Strait of Hormuz:**
 - A strategic waterway between the Persian Gulf and the Gulf of Oman
 - One of the world's most crucial maritime routes for oil transportation
 - Oman holds a key geographic position along this trade route



INTERNATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	India and Oman amend tax treaty & accelerate CEPA talks
Date	January 29, 2025
Why in News?	India and Oman amend DTAA & discuss CEPA agreement
Purpose of DTAA Amendment	Align with international standards, simplify taxation
Purpose of CEPA Agreement	Reduce tariffs, boost trade, and enhance investments
India's Exports to Oman	\$4.47 billion (2023-24)
India's Imports from Oman	\$4.5 billion (2023-24)
Key Trade Sectors	Petroleum, textiles, electronics, pharmaceuticals, iron & steel
Oman's Strategic Importance	Controls access to the Strait of Hormuz, key oil trade route



- **During Indonesian President Prabowo Subianto's visit to India, how many MoUs were signed between India and Indonesia?**

- A) Three
- B) Four
- C) Five
- D) Six
- E) Seven

Answer
C) Five



Event and Location:

- **Event:** India and Indonesia sign five MoUs to enhance bilateral cooperation
- **Location:** New Delhi, India
- **Date:** January 23-26, 2025



Mandates and Objectives:

- **Strengthening India-Indonesia bilateral relations** through key agreements
- Enhancing cooperation in **health, maritime security, digital development, and traditional medicine**
- **Promoting cultural exchange** to foster mutual understanding
- Deepening economic collaboration through the 3rd **India-Indonesia CEO Forum**
- **Facilitating ease of doing business** between Indian and Indonesian enterprises



Important Terms Explained:

- **Memorandum of Understanding (MoU):**
 - A formal agreement between two or more parties outlining mutual commitments
 - Used in international relations, trade, and diplomatic cooperation
 - Helps establish frameworks for future collaboration



Important Terms Explained:

- **Comprehensive Economic Partnership Agreement (CEPA):**
 - A trade agreement that includes trade in goods, services, investment, and economic cooperation
 - Aims to reduce or eliminate tariffs and non-tariff barriers
 - Promotes closer economic ties and investment opportunities



Important Terms Explained:

- **India-Indonesia CEO Forum:**
 - A platform for business leaders from both nations to enhance economic cooperation
 - Identifies key sectors for investment and collaboration
 - Encourages government policies that facilitate trade and investment



INTERNATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	India and Indonesia sign five MoUs
Date	January 23-26, 2025
Location	New Delhi, India
Why in News?	Strengthening India-Indonesia bilateral ties through key agreements
Total MoUs Signed	Five
Key MoUs Areas	Health, Maritime Security, Traditional Medicine, Digital Development, Cultural Exchange
Indonesia's President	Prabowo Subianto (first visit to India as President)
3rd CEO Forum Date	January 25, 2025
CEO Forum Co-Chairs	Ajay Shriram (India), Anindya Novyan Bakrie (Indonesia)
Key Sectors Identified	Food & Agriculture, Healthcare, Manufacturing, Energy, Technology



➤ What is the primary objective of the 'Utkarsh Odisha – Make in Odisha Conclave 2025'?

- A) Promote tourism in Odisha
- B) Encourage investment and industrial growth in Odisha
- C) Launch new educational policies
- D) Celebrate Odisha's cultural heritage
- E) Expand India's agricultural sector



Answer

B) Encourage investment and industrial growth in Odisha



Event and Location:

- **Event:** PM Modi inaugurates 'Utkarsh Odisha – Make in Odisha Conclave 2025'
- **Location:** Janata Maidan, Bhubaneswar, Odisha
- **Date:** January 28, 2025



Mandates and Objectives:

- Promote Odisha as a **key investment hub in Eastern India**
- Facilitate **networking** between **investors, policymakers, and business leaders**
- Encourage **domestic and foreign investments in various industries**
- Highlight **Odisha's industrial potential and economic growth opportunities**
- Support **MSMEs and startups for local business development**
- Showcase **Odisha's historical trade importance in Southeast Asia**



Important Terms Explained:

