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Mariappan B

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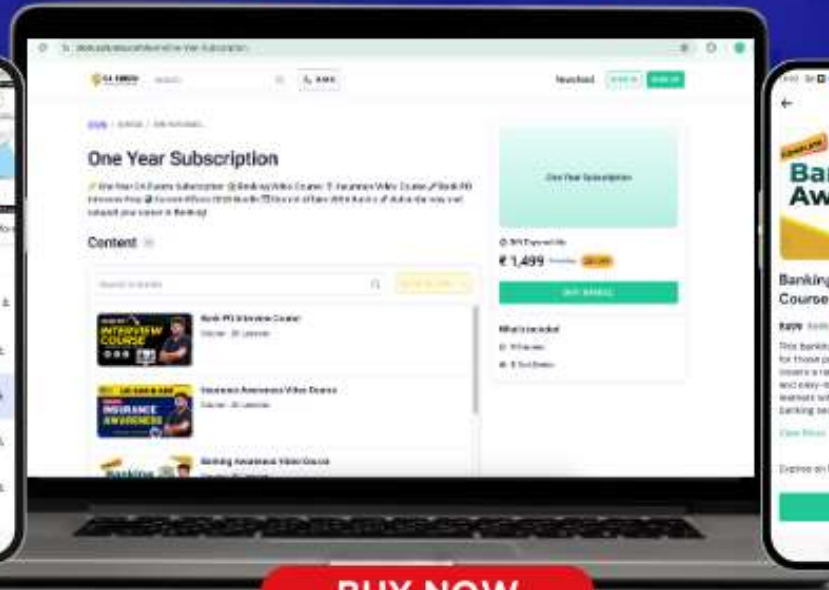
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Important Days



➤ **What is the theme for Congenital Heart Defect Awareness Day 2025?**

- A) "Stronger Hearts, Brighter Futures"
- B) "Remember Our Hearts"
- C) "Healing Through Awareness"
- D) "One Beat, One Hope"
- E) "A Heart for Every Child"

Answer

B) "Remember Our Hearts"



Important Days



Event and Location:

- **Event:** Congenital Heart Defect Awareness Day 2025
- **Date:** February 14, 2025
- **Location:** Worldwide



Important Days



Mandates and Objectives:

- **Raise awareness** about Congenital Heart Defects (CHD), a common birth disorder affecting millions.
- **Educate the public** on early detection, symptoms, and treatments available for CHD.
- **Encourage support for families affected by CHD** through fundraising and awareness campaigns.
- **Promote advancements in medical treatments** for CHD patients.



Important Days



Key Highlights of Congenital Heart Defect Awareness Day 2025:

- **Theme:** "Remember Our Hearts"
- **CHD Statistics:**
 - Affects 8 out of every 1000 babies born.
 - 40,000 babies in the US are born with CHD annually.
 - Some CHDs are undetected until later in life.



Important Days



Key Highlights of Congenital Heart Defect Awareness Day 2025:

- **Medical Contributions:**
 - Dr. Ravinder Singh Rao, a leading cardiologist, advocates for CHD awareness and treatment.
 - His work includes dispelling myths and promoting early diagnosis of CHD.
- **How CHD Develops:**
 - Occurs when the heart or nearby blood vessels fail to develop properly before birth.
 - Possible genetic & environmental causes, though exact reasons remain unclear.



Important Days



Timeline of Congenital Heart Defect Awareness History:

Year/Period	Milestone
1400s	Leonardo da Vinci studies the coronary arteries.
1600s	William Harvey discovers blood circulation.
1600s	Friedrich Hoffmann links coronary artery disease to heart problems.
1970s	Balloon angioplasty and bypass surgery revolutionize heart treatments.



Important Days



How to Observe Congenital Heart Defect Awareness Day:

- **Spread Awareness:** Educate people on CHD symptoms and management.
- **Share Your Story:** Survivors can inspire others by sharing personal experiences.
- **Social Media Advocacy:** Use #CHDAwareness to promote CHD facts and stories online.



Important Days



5 Interesting Facts About CHD:

- 1. Newborns & Heart Defects:** 100–200 deaths annually occur due to undetected heart defects in newborns.
- 2. CHD is Common:** It is as prevalent as autism.
- 3. CHD in Adults & Children:** Equal numbers of adults and children live with CHD.
- 4. Lack of Tracking:** The US lacks a unified monitoring system for CHD after early childhood.
- 5. Early Diagnosis Saves Lives:** Screening before birth can improve CHD survival rates.



Important Days



Why Congenital Heart Defect Awareness Day is Important:

- **It Raises Awareness:** Helps communities understand CHD and its impact.
- **It Encourages Research Funding:** Awareness campaigns help raise money for CHD research.
- **It Improves Lives:** More awareness leads to better treatment and support for CHD patients.



Important Days



Important Terms Explained:

- **Congenital Heart Defect (CHD):**
 - A heart abnormality present at birth.
 - Can affect heart structure, blood flow, or function.
 - Some CHDs require surgery, while others can be managed with medication.
- **Balloon Angioplasty:**
 - A minimally invasive heart procedure used to open narrowed blood vessels.
 - Commonly used for treating congenital heart conditions.



Important Days



Important Terms Explained:

- **Bypass Surgery:**
 - A surgical procedure to improve blood flow to the heart.
 - Used for severe CHDs or blocked arteries.



Important Days



Tabular Summary:

Topic	Details
Event	Congenital Heart Defect Awareness Day 2025
Date	February 14, 2025
Theme	"Remember Our Hearts"
Prevalence	8 out of 1000 babies are born with CHD
Annual CHD Cases (US)	40,000 babies affected yearly
Famous CHD Cardiologist	Dr. Ravinder Singh Rao
Awareness Purpose	Educate, support, and encourage early diagnosis
Medical Breakthroughs	Balloon Angioplasty & Bypass Surgery revolutionized treatment
Key Fact	CHD is as common as autism



RANKING

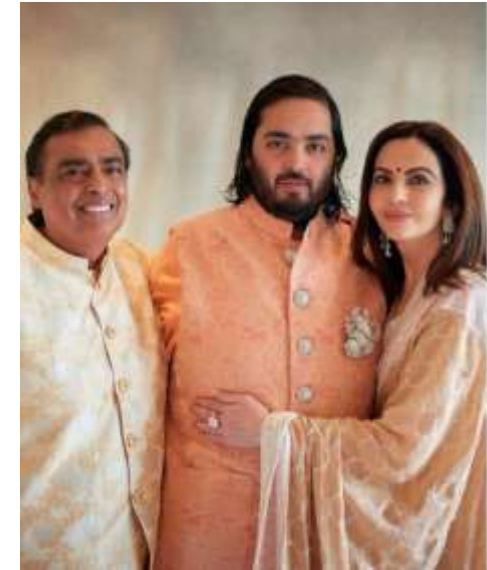


➤ **Who topped Bloomberg's 2025 list of Asia's wealthiest families?**

- A) Chearavanont Family
- B) Kwok Family
- C) Jindal Family
- D) Mukesh Ambani Family
- E) Birla Family

Answer

D) Mukesh Ambani Family



RANKING



Event and Location:

- **Event:** Mukesh Ambani tops Bloomberg's 2025 Asia's Wealthiest Families list
- **Date:** February 14, 2025
- **Location:** Asia



RANKING



Mandates and Objectives:

- **Highlight the top business families** shaping Asia's economy.
- **Recognize the contribution of dynastic wealth** to global industries.
- **Showcase India's growing influence** in global business rankings.



Key Highlights of Bloomberg's 2025 Asia's Richest Families List:

- **Mukesh Ambani & Reliance Industries:**
 - **Rank 1:** Asia's richest family in 2025.
 - **Reliance** has diversified into oil refining, technology, financial services, and green energy.
 - **Mukesh Ambani** took over the business in 2002 after the passing of Dhirubhai Ambani.
 - His children actively manage different divisions of the company.



Key Highlights of Bloomberg's 2025 Asia's Richest Families List:

- **Other Indian Families in the Top 20:**
 - **Mistry Family (Rank 4) – Shapoorji Pallonji Group:**
 - Key shareholders in Tata Sons, managing the \$400 billion Tata Group.
 - **Jindal Family (Rank 7) – O.P. Jindal Group:**
 - Started in 1952, expanded into steel, energy, cement, and sports.
 - **Birla Family (Rank 9) – Aditya Birla Group:**
 - A business empire dating back to the 19th century, now led by Kumar Mangalam Birla.



Key Highlights of Bloomberg's 2025 Asia's Richest Families List:

- **Other Indian Families in the Top 20:**
 - **Bajaj Family (Rank 13) – Bajaj Group:**
 - Founded in 1926, initially known for scooters, later diversified into cement, finance, and electronics.
 - **Hinduja Family (Rank 18) – Hinduja Group:**
 - Founded in 1914, operates in energy, automotive, finance, and healthcare across Mumbai, London, and Geneva.



