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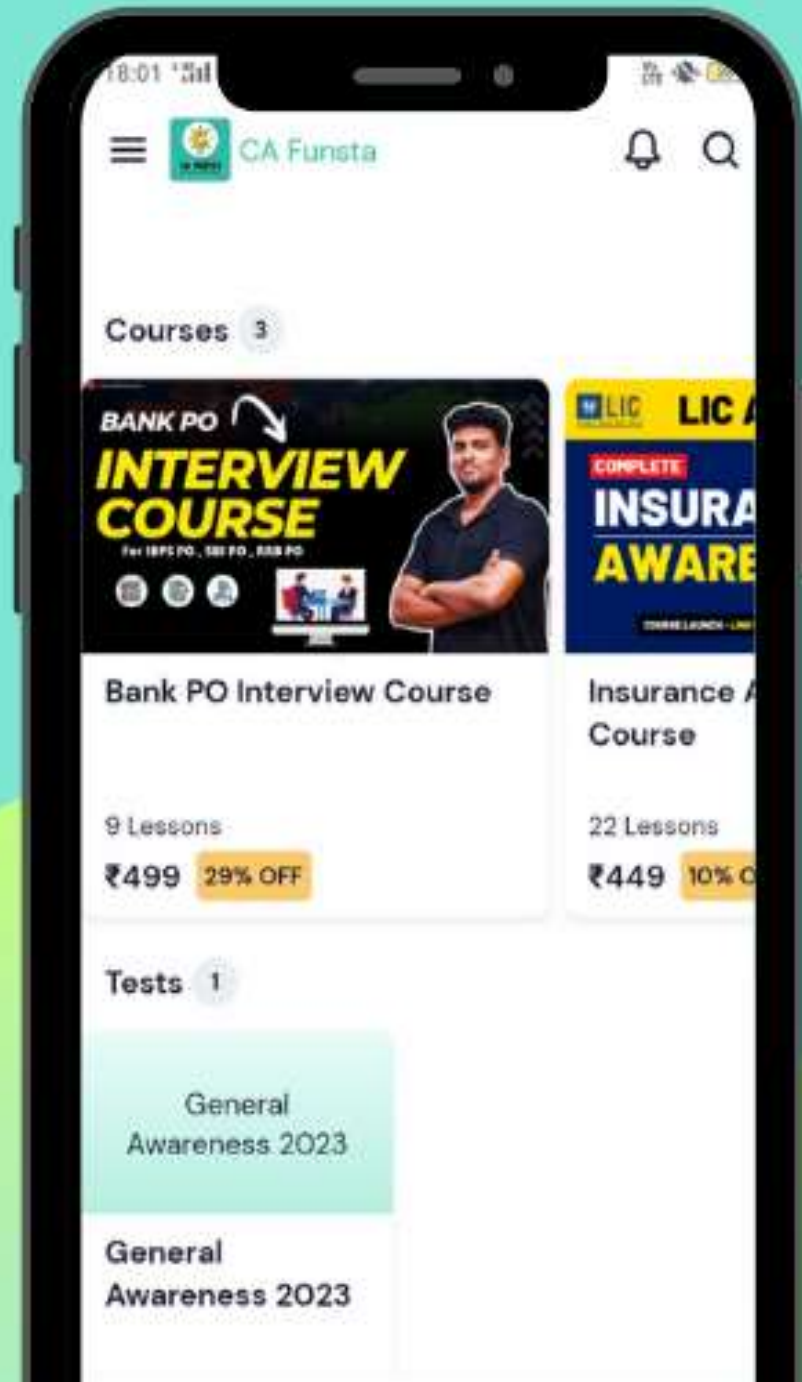
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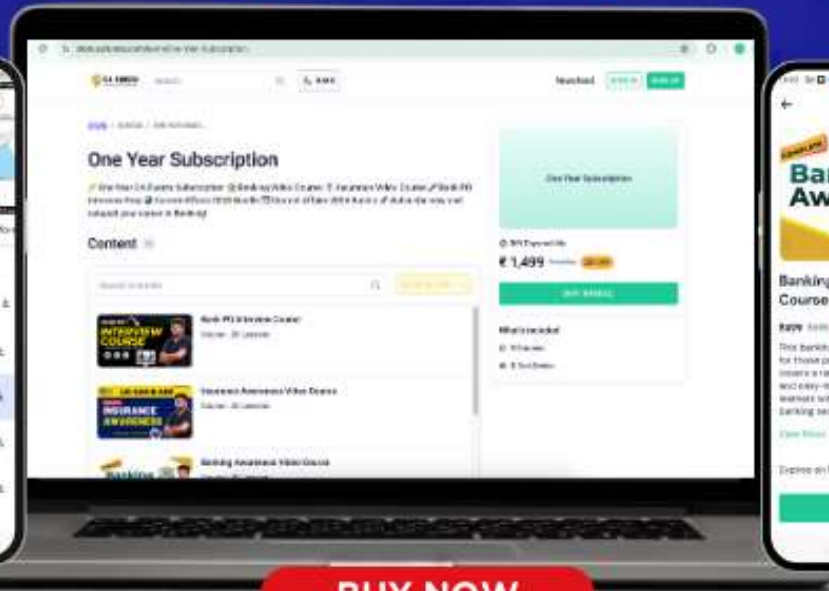


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Important Days



➤ **Which state is the theme state for Surajkund Mela 2025?**

- A) Punjab
- B) Rajasthan
- C) Gujarat
- D) Madhya Pradesh
- E) West Bengal

Answer
B) Rajasthan



Important Days



Event and Location:

- **Event:** The 38th Surajkund International Crafts Mela is being held in Surajkund, Faridabad, Haryana from February 7 to February 23, 2025.
- **Date:** February 7-23, 2025
- **Location:** Surajkund, Faridabad, Haryana



Important Days



Key Highlights:

- **Theme State:** Rajasthan – showcasing Rajasthani culture, folk dances, music, and crafts.



Important Days



Key Highlights:

- **Main Attractions:**
 - **Handicrafts & Handlooms:** Over 1,000 stalls selling textiles, pottery, jewelry, and traditional woodwork.
 - **Folk Performances:** Cultural programs from different Indian states and countries.
 - **Cultural Exhibitions:** Live demonstrations of Madhubani painting, Phulkari embroidery, and Chikankari work.
 - **Food Court:** Wide range of Indian and international cuisines.
 - **Adventure Activities:** Camel rides, puppet shows, and amusement rides.



Important Days



Event Timings:

- **Opening Time:** 10:30 AM
- **Closing Time:** 8:30 PM



Important Days



Key Events:

Date	Event	Time	Location
February 7	Inauguration Ceremony	11:00 AM	Main Stage
February 9	Folk Dance Performances	4:00 PM	Cultural Arena
February 11	Live Pottery Workshop	12:00 PM	Artisan Zone
February 14	State Theme Showcase (Rajasthan)	5:00 PM	Theme Pavilion
February 18	International Music Evening	7:00 PM	Open-Air Theatre
February 23	Closing Ceremony	6:00 PM	Main Stage



Important Days



Surajkund Mela 2025 Ticket Prices:

- **Weekday Ticket Price:** ₹120
- **Weekend Ticket Price:** ₹180
- **Discounts:**
 - 50% off on weekdays for students (with valid ID), senior citizens, differently-abled persons, and soldiers.
- **Where to Buy Tickets?**
 - **Online:** DMRC Mobile App
 - **Metro Stations:** Select Delhi Metro stations
 - **On-Site:** At the venue gates



Important Days



How to Reach Surajkund Mela?

- **By Air:** Indira Gandhi International Airport, Delhi (Nearest Airport).
- **By Train:** Faridabad Railway Station (Nearest Railway Station).
- **By Metro: Nearest Metro Stations:**
 - Badarpur Metro Station (Violet Line) – Closest to Surajkund.
 - Sarai Metro Station – Alternative option for easy access.
- **By Road:** Regular buses and taxis from Delhi, Gurgaon, and Haryana.



Important Days



Important Terms Explained:

- **Surajkund Mela:** An annual international crafts fair promoting Indian handlooms, handicrafts, culture, and folk art.
- **Theme State:** Every year, a different Indian state is selected to showcase its cultural heritage, art, and traditions.
- **CASA Ratio:** The percentage of a bank's current and savings account deposits relative to total deposits.



Important Days



Tabular Summary:

Category	Details
Event	38th Surajkund International Crafts Mela
Date	February 7-23, 2025
Location	Surajkund, Faridabad, Haryana
Theme State (2025)	Rajasthan
Opening Time	10:30 AM
Closing Time	8:30 PM
Weekday Ticket Price	₹120
Weekend Ticket Price	₹180
Nearest Metro Station	Badarpur Metro Station (Violet Line)
Key Attractions	Handicrafts, Folk Performances, Cultural Exhibitions, Food Court, Adventure Activities
Organized By	Haryana Tourism Department



RANKING



➤ Which food and drink app ranked first globally in downloads, according to Sensor Tower?

- A) Zepto
- B) KFC
- C) McDonald's
- D) Domino's
- E) Swiggy

Answer
C) McDonald's



RANKING



Event and Location:

- **Event:** Zepto became the world's second most downloaded food and drink app, surpassing KFC and Domino's.
- **Date:** February 7, 2025
- **Location:** India



RANKING



Key Highlights:

- **Zepto's Global Ranking:**
 - Ranked #2 globally in food and drink app downloads in 2024.
 - McDonald's secured the #1 position, while KFC and Domino's followed.
 - Indian competitors Zomato (#5) and Swiggy (#9) also made it to the top 10.