- **Make in Odisha Conclave:**
 - Odisha's flagship business summit aimed at boosting industrial and economic growth
 - First introduced in 2016, held biennially to attract investment opportunities
 - Features sector-specific discussions, plenary sessions, and policy dialogues
- **MSMEs (Micro, Small, and Medium Enterprises):**
 - Key contributors to India's economy, providing employment and industrial diversification
 - Supported under various government initiatives, including Make in India and Start-up India
 - Essential for regional economic development and self-reliance in manufacturing



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	'Utkarsh Odisha – Make in Odisha Conclave 2025'
Date	January 28, 2025
Location	Janata Maidan, Bhubaneswar, Odisha
Inaugurated by	PM Narendra Modi
Other Key Attendees	CM Mohan Charan Majhi, Dharmendra Pradhan, Ashwini Vaishnaw
Business Delegates	Industry leaders from India & envoys from 16 countries
Agenda	Investment promotion, networking, sector-specific discussions
Key Focus	Strengthening Odisha's industrial growth & attracting investment
Notable Industrialists Present	Anil Agarwal, Naveen Jindal, Om Mangalam Birla, Karan Adani



➤ **Which northeastern state became the first to sign an MoU with the Digital India Bhashini Division?**

- A) Assam
- B) Meghalaya
- C) Manipur
- D) Tripura
- E) Nagaland

Answer
D) Tripura



Event and Location:

- **Event:** Tripura signs an MoU with Digital India Bhashini Division for multilingual governance
- **Location:** Pragna Bhavan, Agartala, Tripura
- **Date:** January 28, 2025



Mandates and Objectives:

- **Enhance multilingual governance** by integrating AI-driven real-time translation services
- **Improve accessibility of government services** by breaking language barriers
- **Ensure digital inclusivity** by supporting regional languages in official digital platforms
- **Strengthen citizen engagement in governance** through easy communication in native languages
- **Promote digital literacy and regional identity** by incorporating local languages into governance



Important Terms Explained:

- **Bhashini Initiative:**
 - A project under the Ministry of Electronics and Information Technology (MeitY)
 - Uses AI and Natural Language Processing (NLP) to provide real-time translation services
 - Supports speech-to-text, text-to-speech, and voice-to-voice translations
 - Aims to remove language barriers in digital governance



Important Terms Explained:

- **AI & Natural Language Processing (NLP):**
 - AI-powered technology that enables computers to understand, interpret, and generate human language
 - Helps in automatic translation of text and speech to improve digital governance accessibility
- **Digital India Initiative:**
 - A flagship program launched in 2015 by the Government of India
 - Aims to transform India into a digitally empowered society and knowledge economy
 - Includes projects like Bhashini, e-Governance, and Smart Cities



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Tripura signs MoU with Digital India Bhashini Division
Date	January 28, 2025
Location	Pragna Bhavan, Agartala, Tripura
MoU Signed With	Digital India Bhashini Division (DIBD)
Key Participants	IT Minister Shri Pranajit Singha Roy, Shri Kiran Gitte, Shri Amitabh Nag, Shri Jeya Ragul Geshan B
Bhashini Technology	AI-driven real-time translation, speech-to-text, text-to-speech, voice-to-voice translation
Bhashini Integration Objective	CM Helpline, eVidhan, Kisan Sahayata App, e-Districts Enhance multilingual governance & digital inclusivity
Tripura's IT Minister	Ratan Lal Nath
State's Focus	Digital governance, bridging digital divide, regional language empowerment



➤ **What is the primary objective of the National Critical Mineral Mission (CMM) approved by the Union Cabinet?**

- A) Promote fossil fuel-based energy production
- B) Boost local mining and reduce dependence on critical mineral imports
- C) Increase coal production for thermal power plants
- D) Establish a global trade center for critical minerals
- E) Reduce gold and silver imports



Answer

B) Boost local mining and reduce dependence on critical mineral imports



Event and Location:

- **Event:** Cabinet approves the National Critical Mineral Mission (CMM)
- **Location:** India
- **Date:** January 29, 2025



Mandates and Objectives:

- **Enhance domestic exploration and mining** of critical minerals
- **Reduce dependence on imports** by developing local sources
- **Streamline regulatory approvals** for mining projects
- **Encourage financial incentives** for exploration and mineral recovery
- **Establish a national stockpile** of critical minerals for future security



