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JANUARY 31

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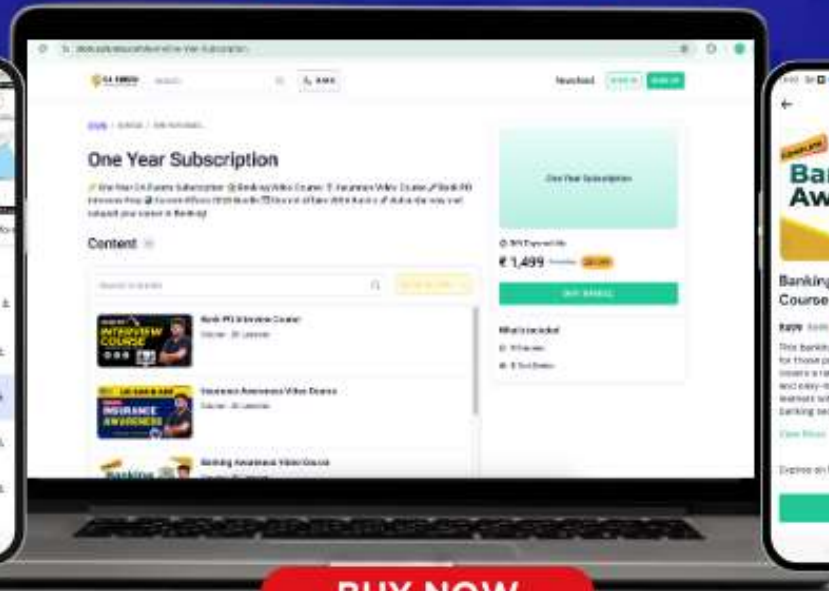
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Important Days



➤ **When is World Neglected Tropical Diseases (NTDs) Day observed every year?**

- A) January 25
- B) January 28
- C) January 30
- D) February 1
- E) February 5

Answer

C) January 30



Important Days



Event and Location:

- **Event:** World Neglected Tropical Diseases (NTDs) Day 2025 observed to raise awareness and accelerate efforts toward NTD elimination
- **Date:** January 30, 2025
- **Location:** Global



Important Days



Mandates and Objectives of World NTDs Day:

- Raises awareness about **Neglected Tropical Diseases (NTDs)** affecting 1.7 billion people globally
- Highlights the need for global collaboration, strategic action, and elimination efforts
- Marks the launch of the first WHO roadmap for NTDs and the 2012 London Declaration on NTDs



Important Days



Understanding Neglected Tropical Diseases (NTDs):

- A group of **20 debilitating diseases** primarily affecting the poor in tropical and subtropical regions
- Includes diseases like **Chagas disease, dengue, leprosy, and schistosomiasis**
- Causes **significant health, economic, and social burdens** due to lack of awareness and funding



Important Days



Progress in NTD Elimination:

- **50 countries** have eliminated at least one NTD as of 2023
- Between 2010 and 2020, 600 million fewer people required NTD interventions
- Despite progress, COVID-19 caused delays in treatment campaigns and diverted resources



Important Days



World NTDs Day 2025 Theme:

- **Theme:** “Unite. Act. Eliminate.”
- **Unite:** Bringing together governments, organizations, and communities for a collective fight against NTDs
- **Act:** Implementing effective strategies and interventions to combat these diseases
- **Eliminate:** Strengthening progress and accelerating efforts to eradicate NTDs



Important Days



Sustainable Financing for NTDs:

- **Lack of long-term funding** is a major challenge in NTD elimination
- **President Embaló of Guinea-Bissau** has advocated for increased investment in NTD programs
- The COVID-19 pandemic **exposed the fragility of NTD programs**, emphasizing the need for financial resilience



Important Days



Impact of COVID-19 on NTD Programs:

- **Disruptions in treatment campaigns and reallocation** of healthcare resources delayed progress
- **Supply chain disruptions** affected the availability of essential medicines and diagnostics
- **Post-pandemic recovery efforts** focus on restoring services and strengthening healthcare systems



Important Days



The Chagas Global Coalition's Role:

- **ChagatChat initiative** provides a virtual platform for discussions on Chagas disease and NTD challenges
- Actively advocates for **policy support and increased funding for NTD elimination**
- Chagas disease, caused by **Trypanosoma cruzi**, remains one of the most neglected diseases globally



Important Days



Future of NTD Elimination:

- The **WHO roadmap for NTDs** targets their control, elimination, and eradication by 2030
- Requires **stronger global collaboration, innovative research, and policy support**
- Investing in **new diagnostics, treatments, and vaccines** is key to accelerating elimination efforts



Important Days



Important Terms Explained:

- **Neglected Tropical Diseases (NTDs):**
 - A group of 20 infectious diseases affecting 1.7 billion people, mainly in poor tropical regions
 - Includes dengue, leprosy, schistosomiasis, Chagas disease, and others
 - Causes severe health issues, disability, and economic burdens
- **London Declaration on NTDs (2012):**
 - A global health commitment signed by governments, NGOs, and private partners
 - Aims to control, eliminate, and eradicate NTDs through funding and coordinated action



Important Days



Important Terms Explained:

- **WHO Roadmap for NTDs:**
 - A strategic plan to combat NTDs, targeting elimination and eradication by 2030
 - Focuses on strengthening health systems, increasing research, and expanding treatment access
- **Chagas Disease:**
 - A parasitic infection caused by *Trypanosoma cruzi*, primarily affecting Latin America
 - Can cause heart and digestive complications if left untreated
 - One of the most neglected tropical diseases globally



Important Days



Tabular Summary:

Category	Details
Event	World Neglected Tropical Diseases (NTDs) Day 2025 observed globally
Date	January 30, 2025
Theme	“Unite. Act. Eliminate.”
Significance	Raises awareness and accelerates efforts to eliminate NTDs
What are NTDs?	A group of 20 diseases affecting 1.7 billion people in tropical and subtropical regions
Progress Made	50 countries have eliminated at least one NTD; 600 million fewer people required interventions (2010-2020)
Challenges	COVID-19 disruptions, lack of funding, and healthcare system strain
Sustainable Financing	President Embaló advocates for increased funding to sustain NTD programs
Impact of COVID-19	Treatment campaigns delayed, supply chains disrupted, and healthcare resources reallocated
Future Focus	Strengthening NTD programs, increasing research, and ensuring long-term funding



RANKING



➤ **Which of the following Indian women was included in the Forbes 50 Over 50 Global list (2025)?**

- A) Nirmala Sitharaman
- B) Sudha Murthy
- C) Kiran Mazumdar-Shaw
- D) Indra Nooyi
- E) Roshni Nadar

Answer

C) Kiran Mazumdar-Shaw



RANKING



Event and Location:

- **Event:** Three Indian women featured in the Forbes 50 Over 50 Global list (2025)
- **Date:** January 27, 2025
- **Location:** Global recognition by Forbes



What is the Forbes 50 Over 50 List?

- A global recognition platform honoring **entrepreneurs, investors, activists, and high achievers** aged 50 and above
- Aims to highlight **women who continue to create impact later in life**



Three Indians Featured in the List:

1. Urmila Asher (Founder, Guju Ben na Nasta, 80 years old)

- Launched a cloud kitchen business at 75 during the COVID-19 pandemic
- Became a TEDx speaker, YouTuber, and former MasterChef India contestant
- Built a loyal following on social media



Three Indians Featured in the List:

2. Kiran Mazumdar-Shaw (Biocon Founder, Billionaire, 71 years old)

- Founder of Biocon India (1978), transforming it into a global biopharmaceutical company
- Net worth: \$3.6 billion (as per Forbes)
- Philanthropist, funding cancer research and city infrastructure projects in Bengaluru