Key Highlights:

- **Growth of Quick Commerce in India:**
 - Zepto saw a 300% increase in downloads in H2 2024 compared to H1.
 - Introduced "Buy Now, Pay Later" to boost customer engagement.
 - Surpassed Blinkit in monthly active users for the first time in Q4 2024.
 - Sensor Tower reported 353 million food & drink app downloads in India in 2024 (43% growth).



Key Highlights:

- **Zepto's Investment & Expansion:**
 - Raised \$350 million in November 2024, after a \$340 million round in August.
 - Total funding stands at \$1.95 billion.
 - Expansion plans include:
 - Instant returns & exchange for select products.
 - Women-only dark store in Chennai.
 - IPO target of \$800M–\$1B, with a sales target of \$5.5B by FY26.



Key Highlights:

- **Indian Apps Dominating Global Rankings:**
 - **Retail:** Meesho ranked #3, Flipkart at #6.
 - **Video Streaming:** JioCinema #2, after Netflix.
 - **Finance Apps:** PhonePe retained #1, with Paytm and Bajaj Finserv in the top 10.
 - **Travel:** Rapido entered the top 10 globally.
 - **Sports:** Dream11 was the most downloaded sports app in 2024.
 - **Cryptocurrency:** India ranked #8 globally in crypto app sessions, with 26% growth.



RANKING



Important Terms Explained:

- **Quick Commerce:** Ultra-fast delivery service, typically delivering groceries and essentials within 10-30 minutes.
- **Buy Now, Pay Later (BNPL):** A financing option allowing customers to purchase products immediately and pay later in installments.
- **Dark Store:** A warehouse-style fulfillment center used exclusively for online orders.



RANKING



Tabular Summary:

Category	Details
Event	Zepto became the world's second most downloaded food & drink app.
Date	February 7, 2025
Location	India
Global Ranking	#1 McDonald's, #2 Zepto, #3 KFC, #4 Domino's, #5 Zomato, #9 Swiggy, #10 Blinkit
Growth in H2 2024	300% increase in downloads, surpassing Blinkit in active users.
Feature Introduced	"Buy Now, Pay Later" (BNPL) to boost engagement.
Total Funding	\$1.95 billion (Latest: \$350M in Nov 2024, \$340M in Aug 2024).
Expansion Plans	Instant returns, women-only dark store, IPO target \$800M-\$1B by FY26.
Indian App Rankings	Meesho (#3 retail), Flipkart (#6 retail), JioCinema (#2 streaming), Dream11 (#1 sports).
India in Crypto Apps	Ranked #8 globally with 26% growth.



RANKING



➤ What is India's target rank in the World Bank's Logistics Performance Index (LPI) by 2030?

- A) 10th
- B) 15th
- C) 20th
- D) 25th
- E) 30th

Answer
D) 25th



RANKING



Event and Location:

- **Event:** India aims to enter the top 25 in the World Bank's Logistics Performance Index (LPI) by 2030 through infrastructure and policy reforms.
- **Date:** February 7, 2025
- **Location:** India



RANKING



Key Highlights:

- **Current & Target Rank:**
 - India is currently ranked 38th out of 139 countries in the LPI 2024.
 - The goal is to enter the top 25 by 2030.
- **Government Initiatives Driving Logistics Growth:**
 - PM Gati Shakti: A multimodal connectivity plan for faster, integrated transport development.
 - National Logistics Policy (NLP): Aims to streamline supply chains and improve efficiency.



Key Highlights:

- **Market Growth & Investment:**
 - The logistics sector is projected to grow at 8.8% annually and reach \$484.43 billion by 2029.
 - ₹11.17 lakh crore invested in 434 projects under PM Gati Shakti.
 - Focus areas: Energy, minerals, cement, port connectivity, and high-traffic corridors.
- **Cost Reduction & Transport Efficiency:**
 - Logistics costs (currently 13-14% of GDP) to be reduced to single digits by 2030.
 - High-speed roads, hyperloops, and new airports to reduce transport time by 66%.



RANKING



Key Highlights:

- **India's Economic Outlook:**
 - India is expected to surpass Japan by 2026 to become the 4th largest economy.
 - Public-Private Partnerships (PPP) will drive technological innovation and logistics efficiency.
- **Upcoming Event:**
 - LogiMAT India 2025 (Feb 13-15, Mumbai) will showcase logistics innovations and strategies.



Important Terms Explained:

- **Logistics Performance Index (LPI):** A World Bank ranking measuring a country's logistics efficiency, including infrastructure, customs, and supply chain performance.
- **PM Gati Shakti:** A national master plan for multimodal connectivity, integrating various transport networks for faster movement of goods.
- **National Logistics Policy (NLP):** A policy aimed at reducing logistics costs, improving transport efficiency, and boosting India's logistics competitiveness.
- **Hyperloop:** A futuristic high-speed transportation system that could significantly cut travel time.



RANKING



Tabular Summary:

Category	Details
Event	India aims to enter the top 25 in the World Bank's LPI by 2030.
Date	February 7, 2025
Location	India
Current LPI Rank (2024)	38th
Target LPI Rank (2030)	Top 25
Major Initiatives	PM Gati Shakti, National Logistics Policy (NLP)
Projected Market Size (2029)	\$484.43 billion
Annual Growth Rate	8.8%
Infrastructure Investment	₹11.17 lakh crore (434 projects)
Cost Reduction Target	Reduce logistics cost from 13-14% of GDP to single digits
Key Sectors for Improvement	Energy, minerals, cement, port connectivity, high-traffic corridors
Transport Time Reduction	66% (via high-speed roads, hyperloops, airports)
India's Economic Rank by 2026	Expected to surpass Japan, becoming the 4th largest economy
Upcoming Event	LogiMAT India 2025 (Feb 13-15, Mumbai)



RANKING



➤ Which country has the highest number of AI startups globally as per the Stanford AI Index Report (2013-2023)?

- A) China
- B) India
- C) United Kingdom
- D) United States
- E) Israel

Answer
D) United States



RANKING



Event and Location:

- **Event:** The United States ranked #1 globally in AI startups, with 5,509 AI startups from 2013-2023.
- **Date:** February 7, 2025
- **Location:** Global



RANKING



Key Highlights:

- **AI Startup Rankings (2013-2023):**
 - **#1 United States** – 5,509 AI startups.
 - **#2 China** – 1,446 AI startups.
 - **#3 United Kingdom** – 727 AI startups.
 - **#4 Israel** – 442 AI startups.
 - **#5 Canada** – 397 AI startups.
 - **#6 France** – 391 AI startups.
 - **#7 India** – 338 AI startups.
 - **#8 Japan** – 333 AI startups.
 - **#9 Germany** – 319 AI startups.
 - **#10 Singapore** – 193 AI startups.



RANKING



Key Highlights:

- **AI Private Investment Growth:**
 - **Global AI private investment (2022):** \$91.9 billion.
 - **Projected AI private investment (2025):** \$158.4 billion.
 - **Total U.S. AI investment (2013-2023):** \$335 billion.
 - AI startup funding has increased by 40.6% globally over the past decade.



Key Highlights:

- **Key Contributions by Leading AI Nations:**
 - **United States:** Global leader in AI innovation, home to OpenAI, Google DeepMind, Microsoft AI, and NVIDIA.
 - **China:** Leads in AI-driven surveillance, automation, and smart cities.
 - **United Kingdom:** Europe's AI hub, focusing on AI ethics and regulations.
 - **Israel:** Specializes in AI-driven cybersecurity and defense technology.
 - **Canada:** Known for AI research excellence and AI-powered healthcare solutions.



RANKING



Key Highlights:

- **Key Contributions by Leading AI Nations:**
 - **France:** Focuses on AI ethics, governance, and automation.
 - **India:** Fastest-growing AI startup hub in Asia, leading in healthcare AI and automation.
 - **Japan:** Specializes in AI-driven robotics and industrial automation.
 - **Germany:** Leads in AI-driven automotive and smart manufacturing.
 - **Singapore:** AI-driven smart city initiatives and government-backed AI policies.



RANKING



Key Highlights:

- **AI Awareness & Adoption:**
 - **India & UAE:** Over 90% of consumers are aware of AI tools like ChatGPT.
 - **China & Saudi Arabia:** AI awareness surpasses 80%.
 - **India:** 45% of consumers actively use AI-powered tools, the highest global adoption rate.



RANKING



Important Terms Explained:

- **AI Startup:** A company developing artificial intelligence-driven solutions across industries like automation, robotics, cybersecurity, and healthcare.
- **Logistics Performance Index (LPI):** A World Bank index ranking countries based on their logistics efficiency, customs operations, and trade infrastructure.
- **Industry 4.0:** The fourth industrial revolution, integrating AI, automation, and smart manufacturing for efficiency.



RANKING



Tabular Summary:

Category	Details
Event	The U.S. ranked #1 globally in AI startups, with 5,509 startups from 2013-2023.
Date	February 7, 2025
Location	Global
Top 3 AI Startup Countries	#1 U.S. (5,509), #2 China (1,446), #3 UK (727)
India's AI Startup Rank	7th globally, with 338 AI startups
Global AI Investment (2022)	\$91.9 billion
Projected AI Investment (2025)	\$158.4 billion
Top AI Research Hubs	U.S., China, UK, Canada, Israel
AI Adoption Leaders	India (45% consumer usage), UAE (90% awareness), China (80% awareness)
AI Growth Sectors	Healthcare, cybersecurity, robotics, automation, smart cities
India's Strength in AI	Healthcare AI, automation, and business intelligence



- **What is the primary objective of RBI's launch of 'Bank.in' and 'Fin.in' domains?**
- A) To introduce new banking websites for customers
 - B) To enhance cybersecurity and prevent phishing attacks in the financial sector
 - C) To promote online transactions for digital payments
 - D) To allow banks to create multiple websites for different services
 - E) To launch a new digital payment system for RBI



Answer

B) To enhance cybersecurity and prevent phishing attacks in the financial sector



Event and Location:

- **Event:** RBI launched 'Bank.in' and 'Fin.in' domains to strengthen cybersecurity and prevent online fraud in digital banking.
- **Date:** February 7, 2025
- **Location:** India



Key Highlights:

- **Exclusive Domains for Banking & Financial Institutions:**
 - 'Bank.in' is reserved for registered Indian banks to ensure authenticity and security.
 - 'Fin.in' is designated for Non-Banking Financial Companies (NBFCs), fintech firms, and other financial entities to distinguish legitimate businesses from fraudulent websites.