Mandates and Objectives:

- **Strengthen India's economic and defense self-reliance** through mineral security
- **Promote public-private partnerships** in mineral extraction and processing
- **Engage in international collaboration** to acquire mineral assets abroad



Important Terms Explained:

- **Critical Minerals:**
 - Essential for key industries like electronics, telecommunications, transport, and defense
 - Crucial for renewable energy technologies such as solar panels, wind turbines, and EV batteries
 - India depends on imports for many of these minerals, making their availability a national security concern
- **National Stockpile of Critical Minerals:**
 - A strategic reserve of essential minerals to ensure continuous supply during shortages
 - Helps stabilize industries reliant on these materials



Important Terms Explained:

- **Public-Private Collaboration in Mining:**
 - Encourages PSUs and private firms to invest in exploration and mining
 - Supports the acquisition of mineral assets abroad to secure long-term supplies
- **International Critical Mineral Lists:**
 - **US:** 50 minerals declared critical
 - **Japan:** 31 minerals declared critical
 - **UK:** 18 minerals listed as critical
 - **EU:** 34 minerals on its critical list
 - **Canada:** 31 minerals declared as critical



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Cabinet approves ₹16,300 crore National Critical Mineral Mission
Date	January 29, 2025
Mission Objective	Boost domestic mining and reduce dependence on imports
Regulatory Process	Fast-track approval system for mining projects
Financial Incentives	Support exploration and mineral extraction
Public-Private Collaboration	Encourage cooperation between PSUs, private sector, and government
National Stockpile	Build a reserve of critical minerals for resource security
Key Critical Minerals	Lithium, cobalt, copper, nickel, rare earth elements
Significance for India	Economic growth, national security, clean energy
Challenges	Limited domestic reserves, increasing demand, geopolitical risks



➤ Which ministry emerged as the top procurer on the Government e-Marketplace (GeM) in FY 2024-25?

- A) Ministry of Defence
- B) Ministry of Power
- C) Ministry of Coal
- D) Ministry of Petroleum & Natural Gas
- E) Ministry of Steel



Answer
C) Ministry of Coal



Event and Location:

- **Event:** Government e-Marketplace (GeM) surpasses ₹4 Lakh Crore Gross Merchandise Value (GMV) in 10 months of FY 2024-25
- **Location:** India
- **Date:** January 23, 2025



Mandates and Objectives:

- **Enhance transparency, efficiency, and ease of procurement** for government entities
- **Promote digital transformation in public procurement** through an integrated online marketplace
- **Encourage participation of small businesses, MSMEs, and startups** in government contracts
- **Expand service offerings** to include specialized categories like data center operations, dark fiber leasing, and bulk email services
- **Support high-value procurement needs** in sectors such as coal, defence, power, and petroleum



Important Terms Explained:

- **Government e-Marketplace (GeM):**
 - An online procurement platform launched by the Government of India in 2016
 - Facilitates the purchase of goods and services by central and state government entities
 - Promotes transparency, efficiency, and cost-effectiveness in public procurement
- **Gross Merchandise Value (GMV):**
 - The total value of goods and services transacted on a platform over a given period
 - Reflects the scale and efficiency of the e-marketplace



Important Terms Explained:

- **Services Segment Growth on GeM:**
 - ₹2.54 Lakh Crore GMV (62% of total GMV)
 - Growth of 100% over the previous fiscal year
 - Includes 19 new service categories, such as:
 - Printing of debit cards
 - Bulk email services
 - Operations management of data centers
 - Dark fiber leasing



Important Terms Explained:

- **Top Procuring Ministries on GeM:**
 1. Ministry of Coal – ₹1.63 Lakh Crore in procurement
 2. Ministry of Defence
 3. Ministry of Petroleum & Natural Gas
 4. Ministry of Power
 5. Ministry of Steel
- **GeM's Record-Breaking Milestones:**
 - 49,960 orders processed in a single day in FY 24-25
 - Over 2.59 Crore total orders since inception
 - Cumulative GMV of ₹11.64 Lakh Crore since launch



