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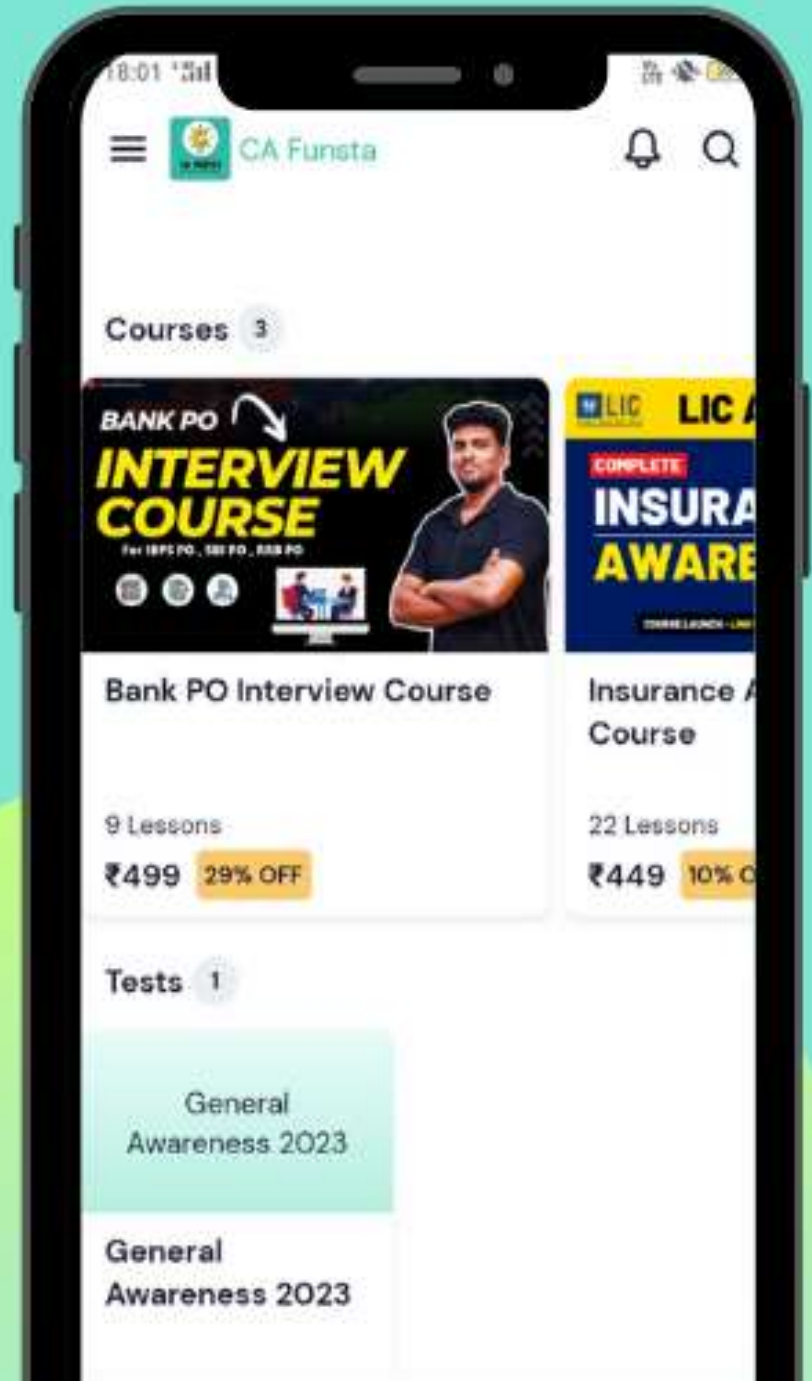
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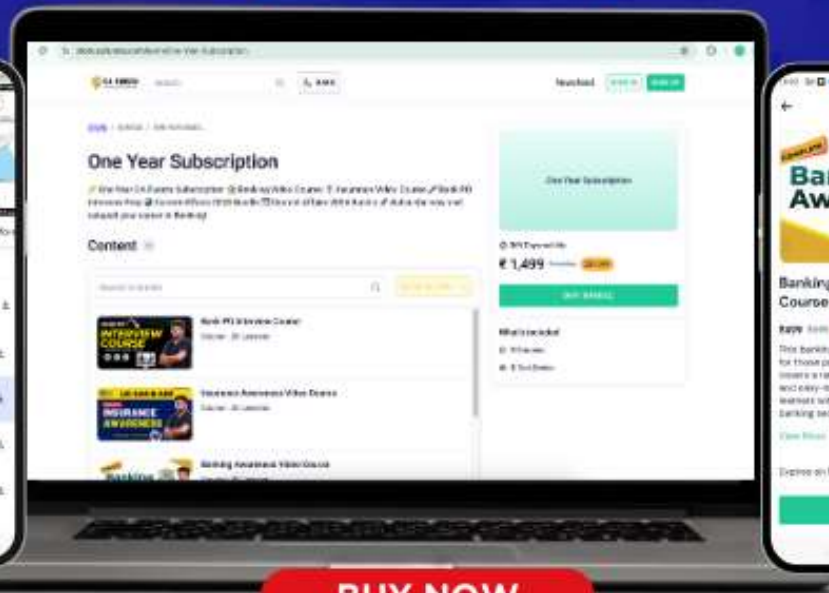
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Important Days



➤ **When is the International Day of Human Fraternity observed every year?**

- A) January 15
- B) February 4
- C) March 21
- D) April 10
- E) June 5

Answer

B) February 4



Important Days



Event and Location:

- **Event:** International Day of Human Fraternity 2025
- **Date:** February 4, 2025
- **Location:** Global Observance



Important Days



Mandates and Objectives:

- **Promote Religious and Cultural Tolerance:** Encourages global unity across different religions and cultures
- **Combat Discrimination and Hate Crimes:** Addresses increasing religious intolerance and xenophobia
- **Foster Interfaith Dialogue:** Encourages cooperation among various faith groups
- **Highlight Universal Brotherhood:** Reinforces the importance of peaceful coexistence



Important Days



History:

- **Resolution Passed (2020):** The United Nations General Assembly passed Resolution 75/200 on December 21, 2020, to establish the day
- **Historic Document Signed (2019):** Pope Francis and Grand Imam of Al-Azhar, Ahmad Al-Tayyeb, signed the "Human Fraternity for World Peace and Living Together" on February 4, 2019
- **First Celebration (2021):** The United Nations officially observed the day for the first time in 2021



Important Days



Important Terms Explained:

- **Human Fraternity for World Peace and Living Together:**
 - A landmark document promoting interfaith harmony and peaceful coexistence
 - Signed by Pope Francis and Grand Imam Ahmad Al-Tayyeb on February 4, 2019



Important Days



Important Terms Explained:

- **UN Alliance of Civilizations (UNAOC):**
 - A UN initiative promoting cross-cultural dialogue and understanding
 - Plays a key role in organizing events for the International Day of Human Fraternity
- **UN General Assembly Resolution 75/200 (2020):**
 - Official UN resolution that established February 4 as the International Day of Human Fraternity
 - Recognized religious intolerance as a growing concern worldwide



Important Days



Tabular Summary:

Key Aspect	Details
Event Name	International Day of Human Fraternity 2025
Date	February 4, 2025
Established By	United Nations General Assembly (2020)
First Observed	2021
Significance	Promotes religious tolerance and cultural unity
Historic Document Signed By	Pope Francis & Grand Imam Ahmad Al-Tayyeb (2019)
Organizing Bodies	UN, UNAOC, Higher Committee of Human Fraternity
Key Celebrations	Interfaith dialogues, educational seminars, online campaigns



Important Days



➤ **When is World Cancer Day observed every year?**

- A) January 15
- B) February 4
- C) March 21
- D) April 10
- E) June 5

Answer

B) February 4



Important Days



Event and Location:

- **Event:** World Cancer Day 2025
- **Date:** February 4, 2025
- **Location:** Global Observance



Important Days



Mandates and Objectives:

- **Raise Awareness:** Educate people about cancer prevention, detection, and treatment.
- **Encourage Early Detection:** Promote screenings and check-ups for early diagnosis.
- **Support Research and Treatment:** Highlight advancements in cancer therapies and medical breakthroughs.
- **Mobilize Global Action:** Encourage individuals, governments, and organizations to take collective action against cancer.



Important Days



History:

- **Established on February 4, 2000:** World Cancer Day was officially established during the World Cancer Summit for the New Millennium in Paris.
- **Organized by UICC:** The Union for International Cancer Control (UICC) led the initiative to address the global cancer crisis.
- **Paris Charter Against Cancer:** Signed at the summit, the charter aimed to promote research, improve patient care, raise awareness, and mobilize action against cancer.



Important Days



Theme of World Cancer Day 2025:

- The theme for World Cancer Day 2025 is "**United by Unique**", marking the beginning of a three-year campaign running until 2027.
- The theme highlights **personalized cancer journeys, the importance of individualized care, and ensuring inclusivity in cancer treatment.**
- The campaign aims to **share personal stories, advocate for patient-centered treatments, and promote equal access to cancer care for all individuals.**



Important Days



Significance:

- World Cancer Day plays a crucial role in **raising awareness about cancer prevention, early detection, and treatment options.**
- The observance emphasizes the need for collaborative efforts between individuals, governments, and healthcare organizations to reduce the global cancer burden.
- Cancer awareness campaigns help **debunk myths**, encourage **healthy lifestyle choices**, and promote **vaccinations and screening programs.**



Important Days



Common Symptoms of Cancer:

- **Unexplained Weight Loss:** Rapid and unintended weight loss.
- **Persistent Fatigue:** Continuous tiredness that does not improve with rest.
- **Skin Changes:** Darkening, yellowing, or redness of the skin, unusual moles, or sores that do not heal.
- **Lumps or Swelling:** Presence of lumps or thickened areas, particularly in the breast, neck, or armpits.



