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# Current Affairs

**FEBRUARY 18**

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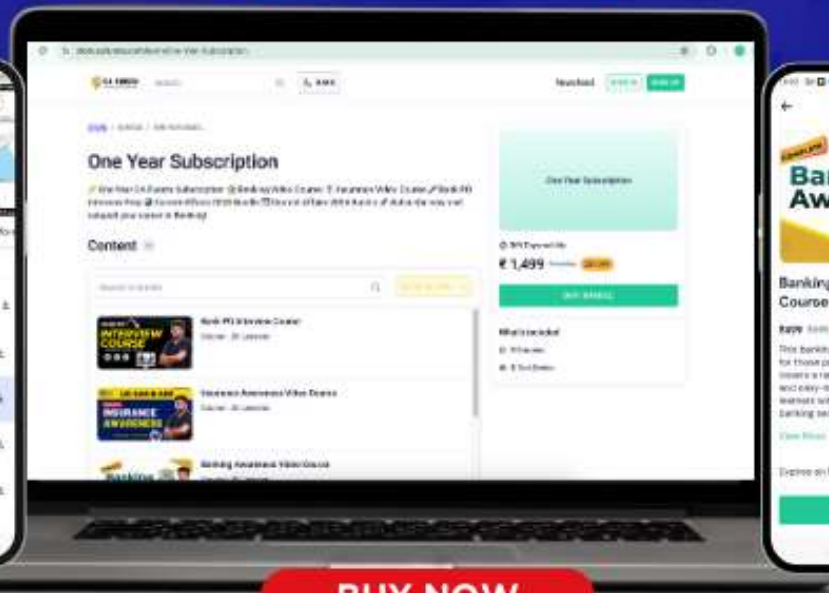
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# Important Days



➤ When will the 189<sup>th</sup> birth anniversary of Sri Ramakrishna Paramhansa be observed in 2025?

- A) February 16
- B) February 17
- C) February 18
- D) February 19
- E) February 20

**Answer**  
**C) February 18**



# Important Days



## Event and Location:

- **Event:** Ramakrishna Paramhansa Jayanti 2025 – 189<sup>th</sup> birth anniversary of Sri Ramakrishna Paramhansa.
- **Date:** February 18, 2025
- **Location:** Observed across India, especially in West Bengal.



# Important Days



## Who was Sri Ramakrishna Paramhansa?

- **Birth Name:** Gadadhar Chattopadhyay
- **Born:** February 18, 1836, in Kamarpukur, West Bengal
- **Parents:** Khudiram Chattopadhyay & Chandramani Devi
- **Spiritual Mentor:** Bhairavi Brahmani
- **Death:** August 16, 1886 (throat cancer)
- **Religious Practice:** Practiced Hinduism, Christianity, and Islam
- **Main Teachings:** Unity of all religions, self-realization, devotion, and serving humanity as worship.



# Important Days



## Significance of His Teachings:

- **Unity of Religions:** He believed all religions lead to the same truth and should be respected.
- **Revival of Hinduism:** Inspired Swami Vivekananda, who later spread his teachings worldwide.
- **Ramakrishna Mission:** Established in his honor, continues spiritual and humanitarian work globally.



# Important Days



## Key Teachings of Sri Ramakrishna Paramhansa:

- **All Religions Lead to God:** Different paths ultimately reach the same divine truth.
- **Devotion is Essential:** Love and faith in God are the core of spiritual life.
- **Self-Realization is the Ultimate Goal:** Realizing God within is the highest purpose of life.
- **Purity of Mind Matters:** True purity is freedom from greed, lust, and selfishness.
- **Serving Humanity is Worship:** Helping people is equal to serving God.



# Important Days



## Important Terms Explained:

- **Shukla Paksha Dwitiya Tithi:** The second lunar day of the bright fortnight in the Hindu calendar, marking his Jayanti.
- **Ramakrishna Mission:** A spiritual and charitable organization founded by Swami Vivekananda in his honor.
- **Self-Realization:** A spiritual state of enlightenment, realizing one's divine connection with God.



# Important Days



## Tabular Summary:

Key Aspect	Details
Event	Ramakrishna Paramhansa Jayanti 2025
Date	February 18, 2025
Hindu Calendar Date	Dwitiya Tithi, Shukla Paksha, Phalguna month
Born As	Gadadhar Chattopadhyay
Birthplace	Kamarpukur, West Bengal
Main Teachings	Unity of all religions, self-realization, devotion, service to humanity
Influence	Inspired Swami Vivekananda, led to the formation of Ramakrishna Mission
Famous Quotes	"Serve man as God", "Purity of mind is necessary for spiritual growth"





➤ Which country won its first-ever Asia Mixed Team Badminton Championship title in 2025?

- A) China
- B) Japan
- C) South Korea
- D) Indonesia
- E) Thailand

**Answer**  
**D) Indonesia**



## Event and Location:

- **Event:** Indonesia won its first Asia Mixed Team Badminton Championship title.
- **Date:** February 18, 2025
- **Location:** Conson Sports Centre, Qingdao, China



## Key Highlights of the Championship:

- **Final Match:** Indonesia defeated China 3-1 to win the championship.
- **Decisive Match:** Men's Doubles – Muhammad Shohibul Fikri & Daniel Marthin (Indonesia) defeated Chen Xujun & Huang Di (China) 21-15, 21-9.
- **Mixed Doubles Victory:** Rinov Rivaldy & Siti Fadia Silva Ramadhanti (Indonesia) defeated Gao Jiaxuan & Wu Mengying (China).



## Semi-final Performances:

- **Indonesia vs Thailand (3-1):** Indonesia overcame a shaky start and won three consecutive matches.
- **China vs Japan (3-2):** China secured their final spot after a hard-fought match against Japan.



## Other Key Tournament Outcomes:

- **Bronze Medal Winners:** Japan & Thailand.
- **Defending Champion (2023):** China, who defeated South Korea 3-1 in Dubai.



## Past Champions:

- **2017:** Japan defeated South Korea 3-0 (Ho Chi Minh City).
- **2019:** China defeated Japan 3-2 (Hong Kong).
- **2021:** Tournament was canceled due to COVID-19.
- **2023:** China defeated South Korea 3-1 (Dubai).



## Important Terms Explained:

- **Asia Mixed Team Badminton Championship:** A prestigious badminton team tournament where Asian nations compete for the title.
- **Men's Doubles Match:** The final and deciding match that secured Indonesia's victory in the tournament.
- **Defending Champions:** The previous title winners, in this case, China, who had won in 2019 and 2023.



# SPORTS



## Tabular Summary:

Key Aspect	Details
Event	Indonesia won its first-ever Asia Mixed Team Badminton Championship title
Date	February 18, 2025
Location	Conson Sports Centre, Qingdao, China
Final Score	Indonesia 3 – China 1
Winning Match	Men's Doubles: Muhammad Shohibul Fikri & Daniel Marthin (INA) defeated Chen Xujun & Huang Di (CHN) 21-15, 21-9
Mixed Doubles Victory	Rinov Rivaldy & Siti Fadia Silva Ramadhanti (INA) defeated Gao Jiaxuan & Wu Mengying (CHN)
Bronze Medalists	Japan & Thailand
Defending Champion (2023)	China (Defeated South Korea 3-1)
Past Champions 2021 Edition	2017 – Japan, 2019 – China, 2023 – China Canceled due to COVID-19 pandemic





➤ Which country has been chosen to host the inaugural Olympic Esports Games in 2027?

- A) United States
- B) Japan
- C) Saudi Arabia
- D) South Korea
- E) Germany

**Answer**

**C) Saudi Arabia**



## Event and Location:

- **Event:** Saudi Arabia to host the first-ever Olympic Esports Games in 2027.
- **Date:** February 18, 2025
- **Location:** Saudi Arabia



## Key Highlights:

- **IOC Announcement:** The International Olympic Committee (IOC) launched the Olympic Esports Games in July 2023.
- **Host Country:** Saudi Arabia was selected to host the inaugural edition in 2027.
- **Key Partners:**
  - **Saudi Olympic and Paralympic Committee (SOPC)** – Organizing the event.
  - **Esports World Cup Foundation (EWCF)** – Named as the Founding Partner.
- **Event Planning:** A joint committee between IOC and SOPC is overseeing the event's development.



## Goals of the Olympic Esports Games:

- **Integration of Esports & Traditional Sports:** Strengthening the link between competitive gaming and the Olympics.
- **Structured Esports Tournaments:** Establishing official qualification pathways for global esports athletes.
- **Growth of Competitive Integrity:** Ensuring fair and transparent gaming competitions.