Three Indians Featured in the List:

3. Sheela Patel (Activist & Urban Housing Advocate, 72 years old)

- Co-founder of SPARC (Society for Promotion of Area Resource Centres, Mumbai)
- Works on housing rights for slum dwellers and informal settlements
- Co-founded Slum Dwellers International, working in 33 countries



RANKING



Significance of the Recognition:

- Highlights **India's leadership in diverse fields** (Entrepreneurship, Social Work, Food Business)
- Encourages **women empowerment and late-stage entrepreneurship**
- Showcases **inspirational success stories** beyond conventional career paths



Important Terms Explained:

- **Forbes 50 Over 50 List:**
 - An annual recognition by Forbes
 - Honors women above 50 who are shaping industries, businesses, and communities
- **Biocon:**
 - India's leading biopharmaceutical company, founded by Kiran Mazumdar-Shaw in 1978
 - Specializes in affordable medicines and biotechnology research



Important Terms Explained:

- **SPARC (Society for Promotion of Area Resource Centres):**
 - Founded in 1984 by Sheela Patel
 - Focuses on housing and urban development for low-income communities



RANKING



Tabular Summary:

Category	Details
Event	Three Indian women featured in Forbes 50 Over 50 Global list (2025)
Date	January 27, 2025
Publication	Forbes
Recognized Indians	Urmila Asher, Kiran Mazumdar-Shaw, Sheela Patel
Urmila Asher	Founder of Gujju Ben na Nasta, started a food business at 75
Kiran Mazumdar-Shaw	Billionaire Biocon Founder, pioneer in biopharmaceuticals
Sheela Patel	Activist for slum dwellers' rights, co-founder of SPARC
Significance	Recognizes women over 50 who have made a global impact



- **From February 1, 2025, what change has NPCI implemented in UPI transaction IDs?**
- A) Increasing the length of transaction IDs
 - B) Allowing only numeric transaction IDs
 - C) Banning special characters and allowing only alphanumeric IDs
 - D) Requiring all transaction IDs to start with a bank code
 - E) Introducing emojis in transaction IDs



Answer

C) Banning special characters and allowing only alphanumeric IDs



Event and Location:

- **Event:** NPCI mandates stricter UPI rules banning special characters in transaction IDs
- **Date:** February 1, 2025
- **Location:** India



Mandates and Objectives of the New UPI Rules:

- **NPCI** has banned **special characters** (@, #, \$, %, etc.) in UPI transaction IDs
- Only alphanumeric transaction IDs will be allowed from February 1, 2025
- Transactions with special characters will be automatically rejected



Reasons for Banning Special Characters in UPI IDs:

- **Enhances security** by preventing fraud and inconsistencies in transaction processing
- **Ensures uniformity** across banks, payment service providers, and fintech platforms
- **Reduces errors** that may occur due to non-standard transaction ID formats



Background of NPCI's Advisory:

- In March 2024, NPCI advised UPI participants to use **only alphanumeric characters**
- Many banks and fintech companies did not comply, prompting a **mandatory enforcement from February 2025**



Growth of UPI Transactions:

- **16.73 billion UPI transactions** were recorded in **December 2024**, marking an **8% increase from the previous month**
- As UPI adoption grows, standardization of transaction IDs is necessary for **seamless and secure processing**



Impact on Banks and Payment Providers:

- **Banks, fintech firms, and UPI service providers must update their systems** to comply with NPCI's directive
- Failure to comply **may result in transaction failures and customer dissatisfaction**
- The rule ensures a **smoother, faster, and more secure digital payment ecosystem**



Important Terms Explained:

- **Unified Payments Interface (UPI):**
 - A real-time payment system developed by NPCI, enabling instant bank-to-bank transfers
 - Used for P2P, merchant payments, and online transactions across multiple apps
- **National Payments Corporation of India (NPCI):**
 - Regulates and develops India's digital payments infrastructure, including UPI, RuPay, and IMPS
 - Ensures secure, fast, and efficient digital transactions across banking networks