Important Days



Common Symptoms of Cancer:

- **Chronic Pain:** Persistent pain in areas such as the abdomen, back, or joints.
- **Changes in Bowel or Bladder Habits:** Irregular bowel movements, blood in stools, or urinary issues.
- **Unexplained Bleeding or Bruising:** Blood in cough, vomit, stools, or urine.
- **Chronic Cough or Hoarseness:** Persistent cough or hoarseness that does not subside.



Important Days



How to Participate in World Cancer Day:

- **Educate Yourself and Others:** Spread knowledge about cancer risks, prevention, and treatments.
- **Attend or Organize Events:** Join awareness programs, seminars, and fundraising initiatives.
- **Support Cancer Patients and Caregivers:** Offer emotional and financial support to those affected.
- **Advocate for Better Healthcare Access:** Raise awareness about the importance of affordable cancer care.



Important Days



How to Participate in World Cancer Day:

- **Get Screened and Encourage Others:** Regular check-ups and screenings help in early cancer detection.
- **Donate or Fundraise:** Support cancer research and treatment initiatives.
- **Spread Awareness on Social Media:** Share information and promote cancer prevention messages.



Important Days



Cancer Treatment Options:

- **Surgery:** Removes cancerous tissue and is often the first step in treatment.
- **Chemotherapy:** Uses drugs to destroy fast-growing cancer cells.
- **Radiation Therapy:** Targets and destroys cancer cells using high-energy beams.
- **Immunotherapy:** Helps the immune system recognize and attack cancer cells.



Important Days



Cancer Treatment Options:

- **Targeted Therapy:** Focuses on specific molecules in cancer cells to prevent growth.
- **Hormone Therapy:** Blocks hormones that promote the growth of hormone-sensitive cancers.
- **Stem Cell Transplants:** Restores blood-forming cells in patients with blood cancers like leukemia.



Important Days



Advances in Cancer Research and Treatment:

- **Liquid Biopsies:** Non-invasive blood tests that detect tumor DNA for early diagnosis.
- **Targeted Therapy:** Precision treatments designed to attack genetic mutations in cancer cells.
- **AI in Cancer Diagnosis:** Artificial intelligence enhances accuracy in detecting and diagnosing cancer.
- **mRNA Vaccines:** Emerging vaccines aim to train the immune system to target cancer cells.



Important Days



Advances in Cancer Research and Treatment:

- **Advanced Radiation Therapy:** Techniques such as proton beam therapy provide more precise treatment.
- **Personalized Medicine:** Tailored treatment plans based on a patient's genetic profile.
- **Palliative Care Innovations:** Improved pain management and integrative therapies enhance the quality of life for cancer patients.



Important Days



Tabular Summary:

Key Aspect	Details
Event Name	World Cancer Day 2025
Date	February 4, 2025
Established By	Union for International Cancer Control (UICC)
First Observed	February 4, 2000
Paris Charter Against Cancer	Promotes research, patient care, awareness, and action
Theme for 2025	"United by Unique" (2025-2027 campaign)
Key Focus of 2025 Theme	Personalized cancer journeys and inclusivity
Common Symptoms	Weight loss, fatigue, pain, lumps, skin changes, bleeding, chronic cough
Prevention Strategies	Healthy lifestyle, screenings, vaccinations, avoiding tobacco/alcohol
Treatment Options	Surgery, chemotherapy, radiation, immunotherapy, targeted therapy
Latest Research Advances	Liquid biopsies, AI diagnosis, mRNA vaccines, precision medicine



➤ **Who won the Allan Border Medal at the 2025 Australian Cricket Awards?**

- A) Josh Hazlewood
- B) Pat Cummins
- C) Adam Zampa
- D) Travis Head
- E) Alex Carey

Answer
D) Travis Head



Event and Location:

- **Event:** 2025 Australian Cricket Awards
- **Date:** February 4, 2025
- **Location:** Australia



Key Highlights:

- **Allan Border Medal:** Travis Head won his first Allan Border Medal with 208 votes, finishing 50 votes ahead of Josh Hazlewood and 61 votes ahead of Pat Cummins.
- **Men's ODI Player of the Year:** Travis Head won for his consistent and aggressive performances in ODIs.
- **Shane Warne Test Player of the Year:** Josh Hazlewood won after taking 30 Test wickets at an average of 13.17.
- **Men's T20I Player of the Year:** Adam Zampa won for his match-winning spells as a leg-spinner in T20Is.



Key Highlights:

- **Belinda Clark Award:** Annabel Sutherland won for her all-round performances in women's cricket.
- **Women's ODI Player of the Year:** Ashleigh Gardner won after scoring 385 runs and taking 23 wickets.
- **Women's T20I Player of the Year:** Beth Mooney won after scoring 618 runs at an average of 47.53.
- **BBL Player of the Tournament:** Glenn Maxwell & Cooper Connolly were joint winners.
- **WBBL Player of the Tournament:** Ellyse Perry & Jess Jonassen were joint winners.



SPORTS



Tabular Summary:

Award	Winner
Allan Border Medal	Travis Head
Men's ODI Player of the Year	Travis Head
Shane Warne Test Player of the Year	Josh Hazlewood
Men's T20I Player of the Year	Adam Zampa
Belinda Clark Award	Annabel Sutherland
Women's ODI Player of the Year	Ashleigh Gardner
Women's T20I Player of the Year	Beth Mooney
BBL Player of the Tournament	Glenn Maxwell & Cooper Connolly
WBBL Player of the Tournament	Ellyse Perry & Jess Jonassen



➤ Who did R Praggnanandhaa defeat to win the Tata Steel Masters Chess Tournament 2025?

- A) Magnus Carlsen
- B) Arjun Erigaisi
- C) Hikaru Nakamura
- D) D Gukesh
- E) Fabiano Caruana

Answer
D) D Gukesh



Event and Location:

- **Event:** R Praggnanandhaa Wins Tata Steel Masters Chess Tournament 2025
- **Date:** February 2, 2025
- **Location:** Netherlands



About Praggnanandhaa's Victory:

- **Tournament:** Tata Steel Masters Chess Tournament 2025.
- **Winner:** R Praggnanandhaa claimed his first-ever Tata Steel Masters title.
- **Runner-Up:** D Gukesh, after a 2-1 loss in a tie-breaker.
- **Tie-breaker Format:**
 - **Game 1:** Gukesh won after Praggnanandhaa blundered a full rook.
 - **Game 2:** Praggnanandhaa equalized with technical precision.
 - **Sudden-Death Game:** Praggnanandhaa won after Gukesh lost a pawn and his last knight.



Key Highlights from the Tournament:

- **Tournament Standings:** Both Praggnanandhaa and Gukesh finished with 8.5 points, leading to a tie-breaker.
- **Contribution of Arjun Erigaisi:** Praggnanandhaa jokingly thanked Arjun Erigaisi for defeating Gukesh in the first round, which helped force the tie-breaker.
- **Major Upsets:**
 - Gukesh lost to Arjun Erigaisi in an unexpected result.
 - Praggnanandhaa lost to Germany's Vincent Keymer but still managed to secure the top spot.
- **Gukesh's Performance:** This was Gukesh's second consecutive year losing in a tie-breaker final after sharing first place.



Significance of the Win:

- **Praggnanandhaa's Biggest Title:** This victory cements his status among the world's top chess players.
- **Major Career Milestone:** Winning Tata Steel Masters is seen as a turning point in his career.



Important Terms:

- **Tata Steel Masters Chess Tournament:**
 - One of the most prestigious chess tournaments, held annually in Wijk aan Zee, Netherlands.
- **Sudden-Death Tie-breaker:**
 - A chess format where if both players are tied after regular tie-breaker games, a final game decides the winner.



SPORTS



Tabular Summary:

Key Aspect	Details
Reason for Attention	R Praggnanandhaa won the Tata Steel Masters 2025 title.
Tournament Location	Netherlands
Winner	R Praggnanandhaa
Runner-Up	D Gukesh
Final Score	2-1 in a tie-breaker
Tie-breaker Format	2 games + sudden-death decider
Praggnanandhaa's First Title?	Yes, this was his first Tata Steel Masters title
Major Contribution	Arjun Erigaisi's win over Gukesh forced a tie-breaker
Significance of Victory	A major milestone in Praggnanandhaa's chess career



OBITUARY



➤ **Horst Koehler served as the President of which country?**

- A) France
- B) United Kingdom
- C) Germany
- D) Netherlands
- E) Switzerland

Answer
C) Germany



OBITUARY



Event and Location:

- **Event:** Former German President & IMF Chief Horst Koehler Passes Away
- **Date:** February 4, 2025
- **Age:** 81
- **Cause of Death:** Brief illness



OBITUARY



About Horst Koehler's Life & Career:

- **Born:** 1943 in German-occupied Poland.
- **Early Life:** Spent childhood in refugee camps before settling in Ludwigsburg, Baden-Württemberg, Germany.



OBITUARY



Key Political & Economic Roles:

- **Deputy Finance Minister (Germany):**
 - Served under Chancellor Helmut Kohl.
 - Key role in introducing the West German mark to East Germany post-reunification in 1990.
- **Managing Director of the International Monetary Fund (IMF) (2000–2004):**
 - Focused on global financial stability and economic reforms.



OBITUARY



Key Political & Economic Roles:

- **President of Germany (2004–2010):**
 - Nominated in 2004, served until his resignation in 2010.
 - Dissolved Parliament in 2005, leading to new elections.
 - Publicly criticized government policies, including challenging Chancellor Angela Merkel on globalization in 2007.
 - Resigned in 2010 after controversy regarding his comments linking foreign military action to economic interests.



OBITUARY



Legacy & Recognition:

- Popular and respected leader in Germany.
- Praised for strong ethics, economic policies, and leadership.
- Global impact: Advocated for Africa's economic development.
- German President Frank-Walter Steinmeier honored him for his commitment to Germany's growth.