RANKING



Top Ranked Families in Bloomberg's 2025 List:

Rank	Family Name	Business Group	Country
1	Ambanis	Reliance Industries	India
2	Chearavanonts	Charoen Pokphand Group	Thailand
3	Hartonos	Djarum, Bank Central Asia	Indonesia
4	Mistrys	Shapoorji Pallonji Group	India
5	Kwoks	Sun Hung Kai Properties	Hong Kong
6	Tsai Family	Cathay Financial	Taiwan
7	Jindals	O.P. Jindal Group	India
8	Yoovidhya Family	TCP Group	Thailand
9	Birlas	Aditya Birla Group	India
10	Lees Family	Samsung	South Korea
13	Bajajs	Bajaj Group	India
18	Hindujas	Hinduja Group	India



Important Terms Explained:

- **Bloomberg's Asia's Wealthiest Families List:**
 - An annual ranking of the richest family-owned businesses across Asia.
 - Measures net worth, business expansion, and influence in global markets.
- **Reliance Industries:**
 - India's largest conglomerate, led by Mukesh Ambani.
 - Operates in oil, telecom (Jio), retail, and green energy.



Important Terms Explained:

- **Shapoorji Pallonji Group:**
 - One of India's oldest business groups with a major stake in Tata Sons.
- **National Influence of Indian Business Families:**
 - Indian families dominate six out of the top 20 richest business groups in Asia.
 - These businesses contribute significantly to India's economy and global trade.



RANKING



Tabular Summary:

Topic	Details
Major Event	Mukesh Ambani tops Bloomberg's 2025 Asia's Wealthiest Families list
Top-Ranked Family	Ambani Family (Reliance Industries, India)
Number of Indian Families in Top 20	Six
Other Top Indian Families	Mistry (Rank 4), Jindal (Rank 7), Birla (Rank 9), Bajaj (Rank 13), Hinduja (Rank 18)
Business Expansion Areas	Oil, telecom, finance, real estate, green energy
Indian Economy Impact	Major contributor to employment, industrial growth, and global investments



➤ **Why is the Reserve Bank of India (RBI) injecting ₹2.5 lakh crore into the banking system?**

- A) To increase inflation
- B) To counter liquidity shortages caused by forex interventions and fiscal outflows
- C) To raise interest rates on loans
- D) To reduce bank lending
- E) To support only private sector banks



Answer

B) To counter liquidity shortages caused by forex interventions and fiscal outflows



Event and Location:

- **Event:** RBI injects ₹2.5 lakh crore to strengthen banking liquidity
- **Date:** February 14, 2025
- **Location:** India



Mandates and Objectives:

- **Address liquidity shortages** in the banking system.
- **Ensure smooth credit flow** to businesses and consumers.
- **Stabilize financial markets** impacted by forex interventions and fiscal outflows.
- **Support economic growth** by maintaining financial stability.



Reasons for Liquidity Injection:

- **Foreign Exchange Market Interventions:** RBI's actions to stabilize the weakening rupee have reduced rupee liquidity.
- **Fiscal Outflows:** Government-related transactions, such as tax payments and public sector spending, have tightened liquidity conditions.
- **Economic Growth Concerns:** RBI aims to maintain credit availability for businesses and individuals.



How RBI is Conducting Liquidity Injection:

- **Method Used:** Variable Rate Repo (VRR) auctions.
- **Frequency:** Daily auctions on working days in Mumbai.
- **Short-Term Reversals:** Borrowed funds will be reversed the next working day.
- **Market-Based Rates:** Funds are injected at market-determined interest rates to prevent excess liquidity.



Impact on Monetary Policy & Future Actions:

- **Repo Rate Cut:** RBI recently reduced the repo rate by 25 basis points to 6.25%, the first cut since May 2020.
- **Bond Purchases Increased:** RBI doubled its bond-buying program to ₹40,000 crore.
- **Liquidity Coverage Ratio (LCR) Implementation Deferred:** The new deadline for LCR implementation is March 31, 2026.
- **Future Measures Expected:** If liquidity shortages persist, RBI may introduce Open Market Operations (OMO) or forex swaps.



Important Terms Explained:

- **Variable Rate Repo (VRR) Auction:**
 - A short-term liquidity management tool where banks borrow funds from RBI at market-driven interest rates.
 - Ensures efficient liquidity distribution based on actual market needs.
- **Repo Rate:**
 - The interest rate at which RBI lends money to commercial banks.
 - A lower repo rate makes borrowing cheaper, encouraging lending and economic growth.



Important Terms Explained:

- **Open Market Operations (OMO):**
 - RBI's tool for buying or selling government bonds to regulate money supply and liquidity in the economy.
- **Liquidity Coverage Ratio (LCR):**
 - A regulatory requirement that ensures banks have enough liquid assets to cover short-term obligations.
 - RBI deferred its implementation to March 31, 2026, giving banks more flexibility.



BANKING AND FINANCE



Tabular Summary:

Topic	Details
Major Event	RBI injects ₹2.5 lakh crore into the banking system
Method Used	Variable Rate Repo (VRR) auctions
Frequency	Daily auctions on working days
Reason for Liquidity Shortage	Forex market interventions, fiscal outflows, economic conditions
Repo Rate Cut	25 basis points (bps), now at 6.25%
Bond Purchases by RBI	Increased to ₹40,000 crore
Future Measures Expected	Open Market Operations (OMO), forex swaps if liquidity tightens further
Liquidity Coverage Ratio (LCR) Implementation	Deferred to March 31, 2026
RBI Governor	Sanjay Malhotra
RBI Headquarters	Mumbai, Maharashtra
RBI Established	April 1, 1935



➤ **From February 15, 2025, how will chargebacks in UPI transactions be processed?**

- A) Chargebacks will be manually reviewed by banks before processing.
- B) They will be automatically accepted or rejected based on Transaction Credit Confirmation (TCC) and return requests (RET).
- C) All chargeback requests will require direct approval from NPCI.
- D) Chargebacks will no longer be allowed for disputed transactions.
- E) Banks will have to process chargebacks within 48 hours of initiation.



Answer

B) They will be automatically accepted or rejected based on Transaction Credit Confirmation (TCC) and return requests (RET).



Event and Location:

- **Event:** NPCI introduces new UPI rule for automatic acceptance/rejection of chargebacks
- **Date:** Effective from February 15, 2025
- **Location:** India



Mandates and Objectives:

- **Enhance efficiency in UPI dispute resolution** and transaction reconciliation.
- **Reduce penalties imposed by the Reserve Bank of India (RBI)** due to processing delays.
- **Ensure quicker dispute handling** through automated acceptance/rejection based on transaction data.



Key Highlights of NPCI's New UPI Chargeback Mechanism:

- **Automatic chargeback resolution** based on Transaction Credit Confirmation (TCC) and return requests (RET).
- **Implementation Date:** February 15, 2025.
- Applicable only for **bulk transaction uploads** and **Unified Dispute Resolution Interface (UDIR)**.
- Does not impact individual front-end dispute resolution cases.
- **Beneficiary banks now have time to reconcile transactions** before a chargeback is automatically deemed accepted.



What is a Chargeback in UPI?

- **A chargeback is a reversal of a completed UPI transaction** due to disputes, fraud, or technical errors.
- It is **initiated by the payer's bank**, and if approved, the payer receives a refund.
- Previously, **chargebacks were sometimes automatically accepted** due to processing delays, causing disputes.



Why Was This Change Introduced?

- **Prevent automatic closure of chargebacks** before beneficiary banks can process return requests.
- **Reduce penalties on banks** caused by unresolved disputes.
- **Ensure smoother UPI transaction reconciliation** and enhance dispute resolution efficiency.



Impact on UPI Member Banks:

- Banks must update their internal dispute resolution processes.
- Ensures timely reconciliation before chargebacks are automatically accepted.
- Reduces unnecessary financial penalties imposed by RBI.
- Improves user trust in UPI dispute resolution.



UPI Growth and Usage Statistics:

- **December 2024 UPI transactions** hit a record 16.73 billion (8% increase from November 2024).
- **UPI continues to dominate digital payments in India** with increasing transaction volumes.



Important Terms Explained:

- **National Payments Corporation of India (NPCI):**
 - Regulates UPI, RuPay, FASTag, and other payment systems in India.
 - Established by RBI and Indian Banks' Association (IBA).
- **Unified Payments Interface (UPI):**
 - Real-time digital payment system allowing interbank transactions.
 - Developed by NPCI, enabling seamless fund transfers via mobile devices.



Important Terms Explained:

- **Transaction Credit Confirmation (TCC):**
 - Indicates successful crediting of funds to the beneficiary's account.
 - Used to verify the legitimacy of transactions before processing chargebacks.
- **Return Request (RET):**
 - A request raised by the beneficiary bank to return a disputed transaction.
 - Previously, RETs were rejected if chargebacks were already initiated.