Key Highlights:

- **Implementation Plan:**
 - Registrations for 'Bank.in' begin in April 2025 under RBI's supervision.
 - The Institute for Development and Research in Banking Technology (IDRBT) will act as the exclusive registrar for domain management.
 - The 'Fin.in' implementation will be rolled out in phases.



Key Highlights:

- **Cybersecurity Impact:**
 - Reduces phishing attacks and online financial fraud.
 - Provides customers with a secure and verified banking website identity.
 - Strengthens overall digital banking security and customer trust.



Key Highlights:

- **Additional Security Measures:**
 - RBI is implementing Additional Factor of Authentication (AFA) for international 'Card Not Present' transactions to enhance online payment security.
 - AFA will require an extra verification step for cross-border transactions using Indian-issued cards.
 - A draft circular will soon be released for stakeholder feedback on AFA implementation.



Important Terms Explained:

- **Phishing Attacks:** Fraudulent attempts to steal sensitive information by impersonating legitimate financial websites.
- **Bank.in Domain:** A secure domain name exclusively for Indian banks, ensuring website authenticity.
- **Fin.in Domain:** A designated domain for NBFCs, fintech companies, and financial entities to prevent fraud.



Important Terms Explained:

- **Institute for Development and Research in Banking Technology (IDRBT):** RBI's technology research institution managing secure banking infrastructure.
- **Additional Factor of Authentication (AFA):** A security step requiring an extra layer of verification for online transactions, particularly for cross-border payments.



BANKING AND FINANCE



Tabular Summary:

Category	Details
Event	RBI launched 'Bank.in' and 'Fin.in' domains for secure digital banking.
Date	February 7, 2025
Location	India
Announced By	RBI Governor Sanjay Malhotra
Objective	Strengthen cybersecurity, prevent fraud, and ensure secure banking transactions.
'Bank.in' Domain	Reserved for registered Indian banks, with registrations starting in April 2025.
'Fin.in' Domain	Assigned to NBFCs, fintech firms, and financial entities, implemented in phases.
Managing Authority	Institute for Development and Research in Banking Technology (IDRBT)
Cybersecurity Impact	Reduces phishing attacks and online banking fraud.
Additional Security	AFA introduced for international 'Card Not Present' transactions.
Implementation Timeline	'Bank.in' registrations begin April 2025; AFA circular to be released soon.



➤ **What was the net profit of SBI for Q3 FY25?**

- A) ₹9,164 crore
- B) ₹12,500 crore
- C) ₹14,300 crore
- D) ₹16,891 crore
- E) ₹18,200 crore



Answer

D) ₹16,891 crore



Event and Location:

- **Event:** SBI reported an 84% rise in net profit, with a 4% increase in Net Interest Income (NII) for Q3 FY25.
- **Date:** February 7, 2025
- **Location:** India



Key Highlights:

- **Financial Performance:**
 - **Net Profit:** ₹16,891 crore (+84% YoY) (Q3FY24: ₹9,164 crore).
 - **Net Interest Income (NII):** ₹41,446 crore (+4% YoY) (Q3FY24: ₹39,816 crore).
 - **Employee Expenses:** Declined 17% YoY to ₹16,074 crore.
 - **Operating Profit:** Declined 20% QoQ due to higher provisions.
 - **Provisions:** Stood at ₹911 crore (higher YoY but lower than the previous quarter).



Key Highlights:

- **Net Interest Margins (NIMs):**
 - **Whole Bank NIM (9MFY25):** 3.12% (Q3FY25: 3.01%).
 - **Domestic NIM (9MFY25):** 3.25% (Q3FY25: 3.15%).
- **Asset Quality Improvement:**
 - **Gross NPA Ratio:** Improved to 2.07% (Q2FY25: 2.13%).
 - **Net NPA Ratio:** Remained stable at 0.53%.
 - **Provision Coverage Ratio (PCR):** Improved by 49 bps YoY to 74.66%.
 - **Slippage Ratio:** Improved to 0.39% in Q3FY25 (9MFY25: 0.59%).



Key Highlights:

- **Loan Growth & Advances:**
 - **Total Gross Advances:** ₹40.68 lakh crore (+13.49% YoY).
 - **Domestic Corporate Advances:** ₹11.76 lakh crore.
 - **Retail Personal Advances:** ₹14.47 lakh crore (+11.65% YoY).



Key Highlights:

- **Deposit Growth:**
 - **Total Deposits:** ₹52.3 lakh crore (+9.81% YoY).
 - **Domestic CASA Deposits:** ₹19.65 lakh crore (+4.46% YoY).
 - **Domestic Term Deposits:** ₹30.49 lakh crore (+13.47% YoY).
 - **CASA Ratio:** Declined to 39.20% (Q3FY24: 41.18%).



Important Terms Explained:

- **Net Interest Income (NII):** The difference between interest earned from loans and interest paid on deposits.
- **Net Interest Margin (NIM):** A measure of a bank's profitability, calculated as $(\text{Net Interest Income} / \text{Average Earning Assets})$.
- **Gross NPA Ratio:** The percentage of bad loans (non-performing assets) compared to total advances.



Important Terms Explained:

- **CASA Ratio:** The percentage of Current Account and Savings Account (CASA) deposits in total bank deposits. A higher CASA ratio indicates lower funding costs for banks.
- **Provision Coverage Ratio (PCR):** The percentage of bad loans covered by provisions (funds set aside for potential losses).



Tabular Summary:

Category	Details
Event	SBI reported an 84% YoY increase in net profit for Q3 FY25.
Date	February 7, 2025
Location	India
Net Profit	₹16,891 crore (+84% YoY)
Net Interest Income (NII)	₹41,446 crore (+4% YoY)
Employee Expenses	₹16,074 crore (-17% YoY)
Gross NPA Ratio	2.07% (Improved from 2.13%)
Net NPA Ratio	0.53% (Unchanged)
Domestic Corporate Advances	₹11.76 lakh crore
Retail Personal Advances	₹14.47 lakh crore (+11.65% YoY)
Total Deposits	₹52.3 lakh crore (+9.81% YoY)
CASA Ratio	39.20% (Declined from 41.18%)



➤ As per the new RBI guidelines, what is the minimum subscription amount per investor for private placement of NCDs by HFCs?

- A) ₹10,000
- B) ₹15,000
- C) ₹20,000
- D) ₹50,000
- E) ₹1,00,000

Answer
C) ₹20,000



Event and Location:

- **Event:** The Reserve Bank of India (RBI) has aligned Housing Finance Companies' (HFCs) private placement of NCDs with Non-Banking Financial Companies (NBFCs) regulations.
- **Date:** January 29, 2025
- **Location:** India



Key Highlights:

1. New Regulatory Framework for HFCs

- RBI's new guidelines apply to private placements of NCDs with maturities exceeding one year.
- HFCs must now follow NBFC regulations for private placement of Non-Convertible Debentures (NCDs).
- Effective immediately for new NCD issuances.



Key Highlights:

2. Key Rules for NCD Private Placements

- HFCs & NBFCs must establish a board-approved policy for resource planning.
- The policy must include:
 - **Planning horizon** (long-term strategy for fund mobilization).
 - **Frequency of private placements.**

Category	Subscription Requirement	Other Conditions
NCDs below ₹1 crore per investor	Minimum ₹20,000	Limited to 200 investors per financial year & must be fully secured
NCDs of ₹1 crore & above per investor	₹1 crore or more	No restriction on the number of investors



Important Terms Explained:

- **Non-Convertible Debentures (NCDs):** Debt instruments issued by companies to raise funds for a fixed tenure, offering fixed interest rates, but cannot be converted into equity.
- **Private Placement of NCDs:** Issuing NCDs to a select group of investors instead of the public.
- **Housing Finance Companies (HFCs):** NBFCs that provide home loans and finance housing-related projects.
- **Non-Banking Financial Companies (NBFCs):** Financial institutions that provide banking-like services but do not hold a banking license.



Tabular Summary:

Category	Details
Event	RBI aligns HFCs' private placement of NCDs with NBFC regulations
Date	January 29, 2025
Regulating Authority	Reserve Bank of India (RBI)
Applicability	All new private placements of NCDs (maturity >1 year)
Minimum Subscription	₹20,000 per investor
Subscription Categories	1) Below ₹1 crore per investor – Max 200 investors per year & fully secured. 2) ₹1 crore & above per investor – No restriction.
Board-Approved Policy Requirement	Resource planning, frequency of private placements
Reason for Change	Regulatory consistency between NBFCs & HFCs
RBI Governor	S. Vishwanathan



➤ What is the new repo rate set by the RBI after the February 2025 MPC meeting?

