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# Current Affairs

FEBRUARY 05

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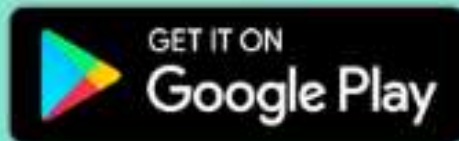
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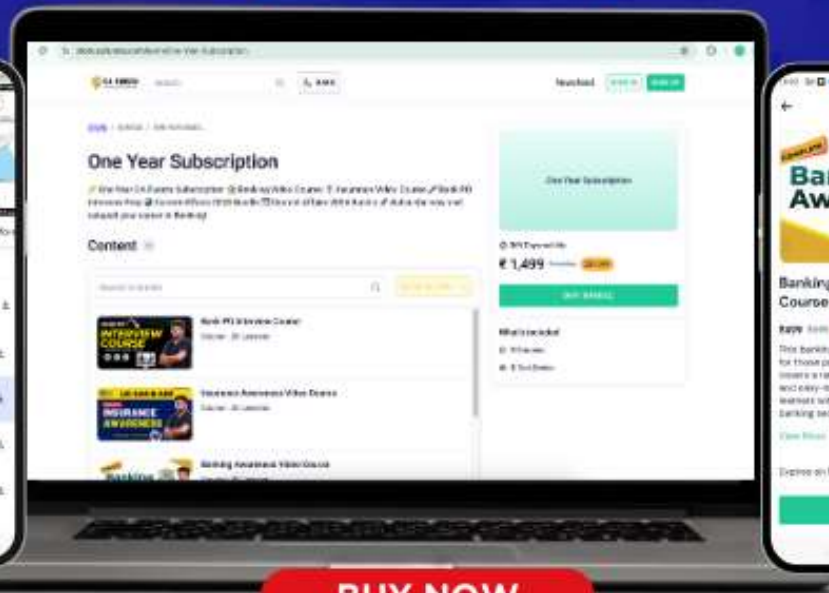
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➤ **Which Grand Slam titles did Simona Halep win during her career?**

- A) Australian Open 2018 & US Open 2019
- B) French Open 2018 & Wimbledon 2019
- C) Wimbledon 2017 & French Open 2019
- D) French Open 2017 & US Open 2018
- E) Australian Open 2019 & Wimbledon 2021



**Answer**

**B) French Open 2018 & Wimbledon 2019**



## Event and Location:

- **Retirement Announcement:** Simona Halep retires from professional tennis at the age of 33
- **Date:** February 5, 2025
- **Location:** Romania





## Career Achievements & Records:

- **Grand Slam Titles:**
  - French Open 2018 – Defeated Sloane Stephens.
  - Wimbledon 2019 – Defeated Serena Williams.
- **Three-time Grand Slam Runner-up:**
  - Australian Open 2018 – Lost to Caroline Wozniacki.
  - French Open 2014 – Lost to Maria Sharapova.
  - French Open 2017 – Lost to Jelena Ostapenko.
- **WTA Career Titles:** Won 24 singles titles.
- **Career Prize Money:** Earned over \$40 million.
- **World No. 1 Ranking:** First achieved in 2017, held for 64 weeks in total.



## Retirement & Recent Challenges:

- **Final Tournament:** Transylvania Open 2024 (First-round loss to Lucia Bronzetti).
- **Injury Struggles:** Withdrawn from Australian Open 2024 & Auckland Open due to knee and shoulder injuries.
- **Ranking at Retirement:** World No. 870 (received a wild-card entry for her last tournament).



## Doping Suspension & Comeback:

- **Banned for Doping:** Tested positive for Roxadustat at the 2022 US Open.
- **Initial Ban:** 4 years, later reduced to 9 months by the Court of Arbitration for Sport (CAS) in March 2024.
- **Reason for Ban Reduction:** Contaminated supplements, but she was found not exercising sufficient care.
- **Return to Tennis:** Miami Open 2024, but played only six matches before announcing retirement.





# SPORTS



## Tabular Summary:

Aspect	Details
Retirement Announcement	Simona Halep retires at 33 after two Grand Slam victories.
Grand Slam Titles	French Open 2018, Wimbledon 2019.
Total WTA Titles	24 singles titles.
Highest Career Ranking	World No. 1 (2017, held for 64 weeks).
Total Career Prize Money	Over \$40 million.
Grand Slam Runner-up Finishes	Australian Open 2018, French Open 2014 & 2017.
Doping Ban Duration	Initially 4 years, reduced to 9 months.
Last Tournament Played	Transylvania Open 2024 (1st round loss to Lucia Bronzetti).
Reason for Retirement	Injuries and struggles post-doping ban.

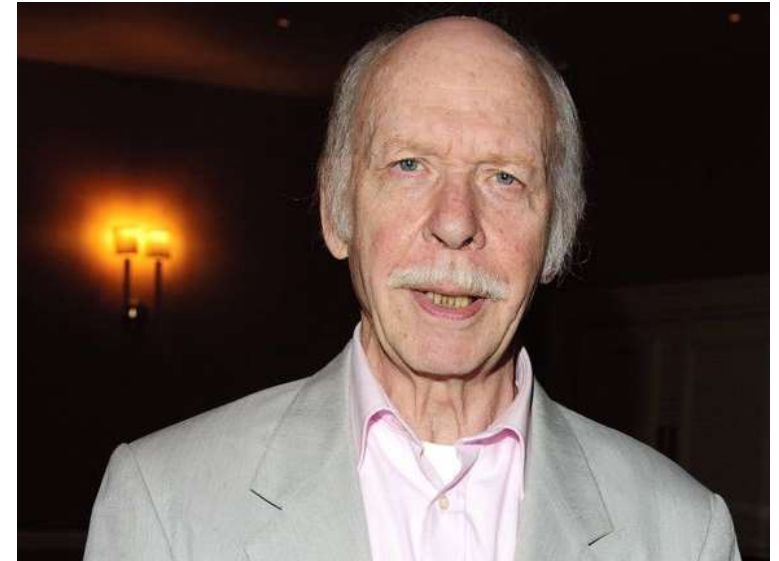


# OBITUARY



➤ Which iconic character was Brian Murphy best known for portraying on British television?

- A) Arthur Daley in Minder
- B) George Roper in Man About the House and George and Mildred
- C) Basil Fawlty in Fawlty Towers
- D) Alf Garnett in Till Death Us Do Part
- E) Victor Meldrew in One Foot in the Grave



**Answer**

**B) George Roper in Man About the House and George and Mildred**



# OBITUARY



## Event and Location:

- **Obituary Announcement:** Veteran British actor Brian Murphy, known for Man About the House, passes away at 92
- **Date:** February 5, 2025
- **Location:** United Kingdom





# OBITUARY



## Key Highlights of Brian Murphy's Life and Career:

- **Early Life & Background:**
  - **Born on:** September 25, 1932, on the Isle of Wight, United Kingdom.
  - **Military Service:** Served in the Royal Air Force (RAF) at Northwood before pursuing acting.
  - **Theatre Career:** Trained under the Joan Littlewood's Theatre Workshop, which shaped his early acting journey.



# OBITUARY



## Key Highlights of Brian Murphy's Life and Career:

- **Television Career & Legacy:**
  - **Breakthrough Role:** Played George Roper, the lazy yet lovable landlord, in:
    - **Man About the House** (1973–1976)
    - **George and Mildred** (1976–1979) (A spinoff focusing on George and his wife Mildred)
  - **Other TV Appearances:** Featured in The Avengers, Callan, Z-Cars, and Dixon of Dock Green.
  - **Influence on Global Television:** Man About the House was later adapted into the American sitcom Three's Company.