## Saudi Arabia's Role in Global Sports:

- **International Sporting Events:** Hosted 100+ major events since 2015, including football, motorsports, and tennis.
- **Esports Growth:** Investment in gaming infrastructure to make Saudi Arabia a global esports hub.



## Important Terms Explained:

- **Olympic Esports Games:** A new initiative by the IOC to bring esports under the Olympic framework.
- **Esports World Cup Foundation (EWCF):** The official founding partner helping to organize the event.
- **Saudi Olympic and Paralympic Committee (SOPC):** The national body responsible for hosting the 2027 Games.



# SPORTS



## Tabular Summary:

Key Aspect	Details
Event	Saudi Arabia to host the inaugural Olympic Esports Games
Date	February 18, 2025
Location	Saudi Arabia
IOC Decision	Olympic Esports Games announced in July 2023
Host Country	Saudi Arabia (2027)
Founding Partner	Esports World Cup Foundation (EWCF)
Organizer	Saudi Olympic and Paralympic Committee (SOPC)
Key Objectives	Strengthen esports-traditional sports link, improve tournament structure
Committee Leaders	IOC Member Ser Miang Ng & HRH Prince Abdulaziz bin Turki
Saudi Arabia's Contribution	Hosted 100+ international sporting events since 2015



# RANKING



➤ **Which political party emerged as India's richest political party in FY 2023-24 according to the ADR report?**

- A) Indian National Congress (INC)
- B) Aam Aadmi Party (AAP)
- C) Communist Party of India (Marxist) [CPI(M)]
- D) Bharatiya Janata Party (BJP)
- E) Bahujan Samaj Party (BSP)



**Answer**

**D) Bharatiya Janata Party (BJP)**





# RANKING



## Event and Location:

- **Event:** BJP emerged as India's richest political party in FY 2023-24, as per the ADR report.
- **Date:** February 18, 2025
- **Location:** India



## Key Highlights of the ADR Report:

- **BJP's Total Income:** ₹4,340.47 crore, which accounts for 74.56% of the total income of all six national parties.
- **Congress (INC) Income:** ₹1,225.11 crore, contributing 21.04% of the total income.
- **Total Income of National Parties:** ₹5,820.91 crore, including BJP, INC, CPI(M), AAP, BSP, and NPEP.



# RANKING



## Party-Wise Income & Expenditure (FY 2023-24):

- **BJP:** ₹4,340.47 crore (Spent ₹2,211.69 crore, **50.96%** of income).
- **INC:** ₹1,225.11 crore (Spent ₹1,025.24 crore, **83.69%** of income).
- **CPI(M):** ₹167.63 crore (Spent ₹127.28 crore, **75.93%** of income).
- **BSP:** ₹64.77 crore (Spent ₹43.18 crore, **66.67%** of income).



## Year-on-Year Growth in Political Party Income:

- **BJP's income increased by 83.85%**, from ₹2,360.84 crore (2022-23) to ₹4,340.47 crore (2023-24).
- **INC's income surged by 170.82%**, from ₹452.37 crore (2022-23) to ₹1,225.11 crore (2023-24).
- **CPI(M) saw an 18.34% rise**, from ₹141.66 crore (2022-23) to ₹167.63 crore (2023-24).



## Top Sources of Income for National Parties (FY 2023-24):

### 1. Donations & Contributions:

- **BJP:** ₹3,967.14 crore
- **INC:** ₹1,129.66 crore
- **CPI(M):** ₹74.86 crore
- **AAP:** ₹22.13 crore
- **NPEP:** ₹17.69 lakh

### 2. Collection through Coupons:

- **INC** raised ₹58.55 crore (4.78% of its total income) through fundraising coupons.



# RANKING



## Delay in Submission of Financial Reports:

- **Due date for submission:** October 31, 2024.
- **Submitted on time:** BSP, NPEP, and AAP.
- **Late submissions:**
  - **CPI(M):** 12 days late
  - **INC:** 53 days late
  - **BJP:** 66 days late



## Significance of BJP's Financial Dominance:

- **Strong donor network:** BJP's 83.85% income growth reflects its ability to mobilize financial resources.
- **INC's Financial Surge:** 170.82% growth suggests stronger backing for future campaigns.
- **Electoral Impact:** Political funding will play a crucial role in upcoming elections, influencing campaign strategies and voter outreach.



## Important Terms Explained:

- **Association for Democratic Reforms (ADR):** An independent organization that analyzes political party finances in India.
- **Political Donations & Contributions:** The largest source of income for national parties, primarily received from individuals and corporate donors.
- **Fundraising Coupons:** A method used by political parties to collect funds in smaller denominations.





# RANKING



## Tabular Summary:

Key Aspect	Details
Event	BJP emerged as India's richest political party in FY 2023-24
Date	February 18, 2025
Total Income of National Parties	₹5,820.91 crore
BJP's Share	₹4,340.47 crore (74.56% of total income)
INC's Share	₹1,225.11 crore (21.04% of total income)
Top Political Party Income Growth (2022-23 to 2023-24)	BJP: 83.85% increase, INC: 170.82% increase
Major Source of Income	Donations & Contributions
BJP's Donations & Contributions	₹3,967.14 crore
INC's Fundraising Coupons Collection	₹58.55 crore
Financial Report Submission Delay	BJP – 66 days late, INC – 53 days late, CPI(M) – 12 days late
Significance	BJP & INC's financial strength will impact future elections



➤ Which bank was penalized the highest amount by the Reserve Bank of India (RBI) for regulatory non-compliance?

- A) Shriram Finance
- B) Ujjivan Small Finance Bank
- C) The Nainital Bank Limited
- D) State Bank of India
- E) HDFC Bank



**Answer**

**C) The Nainital Bank Limited**



## Event and Location:

- **Event:** RBI imposed penalties on three financial institutions for regulatory violations.
- **Date:** February 18, 2025
- **Location:** India



## Mandates and Objectives:

- **Regulatory Compliance:** Ensuring adherence to the Banking Regulation Act, 1949.
- **Consumer Protection:** Strengthening transparency and fair practices in the banking sector.
- **Financial Discipline:** Enforcing rules regarding loan documentation, interest rate benchmarking, and risk management.



## Reasons for RBI's Penalties:

- **Nainital Bank Penalty:** Fined ₹61.40 lakh for failing to benchmark MSME floating rate loans and imposing flat penalties on savings accounts.
- **Ujjivan Small Finance Bank Penalty:** Fined ₹6.70 lakh for not issuing loan agreements at the time of loan disbursement.
- **Shriram Finance Penalty:** Fined ₹5.80 lakh for non-compliance with risk categorization requirements.



## Broader Implications:

- **Strict Oversight:** Reinforces RBI's monitoring to ensure fair banking practices.
- **External Benchmarking:** Highlights the importance of linking MSME loans to an external benchmark.
- **Financial Impact:** Comes at a time when Shriram Finance plans to raise \$1.5 billion in overseas markets.



## Important Terms Explained:

- **Banking Regulation Act, 1949:** Governs banking operations in India, giving RBI authority to regulate banks and impose penalties.
- **External Benchmark for MSME Loans:** RBI mandates MSME floating rate loans must be linked to an external benchmark like the repo rate to ensure transparency.
- **Inspection for Supervisory Evaluation (ISE 2023):** RBI's annual review of banks' financial health and compliance.



## Tabular Summary:

Key Aspect	Details
Event	RBI imposed penalties on three financial institutions for regulatory violations
Date	February 18, 2025
Location	India
Highest Penalty	₹61.40 lakh on Nainital Bank
Penalty on Ujjivan SFB	₹6.70 lakh
Penalty on Shriram Finance	₹5.80 lakh
Reason for Nainital Bank Penalty	Failure to benchmark MSME loans and imposing flat penalty on savings accounts
Reason for Ujjivan SFB Penalty	Non-issuance of loan agreements during disbursement
Reason for Shriram Finance Penalty	Non-compliance with risk categorization system
Regulatory Basis	Banking Regulation Act, 1949 & RBI's Inspection for Supervisory Evaluation (ISE 2023)
Impact on Financial System	Reinforces RBI's oversight, ensuring compliance and consumer protection





➤ Which bank launched the 'SIB Quick FD' service for seamless digital Fixed Deposit booking using UPI?

- A) HDFC Bank
- B) ICICI Bank
- C) South Indian Bank
- D) Axis Bank
- E) State Bank of India



**Answer**

**C) South Indian Bank**



## Event and Location:

- **Event:** South Indian Bank launched 'SIB Quick FD' for seamless digital Fixed Deposit booking.
- **Date:** February 18, 2025
- **Location:** India



## Key Features of 'SIB Quick FD':

- **No Savings Account Required:** Customers can open an FD without having an existing account with South Indian Bank.
- **Fully Digital & Paperless Process:**
  - The entire process takes just 5 minutes.
  - Invest via UPI using funds from any bank account.
- **Minimum Investment:** Fixed Deposits can be started with as low as ₹1,000.
- **24/7 Availability:** Customers can open FDs anytime, beyond traditional banking hours.
- **Attractive Interest Rates:** Offers competitive returns with options for premature withdrawal.