OBITUARY



Important Terms Explained:

- **West German Mark in East Germany (1990):**
 - A key economic reform after the fall of the Berlin Wall, integrating East Germany's economy into West Germany's monetary system.
- **International Monetary Fund (IMF):**
 - A global financial institution that provides economic stability and financial assistance to countries.



OBITUARY



Tabular Summary:

Key Aspect	Details
Reason for Attention	Former German President & IMF Chief Horst Koehler passed away at 81.
Early Life	Born in 1943 in German-occupied Poland, later settled in Germany.
Key Positions Held	Deputy Finance Minister (Germany), IMF Chief (2000-2004), President of Germany (2004-2010).
Major Contributions	Introduced West German mark in East Germany, reformed IMF policies, challenged globalization strategies.
Presidency Highlights	Dissolved Parliament in 2005, criticized government policies, resigned in 2010 after military comments controversy.
Legacy	Respected leader, championed African economic development, praised for ethical leadership.
Global Impact	Influenced international finance, economic policy, and global governance.



➤ **Which state is the largest producer of fox nuts (makhana) in India?**

- A) Uttar Pradesh
- B) Madhya Pradesh
- C) Bihar
- D) West Bengal
- E) Assam

Answer
C) Bihar



RANKING



Event and Location:

- **Event:** Bihar Recognized as the Largest Fox Nuts Producing State in India
- **Date:** February 4, 2025
- **Location:** Bihar, India



About Fox Nuts (Makhana) Production in India:

- **Total Fox Nuts Production:** 1,20,000 metric tons grown over 15,000 hectares.
- **Processed Output:** 40,000 metric tons of popped makhana after processing.
- **Largest Producing State:** Bihar contributes nearly 90% of the world's total makhana production.
- **Crops Derived From:** Seeds of the water lily plant, cultivated in ponds and lakes.



RANKING



Major Fox Nuts Producing Regions in Bihar:

- Madhubani
- Darbhanga
- Sitamarhi
- Saharsa
- Katihar



Why Bihar Dominates Makhana Production?

- Suitable climate and traditional farming methods.
- Presence of natural water bodies ideal for cultivation.
- Government initiatives and modern processing techniques.



Health Benefits of Fox Nuts (Makhana):

- **Weight Loss:** High in fiber and protein, low in calories.
- **Heart Health:** Rich in potassium, low in sodium, helps control blood pressure.
- **Bone Strength:** Calcium-rich, supports strong bones and prevents osteoporosis.
- **Blood Sugar Control:** Low glycemic index, aids in managing diabetes.
- **Digestive Health:** High fiber content prevents constipation.
- **Skin Benefits:** Antioxidants help reduce wrinkles and fine lines.
- **Body Detoxification:** Acts as a natural diuretic, removes toxins from the body.



Important Terms Explained:

- **Fox Nuts (Makhana):**
 - Edible seeds of the water lily plant, harvested from ponds and lakes, and roasted to produce crunchy snacks.
- **Low Glycemic Index Food:**
 - Foods that help regulate blood sugar levels by releasing glucose slowly into the bloodstream.



RANKING



Tabular Summary:

Key Aspect	Details
Reason for Attention	Bihar is the largest producer of fox nuts (makhana) in India.
Total Production in India	1,20,000 metric tons, with 40,000 metric tons processed.
Bihar's Contribution	90% of India's total makhana production.
Major Producing Districts	Madhubani, Darbhanga, Sitamarhi, Saharsa, Katihar.
Ideal Cultivation Conditions	Ponds, lakes, and wetlands in Bihar.
Nutritional Benefits	High in protein, fiber, calcium, and antioxidants.
Health Benefits	Aids weight loss, improves digestion, controls blood sugar, strengthens bones.
Export Potential	Bihar's makhana is exported to global markets due to its high demand.



➤ Which company has been selected by the RBI to test offline payment solutions under its Regulatory Sandbox?

The logo for "exto" in a bold, blue, lowercase sans-serif font.

- A) Paytm
- B) Exto India Technologies
- C) Razorpay
- D) PhonePe
- E) BharatPe



Answer

B) Exto India Technologies



Event and Location:

- **Event:** RBI Selects Exto India for Offline Payment Testing
- **Date:** February 4, 2025
- **Location:** India



About the Initiative:

- **RBI's Selection:** The Reserve Bank of India (RBI) has chosen Exto India Technologies to test offline payment solutions under its Regulatory Sandbox.
- **Objective:** The project aims to enable digital transactions in areas with no or poor internet connectivity, promoting financial inclusion.



What is RBI's Regulatory Sandbox?

- **Introduction:** The Regulatory Sandbox is a controlled testing environment introduced by RBI in February 2024 to encourage fintech innovations.
- **Focus Areas:** It allows testing of digital payments, digital KYC, and financial data analytics in a regulated environment.
- **Prohibited Activities:** The RBI does not allow cryptocurrency trading, Initial Coin Offerings (ICOs), or other high-risk financial activities in the sandbox.



Previous Offline Payment Initiatives:

- **HDFC Bank's 'OfflinePay' Pilot (2023):**
 - Launched in **February 2023** under the RBI Regulatory Sandbox.
 - **Collaborators:** HDFC Bank, Crunchfish, IDFC First Bank, and M2P Fintech.
 - **Test Locations:** Conducted across 16+ cities in India.
 - **Transaction Limit:** Payments were restricted to ₹200 per transaction.



Expected Impact on India's Digital Payment Ecosystem:

- **Expansion of Financial Inclusion:** Digital payments will become accessible in rural and remote areas.
- **Enhanced Payment Security:** Transactions will function without internet dependency, reducing cyber fraud risks.
- **Support for a Cashless Economy:** Strengthens India's digital payment infrastructure and boosts economic digitization.



Important Terms Explained:

- **Regulatory Sandbox:**
 - A framework introduced by RBI in 2024 that allows fintech companies to test new financial technologies in a controlled environment before public launch.
- **Offline Payments:**
 - Digital transactions that do not require real-time internet connectivity, helping rural and remote areas access financial services.



Tabular Summary:

Key Aspect	Details
Reason for Selection	RBI selected Exto India to test offline payments in its Regulatory Sandbox.
Regulatory Sandbox	A controlled environment by RBI for fintech innovations, launched in 2024.
Offline Payment Initiative	Aims to enable digital transactions without internet connectivity.
Previous Pilot Project	HDFC Bank's 'OfflinePay' pilot in 2023 with ₹200 per transaction limit.
Prohibited Activities in Sandbox	Cryptocurrency trading, Initial Coin Offerings (ICOs).
RBI Governor	Sanjay Malhotra
HDFC Bank CEO	Sashidhar Jagdishan
IDFC First Bank CEO	V. Vaidyanathan



➤ **Which bank has partnered with PNB MetLife to expand life insurance access in India?**

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



Answer

C) India Post Payments Bank



Event and Location:

- **Event:** IPPB & PNB MetLife Partnership for Life Insurance Expansion
- **Date:** February 4, 2025
- **Location:** India



About the Partnership:

- **Objective:** India Post Payments Bank (IPPB) and PNB MetLife India Insurance have formed a bancassurance partnership to expand life insurance access, especially in rural and underserved regions.
- **IPPB's Network:** IPPB has 650 banking outlets and serves over 110 million customers, making it an ideal distribution channel for life insurance products.
- **Integration with Banking Services:** Customers visiting IPPB branches for banking needs can now also explore PNB MetLife's life insurance solutions, improving insurance penetration in India.



Role of PNB MetLife:

- **Providing Insurance Products:** PNB MetLife will offer a range of life insurance policies tailored to different customer needs.
- **Previous Collaboration:** In 2020, PNB MetLife partnered with IPPB to introduce the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), a government-backed affordable life insurance scheme.



Alignment with Financial Inclusion Goals:

- **Government's Mission:** The initiative aligns with India's broader financial inclusion objectives by making life insurance more accessible.
- **Increasing Awareness:** The partnership aims to educate customers about the importance of life insurance alongside their regular banking services.
- **Financial Security for All:** The collaboration supports rural households and unbanked populations, ensuring financial protection for millions.



Important Terms Explained:

- **Bancassurance Partnership:**
 - A collaboration between a bank and an insurance company to provide insurance products through the bank's distribution network.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):**
 - A government-backed life insurance scheme launched in 2015, offering ₹2 lakh coverage for an annual premium of ₹436, available to individuals aged 18-50 years.



Tabular Summary:

Key Aspect	Details
Partnership	India Post Payments Bank (IPPB) & PNB MetLife India Insurance
Objective	Expand life insurance access, especially in rural and unbanked regions
IPPB's Network	650 outlets, serving 110+ million customers
PNB MetLife's Role	Offering life insurance products to IPPB customers
Previous Collaboration	Partnered in 2020 for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
Financial Inclusion Focus	Improving insurance penetration and awareness
IPPB MD & CEO	J Venkatramu
PNB MetLife MD & CEO	Ashish Kumar Srivastava



➤ **Which mutual fund company launched India's first MSCI India ETF?**

- A) HDFC Mutual Fund
- B) ICICI Prudential Mutual Fund
- C) SBI Mutual Fund
- D) Kotak Mutual Fund
- E) Axis Mutual Fund



Answer
D) Kotak Mutual Fund



Event and Location:

- **Event:** Kotak Mutual Fund Launches India's First MSCI India ETF
- **Date:** February 4, 2025
- **Location:** India



About Kotak MSCI India ETF:

- **Introduced By:** Kotak Mutual Fund
- **Objective:** To replicate the MSCI India Index, offering investors a diversified exposure to Indian equities.
- **Benchmark:** MSCI India Index (Total Return Index), one of the key indices representing India's stock market performance.