# OBITUARY



## Key Highlights of Brian Murphy's Life and Career:

- **Later Life & Passing:**
  - **End of George and Mildred (1980):** The show was discontinued after the passing of co-star Yootha Joyce.
  - **Personal Life:** Married Regan Murphy, his wife of 30 years, and had two sons from a previous marriage.
  - **Death:** Passed away on Sunday (January 2025), as confirmed by Variety.



# OBITUARY



## Tabular Summary:

Aspect	Details
Obituary Announcement	Veteran actor Brian Murphy passed away at 92.
Birth Date & Place	September 25, 1932, Isle of Wight, UK.
Military Service	Served in the Royal Air Force (RAF) Northwood.
Acting Career Beginnings	Member of Joan Littlewood's Theatre Workshop.
Breakthrough Role	George Roper in Man About the House (1973–1976).
Spinoff Success	Starred in George and Mildred (1976–1979).
Influence on Global TV	Man About the House was adapted into Three's Company (USA).
Later Life	Married Regan Murphy and had two sons.
Date of Death	January 2025 (confirmed by Variety).





# RANKING



➤ Which country recorded the highest Passenger Load Factor (PLF) for domestic flights in 2024?

- A) United States
- B) China
- C) India
- D) Brazil
- E) Australia

**Answer**  
**C) India**



# RANKING



## Event and Location:

- **Achievement Announcement:** India leads global domestic flight rankings with the highest passenger load factor
- **Date:** February 5, 2025
- **Location:** India



## Key Highlights & Statistics:

- **Passenger Load Factor (PLF) in India:** 86.4% in 2024, the highest globally.
- **Total Domestic Passengers in India:** 16.3 crore, indicating significant growth in the aviation sector.
- **Global Ranking:**
  - 1<sup>st</sup> Place: **India (86.4%)**
  - 2<sup>nd</sup> Place: **United States (84.1%)**
  - 3<sup>rd</sup> Place: **China (83.2%)**
  - 4<sup>th</sup> Place: **Brazil (81.9%)**
  - 5<sup>th</sup> Place: **Australia (81.8%)**
  - 6<sup>th</sup> Place: **Japan (78%)**



## Global Aviation Trends in 2024:

- **Total Air Traffic Growth:** Increased by 10.4% compared to 2023.
- **International Air Traffic Growth:** Recorded a 13.6% rise from the previous year.
- **Capacity Growth (Available Seat Kilometers – ASK):** Expanded by 8.7% in 2024.
- **Overall Global Load Factor:** Reached 83.5%, marking a new record.





# RANKING



## December 2024 Performance:

- **Total Demand Growth:** Increased by 8.6% YoY.
- **Capacity Growth:** Expanded by 5.6% YoY.
- **International Demand Growth:** Rose by 10.6%.
- **Domestic Demand Growth:** Increased by 5.5%.
- **December 2024 Load Factor:** Reached 84%, the highest ever recorded for the month.



# RANKING



## Tabular Summary:

Aspect	Details
Achievement	India ranks 1st globally in Passenger Load Factor (PLF) for domestic flights.
India's Domestic PLF (2024)	86.4% (Highest worldwide).
Total Domestic Passengers in India	16.3 crore in 2024.
US Domestic PLF (2024)	84.1% (Ranked 2nd).
China Domestic PLF (2024)	83.2% (Ranked 3rd).
Brazil Domestic PLF (2024)	81.9% (Ranked 4th).
Australia Domestic PLF (2024)	81.8% (Ranked 5th).
Japan Domestic PLF (2024)	78% (Ranked 6th).
Global Load Factor (2024)	83.5%, setting a new record.
Total Global Air Traffic Growth	10.4% (vs 2023).
International Air Traffic Growth	13.6% (vs 2023).
Capacity Growth (ASK) (2024)	8.7%.
December 2024 Load Factor	84%, the highest for the month.
2025 Travel Growth Projection	8.0%, aligning with historical averages.



➤ Which key security feature is SEBI proposing for UPI payments to market intermediaries?

- A) Mandatory OTP authentication for all transactions
- B) A unique alphanumeric UPI ID for each registered intermediary
- C) A blockchain-based ledger for all payments
- D) A reduction in UPI transaction limits for capital markets
- E) Elimination of UPI payments in the stock market



**Answer**

**B) A unique alphanumeric UPI ID for each registered intermediary**



## Event and Location:

- **Event:** SEBI proposes a secure UPI payment mechanism for market intermediaries
- **Date:** February 5, 2025
- **Location:** India





## Mandates and Objectives:

- **Investor Security:** SEBI aims to prevent fraud and unauthorized transactions in the capital market
- **Unique UPI ID:** Each registered intermediary will be assigned a distinct alphanumeric UPI ID
- **Verification Feature:** Payments to registered intermediaries will display a thumbs-up icon inside a green triangle
- **UPI Limit Increase:** The transaction limit for capital markets will rise from ₹2 lakh to ₹5 lakh per day
- **Public Feedback:** SEBI invites stakeholders to submit opinions on the proposal until February 21, 2025



## Important Terms Explained:

- **SEBI (Securities and Exchange Board of India):**
  - Regulator overseeing the Indian securities market
  - Ensures investor protection and market transparency
- **UPI (Unified Payments Interface):**
  - Real-time digital payment system allowing instant bank transfers
  - Developed by the National Payments Corporation of India (NPCI)



## Important Terms Explained:

- **National Payments Corporation of India (NPCI):**
  - Governs India's digital payment infrastructure, including UPI
  - Works with SEBI to improve secure financial transactions in capital markets
- **Market Intermediaries:**
  - Entities such as brokers, investment advisors, and mutual fund distributors
  - SEBI ensures only registered intermediaries receive investor funds



## Tabular Summary:

Topic	Details
Key Update	SEBI introduces a secure UPI payment mechanism for market intermediaries
Security Feature	Unique UPI ID and verification icon for registered entities
Regulator	Securities and Exchange Board of India (SEBI)
UPI Transaction Limit Change	Increase from ₹2 lakh to ₹5 lakh per day for capital market transactions
Verification Feature	A thumbs-up icon inside a green triangle will confirm registered intermediaries
Implementation Partner	National Payments Corporation of India (NPCI)
Existing UPI Framework	SEBI has allowed UPI payments in the securities market since 2019
Deadline for Public Feedback	February 21, 2025



➤ **What is the primary objective of Airtel Payments Bank's partnership with Karnataka Bulldozers for CCL 2025?**

- A) To promote cricket among digital banking users
- B) To introduce a new payment app for cricket fans
- C) To create awareness about secure digital banking
- D) To provide free financial services during the tournament
- E) To sponsor the entire Celebrity Cricket League



**Answer**

**C) To create awareness about secure digital banking**





## Event and Location:

- **Collaboration Announcement:** Airtel Payments Bank becomes a co-sponsor of Karnataka Bulldozers for CCL 2025
- **Date:** February 5, 2025
- **Location:** India



## Objectives & Key Focus Areas:

- **Promoting Digital Banking Awareness:** The partnership will educate cricket fans about secure digital transactions.
- **Enhancing Financial Security:** Airtel Payments Bank will reinforce its commitment to secure online banking.
- **Strategic Cricket Engagement:** Cricket's massive audience provides a strong platform to promote digital banking.
- **Aligning with Brand Values:** Karnataka Bulldozers' energetic gameplay complements the bank's focus on efficiency and security.
- **Boosting Customer Trust:** The initiative will build confidence in Airtel Payments Bank's services.



## Airtel Payments Bank's Digital Security Initiatives:

- **Face Match (Launched August 2024):**
  - AI-based facial recognition to verify users and prevent unauthorized access.
- **Fraud Alarm:**
  - Real-time fraud detection and instant reporting system to protect users.
- **Transparent Banking:**
  - Provides customers with clear, accessible financial information for informed decisions.