## Key Features of 'SIB Quick FD':

- **Security & Insurance:**
  - Deposits insured up to ₹5 lakh under DICGC (Deposit Insurance and Credit Guarantee Corporation).
  - Advanced encryption ensures secure transactions.



## Important Terms Explained:

- **Fixed Deposit (FD):** A low-risk investment option where money is deposited for a fixed period with a guaranteed return.
- **UPI (Unified Payments Interface):** A real-time payment system that allows instant fund transfers between bank accounts.
- **DICGC Insurance:** Provides deposit security up to ₹5 lakh per customer in case of bank failure.



## Tabular Summary:

Key Aspect	Details
Event	South Indian Bank launched 'SIB Quick FD' for seamless FD booking via UPI
Date	February 18, 2025
Bank Name	South Indian Bank
No Savings Account Needed	Customers can open an FD without an existing bank account
Process	Fully digital & paperless, takes just 5 minutes
Minimum Investment	₹1,000
24/7 Availability	FDs can be opened anytime, beyond banking hours
Interest Rates	Offers competitive returns with options for premature withdrawals
Deposit Insurance	Covered up to ₹5 lakh under DICGC
Security Features	Advanced encryption for safe transactions



➤ Which initiative was launched by IRDAI to transform India's insurance landscape with digital and inclusive solutions?

- A) Pradhan Mantri Bima Yojana
- B) Ayushman Bharat Scheme
- C) Bima Trinity
- D) Atal Pension Yojana
- E) Jeevan Jyoti Bima Yojana

**Answer**  
**C) Bima Trinity**



## Event and Location:

- **Event:** IRDAI launched the 'Bima Trinity' initiative to reform India's insurance sector.
- **Date:** February 18, 2025
- **Location:** India





## What is Bima Trinity?

- Bima Trinity is a three-part strategy introduced by **IRDAI (Insurance Regulatory and Development Authority of India)** to increase **insurance accessibility, affordability, and efficiency** across India.



## Three Components of Bima Trinity:

### 1. Bima Sugam (Unified Digital Insurance Marketplace):

- A digital platform where customers can buy, manage, and claim insurance policies seamlessly.
- Brings multiple insurers under one platform, simplifying insurance processes.
- Enhances transparency, efficiency, and accessibility in the insurance sector.



## Three Components of Bima Trinity:

### 2. Bima Vistaar (Comprehensive Insurance Product):

- A single policy covering multiple risks such as life, accident, property, and hospitalization.
- Reduces the need for multiple policies, making insurance more convenient for customers.
- Designed to simplify insurance and provide wider coverage.



## Three Components of Bima Trinity:

### 3. Bima Vahaak (Women-Centric Insurance Distribution Model):

- Empowers women in rural and semi-urban areas to become insurance distributors.
- Aims to increase insurance penetration in underserved regions.
- Promotes financial inclusion and gender empowerment in the insurance sector.



## Implementation & Rollout:

- **Bima Sugam:** The Bima Sugam India Federation (BSIF) has completed its setup, and the platform is ready for rollout.
- **Bima Vistaar:** In the final planning stage, expected to launch soon.
- **Bima Vahaak:** Set for a soft launch in April 2025 to involve women in insurance distribution.



## Key Objectives of Bima Trinity:

- **“Insurance for All by 2047”** – Ensuring universal insurance coverage.
- **Enhancing digital access** to insurance services.
- **Simplifying insurance products** for easier adoption.
- **Boosting financial inclusion** by reaching rural and underserved areas.



## Impact of Bima Trinity on India's Insurance Sector:

- **Increased Insurance Penetration:** Targets rural and semi-urban populations, expanding coverage.
- **Digital Transformation:** Bima Sugam will make insurance buying and claiming simpler.
- **Women Empowerment:** Bima Vahaak creates new employment opportunities for women in insurance.
- **Consumer-Friendly Policies:** Bima Vistaar reduces complexity with a single insurance product.



## Important Terms Explained:

- **IRDAI (Insurance Regulatory and Development Authority of India):**
  - Regulates India's insurance sector to ensure fair policies and industry growth.
- **Bima Manthan:**
  - A meeting held by IRDAI with insurance company CEOs to discuss industry performance and future strategies.
- **Insurance Penetration:**
  - The percentage of a country's population covered by insurance – currently low in India compared to global standards.





## Tabular Summary:

Key Aspect	Details
Event	IRDAI launched Bima Trinity to transform India's insurance sector
Date	February 18, 2025
IRDAI's Initiative	Bima Trinity (Bima Sugam, Bima Vistaar, Bima Vahaak)
Bima Sugam	Digital insurance marketplace for seamless policy purchase & claims
Bima Vistaar	Comprehensive policy covering life, accident, property, hospitalization
Bima Vahaak	Women-led insurance distribution model for rural & semi-urban areas
Implementation Status	Bima Sugam: Ready for rollout, Bima Vahaak: Launching April 2025
Objective	"Insurance for All by 2047" – Expanding insurance coverage across India
Regulatory Body	IRDAI – Insurance Regulatory and Development Authority of India
Significance	Simplifies insurance, boosts digital access, and promotes financial inclusion



# APPOINTMENTS



➤ **Who has been appointed as India's new Chief Election Commissioner (CEC) in February 2025?**

- A) Rajiv Kumar
- B) Sunil Arora
- C) Gyanesh Kumar
- D) Sushil Chandra
- E) Achal Kumar Joti

**Answer**

**C) Gyanesh Kumar**



# APPOINTMENTS



## Event and Location:

- **Event:** Gyanesh Kumar appointed as India's new Chief Election Commissioner (CEC).
- **Date:** February 17, 2025
- **Location:** India



# APPOINTMENTS



## Mandates and Objectives:

- **Election Oversight:** Ensuring free, fair, and transparent elections in India.
- **Implementation of New Law:** First CEC appointed under the revised Election Commission selection law.
- **Leadership in Electoral Reforms:** Strengthening the credibility of the Election Commission of India (ECI).



# APPOINTMENTS



## Selection and Appointment Process:

- **Appointment by Committee:** Gyanesh Kumar was appointed by a three-member committee led by PM Narendra Modi.
- **Confirmation Before Office:** His appointment was confirmed two days before he officially assumed office on February 19, 2025.
- **Legal Challenge:** His selection coincides with a Supreme Court hearing on the new EC appointment law.



# APPOINTMENTS



## Profile of Gyanesh Kumar:

- **Predecessor:** Rajiv Kumar.
- **Tenure:** February 19, 2025 – January 26, 2029.
- **Education:**
  - B.Tech in Civil Engineering – Indian Institute of Technology (IIT) Kanpur.
  - Business Finance Studies – ICFAI, India.
  - Environmental Economics – Harvard University, USA.



# APPOINTMENTS



## Profile of Gyanesh Kumar:

- **Administrative Career:**
  - IAS Officer (1988 batch) from Kerala cadre.
  - Served in key state and central government positions.
  - **Kerala Government:** Held roles such as Assistant Collector, Municipal Commissioner, and Secretary in various departments.
  - **Central Government:** Worked in the Ministry of Defence, Home Affairs, Parliamentary Affairs, and Cooperation.
  - Played a key role in post-Article 370 abrogation decisions.



# APPOINTMENTS



## Gyanesh Kumar's Journey in the Election Commission:

- **Retirement as Union Cooperation Secretary:**  
January 31, 2024.
- **Appointed as Election Commissioner:** March 14, 2024.
- **Ensured Electoral Integrity:** Focused on conducting free and fair elections across India.





# APPOINTMENTS



## Major Elections Under His Tenure:

- **2025 Elections:** Bihar Assembly Elections.
- **2026 Elections:** Kerala, Puducherry, Tamil Nadu, and West Bengal Assembly Elections.
- **2029 Elections:** Lok Sabha Elections.



# APPOINTMENTS



## Significance of His Appointment:

- **First CEC under the New Law:** His selection marks a shift in the appointment process of EC members.
- **Impact on Electoral Process:** His leadership will be crucial in managing India's state and general elections.
- **Debates Over Transparency:** The new selection method has raised concerns about Election Commission independence.



# APPOINTMENTS



## Important Terms Explained:

- **Chief Election Commissioner (CEC):** Head of the Election Commission of India, responsible for conducting free and fair elections.
- **Election Commission of India (ECI):** The constitutional authority managing elections in India.
- **Article 370 Abrogation:** The removal of special status for Jammu & Kashmir, a major policy change in which Gyanesh Kumar played a role.