Tabular Summary:

Topic	Details
Major Event	New NPCI rule for automatic UPI chargeback processing
Implementation Date	February 15, 2025
Affected Transactions	Bulk transaction uploads, Unified Dispute Resolution Interface (UDIR)
Not Applicable To	Individual front-end dispute resolution cases
Chargeback Decision Based On Purpose	Transaction Credit Confirmation (TCC) and Return Requests (RET) Prevent unnecessary penalties, improve transaction reconciliation
UPI Transaction Volume (Dec 2024)	16.73 billion transactions (8% increase from November)
NPCI CEO	Dilip Asbe
RBI Governor	Sanjay Malhotra



➤ Which company recently received RBI authorization to operate as an online payment aggregator?

- A) Paytm
- B) PhonePe
- C) Easebuzz
- D) Mobikwik
- E) BharatPe



Answer
C) Easebuzz



Event and Location:

- **Event:** Easebuzz receives RBI authorization to operate as an online payment aggregator
- **Date:** February 14, 2025
- **Location:** India



Mandates and Objectives:

- Authorization by RBI allows **Easebuzz** to function as a **Payment Aggregator (PA)**.
- **Facilitates secure and seamless digital transactions** for businesses across India.
- **Enhances Easebuzz's credibility** in India's growing fintech sector.
- **Enables collaboration with NBFCs and banks** to provide credit services.
- **Supports early settlements** for merchants based on transaction volumes.



How the RBI License Strengthens Easebuzz's Position:

- Joins major players like **Razorpay, Google Pay, Cashfree, Zomato, MSwipe, CC Avenue, Innoviti Payments, Vegaah, and Concerto Software.**
- Enables **e-commerce transactions and merchant settlements.**
- Strengthens Easebuzz's role as a **key fintech player in India's digital payment ecosystem.**



Easebuzz's Market Reach and Growth Potential:

- Handles an annual **Gross Transaction Value (GTV) of \$30 billion.**
- Serves over **200,000 businesses**, including SMEs and startups.
- **Revenue in FY24:** ₹290 crore; **Projected FY25:** ₹600 crore+.
- RBI approval expected **to boost trust and business expansion.**



Easebuzz's Expansion Beyond Payment Processing:

- In April 2024, launched a **B2B invoice management and payments platform** in collaboration with **NPCI Bharat BillPay Ltd (NBBL)**.
- Aims to **expand services beyond transaction processing**.
- Strengthens position in **India's fast-growing digital payment sector**.



Important Terms Explained:

- **Payment Aggregator (PA):**
 - A company authorized to process online payments on behalf of merchants.
 - Ensures secure transactions by integrating multiple payment options.
- **Easebuzz:**
 - A fintech company specializing in digital payment solutions.
 - Offers services like e-commerce payments, credit facilitation, and B2B invoice management.



Important Terms Explained:

- **NPCI Bharat BillPay Ltd (NBBL):**
 - A subsidiary of NPCI, facilitating bill payments across India.
 - Helps in streamlining digital transactions for businesses and consumers.



BUSINESS AND ECONOMY



Tabular Summary:

Topic	Details
Major Event	Easebuzz receives RBI authorization as an online payment aggregator
Regulating Authority	Reserve Bank of India (RBI)
Other Licensed Aggregators	Razorpay, Google Pay, Cashfree, Zomato, MSwipe, CC Avenue, Innoviti Payments, Vegaah, Concerto Software
Services Under PA License	E-commerce transactions, merchant settlements, credit facilitation with NBFCs & banks
Easebuzz Financials (FY24)	Revenue: ₹290 crore; Projected FY25: ₹600 crore+
Easebuzz Market Reach	\$30 billion GTV, 200,000+ businesses served
Recent Expansion	Launched B2B invoice management & payments platform with NPCI Bharat BillPay Ltd (April 2024)
Easebuzz Headquarters	Pune, Maharashtra



➤ Which entity has received RBI approval to increase its stake in AU Small Finance Bank?

- A) SoftBank Vision Fund
- B) Zulia Investments
- C) Blackstone Group
- D) Sequoia Capital
- E) GIC Private Limited



Answer

B) Zulia Investments



Event and Location:

- **Event:** RBI approves Zulia Investments' stake hike in AU Small Finance Bank
- **Date:** February 14, 2025
- **Location:** India



Mandates and Objectives:

- **Enhance foreign investment** in AU Small Finance Bank.
- **Strengthen AU Small Finance Bank's market position** and financial backing.
- **Promote long-term stability and expansion** in India's financial sector.



Key Highlights of the Approval:

- **Zulia Investments (Temasek Subsidiary) Approval:**
 - **Current Stake:** 1.37% in AU Small Finance Bank.
 - **Approved Increase:** Can raise its stake up to 7%.
 - **Timeframe:** Must complete the acquisition within one year of RBI's approval.



Key Highlights of the Approval:

- **AU Small Finance Bank's Market Presence:**
 - **Largest Small Finance Bank (SFB)** in India.
 - Credit services for MSMEs, retail customers, and deposit banking.
 - 2,400 banking touchpoints across 21 states and 4 Union Territories.
 - 49,000 employees nationwide.
- **Financial Performance (Q3 FY 2024-25):**
 - **Deposit Base:** ₹1.12 trillion.
 - **Loan Portfolio:** ₹1.08 trillion.
 - **Overall Balance Sheet:** ₹1.43 trillion.



AU Small Finance Bank's Transition to a Universal Bank:

- Applied to RBI in September 2024 to convert into a universal bank.
- **RBI Guidelines for Transition:**
 - Minimum net worth of **₹1,000 crore**.
 - At least five years of satisfactory performance as a scheduled bank.
 - Profitability record with:
 - **Gross NPA (GNPA) < 3%**
 - **Net NPA (NNPA) < 1%**
 - Compliance with capital adequacy norms and a detailed transition rationale.



Important Terms Explained:

- **Small Finance Bank (SFB):**
 - A bank focused on providing credit to underserved sectors, particularly MSMEs and low-income households.
 - Operates under RBI regulations with specific financial inclusion mandates.
- **Universal Bank:**
 - A bank with broader financial services, including retail banking, corporate lending, investment banking, and wealth management.
 - Requires RBI approval and must meet strict financial performance criteria.



Important Terms Explained:

- **Zulia Investments & Temasek Holdings:**
 - Zulia Investments is a wholly owned subsidiary of Temasek Holdings, a Singapore-based global investment firm.
 - Temasek has investments in financial services, technology, healthcare, and real estate worldwide.



Tabular Summary:

Topic	Details
Major Event	RBI approves Zulia Investments' stake hike in AU Small Finance Bank
Approval Granted To	Zulia Investments (Temasek subsidiary)
Current Stake in AU SFB	1.37%
Approved Stake Increase	Up to 7%
Timeframe for Stake Acquisition	1 year from RBI's approval
AU Small Finance Bank's Presence	2,400 touchpoints, 21 states, 4 UTs
Financials (Q3 FY25)	₹1.12T deposits, ₹1.08T loans, ₹1.43T balance sheet
Transition to Universal Bank	Applied in September 2024
RBI Guidelines for Transition	₹1,000 Cr net worth, <3% GNPA, <1% NNPA, profitable for 5+ years



APPOINTMENTS



➤ Who recently became the first Hindu to lead the U.S. intelligence community as the Director of National Intelligence (DNI)?

- A) Kamala Harris
- B) Nikki Haley
- C) Tulsi Gabbard
- D) Pramila Jayapal
- E) Vivek Ramaswamy

Answer
C) Tulsi Gabbard



APPOINTMENTS



Event and Location:

- **Event:** Tulsi Gabbard appointed as the Director of National Intelligence (DNI)
- **Date:** February 14, 2025
- **Location:** Washington, D.C., United States



APPOINTMENTS



Mandates and Objectives:

- **Oversees 18 U.S. intelligence agencies,** coordinating national security operations.
- Reports directly to the President of the United States.
- Acts as **the principal advisor on intelligence matters.**
- Manages threats related to **terrorism, cyber security, foreign interventions, and espionage.**



APPOINTMENTS



Key Highlights of Her Appointment:

- Confirmed as **DNI with a 52-48 Senate vote.**
- Appointed by **President Donald Trump** after the 2024 U.S. presidential elections.
- **First Hindu and second woman** to hold the DNI position.
- **Met Indian PM Narendra Modi** after taking office to reinforce **India-U.S. relations.**



APPOINTMENTS



Background and Political Journey:

- Born in **American Samoa**, raised in **Hawaii** and the **Philippines**.
- Mother converted to Hinduism, leading to a strong Hindu identity.
- Served in **the U.S. National Guard with three war zone deployments**.
- Elected as a **Congresswoman from Hawaii** (2013-2021) for four terms.
- Ran for **U.S. President in 2020 as a Democrat and left the party in 2022**, calling it “elitist.”