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Government e-Marketplace (GeM) crosses ₹4 Lakh Crore GMV in 10 months of FY 24-25
Date	January 23, 2025
Location	India
Total GMV Achieved	₹4.09 Lakh Crore
Services Segment Contribution	₹2.54 Lakh Crore (62% of GMV)
Product Segment Contribution	₹1.55 Lakh Crore (38% of GMV)
Top Procuring Ministry	Ministry of Coal (₹1.63 Lakh Crore)
New Service Categories Introduced	19, including data center operations and dark fiber leasing
Orders Processed in One Day	49,960
Total Orders Since Launch	Over 2.59 Crore
Cumulative GMV Since Launch	₹11.64 Lakh Crore



➤ **What is the primary objective of the National Conference on Good Governance 2025?**

- A) Discuss economic policies for financial growth
- B) Disseminate best governance practices for replication
- C) Promote international collaboration in governance
- D) Train bureaucrats for leadership roles
- E) Announce new public sector schemes



Answer

B) Disseminate best governance practices for replication



Event and Location:

- **Event:** National Conference on Good Governance 2025
- **Location:** Gandhinagar, Gujarat
- **Date:** January 30-31, 2025



Mandates and Objectives:

- Promote the vision of "**Maximum Governance – Minimum Government**"
- **Showcase best practices in governance for replication across states**
- **Enhance government process re-engineering** to improve citizen-centric services
- **Leverage technology and innovation** in public administration
- **Encourage e-Governance and digital transformation** in governance
- **Share award-winning district-level initiatives** from across India
- **Provide a platform for national and state-level public administration officials** to exchange ideas



Important Terms Explained:

- **Department of Administrative Reforms and Public Grievances (DARPG):**
 - A department under the Ministry of Personnel, Public Grievances & Pensions
 - Focuses on improving governance efficiency and service delivery
 - Organizes conferences on Good Governance and e-Governance
- **Maximum Governance – Minimum Government:**
 - A governance model emphasizing efficiency, transparency, and reduced bureaucracy
 - Encourages digital governance and citizen-centric reforms



Important Terms Explained:

- **Prime Minister's Awards for Excellence in Public Administration:**
 - Recognizes innovative governance practices and best-performing districts
 - Shortlisted initiatives from the 2023 awards will be presented in the conference
- **e-Governance Initiatives:**
 - Use of technology to improve public service delivery
 - Key focus areas include digital governance, automation, and AI-based governance models



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	National Conference on Good Governance 2025
Date	January 30-31, 2025
Location	Gandhinagar, Gujarat
Organized By	DARPG, Government of India & Government of Gujarat
Chief Guests	CM Bhupendra Patel, Dr. Jitendra Singh (MoS, Personnel)
Key Objective	Disseminate best practices for replication across India
Sessions	Six sessions covering governance, e-Governance, and digital transformation
Speakers	30 officials including District Collectors & Senior Govt. Officers
Special Releases	e-Journal "Minimum Government - Maximum Governance"
Previous Conferences	27th edition of the Good Governance Conference



➤ What is the approved Minimum Support Price (MSP) for Raw Jute (TD-3 grade) for the 2025-26 marketing season?

- A) ₹5,000 per quintal
- B) ₹5,250 per quintal
- C) ₹5,650 per quintal
- D) ₹6,000 per quintal
- E) ₹6,250 per quintal

Answer

C) ₹5,650 per quintal



Event and Location:

- **Event:** Cabinet approves MSP for Raw Jute for 2025-26 Season
- **Location:** India
- **Date:** January 22, 2025



Mandates and Objectives:

- Ensure fair remuneration to jute farmers by fixing MSP at **1.5 times the cost of production**
- Support the livelihood of **40 lakh jute farming families** across India
- Encourage jute production and procurement through the **Jute Corporation of India (JCI)**
- **Ensure stability in the jute market** and promote sustainable agriculture
- **Strengthen the jute industry** by providing financial security to workers and farmers



Important Terms Explained:

- **Minimum Support Price (MSP):**
 - A government-fixed price at which crops are procured from farmers to protect them from market fluctuations
 - Announced before the sowing season to help farmers plan production
 - Based on the principle of 1.5 times the all-India weighted average cost of production



Important Terms Explained:

- **Jute Industry in India:**
 - India is the world's largest producer of jute, with West Bengal producing 82%
 - Other major jute-producing states: Assam (9%) and Bihar (9%)
 - Provides direct employment to 4 lakh workers in jute mills and trade
- **Jute Corporation of India (JCI):**
 - Nodal agency for jute procurement under the Central Government
 - Conducts Price Support Operations (PSO) to stabilize jute prices
 - Government fully reimburses losses incurred in procurement operations



Important Terms Explained:

- **Growth in MSP for Jute:**
 - **2014-15 MSP:** ₹2,400 per quintal
 - **2025-26 MSP:** ₹5,650 per quintal
 - Increase of ₹3,250 per quintal (2.35 times) over 11 years



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Cabinet approves MSP for Raw Jute for 2025-26 Season
Date	January 22, 2025
New MSP for Raw Jute (TD-3 Grade)	₹5,650 per quintal
Increase from Previous Year	₹315 per quintal
Increase Since 2014-15	₹3,250 per quintal (2.35 times)
Nodal Agency for Procurement	Jute Corporation of India (JCI)
Total MSP Payments (2014-25)	₹1,300 Crore
Total MSP Payments (2004-14)	₹441 Crore
Employment in Jute Industry	40 Lakh farm families & 4 Lakh workers
Top Jute-Producing States	West Bengal (82%), Assam (9%), Bihar (9%)



QUICK RECALL



- **Indian Newspaper Day is observed on January 29 to mark the launch of Hicky's Bengal Gazette.**
- **Australia won the ICC Women's Championship Trophy for the third consecutive time.**
- **PM Modi inaugurated the 38th National Games in Dehradun, Uttarakhand.**
- **Ladakh topped the Khelo India Winter Games 2025 with four gold medals.**
- **Odisha Warriors won the first Women's Hockey India League title, defeating Soorma HC 2-1.**
- **Manush Shah won the men's singles title at the 2025 Senior National Table Tennis Championships.**
- **SBI Payments and Pine Labs extended their 12-year partnership to boost digital commerce.**
- **RBI set the interest rate for GOI FRB 2035 at 6.66% for 2025-2030.**
- **Shailesh Kumar Davey has been appointed as the new CEO of Zoho Corporation.**



QUICK RECALL



- **LG Manoj Sinha received the Maharaja Hari Singh Award for reforms in Jammu and Kashmir.**
- **ISRO completed its 100th launch from Sriharikota on January 29, 2025.**
- **India and Oman signed a protocol to amend the DTAA for better tax cooperation.**
- **India and Indonesia signed five MoUs during President Prabowo Subianto's visit.**
- **PM Modi inaugurated 'Utkarsh Odisha – Make in Odisha Conclave 2025' in Bhubaneswar.**
- **Tripura became the first northeastern state to sign an MoU with Bhashini.**



QUICK RECALL



- **The Union Cabinet approved the ₹16,300 crore National Critical Mineral Mission.**
- **GeM surpassed ₹4 Lakh Crore GMV within 10 months of FY 24-25.**
- **The National Conference on Good Governance 2025 will be held in Gandhinagar, Gujarat.**
- **The government approved ₹5,650 per quintal MSP for Raw Jute for the 2025-26 season.**



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Banking awareness full video complete pannathuku apre ahu carthavaia bhaskarulu sir. Zera letha start pannaru. how master level ku ana feel thaku... the touch sir paper content.

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Banking awareness course really useful and it really made me confident in this exam. I had a good understanding of all the topics. The course was very easy to understand and it was very helpful in preparing for the exam. I would definitely recommend this course to my friends and family.

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Bhuvana K ★★★★★

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Ruban ★★★★★

No idea in banking awareness but po jaractu doubt keta clearly panra olavuka irukun. ThankyouGopin sir #worthfulVarma

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This course was really useful for me. Thank you Anna.

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Benitta Robinson ★★★★★

"Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Uwin sir.

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Rajaganapathy A R ★★★★★

Worth worth worth video because theyyana the course start panra multum polu. anhu oru confidence akudhuku banking awareness the topic. financial know more with kudu easy ak purunika mathathu. thanku sir!