Key Features of the ETF:

- **Investment Strategy:**
 - 95-100% allocation in equity and equity-related instruments listed on the MSCI India Index.
 - 0-5% allocation in debt and money market instruments.
- **Minimum Investment:** ₹5,000, with further investments in multiples of ₹1.
- **Fund Managers:** Devender Singhal, Satish Dondapati, and Abhishek Bisen.
- **Trading Mechanism:** The ETF can be traded on stock exchanges like regular stocks.



Kotak Mutual Fund's Passive Investment Strategy:

- **Regulatory Approval:** Kotak Mutual Fund filed for SEBI approval in April 2024 for three passive funds.
- **Upcoming Funds:**
 - Kotak S&P BSE PSU Index Fund.
 - Kotak Nifty 100 Low Volatility 30 Index Fund.
- **Market Positioning:** The ETF launch is part of Kotak's plan to expand passive investment options in India.



Benefits for Investors:

- **Diversification:** Investors get exposure to a broad set of Indian equities.
- **Low Cost:** ETFs are cost-effective due to their passive investment structure.
- **Accessibility:** Minimum investment starts at ₹5,000, making it affordable for retail investors.
- **Ease of Trading:** Can be bought and sold on stock exchanges like individual stocks.



Important Terms Explained:

- **Exchange-Traded Fund (ETF):**
 - A marketable security that tracks an index, commodity, or a basket of assets, but can be traded like a stock.
- **MSCI India Index:**
 - An index designed to measure the performance of large and mid-cap Indian equities, widely used by global investors.



Tabular Summary:

Key Aspect	Details
Reason for Attention	Kotak Mutual Fund launched India's first MSCI India ETF.
Objective	To track the MSCI India Index and offer diversified equity exposure.
Investment Strategy	95-100% in equities, 0-5% in debt & money market instruments.
Minimum Investment	₹5,000, with additional investments in multiples of ₹1.
Fund Managers	Devender Singhal, Satish Dondapati, Abhishek Bisen.
Trading Feature	ETF can be bought/sold on stock exchanges like regular stocks.
Regulatory Approval	SEBI filing in April 2024 for three passive funds.
Upcoming Funds	Kotak S&P BSE PSU Index Fund, Kotak Nifty 100 Low Volatility 30 Index Fund.
Passive Investment Strategy	Focus on cost-effective, diversified investment options.



➤ Which fintech company partnered with Yes Bank to launch the AI-powered super app 'Jumpp'?

- A) Zerodha
- B) Paytm
- C) Finvasia
- D) Groww
- E) PhonePe

Answer
C) Finvasia



Event and Location:

- **Event:** Finvasia and Yes Bank Launch 'Jumpp' for Digital Financial Management
- **Date:** February 4, 2025
- **Location:** India



About 'Jumpp' Super App:

- **Introduced By:** Finvasia (a fintech company based in Mohali, Punjab) in collaboration with Yes Bank.
- **Objective:** To simplify personal finance management by integrating banking, savings, payments, investing, and borrowing into a single app.
- **Target Users:** The app focuses on financial inclusion, particularly for people in Tier 2 and Tier 3 cities.



Key Features of Jumpp:

- **AI-Powered Financial Management:**
 - Uses multilingual conversational AI (English & Hindi) for easy interaction.
 - Provides real-time insights on savings, investments, and expenses.
- **Instant Account Opening:**
 - Allows users to open Yes Bank savings accounts within minutes.
 - Eliminates the need for lengthy banking procedures.



Key Features of Jumpp:

- **Account Aggregator System:**
 - Consolidates all linked financial accounts into a single dashboard, surpassing 100 million consents.
 - Helps users track bank balances, investments, and financial transactions.



Financial Inclusion & Growth Plans:

- **User Growth Target:** Aims to onboard 1 million users by January 2026.
- **Accessibility in Smaller Cities:** Focus on expanding digital banking services to previously underserved areas.
- **Comprehensive Financial Services:** Users can save, invest, borrow, and make payments within the app.



About Finvasia & Yes Bank's Role:

- **Finvasia:**
 - Founded in 2009 by Tajinder Pal Singh and Sarvjeet Singh.
 - Operates in 12 countries and has acquired companies like Ginihealth and ZuluTrade.
 - Launched Shoonya, a zero-brokerage trading platform, in 2022.
- **Yes Bank:**
 - A leading private-sector bank in India, known for digital banking innovations.
 - Partnered with Finvasia to enhance customer banking experiences through Jumpp.



Important Terms Explained:

- **Account Aggregator System:**
 - A framework that consolidates financial data from multiple accounts into one platform, helping users track their income, spending, and investments.
- **Multilingual Conversational AI:**
 - An artificial intelligence-based chat system that allows users to interact with financial services in multiple languages.



Tabular Summary:

Key Aspect	Details
Reason for Attention	Finvasia and Yes Bank launched 'Jumpp', an AI-driven finance super app.
Objective	To integrate banking, saving, investing, and borrowing services in one app.
Key Features	AI-powered financial tracking, multilingual interface, instant account opening.
Account Aggregator System	Consolidates financial data, surpassing 100 million consents.
Financial Inclusion Focus	Targets 1 million users by 2026, especially in Tier 2 and Tier 3 cities.
Finvasia Founders	Tajinder Pal Singh, Sarvjeet Singh.
Yes Bank MD & CEO	Prashant Kumar.
Finvasia Business Presence	Operates in 12 countries, owns Shoonya, Ginihealth, and ZuluTrade.



➤ **Why did FIU-IND impose a ₹9.27 crore penalty on Bybit?**

- A) Tax Evasion
- B) Non-compliance with PMLA regulations
- C) Violation of SEBI guidelines
- D) Illegal Forex Trading
- E) Non-payment of GST

The logo for Bybit, with the word "BYBIT" in a bold, dark blue font. The letter "I" is replaced by a vertical orange bar.

Answer

B) Non-compliance with PMLA regulations



Event and Location:

- **Event:** FIU-IND Imposes Penalty on Bybit for PMLA Violations
- **Date:** February 4, 2025
- **Location:** India



Why Was Bybit Penalized?

- **Fine Imposed:** Financial Intelligence Unit-India (FIU-IND) levied a ₹9.27 crore penalty on Bybit Fintech Limited.
- **Regulatory Violation:** Bybit operated in India without registering with FIU-IND, violating Prevention of Money Laundering Act (PMLA) requirements.
- **AML & CFT Non-Compliance:** Bybit failed to implement Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) guidelines.



Government Actions Against Bybit:

- **Blocking of Websites:** FIU-IND invoked the Information Technology Act, 2000, to block Bybit's websites due to persistent non-compliance.
- **Regulatory Warnings:** FIU-IND had issued mandatory registration guidelines in March 2023 for all Virtual Digital Asset Service Providers (VDA SPs).
- **Strict Enforcement:** In October 2023, the government made registration with FIU-IND compulsory for all VDA SPs.



Implications of the Fine:

- **Stronger Crypto Regulations:** Reinforces government scrutiny on cryptocurrency exchanges and virtual asset providers.
- **Warning to Other Crypto Firms:** Other crypto platforms must comply with regulations to avoid similar penalties.
- **Financial Integrity Measures:** Part of India's efforts to combat money laundering and enhance financial governance.



Previous Regulatory Actions:

- **Paytm Payments Bank Fine:** In March 2024, FIU-IND fined Paytm Payments Bank ₹5.49 crore for PMLA violations.
- **Wider Crackdown on Non-Compliance:** Indian authorities are increasing enforcement in the digital finance and cryptocurrency sectors.



Important Terms Explained:

- **Financial Intelligence Unit-India (FIU-IND):**
 - A government agency under the Ministry of Finance responsible for monitoring and enforcing anti-money laundering regulations in India.
- **Virtual Digital Asset Service Providers (VDA SPs):**
 - Entities that offer cryptocurrency-related services, including crypto exchanges, wallets, and trading platforms.
- **Prevention of Money Laundering Act (PMLA), 2002:**
 - A law aimed at preventing money laundering activities and ensuring financial transparency in India.



Tabular Summary:

Key Aspect	Details
Penalty on Bybit	FIU-IND imposed a ₹9.27 crore fine for PMLA violations.
Reason for Fine	Bybit operated in India without registering with FIU-IND.
Regulatory Violation	Non-compliance with AML and CFT guidelines.
Government Action	FIU-IND blocked Bybit's websites under the IT Act, 2000.
FIU-IND Guidelines	Issued AML and CFT rules for VDA SPs in March 2023.
Mandatory Registration Rule	In October 2023, VDA SPs were required to register with FIU-IND.
Previous Similar Action	Paytm Payments Bank fined ₹5.49 crore in March 2024 for PMLA violations.
FIU-IND Headquarters	New Delhi, India
FIU-IND Director	Praveen Kumar



➤ Which institution collaborated with DRDO to develop the Large Area Additive Manufacturing (LAAM) system?



- A) IIT Bombay
- B) IIT Madras
- C) IIT Hyderabad
- D) IISc Bangalore
- E) IIT Delhi

Answer
C) IIT Hyderabad



भारतीय प्रौद्योगिकी संस्थान हैदराबाद
Indian Institute of Technology Hyderabad



Event and Location:

- **Event:** DRDO-IIT Hyderabad Unveils Large Area Additive Manufacturing System
- **Date:** February 4, 2025
- **Location:** IIT Hyderabad, India



About the LAAM System:

- **Developed By:** The DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad, in collaboration with DRDO's Defence Research & Development Laboratory (DRDL) and industry partners.
- **Objective:** The system is designed to revolutionize aerospace and defense manufacturing by enabling the fabrication of large metal components using additive manufacturing.



Key Technological Features:

- **Technology Used:** Powder-based Directed Energy Deposition (DED) technique.
- **Build Volume:** 1m × 1m × 3m, making it one of India's largest metal additive manufacturing systems.
- **Dual Heads:** Used for thermal balancing and increased deposition speed, ensuring higher accuracy and efficiency.
- **Laser & Blown-Powder Technique:** Uses a high-powered laser to melt and deposit metal powder layer by layer, enabling precise component fabrication.