APPOINTMENTS



Controversies and Criticism:

- **Pro-Assad Allegations:** Criticized for her 2017 visit to Syria, where she met Syrian President Bashar al-Assad.
- **Ukraine War Stance:** Accused of echoing Russian propaganda regarding the war.
- **NSA Whistleblower Edward Snowden:** Previously praised Snowden, raising concerns about intelligence leaks.
- **Opposed U.S. Surveillance Program (Section 702):** A program used for tracking terrorist communications.
- **Lack of Intelligence Experience:** Critics argue she has no prior intelligence background.



Special Bond with India and PM Modi:

- Strong advocate for India's fight against terrorism, especially post-Pulwama attack (2019).
- Criticized the U.S. ban on Modi's visa in 2005, calling it a blunder.
- Supported Modi's call for International Yoga Day (2014).
- Married in a Hindu wedding in Hawaii, attended by BJP leader Ram Madhav, with a special message from PM Modi.



APPOINTMENTS



Important Terms Explained:

- **Director of National Intelligence (DNI):**
 - The highest-ranking intelligence official in the U.S., overseeing 18 intelligence agencies including CIA, NSA, and FBI Intelligence Division.
 - Created after 9/11 (2001) to coordinate intelligence efforts across agencies.
- **Section 702 Surveillance Program:**
 - A U.S. law that allows intelligence agencies to monitor foreign terrorist communications overseas.
 - Gabbard has been critical of mass surveillance, arguing it violates civil liberties.



APPOINTMENTS



Important Terms Explained:

- **India-U.S. Relations:**
 - India and the U.S. share strong strategic and defense ties, particularly in counter-terrorism and cyber security.
 - Tulsi Gabbard has consistently supported U.S.-India cooperation on defense and trade.



APPOINTMENTS



Tabular Summary:

Topic	Details
Key Appointment	Tulsi Gabbard becomes Director of National Intelligence (DNI)
Appointed By	President Donald Trump
Senate Vote	52-48
Religious Identity	Hindu, took oath on Bhagavad Gita
Political Background	Former Democrat, turned Independent in 2022
Past Roles	Four-term Congresswoman, Iraq War Veteran
Controversies	Pro-Assad stance, Russia-Ukraine war views, Edward Snowden support
India Relations	Strong Modi supporter, backed India on terrorism issues



APPOINTMENTS



➤ **Who was recently elected as the new Prime Minister of Vanuatu?**

- A) Ishmael Kalsakau
- B) Stephen Felix
- C) Jotham Napat
- D) Charlot Salwai
- E) John William Timakata



Answer
C) Jotham Napat



APPOINTMENTS



Event and Location:

- **Event:** Jotham Napat elected as the Prime Minister of Vanuatu
- **Date:** February 14, 2025
- **Location:** Vanuatu



APPOINTMENTS



Mandates and Objectives:

- **Ensure stable governance** through a coalition government.
- **Strengthen political unity** among various parties.
- **Focus on national interests and development policies.**



APPOINTMENTS



Key Highlights of the Election:

- **Jotham Napat elected as Prime Minister:**
 - Elected unopposed.
 - Nominated by Charlot Salwai, leader of the Reunification Movement for Change.
 - Ishmael Kalsakau, former PM, confirmed there were no other candidates.
 - Represents the Tanna Constituency in Parliament.
- **Stephen Felix elected as Speaker of Parliament:**
 - MP for Efate Rural Constituency.
 - Former judge and member of the Leaders Party.
 - Urged MPs to prioritize Vanuatu's national interests.



APPOINTMENTS



Key Highlights of the Election:

- **Four Deputy Speakers Elected Unopposed:**
 - **John William Timakata** (Vanua'aku Party) – First Deputy Speaker
 - **Macrellino Barthelemy** (Independent) – Second Deputy Speaker
 - **Paul Paolo** (Graon Mo Jastis Party) – Third Deputy Speaker
 - **Camillo Ati** (Iauko Group) – Fourth Deputy Speaker



APPOINTMENTS



Formation of the Coalition Government:

- **The government is a coalition of five political parties:**
 - Leaders Party
 - Vanua'aku Party
 - Graon Mo Jastis Party
 - Reunification Movement for Change
 - Iauko Group
- The coalition aims to maintain stability and ensure effective governance under Prime Minister Jotham Napat.



APPOINTMENTS



Important Terms Explained:

- **Reunification Movement for Change:**
 - A political party in Vanuatu focused on political stability and governance reforms.
 - Led by Charlot Salwai, former Prime Minister.
- **Vanua'aku Party:**
 - One of Vanuatu's oldest political parties, advocating for economic and political independence.



APPOINTMENTS



Important Terms Explained:

- **Speaker of Parliament:**
 - The presiding officer of Parliament, responsible for maintaining order and guiding legislative procedures.
- **Deputy Speakers:**
 - Assist the Speaker of Parliament in managing parliamentary affairs.



APPOINTMENTS



Tabular Summary:

Topic	Details
Major Event	Jotham Napat elected as Vanuatu's new Prime Minister
Nominated By	Charlot Salwai (Reunification Movement for Change)
Confirmed By	Ishmael Kalsakau (Former PM, MP for Port Vila)
Speaker of Parliament	Stephen Felix (Elected Unopposed)
Deputy Speakers	- 1st : John William Timakata (Vanua'aku Party)
	- 2nd : Macrellino Barthelemy (Independent)
	- 3rd : Paul Paolo (Graon Mo Jastis Party)
	- 4th : Camillo Ati (Iauko Group)
Coalition Parties	Leaders Party, Vanua'aku Party, Graon Mo Jastis Party, Reunification Movement for Change, Iauko Group
Government's Focus	Stability, Governance, and National Interest



APPOINTMENTS



➤ **Who has been sworn in as Romania's interim President following the resignation of Klaus Iohannis?**

- A) Marcel Ciolacu
- B) Călin Georgescu
- C) Ilie Bolojan
- D) Florin Cîțu
- E) Ludovic Orban

Answer
C) Ilie Bolojan



APPOINTMENTS



Event and Location:

- **Event:** Ilie Bolojan sworn in as Romania's interim President
- **Date:** February 12, 2025
- **Location:** Romania



APPOINTMENTS



Mandates and Objectives:

- **Ensure political stability** during Romania's transition period.
- Prepare the country for the **upcoming presidential elections in May 2025**.
- **Reassure international partners** about Romania's political reliability.
- **Address concerns over electoral integrity** following the annulment of the December 2024 elections.



APPOINTMENTS



Why Did Klaus Iohannis Resign?

- Served as **Romania's President** since 2014.
- Resigned on February 12, 2025, amid political pressure from far-right opposition parties.
- December 2024 presidential elections annulled due to allegations of Russian interference.
- Far-right candidate Călin Georgescu won the first round, creating political instability.
- Opposition parties planned a motion to suspend him, leading Iohannis to step down voluntarily.



APPOINTMENTS



Who Is Ilie Bolojan?

- **Current President of the Senate** (elected December 2024).
- **Former Mayor of Oradea and President of Bihor County Council.**
- **A senior member of the National Liberal Party (PNL)** since 1993.
- Experienced in governance and administration, tasked with ensuring stability until elections.



APPOINTMENTS



Upcoming Presidential Elections:

- First round on May 4, 2025.
- Runoff on May 18, 2025, if no candidate wins over 50%.
- Uncertainty over whether Călin Georgescu will run again.
- Bolojan will serve as interim President until elections conclude.



APPOINTMENTS



Important Terms Explained:

- **National Liberal Party (PNL):**
 - A center-right political party in Romania, focused on economic liberalism and European integration.
 - Ilie Bolojan has been a member since 1993.
- **Semi-Presidential Republic:**
 - Romania's government system where the President shares power with the Prime Minister.
 - The President handles foreign affairs and defense, while the Prime Minister leads domestic policies.



APPOINTMENTS



Important Terms Explained:

- **Election Annulment Due to Russian Interference:**
 - The December 2024 elections were annulled due to alleged foreign involvement and electoral fraud.
 - This led to political instability and calls for Iohannis' resignation.



APPOINTMENTS



Tabular Summary:

Topic	Details
Major Event	Ilie Bolojan sworn in as Romania's interim President
Previous President	Klaus Iohannis (Resigned on February 12, 2025)
Reason for Resignation	Political pressure following annulled December 2024 elections
Election Controversy	Allegations of Russian interference
Far-Right Candidate in Annulled Election	Călin Georgescu
Interim President	Ilie Bolojan
Political Background	President of Senate, former Mayor of Oradea, senior PNL member
Upcoming Elections	First round: May 4, 2025; Runoff (if needed): May 18, 2025
Political System	Semi-presidential Republic



APPOINTMENTS



➤ **Who has been elected as the new President of Greece in 2025?**

- A) Kyriakos Mitsotakis
- B) Katerina Sakellariopoulou
- C) Alexis Tsipras
- D) Constantine Tassoulas
- E) Yanis Varoufakis

Answer

D) Constantine Tassoulas



APPOINTMENTS



Event and Location:

- **Event:** Constantine Tassoulas elected as Greece's new President
- **Date:** February 12, 2025
- **Location:** Greece



APPOINTMENTS



Mandates and Objectives:

- **Ensure national unity** in a politically divided Greece.
- **Continue Greece's cultural diplomacy**, including efforts to reclaim the Parthenon sculptures.
- **Support Prime Minister Kyriakos Mitsotakis' government** and maintain political stability.