- A) 6.75%
- B) 6.50%
- C) 6.25%
- D) 6.00%
- E) 5.75%

Answer
C) 6.25%



Event and Location:

- **Event:** RBI cut the repo rate by 25 bps to 6.25% in its final bi-monthly MPC meeting for FY 2025.
- **Date:** February 7, 2025
- **Location:** India



Key Announcements:

- **Repo Rate Cut:** Reduced by 25 bps to 6.25% to support economic growth.
- **Standing Deposit Facility (SDF) Rate:** 6.00%
- **Marginal Standing Facility (MSF) & Bank Rate:** 6.50%
- **Fixed Reverse Repo Rate:** 3.35%
- **Cash Reserve Ratio (CRR):** 4.00%
- **Statutory Liquidity Ratio (SLR):** 18.00%
- **Monetary Policy Stance:** Neutral, allowing flexibility in response to economic conditions.



Growth and Inflation Projections:

- **GDP Growth for 2025-26: Estimated at 6.7%.**
 - Q1: 6.7%, Q2: 7.0%, Q3 & Q4: 6.5%.
- **CPI Inflation Forecast for 2025-26: Expected at 4.2%.**
 - Q1: 4.5%, Q2: 4.0%, Q3: 3.8%, Q4: 4.2%.
- **Growth Drivers:** Recovery in private consumption, a strong services sector, and good rabi crop prospects.
- **Economic Risks:** Geopolitical tensions, trade policy uncertainties, and financial market volatility.



Mandates and Objectives:

- **Next MPC Meeting:** April 7-9, 2025
- **MPC Meeting Minutes Release:** February 21, 2025



Important Terms Explained:

- **Policy Repo Rate:** The interest rate at which RBI lends to commercial banks against government securities. A lower repo rate reduces borrowing costs, boosting economic activity.
- **Standing Deposit Facility (SDF) Rate:** The rate at which banks can deposit surplus funds with RBI without collateral, helping control excess liquidity.
- **Marginal Standing Facility (MSF) Rate:** The emergency borrowing rate for banks to access overnight funds from RBI.
- **Bank Rate:** The rate at which RBI provides long-term loans to commercial banks without collateral, influencing lending rates.



Important Terms Explained:

- **Fixed Reverse Repo Rate:** The rate at which RBI borrows from banks to absorb excess liquidity and control inflation.
- **Cash Reserve Ratio (CRR):** The percentage of a bank's total deposits that must be held as reserves with RBI, affecting liquidity.
- **Statutory Liquidity Ratio (SLR):** The percentage of a bank's net demand and time liabilities that must be held in liquid assets like cash, gold, or government securities.



BUSINESS AND ECONOMY



Tabular Summary:

Category	Details
Event	RBI cut the repo rate by 25 bps to 6.25% in its final MPC meeting for FY 2025.
Date	February 7, 2025
Location	India
RBI Governor	Sanjay Malhotra
Repo Rate	6.25%
SDF Rate	6.00%
MSF & Bank Rate	6.50%
Fixed Reverse Repo Rate	3.35%
CRR	4.00%
SLR	18.00%
Monetary Policy Stance	Neutral
GDP Growth Projection (2025-26)	6.7%
CPI Inflation Projection (2025-26)	4.2%
Next MPC Meeting	April 7-9, 2025
MPC Meeting Minutes Release	February 21, 2025



➤ **What is the new name of Zomato after its corporate rebranding?**

- A) Blinkit Ltd
- B) Zomato Holdings
- C) Eternal Ltd
- D) Hyperpure Group
- E) District Enterprises



Answer
C) Eternal Ltd



Event and Location:

- **Event:** Zomato rebranded itself as Eternal Ltd, consolidating its business verticals under a new identity.
- **Date:** February 6, 2025
- **Location:** India



Key Highlights:

- **Corporate Rebranding:** Zomato has officially changed its name to Eternal Ltd to reflect business expansion beyond food delivery.
- **Internal Identity Formalized:** "Eternal" was initially used internally since 2022 before becoming the official name.
- **Strengthening Business Expansion:** The new identity aligns with Zomato's diversified operations, including quick-commerce, B2B restaurant supplies, and live events.
- **Investor Confidence Boost:** The success of Blinkit, Zomato's quick-commerce segment, has influenced this strategic move.



Business Units Under Eternal Ltd:

1. **Zomato:** Core food delivery and restaurant discovery platform (retains original name).
2. **Blinkit:** Quick-commerce unit delivering groceries and essentials in minutes.
3. **Hyperpure:** B2B supply chain business for restaurants, providing kitchen essentials and fresh produce.
4. **District:** Live events and logistics business organizing concerts and cultural events.



Impact on Users and Investors:

- **For Customers:**
 - Zomato app will continue operating under the same name with no changes to the food delivery experience.
 - Blinkit, Hyperpure, and District will maintain their existing branding.
- **For Investors:**
 - Stock ticker will change from 'Zomato' to 'Eternal', reflecting the company's diversified operations.
 - Blinkit's growth in quick-commerce has reduced concerns over Zomato's 2022 acquisition of the platform.



Important Terms Explained:

- **Quick-Commerce:** A sector focused on ultrafast delivery of groceries, essentials, and daily-use items, typically within 10-30 minutes.
- **B2B Supply Chain (Hyperpure):** Business-to-business service providing fresh produce, kitchen essentials, and packaged goods to restaurants.
- **Live Events Business (District):** A division handling concerts, cultural festivals, and logistics for entertainment events.



Tabular Summary:

Category	Details
Event	Zomato rebranded as Eternal Ltd to consolidate business verticals.
Date	February 6, 2025
Location	India
New Company Name	Eternal Ltd
Former Name	Zomato
CEO	Deepinder Goyal
Business Units Under Eternal Ltd	Zomato (Food Delivery), Blinkit (Quick-Commerce), Hyperpure (B2B Supply Chain), District (Live Events & Logistics)
Stock Ticker Change	'Zomato' to 'Eternal'
Reason for Rebranding	Align with business expansion beyond food delivery
Investor Impact	Highlights Blinkit's success and diversified revenue streams



➤ **Who has been appointed as the new India Subcontinent Sub-Cluster and Banking Head of Citibank?**

- A) Amol Gupte
- B) Ashu Khullar
- C) K Balasubramanian
- D) Anthony Diamandakis
- E) Rajeshwar Rao

Answer

C) K Balasubramanian



APPOINTMENTS



Event and Location:

- **Event:** K Balasubramanian was appointed as Citibank India Subcontinent Sub-Cluster and Banking Head.
- **Date:** February 7, 2025
- **Location:** India



APPOINTMENTS



Key Highlights:

- **New Appointment:** K Balasubramanian will replace Ashu Khullar as Citibank's India Subcontinent Sub-Cluster and Banking Head.
- **Approval Required:** His appointment is subject to approval from the Reserve Bank of India (RBI).
- **Reporting To:** He will report to Amol Gupte, Head of Asia South and Banking Head.
- **Ashu Khullar's New Role:**
 - Co-Head of Global Asset Managers (GAM) alongside Anthony Diamandakis.
 - Member of Citibank's Investment Banking Global Operating Committee.



APPOINTMENTS



Key Highlights:

- **Khullar's Tenure (2019-2025):**
 - Led Citibank India to become the top investment bank in equity capital markets and mergers & acquisitions.
 - Contributed to strong business growth.
- **Citi's Official Statement:**
 - India remains one of Citibank's largest global markets.
 - Amol Gupte highlighted Balasubramanian's leadership expertise and Citi's strong business momentum.



APPOINTMENTS



Key Highlights:

- **About K Balasubramanian:**
 - Over two decades of experience at Citibank.
 - Expertise across multiple industries and markets.
 - Joined Citi India in 1996 and held various leadership roles.
- **Educational Background:**
 - Commerce graduate from St. Xavier's College, Kolkata.
 - Qualified Chartered Accountant (CA) and Cost Accountant (ICWA).



APPOINTMENTS



Important Terms Explained:

- **Citibank India:** The Indian subsidiary of Citigroup, offering banking, investment, and financial services.
- **Global Asset Managers (GAM):** A division in Citibank responsible for managing high-value investment assets globally.
- **Investment Banking:** A sector focused on financial advisory, capital raising, and mergers & acquisitions.



APPOINTMENTS



Tabular Summary:

Category	Details
Event	K Balasubramanian appointed as Citibank India Subcontinent Sub-Cluster and Banking Head.
Date	February 7, 2025
Location	India
Approval Authority	Reserve Bank of India (RBI)
Reporting To	Amol Gupte, Head of Asia South and Banking Head
Predecessor	Ashu Khullar
Khullar's New Role	Co-Head of Global Asset Managers (GAM), Member of Investment Banking Global Operating Committee
Khullar's Tenure	2019-2025
Citi's Official Statement	India remains one of Citibank's largest global markets.
Balasubramanian's Experience	20+ years at Citibank, expertise in multiple industries and markets.
Education	Commerce graduate (St. Xavier's College, Kolkata), CA, ICWA.



➤ **What is the primary goal of Uganda's recently launched Ebola vaccine trial?**

- A) To create a universal Ebola vaccine
- B) To test a vaccine specifically for the Sudan species of the Ebola virus
- C) To prevent all viral infections in Africa
- D) To develop a treatment for all Ebola strains
- E) To eradicate the Ebola virus globally



Answer

B) To test a vaccine specifically for the Sudan species of the Ebola virus



Event and Location:

- **Event:** Uganda launches first clinical trial for an Ebola vaccine targeting the Sudan species
- **Date:** January 30, 2025
- **Location:** Uganda



Mandates and Objectives:

- Conduct a rapid clinical trial within four days of outbreak confirmation
- Develop a vaccine for the Sudan species of Ebola, which has no licensed vaccine
- Use ring vaccination strategy targeting contacts of confirmed cases
- Follow strict regulatory and ethical standards
- Generate trial results within months for future outbreak response



Supporting Organizations & Contributors:

- **Leading Institutions:** Makerere University, Uganda
Virus Research Institute (UVRI)
- **Supporting Organizations:** WHO, CEPI, IDRC
(Canada), EU HERA, Africa CDC
- **Vaccine Donor:** IAVI (non-profit)



Important Terms Explained:

- **Sudan Species of the Ebola Virus:** Strain of Ebola with no approved vaccine, distinct from Zaire ebolavirus.
- **Ring Vaccination Strategy:** Targeted approach vaccinating individuals in close contact with confirmed cases.
- **CEPI:** Global partnership funding vaccine development for epidemic preparedness.
- **WHO:** United Nations agency managing global health and outbreak response.
- **Monoclonal Antibody Therapies:** FDA-approved experimental treatments (Inmazeb, Ebanga) for the Ebola Zaire strain.