Significance for India's Defense & Aerospace Sectors:

- **Self-Reliance:** Strengthens India's indigenous defense manufacturing capabilities.
- **Large-Scale Rocket Components:** Successfully fabricated a 1-meter-tall rocket component.
- **Innovation in Manufacturing:** Encourages advanced manufacturing techniques for defense applications.
- **Job Creation & Skill Development:** Opens opportunities for skilled workforce in high-tech manufacturing.



Future Prospects:

- **Phase II Expansion:** Integration of AI and blockchain for quality control and authentication.
- **Global Leadership:** Aims to position India as a leader in additive manufacturing for aerospace and defense.



Important Terms Explained:

- **Large Area Additive Manufacturing (LAAM):**
 - A 3D printing technique that allows for the fabrication of large-scale metal components, particularly used in aerospace and defense applications.
- **Directed Energy Deposition (DED):**
 - A metal additive manufacturing process that utilizes laser and metal powder to build complex structures layer by layer.



Tabular Summary:

Key Aspect	Details
Developed By	DIA-CoE, IIT Hyderabad, DRDO (DRDL), and industry partners
Technology Used	Powder-based Directed Energy Deposition (DED)
Build Volume	1m × 1m × 3m (one of India's largest)
Key Components	Rocket components and large metal parts
Fabrication Milestone	Successfully built a 1-meter-tall metal component
Technical Features	Laser & Blown-Powder-based DED, dual heads for efficiency
Industry Impact	Enables large-scale additive manufacturing for defense & aerospace
Future Expansion	AI & blockchain integration for quality control
DRDO Chairman	Samir V Kamat



➤ Which institution partnered with MeitY to launch AgriHub for AI-driven agricultural innovation?



इलेक्ट्रॉनिकी एवं
सूचना प्रौद्योगिकी मंत्रालय
MINISTRY OF
**ELECTRONICS AND
INFORMATION TECHNOLOGY**

- A) IIT Bombay
- B) IIT Madras
- C) IIT Indore
- D) IIT Kanpur
- E) IIT Delhi

Answer
C) IIT Indore



Event and Location:

- **Event:** MeitY and IIT Indore Launch AgriHub for Agritech Excellence
- **Date:** January 27, 2025
- **Location:** IIT Indore, Madhya Pradesh



About AgriHub:

- **Introduced By:** Ministry of Electronics & Information Technology (MeitY) and IIT Indore.
- **Objective:** To enhance Indian agriculture using AI, Machine Learning (ML), and Deep Learning (DL).
- **Collaborating Institutions:** ICAR-IISR Indore, ICAR-CIAE Bhopal, C-DAC Pune, and the Madhya Pradesh government.



Key Features of AgriHub:

- **AI-Driven Innovation:** Use of AI, ML, and DL to tackle agricultural challenges like droughts, floods, and low productivity.
- **Precision Farming & Big Data:** Adoption of high-performance computing and real-time data analytics.
- **Startup & Industry Collaborations:** Fostering agribusiness startups and research partnerships.
- **Government Support:** The Madhya Pradesh government will implement GIS and drone-based agricultural analytics.



Expected Outcomes:

- **Enhanced Agricultural Productivity:** AI-driven solutions will improve crop yields and food security.
- **Global Leadership in Agritech:** India aims to become a leader in AI-based agriculture innovations.
- **Self-Sustaining Agritech Ecosystem:** Over five years, AgriHub will promote job creation, patents, and startup incubation.



Important Terms Explained:

- **Precision Farming:**
 - A data-driven farming method that uses AI, IoT, and remote sensing to optimize crop yield and resource usage.
- **GIS (Geographic Information System):**
 - A technology used in agriculture to analyze soil conditions, predict crop growth, and manage land resources.



Tabular Summary:

Key Aspect	Details
Reason for Attention	MeitY and IIT Indore launched AgriHub for AI-driven agricultural excellence.
Launch Event	IIT Indore, January 27, 2025.
Key Institutions Involved	IIT Indore, MeitY, ICAR-IISR Indore, ICAR-CIAE Bhopal, C-DAC Pune, MP Govt.
Focus Areas	AI, ML, DL integration, precision farming, big data analytics, GIS, drones.
Objective	To empower farmers, enhance research, and foster agritech startups.
Government Support	Madhya Pradesh to implement AI-based agricultural solutions.
Expected Outcomes	Increased productivity, food security, and global agritech leadership.
Long-Term Vision	Five-year plan to establish a self-sustaining agritech ecosystem.



➤ **Which organization launched the Michibiki No. 6 satellite?**

- A) NASA
- B) European Space Agency (ESA)
- C) Indian Space Research Organisation (ISRO)
- D) Japan Aerospace Exploration Agency (JAXA)
- E) Roscosmos



Answer

**D) Japan Aerospace Exploration Agency
(JAXA)**



Event and Location:

- **Event:** Japan Successfully Launches Michibiki No. 6 Satellite
- **Date:** February 4, 2025
- **Location:** Tanegashima Space Center, Kagoshima Prefecture, Japan



About the Launch:

- **Conducted By:** Japan Aerospace Exploration Agency (JAXA).
- **Rocket Used:** H-3 (fifth successful launch), developed by JAXA & Mitsubishi Heavy Industries.
- **Launch Time:** 5:30 p.m. (Local Time).
- **Launch Site:** Tanegashima Space Center, Kagoshima Prefecture.



About Michibiki No. 6 Satellite:

- **Part of the Michibiki Satellite System:** Japan's version of the U.S. GPS (Global Positioning System).
- **Purpose:**
 - Enhances Japan's independent navigation system.
 - Provides centimeter-level accurate positioning data.
 - Reduces Japan's reliance on external GPS sources.



About Michibiki No. 6 Satellite:

- **Size & Specifications:**
 - Length: 19 meters (with solar panels deployed).
 - Weight: 1.9 tons.
 - Development Cost: ¥100 billion (for Michibiki No. 6 & two future satellites).
- **Future Expansion Plans:**
 - 7 satellites operational by fiscal 2025.
 - Expanding to 11 satellites in the coming years.



H-3 Rocket & Japan's Space Plans:

- **H-3 rocket** faced initial failure in March 2023 but has had four consecutive successful launches since February 2024.
- **Mitsubishi Heavy Industries** aims to increase global launch contracts.
- **JAXA** plans to transfer the satellite launch business to Mitsubishi Heavy Industries in the future.



Important Terms Explained:

- **H-3 Rocket:**
 - Japan's next-generation launch vehicle, designed by JAXA & Mitsubishi Heavy Industries, aimed at cost-effective and reliable space missions.
- **Michibiki Satellite System:**
 - Japan's Quasi-Zenith Satellite System (QZSS), an independent high-accuracy navigation system developed to enhance GPS positioning across Asia-Pacific.



Tabular Summary:

Key Aspect	Details
Reason for Attention	JAXA successfully launched Michibiki No. 6 satellite using the H-3 rocket.
Launch Site	Tanegashima Space Center, Kagoshima Prefecture, Japan
Launch Time & Date	5:30 p.m. (Local Time), February 4, 2025
Satellite Name	Michibiki No. 6
Satellite Series	Michibiki GPS System (Quasi-Zenith Satellite System - QZSS)
Satellite Length	19 meters (with solar panels deployed)
Satellite Weight	1.9 tons
Rocket Used	H-3 Rocket (Developed by JAXA & Mitsubishi Heavy Industries)
Development Cost	¥100 billion (Michibiki No. 6 & two future satellites)
Future Expansion	7 satellites planned by 2025, expanding to 11
JAXA's Future Plan	Transfer satellite launch business to Mitsubishi Heavy Industries



➤ What is the total budget allocation for the Ministry of Defence in the Union Budget 2025-26?

- A) ₹5,89,210.27 crore
- B) ₹6,81,210.27 crore
- C) ₹7,10,000 crore
- D) ₹4,95,500 crore
- E) ₹6,50,000 crore



रक्षा मंत्रालय
MINISTRY OF
DEFENCE

Answer

B) ₹6,81,210.27 crore



DEFENCE



Event and Location:

- **Event:** Defence Budget 2025-26 Announced
- **Date:** February 4, 2025
- **Location:** India



Key Budget Allocations:

- **Total Defence Budget:** ₹6,81,210.27 crore, 9.53% increase from the previous year.
- **Percentage of Union Budget:** 13.45%, making it the highest allocation among ministries.
- **Capital Outlay:** ₹1,80,000 crore (26.43%) for modernisation & infrastructure development.
- **Revenue Expenditure:** ₹3,11,732.30 crore (45.76%) for salaries, allowances, and operational needs.
- **Defence Pension:** ₹1,60,795 crore (23.60%) for 34 lakh pensioners.
- **Civil Organisations:** ₹28,682.97 crore (4.21%).



Defence Modernisation & Procurement:

- **₹1,48,722.80 crore** allocated for acquiring aircraft, submarines, drones, AI-driven tech, and cyber warfare systems.
- **75% of the modernisation budget** (₹1,11,544.83 crore) will go towards domestic procurement, boosting self-reliance.



Operational & Sustenance Budget:

- **₹3,11,732.30 crore, 10.24% increase from 2024-25.**
- **₹1,97,317.30 crore allocated for salaries.**
- **24.25% increase in operational funds** to strengthen border security & military readiness.

Boost for DRDO & Defence R&D:

- **₹26,816.82 crore** allocated to DRDO, a 12.41% increase.
- **₹14,923.82 crore** for AI, robotics, and space tech research.



Encouraging Startups & Innovation:

- **₹449.62 crore** for iDEX & ADITI schemes, tripling in two years.
- Focus on private sector partnerships and defence startups.

Ex-Servicemen Welfare & Pension:

- **₹1,61,000 crore** for pensions (13.87% increase).
- **₹8,317 crore** for Ex-Servicemen Contributory Health Scheme (ECHS), 19.38% higher than last year.