APPOINTMENTS



Key Highlights of the Election:

- **New President:** Constantine Tassoulas elected with 160 votes in the 300-seat Greek Parliament.
- **Predecessor:** Katerina Sakellariopoulou, Greece's first female president, whose term ends in March 2025.
- **Political Party:** New Democracy (center-right).
- Swearing-in Date: March 13, 2025.
- **Largely Ceremonial Role:** The Greek President primarily represents Greece on international platforms.



APPOINTMENTS



Who is Constantine Tassoulas?

- Born in 1959, **Ioannina, Greece.**
- **Member of Parliament** since 2000, affiliated with New Democracy Party.
- **Held Key Positions:**
 - Speaker of Parliament
 - Deputy Minister of National Defence
 - Minister of Culture and Sports
- **Major Contribution:** Advocated for the **return of Parthenon sculptures from the British Museum.**



APPOINTMENTS



Greece's Political Future Under Tassoulas:

- His presidency is expected to focus on **cultural diplomacy and historical heritage**.
- **The Parthenon sculptures dispute** with the British Museum will remain a key issue.
- His leadership will be **closely monitored** due to past criticisms.



APPOINTMENTS



Important Terms Explained:

- **Parthenon Sculptures (Elgin Marbles):**
 - Ancient Greek marble statues taken by the British in the early 19th century.
 - Greece has been demanding their return from the British Museum.
- **New Democracy Party:**
 - Center-right political party in Greece, currently in power.
 - Led by Prime Minister Kyriakos Mitsotakis.
- **Greek Presidential Role:**
 - The President of Greece has a ceremonial role, unlike the Prime Minister, who holds executive power.



APPOINTMENTS



Tabular Summary:

Topic	Details
Major Event	Constantine Tassoulas elected as Greece's new President
Election Date	February 12, 2025
Swearing-in Date	March 13, 2025
Political Party	New Democracy (Center-Right)
Predecessor	Katerina Sakellaropoulou
Votes Secured	160 votes in the 300-seat Parliament
Key Past Roles	Speaker of Parliament, Minister of Culture and Sports
Major Contribution	Advocated for the return of Parthenon sculptures
Controversy	Criticized for lack of parliamentary investigation into 2023 Larissa train crash
Prime Minister of Greece	Kyriakos Mitsotakis
Political System	Parliamentary Republic



➤ **When is the Chandrayaan-4 mission scheduled for launch?**

- A) 2025
- B) 2026
- C) 2027
- D) 2028
- E) 2029

Answer
C) 2027



Event and Location:

- **Event:** Chandrayaan-4 mission to launch in 2027
- **Date:** Announced on February 6, 2025
- **Location:** India



Mandates and Objectives:

- **Collect and return moon rock samples** to Earth for scientific study.
- **Demonstrate India's capability** in space exploration through sample-return technology.
- **Enhance India's global standing** in planetary science.
- **Boost investment and private sector involvement** in India's space economy.



Key Highlights of the Chandrayaan-4 Mission:

- **Mission Objective:** Retrieve moon rock samples and bring them back to Earth.
- **Launch Year:** 2027.
- **Rocket Used:** LVM-3 (heavylift rocket).
- **Number of Launches:** At least two separate launches.
- **Mission Components:** Five different spacecraft elements, assembled in orbit.



Other Major Indian Space Missions Announced:

1. Gaganyaan Mission (2026)

- India's first human spaceflight mission.
- Will carry Indian astronauts to low Earth orbit and return safely.
- First uncrewed test mission with the robot 'Vyommitra' in 2025.

2. Samudrayaan Mission (2026)

- Deep-sea exploration mission.
- Will send three scientists in a submersible to 6,000 meters below the ocean surface.
- Aims to explore critical minerals, rare metals, and marine biodiversity.



India's Expanding Space Infrastructure:

- **Third Launch Pad** under construction for heavier rockets.
- **New Satellite Launch Site** in Tamil Nadu's Tuticorin for small satellites.
- **India's Space Economy Growth:**
 - **Current valuation:** \$8 billion.
 - **Projected to reach:** \$44 billion by 2035.



Important Terms Explained:

- **LVM-3 Rocket (Launch Vehicle Mark-3):**
 - India's heaviest operational rocket, used for deep space and human missions.
 - Previously used for Chandrayaan-2, Chandrayaan-3, and Gaganyaan missions.
- **Vyommitra:**
 - A humanoid robot developed by ISRO for the Gaganyaan uncrewed mission.
 - Will simulate human functions in space before sending actual astronauts.
- **Samudrayaan:**
 - India's first deep-sea exploration mission.
 - Aims to unlock underwater resources and study marine biodiversity.



Tabular Summary:

Topic	Details
Major Event	Chandrayaan-4 mission announced for 2027
Mission Objective	Bring back moon rock samples to Earth
Rocket Used	LVM-3 (Heavylift Rocket)
Launch Type	Two separate launches with five components
Other Major Missions	Gaganyaan (2026), Samudrayaan (2026)
New Space Infrastructure	3rd Launch Pad, New Site in Tamil Nadu (Tuticorin)
India's Space Economy	Expected to grow from \$8 billion to \$44 billion by 2035
ISRO Chairman	S. Somanath



➤ **Which companies have signed an MoU to manufacture the LWS-310 laser warning system in India?**

- A) Boeing & DRDO
- B) Saab & Hindustan Aeronautics Limited (HAL)
- C) Lockheed Martin & Bharat Dynamics Ltd
- D) Dassault Aviation & Tata Advanced Systems
- E) Raytheon & Larsen & Toubro



Answer

B) Saab & Hindustan Aeronautics Limited (HAL)



Event and Location:

- **Event:** Saab and HAL sign MoU to manufacture the LWS-310 laser warning system in India
- **Date:** February 13, 2025
- **Location:** India



Mandates and Objectives:

- **Strengthen India's defence sector** by locally producing advanced electronic warfare systems.
- **Enhance self-reliance in military technology** under the 'Make in India' initiative.
- **Enable HAL to manufacture and maintain the LWS-310** through Maintenance Transfer of Technology (ToT) from Saab.
- **Improve India's military capabilities** by integrating laser threat detection systems into combat vehicles.



Key Highlights of the Saab-HAL Agreement:

- **MoU Signed:** Between Saab (Sweden) and Hindustan Aeronautics Limited (HAL) (India).
- **Technology Transferred:** Maintenance Transfer of Technology (ToT) for LWS-310.
- **Purpose of LWS-310:**
 - Detects laser-based threats in combat situations.
 - Provides early warnings against laser-guided weapons.
 - Enhances survivability of military vehicles.



Previous Saab-HAL Collaborations:

- **2017:**
 - Saab Grintek Defence partnered with HAL for the Integrated Defensive Aids Suite (IDAS) system.
 - Contract value: ZAR 112 million (USD 8.5 million).
 - Developed maintenance infrastructure at HAL's Hyderabad facility.
- **2013:**
 - Saab received orders from HAL for an electronic warfare self-protection system for the Indian Army and Air Force.
 - Deal worth SEK 216 million (USD 33 million).



Importance of This Agreement for India's Defence Self-Reliance:

- **Strengthens local defence** manufacturing and reduces dependence on foreign imports.
- **Creates skilled jobs and technical expertise** within India.
- **Supports India's goal of achieving self-sufficiency** in advanced military technology.
- **Aligns with India's 'Make in India' initiative**, promoting indigenous defence production.



Important Terms Explained:

- **Electronic Warfare (EW):**
 - Advanced military technology used to detect, jam, or evade enemy threats.
 - Includes radar warning receivers, jammers, and laser warning systems.
- **Laser Warning System (LWS-310):**
 - Designed to detect laser-guided threats in combat.
 - Provides early alerts, allowing military vehicles to take evasive actions.



Important Terms Explained:

- **Make in India Initiative:**
 - A government initiative launched in 2014 to boost domestic manufacturing.
 - Encourages foreign defence companies to invest in India's defence sector.