Important Terms Explained:

- **Alphanumeric Transaction ID:**
 - A unique identifier containing only letters (A-Z) and numbers (0-9), eliminating the use of special characters
 - Helps in seamless processing, fraud prevention, and standardization



Tabular Summary:

Category	Details
Event	NPCI mandates stricter UPI rules, banning special characters in transaction IDs
Effective Date	February 1, 2025
New UPI Rule	Only alphanumeric transaction IDs allowed; special characters banned
Reason for Change	Enhances security, ensures uniformity, and prevents processing errors
Previous Advisory	NPCI advised banks in March 2024 to use only alphanumeric IDs
UPI Growth	16.73 billion transactions in December 2024, 8% increase from previous month
Impact on Banks & Payment Providers	Must update systems or face transaction failures
NPCI's Role	Regulates and ensures smooth digital payment infrastructure



- What is the maximum annual increase in health insurance premiums for senior citizens allowed without IRDAI approval?



- A) 5%
- B) 10%
- C) 15%
- D) 20%
- E) No limit

Answer
B) 10%



Event and Location:

- **Event:** IRDAI caps annual health insurance premium hikes for senior citizens at 10% without prior approval
- **Date:** January 31, 2025
- **Location:** India



Mandates and Objectives of the New IRDAI Regulation:

- **Health insurance premiums** for policyholders aged 60 and above cannot be increased by more than 10% annually without IRDAI approval
- **Ensures affordability and predictability** of health insurance costs for senior citizens
- **Effective immediately**, providing financial relief for elderly policyholders



Why Did IRDAI Introduce This Rule?

- Senior citizens often face **steep premium hikes upon renewal**, making health insurance unaffordable
- Many elderly individuals rely on **fixed incomes**, leading to financial strain due to rising healthcare costs
- The regulation prevents **unexpected financial burdens** on senior citizens while ensuring **continued access to healthcare**



New Rules for Insurance Companies:

- **Prior approval required from IRDAI** for any premium hike exceeding 10% annually
- **Insurers cannot withdraw senior citizen-specific health policies** without IRDAI consent
- **Encourages standardization of hospital rates**, similar to Pradhan Mantri Jan Arogya Yojana (PMJAY), to reduce treatment costs
- **Transparency measures** must be implemented to inform policyholders about any changes or benefits



Impact on Senior Citizens and the Insurance Industry:

- **For Senior Citizens:**
 - More predictable and affordable health insurance premiums
 - Reduces financial strain and ensures continued healthcare coverage
 - Standardized hospital rates may help control hospitalization costs
- **For the Insurance Industry:**
 - Insurers must reassess risk calculations and pricing models
 - Ensures consumer protection while maintaining industry sustainability
 - Promotes fair pricing practices and regulatory compliance



Important Terms Explained:

- **IRDAI (Insurance Regulatory and Development Authority of India):**
 - Regulates and oversees India's insurance sector to protect policyholders
 - Ensures fair pricing, consumer protection, and financial stability in the insurance industry
- **Health Insurance Premium:**
 - The amount paid by a policyholder to an insurance company for health coverage
 - Can increase upon renewal based on age, claims history, and medical inflation



Important Terms Explained:

- **Pradhan Mantri Jan Arogya Yojana (PMJAY):**
 - A government health insurance scheme providing free treatment for economically weaker sections
 - Includes standardized hospital package rates to control medical costs



Tabular Summary:

Category	Details
Event	IRDAI caps annual health insurance premium hikes for senior citizens at 10%
Regulatory Body	Insurance Regulatory and Development Authority of India (IRDAI)
Applicability	Senior citizens aged 60 and above
Premium Hike Cap	Maximum 10% per year without prior IRDAI approval
Policy Withdrawal Rule	Insurers must obtain IRDAI consent before discontinuing senior citizen-specific policies
Hospital Rate Standardization	Encouraged under PMJAY model to control hospitalization costs
Effective Date	Immediate implementation
Objective	Ensure affordable, predictable, and accessible health insurance for senior citizens