## Tabular Summary:

Aspect	Details
New Partnership	Airtel Payments Bank becomes a co-sponsor of Karnataka Bulldozers for CCL 2025.
Primary Objective	Promote secure digital banking and financial security awareness.
Tournament Start Date	February 8, 2025.
Key Digital Security Features	Face Match, Fraud Alarm, and Transparent Banking.
Strategic Engagement	Cricket's massive audience will help promote safe digital transactions.
Karnataka Bulldozers COO Statement	Emphasized alignment of digital-first banking with sports entertainment.
Airtel Payments Bank CMO Statement	Highlighted cricket as a powerful medium to engage customers.
CCL Overview	Celebrity T20 tournament featuring film industry stars.



- **Why has Ujjivan Small Finance Bank applied for a universal banking licence?**
- A) To focus exclusively on microfinance lending
  - B) To expand its financial services and gain regulatory flexibility
  - C) To merge with another small finance bank
  - D) To exit the banking sector and become a non-banking financial company (NBFC)
  - E) To restrict its banking operations to rural areas



**Answer**

**B) To expand its financial services and gain regulatory flexibility**



## Event and Location:

- **Banking Expansion:** Ujjivan Small Finance Bank applies for a universal banking licence
- **Date:** February 5, 2025
- **Location:** India





## Objective of the Transition to a Universal Bank:

- **Expansion of Financial Services:** Moving beyond microfinance and retail banking to offer corporate banking and large loan products.
- **Regulatory Flexibility:** Greater ability to mobilize deposits, issue credit lines, and compete with large commercial banks.
- **Customer Benefits:** Access to a wider range of banking products, including corporate loans and investment services.
- **Investor Growth Potential:** Increased market competitiveness and revenue opportunities.



## RBI Eligibility Criteria for Universal Banking Licence:

- **Listed Entity:** The bank must be publicly listed.
- **Minimum Net Worth:** At least ₹1,000 crore.
- **Low NPA Ratio:** Net Non-Performing Asset (NPA) ratio below 1% for two consecutive financial years.
- **Diversified Loan Portfolio:** A mix of microfinance, housing, and business loans.



## Current Status of Ujjivan Small Finance Bank (USFB):

- **Established:** 2017 as a small finance bank focused on financial inclusion.
- **Met RBI Guidelines:** Formally submitted its application for the universal banking licence.
- **Strategic Vision:** Strengthening its position in the Indian banking sector.



## Industry Comparisons & Trends:

- **Second SFB to Apply for Universal Bank Licence:**
  - **AU Small Finance Bank** applied for a universal banking licence in September 2024.
  - **USFB** follows the trend of SFBs transitioning to full-fledged commercial banks.



## Leadership Insights:

- **Managing Director & CEO:** Sanjeev Nautiyal
- **November 2024 Announcement:** Confirmed the bank's plans to apply before the fiscal year-end.

## Regulatory Oversight:

- **Regulating Authority: Reserve Bank of India (RBI)** – Responsible for reviewing and approving the application.



## Tabular Summary:

Aspect	Details
Banking Transition	Ujjivan Small Finance Bank applies for a universal banking licence.
Founded	2017 as a small finance bank.
Proposed Change	Transition into a full-fledged universal bank.
Regulating Authority	Reserve Bank of India (RBI).
Eligibility Criteria (RBI)	Listed entity, ₹1,000 crore net worth, NPA <1%, diversified loan portfolio.
MD & CEO	Sanjeev Nautiyal.
Similar Transition by Another SFB	AU Small Finance Bank (Applied in September 2024).
Strategic Vision	Expand financial services, improve regulatory flexibility, and boost competitiveness.





➤ **Why has SEBI extended the suspension on trading in select agricultural commodity derivatives until March 2025?**

- A) To encourage more speculation in the commodity markets
- B) To stabilize food prices and curb excessive market volatility
- C) To promote large-scale exports of agricultural products
- D) To reduce government control over agricultural pricing
- E) To increase participation of foreign investors in agricultural trading



**Answer**

**B) To stabilize food prices and curb excessive market volatility**



## Event and Location:

- **Regulatory Action:** Sebi Extends Suspension on Trading in Key Agricultural Commodities
- **Date:** January 31, 2025
- **Location:** India



## Key Details of Sebi's Decision:

- **SEBI (Securities and Exchange Board of India)** has extended the suspension on futures trading in seven key agricultural commodities until March 31, 2025.
- **Objective:** To curb speculation, control volatility, and prevent inflationary pressures in food prices.
- **Suspended Commodities:**
  - Wheat
  - Moong (Green Gram)
  - Paddy (Non-Basmati Rice)
  - Chana (Chickpeas)
  - Crude Palm Oil
  - Mustard Seeds and its Derivatives
  - Soybean and its Derivatives



## Background of the Trading Suspension:

- **Initial Directive Issued:** December 19, 2021, as a measure to control food inflation.
- **Extensions:**
  - **First Extension:** Until December 20, 2023.
  - **Second Extension:** Until December 20, 2024.
  - **Third Extension:** Until January 31, 2025.
  - **Current Extension:** Until March 31, 2025 (Latest order by SEBI).



## Implications of Sebi's Trading Suspension:

- **Allowed:** Squaring up of existing positions in these commodities.
- **Not Allowed:** No fresh futures trading contracts permitted.



## Reasons Behind the Extended Suspension:

- **Curb Excessive Speculation:** Prevents market players from driving up agricultural commodity prices.
- **Food Price Stabilization:** Essential crops like wheat, rice, and pulses have a direct impact on inflation.
- **Market Volatility Reduction:** Ensures price movements remain aligned with supply-demand fundamentals.
- **Inflation Control:** Agricultural commodity price hikes significantly contribute to retail inflation.





## Tabular Summary:

Aspect	Details
Regulatory Authority	Securities and Exchange Board of India (Sebi)
Latest Suspension Extension	Until March 31, 2025
Initially Issued On	December 19, 2021
Affected Commodities	Wheat, Moong, Paddy, Chana, Crude Palm Oil, Mustard Seeds, Soybean
Allowed Trading Activity	Only squaring up of existing positions
Not Allowed	No fresh futures trading permitted
Reason for Extension	To curb speculation, control volatility, and stabilize food prices
Impact on Inflation	Aims to prevent food price inflation and market manipulation



- **What is the primary function of L&T Finance's newly launched AI-powered virtual home loan advisor, KAI?**
- A) To approve home loans instantly
  - B) To provide personalized loan assistance and real-time EMI calculations
  - C) To act as a financial investment tool for stock trading
  - D) To replace human loan officers entirely
  - E) To offer credit card services through AI



**Answer**

**B) To provide personalized loan assistance and real-time EMI calculations**



## Event and Location:

- **Launch Announcement:** L&T Finance introduces AI-powered home loan advisor 'KAI' to enhance customer experience
- **Date:** February 5, 2025
- **Location:** India



## Key Features & Objectives of KAI:

- **AI-Powered Home Loan Assistance:** KAI is a virtual advisor designed to simplify and personalize the home loan process.
- **Instant Loan Calculations:** Uses interactive EMI sliders and real-time estimates to help users make informed decisions.



## Key Features & Objectives of KAI:

- **Beyond a Chatbot:** Unlike traditional chatbots, KAI provides in-depth loan guidance, eligibility criteria, and customized suggestions.
- **User-Friendly Digital Experience:** Features a conversational interface, downloadable loan schedules, and 24/7 virtual assistance.
- **Supports L&T Finance's Digital Strategy:** Aligns with LTF's vision of integrating AI into financial services for improved accessibility and efficiency.