SCIENCE AND TECHNOLOGY



Tabular Summary:

Category	Details
Event	Uganda launches first clinical trial for the Sudan species of the Ebola vaccine
Date	January 30, 2025
Location	Uganda
Leading Institutions	Makerere University, Uganda Virus Research Institute (UVRI)
Supporting Organizations	WHO, CEPI, IDRC (Canada), EU HERA, Africa CDC
Vaccine Donor	IAVI (non-profit)
Vaccine Type	Recombinant vesicular stomatitis virus (rVSV) vaccine
Vaccination Strategy	Ring vaccination (targeting contacts of confirmed cases)
Expected Timeline	Results within months
Ebola Virus First Discovered	1976, Democratic Republic of the Congo (DRC)
Virus Hosts	Fruit bats, primates, forest animals
Transmission	Zoonotic (animal-to-human) and human-to-human (body fluids)
Fatality Rate	Around 50%
Treatment	No cure; experimental monoclonal antibodies (Inmazeb, Ebanga) for Ebola Zaire strain



➤ Which research institute developed the novel high-entropy alloy (HEA) catalyst for green hydrogen production?

- A) Indian Institute of Science (IISc), Bengaluru
- B) Centre for Nano and Soft Matter Sciences (CeNS), Bengaluru
- C) Council of Scientific and Industrial Research (CSIR)
- D) Indian Institute of Technology (IIT) Madras
- E) National Institute of Science Education and Research (NISER)



Answer

B) Centre for Nano and Soft Matter Sciences (CeNS), Bengaluru



Event and Location:

- **Event:** Bengaluru scientists at CeNS developed a high-entropy alloy (HEA)-based catalyst for efficient green hydrogen generation.
- **Date:** February 3, 2025
- **Location:** Centre for Nano and Soft Matter Sciences (CeNS), Bengaluru, India



Key Highlights:

- **Objective:**
 - Develop an efficient, cost-effective catalyst for hydrogen production via water electrolysis.
 - Reduce dependency on expensive platinum-based catalysts.
- **Innovative HEA Catalyst:**
 - Developed PtPdCoNiMn HEA catalyst using Platinum (Pt), Palladium (Pd), Cobalt (Co), Nickel (Ni), and Manganese (Mn).
 - Advantages over commercial platinum catalysts:
 - Uses 7 times less platinum.
 - Higher catalytic efficiency and energy efficiency.
 - Long-term stability (100+ hours without degradation).



Key Highlights:

- **Catalyst Preparation Methods:**
 - Electrodeposition (Room Temperature & Atmospheric Pressure): Optimized solvent selection and deposition potential.
 - Solvothermal Method (High Temperature & Pressure): Precise solvent and reducing agent ratios to control reaction rates.
- **Significance of High-Entropy Alloys (HEAs):**
 - Multi-element composition ensures better durability, efficiency, and reaction stability.
 - Works efficiently even in alkaline seawater, making it useful for large-scale applications.



Key Highlights:

- **Theoretical & Practical Results:**
 - Studies confirmed superior performance over commercial Pt/C catalysts.
 - Published in Advanced Functional Materials & Small Journals.
- **Funding & Collaboration:**
 - Funded by Anusandhan National Research Foundation (ANRF) under the Department of Science & Technology (DST), India.
 - Research insights from Dr. Prashant Singh, AMES National Laboratory, USA.



Important Terms Explained:

- **Green Hydrogen:** Hydrogen produced through electrolysis using renewable energy sources, generating zero carbon emissions.
- **Water Electrolysis:** A process that splits water (H_2O) into hydrogen (H_2) and oxygen (O_2) using electricity.
- **High-Entropy Alloy (HEA):** Advanced multi-metal alloys with equal atomic proportions of elements, offering superior stability and performance.
- **Electrodeposition:** A room-temperature metal deposition technique used to create thin film catalysts.
- **Solvothermal Method:** A high-temperature, high-pressure synthesis method for forming nanoparticles and catalysts.



Tabular Summary:

Category	Details
Event	Bengaluru scientists developed a novel HEA-based catalyst for green hydrogen production.
Date	February 3, 2025
Location	Centre for Nano and Soft Matter Sciences (CeNS), Bengaluru
Catalyst Name	PtPdCoNiMn HEA Catalyst
Elements Used	Platinum (Pt), Palladium (Pd), Cobalt (Co), Nickel (Ni), Manganese (Mn)
Preparation Methods	Electrodeposition & Solvothermal Method
Advantages	7x less platinum usage, better efficiency, durable for 100+ hours
Efficiency	Works in alkaline seawater with minimal energy loss
Funding	Anusandhan National Research Foundation (ANRF) under DST
Research Published In	Advanced Functional Materials & Small Journals



- **What is the primary objective of Himachal Pradesh's cannabis farming pilot project?**
- A) To promote recreational use of cannabis
 - B) To explore the medicinal and industrial potential of cannabis cultivation
 - C) To replace traditional farming with cannabis farming
 - D) To legalize cannabis for personal consumption
 - E) To eliminate illegal cannabis cultivation in the state



Answer

B) To explore the medicinal and industrial potential of cannabis cultivation



Event and Location:

- **Event:** Himachal Pradesh approved a pilot project for cannabis farming for medical and industrial use.
- **Date:** January 24, 2025
- **Location:** Himachal Pradesh, India



Key Highlights:

- **Pilot Project Launch:** The Himachal Pradesh government approved controlled cannabis cultivation for medical and industrial purposes.
- **Collaborating Institutions:** Chaudhary Sarwan Kumar Agriculture University, Palampur & Dr. Y.S. Parmar University of Horticulture, Nauni, Solan.
- **Global Recognition:** Countries like Canada, the USA, Japan, and Australia have legalized cannabis for industrial and medicinal use.
- **Historical Context:** Cannabis farming was common before being banned under the NDPS Act, 1985, though illegal cultivation persists.



Key Highlights:

- **Industrial and Medicinal Benefits:** Cannabis is used for fibre, seeds, and biomass, contributing to a trillion-dollar industry with over 25,000 products.
- **Local Advocacy:** Activists, including Sant Ram, support the revival of cannabis farming for economic and cultural benefits.
- **Cultural Impact:** Cannabis was historically used for fibre and food in Himachal Pradesh before recreational consumption rose in the 1990s.
- **Future Considerations:** The project's success could expand cannabis farming, boosting rural economies while balancing regulatory concerns.



Important Terms Explained:

- **Cannabis Farming:** The controlled cultivation of cannabis plants for industrial, medicinal, and agricultural purposes.
- **NDPS Act, 1985:** The Narcotic Drugs and Psychotropic Substances Act, which banned cannabis cultivation in India.
- **CBD (Cannabidiol):** A non-psychoactive compound in cannabis used for medical purposes.
- **THC (Tetrahydrocannabinol):** The psychoactive compound in cannabis responsible for its intoxicating effects.
- **Industrial Hemp:** A variety of cannabis with low THC content, used for textiles, bioplastics, and health products.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Himachal Pradesh approved a cannabis farming pilot project for medical and industrial purposes.
Date	January 24, 2025
Location	Himachal Pradesh, India
Approving Authority	Himachal Pradesh Government
Collaborating Institutions	Chaudhary Sarwan Kumar Agriculture University, Dr. Y.S. Parmar University of Horticulture
Global Recognition	Countries like Canada, USA, Japan, and Australia have legalized cannabis for industrial use.
Historical Context	Cannabis farming was banned under the NDPS Act, 1985, though illegal cultivation continues.
Industrial Uses	Fibre, seeds, biomass, and over 25,000 cannabis-based products.
Future Implications	Expansion of cannabis farming could boost rural economies and create job opportunities.



➤ What is the primary objective of the "Shatavari – For Better Health" campaign launched by the Ministry of Ayush?

- A) To promote Shatavari for recreational use
- B) To raise awareness about Shatavari's medicinal benefits, especially for women's health
- C) To replace modern medicine with Ayurveda
- D) To export Shatavari to international markets
- E) To ban synthetic medicines in favor of herbal remedies



Answer

B) To raise awareness about Shatavari's medicinal benefits, especially for women's health



Event and Location:

- **Event:** The Ministry of Ayush launched the “Shatavari – For Better Health” campaign to promote awareness of Shatavari’s medicinal benefits.
- **Date:** February 7, 2025
- **Location:** India



Key Highlights:

- **Campaign Launch:** The campaign was inaugurated by Shri Prataprao Jadhav, Minister of State (Independent Charge), Ministry of Ayush.
- **Key Officials Involved:**
 - Vaidya Rajesh Kotecha, Secretary, Ministry of Ayush.
 - Dr. Mahesh Kumar Dadhich, CEO, National Medicinal Plants Board (NMPB).



Key Highlights:

- **Objectives of the Campaign:**
 - Promote awareness of Shatavari's medicinal benefits, focusing on women's health.
 - Encourage its cultivation and conservation with financial support.
 - Strengthen India's traditional medicine system.
- **Alignment with National Goals:**
 - Supports the Panch Pran Goal set by Prime Minister Narendra Modi for India's holistic development by 2047.
 - Recognizes Shatavari as an important medicinal plant in improving women's health.