➤ **Tata Steel has become the first Indian company to develop pipes for transporting which clean energy source?**

- A) Natural Gas
- B) Hydrogen
- C) Biogas
- D) Ammonia
- E) Ethanol

Answer
B) Hydrogen



Event and Location:

- **Event:** Tata Steel develops India's first hydrogen-compliant transport pipes
- **Date:** January 31, 2025
- **Location:** India



Mandates and Objectives of Hydrogen-Compliant Pipes:

- Tata Steel has developed **API X65** hydrogen-compliant pipes for safe and efficient hydrogen transportation
- The pipes are designed to withstand **100% gaseous hydrogen under high pressure (100 bar)**
- This innovation supports India's **National Hydrogen Mission** and the global transition to clean energy



Tata Steel's Manufacturing and Innovation:

- The pipes were processed at **Tata Steel's Khopoli plant** using steel from its Kalinganagar facility
- Tata Steel is the first Indian company to manufacture hot-rolled steel for hydrogen transportation
- Successfully tested ERW (Electric Resistance Welded) pipes for hydrogen transportation



Significance of Hydrogen Transportation in India:

- Aligns with **India's clean energy goals** and supports **green hydrogen production and export**
- Hydrogen demand is expected to rise from **2026-27**, with a projected need of 350,000 tonnes of steel over 5-7 years
- India aims to produce **5 million metric tonnes (MMT)** of green hydrogen annually by **2030**, scaling up to 10 MMT



Advantages of Steel Pipelines for Hydrogen Transport:

- **Cost-effective and efficient** for large-scale hydrogen distribution
- Designed to handle **high pressure and corrosion resistance**
- Enables **safe and reliable transportation** for industries, power generation, and manufacturing



Tata Steel's Commitment to Innovation and Sustainability:

- Continues to develop **advanced steel grades** for critical energy infrastructure
- Actively contributes to **India's National Hydrogen Mission**
- Ready to meet **domestic and global demand** for hydrogen-compliant pipes



Future of Hydrogen in India:

- India is building a **hydrogen economy** with a focus on **production, storage, transportation, and utilization**
- Collaboration between **government, private sector, and research institutions** is essential
- Significant investments are needed in **R&D, infrastructure, and policy support** to scale up hydrogen distribution



Important Terms Explained:

- **National Hydrogen Mission:**
 - Launched by the Indian government to make India a global hub for green hydrogen production and export
 - Aims to produce 5 MMT of green hydrogen annually by 2030 and reduce carbon emissions
- **API X65 Pipes:**
 - A specialized high-strength steel pipe designed for hydrogen transportation under high pressure
 - Manufactured and tested to withstand 100% gaseous hydrogen flow at 100 bar pressure



Important Terms Explained:

- **ERW (Electric Resistance Welded) Pipes:**
 - A type of welded steel pipe manufactured using high-frequency electric resistance
 - Used for oil, gas, and hydrogen transportation due to its high strength and durability



Tabular Summary:

Category	Details
Event	Tata Steel develops India's first hydrogen-compliant transport pipes
Appointing Authority	Tata Steel's in-house R&D and manufacturing team
Effective Date	Announced on January 31, 2025
Production Location	Khopoli plant, using steel from Kalinganagar facility
Technology Used	API X65 pipes designed for high-pressure hydrogen transport
Significance	Supports India's National Hydrogen Mission and aligns with global clean energy goals
Future Demand	Hydrogen-compliant steel demand to rise from 2026-27, requiring 350,000 tonnes over 5-7 years
Advantages	Cost-effective, efficient, high-pressure resistant, and enables large-scale hydrogen distribution
Tata Steel's Commitment	Leader in advanced steel grades, contributing to India's clean energy transition