## Integration with L&T Finance's Digital Initiatives:

- **KAI** builds on previous AI-driven innovations, such as:
  - **#SapnoWaliDiwali campaign (October 2024):** Featured an AI-powered microsite for users to visualize their aspirations through personalized AI-generated images.
- **Future Focus:** L&T Finance plans to expand AI-driven tools, making financial services more interactive and user-friendly.





## Tabular Summary:

Aspect	Details
New Initiative	L&T Finance launches 'KAI,' an AI-powered virtual home loan advisor.
Technology Used	AI-based Large Language Model (LLM).
Primary Objective	Provide personalized loan assistance, EMI calculations, and real-time estimates.
User Features	Interactive EMI sliders, downloadable schedules, 24/7 virtual support.
Leadership Statement	MD & CEO Sudipta Roy emphasizes enhancing customer engagement through AI.
Previous AI Initiative	#SapnoWaliDiwali campaign (Oct 2024) – AI-powered microsite for user aspirations.
Future Focus	AI-based digital innovation in financial services.
Headquarters of L&T Finance	Mumbai, Maharashtra.



➤ What is the projected GDP growth rate of India for FY26 as per Crisil's report?

- A) 5.8%
- B) 6.2%
- C) 6.5%
- D) 7.0%
- E) 6.9%

**Answer**  
**C) 6.5%**



## Event and Location:

- **Economic Forecast:** Crisil projects India's GDP growth at 6.5% in FY26, with widening current account deficit
- **Date:** February 5, 2025
- **Location:** India



## Key Economic Projections for FY25 & FY26:

- **GDP Growth:**
  - **FY25:** 6.4%
  - **FY26:** 6.5% (Boosted by lower inflation, RBI rate cuts, and stable oil prices)
- **Inflation Outlook (CPI):**
  - **FY25:** 4.7%
  - **FY26:** 4.4% (Projected to ease further due to controlled food and energy prices)
- **Monetary Policy & Interest Rates:**
  - RBI expected to implement rate cuts to stimulate economic activity.
  - Lower borrowing costs to support private sector investments and economic expansion.



## Key Economic Projections for FY25 & FY26:

- **Fiscal Deficit Reduction:**
  - **FY24:** 5.6% of GDP
  - **FY25:** 4.8% of GDP
  - **FY26:** 4.4% of GDP (Government aims for fiscal consolidation with controlled expenditure and revenue growth)
- **Current Account Deficit (CAD) Outlook:**
  - **FY25:** 1.0% of GDP
  - **FY26:** 1.3% of GDP (Widening due to export challenges, global trade barriers, and weak demand from key markets like the US)



## Key Economic Projections for FY25 & FY26:

- **Currency Depreciation:**
  - **FY25:** ₹86 per USD
  - **FY26:** ₹87 per USD (Gradual weakening due to trade imbalances and capital outflows)
- **Private Investment Growth:**
  - Private sector investments remain crucial for long-term economic expansion.
  - Improvement needed in infrastructure, manufacturing, and services sector growth.



## Challenges & Risks Highlighted by Crisis:

- **Weak Export Performance:** Declining global demand and trade restrictions impacting India's exports.
- **Global Trade Barriers:** US and European policies affecting Indian goods and services.
- **Sluggish Private Sector Investments:** Need for stronger investment activity to sustain high GDP growth.





## Tabular Summary:

Economic Indicator	FY25 Projection	FY26 Projection
GDP Growth Rate	6.4%	6.5%
Consumer Price Inflation (CPI)	4.7%	4.4%
Fiscal Deficit (% of GDP)	4.8%	4.4%
Current Account Deficit (CAD)	1.0%	1.3%
Indian Rupee Exchange Rate (₹/\$)	₹86 per USD	₹87 per USD
Monetary Policy	Rate cuts expected by RBI	Continued policy support
Private Investments	Needs growth for sustained expansion	Crucial for economic stability



➤ What was India's total forex reserves as of January 24, 2025?

- A) USD 623.98 billion
- B) USD 629.55 billion
- C) USD 704.88 billion
- D) USD 537.89 billion
- E) USD 69.65 billion

**Answer**

**B) USD 629.55 billion**



## Event and Location:

- **India's Forex Reserves** See a Significant Increase
- **Date:** January 31, 2025
- **Location:** Mumbai, India



## Key Highlights of Forex Reserve Changes:

### 1. Forex Reserves Increase:

- Total forex reserves rose by USD 5.574 billion, reaching USD 629.557 billion as of January 24, 2025.
- This increase follows a drop of USD 1.888 billion in the previous reporting week.

### 2. Foreign Currency Assets (FCA):

- Largest component of forex reserves.
- Increased by USD 4.758 billion, reaching USD 537.891 billion.
- FCA includes holdings in euros, pounds, yen, and other non-USD currencies.



## Key Highlights of Forex Reserve Changes:

### 3. Gold Reserves:

- Increased by USD 704 million, reaching USD 69.651 billion.

### 4. Special Drawing Rights (SDRs) with IMF:

- Increased by USD 79 million, reaching USD 17.861 billion.

### 5. India's Reserve Position with IMF:

- Increased by USD 33 million, reaching USD 4.154 billion.



## Factors Affecting Forex Reserves:

- **Revaluation of foreign assets** held in multiple currencies.
- **RBI's market interventions** to stabilize the Indian rupee against volatility.
- **Global economic conditions** impacting foreign exchange flows.



## Historical Context:

- **All-time high forex reserves:** USD 704.885 billion (End of September 2024).
- Recent declines were attributed to RBI interventions and currency fluctuations.





## Tabular Summary:

Aspect	Details
Total Forex Reserves (Jan 24, 2025)	USD 629.55 billion
Increase in Forex Reserves	USD 5.57 billion
Foreign Currency Assets (FCA)	USD 537.89 billion (+USD 4.758 billion)
Gold Reserves	USD 69.65 billion (+USD 704 million)
Special Drawing Rights (SDRs)	USD 17.86 billion (+USD 79 million)
IMF Reserve Position	USD 4.154 billion (+USD 33 million)
All-Time High Forex Reserves	USD 704.88 billion (September 2024)
Reason for Reserve Changes	RBI interventions, currency valuation adjustments



# APPOINTMENTS



➤ **What makes Bart De Wever's appointment as Belgium's Prime Minister historically significant?**

- A) He is the youngest Prime Minister in Belgium's history
- B) He is the first Flemish nationalist to hold the position
- C) He is the first Prime Minister to serve without a coalition government
- D) He is the first Belgian leader to propose leaving the European Union
- E) He is the first Prime Minister to come from a socialist party



**Answer**

**B) He is the first Flemish nationalist to hold the position**



# APPOINTMENTS



## Event and Location:

- **Political Shift:** Bart De Wever becomes Belgium's first Flemish nationalist Prime Minister
- **Date:** February 3, 2025
- **Location:** Belgium



# APPOINTMENTS



## Key Highlights of Bart De Wever's Appointment:

- **Historic Leadership:**
  - First Flemish nationalist to become Belgium's Prime Minister.
  - Marks a significant shift in Belgium's political landscape.
  - Leader of the New Flemish Alliance (N-VA).



# APPOINTMENTS



## Key Highlights of Bart De Wever's Appointment:

- **Formation of the New Government:**
  - Coalition government formed after eight months of negotiations.
  - Includes five political parties:
    - New Flemish Alliance (N-VA)
    - Christian Democrats (CD&V)
    - Socialists (Vooruit)
    - Liberals (MR)
    - Centrists (Les Engagés)
  - The coalition, called "Arizona", holds a parliamentary majority.



## Key Policies & Reforms Under De Wever's Leadership:

### 1. Stricter Migration Policies:

- Unemployment benefits for immigrants restricted until they have lived in Belgium for five years.
- Tighter regulations on family reunification and migration policies.