Indian Coast Guard (ICG) Enhancements:

- **₹9,676.70 crore**, 26.50% increase from 2024-25.
- **₹5,000 crore** for new aircraft, vessels, and patrol boats.

Strengthening Border Infrastructure:

- **₹7,146.50 crore** allocated to Border Roads Organisation (BRO), 9.74% increase.
- Key projects in **Arunachal Pradesh, Jammu & Kashmir, and Rajasthan** to enhance security and economic growth.



Important Terms Explained:

- **iDEX (Innovations for Defence Excellence):**
 - A government initiative under Defence Innovation Organisation (DIO) to support startups and MSMEs in defence technology.
- **ADITI (Accelerated Development of Innovative Technologies for Defence):**
 - A program to fund and accelerate the development of cutting-edge defence technologies.
- **Border Roads Organisation (BRO):**
 - An agency under the Ministry of Defence responsible for infrastructure development in border areas.



DEFENCE



Tabular Summary:

Key Aspect	Details
Total Defence Budget	₹6,81,210.27 crore (+9.53%)
Capital Outlay	₹1,80,000 crore (26.43%) for modernisation & infrastructure
Revenue Expenditure	₹3,11,732.30 crore (45.76%) for salaries & operations
Defence Pension	₹1,60,795 crore (23.60%) for 34 lakh pensioners
Civil Organisations	₹28,682.97 crore (4.21%)
Modernisation & Procurement	₹1,48,722.80 crore for aircraft, submarines, AI, drones, cyber warfare
DRDO & R&D	₹26,816.82 crore (+12.41%), ₹14,923.82 crore for AI, robotics, space tech
Startups & Innovation	₹449.62 crore for iDEX & ADITI schemes
Ex-Servicemen Welfare	₹1,61,000 crore for pensions (+13.87%), ₹8,317 crore for ECHS (+19.38%)
Indian Coast Guard	₹9,676.70 crore (+26.50%), ₹5,000 crore for new aircraft, vessels
Border Infrastructure	₹7,146.50 crore (+9.74%) for projects in Arunachal Pradesh, J&K, Rajasthan



➤ **Where is the 13th edition of the India-Maldives military exercise 'Ekuverin' being held in 2025?**

- A) Uttarakhand, India
- B) Male, Maldives
- C) Maafilaafushi, Maldives
- D) Bengaluru, India
- E) Kochi, India



Answer

C) Maafilaafushi, Maldives



Event and Location:

- **Event:** 13th Edition of India-Maldives Joint Military Exercise 'Ekuverin'
- **Date:** February 2-15, 2025
- **Location:** Maafilaafushi, Maldives
- **Participating Forces:** Indian Army & Maldives National Defence Force (MNDF)



About Exercise 'Ekuverin':

- **Meaning:** 'Ekuverin' translates to "Friends" in Dhivehi, the Maldivian language.
- **Started In:** 2009 to strengthen India-Maldives defence cooperation.
- **Nature of Exercise:** Biennial (held every two years), alternates between India & Maldives.



Key Objectives of Exercise 'Ekuverin':

- Enhancing coordination between the Indian Army & MNDF.
- Conducting counter-insurgency operations and tactical drills.
- Joint humanitarian assistance & disaster relief (HADR) operations.



Inauguration Ceremony:

- **Chief Guest: Major General Ibrahim Hilmy**, Chief of MNDF.
- **Indian Representative: G Balasubramanian**, Indian High Commissioner to the Maldives.



Structure of the Exercise:

- **Platoon-level contingent** from both nations participates.
- **Focus areas:** Tactical planning, operational execution, and field training exercises.



Historical Context – Previous Edition:

- **12th Edition:** Held in Chaubatia, Uttarakhand (June 11-24, 2023).
- Strengthened **Indo-Maldivian military** ties through high-intensity drills.



India-Maldives Defence Cooperation:

- **Comprehensive Action Plan for Defence (2016):** Strengthened bilateral defence ties.
- **Military Hardware Gifts:** India has provided military equipment to Maldives.
- **Training Support:** MNDF personnel receive training in Indian defence institutions.



Significance of 'Ekuverin' & Other Military Exercises:

- Strengthens bilateral defence ties between India & Maldives.
- Enhances operational readiness & joint military cooperation.
- Improves regional security & stability in the Indian Ocean Region (IOR).
- Builds trust & camaraderie among armed forces of both nations.



Important Terms Explained:

- **Humanitarian Assistance & Disaster Relief (HADR):**
 - Military operations focused on disaster response, emergency aid, and rescue missions.
- **Indian Ocean Region (IOR):**
 - A strategically important maritime region for trade, security, and defence cooperation.



DEFENCE



Tabular Summary:

Key Aspect	Details
Reason for Attention	13th edition of India-Maldives joint military exercise 'Ekuverin'.
Date & Location	February 2-15, 2025, Maafilaafushi, Maldives.
Participants	Indian Army & MNDF.
Exercise Meaning	'Ekuverin' means 'Friends' in Dhivehi (Maldivian language).
First Edition	2009.
Last Edition	12th edition in Chaubatia, Uttarakhand (June 2023).
Main Objectives	Counter-insurgency, joint tactical drills, disaster response.
Inauguration Ceremony Attendees	Major General Ibrahim Hilmy (MNDF Chief), G Balasubramanian (Indian High Commissioner).
Other India-Maldives Exercises	Katha, Shield, Dosti.
Strategic Importance	Strengthens India-Maldives defence ties & regional security in IOR.



➤ **What is the primary focus of TROPEX-25?**

- A) Space exploration and missile testing
- B) Joint military readiness and maritime operations
- C) Cybersecurity and AI-based defense
- D) Land-based counterinsurgency operations
- E) Nuclear deterrence and strategic missile deployment



Answer

B) Joint military readiness and maritime operations



Event and Location:

- **Event:** India Conducts TROPEX-25 – Largest Maritime Exercise
- **Date:** January 2025
- **Location:** Indian Ocean Region (IOR)
- **Organizing Force:** Indian Navy, with participation from the Indian Army, Indian Air Force (IAF), and Indian Coast Guard



About TROPEX-25:

- **Full Form:** Theatre Level Operational Readiness Exercise 2025
- **Conducted By:** Indian Navy (biennial exercise held every two years).
- **Objective:** To enhance joint military coordination and combat readiness.
- **Participants:** Indian Army, Indian Navy, Indian Air Force (IAF), and Indian Coast Guard.



Key Features of TROPEX-25:

- **Integrated Fleet Operations:** First-ever joint deployment of India's Eastern & Western Naval Fleets.
- **Carrier-Based Air Power:** INS Vikrant's participation, demonstrating India's maritime strike capabilities.
- **Joint Warfare Training:** Simulation of real-world combat scenarios, live weapon firings, and tactical drills.



Key Features of TROPEX-25:

- **Strategic Messaging:** Showcased India's ability to project naval power in the Indo-Pacific region.
- **Senior Leadership Presence:**
 - **Lt. Gen. NS Raja Subramani** (Vice Chief of Army Staff).
 - **Vice Adm. K Swaminathan** (Vice Chief of Naval Staff).
 - **Air Mshl. SP Dharkar** (Vice Chief of Air Staff).



Significance of TROPEX-25:

- Demonstrates India's military strength & readiness in **the Indian Ocean Region (IOR)**.
- Enhances strategic deterrence against Chinese naval activity in the Indo-Pacific.
- Strengthens India's global defense partnerships, particularly QUAD nations (US, Japan, Australia, India).
- Boosts inter-service coordination between Army, Navy, Air Force, and Coast Guard.



Important Terms Explained:

- **INS Vikrant:**
 - India's first indigenous aircraft carrier, enhancing naval aviation and power projection.
- **Indian Ocean Region (IOR):**
 - A strategically vital maritime zone, crucial for global trade, security, and military operations.
- **QUAD (Quadrilateral Security Dialogue):**
 - A strategic alliance between India, the US, Japan, and Australia to ensure a free and open Indo-Pacific.



Tabular Summary:

Key Aspect	Details
Reason for Attention	India's largest biennial maritime exercise TROPEX-25 conducted in January 2025.
Full Form	Theatre Level Operational Readiness Exercise 2025.
Organized By	Indian Navy (with Army, Air Force, and Coast Guard participation).
Location	Indian Ocean Region (IOR).
Key Highlights	Integrated fleet operations, carrier-based air power, joint warfare training.
INS Vikrant's Role	Demonstrated India's naval aviation and maritime strike capabilities.
Senior Leadership Present	Lt. Gen. NS Raja Subramani, Vice Adm. K Swaminathan, Air Mshl. SP Dharkar.
Strategic Importance	Deterrence against adversaries, Indo-Pacific security, QUAD cooperation.
Regional Security Role	Strengthens India's presence in Indo-Pacific and counteracts Chinese naval activity.



➤ **Where is the headquarters of the International Big Cat Alliance (IBCA) located?**

- A) United States
- B) India
- C) France
- D) South Africa
- E) Brazil

Answer
B) India



Event and Location:

- **Event:** International Big Cat Alliance Becomes a Treaty-Based Organization
- **Date:** January 23, 2025
- **Location:** India



About the International Big Cat Alliance (IBCA):

- **Launched By:** Prime Minister Narendra Modi on April 9, 2023, during the 50th anniversary of Project Tiger.
- **Headquarters:** India (under the National Tiger Conservation Authority, Ministry of Environment, Forest, and Climate Change).
- **Official Status:** Became a treaty-based intergovernmental organization on January 23, 2025, after five countries ratified the agreement.
- **Initial Ratifying Countries:** India, Nicaragua, Eswatini, Somalia, Liberia.
- **Countries Interested in Joining:** 27 nations have expressed intent to become members.