➤ **Which Indian company has become the first to secure DGCA acceptance for eVTOL certification?**

- A) HAL (Hindustan Aeronautics Limited)
- B) Tata Advanced Systems
- C) The ePlane Company
- D) Mahindra Aerospace
- E) Boeing India



Answer

C) The ePlane Company



Event and Location:

- **Event:** The ePlane Company becomes India's first company to secure DGCA acceptance for eVTOL certification
- **Date:** January 20, 2025
- **Location:** Chennai, India



What is eVTOL?

- **eVTOL (Electric Vertical Takeoff and Landing) aircraft** are electric-powered air vehicles that take off and land vertically, enabling urban air mobility
- They are designed for **short-distance transportation**, reducing congestion in cities



Key Highlights of The ePlane Company's Achievement:

- **First private Indian company** to receive **DGCA acceptance** for Type Certification of its eVTOL aircraft, the e200X
- Aims to launch commercial eVTOL services by 2026
- Targets moving over 500,000 people daily within three years



About The ePlane Company:

- Incubated at **IIT Madras**, specializing in electric aviation
- Founded by **Satya Chakravarthy**
- Received **Design Organisation Approval** from DGCA in May 2023
- Focuses on **urban air mobility solutions** with cost-effective local production



Features of the e200X eVTOL Aircraft:

1. Compact Wingspan:

- Requires minimal infrastructure, making it suitable for urban deployment

2. Local Supply Chains:

- Reduces production costs, making eVTOL services affordable

3. Sustainability & Safety:

- Designed to meet DGCA safety and operational standards



Significance of This Certification:

- **Paves the way for India's eVTOL ecosystem**
- **Supports cleaner and more efficient urban transportation**
- **Encourages investment in electric aviation and smart mobility solutions**



Important Terms Explained:

- **eVTOL (Electric Vertical Takeoff and Landing) Aircraft:**
 - Electric-powered aircraft that can take off and land vertically
 - Designed for short-distance urban transport
- **DGCA (Directorate General of Civil Aviation):**
 - Regulatory body for aviation safety in India
 - Oversees certification, safety, and operational guidelines for aircraft
- **Type Certification:**
 - Approval granted by aviation authorities to confirm an aircraft meets airworthiness and safety standards



Tabular Summary:

Category	Details
Event	The ePlane Company secures DGCA acceptance for eVTOL certification
Aircraft Name	e200X
Company	The ePlane Company (Incubated at IIT Madras)
Certification Authority	Directorate General of Civil Aviation (DGCA), India
Approval Type	Type Certification for eVTOL aircraft
Future Plans	Launch eVTOL services by 2026, moving 500,000 people daily
Key Features of e200X	Compact wingspan, lower production costs, sustainable aviation solution
Founder of ePlane	Satya Chakravarthy
DGCA Design Approval	Received in May 2023
Significance	First private Indian company to receive eVTOL certification approval



APPOINTMENTS



➤ Who has been appointed as the Director General (DG) of the Bureau of Civil Aviation Security (BCAS) under the Ministry of Civil Aviation?

- A) Rakesh Asthana
- B) Rajesh Nirwan
- C) Subodh Kumar Jaiswal
- D) Sanjay Arora
- E) Kuldiep Singh

Answer

B) Rajesh Nirwan



APPOINTMENTS



Event and Location:

- **Event:** Appointment of Rajesh Nirwan as the Director General (DG) of BCAS
- **Date:** January 31, 2025
- **Location:** India



APPOINTMENTS



Mandates and Objectives of BCAS:

- BCAS is responsible for aviation security across India, ensuring compliance with international security standards
- Implements security measures for airports, airlines, and passengers to prevent unlawful interference
- Coordinates with global aviation security organizations to enhance aviation safety measures



APPOINTMENTS



Rajesh Nirwan's Professional Journey:

- 1992-batch IPS officer from Rajasthan cadre with extensive law enforcement experience
- Served as Superintendent of Police in Jhalawar, Sawai Madhopur, Tonk, and Kota
- Deputy Inspector General (DIG) at the Central Bureau of Investigation (CBI) from 2007 to 2009
- Inspector General (IG) of Police in Ajmer Range from 2010 to 2012
- IG and Additional DG in the Border Security Force (BSF) from 2016 to 2023



APPOINTMENTS



Importance of Aviation Security in India:

- India's aviation sector is rapidly expanding, making security measures crucial
- BCAS plays a key role in ensuring passenger safety, airport security, and airline compliance
- Nirwan's experience in border security and law enforcement is expected to strengthen aviation security in India



APPOINTMENTS



Important Terms Explained:

- **Bureau of Civil Aviation Security (BCAS):**
 - Established in 1978 under the Ministry of Civil Aviation
 - Responsible for formulating and implementing security measures in civil aviation
 - Coordinates with international aviation security agencies
- **Appointments Committee of the Cabinet (ACC):**
 - Approves appointments of top government officials, including IPS, IAS, and other key bureaucrats
 - Functions under the Prime Minister-led government framework



APPOINTMENTS



Tabular Summary:

Category	Details
Event	Appointment of Rajesh Nirwan as Director General (DG) of BCAS
Appointing Authority	Appointments Committee of the Cabinet (ACC)
Effective Date	From the date he assumes charge until further orders
Issuing Body	Department of Personnel & Training (DoPT)
Previous Role	IG and Additional DG in Border Security Force (BSF) (2016-2023)
BCAS Overview	Established in 1978, responsible for aviation security
Significance	Strengthens aviation security amid India's expanding air travel sector
Educational Background	Chartered Accountant (CA), MBA, and Master's in Police Management



AWARDS



- **At the IBA Banking Technology Awards 2024, Karnataka Bank was recognized in how many categories?**



- A) Four
- B) Five
- C) Six
- D) Seven
- E) Eight

Answer
C) Six



AWARDS



Event and Location:

- **Event:** Karnataka Bank wins six awards at the IBA Banking Technology Awards 2024
- **Date:** January 31, 2025
- **Location:** Bengaluru, India



AWARDS



Mandates and Objectives of the Awards:

- Recognizes **excellence in banking technology and innovation**
- Highlights **digital transformation, fintech integration, and cybersecurity advancements**



Categories in Which Karnataka Bank Was Recognized:

1. Best Tech Talent and Organisation – Runner Up

- Focus on digital-first culture, training programs, and leadership development

2. Best IT Risk Management – Runner Up

- Implemented Vulnerability Assessment (VA), Penetration Testing (PT), and AI-driven risk analytics

3. Best Technology Bank – Runner Up

- Adopted cloud computing, AI/ML models, and Data Lake technology for digital banking



Categories in Which Karnataka Bank Was Recognized:

4. Best Fintech and Digital Payment Integration – Runner Up

- Integrated Central Bank Digital Currency (CBDC), UPI/IMPS with minimal failure rates

5. Best Digital Sales, Payments, and Engagement – Special Mention

- AI-driven personalized banking and targeted customer engagement strategies

6. Best AI and ML Adoption – Special Mention

- Implemented AI-powered chatbots, phone banking, and predictive analytics



AWARDS



Leadership's Perspective:

- **Srikrishnan H, MD & CEO of Karnataka Bank,** credited the bank's Technology Centre, Digital Centre of Excellence (DCoE), and Analytical Centre of Excellence (ACoE)
- Reaffirmed commitment to delivering best-in-class digital banking experiences



AWARDS



Past Recognitions of Karnataka Bank at IBA Awards:

- **2016:** Runner Up in Best Risk and Fraud Management Initiative
- **2017:** Winner in Best Financial Inclusion Initiatives and Runner Up in Best Use of Digital and Channels Technology