### 2. Nuclear Energy Policy Shift:

- Reverses previous nuclear phase-out law.
- Plans to build new nuclear reactors to ensure energy security.
- Aims to reduce dependence on fossil fuels and external energy sources.



## Key Policies & Reforms Under De Wever's Leadership:

### 3. Increased Defense Spending:

- Current spending: 1.3% of GDP.
- **Planned increase:**
  - 2% of GDP by 2029.
  - 2.5% of GDP by 2034.
- Aligns with NATO's defense expenditure requirements.





## Challenges & Controversies Facing the New Government:

- **Gender Representation:**
  - Only three women in a 15-member cabinet.
  - Critics demand better gender balance in leadership.
- **Economic Challenges:**
  - Belgium's national debt exceeds 100% of GDP.
  - Need to balance social benefits with economic reforms.
- **Political Stability:**
  - Coalition faces internal differences on social policies.
  - Balancing nationalist interests with Belgium's federal structure remains crucial.



# APPOINTMENTS



## Belgium's Role in NATO & European Politics:

- **Strengthening Military Commitments:**
  - De Wever's push for higher defense spending strengthens Belgium's role in NATO.
- **European Influence:**
  - Belgium's stance on EU policies, migration, and energy security may shift.



# APPOINTMENTS



## Tabular Summary:

Aspect	Details
New Prime Minister of Belgium	Bart De Wever
Date of Appointment	February 3, 2025
Political Party	New Flemish Alliance (N-VA)
Coalition Partners	N-VA, CD&V, Vooruit, MR, Les Engagés (Arizona Coalition)
Key Policy - Migration	Stricter rules on unemployment benefits & family reunification
Key Policy - Energy	Reversal of nuclear phase-out, new nuclear reactors planned
Key Policy - Defense	Increase in military spending to 2.5% of GDP by 2034
Gender Representation Concern	Only 3 women in 15-member cabinet
National Debt Challenge	Debt exceeds 100% of GDP
NATO Commitment	Higher military spending, stronger defense role



➤ **Where will Aero India 2025 be held?**

- A) Hyderabad
- B) New Delhi
- C) Bengaluru
- D) Chennai
- E) Pune

**Answer**  
**C) Bengaluru**



## Event and Location:

- **Event Announcement:** Aero India 2025, Asia's premier aerospace and defence exhibition, set to take place in Bengaluru
- **Date:** February 5, 2025
- **Location:** Air Force Station Yelahanka, Bengaluru, India



## Key Details About Aero India 2025:

- **Event Dates:** February 10–14, 2025.
- **Venue:** Air Force Station Yelahanka, Bengaluru.
- **Organizer:** Ministry of Defence, India.
- **Event Type:** Biennial aerospace and defence exhibition.



## Show Timings and Public Access:

- **Event Hours:** 9:00 AM to 6:00 PM daily.
- **Business Days (Feb 10–12):** Open to industry professionals, facilitating B2B meetings, discussions, and agreements.
- **Public Days (Feb 13–14):** Open to the general public, featuring aerobatic displays, aerial combat demonstrations, and interactive exhibits.





## Major Attractions at Aero India 2025:

### 1. Spectacular Aerial Displays:

- Aerobatic performances by the Surya Kiran and Sarang teams of the Indian Air Force (IAF).
- Live demonstrations of fighter jets, helicopters, and UAVs.
- Air combat simulations featuring global military aircraft.

### 2. Advanced Technology Exhibitions:

- Showcase of next-generation fighter aircraft and helicopters.
- AI-driven defence applications and autonomous flight systems.
- Innovations in space technology, drones, and satellite systems.



## Major Attractions at Aero India 2025:

### 3. Defence & Aerospace Conferences:

- Discussions on future military aviation strategies.
- Sessions on defence exports and the 'Make-in-India' initiative.
- Talks on sustainable aerospace technologies and space exploration.

### 4. Business & Commercial Opportunities:

- B2B meetings between global aerospace firms and Indian defence manufacturers.
- Government discussions on defence procurement and technology collaborations.
- Opportunities for Indian startups in aerospace and defence sectors.



## Organizers & Key Participants:

- **Defence Exhibition Organisation (Ministry of Defence, India)** – Primary event organizer.
- **Hindustan Aeronautics Limited (HAL)** – Showcasing India's military aircraft advancements.
- **Defence Research and Development Organisation (DRDO)** – Highlighting indigenous defence technologies.
- **Indian Space Research Organisation (ISRO)** – Showcasing advancements in space technology.
- **Union Civil Aviation Ministry** – Supporting commercial aviation innovations.



## How to Attend Aero India 2025:

- **Online registration** required via the official Aero India website.
- Details on **ticket pricing, security guidelines, and event schedule available** on the official website.
- Attendees include industry professionals, defence personnel, aviation enthusiasts, and the general public.



# DEFENCE



## Tabular Summary:

Aspect	Details
Event Name	Aero India 2025 – Asia's leading aerospace and defence exhibition.
Dates	February 10–14, 2025.
Venue	Air Force Station Yelahanka, Bengaluru, India.
Organizer	Ministry of Defence, India.
Business Days	February 10–12 – Industry professionals, B2B meetings, defence agreements.
Public Days	February 13–14 – Open to general public, aerobatic displays, exhibitions.
Key Participants	IAF, DRDO, HAL, ISRO, global aviation firms.
Main Attractions	Aerobatic displays, fighter jet demos, AI in defence, aerospace innovation.
How to Attend	Online registration via Aero India website.



➤ **What is the primary objective of the Indian Army's partnership with IIT Guwahati for bamboo bunkers?**

- A) To construct permanent military bases in urban areas
- B) To develop lightweight, sustainable bunkers for high-altitude regions
- C) To train soldiers in bamboo-based construction techniques
- D) To establish a new defense manufacturing unit in Arunachal Pradesh
- E) To build underground shelters for nuclear defense



**Answer**

**B) To develop lightweight, sustainable bunkers for high-altitude regions**



## Event and Location:

- **Project Announcement:** Indian Army collaborates with IIT Guwahati to develop bamboo-based bunkers
- **Date:** February 5, 2025
- **Location:** Arunachal Pradesh, India



## Key Objectives & Features:

- **Sustainable Military Infrastructure:** Development of bamboo-based composite bunkers to replace conventional materials.
- **Lightweight & Deployable:** Easier transportation and installation in high-altitude areas like Arunachal Pradesh.
- **Enhanced Protection:** Designed to withstand extreme weather and provide durability against small arms fire.
- **Eco-Friendly Innovation:** Supports the Army's commitment to sustainable defense solutions.





## Agreement & Implementation:

- **Agreement Details:**
  - Signed on January 4, 2025, between Indian Army's 4 Corps (Tezpur, Assam) and IIT Guwahati.
- **Signatories:**
  - Maj. Gen. Rohin Bawa (GOC, Red Horns Division, Indian Army).
  - Prof. Devendra Jalihal (Director, IIT Guwahati).
- **Geographical Focus:**
  - High-altitude Eastern Himalayan region of Arunachal Pradesh.



## Agreement & Implementation:

- **Testing & Evaluation Process:**
  - **Field Trials:** Bunkers will be tested in extreme weather conditions.
  - **Durability Assessment:** Panels will undergo small arms fire tests to evaluate resistance and protection levels.



## Agreement & Implementation:

- **Advantages of Bamboo-Based Composite Bunkers:**
  - **Lighter Weight:** Easier to transport and deploy in remote areas.
  - **Durable & Protective:** Designed for high-altitude military operations.
  - **Eco-Friendly:** Reduces environmental impact and supports sustainable defense solutions.
  - **Logistics Efficiency:** Requires fewer resources compared to conventional construction materials.