# APPOINTMENTS



## Tabular Summary:

Key Aspect	Details
Event	Gyanesh Kumar appointed as India's new Chief Election Commissioner
Date	February 17, 2025
Location	India
Assumption of Office	February 19, 2025
Tenure	February 19, 2025 – January 26, 2029
Predecessor	Rajiv Kumar
Appointment Process	Selected by a three-member committee led by PM Narendra Modi
Legal Challenge	Supreme Court hearing on new EC appointment law
Major Elections in His Tenure	2025 Bihar Assembly, 2026 Kerala, Tamil Nadu, West Bengal, 2029 Lok Sabha Elections
Significance of Appointment	First CEC under new law, concerns over transparency in selection



# APPOINTMENTS



➤ **Who has been appointed as the new CEO of Standard Chartered Bank India, effective April 1, 2025?**

- A) Zarin Daruwala
- B) Prabdev (P.D.) Singh
- C) Aditya Puri
- D) Rajnish Kumar
- E) Sandeep Bakhshi



**Answer**  
**B) Prabdev (P.D.) Singh**



# APPOINTMENTS



## Event and Location:

- **Event:** P.D. Singh appointed as the new CEO of Standard Chartered Bank India.
- **Date:** February 18, 2025
- **Location:** India



# APPOINTMENTS



## Key Highlights of the Appointment:

- **P.D. Singh** will take charge as CEO of Standard Chartered India & South Asia from April 1, 2025.
- **Predecessor:** Zarin Daruwala, who has led the bank since 2016, will retire on March 31, 2025.
- **Approval by RBI:** The Reserve Bank of India (RBI) approved his appointment after reviewing shortlisted candidates.



# APPOINTMENTS



## Who is P.D. Singh?

- **Previous Role:** CEO of JP Morgan India (until June 2024).
- **Experience:** Over 20 years in corporate banking and financial leadership at HSBC & JP Morgan.
- **Expertise:** Specializes in corporate banking, investment strategies, and global finance operations.





# APPOINTMENTS



## Standard Chartered's Presence in India:

- One of **India's oldest foreign banks**, operating for 160+ years.
- **Network:** 100 branches across 42 cities.
- **Key Services:**
  - Corporate & Investment Banking
  - Wealth & Retail Banking
  - Cross-border financial solutions



# APPOINTMENTS



## Future Focus Under P.D. Singh's Leadership:

- Strengthening investment banking & corporate banking.
- Expanding retail & wealth management services.
- Navigating India's evolving financial landscape with digital innovation.



# APPOINTMENTS



## Important Terms Explained:

- **Standard Chartered Bank:** A British multinational bank headquartered in London, UK, with a strong presence in India.
- **Corporate Banking:** Banking services offered to businesses, including loans, credit, and trade finance.
- **Investment Banking:** Services related to mergers, acquisitions, and financial advisory for institutions.



# APPOINTMENTS



## Tabular Summary:

Key Aspect	Details
Event	P.D. Singh appointed as CEO of Standard Chartered India
Date	February 18, 2025
Effective Date	April 1, 2025
Predecessor	Zarin Daruwala (retiring on March 31, 2025)
Previous Role of P.D. Singh	CEO, JP Morgan India
Approval	RBI approved Singh's appointment
Standard Chartered's India Operations	100 branches in 42 cities, 160+ years in India
Future Focus Areas	Corporate Banking, Investment Banking, Retail Banking Expansion



# AWARDS



➤ **Why was Tata Group Chairman N. Chandrasekaran awarded an honorary knighthood by the UK?**

- A) For his contributions to technology innovation
- B) For strengthening UK-India business relations
- C) For his work in environmental sustainability
- D) For expanding Tata Group's presence in the US
- E) For promoting cultural exchanges between India and the UK



**Answer**

**B) For strengthening UK-India business relations**



# AWARDS



## Event and Location:

- **Event:** N. Chandrasekaran, Chairman of Tata Group, received an honorary knighthood from the UK.
- **Date:** February 14, 2025
- **Location:** United Kingdom



## Why Was N. Chandrasekaran Honored?

- **Strengthening UK-India Business Relations:**  
Recognized for expanding Tata Group's investments in the UK.
- **Major Investments Under His Leadership:**
  - **Jaguar Land Rover (JLR):** A leading UK-based automotive brand owned by Tata Motors.
  - **EV Battery Plant:** Tata Group's major investment in the UK's electric vehicle industry.
  - **Steel & Technology Expansion:** Boosting trade and job creation in the UK.



# AWARDS



## Previous International Recognitions:

- **Chevalier de la Légion d'Honneur (2023)** – France's Highest Civilian Honor.
- **Honorary Doctorate from Nyenrode Business Universiteit (2013)** – Netherlands.





## Impact of This Honor on Tata Group:

- **Enhances Tata Group's Global Stature:** Strengthens its reputation in international markets.
- **Boosts UK-India Economic Cooperation:** Reinforces business ties and future collaborations.
- **Encourages More Investment in the UK:** Showcases Tata's long-term commitment to growth and innovation.



## Important Terms Explained:

- **Honorary Knighthood:** A prestigious UK award given to foreign nationals for exceptional contributions.
- **Tata Group:** One of India's largest multinational conglomerates with businesses in automobiles, steel, IT, and more.
- **Jaguar Land Rover (JLR):** A UK-based luxury car manufacturer owned by Tata Motors.



# AWARDS



## Tabular Summary:

Key Aspect	Details
Event	N. Chandrasekaran awarded an honorary knighthood by the UK
Date of Award	February 14, 2025
Reason for Recognition	Strengthening UK-India business ties through Tata Group's investments
Key Contributions	Expansion of Jaguar Land Rover, EV battery plant, steel, and technology sectors
Previous International Honors	France's Legion of Honour (2023), Netherlands' Honorary Doctorate (2013)
Impact	Enhances Tata's global reputation & reinforces India-UK economic cooperation



- Which AI chatbot was launched by Elon Musk's company xAI in February 2025, claiming to be the most intelligent AI ever developed?

- A) ChatGPT-5
- B) Gemini Ultra
- C) Grok 3
- D) Claude 3
- E) Bard 2



**Answer**  
**C) Grok 3**



## Event and Location:

- **Event:** Elon Musk's company xAI launched Grok 3, an advanced AI chatbot.
- **Date:** February 18, 2025
- **Location:** Global launch event (virtual)



## Key Features of Grok 3:

- **Unmatched Intelligence:** Claimed to be the most advanced AI developed to date.
- **Enhanced Capabilities:** Superior speed, accuracy, and reasoning abilities.
- **Outperforms Competitors:** Excels in science, coding, and mathematics compared to existing AI models.



## Massive Computing Power Behind Grok 3:

- **100,000 GPUs** deployed within 122 days to support AI training.
- **Doubling of H100 cluster** in 92 days to enhance performance.
- **Scalability:** Optimized for handling complex tasks across industries.



## Industries Impacted by Grok 3:

- **Education:** AI-powered tutoring & automated content creation.
- **Healthcare:** Advanced medical diagnostics & research support.
- **Finance:** Market predictions & risk assessment.
- **Software Development:** AI-assisted coding & debugging.





## Significance of Grok 3:

- **Sets a new benchmark** in AI-driven human collaboration.
- **Strengthens xAI's position** in the AI industry.
- **Expected to transform** various industries with advanced automation.



## Important Terms Explained:

- **xAI:** Elon Musk's artificial intelligence company focused on cutting-edge AI research.
- **GPU (Graphics Processing Unit):** Essential hardware for training AI models efficiently.
- **H100 Cluster:** High-performance computing infrastructure used for AI training and research.