DEFENCE



Tabular Summary:

Topic	Details
Major Event	Saab & HAL sign MoU to manufacture LWS-310 Laser Warning System in India
Companies Involved	Saab (Sweden) & Hindustan Aeronautics Limited (HAL) (India)
Technology Transferred	Maintenance Transfer of Technology (ToT) for LWS-310
Purpose of LWS-310	Detects laser-based threats in combat vehicles, enhances survivability
Previous Saab-HAL Deals	- 2017: IDAS system deal (USD 8.5 million) - 2013: Electronic warfare system deal (USD 33 million)
Make in India Impact	Strengthens India's defence manufacturing & technology self-reliance
Saab Headquarters	Stockholm, Sweden
HAL Headquarters	Bengaluru, Karnataka, India
HAL Chairman & MD	Dr. D. K. Sunil
Saab India MD	Mats Palmberg



➤ **What was a key highlight of PM Narendra Modi's 2025 visit to France?**

- A) Signing a defense treaty with Germany
- B) Co-chairing the AI Action Summit with President Macron
- C) Establishing a new trade agreement with the United States
- D) Launching a space mission with Russia
- E) Attending the G20 Summit in Canada



Answer

B) Co-chairing the AI Action Summit with President Macron



Event and Location:

- **Event:** PM Narendra Modi's visit to France strengthens Indo-French relations
- **Date:** February 2025
- **Location:** France



Mandates and Objectives:

- **Enhance Indo-French cooperation** in artificial intelligence, nuclear energy, and trade.
- **Strengthen diplomatic ties** through high-level engagements.
- **Foster economic and business collaborations** between India and France.
- **Promote technological and energy partnerships** for sustainable growth.



Key Highlights of the Visit:

- **AI Action Summit:** PM Modi co-chaired the 3rd International AI Action Summit with President Emmanuel Macron.
 - Focused on ethical AI development, open-source innovation, and digital inclusivity.
 - Emphasized AI's role in economic growth and bridging the digital divide.



Key Highlights of the Visit:

- **Indian Consulate in Marseille:**
 - PM Modi and President Macron jointly inaugurated India's first consulate in Marseille.
 - Aims to enhance trade, cultural, and educational exchanges.
- **Mazargues War Cemetery Tribute:**
 - PM Modi and President Macron paid homage to Indian soldiers who fought in the World Wars.
 - Highlighted historical Indo-French ties and the contributions of Indian soldiers.



India-France Nuclear and Energy Cooperation:

- **Visit to ITER Fusion Project:**
 - PM Modi visited the International Thermonuclear Experimental Reactor (ITER) in Cadarache.
 - India is a key partner in nuclear fusion research for clean energy development.
- **Small Modular Reactors Agreement:**
 - India and France signed a declaration on nuclear energy cooperation.
 - Focus on developing small modular reactors for sustainable power generation.



Economic and Business Impact:

- **India-France CEOs Forum:**
 - PM Modi and Macron participated in the 14th India-France CEOs Forum.
 - Discussed business collaborations in defense, civil nuclear energy, aerospace, and infrastructure.
 - Strengthened investment and trade opportunities between the two nations.



Important Terms Explained:

- **AI Action Summit:**
 - A global forum discussing artificial intelligence governance, ethics, and innovation.
 - Focuses on open-source AI development and ensuring equitable AI access.
- **International Thermonuclear Experimental Reactor (ITER):**
 - A global nuclear fusion project in Cadarache, France.
 - Aims to develop clean and sustainable energy.
 - India is one of the key contributing nations.



Important Terms Explained:

- **Small Modular Reactors (SMRs):**
 - A new type of compact nuclear reactor for efficient energy generation.
 - India-France agreement focuses on nuclear cooperation and innovation.



INTERNATIONAL AFFAIRS



Tabular Summary:

Topic	Details
Major Event	PM Narendra Modi's 2025 visit to France
AI Action Summit	Co-chaired by PM Modi and President Macron; focused on ethical AI and open-source systems
Indian Consulate in Marseille	First Indian consulate in Marseille; inaugurated by PM Modi and President Macron
Mazargues War Cemetery Tribute	PM Modi and Macron paid homage to Indian soldiers who fought in World Wars
ITER Fusion Project Visit	Located in Cadarache, France; India is a key partner in nuclear fusion research
Nuclear Cooperation Agreement	India and France signed a declaration on small modular reactors for sustainable nuclear energy
India-France CEOs Forum	Discussed business collaborations in defense, civil nuclear energy, aerospace, and infrastructure



➤ **What is the bilateral trade target set by India and the US for 2030 during PM Modi's visit?**

- A) \$300 billion
- B) \$400 billion
- C) \$500 billion
- D) \$600 billion
- E) \$750 billion

Answer
C) \$500 billion



Event and Location:

- **Event:** PM Modi's visit to the United States strengthens Indo-US relations
- **Date:** February 14, 2025
- **Location:** Washington, D.C., USA



Mandates and Objectives:

- **Strengthen trade ties with a goal** of \$500 billion in bilateral trade by 2030.
- **Enhance defense cooperation** through F-35 fighter jet sales and technology co-production.
- **Boost energy security** by increasing India's purchase of US oil and gas.
- **Improve counterterrorism efforts**, including the extradition of 26/11 accused Tahawwur Hussain Rana.
- **Align geopolitical strategies** in the Indo-Pacific and on global security issues.



Key Highlights of the Visit:

- **Bilateral Trade Expansion:**
 - Target set to reach \$500 billion in bilateral trade by 2030.
 - Focus on AI, semiconductors, and strategic minerals for long-term collaboration.
 - India to buy more US oil, gas, and military equipment to reduce the US trade deficit with India.
 - Tariff reduction talks aimed at balancing trade between both nations.



Key Highlights of the Visit:

- **Major Defense Agreements:**
 - India to acquire F-35 stealth fighter jets, making it one of the few nations to operate them.
 - 10-year roadmap for defense collaboration, including co-production of military technologies.
 - Strategic defense cooperation to enhance India's position in the Indo-Pacific region.



Key Highlights of the Visit:

- **Counterterrorism & Security Cooperation:**
 - US supports India's request for the extradition of 26/11 accused Tahawwur Hussain Rana.
 - Enhanced intelligence-sharing and cooperation on illegal immigration issues.
 - US reaffirmed its support for India's sovereignty in countering regional security threats.
- **Geopolitical Alignment:**
 - Discussions on China's influence in the Indo-Pacific.
 - Talks on Russia-Ukraine conflict and broader global security concerns.
 - Strengthening India's role as a global strategic partner.



Important Terms Explained:

- **F-35 Stealth Fighter Jet:**
 - Fifth-generation multirole stealth fighter developed by the United States.
 - Enhances India's aerial combat capabilities and strategic deterrence.
- **Indo-Pacific Strategy:**
 - A US-led initiative to counter China's growing influence in the region.
 - India plays a key role in regional security and maritime cooperation.



Important Terms Explained:

- **26/11 Mumbai Attacks & Extradition Case:**
 - 2008 terrorist attack in Mumbai, masterminded by Hafiz Saeed.
 - Tahawwur Hussain Rana, a Pakistani-origin businessman, is wanted by India for involvement.
 - US agreed to assist in his extradition to India for prosecution.



INTERNATIONAL AFFAIRS



Tabular Summary:

Topic	Details
Major Event	PM Modi's visit to the US strengthens Indo-US relations
Bilateral Trade Target	\$500 billion by 2030
Defense Agreement	US to sell F-35 stealth jets to India, includes co-production roadmap
Energy Cooperation	India to increase purchases of US oil and gas
Counterterrorism	US supports India's request for Tahawwur Rana's extradition
Geopolitical Focus	Countering China's influence in the Indo-Pacific
US President	Donald Trump
US Capital	Washington, D.C.
US Currency	US Dollar (USD)



➤ Which country is hosting the IAS-DARPG India Conference 2025 for the first time?

- A) United States
- B) France
- C) India
- D) Canada
- E) Germany

Answer
C) India



Event and Location:

- **Event:** India hosts the IAS-DARPG India Conference 2025 for the first time
- **Date:** February 10-14, 2025
- **Location:** New Delhi, India



Mandates and Objectives:

- **Explore next-generation administrative reforms** to improve governance.
- Discuss **governance innovations and policy improvements**.
- **Examine the role of technology** in shaping public administration.
- **Promote international cooperation** in governance and policymaking.
- **Address public administration and service reforms** on a global scale.



Key Highlights of the IAS-DARPG India Conference 2025:

- **Organizers:** Jointly hosted by the International Institute of Administrative Sciences (IIAS) and the Department of Administrative Reforms and Public Grievances (DARPG), Government of India.
- **Theme:** “Next Generation Administrative Reforms – Empowering Citizens and Reaching the Last Mile.”
- **Venue:** New Delhi, India.
- **Inauguration:** Dr. Jitendra Singh, Union Minister of State (Independent Charge) for PMO, Personnel, Public Grievances, and Pensions, inaugurated the event on February 11, 2025.
- **Participants:** Experts from over 55 countries.
- **Annual General Assembly of IIAS:** Being conducted as part of the conference.



NATIONAL AFFAIRS



Key Dignitaries Present:

- **Ra'ed Mohammed BenShams**, President of IIAS.
- **V. Srinivas**, Secretary, DARPG.