Species Covered Under IBCA:

- Tiger
- Lion
- Leopard
- Snow Leopard
- Cheetah
- Jaguar
- Puma



Key Focus Areas of IBCA:

- **Big Cat Conservation:** Protection of endangered big cat species and their natural habitats.
- **Illegal Wildlife Trade:** Strengthening laws and enforcement against poaching and trafficking.
- **Climate Change Mitigation:** Addressing climate-related challenges affecting wildlife.
- **Financial & Technical Support:** Assisting countries in conservation projects.
- **Research & Monitoring:** Conducting ecological studies and sharing data among member nations.
- **Policy Advocacy:** Aligning conservation efforts with the UN Sustainable Development Goals (SDGs).



Governance & Budget:

- **Director-General:** Appointed by the Ministry of Environment, Forest, and Climate Change (MoEFCC), India.
- **Budget Allocation:** ₹150 crore (2023-28).
- **Funding Sources:** Government of India & international contributions.
- **Inspired By:** International Solar Alliance (ISA), another treaty-based organization initiated by India.



Important Terms Explained:

- **International Big Cat Alliance (IBCA):**
 - A treaty-based global initiative focused on conserving seven big cat species and combating wildlife crime and habitat destruction.
- **Project Tiger:**
 - Launched in 1973, an Indian government initiative for tiger conservation.
- **International Solar Alliance (ISA):**
 - A treaty-based intergovernmental organization promoting solar energy cooperation, founded by India & France in 2015.



INTERNATIONAL AFFAIRS



Tabular Summary:

Key Aspect	Details
Reason for Attention	IBCA became a treaty-based intergovernmental organization.
Launch Date	April 9, 2023, during Project Tiger's 50th anniversary.
Official Treaty Status	Achieved on January 23, 2025, after five ratifications.
Headquarters	India (NTCA, MoEFCC).
Species Covered	Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar, Puma.
Number of Ratifications	5 countries (India, Nicaragua, Eswatini, Somalia, Liberia).
Countries Interested	27 countries have shown interest in joining IBCA.
Budget	₹150 crore (2023-28).
Governance	Director-General appointed by MoEFCC.
Policy Alignment	UN Sustainable Development Goals (SDGs).
Inspired By	International Solar Alliance (ISA).



➤ Which state launched 'Mana Mitra,' India's first WhatsApp-based governance platform?

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

Answer

C) Andhra Pradesh



Event and Location:

- **Event:** Andhra Pradesh Launches WhatsApp-Based 'Mana Mitra' Governance Platform
- **Date:** February 1, 2025
- **Location:** Amaravati, Andhra Pradesh



About 'Mana Mitra' Initiative:

- **Objective:** Andhra Pradesh launched 'Mana Mitra', a WhatsApp-based governance platform to provide 161 government services through WhatsApp.
- **Launched By:** Nara Lokesh, Minister for IT, Electronics & Real-Time Governance (RTG).
- **Development Partner:** Meta, the parent company of WhatsApp, collaborated in building this platform.
- **Vision:** Inspired by Nara Lokesh's 3,132-km Yuva Galam padayatra, highlighting the need for digital governance.



Phased Implementation of 'Mana Mitra':

- **Phase 1 (Current):** 161 public services from 36 government departments made available.
- **Phase 2 (Upcoming):** An additional 360 services will be integrated.



Key Features of 'Mana Mitra':

- **Easy Access:** Citizens can avail services by sending "Hi" on WhatsApp (9552300009).
- **Secure Verification:** Digital certificates with QR Code verification to prevent fake documents.
- **AI & Blockchain Integration:** Future updates will include artificial intelligence (AI), voice-based services, and real-time data integration.



Technical Collaboration:

- **MoU with Meta:** Signed in Delhi on October 22, 2024.
- **WhatsApp India Head:** Ravi Garg highlighted the platform's single-window approach for governance.
- **Meta India VP:** Sandhya Devanathan assured continued technological support for enhancements.



Future Upgrades:

- **AI-Powered Chatbot:** Enhancing automation and efficiency in citizen interactions.
- **Voice-Based Services:** To assist non-tech-savvy users.
- **Real-Time Data Integration:** Seamless coordination between departments.



Important Terms Explained:

- **WhatsApp Governance:**
 - A digital governance model using WhatsApp as a primary service delivery platform, allowing citizens to access government services easily.
- **QR Code Verification:**
 - A secure digital authentication method used in 'Mana Mitra' to prevent fraudulent documents.



NATIONAL AFFAIRS



Tabular Summary:

Key Aspect	Details
Initiative Name	Mana Mitra – WhatsApp Governance
Launched By	Nara Lokesh, Minister for IT, Electronics & RTG
Launch Date	February 1, 2025
Development Partner	Meta (WhatsApp)
Official WhatsApp Number	9552300009
Total Services (Phase 1)	161 public services
Total Services (Phase 2)	360 additional services
Departments Involved	36 government departments
Key Technologies Used	WhatsApp, QR Code verification, AI, Blockchain (future)
Access Method	Citizens can type "Hi" on WhatsApp
Future Upgrades	AI-powered chatbot, voice-based services, real-time data integration



➤ Which district launched the 'MY NREGA App' to streamline the MNREGA job application process?

- A) Jaisalmer
- B) Barmer
- C) Jodhpur
- D) Bikaner
- E) Udaipur

Answer
B) Barmer



Event and Location:

- **Event:** Barmer District Launches 'MY NREGA App' for Digital Job Applications
- **Date:** February 4, 2025
- **Location:** Barmer District, Rajasthan



About 'MY NREGA App' Initiative:

- **Introduced By:** IAS Tina Dabi (District Collector) and IAS Siddharth Palanichamy (CEO, Zila Parishad), with participation from MNREGA Commissioner Pushpa Satyani and Additional Commissioner Jugalkishore Meena.
- **Purpose:** To digitize MNREGA job applications, reducing the need for workers to physically visit Gram Panchayats.
- **Launch Location:** Daruda Gram Panchayat, Barmer, with virtual participation from key officials.



Key Features of the App:

- **User-Friendly Interface:** Designed to be accessible for rural workers.
- **QR Code-Based Job Applications:** Workers can scan QR codes on job cards to apply for jobs.
- **Real-Time Tracking:** Applicants can track job status and receive SMS updates.
- **Login via OTP:** Workers log in using their registered mobile number and OTP authentication.
- **Family Applications:** A single family member can apply on behalf of others.



Pilot Testing & Future Expansion:

- **Initial Testing:** The app will be tested in five Gram Panchayats before being implemented across the district.
- **Potential Expansion:** If successful, it may be replicated in other districts to enhance rural employment efficiency.



Impact on MNREGA Employment Process:

- **Faster Job Allocation:** Reduces bureaucratic delays and ensures quick job approvals.
- **Increased Accessibility:** Makes MNREGA services more transparent and efficient.
- **Women's Participation:** Encourages higher participation of women in digital job applications.



Important Terms Explained:

- **MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act):**
 - A social security scheme providing 100 days of guaranteed wage employment to rural households.
- **QR Code Verification:**
 - A secure digital method allowing MNREGA workers to scan their job card QR codes for authentic job applications.



NATIONAL AFFAIRS



Tabular Summary:

Key Aspect	Details
Reason for Attention	Barmer District launched the 'MY NREGA App' to digitize MNREGA job applications.
Launch Event	Daruda Gram Panchayat, Barmer, with virtual participation from MNREGA officials.
Key Leaders	IAS Tina Dabi, IAS Siddharth Palanichamy, MNREGA Commissioner Pushpa Satyani.
Objective	To simplify and digitize the MNREGA job request process.
App Features	QR code scanning, real-time job tracking, SMS updates, user-friendly interface.
Pilot Testing	Tested in 5 Gram Panchayats before full district-wide rollout.
Login Process	Workers log in via registered mobile number and OTP.
Technology Used	QR code verification, real-time tracking, SMS notifications.
Potential Impact	Faster job allocation, reduced bureaucratic delays, improved accessibility.
Future Expansion	Expected to be implemented in other districts based on success.



➤ **Where is Avaada Group setting up the 1,500 TPD green ammonia plant?**

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

Answer
D) Odisha



Event and Location:

- **Event:** Avaada and Casale Announce Green Ammonia Plant in Odisha
- **Date:** February 4, 2025
- **Location:** Gopalpur, Odisha



About the Green Ammonia Project:

- **Developed By:** Avaada Group in collaboration with Casale.
- **Objective:** To establish a 1,500 tonnes per day (TPD) green ammonia plant using 100% renewable energy.
- **Technology Provider:** Casale, a global leader in ammonia production technology, will provide:
 - Green Ammonia Process License
 - Basic Engineering Package
 - Proprietary Equipment
 - Detailed Engineering Review



Significance of the Project for India:

- **Renewable Energy Transition:** Reduces reliance on fossil fuel-based ammonia production.
- **Carbon Emission Reduction:** Aims to cut down carbon emissions in fertilizer and industrial sectors.
- **India's Sustainability Goals:** Aligns with India's clean energy and net-zero targets.
- **Growing Green Ammonia Capacity:** Casale has now licensed 5,700 TPD of green ammonia capacity in India.



Avaada Group's Recent Financing for Renewable Energy Projects:

- Secured ₹85 billion in funding for nine renewable energy projects.
- **Financial Backers:**
 - **Public-Sector Banks:** SBI, Union Bank, NABFID, PFC.
 - **Private Lenders:** Standard Chartered, Axis Bank, Tata Capital, Yes Bank.
- **Key Focus Areas:**
 - Utility-scale solar projects
 - Agrivoltaic projects under PM-KUSUM
 - Merchant power initiatives
 - Solar module manufacturing



Important Terms Explained:

- **Green Ammonia:**
 - Ammonia produced using renewable energy sources like solar or wind power, instead of fossil fuels, reducing carbon emissions.
- **Casale:**
 - A Swiss-based company specializing in ammonia, urea, and fertilizer production technologies.
- **PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan):**
 - A government scheme promoting solar energy adoption in agriculture.