## Agreement & Implementation:

- **Strategic Alignment with the Indian Army's Vision:**
  - 'Decade of Transformation' Initiative: Project aligns with the Chief of Army Staff's modernization plan.
  - Integration of Advanced Technologies: Incorporating niche materials and research into military infrastructure.



## Agreement & Implementation:

- **Challenges & Future Prospects:**
  - **Time-Consuming Research:** Extensive testing and modifications required before large-scale implementation.
  - **Collaborative Effort:** Continuous input from Army engineers and IIT Guwahati researchers for optimization.
  - **Long-Term Impact:** Encourages technological advancements in military defense structures.



# DEFENCE



## Tabular Summary:

Aspect	Details
New Initiative	Indian Army & IIT Guwahati develop bamboo-based bunkers.
Project Purpose	Sustainable, lightweight, and high-altitude military bunkers.
Agreement Date	January 4, 2025.
Signatories	Maj. Gen. Rohin Bawa (Indian Army) & Prof. Devendra Jalihal (IIT-G).
Primary Deployment Area	Eastern Himalayas, Arunachal Pradesh.
Key Advantages	Lightweight, durable, eco-friendly, and easy deployment.
Testing Process	Field trials & small arms fire resistance tests.
Strategic Vision	Supports the Army's 'Decade of Transformation' initiative.
Major Challenges	Time-consuming R&D, integration of Army & IIT expertise.
Long-Term Impact	Advancing military infrastructure with innovative materials.



➤ **Who became the first Black woman to win the Mrs World title?**

- A) Zozibini Tunzi
- B) Candice Abrahams
- C) Tshego Gaelae
- D) Joani Jacobs
- E) Lupita Nyong'o

**Answer**

**C) Tshego Gaelae**



## Event and Location:

- **Historic Victory:** Tshego Gaelae crowned Mrs World 2025, making history as the first Black winner
- **Date:** February 5, 2025
- **Location:** Las Vegas, USA





## Key Achievements of Tshego Gaelae:

- **First Black Mrs World:**
  - First Black woman to win the Mrs World title in its 40-year history.
  - Follows Candice Abrahams (2016) as the second South African winner.
- **The Grand Finale in Las Vegas:**
  - Stunned in a white beaded gown designed by Claris by Gerrit Pienaar.
  - Won judges over with poise, intelligence, warmth, and advocacy work.
  - Emotional moment as she held back tears of joy when crowned.



## Her Advocacy & Mission:

- **Women's Empowerment:** Committed to uplifting and mentoring underprivileged women.
- **Legal Education:** Uses her platform to educate the public about law and rights.
- **Sisterhood & Mentorship:** Encourages women to support each other's success.



## Professional & Personal Life:

- **Occupation:** Attorney & Group B-BBEE & Labour Relations Manager.
- **Social Media Influence:** Runs the YouTube channel 'My Lawyer's Corner', providing legal insights.
- **Family Life:** Balances her career with being a wife and mother.



## Impact & Global Recognition:

- **Celebrated in South Africa:**
  - Government officials, celebrities, and fans expressed pride in her achievement.
  - Mrs South Africa CEO Joani Jacobs called her an inspiration to women worldwide.
- **Upcoming Global Tour:**
  - Plans to use her title to raise awareness for women's empowerment initiatives.



# INTERNATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Winner	Tshego Gaelae (South Africa).
Title	Mrs World 2025.
Significance	First Black woman to win in 40 years.
Previous South African Winner	Candice Abrahams (2016).
Profession	Attorney, Group B-BBEE & Labour Relations Manager.
Advocacy Focus	Women's empowerment, legal education.
Family	Wife and mother, based in Centurion, Gauteng.
Celebrations	Government, celebrities, and fans congratulated her.
Global Tour Plans	To raise awareness for women's rights and mentorship.



➤ **What is the primary focus of China's antitrust investigation into Google?**

- A) Google's refusal to operate in China
- B) Google's dominance in the Android market suppressing Chinese smartphone brands
- C) Google's alleged tax evasion in China
- D) Google's partnership with Chinese tech companies
- E) Google's censorship policies in China



**Answer**

**B) Google's dominance in the Android market suppressing Chinese smartphone brands**



## Event and Location:

- **China's Regulatory Crackdown:** Google Under Antitrust Investigation
- **Date:** February 5, 2025
- **Location:** China



## Key Focus of the Investigation:

- **Regulatory Authority:** Conducted by China's State Administration for Market Regulation (SAMR).
- **Allegations:**
  - Google allegedly uses its dominant position in the Android OS market to limit competition.
  - Chinese smartphone brands like Oppo and Xiaomi may be negatively impacted by Google's policies.
- **Significance:** Part of China's broader regulatory push against foreign tech firms.





## Why is China Investigating Google Now?

- **Retaliation Against U.S. Tariffs:**
  - U.S. imposed new tariffs on Chinese imports.
  - China responded with tariffs on U.S. products (coal, natural gas, automobiles).
  - American firms like PVH Corp. and Illumina Inc. added to China's "unreliable entity list".
- **U.S.-China Trade War Impact:**
  - Growing tensions in the tech sector, with restrictions on U.S. semiconductor firms like Nvidia and Intel.
  - China aims to reduce reliance on foreign tech giants.



## Google's History in China:

- **2006:** Google entered China with google.cn, a censored version of its search engine.
- **2010:** Google exited China's search market, citing cyberattacks and censorship issues.
- **Present:**
  - Google remains active in advertising, cloud services, and maintains offices in Beijing, Shanghai, and Shenzhen.
  - Still influences China's tech industry through Android OS dominance.



## Potential Impact on U.S. Tech Companies:

- **Expanded Scrutiny:**
  - China may investigate Nvidia, Intel, and other U.S. tech firms.
- **Market Access Restrictions:**
  - Foreign companies could face new regulatory hurdles in China.
- **Impact on Global Trade:**
  - U.S. tech firms may rethink their strategies in China.
  - The Google case could set a precedent for future tech regulations in China.



## What's Next for Google?

- **Possible Outcomes of the Investigation:**
  - Fines, business restrictions, or forced changes to Google's Android policies.
  - A shift in Google's strategy regarding China's market.
- **Broader Implications:**
  - China's increasing control over foreign tech companies operating within its borders.
  - Further trade tensions between China and the U.S..



# INTERNATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Regulatory Body	State Administration for Market Regulation (SAMR), China
Target of Investigation	Google's dominance in the Android OS market
Affected Chinese Companies	Oppo, Xiaomi
Trade War Context	China responding to U.S. tariffs with regulatory scrutiny on U.S. firms
Google's Past in China	Entered in 2006, withdrew search services in 2010
Google's Current Presence in China	Advertising, cloud services, offices in Beijing, Shanghai, Shenzhen
Potential Impact on U.S. Tech	Expanded scrutiny on companies like Nvidia & Intel
Possible Outcomes	Fines, business restrictions, policy changes for Google



➤ **Which initiative focuses on using AI, Big Data, and geospatial technology for agriculture?**

- A) Soil Health Card Scheme
- B) Digital Agriculture Mission
- C) Per Drop More Crop Scheme
- D) Pradhan Mantri Kisan Sampada Yojana
- E) Kisan Udan Scheme

**Answer**

**B) Digital Agriculture Mission**



## Event and Location:

- **Government Initiative:** Centre launches new agri-tech schemes to improve productivity and sustainability
- **Date:** February 5, 2025
- **Location:** India



## Objectives & Key Focus Areas:

- **Modern Farming Technologies:** AI, Big Data, and geospatial tools will assist in precision agriculture.
- **Crop Innovation & Research:** ICAR has developed 2,900 new stress-resistant crop varieties and introduced 156 new technologies.
- **Livestock & Fisheries Development:** Advanced vaccines, diagnostics, and aquaculture tools will improve animal productivity.
- **Skill Development for Farmers:** KVKs and SAUs will provide training, field demonstrations, and technical guidance.