## Tabular Summary:

Key Aspect	Details
Event	xAI launched Grok 3, the most intelligent AI chatbot
Date	February 18, 2025
Location	Global virtual launch event
Developed By	xAI (Elon Musk's AI company)
Computing Power	100,000 GPUs deployed in 122 days; H100 cluster doubled in 92 days
Key Features	Enhanced reasoning, accuracy, and speed
Industry Impact	AI in education, healthcare, finance, and software development
Significance	A major step in AI evolution and human-AI collaboration



➤ **What is the primary goal of the partnership between the Department of Telecommunications (DoT) and the International Telecommunication Union (ITU)?**

- A) To launch a new 6G network in India
- B) To develop AI-driven digital twin technologies for infrastructure planning
- C) To build smart cities using blockchain technology
- D) To improve cybersecurity in India's telecommunications sector
- E) To create a nationwide fiber optic network

**Answer**

**B) To develop AI-driven digital twin technologies for infrastructure planning**



## Event and Location:

- **Event:** DoT and ITU Partner to Advance AI-Driven Digital Twin Technologies
- **Date:** February 18, 2025
- **Location:** India



## Key Highlights of the DoT-ITU Collaboration:

- **Objective:** To leverage AI-driven digital twin technologies for smarter infrastructure planning.
- **Signed Agreement:** Letter of Intent (LoI) between DoT and ITU for joint research and development.
- **Technologies Involved:**
  - AI (Artificial Intelligence)
  - 5G & IoT (Internet of Things)
  - AR/VR (Augmented & Virtual Reality)



## What Are AI-Driven Digital Twins?

- **Definition:** A digital twin is a virtual model of a real-world asset that helps in real-time monitoring, predictive analysis, and decision-making.
- **Applications in Infrastructure:**
  - **Smart Cities:** Efficient urban planning and real-time traffic management.
  - **Transportation:** Predictive maintenance of roads, railways, and airports.
  - **Healthcare:** Simulation of hospital networks for better resource allocation.
  - **Energy & Utilities:** Smart grid management and power distribution optimization.



## Impact on Global Standards & Best Practices:

- **ITU & DoT will develop international guidelines** for interoperability and scalability of digital twins.
- **Ensures uniform implementation** across different sectors and countries.





## India's Long-Term Goals with AI Digital Twins:

- Supports **India's 2047 vision** for becoming a global leader in digital infrastructure.
- Boosts **sustainable urban development and reduces environmental impact.**
- **Enhances citizen engagement** by enabling participatory urban planning.
- **Strengthens India's bid** to host the ITU-Plenipotentiary Conference in 2030.



## How Will Citizens Benefit from This Partnership?

- **Better infrastructure planning** leading to efficient transportation, energy, and healthcare systems.
- **Increased public** participation in decision-making through AI-powered urban simulations.
- **Reduced costs and improved safety** in urban and industrial development.



## Important Terms Explained:

- **Digital Twin Technology:** A virtual model of a physical asset, system, or city used for real-time monitoring and predictive analysis.
- **5G & IoT:** Advanced technologies enabling high-speed connectivity and data exchange for smart infrastructure.
- **ITU (International Telecommunication Union):** A United Nations agency responsible for setting global telecommunications standards.



# SCIENCE AND TECHNOLOGY



## Tabular Summary:

Key Aspect	Details
Event	DoT and ITU signed an LoI for AI-driven digital twin technologies
Objective	Transform infrastructure planning with AI, 5G, IoT, and AR/VR
Technology Used	AI-powered digital twins for smart cities, transport, energy, and healthcare
Global Standards	ITU & DoT to create interoperability guidelines for digital twins
India's Vision	Aligns with 2047 digital infrastructure leadership goals
Future Implications	Boosts sustainability, enhances citizen engagement, and improves urban planning



➤ What is the name of the eighth Missile Cum Ammunition (MCA) Barge launched by the Indian Navy on February 14, 2025?

- A) LSAM 9
- B) LSAM 10
- C) LSAM 11
- D) LSAM 12
- E) LSAM 13

**Answer**  
**C) LSAM 11**



## Event and Location:

- **Event:** Indian Navy launched its eighth MCA Barge, LSAM 11.
- **Date:** February 14, 2025
- **Location:** Mira Bhayandar, Maharashtra



## Key Highlights of LSAM 11 Launch:

- **Type:** Missile Cum Ammunition (MCA) Barge for logistics and ammunition transport.
- **Purpose:** Enhances ammunition and supply transport to naval platforms in outer harbors and jetties.
- **Builder:** M/s SECON Engineering Projects Pvt Ltd, Visakhapatnam.
- **Contract Date:** February 19, 2021.
- **Testing Conducted At:** Naval Science and Technological Laboratory (NSTL), Visakhapatnam.
- **Design Approved By:** Indian Register of Shipping (IRS).
- **Presiding Officer at Launch:** Commodore N. Gopinath, AGM (PL), Naval Dockyard Mumbai.



## Significance of LSAM 11 in Indian Navy's Operations:

- **Supports naval missions** by transporting ammunition and critical supplies efficiently.
- **Strengthens maritime logistics** for combat readiness and defense strategy.
- **Part of a fleet of eight MCA Barges**, improving the Navy's operational mobility.





## Role in 'Make in India' & 'Aatmanirbhar Bharat' Initiatives:

- **Indigenous Design:** Developed by Indian ship designers to boost domestic defense production.
- **Reduces foreign dependency** in naval infrastructure.
- **Encourages MSME participation** in India's defense sector.



## Important Terms Explained:

- **Missile Cum Ammunition (MCA) Barge:** A naval support vessel designed to transport missiles, ammunition, and supplies.
- **Naval Science and Technological Laboratory (NSTL):** A DRDO laboratory responsible for testing naval vessels and weapon systems.
- **Indian Register of Shipping (IRS):** A classification society ensuring safety and regulatory compliance of ships and maritime structures.



# DEFENCE



## Tabular Summary:

Key Aspect	Details
Event	Indian Navy launched its 8th MCA Barge, LSAM 11
Date of Launch	February 14, 2025
Launch Location	Mira Bhayandar, Maharashtra
Built By	M/s SECON Engineering Projects Pvt Ltd, Visakhapatnam
Contract Signed	February 19, 2021
Purpose	Transport of ammunition & supplies for naval operations
Testing Authority	NSTL, Visakhapatnam
Design Approval	Indian Register of Shipping (IRS)
National Initiative	Supports 'Make in India' & 'Aatmanirbhar Bharat'
Operational Impact	Strengthens naval logistics & supply chain for defense readiness



➤ Which Indian state launched the G-SAFAL scheme to uplift 50,000 underprivileged women?

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

**Answer**  
**B) Gujarat**



## Event and Location:

- **Event:** Gujarat government launched G-SAFAL to uplift underprivileged families.
- **Date:** February 18, 2025
- **Location:** Gujarat, India



## Mandates and Objectives:

- **Economic Upliftment:** Strengthening livelihoods of economically weaker sections, especially women.
- **Women's Empowerment:** Enhancing financial self-sufficiency through skill training and support.
- **Financial Inclusion:** Connecting beneficiaries to banking services, credit facilities, and insurance programs.



## Key Features of G-SAFAL:

- **Target Beneficiaries:** 50,000 Antyodaya Anna Yojana (AAY) cardholder families.
- **Coverage:** 25 talukas across 10 districts in Gujarat.
- **Implementation:** Gujarat Livelihood Promotion Company Limited.
- **Financial Assistance:** ₹80,000 per family for income generation.
- **Skill Development:** Specialized training to ensure sustainable livelihoods.
- **Women-Centric Approach:** Field coaches assist 40 families each in skill development.
- **Technology Integration:** Real-time monitoring through a digital dashboard.



## Four Pillars of G-SAFAL:

- **Social Security:** Access to government welfare schemes and enhanced social security.
- **Livelihood Creation:** Financial grants for wealth generation and additional income sources.
- **Financial Inclusion:** Connection with banking services, credit facilities, and savings programs.
- **Social Development & Empowerment:** Life skill training and self-help group participation.





## Districts Covered:

- **North Gujarat:** Banaskantha (Tharad), Patan (Santalpur).
- **Kutch Region:** Kutch (Rapar, Lakhpat).
- **Central Gujarat:** Surendranagar (Sayla), Chhota Udepur (Kavant, Naswadi), Panchmahal (Ghoghamba), Dahod (Multiple Talukas).
- **South Gujarat:** Narmada, Tapi, Dang.



## Implementation Strategy:

- Identifying the poorest families among eligible cardholders.
- Providing specialized training for livelihood creation.
- Ensuring each family has at least two sources of income.
- Connecting beneficiaries to financial institutions for long-term financial sustainability.
- Continuous support through field coaches and mentors.



## Alignment with Aspirational Blocks Programme (ABP):

- **Launched By:** Government of India in January 2023.
- **Objective:** Uplifting 500 aspirational blocks through livelihood development and better essential services.
- **Relevance:** G-SAFAL contributes to this vision by accelerating social and economic progress in Gujarat's underdeveloped regions.



## Important Terms Explained:

- **Antyodaya Anna Yojana (AAY):** A government scheme providing subsidized food grains to the poorest families.
- **Financial Inclusion:** Ensuring access to banking services, savings, credit, and insurance for economically weaker sections.
- **Aspirational Blocks Programme (ABP):** A central government initiative focused on improving socio-economic conditions in 500 underdeveloped blocks.



# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	Gujarat government launched G-SAFAL to uplift underprivileged families
Date	February 18, 2025
Location	Gujarat, India
Scheme Name	G-SAFAL (Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods)
Launched By	Gujarat Government under CM Bhupendra Patel
Implementing Body	Gujarat Livelihood Promotion Company Limited
Target Beneficiaries	50,000 Antyodaya Anna Yojana (AAY) families
Districts Covered	10 districts, 25 talukas
Financial Support	₹80,000 per family



➤ Which Indian state launched the country's first Global Capability Centers (GCC) Policy in 2025?

- A) Karnataka
- B) Maharashtra
- C) Tamil Nadu
- D) Madhya Pradesh
- E) Gujarat

**Answer**

**D) Madhya Pradesh**



## Event and Location:

- **Event:** Madhya Pradesh launched India's first Global Capability Centers (GCC) Policy 2025.
- **Date:** February 18, 2025
- **Location:** Madhya Pradesh, India



## Objectives of the GCC Policy:

- **Attract Multinational Corporations (MNCs):** Position Madhya Pradesh as a preferred investment destination.
- **Develop Tier-2 Cities:** Transform Indore, Bhopal, and Jabalpur into global business hubs.
- **Boost Economic Growth:** Decentralize development from metro cities and promote regional industrialization.





## Key Features of Madhya Pradesh GCC Policy 2025:

- **Financial Support:**
  - 40% capital subsidy (maximum ₹30 crore) for setting up GCCs.
  - Rent assistance and payroll subsidies for businesses.
- **Ease of Doing Business:**
  - Single-window clearance via the “No Query Portal” for smooth investment processing.
- **Support for Innovation:**
  - Funding for R&D, upskilling, marketing, and patent filing to promote business growth.



## Impact of the Policy:

- **Job Creation:** Increased employment opportunities in IT, finance, and research sectors.
- **Regional Growth:** Development of world-class infrastructure in Tier-2 cities.
- **India's Global Growth Strategy:** Enhances India's position as a leading destination for GCC investments.



## Comparison with Other States:

- **Karnataka:** Plans to double GCCs to 1,000 by 2029 by expanding beyond Bengaluru.
- **Madhya Pradesh's Strategy:** First state to launch a dedicated GCC policy to develop emerging cities.



## Important Terms Explained:

- **Global Capability Centers (GCCs):** Offshore units set up by multinational companies to handle business functions like IT, research, and finance.
- **No Query Portal:** A single-window system that allows businesses to complete approvals without delays.
- **Capital Subsidy:** Financial assistance provided to companies to reduce their initial investment costs.



# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	Madhya Pradesh launched India's first GCC Policy 2025
Date	February 18, 2025
Location	Madhya Pradesh, India
Target Cities	Indore, Bhopal, Jabalpur
Financial Support	40% capital subsidy (max ₹30 crore), rent & payroll assistance
Ease of Doing Business	Single-window clearance via the No Query Portal
Innovation Support	Funding for R&D, upskilling, marketing, and patent filing
Chief Minister	Dr. Mohan Yadav
Objective	Attract MNCs and boost economic growth in Tier-2 cities



➤ **Who attended Hindu College's 126<sup>th</sup> Founder's Day celebration in New Delhi?**

- A) Narendra Modi
- B) Dharmendra Pradhan
- C) Amit Shah
- D) Rajnath Singh
- E) Piyush Goyal

**Answer**

**B) Dharmendra Pradhan**



## Event and Location:

- **Event:** Dharmendra Pradhan attended Hindu College's 126th Founder's Day celebration.
- **Date:** February 18, 2025
- **Location:** Hindu College, New Delhi



## Key Highlights of the Event:

- **Legacy of Hindu College:** Recognized as a center for intellectual, cultural, and national identity.
- **Founding Vision:** Established by Shri Krishan Dass Ji Gurwale to counter the colonial impact on education.
- **Focus on Innovation & Entrepreneurship:**
  - Pradhan visited the Skill Development and Entrepreneurship exhibition.
  - Encouraged students to become innovators, entrepreneurs, and job creators.
- **Sustaining Legacy:** Praised the college's continued dedication to academic excellence.





## Viksit Bharat 2047 Vision:

- **India's Development Goal:** Emphasized Amrit Kaal (2023-2047) as a crucial period.
- **Hindu College's Role:** Urged the college to become a hub for research, innovation, and policy solutions.



## Key Remarks by Dharmendra Pradhan:

- **Hindu College as a Temple of Learning:** Recognized it as a center of excellence and innovation.
- **Commitment to Viksit Bharat 2047:** Stressed the importance of education in making India a developed nation by 2047.
- **Future Aspirations:** Encouraged students to take leadership roles in deep-tech, policy-making, and entrepreneurship.



## Important Terms Explained:

- **Amrit Kaal (2023-2047):** A 25-year vision period for India's development, aiming to make the country self-reliant and globally competitive.
- **Skill Development & Entrepreneurship Exhibition:** A platform where students showcased business models, innovations, and startup ideas.
- **Viksit Bharat 2047:** A long-term vision for India's transformation into a developed nation by 2047.



# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	Hindu College's 126th Founder's Day Celebration
Date	February 18, 2025
Location	Hindu College, New Delhi
Chief Guest	Dharmendra Pradhan (Union Minister for Education)
Legacy of Hindu College	Recognized for academic excellence, cultural influence, and national identity
Founding Vision	Established by Shri Krishan Dass Ji Gurwale to counter colonial influence on education
Focus on Innovation	Promoted skill development, entrepreneurship, and job creation
Viksit Bharat 2047 Vision	Urged Hindu College to be a hub for research, technology, and policy-making
Future Aspirations	Encouraged students to become leaders in innovation, business, and governance



➤ Which initiative by Prime Minister Narendra Modi featured Mary Kom, Avani Lekhara, and Suhas Yathiraj in 2025?

- A) Fit India Movement
- B) Khelo India Youth Games
- C) Pariksha Pe Charcha
- D) Mann Ki Baat
- E) Beti Bachao Beti Padhao

**Answer**

**C) Pariksha Pe Charcha**



## Event and Location:

- **Event:** Mary Kom, Avani Lekhara, and Suhas Yathiraj participated in Pariksha Pe Charcha 2025.
- **Date:** February 18, 2025
- **Location:** India (Broadcasted globally, including Dubai & Qatar)



## Key Highlights of Pariksha Pe Charcha 2025 (7<sup>th</sup> Episode):

- **Objective:** An initiative by PM Narendra Modi to help students overcome exam stress, academic pressure, and personal challenges.
- **Special Guests:**
  - **M C Mary Kom** (Boxer)
  - **Avani Lekhara** (Paralympic Shooter)
  - **Suhas Yathiraj** (Para-Badminton Player & IAS Officer)



## Important Terms Explained:

- **Pariksha Pe Charcha (PPC):** An annual student interaction initiative by PM Modi to address exam stress and motivation.
- **Music Therapy:** A relaxation technique used by athletes and professionals to boost focus and performance.
- **Resilience:** The ability to recover quickly from stress or difficulties, essential for academic success.





# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	Pariksha Pe Charcha 2025 (7th Episode)
Date	February 18, 2025
Host	PM Narendra Modi
Special Guests	Mary Kom, Avani Lekhara, Suhas Yathiraj
Main Discussion Topics	Goal setting, resilience, overcoming stress & confidence-building
Student Participation	India, Dubai, Qatar
M C Mary Kom's Advice	Hard work, perseverance, breaking societal barriers
Suhas Yathiraj's Insights	Overcoming fear, music therapy, resilience in challenges
Avani Lekhara's Message	Skill development, confidence-building, importance of rest
Core Message	No shortcuts to success, overcome fear, and build confidence



➤ What is the name of India's deep-ocean submersible that recently completed wet testing?

- A) Sagar-5000
- B) Matsya-6000
- C) Samudra-8000
- D) Varuna-7000
- E) Jaladh-9000

**Answer**  
**B) Matsya-6000**



## Event and Location:

- **Event:** Matsya-6000, India's deep-ocean submersible, successfully completed wet testing.
- **Date:** February 18, 2025
- **Location:** L&T Shipbuilding, Kattupalli Port, Chennai



## About Matsya-6000:

- **Developed Under:** Samudrayan Project, part of India's Deep Ocean Mission.
- **Developed By:** National Institute of Ocean Technology (NIOT) under the Ministry of Earth Sciences.
- **Purpose:** Designed for deep-ocean exploration, scientific research, and marine technology advancement.
- **Capacity:** Accommodates 3 humans inside a 2.1-meter spherical hull.
- **Operational Depth:** Currently tested up to 500 meters, aiming for 6,000 meters.