NATIONAL AFFAIRS



Tabular Summary:

Key Aspect	Details
Reason for Attention	Avaada and Casale partnered to set up a 1,500 TPD green ammonia plant in Odisha.
Location	Gopalpur, Odisha
Capacity of the Plant	1,500 TPD (Tonnes per Day)
Energy Source	100% Renewable Energy
Technology Provider	Casale (Switzerland)
Casale's Green Ammonia Capacity in India	5,700 TPD licensed
Avaada's Recent Financing	₹85 billion secured for 9 renewable energy projects
Funding Institutions	SBI, Union Bank, NABFID, PFC, Standard Chartered, Axis Bank, Tata Capital, Yes Bank
Avaada's Focus Areas	Solar, agrivoltaic (PM-KUSUM), merchant power, solar module manufacturing



➤ **Where is India's first white tiger breeding centre being established?**

- A) Kanha National Park, Madhya Pradesh
- B) Sundarbans, West Bengal
- C) Govindgarh, Rewa, Madhya Pradesh
- D) Ranthambore, Rajasthan
- E) Jim Corbett National Park, Uttarakhand



Answer

C) Govindgarh, Rewa, Madhya Pradesh



Event and Location:

- **Event:** India's First White Tiger Breeding Centre Approved
- **Date:** February 4, 2025
- **Location:** Govindgarh, Rewa district, Madhya Pradesh
- **Approving Authority:** Central Zoo Authority (CZA)



About the White Tiger Breeding Centre:

- **First of its kind in India**, focusing on white tiger conservation & breeding.
- **Location:** Govindgarh, Rewa, Madhya Pradesh, near Mukundpur White Tiger Safari (10 km away).
- **Initial Approval:** 2011, now officially sanctioned in 2025.
- **Expected Benefits:**
 - Enhances biodiversity conservation.
 - Boosts wildlife tourism.
 - Creates local employment opportunities.



Historical Significance of Rewa in White Tiger Conservation:

- **Rewa** is known as the birthplace of Mohan, the last known wild white tiger.
- **Mohan** was discovered in 1951 in Govindgarh jungle by Maharaja Martand Singh Judeo.
- Maharaja's conservation efforts led to captive white tiger populations worldwide.



Government & Conservation Efforts:

- Part of a revised master plan for the Maharaja Martand Singh Judeo White Tiger Safari & Zoo (Mukundpur).
- Deputy CM Rajendra Shukla emphasized Madhya Pradesh's commitment to biodiversity.



Important Terms Explained:

- **White Tigers:**
 - A rare genetic variant of the Bengal tiger, not a separate species, caused by recessive genes leading to white fur.
- **Central Zoo Authority (CZA):**
 - A statutory body under the Ministry of Environment, Forest & Climate Change (MoEFCC) responsible for regulating zoos and wildlife breeding programs in India.



NATIONAL AFFAIRS



Tabular Summary:

Key Aspect	Details
Reason for Attention	India's first white tiger breeding centre approved in Madhya Pradesh.
Approval Authority	Central Zoo Authority (CZA).
Location	Govindgarh, Rewa district, Madhya Pradesh.
Proximity to Safari	10 km from Mukundpur White Tiger Safari.
Historical Significance	Rewa was home to Mohan, the last wild white tiger, found in 1951.
Government Statement	Focus on biodiversity conservation, tourism, and employment generation.
Part of	Revised master plan for Mukundpur White Tiger Safari & Zoo.



QUICK RECALL



- **International Day of Human Fraternity 2025 is celebrated globally to promote religious and cultural unity.**
- **World Cancer Day 2025 is observed globally on February 4 to raise awareness about cancer prevention and treatment.**
- **Travis Head won the Allan Border Medal at the 2025 Australian Cricket Awards with 208 votes.**
- **R Praggnanandhaa won his first-ever Tata Steel Masters Chess Tournament title in 2025.**
- **Horst Koehler, former German President and IMF Chief, passed away at 81 after a brief illness.**
- **Bihar is the largest producer of fox nuts (makhana) in India, contributing 90% of total production.**
- **The RBI selected Exto India Technologies to test offline payment solutions under its Regulatory Sandbox.**
- **India Post Payments Bank and PNB MetLife partnered to expand life insurance access in India.**



QUICK RECALL



- **Kotak Mutual Fund launched India's first MSCI India ETF to track the MSCI India Index.**
- **Finvasia and Yes Bank launched 'Jumpp', an AI-powered financial management super app.**
- **FIU-IND imposed a ₹9.27 crore penalty on Bybit for violating PMLA regulations.**
- **DRDO and IIT Hyderabad developed the Large Area Additive Manufacturing (LAAM) system for defense and aerospace.**
- **MeitY and IIT Indore launched AgriHub to enhance agriculture using AI and Machine Learning.**
- **JAXA successfully launched Michibiki No. 6 satellite using the H-3 rocket.**
- **The Defence Budget 2025-26 allocated ₹6,81,210.27 crore, marking a 9.53% increase from last year.**
- **The 13th edition of the India-Maldives military exercise 'Ekuverin' is being held in Maldives.**



QUICK RECALL



- **TROPEX-25 is India's largest maritime military exercise held in January 2025.**
- **The International Big Cat Alliance (IBCA) has become a treaty-based intergovernmental organization.**
- **The Andhra Pradesh government launched 'Mana Mitra,' India's first WhatsApp-based governance platform.**
- **Barmer District launched the 'MY NREGA App' to digitize MNREGA job applications for rural workers.**
- **Avaada Group partnered with Casale to set up a 1,500 TPD green ammonia plant in Odisha.**
- **India's first white tiger breeding centre has been approved in Govindgarh, Rewa, Madhya Pradesh.**

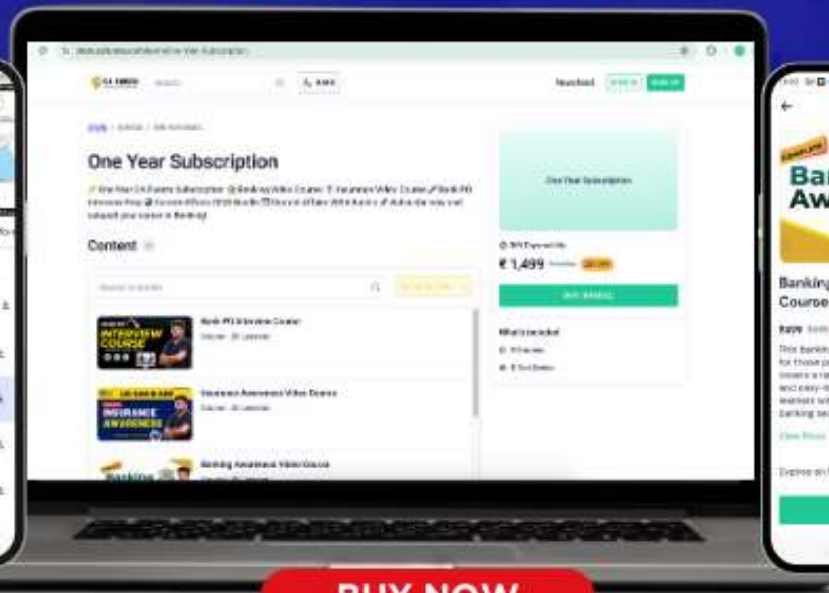


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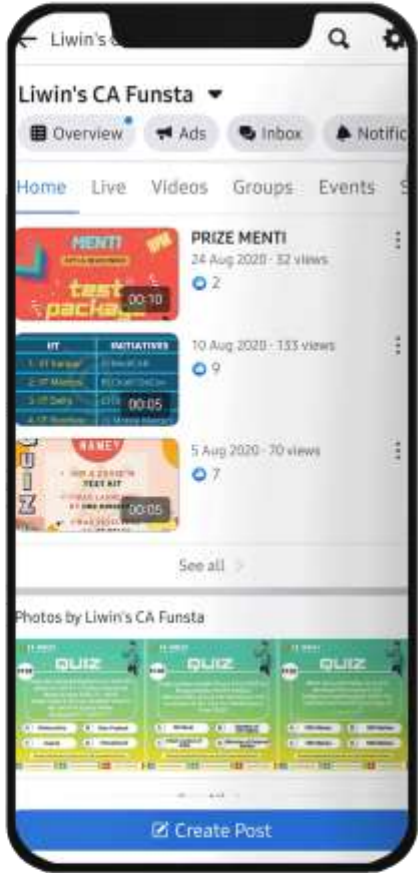
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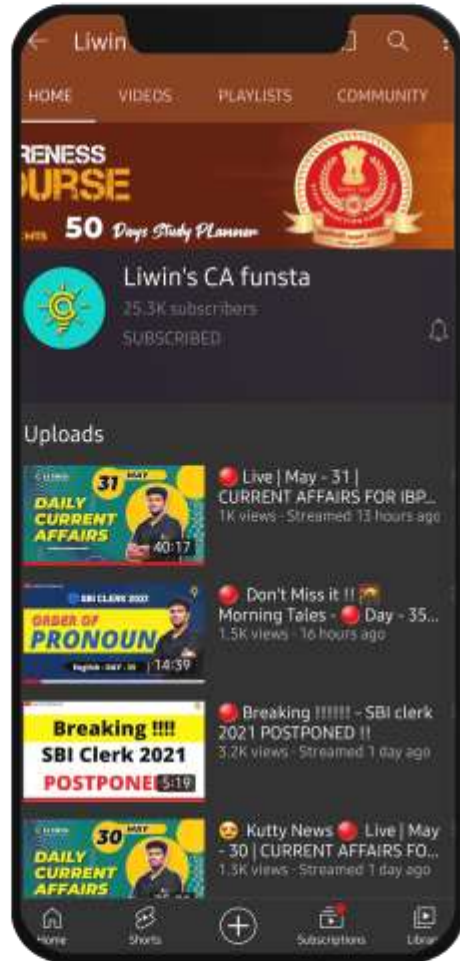


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