Important Terms Explained:

- **International Institute of Administrative Sciences (IIAS):**
 - **Founded:** 1930
 - **Headquarters:** Brussels, Belgium
 - **President:** Ra'ed Mohammed BenShams
 - **Members:** Ministries, government schools, national associations, and research centers worldwide



Important Terms Explained:

- **Department of Administrative Reforms and Public Grievances (DARPG):**
 - **Functions under:** Union Ministry of Personnel, Public Grievances, and Pensions
 - **Primary Role:** Nodal agency for administrative reforms in India
 - **Handles:** Public grievances related to central government agencies
 - **Focus:** International cooperation in governance and public service reforms



NATIONAL AFFAIRS



Tabular Summary:

Topic	Details
Major Event	India hosts the IIAS-DARPG India Conference 2025 for the first time
Host Country	India
Organizers	IIAS & DARPG, Government of India
Theme	"Next Generation Administrative Reforms – Empowering Citizens and Reaching the Last Mile"
Venue	New Delhi, India
Dates	February 10-14, 2025
Inaugurated By	Dr. Jitendra Singh (Union Minister)
Participants	Experts from 55+ countries
Focus Areas	Administrative reforms, governance, technology in governance
IIAS Headquarters	Brussels, Belgium
IIAS President	Ra'ed Mohammed BenShams
DARPG Role	Administrative reforms, public grievances, international cooperation



➤ **When was the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) launched?**

- A) January 26, 2023
- B) February 13, 2024
- C) March 15, 2022
- D) April 5, 2023
- E) May 10, 2024

Answer

B) February 13, 2024



Event and Location:

- **Event:** One-year anniversary of PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)
- **Date:** February 13, 2025
- **Location:** India



Mandates and Objectives:

- **Encourage solar energy adoption** in Indian households.
- **Reduce electricity costs** through subsidized rooftop solar installations.
- Promote **sustainability and renewable energy growth**.
- **Increase India's solar capacity** by adding 30 GW of rooftop solar power by 2027.
- **Create employment opportunities** in solar energy manufacturing and installation.



Key Highlights of the Scheme:

- **Largest Domestic Rooftop Solar Initiative:** Aims to benefit 1 crore households by March 2027.
- **Current Progress:** Over 8.46 lakh households have installed solar panels as of January 27, 2025.
- **Installation Growth:** Monthly solar panel installations surged tenfold to 70,000 per month.
- **Government Financial Assistance:** ₹4,308.66 crore disbursed in Central Financial Assistance (CFA).
- **Subsidy Benefit:** Up to 40% subsidy, with an average subsidy of ₹77,800 per household.
- **Zero Electricity Bills:** 45% of beneficiaries now receive zero electricity bills, depending on usage.



Key Benefits of the Scheme:

- **Household Savings:** Families save on electricity bills.
- **Government Savings:** The scheme saves ₹75,000 crore annually in electricity costs.
- **Renewable Energy Expansion:** Promotes solar energy adoption at the household level.
- **Environmental Impact:** Reduces carbon emissions and dependency on fossil fuels.



NATIONAL AFFAIRS



Subsidy Structure:

Monthly Consumption (Units)	Recommended Solar Capacity	Subsidy Amount
0-150 units	1-2 kW	₹30,000 – ₹60,000
150-300 units	2-3 kW	₹60,000 – ₹78,000
Above 300 units	> 3 kW	₹78,000



Application Process:

- Households apply via **the National Portal to avail subsidies.**
- **Collateral-Free Loans:** Available at 7% interest for systems up to 3 kW.
- **Processing Time:** CFA is disbursed within 15 days after a consumer redemption request.



Impact of the Scheme:

- **Household Savings & Income:** Families can sell excess power to DISCOMs, generating income.
- **Solar Capacity Expansion:** The scheme will add 30 GW of rooftop solar capacity by 2027.
- **Environmental Impact:**
 - 1,000 BUs of electricity generated over 25 years.
 - 720 million tonnes of CO₂ emissions reduced.
- **Employment Boost:** 17 lakh new jobs created in installation, manufacturing, and maintenance.



Model Solar Village Initiative:

- **Goal:** Establish one Model Solar Village per district to promote energy self-reliance.
- **Budget:** ₹800 crore allocated; each village receives ₹1 crore.
- **Selection Criteria:** Revenue villages with >5,000 population (or >2,000 in special category states).



Important Terms Explained:

- **PM Surya Ghar: Muft Bijli Yojana (PMSGMBY):**
 - A government scheme launched on February 13, 2024, to promote rooftop solar energy in India.
 - Aims to install solar panels in 1 crore households by March 2027.
 - Provides up to 40% subsidy on solar installations.



Important Terms Explained:

- **Central Financial Assistance (CFA):**
 - Government-provided financial support to reduce the cost burden on households installing solar panels.
 - The average subsidy per household is ₹77,800.
- **Solar Capacity Expansion:**
 - The scheme will add 30 GW of rooftop solar power by 2027, increasing India's renewable energy share.



NATIONAL AFFAIRS



Tabular Summary:

Topic	Details
Major Event	One year of PM Surya Ghar: Muft Bijli Yojana
Launch Date	February 13, 2024
First Anniversary	February 13, 2025
Target	1 crore rooftop solar households by March 2027
Households Benefitted (Jan 2025)	8.46 lakh
Monthly Installation Rate	70,000 (10x increase)
Total CFA Disbursed	₹4,308.66 crore
Average Subsidy per Household	₹77,800
Zero-Bill Beneficiaries	45%
Annual Government Savings	₹75,000 crore
Total Solar Capacity Added	30 GW
Environmental Impact	1,000 BUs energy, 720 million tonnes CO ₂ reduction
Jobs Created	17 lakh
Model Solar Village Budget	₹800 crore (₹1 crore per village)



➤ **What is the new name of Foy Sagar Lake after its renaming by the Rajasthan government?**

- A) Surya Sagar
- B) Maharishi Sagar
- C) Varun Sagar
- D) Saraswati Sagar
- E) Bharat Sagar

Answer

C) Varun Sagar



Event and Location:

- **Event:** Historic renaming of Foy Sagar Lake and King Edward Memorial Bhawan in Ajmer
- **Date:** February 14, 2025
- **Location:** Ajmer, Rajasthan



Mandates and Objectives:

- Erasing **colonial symbols** and promoting **Indian heritage**.
- **Honoring Maharishi Dayanand Saraswati** and **Hindu traditions**.
- **Restoring cultural pride** in Rajasthan's historical sites.



Key Highlights of the Renaming:

- **Foy Sagar Lake → Varun Sagar:**
 - Originally named after British engineer Mr. Foy.
 - Built in 1892 as a famine relief project during British rule.
 - Renamed after Lord Varun, the Hindu god of water.
 - A statue of Lord Varun and a ghat will be built for prayers.
 - The lake is worshipped by the Sindhi community.



Key Highlights of the Renaming:

- **King Edward Memorial Bhawan → Maharishi Dayanand Vishrant Grih:**
 - Named after King Edward VII during British rule.
 - Located on Railway Station Road, Ajmer.
 - Renamed after Maharishi Dayanand Saraswati, the founder of Arya Samaj.
 - Maharishi Dayanand attained nirvana in Ajmer.
 - Symbolic of replacing colonial names with Indian cultural inspirations.



Key Highlights of the Renaming:

- **Official Process & Justification:**
 - The renaming was completed by the Ajmer Municipal Corporation.
 - Rajasthan Assembly Speaker Vasudev Devnani announced the changes.
 - The move eliminates colonial imprints and promotes cultural pride.



Important Terms Explained:

- **Lord Varun:**
 - Hindu god of water and guardian of oceans, rivers, and rainfall.
- **Maharishi Dayanand Saraswati:**
 - Founder of Arya Samaj (1875), a reformer who promoted Vedic teachings.
 - Known for opposing British rule and advocating social reforms.
 - Attained nirvana in Ajmer, making the renaming significant.
- **Arya Samaj:**
 - A Hindu reform movement focused on Vedic teachings, education, and nationalism.



NATIONAL AFFAIRS



Tabular Summary:

Topic	Details
Major Event	Renaming of Foy Sagar Lake & King Edward Memorial Bhawan in Ajmer
Foy Sagar Lake	Renamed to Varun Sagar
Built In	1892 (British-era famine relief project)
New Name Significance	Named after Lord Varun (Hindu god of water)
King Edward Memorial Bhawan	Renamed to Maharishi Dayanand Vishrant Grih
Renaming Justification	Removing colonial symbols, restoring cultural heritage
Announced By	Rajasthan Assembly Speaker Vasudev Devnani
Municipal Corporation Involved	Ajmer Municipal Corporation



➤ How much interest-free loan has the Centre released to states under the Special Assistance for Capital Expenditure Scheme till January 2025?