## Objectives & Key Focus Areas:

- **Strengthening Agricultural Markets:** e-NAM, Kisan Rail, and FPOs will enhance farmers' market access and reduce intermediaries.
- **Sustainable Farming Practices:** The Soil Health Card Scheme and Per Drop More Crop will promote efficient resource use.
- **Agri-Processing & Value Addition:** Pradhan Mantri Kisan Sampada Yojana will focus on agro-processing and extending shelf life.



## Major Policy Measures:

- **Digital Agriculture Mission:**
  - Implements AI, Big Data, and satellite-based geospatial technology for smart farming.
  - Provides real-time insights for crop health, soil conditions, and weather patterns.
- **Indian Council of Agricultural Research (ICAR):**
  - Introduced 2,900 new crop varieties resistant to diseases and climate stress.
  - Launched 156 new technologies to improve farming efficiency.



## Major Policy Measures:

- **e-NAM (National Agricultural Market):**
  - A unified digital platform for agricultural trading and price discovery.
  - Reduces dependency on middlemen and ensures fair pricing for farmers.
- **Kisan Rail & Kisan Udan:**
  - Facilitates faster transportation of perishable agricultural products across regions.
  - Ensures minimal wastage and improves market connectivity for farmers.



## Major Policy Measures:

- **Soil Health Card Scheme:**
  - Promotes soil testing and balanced fertilizer use for improved crop yield.
  - Helps reduce excessive reliance on chemical fertilizers, enhancing soil fertility.
- **Per Drop More Crop (PDMC):**
  - Encourages water conservation through micro-irrigation and drip irrigation techniques.
  - Aims to improve water-use efficiency in agriculture.



## Major Policy Measures:

- **Pradhan Mantri Kisan Sampada Yojana:**
  - Supports food processing industries and enhances agricultural product value addition.
  - Focuses on cold chain development and farm-to-market linkages.



# NATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
New Initiative	Government unveils agri-tech schemes to enhance productivity and sustainability.
Technological Integration	Digital Agriculture Mission uses AI, Big Data, and geospatial tools.
Crop Research & Development	ICAR has introduced 2,900 new crop varieties and 156 advanced technologies.
Animal & Fisheries Innovations	New vaccines, diagnostics, and aquaculture techniques improve productivity.
Farmer Training & Education	KVKs and SAUs conduct training sessions and skill-building programs.
Market Access & Transportation	e-NAM, Kisan Rail, Kisan Udan, and FPOs improve farmers' market reach.
Sustainable Farming Measures	Soil Health Card and PDMC promote better soil management and water conservation.
Agri-Processing & Value Addition	Pradhan Mantri Kisan Sampada Yojana enhances food processing and supply chains.



➤ **Who will chair the task force responsible for planning India's first AI university?**

- A) Chief Minister of Maharashtra
- B) Principal Secretary of the IT Department
- C) Director of IIT Mumbai
- D) CEO of Google India
- E) Chairman of the Data Security Council of India



**Answer**

**B) Principal Secretary of the IT Department**



## Event and Location:

- **Project Announcement:** Maharashtra to establish India's first AI university to advance education and research
- **Date:** February 5, 2025
- **Location:** Maharashtra, India





## Objectives & Key Focus Areas:

- **Establishment of India's First AI University:** Aimed at promoting AI research, innovation, and education.
- **Strengthening Industry-Academia Collaboration:** Involves IIT Mumbai, IIM Mumbai, Google India, Mahindra Group, and L&T.
- **Boosting AI Skill Development:** Provides specialized AI training to students and professionals.



## Objectives & Key Focus Areas:

- **Encouraging AI Innovation:** Focuses on developing new AI-based solutions for various industries.
- **Policy Formulation & Ethical AI Development:** Contributes to AI governance, security, and global AI leadership.
- **Positioning Maharashtra as a Technology Hub:** Aligns with long-term goals of AI-driven economic growth.



## Task Force and Leadership:

- **Chairperson:**
  - Principal Secretary of the IT Department will lead the task force for planning and implementation.
- **Task Force Members:**
  - **Academia:** Directors of IIT Mumbai and IIM Mumbai.
  - **Industry:** Representatives from Google India, Mahindra Group, and L&T.
  - **Government Bodies:** Officials from the Ministry of Electronics & IT (MeitY).
  - **Scientific & Data Security Experts:** Rajiv Gandhi Science & Technology Commission and Data Security Council of India.



## Key Aspects of the AI University:

- **AI Education & Research:**
  - Establishment of a Centre of Excellence for AI-based studies.
  - Integration of AI courses with real-world applications.
- **Skill Development:**
  - Specialized training programs to create AI-ready professionals.
  - Focus on AI adoption in industries like healthcare, finance, and manufacturing.



## Key Aspects of the AI University:

- **Technological Innovation:**
  - Development of AI-driven solutions for businesses and governance.
  - Strengthening AI-related patents and intellectual property.
- **Policy Formulation:**
  - Creation of regulations and ethical frameworks for AI governance.
  - Ensuring AI security and responsible AI usage in India.



## Key Aspects of the AI University:

- **Global AI Leadership:**
  - Positioning Maharashtra as a leading AI hub in Asia.
  - Strengthening India's role in the global AI economy.



## Progress and Roadmap:

- **Task Force Meetings:** Two meetings held to finalize the university's roadmap.
- **Government's Vision:** Establishing Maharashtra as India's leading AI and technology hub.
- **AI for Economic Growth:** Driving innovation-led economic expansion through AI adoption.



# NATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
New Initiative	Maharashtra to establish India's first AI university.
Primary Objective	Promote AI research, innovation, education, and skill development.
Task Force Leadership	Chaired by the Principal Secretary of the IT Department.
Key Members	IIT Mumbai, IIM Mumbai, Google India, Mahindra Group, L&T, MeitY, Rajiv Gandhi Science & Technology Commission, DSCI.
Main Focus Areas	AI research, technological innovation, skill training, policy development, and global AI leadership.
Current Status	Task force formed, two meetings held, roadmap being finalized.
Impact	Establish Maharashtra as a global AI hub, drive technological advancements, and boost AI-driven economic growth.





➤ **Why has Gujarat's Guneri village been declared the state's first Biodiversity Heritage Site?**

- A) It is home to the largest mangrove forest in India
- B) It has a unique inland mangrove ecosystem sustained by limestone deposits
- C) It is the only wildlife sanctuary in Kutch district
- D) It contains the oldest known fossilized forest in Gujarat
- E) It was mentioned in ancient scriptures as a sacred forest



**Answer**

**B) It has a unique inland mangrove ecosystem sustained by limestone deposits**



## Event and Location:

- **Government Declaration:** Gujarat designates Guneri village's inland mangrove as its first Biodiversity Heritage Site
- **Date:** February 5, 2025
- **Location:** Guneri Village, Kutch District, Gujarat



## Key Features of Guneri's Biodiversity Heritage Site:

- **Unique Inland Mangrove Ecosystem:**
  - One of only eight such ecosystems in the world.
  - Located 45 km from the Arabian Sea and 4 km from Kori Creek.
  - Thrives in a limestone-rich environment, ensuring a steady groundwater supply.
- **Rich Biodiversity:**
  - Home to chinkara, wild boar, blue bull, Indian fox, jackal, and Indian hare.
  - A crucial habitat for bird species, making it a hotspot for avian diversity.



## Key Features of Guneri's Biodiversity Heritage Site:

- **Historical & Geological Significance:**
  - Possibly originated during the Miocene period.
  - Believed to have existed along the banks of the ancient Saraswati River.
- **Community-Led Conservation Efforts:**
  - Local leader Jadeja Devaji Negrajji (Deva bhai) led efforts to prevent unauthorized tree cutting.
  - Villagers play a key role in protecting the fragile ecosystem.