Key Highlights:

- **Role of NMPB & Financial Support:**
 - The National Medicinal Plants Board (NMPB) is leading the campaign.
 - ₹18.9 Lakhs will be provided to eligible organizations for promoting the initiative.
- **Medicinal and Economic Benefits of Shatavari:**
 - Health Benefits: Enhances women's reproductive health, immunity, and overall well-being.
 - Economic Potential: Encourages farmers to cultivate Shatavari, boosting India's herbal industry.



Key Highlights:

- **Government's Broader Initiative:**
 - Part of the Central Sector Scheme for Conservation, Development, and Sustainable Management of Medicinal Plants.
 - Follows previous successful campaigns for Amla, Moringa, Giloe, and Ashwagandha.
 - Strengthens India's traditional medicine sector under the Ministry of Ayush.



Important Terms Explained:

- **Shatavari:** A medicinal plant known for its benefits in women's reproductive health, immune support, and hormonal balance.
- **Panch Pran Goal:** A vision set by PM Narendra Modi to make India a developed nation by 2047.
- **National Medicinal Plants Board (NMPB):** A government body promoting the conservation, development, and sustainable management of medicinal plants.
- **Central Sector Scheme for Medicinal Plants:** A government initiative to support herbal farming and conservation of medicinal plants.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	The Ministry of Ayush launched the "Shatavari – For Better Health" campaign.
Date	February 7, 2025
Location	India
Launched By	Shri Prataprao Jadhav, Minister of State, Ministry of Ayush
Key Officials	Vaidya Rajesh Kotecha (Secretary, Ministry of Ayush), Dr. Mahesh Kumar Dadhich (CEO, NMPB)
Objective	Raise awareness about Shatavari's medicinal benefits, especially for women's health
Alignment with National Goals	Part of Panch Pran Goal for India's development by 2047
Government Scheme	Central Sector Scheme for Conservation, Development, and Sustainable Management of Medicinal Plants
Medicinal Benefits	Enhances women's reproductive health, immunity, and overall well-being



➤ **What is the main objective of the Kerala Health System Improvement Programme (KHSIP)?**

- A) To privatize healthcare in Kerala
- B) To build new private hospitals in rural areas
- C) To strengthen healthcare infrastructure and improve public health
- D) To focus only on elderly healthcare services
- E) To replace traditional medicine with digital healthcare



Answer

C) To strengthen healthcare infrastructure and improve public health



Event and Location:

- **Event:** Kerala secured a ₹2,424.28 crore World Bank loan for the Kerala Health System Improvement Programme (KHSIP) to enhance healthcare infrastructure.
- **Date:** February 7, 2025
- **Location:** Kerala, India



Key Highlights:

- **Approval & Funding:**
 - The Kerala Cabinet, chaired by CM Pinarayi Vijayan, approved KHSIP.
 - Funded by a ₹2,424.28 crore World Bank loan under the Programme for Results (P for R) model.
- **Objectives of KHSIP:**
 - Improve healthcare resilience, prevent diseases, and enhance life expectancy.
 - Strengthen the public healthcare system to ensure affordable medical services.
 - Focus on poor and vulnerable sections of society.



Key Highlights:

- **Key Focus Areas:**
 - **Strengthening Public Healthcare:** Improve healthcare coordination and increase public health funding.
 - **Preventing Non-Communicable Diseases (NCDs):** Address diabetes, hypertension, and cardiovascular diseases through preventive care.
 - **Climate-Resilient Healthcare:** Prepare for vector-borne diseases, heatwaves, and environmental health risks.
 - **Emergency & Trauma Care:** Develop a 24×7 emergency response system, ambulances, and trauma registry.



Key Highlights:

- **Key Focus Areas:**
 - **Elderly Care & Digital Health:** Expand telemedicine, remote monitoring, and integrate local governance for senior healthcare.
- **Expected Benefits:**
 - Improved life expectancy and healthcare accessibility.
 - Enhanced disease prevention and early detection programs.
 - Efficient emergency and trauma care services.
 - Climate-adaptive healthcare facilities.
 - Expansion of digital health services.



Important Terms Explained:

- **Kerala Health System Improvement Programme (KHSIP):** A state-led initiative to modernize Kerala's healthcare system with World Bank funding.
- **Programme for Results (P for R) Model:** A World Bank funding model where financial assistance is provided based on achieving specific outcomes.
- **Non-Communicable Diseases (NCDs):** Chronic illnesses like diabetes, hypertension, and heart disease, which require preventive measures.
- **Climate-Resilient Healthcare:** Adapting healthcare systems to handle climate-related health issues such as heatwaves and vector-borne diseases.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Kerala secured a ₹2,424.28 crore World Bank loan for healthcare improvement.
Date	February 7, 2025
Location	Kerala, India
Project Name	Kerala Health System Improvement Programme (KHSIP)
Approved By	Kerala Cabinet, chaired by CM Pinarayi Vijayan
Funding Source	₹2,424.28 crore loan from World Bank
Funding Model	Programme for Results (P for R)
Objective	Strengthen public healthcare, prevent diseases, and improve life expectancy.
Key Focus Areas	Public healthcare, NCD prevention, climate resilience, emergency care, elderly care, digital health.
Expected Benefits	Better healthcare accessibility, improved disease prevention, emergency response, and climate-adaptive hospitals.



➤ Under the SASCI scheme, which state received funding for the development of the Orchha A Medieval Splendour project?

- A) Rajasthan
- B) Madhya Pradesh
- C) Uttar Pradesh
- D) Bihar
- E) Maharashtra



Answer

B) Madhya Pradesh



Event and Location:

- **Event:** The Government of India sanctioned 40 projects in 23 states under the Special Assistance to States for Capital Investment (SASCI) – Development of Iconic Tourist Centres to Global Scale with a total funding of ₹3,295.76 crore for FY 2024-25.
- **Date:** February 3, 2025
- **Location:** India



Key Highlights:

- **Objective of SASCI Scheme:**
 - Develop iconic tourist centres across India to global standards.
 - Enhance tourism infrastructure, branding, and marketing.
 - Promote eco-tourism, cultural heritage, and adventure tourism.
- **Project Selection Process:**
 - Evaluated on parameters like site connectivity, tourism potential, sustainability, and impact.
 - Projects to be implemented by State Implementing Agencies with Ministry of Tourism oversight.



Key Highlights:

- **Funding & Implementation:**
 - **Total sanctioned amount:** ₹3,295.76 crore.
 - 40 projects approved across 23 states.
 - No proposal received from Haryana for inclusion in the scheme.



Major Projects Approved:

- **Madhya Pradesh:** Orchha A Medieval Splendour – ₹99.92 crore.
- **Maharashtra:** Ex-INS Guldar Underwater Museum, Artificial Reef, and Submarine Tourism, Sindhudurg – ₹46.91 crore.
- **Rajasthan:** Development at Amber-Nahargarh and Jal Mahal, Jaipur – ₹145.92 crore.
- **Uttar Pradesh:** Bateshwar Development (Agra) & Integrated Buddhist Tourism (Shrawasti) – ₹154.29 crore.



Major Projects Approved:

- **Uttarakhand:** Iconic City Rishikesh: Rafting Base Station – ₹100 crore.
- **Odisha:** Hirakud & Satkosia Development – ₹199.89 crore.
- **Tamil Nadu:** Nandavanam Heritage Park (Mamallapuram) & Garden of Flowers (Ooty) – ₹169.90 crore.
- **Telangana:** Ramappa Region Sustainable Tourism Circuit & Somasilla Wellness & Spiritual Retreat – ₹141.84 crore.



Important Terms Explained:

- **SASCI Scheme:** Special Assistance to States for Capital Investment – A government initiative to develop tourist destinations into globally recognized hubs.
- **Eco-Tourism:** Responsible tourism focused on sustainability, nature conservation, and local cultural experiences.
- **MICE Infrastructure:** Stands for Meetings, Incentives, Conferences, and Exhibitions, which enhances business tourism.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Government sanctioned 40 projects under the SASCI scheme for ₹3,295.76 crore.
Date	February 3, 2025
Location	India
Total Projects	40 projects across 23 states
Total Funding	₹3,295.76 crore
Major Focus Areas	Tourism development, heritage conservation, eco-tourism, adventure tourism
Madhya Pradesh Project	Orchha A Medieval Splendour (₹99.92 crore)
Rajasthan Projects	Amber-Nahargarh & Jal Mahal, Jaipur (₹145.92 crore)
Odisha Projects	Hirakud & Satkosia (₹199.89 crore)
Uttar Pradesh Projects	Bateshwar & Buddhist Tourism (₹154.29 crore)
Tamil Nadu Projects	Nandavanam Heritage Park & Garden of Flowers (₹169.90 crore)
Uttarakhand Project	Iconic City Rishikesh: Rafting Base Station (₹100 crore)



➤ **Which regulatory body is responsible for authorizing City Gas Distribution (CGD) networks in India?**

- A) Indian Oil Corporation (IOC)
- B) Petroleum and Natural Gas Regulatory Board (PNGRB)
- C) Ministry of Petroleum and Natural Gas (MoPNG)
- D) Oil and Natural Gas Corporation (ONGC)
- E) Gas Authority of India Limited (GAIL)



Answer

B) Petroleum and Natural Gas Regulatory Board (PNGRB)



Event and Location:

- **Event:** The government has taken various steps to expand Piped Natural Gas (PNG) supply across India through the City Gas Distribution (CGD) network.
- **Date:** February 3, 2025
- **Location:** India



Key Highlights:

- **City Gas Distribution (CGD) Network Expansion:**
 - PNGRB authorized 307 Geographical Areas (GAs) covering 733 districts in 34 States/UTs.
 - Nearly 100% of India's geographical area is now covered under CGD expansion.
 - 11 GAs allocated in Jharkhand, covering the entire state, including 3 joint GAs for Bihar & Jharkhand.