## Key Features of Matsya-6000:

- **Hull & Design:** Compact 2.1-meter spherical hull for deep-sea endurance.
- **Navigation & Movement:** Equipped with thrusters, ballast system, and navigation joysticks.
- **Communication Systems:**
  - Acoustic modem, underwater telephone, VHF, GPS, and acoustic positioning system.
  - Underwater voice communication challenges noted during tests.
- **Life Support & Sensors:** Includes life-support systems, oceanographic sensors, lighting, and cameras.



## Testing & Trials Conducted:

- **Dry Tests:** Evaluated power networks, flotation, stability, and maneuverability.
- **Wet Tests (Jan 27 – Feb 12, 2025):**
  - Conducted at L&T Shipbuilding, Kattupalli Port.
  - Included 8 dives (5 unmanned, 3 manned).
  - Focused on human safety, system reliability, and communication issues.



## Future Testing & Challenges:

- **Further trials** needed to improve performance at deeper depths.
- **Enhancements in underwater communication** are required.



## Important Terms Explained:

- **Deep Ocean Mission:** An Indian initiative to explore deep-sea resources and marine biodiversity.
- **Samudrayan Project:** A mission to develop manned deep-sea submersibles for scientific exploration.
- **Ballast System:** A mechanism used to control buoyancy and stability in underwater vehicles.





# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	Matsya-6000 completed wet testing
Date	February 18, 2025
Project Name	Samudrayan Project
Developed By	National Institute of Ocean Technology (NIOT)
Under	Ministry of Earth Sciences, Government of India
Testing Location	L&T Shipbuilding, Kattupalli Port, Chennai
Capacity	3 humans inside a 2.1-meter hull
Current Testing Depth	500 meters (Aiming for 6,000 meters)
Testing Period	January 27 – February 12, 2025
Diving Types	5 unmanned dives, 3 manned dives
Key Systems Tested	Navigation, power, flotation, stability, communication
Challenges Noted	Underwater communication issues at shallow depths
Significance	India's step toward deep-sea exploration & marine technology advancement



➤ **What is the purpose of the recently extended PM-AASHA scheme?**

- A) To provide free seeds to farmers
- B) To ensure fair prices for crops and stabilize food prices
- C) To promote organic farming practices
- D) To offer direct cash transfers to farmers
- E) To increase land availability for agriculture



**Answer**

**B) To ensure fair prices for crops and stabilize food prices**



## Event and Location:

- **Event:** PM-AASHA scheme extended until 2025-26 to support farmers.
- **Date:** February 18, 2025
- **Location:** India



## Key Features of PM-AASHA Scheme:

- **Full Name:** Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA).
- **Objective:** Ensures remunerative prices for farmers' crops and helps stabilize food prices.
- **Extension:** Extended until 2025-26 to continue supporting farmers.
- **Coverage:** Focuses on pulses, oilseeds, and copra procurement.



## Three Key Components of PM-AASHA:

### 1. Price Support Scheme (PSS)

- Ensures crop procurement at Minimum Support Price (MSP).
- Implemented through NAFED & NCCF for pulses, oilseeds, and copra.

### 2. Price Stabilization Fund (PSF)

- Maintains buffer stocks of essential crops (e.g., pulses & onions) to control price fluctuations.

### 3. Price Deficit Payment Scheme (PDPS)

- Compensates farmers if the market price falls below the MSP.
- Encourages oilseed production and reduces income uncertainty for farmers.



## Government's Financial Commitment to PM-AASHA:

- **Procurement Ceiling:** Increased to 25% of national production.
- **Full Procurement for Key Crops:** 100% procurement commitment for Tur, Urad, and Masur in 2024-25.
- **Financial Guarantee:** Increased to ₹45,000 crore for smooth procurement.



## Latest Developments in PM-AASHA (2025):

- **Tur (Arhar) procurement** started in nine states for Kharif 2024-25.
- **Procurement Target:** 13.22 lakh metric tonnes (LMT).
- **Status as of February 15, 2025:**
  - 0.15 LMT of Tur procured in Andhra Pradesh, Karnataka, Maharashtra, and Telangana.
  - 12,006 farmers already benefited.



## Important Terms Explained:

- **Minimum Support Price (MSP):** The government-fixed price at which crops are procured from farmers.
- **NAFED (National Agricultural Cooperative Marketing Federation of India):** A government agency responsible for procurement and marketing of agricultural products.
- **NCCF (National Cooperative Consumers' Federation of India):** Works alongside NAFED to ensure fair pricing for farmers.





# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	PM-AASHA Scheme extended until 2025-26
Objective	Ensure fair crop prices & stabilize food prices
Key Components	PSS, PSF, PDPS
Procurement Ceiling	Increased to 25% of national production
Financial Guarantee	₹45,000 crore allocated for procurement
Recent Developments	Tur procurement started in 9 states, benefiting 12,006 farmers
Major Implementing Agencies	NAFED & NCCF
Crops Covered	Pulses, oilseeds, and copra



➤ **What is the main objective of the Pradhan Mantri Fasal Bima Yojana (PMFBY)?**

- A) To provide subsidies for fertilizers
- B) To ensure financial protection for farmers against crop loss
- C) To distribute free seeds to farmers
- D) To promote organic farming practices
- E) To offer direct cash transfers to farmers



**Answer**

**B) To ensure financial protection for farmers against crop loss**



## Event and Location:

- **Event:** Pradhan Mantri Fasal Bima Yojana (PMFBY) completes nine years.
- **Date:** February 18, 2025
- **Location:** India



## About PMFBY:

- **Launched On:** February 18, 2016, by Prime Minister Narendra Modi.
- **Objective:** To provide affordable crop insurance to farmers against natural disasters, pests, and diseases.
- **Total Claims Disbursed:** ₹1.75 lakh crore to 23.22 crore farmers in nine years.
- **Coverage:** Implemented in 23 states and Union Territories.



## How Does PMFBY Benefit Farmers?

- **Affordable Premiums:**
  - **Kharif crops:** 2% premium paid by farmers.
  - **Rabi crops:** 1.5% premium.
  - **Commercial & horticultural crops:** 5% premium.
  - Rest of the premium covered by the government.
- **Quick Compensation:** Farmers receive insurance payouts within two months of harvest.



## Technological Advancements in PMFBY:

- **Satellite imagery & drones** for accurate crop loss assessment.
- **YES-TECH (Yield Estimation System Based on Technology)**: Introduced in Kharif 2023 for precise yield loss estimation.

## Future Plans & Government Support:

- **Scheme Extended Till 2025-26** with a budget of ₹69,515.71 crore.
- **Restructured Weather-Based Crop Insurance Scheme (RWBCIS)** also extended.



## Impact of PMFBY:

- **55% of non-loanee farmers** voluntarily opted for crop insurance in 2023-24.
- **Largest crop insurance** program globally.
- Ensures financial stability & resilience in Indian agriculture.



## Important Terms Explained:

- **Minimum Support Price (MSP):** The government-fixed price at which crops are procured from farmers.
- **YES-TECH:** A technology-based system for yield estimation to improve accuracy in insurance claims.
- **Restructured Weather-Based Crop Insurance Scheme (RWBCIS):** A complementary scheme covering weather-related risks.





# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	PMFBY completes nine years since launch in 2016
Launch Date	February 18, 2016
Objective	Crop insurance against natural disasters, pests, and diseases
Claims Paid	₹1.75 lakh crore to 23.22 crore farmers
Premiums Paid by Farmers	2% (Kharif), 1.5% (Rabi), 5% (Commercial/Horticultural crops)
Technology Used	Satellite imagery, drones, YES-TECH for yield estimation
Government Budget (2025-26)	₹69,515.71 crore allocated
Non-Loanee Farmers Participation	55% of total insured farmers in 2023-24
Global Ranking	Largest crop insurance program worldwide



➤ Who inaugurated the International Conference SILKTECH 2025?

- A) Smriti Irani
- B) Piyush Goyal
- C) Pabitra Margherita
- D) Amit Shah
- E) Hardeep Singh Puri

**Answer**

**C) Pabitra Margherita**



## Event and Location:

- **Event:** Union Minister Pabitra Margherita inaugurated SILKTECH 2025.
- **Date:** February 18, 2025
- **Location:** Bharat Mandapam, New Delhi



## Key Highlights of SILKTECH 2025:

- **Inaugurated by:** Shri Pabitra Margherita, MoS for Textiles & Foreign Affairs.
- **Organized by:** Central Silk Board (CSB) under the Ministry of Textiles.
- **Key Participants:**
  - Smt. Neelam Shami Rao (Secretary, Ministry of Textiles).
  - Smt. Prajakta L. Verma (Joint Secretary, Fibres).
  - Shri Ajay Gupta (Joint Secretary, Ministry of Textiles).
  - Shri P. Sivakumar (Member Secretary, CSB).