## Importance of the Biodiversity Heritage Site (BHS) Designation:

- **Legal Protection:** Recognizes the ecological significance of the site and protects it from environmental threats.
- **Promotes Conservation:** Encourages community-driven efforts to safeguard fragile ecosystems.
- **Boosts Awareness:** Highlights the importance of inland mangroves in maintaining biodiversity.
- **Sets a Precedent:** Paves the way for more sites in Gujarat to receive similar recognition.



## Tabular Summary:

Aspect	Details
New Designation	Gujarat declares Guneri village's inland mangrove as its first Biodiversity Heritage Site (BHS).
Location	Guneri village, Kutch district, Gujarat.
Geographical Significance	45 km from the Arabian Sea, 4 km from Kori Creek.
Ecological Features	Mangrove thrives due to limestone deposits ensuring groundwater flow.
Biodiversity	Home to chinkara, wild boar, blue bull, Indian fox, jackal, and Indian hare.
Historical Importance	Believed to have originated during the Miocene period or along the ancient Saraswati River.
Conservation Efforts	Led by local leader Jadeja Devaji Negrajji (Deva bhai) to prevent illegal tree cutting.
Strategic Impact	Protects a rare ecosystem and sets a precedent for future conservation sites in Gujarat.



- **What is one of the key features of the 'Haj Suvidha App' launched by the Indian government?**
- A) Online visa application processing
  - B) Baggage tracking with a QR code system
  - C) Live video streaming of the pilgrimage
  - D) Virtual reality Haj simulation
  - E) Automatic hotel booking for all pilgrims

**Answer**

**B) Baggage tracking with a QR code system**



## Event and Location:

- **Government Initiative:** India launches 'Haj Suvidha App' to improve pilgrimage experience
- **Date:** February 5, 2025
- **Location:** India





## Key Features & Benefits of the 'Haj Suvidha App':

- **Training Modules:** Guides pilgrims on Haj rituals and procedures.
- **Accommodation & Flight Details:** Provides real-time updates on lodging and travel schedules.
- **Baggage Tracking System:** QR code-enabled tracking to reduce lost baggage cases.
- **Emergency Helpline (SOS):** Direct assistance in case of medical or travel emergencies.
- **Grievance Redressal:** Enables pilgrims to report issues and receive quick resolutions.
- **Language Translation Tool:** Assists in overcoming communication barriers in Saudi Arabia.



## Impact of the 'Haj Suvidha App' During Haj-2024:

- **78,000 pilgrims** registered on the platform.
- **8,500 grievances** successfully addressed.
- **2,100 emergency SOS calls** handled.
- **QR code-based baggage tracking system** significantly reduced missing luggage incidents.



## Women Pilgrims Without Mehram:

- **4,558 women** performed Haj without a Mehram (male guardian) in 2024, the highest since the introduction of the 'Ladies without Mehram' category in Haj-2018.
- Reflects **government initiatives promoting inclusivity and women's empowerment.**



## Healthcare Support for Pilgrims:

- **Medical Facilities in Saudi Arabia:**
  - 4 Medical Centers in Makkah
  - 1 Medical Center in Madinah
  - 17 Dispensaries operating 24/7
  - 24 Ambulances deployed for medical emergencies
- **Elderly Pilgrim Support:**
  - Medical teams conducted daily health checks at accommodations.
  - Critically ill pilgrims were transferred to Saudi Ministry of Health hospitals, with Indian translators assisting communication.



# NATIONAL AFFAIRS



## Tabular Summary:

Aspect	Details
Government Initiative	Launch of the 'Haj Suvidha App' to assist Haj pilgrims.
Key Features of the App	Training modules, flight & accommodation details, baggage tracking, SOS helpline, grievance redressal, language translation.
Impact During Haj-2024	78,000 registered users, 8,500 grievances resolved, 2,100 SOS calls handled.
Women Without Mehram	4,558 women performed Haj without a male guardian in 2024.
Healthcare Support	4 medical centers in Makkah, 1 in Madinah, 17 dispensaries, 24 ambulances.
Support for Elderly Pilgrims	Daily medical visits & critical cases transferred to Saudi hospitals with Indian translators.
Regulating Authority in India	Ministry of Minority Affairs, Haj Committee of India.
Key Destination Country	Saudi Arabia.



# QUICK RECALL



- **Simona Halep has announced her retirement from professional tennis at the age of 33.**
- **Veteran British actor Brian Murphy has passed away at the age of 92.**
- **India has recorded the highest Passenger Load Factor (PLF) globally at 86.4% in 2024.**
- **SEBI has proposed a secure UPI payment system for market intermediaries to enhance security.**
- **Airtel Payments Bank has partnered with Karnataka Bulldozers as a co-sponsor for CCL 2025.**
- **Ujjivan Small Finance Bank has applied for a universal banking licence from RBI.**
- **Sebi extended the suspension on futures trading in seven agricultural commodities until March 2025.**
- **L&T Finance has launched 'KAI,' an AI-powered home loan advisor for digital assistance.**
- **India's GDP is projected to grow by 6.5% in FY26, up from 6.4% in FY25.**



# QUICK RECALL



- **India's forex reserves rose by USD 5.57 billion to reach USD 629.55 billion.**
- **Bart De Wever became Belgium's first Flemish nationalist Prime Minister on February 3, 2025.**
- **Aero India 2025 will be held at Air Force Station Yelahanka, Bengaluru, from February 10–14.**
- **The Indian Army has partnered with IIT Guwahati to develop bamboo-based bunkers for high-altitude regions.**
- **Tshego Gaelae became the first Black woman to win the Mrs World title.**
- **China has launched an antitrust investigation into Google's dominance in the Android market.**



# QUICK RECALL



- **The Centre has introduced new agri-tech schemes to enhance productivity and sustainability.**
- **Maharashtra is set to establish India's first AI university to advance research and innovation.**
- **Gujarat has declared Guneri village's inland mangrove as its first Biodiversity Heritage Site.**
- **The Indian government has launched the 'Haj Suvidha App' to enhance the pilgrimage experience.**





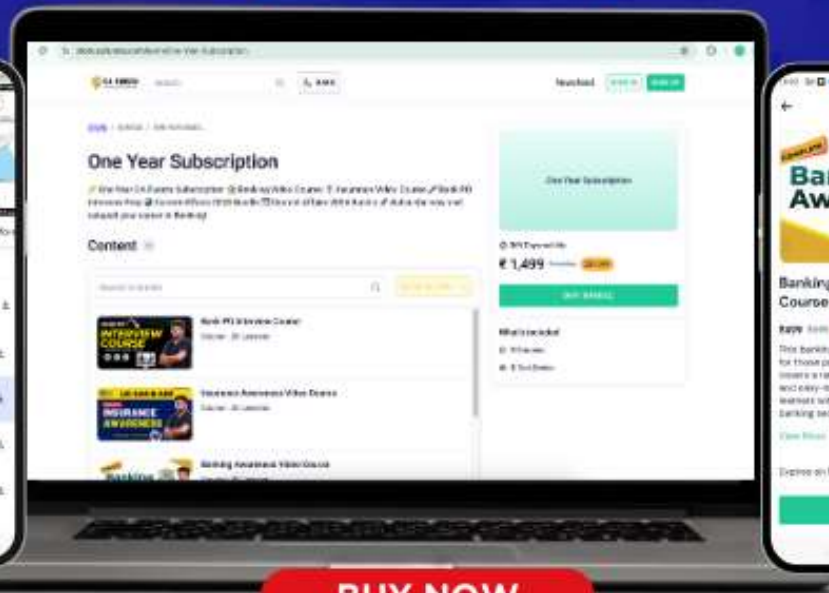


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