Key Highlights:

- **Government Initiatives for PNG Expansion:**
 - **Allocation of Domestic Natural Gas:** Priority allocation of domestic gas to CGD networks for PNG connections.
 - **Supply of PNG Through Multiple Modes:** Including cascade mode (transporting gas via containers in areas without direct pipelines).
 - **Public Utility Status:** CGD projects granted public utility status to facilitate rapid development.
 - **Defense Sector Adoption:** Guidelines issued for PNG supply in defense residential areas.



Key Highlights:

- **Government Initiatives for PNG Expansion:**
 - **Incorporation in Government & PSU Housing:**
 - Public Sector Enterprises (PSEs) instructed to include PNG supply provisions in residential projects.
 - CPWD & NBCC mandated to ensure PNG availability in all new government residential complexes.
 - **State Government Coordination:** Regular meetings & consultations conducted to address state-specific challenges in CGD development.



Key Highlights:

- **Impact of PNG Expansion:**
 - **Cleaner Energy Source:** Reduces reliance on LPG cylinders & promotes eco-friendly fuel usage.
 - **Convenience for Households:** Continuous & reliable gas supply without storage concerns.
 - **Cost-Effective:** PNG is cheaper than LPG cylinders, benefiting consumers.
 - **Industrial & Commercial Benefits:** Expands gas availability to restaurants, hotels, and industries.



Important Terms Explained:

- **City Gas Distribution (CGD):** A pipeline-based gas distribution system supplying Piped Natural Gas (PNG) to households and Compressed Natural Gas (CNG) to vehicles.
- **Piped Natural Gas (PNG):** A domestic & industrial gas supply network directly connected to the pipeline system, eliminating the need for cylinder storage.
- **Cascade Mode:** A gas transportation system where compressed natural gas (CNG) is transported in cylinders to areas without direct pipeline access.
- **Public Utility Status:** A designation that allows faster approvals, land acquisition, and policy support for essential projects like gas infrastructure.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Expansion of PNG supply through City Gas Distribution (CGD) network.
Date	February 3, 2025
Location	India
Regulating Authority	Petroleum and Natural Gas Regulatory Board (PNGRB)
Total CGD Coverage	307 GAs covering 733 districts in 34 States/UTs
Jharkhand Coverage	11 GAs (including 3 shared with Bihar)
Public Utility Status	Granted to CGD projects for faster approvals
Supply Methods	Direct pipelines, Cascade Mode (transporting CNG in containers)
New PNG Guidelines	Defense, PSE residential complexes, CPWD & NBCC projects
Key Benefits	Cleaner energy, cost savings, 24x7 gas supply, reduced LPG dependency
Government Minister	Shri Suresh Gopi (Minister of State, MoPNG)



➤ **By what percentage did India's chromite production grow in FY 2024-25 (April-December) compared to the previous year?**

- A) 6.5%
- B) 7.3%
- C) 8.3%
- D) 9.5%
- E) 10.2%

Answer
D) 9.5%



Event and Location:

- **Event:** India's iron ore, manganese, chromite, bauxite, aluminium, and copper production recorded robust growth in FY 2024-25 (April-December).
- **Date:** February 3, 2025
- **Location:** India



Key Highlights:

1. Growth in Mineral Production (April-December 2024 vs. 2023)

- **Iron Ore:** 208 MMT (+2.5%) (previous year: 203 MMT).
- **Manganese Ore:** 2.6 MMT (+8.3%) (previous year: 2.4 MMT).
- **Chromite:** 2.3 MMT (+9.5%) (previous year: 2.1 MMT).
- **Bauxite:** 18.1 MMT (+6.5%) (previous year: 17.0 MMT).



Key Highlights:

2. Growth in Non-Ferrous Metal Production (April-December 2024 vs. 2023)

- **Primary Aluminium:** 31.56 LT (+1.6%) (previous year: 31.07 LT).
- **Refined Copper:** 3.96 LT (+7.3%) (previous year: 3.69 LT).

3. India's Global Ranking in Metal Production

- 2nd largest aluminium producer.
- Top-10 producer of refined copper.
- 4th largest iron ore producer.



Key Highlights:

4. Key Demand Drivers for Growth

- **Iron Ore:** Demand from steel industry (infrastructure, construction, automotive, machinery).
- **Aluminium & Copper:** Growth in energy, power, infrastructure, and manufacturing sectors.



Important Terms Explained:

- **Iron Ore:** A key raw material for steel production, crucial for infrastructure and construction.
- **Chromite:** Essential for stainless steel & alloy production.
- **Bauxite:** Mined for aluminium production, used in aerospace, packaging, and construction.
- **Refined Copper:** Used in electrical wiring, power generation, and telecommunications.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Growth in mineral & non-ferrous metal production in FY 2024-25 (April-December).
Date	February 3, 2025
Location	India
Iron Ore Production	208 MMT (+2.5%)
Manganese Ore	2.6 MMT (+8.3%)
Chromite Production	2.3 MMT (+9.5%)
Bauxite Production	18.1 MMT (+6.5%)
Primary Aluminium	31.56 LT (+1.6%)
Refined Copper	3.96 LT (+7.3%)
India's Global Rank	2nd in Aluminium, Top-10 in Copper, 4th in Iron Ore
Key Demand Drivers	Steel, Infrastructure, Automotive, Energy, Machinery



➤ Under the Guru-Shishya Parampara Scheme, what is the monthly financial assistance provided to a Guru?

- A) ₹10,000
- B) ₹12,500
- C) ₹15,000
- D) ₹20,000
- E) ₹25,000

Answer
C) ₹15,000



Event and Location:

- **Event:** The Ministry of Culture is implementing the Guru-Shishya Parampara (Repertory Grant) scheme to provide financial assistance to cultural organizations for training artists in performing arts.
- **Date:** February 3, 2025
- **Location:** India



Key Highlights:

1. Overview of the Scheme

- **Official Name:** Financial Assistance for Promotion of Guru-Shishya Parampara (Repertory Grant).
- **Type:** Central Sector Scheme under Kala Sanskriti Vikas Yojana (KSVY).
- **Objective:**
 - Financial support to cultural organizations for training artists in dance, music, theatre, folk art, and traditional performing arts.
 - Encourages the ancient Guru-Shishya tradition of teaching.



Key Highlights:

2. Eligibility & Application Process

- Organizations must submit fresh applications annually or apply for renewal.
- Applications are reviewed by an Expert Committee based on:
 - **Cultural activities & performances.**
 - **Financial needs & resources.**
 - **Direct interaction with the Guru/organization representatives.**
- New organizations are encouraged under the "Fresh Category".



Key Highlights:

3. Financial Assistance Provided

Category	Age Group	Assistance Per Month
Guru/Director	Any	₹15,000
Adult Shishya/Artist	18+ years	₹10,000
Category A (Child Shishya)	12 - <18 years	₹7,500
Category B (Child Shishya)	6 - <12 years	₹3,500
Category C (Child Shishya)	3 - <6 years	₹2,000

- **Theatre Organizations:** 1 Guru & up to 18 Shishyas.
- **Music & Dance Organizations:** 1 Guru & up to 10 Shishyas.



Key Highlights:

4. State-Wise Implementation (2023-24)

- **Highest Beneficiary States:**
 - **West Bengal:** 331 Gurus, 1,730 Shishyas.
 - **Manipur:** 202 Gurus, 1,009 Shishyas.
 - **Karnataka:** 214 Gurus, 954 Shishyas.
 - **Odisha:** 119 Gurus, 477 Shishyas.
 - **Madhya Pradesh:** 110 Gurus, 662 Shishyas.
- **Other Significant Beneficiaries:**
 - **Uttar Pradesh:** 95 Gurus, 448 Shishyas.
 - **Delhi:** 125 Gurus, 798 Shishyas.
 - **Maharashtra:** 96 Gurus, 509 Shishyas.
 - **Assam:** 44 Gurus, 272 Shishyas.



Important Terms Explained:

- **Guru-Shishya Parampara:** A traditional Indian teaching method where knowledge is passed down directly from Guru (teacher) to Shishya (student) through dedicated training.
- **Kala Sanskriti Vikas Yojana (KSVY):** An umbrella scheme of the Ministry of Culture to promote and financially support traditional Indian art forms.
- **Repertory Grant:** A grant given to organizations to train artists in music, dance, theatre, and folk arts.
- **Expert Committee:** A committee of art and culture experts that evaluates applications based on performance quality, resources, and cultural significance.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Implementation of Guru-Shishya Parampara (Repertory Grant) Scheme
Date	February 3, 2025
Location	India
Implemented By	Ministry of Culture
Scheme Type	Central Sector Scheme under Kala Sanskriti Vikas Yojana (KSVY)
Financial Assistance for Guru	₹15,000 per month
Financial Assistance for Shishyas	₹2,000 - ₹10,000 per month (based on age group)
Theatre Training Limit	1 Guru + 18 Shishyas
Music/Dance Training Limit	1 Guru + 10 Shishyas
Top Beneficiary States	West Bengal, Manipur, Karnataka, Odisha, Madhya Pradesh
Minister Announcing Scheme	Gajendra Singh Shekhawat (Minister of Culture & Tourism)



➤ **Which organization has adopted the Agra Fort under the Adopt a Heritage 2.0 Program?**

- A) Sabhyata Foundation
- B) Ease My Trip Foundation
- C) Tata Power Trading Pvt. Ltd
- D) IDD Trade Council
- E) Powerlinks Transmission Ltd



Answer

B) Ease My Trip Foundation



Event and Location:

- **Event:** The Ministry of Culture launched Adopt a Heritage 2.0 in September 2023 to enhance visitor experience at protected monuments through CSR-funded collaborations.
- **Date:** February 3, 2025
- **Location:** India



Key Highlights:

1. Overview of the Scheme

- **Launched:** September 2017 (Revamped as Adopt a Heritage 2.0 in September 2023).
- **Implemented By:** Ministry of Culture & Archaeological Survey of India (ASI).
- **Objective:**
 - Collaboration with private companies, NGOs, trusts, and societies for monument maintenance.
 - Development of visitor amenities using CSR funds.