- A) ₹95,000 crore
- B) ₹1.11 lakh crore
- C) ₹1.50 lakh crore
- D) ₹1.22 lakh crore
- E) ₹1.10 lakh crore

Answer

B) ₹1.11 lakh crore



Event and Location:

- **Event:** Centre releases ₹1.11 lakh crore as interest-free loan to states for capital expenditure
- **Date:** April 2024 – January 2025
- **Location:** India



Mandates and Objectives:

- Boost **state infrastructure development** through interest-free loans.
- **Encourage capital expenditure** in priority areas such as tourism, industrial growth, and vehicle scrappage policy.
- **Provide financial support to states** for economic growth and fiscal stability.



Key Highlights of the Special Assistance Scheme for Capital Expenditure:

- **Total loan allocation for FY25:** ₹1.50 lakh crore (up from ₹1.10 lakh crore in FY24).
- **Total loan approved till January 31, 2025:** ₹1.22 lakh crore.
- **Total loan released so far:** ₹1.11 lakh crore.
- **Scheme divided into two parts:**
 - **Part-I (₹55,000 crore):** Untied funds allocated based on states' share of central taxes (as per the 15th Finance Commission).
 - **Part-II (₹95,000 crore):** Tied funds allocated for sector-specific projects and reforms.



Top Beneficiary States in FY24:

State	Loan Received (₹ crore)
Bihar	₹11,522 crore
Uttar Pradesh	₹10,795 crore
Madhya Pradesh	₹10,166 crore
West Bengal	₹9,729 crore



Key Areas of Fund Utilization:

- Development of iconic tourist centres.
- Incentives for scrapping old vehicles.
- Boosting industrial growth and infrastructure projects.



Important Terms Explained:

- **Special Assistance for Capital Expenditure Scheme:**
 - A Central Government initiative providing interest-free loans to states for infrastructure and reforms.
 - Helps states fund key projects without increasing their debt burden.
- **15th Finance Commission:**
 - A constitutional body responsible for allocating financial resources between the Centre and states.
 - Determines tax-sharing percentages and grants for state governments.



Important Terms Explained:

- **Capital Expenditure (CapEx):**
 - Government spending on long-term assets, such as roads, railways, buildings, and power projects.
 - Promotes economic growth and job creation.



NATIONAL AFFAIRS



Tabular Summary:

Topic	Details
Major Event	Centre releases ₹1.11 lakh crore as interest-free loans to states
Total Loan Allocation (FY25)	₹1.50 lakh crore
Loan Approved Till Jan 2025	₹1.22 lakh crore
Loan Released Till Jan 2025	₹1.11 lakh crore
Part-I Allocation	₹55,000 crore (Untied, based on 15th Finance Commission)
Part-II Allocation	₹95,000 crore (Tied, for specific projects & reforms)
Top Beneficiary States	Bihar (₹11,522 Cr), UP (₹10,795 Cr), MP (₹10,166 Cr), WB (₹9,729 Cr)
Key Focus Areas	Tourism, industrial growth, vehicle scrappage, infrastructure
Finance Minister	Nirmala Sitharaman
Minister of State (Finance)	Pankaj Chaudhary



QUICK RECALL



- **Congenital Heart Defect Awareness Day is observed annually on February 14.**
- **Mukesh Ambani's family topped Bloomberg's 2025 Asia's Wealthiest Families list.**
- **RBI is injecting ₹2.5 lakh crore into the banking system to tackle liquidity shortages.**
- **NPCI's new UPI rule on chargebacks takes effect from February 15, 2025.**
- **Easebuzz has received final RBI authorization as an online payment aggregator.**
- **RBI has approved Zulia Investments to increase its stake in AU Small Finance Bank.**
- **Tulsi Gabbard has been appointed as the first Hindu Director of National Intelligence in the U.S.**
- **Jotham Napat has been elected as the new Prime Minister of Vanuatu.**
- **Ilie Bolojan was sworn in as Romania's interim President on February 12, 2025.**



QUICK RECALL



- **Constantine Tassoulas was elected as Greece's new President on February 12, 2025.**
- **Chandrayaan-4 is scheduled for launch in 2027 to bring back moon rock samples.**
- **Saab & HAL signed an MoU to manufacture LWS-310 laser warning systems in India.**
- **PM Modi visited France in February 2025 to strengthen Indo-French ties.**
- **PM Modi's US visit set a \$500 billion bilateral trade target for 2030.**
- **India is hosting the IIAS-DARPG India Conference 2025 for the first time in New Delhi.**
- **PM Surya Ghar: Muft Bijli Yojana completes one year on February 13, 2025.**
- **The Rajasthan government has renamed Foy Sagar Lake to Varun Sagar.**
- **The Centre released ₹1.11 lakh crore in interest-free loans to states till January 2025.**



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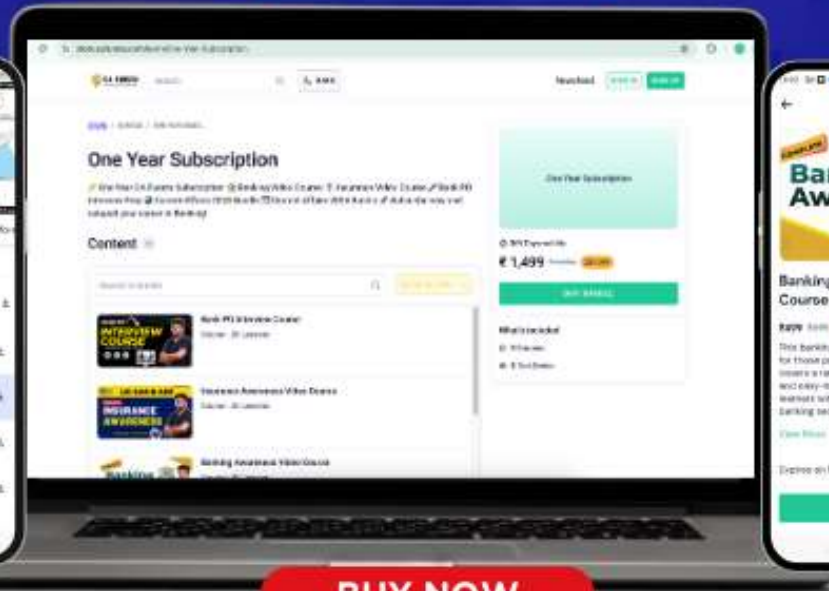
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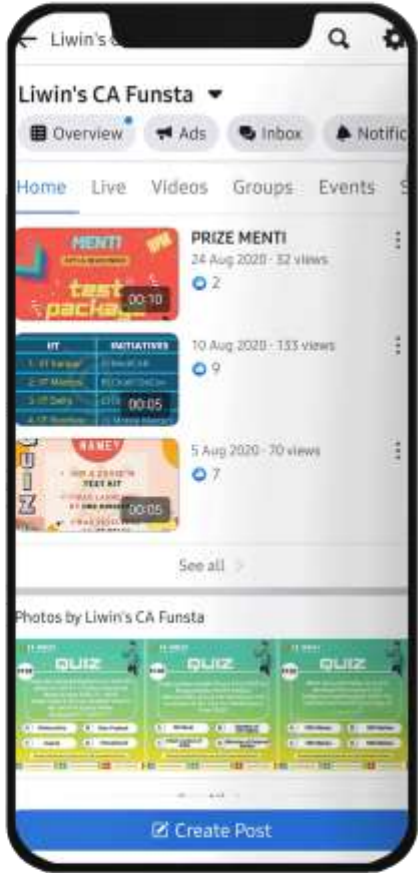
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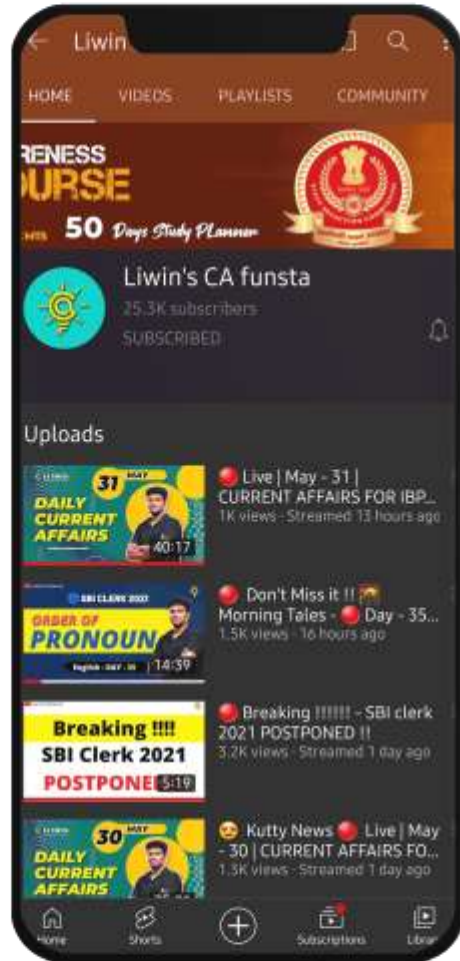


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