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Mega ★★★★★

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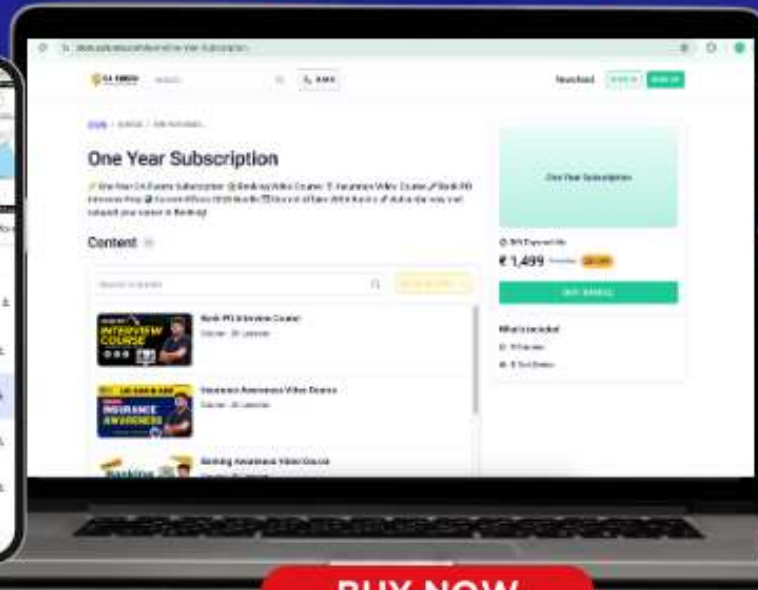
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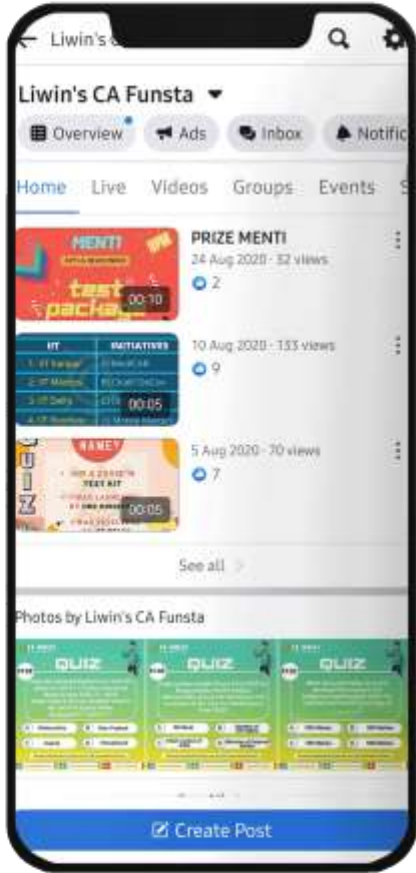
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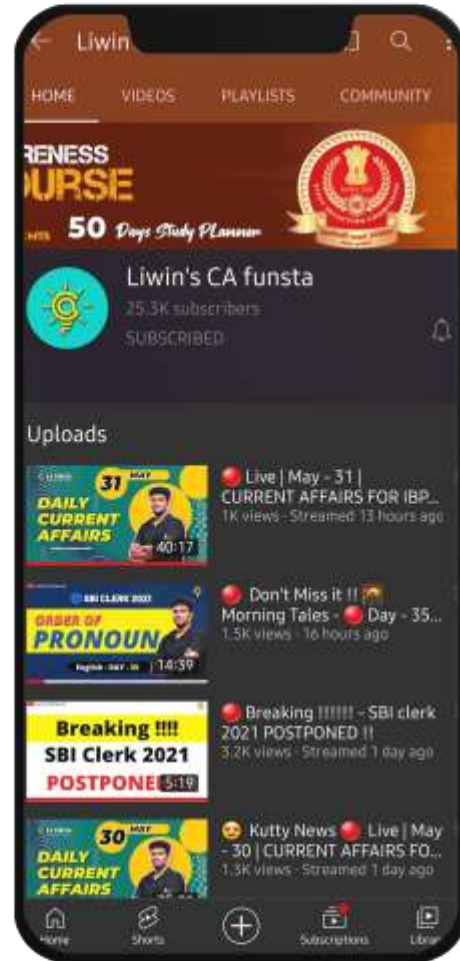


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