Key Highlights:

2. Categories of Amenities Developed

- **Hygiene:** Toilets, drinking water, waste management, baby care rooms.
- **Accessibility:** Pathways, barrier-free access, signage, Wi-Fi, parking.
- **Safety:** CCTV, lighting, first aid kits, cloakrooms.
- **Knowledge & Engagement:** Publications, souvenir shops, cultural programs, AR/VR experiences, light & sound shows.

3. Key Rules & Regulations

- No structural modifications allowed to protected monuments.
- ASI approval is mandatory before making any enhancements.



Key Highlights:

4. Adoption of Monuments – 21 MoUs Signed

Monument	State	Partner Organization	MoU Date
Agra Fort	Uttar Pradesh	Ease My Trip Foundation	12.03.2024
Sun Temple, Konark	Odisha	Ease My Trip Foundation	12.03.2024
Elephanta Caves, Gharapuri	Maharashtra	Mahesh Enterprises & Infra India Pvt Ltd	12.03.2024
Western Group of Temples, Khajuraho	Madhya Pradesh	Ease My Trip Foundation	12.03.2024
Kailasanatha Temple, Kanchipuram	Tamil Nadu	Cholamandalam Investment & Finance Co. Ltd	12.03.2024
Mehrauli Archaeological Park	Delhi	Sabhyata Foundation	12.03.2024
Qutub Minar	Delhi	Ease My Trip Foundation	12.03.2024
Humayun's Tomb	Delhi	Sabhyata Foundation	12.03.2024
Ajmeri Gate	Delhi	Redtape Ltd	27.08.2024
Rock Shelters of Bhimbetka	Madhya Pradesh	HEG Ltd	02.07.2024
Archaeological Site Museum, Hampi	Karnataka	JSW Ltd	18.11.2024



Important Terms Explained:

- **Adopt a Heritage 2.0:** A revamped version of the 2017 program that allows private & public sector entities to improve visitor experience at protected monuments using CSR funds.
- **Archaeological Survey of India (ASI):** The government agency responsible for the preservation & conservation of national monuments.
- **Corporate Social Responsibility (CSR):** Mandatory corporate funding for social development projects, including monument conservation.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Launch of Adopt a Heritage 2.0 to improve visitor experience at protected monuments
Date	February 3, 2025
Launched By	Ministry of Culture & Archaeological Survey of India (ASI)
First Launched	September 2017, revamped as Adopt a Heritage 2.0 in September 2023
Purpose	CSR-funded partnerships for visitor amenities at monuments
Number of MoUs Signed	21 MoUs with private/public sector entities
Types of Amenities	Hygiene, Accessibility, Safety, Knowledge
ASI Approval Required?	Yes, before making any enhancements
Top Adopted Monuments	Agra Fort, Konark Sun Temple, Elephanta Caves, Khajuraho, Qutub Minar, Hampi
Minister Announcing Scheme	Gajendra Singh Shekhawat (Minister of Culture & Tourism)



QUICK RECALL



- The 38th Surajkund Mela will be held from February 7-23, 2025, in Haryana.
- Zepto became the second most downloaded food & drink app globally in 2024.
- India aims to rank among the top 25 in the World Bank's LPI by 2030.
- The U.S. leads globally in AI startups, with 5,509 startups between 2013-2023.
- RBI introduced 'Bank.in' and 'Fin.in' domains to strengthen cybersecurity in digital banking.
- SBI's net profit for Q3 FY25 surged 84% YoY to ₹16,891 crore.
- The RBI has aligned HFCs' NCD private placement rules with NBFC regulations.
- RBI cut the repo rate by 25 bps to 6.25% to support economic growth.
- Zomato has officially rebranded itself as Eternal Ltd.



QUICK RECALL



- **K Balasubramanian was appointed as Citibank India Subcontinent Sub-Cluster and Banking Head.**
- **Uganda launched the first clinical trial for a vaccine targeting the Sudan species of the Ebola virus.**
- **Scientists at CeNS, Bengaluru developed an HEA catalyst for green hydrogen production.**
- **Himachal Pradesh launched a cannabis farming pilot project for medical and industrial use.**
- **The Ministry of Ayush launched the “Shatavari – For Better Health” campaign in India.**
- **Kerala approved the Kerala Health System Improvement Programme (KHSIP) to enhance healthcare services.**
- **The Government sanctioned 40 projects in 23 states under the SASCI scheme for ₹3,295.76 crore.**



QUICK RECALL



- **The PNGRB has authorized 307 Geographical Areas covering 733 districts for PNG supply.**
- **India's iron ore production grew 2.5% to 208 MMT in FY 2024-25 (April-December).**
- **The Guru-Shishya Parampara (Repertory Grant) Scheme provides financial assistance to performing arts organizations.**
- **The Adopt a Heritage Scheme 2.0 was launched in September 2023 by the Ministry of Culture.**



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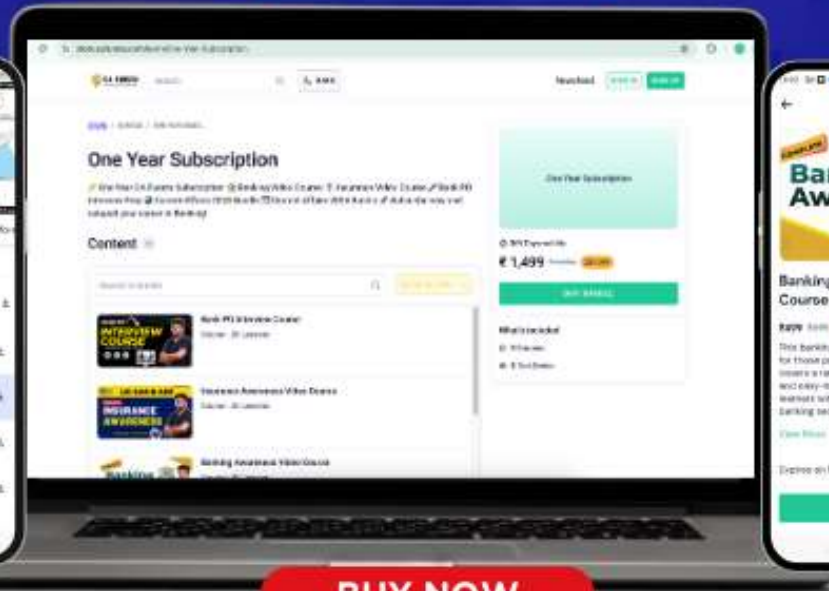
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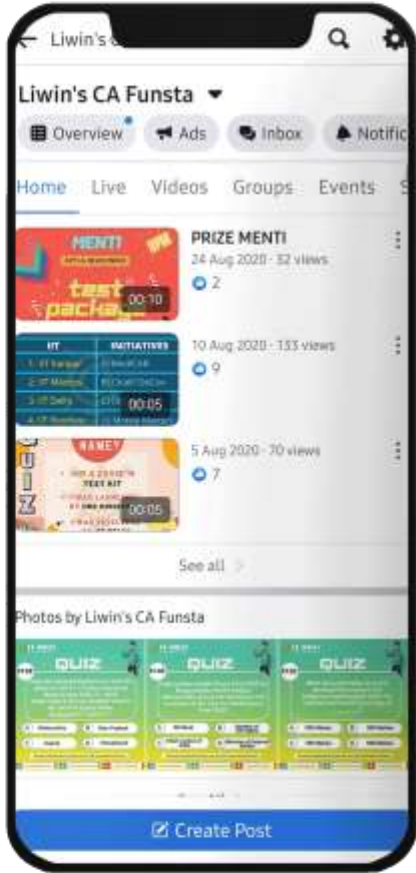
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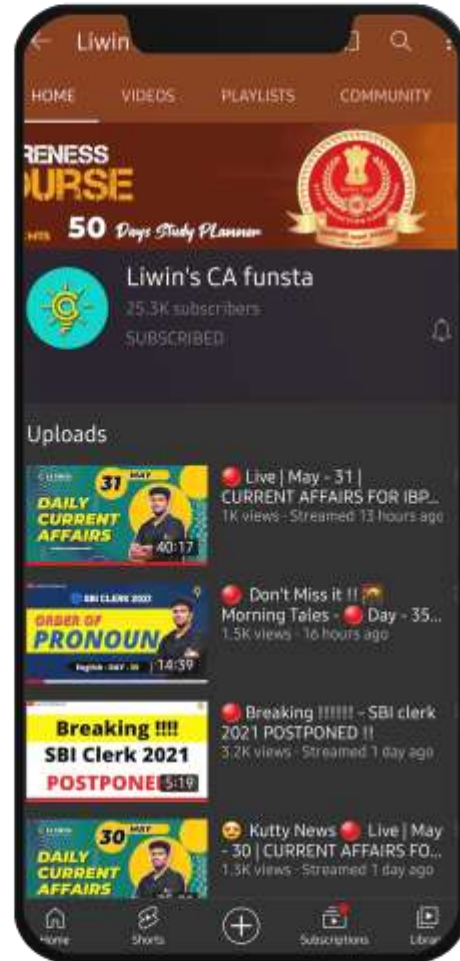


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