## Key Focus Areas of SILKTECH 2025:

- Emerging Technologies in Silk Production.
- Enhancing Silk Quality & Sustainability.
- Expanding Silk Use Beyond Textiles (Cosmetics, Pharmaceuticals, etc.).
- Zero-Waste Technologies in the Silk Industry.
- Global Competitiveness of Indian Silk.



## Minister's Address:

- Highlighted Muga & Eri Silks of Northeast India.
- Stressed Next-Gen Innovations in Sericulture.
- Reiterated PM's Vision to Triple Textile Production & Exports.

## Technological & Industrial Advancements:

- 06 MoUs Signed between CSB R&D institutes, research organizations, and NGOs.
- **Transforming Sericulture:** Post-Silk Samagra, silk by-products mainstreamed into industries.



## Publications Released at SILKTECH 2025:

1. **Souvenir cum Book of Abstracts** – Emerging Technologies in Silk Sector.
2. **Pradhyogiki Vivranak** (Technology Descriptor).

## Future Impact of SILKTECH 2025:

- Strengthening Research & Innovation in Sericulture.
- Making India Atmanirbhar in Silk Production.
- Boosting Global Silk Market Presence.



## Important Terms Explained:

- **Muga Silk:** Exclusive to Assam, known for its natural golden shine.
- **Eri Silk:** Common in the Northeast, used for warm, durable fabrics.
- **Silk Samagra:** Government initiative to modernize India's sericulture industry.





# NATIONAL AFFAIRS



## Tabular Summary:

Key Aspect	Details
Event	SILKTECH 2025 – International Conference on Emerging Technologies in Silk Sector
Date	February 18, 2025
Location	Bharat Mandapam, New Delhi
Inaugurated by	Shri Pabitra Margherita, MoS for Textiles & Foreign Affairs
Organized by	Central Silk Board (CSB) under the Ministry of Textiles
Key Discussions	Silk innovations, zero-waste tech, silk by-products, and sustainability
Publications Released	Souvenir on SILKTECH 2025 & Pradhyogiki Vivranak
MoUs Signed	06 MoUs between CSB R&D institutes, research bodies, and NGOs
Government Vision	Boost silk quality, expand beyond textiles, increase exports & self-reliance



# QUICK RECALL



- **Ramakrishna Paramhansa Jayanti 2025 will be observed on February 18.**
- **Indonesia won its first-ever Asia Mixed Team Badminton Championship title.**
- **Saudi Arabia will host the first-ever Olympic Esports Games in 2027.**
- **BJP emerged as India's richest political party in FY 2023-24 with ₹4,340.47 crore income.**
- **RBI imposed penalties on three banks for regulatory non-compliance.**
- **South Indian Bank launched 'SIB Quick FD' for digital FD booking via UPI.**
- **IRDAI launched Bima Trinity to enhance insurance accessibility and coverage.**
- **Gyanesh Kumar was appointed as the Chief Election Commissioner of India on February 17, 2025.**
- **P.D. Singh has been appointed CEO of Standard Chartered Bank India, effective April 1, 2025.**



# QUICK RECALL



- **N. Chandrasekaran received an honorary knighthood from the UK for strengthening UK-India business ties.**
- **V. Narayanan, the new ISRO Chairman, revealed India's 10-year space roadmap.**
- **Elon Musk's xAI launched Grok 3, the most intelligent AI chatbot ever developed.**
- **DoT and ITU signed an Lol to develop AI-driven digital twins for infrastructure planning.**
- **The Indian Navy launched its 8th MCA Barge, LSAM 11, on February 14, 2025.**
- **Gujarat launched G-SAFAL to uplift 50,000 underprivileged women.**
- **Madhya Pradesh launched India's first Global Capability Centers (GCC) Policy 2025.**
- **Dharmendra Pradhan attended Hindu College's 126th Founder's Day in New Delhi.**



# QUICK RECALL



- **Pariksha Pe Charcha 2025 featured Mary Kom, Avani Lekhara, and Suhas Yathiraj.**
- **Matsya-6000 is India's first deep-ocean submersible, developed under the Samudrayan Project.**
- **PM-AASHA scheme extended until 2025-26 to ensure fair crop prices.**
- **PMFBY completes nine years, benefiting 23.22 crore farmers with ₹1.75 lakh crore in claims.**
- **Union Minister Pabitra Margherita inaugurated SILKTECH 2025 in New Delhi.**



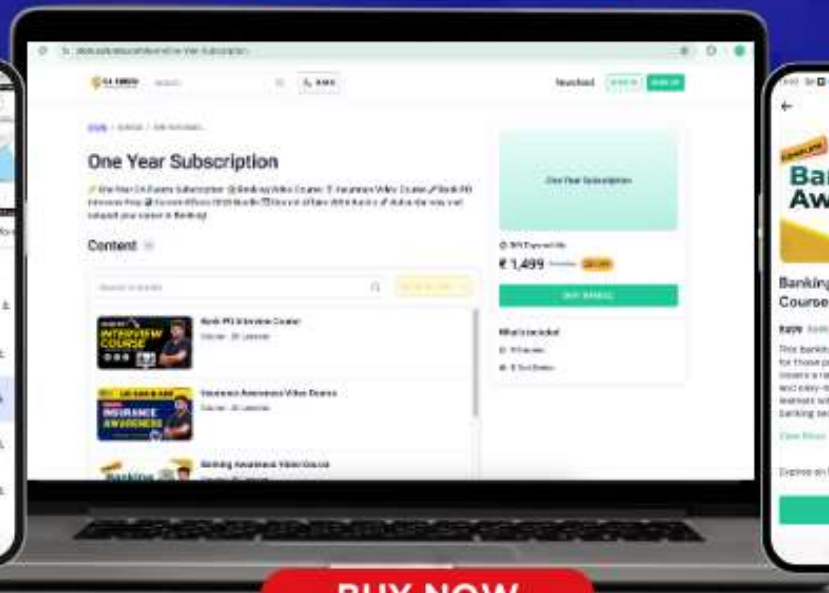


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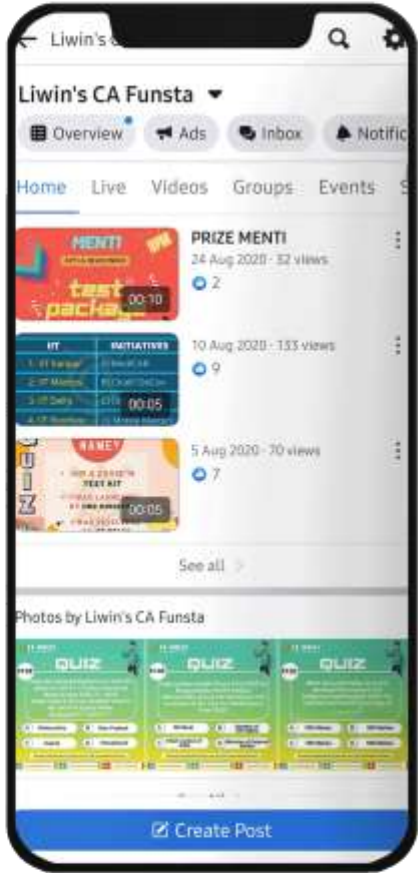
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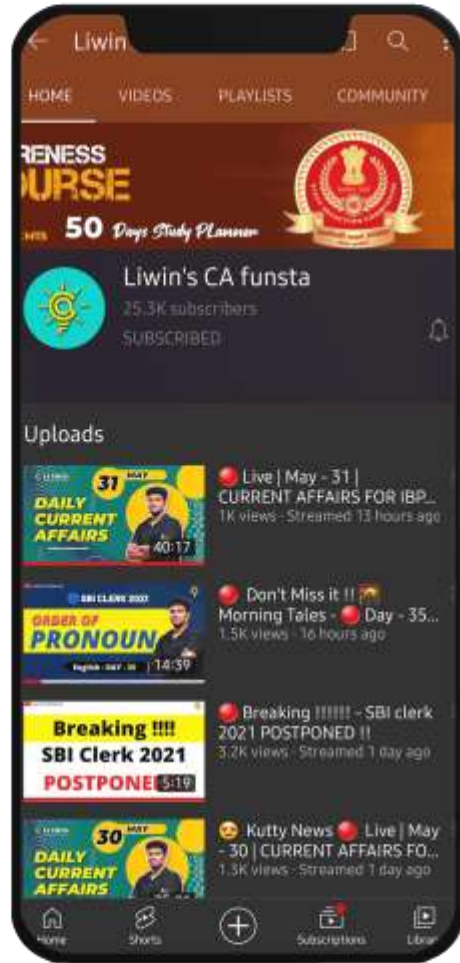


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