Important Terms Explained:

- **IBA Banking Technology Awards:**
 - Organized by the Indian Banks' Association (IBA)
 - Recognizes excellence in banking technology, cybersecurity, and digital transformation
- **AI & ML in Banking:**
 - **Artificial Intelligence (AI):** Used for chatbots, fraud detection, and risk analytics
 - **Machine Learning (ML):** Enhances customer engagement, predictive analytics, and credit scoring



Important Terms Explained:

- **Fintech & Digital Payment Integration:**
 - **CBDC (Central Bank Digital Currency):** A digital version of the Indian Rupee
 - **UPI/IMPS Integration:** Enables real-time, secure digital payments



AWARDS



Tabular Summary:

Category	Details
Event	Karnataka Bank wins six awards at the IBA Banking Technology Awards 2024
Organizer	Indian Banks' Association (IBA)
MD & CEO	Srikrishnan H
Recognized Categories	Best Tech Talent, IT Risk Management, Technology Bank, Fintech Integration, Digital Sales, AI/ML Adoption
Technologies Used	AI/ML, Cloud Computing, CBDC, UPI/IMPS, Cybersecurity
Security Measures	Vulnerability Assessment, Penetration Testing, GSLB for Disaster Recovery
Historical Awards	2016 (Risk & Fraud Management), 2017 (Financial Inclusion, Digital Channels)
Bank's Tech Hubs	Technology Centre, Digital Centre of Excellence (DCoE), Analytical Centre of Excellence (ACoE)



➤ **Who is set to become the first Indian astronaut to pilot a space mission to the ISS?**

- A) Rakesh Sharma
- B) Wing Commander Abhinandan Varthaman
- C) Shubhanshu Shukla
- D) Rajeshwari Chatterjee
- E) Sunita Williams

Answer

C) Shubhanshu Shukla



Event and Location:

- **Event:** Shubhanshu Shukla to pilot Axiom Mission 4 (Ax-4) to the ISS
- **Date:** January 31, 2025
- **Location:** International Space Station (ISS)



What is Axiom Mission 4 (Ax-4)?

- **Axiom Mission 4 (Ax-4)** is a private spaceflight organized by Axiom Space in collaboration with NASA
- The mission will travel to the ISS for up to 14 days aboard **the SpaceX Dragon capsule**, launched on a **Falcon 9 rocket**
- The mission involves scientific research, cultural outreach, and microgravity experiments



Crew Members of Axiom Mission 4 (Ax-4):

- **Peggy Whitson:** Former NASA astronaut and mission commander
- **Shubhanshu Shukla:** Indian Air Force pilot and mission pilot
- **Sławosz Uznański-Wiśniewski:** Polish astronaut and mission specialist
- **Tibor Kapu:** Hungarian astronaut and mission specialist



Who is Shubhanshu Shukla?

- **Born:** October 10, 1985, in Lucknow, Uttar Pradesh
- Commissioned in **the Indian Air Force (IAF) in 2006**
- Over **2,000 flying hours** on aircraft like **Su-30 MKI, MiG-21, and MiG-29**
- Trained at the Yuri Gagarin Cosmonaut Training Centre, Russia, as part of India's Gaganyaan mission preparations
- Promoted to **Group Captain in March 2024**



Scientific and Cultural Goals of Shubhanshu Shukla's Mission:

- Conducting **scientific experiments in microgravity**
- **Cultural outreach by bringing Indian artifacts to the ISS**
- Demonstrating **yoga in space** as part of India's scientific and cultural contribution



Significance of the Mission for India:

- **First time an Indian astronaut will pilot a mission to the ISS**
- **40 years after Rakesh Sharma's** historic spaceflight, this mission highlights India's growing role in global space exploration
- Strengthens **India's collaboration with private space agencies and international space programs**



Important Terms Explained:

- **Axiom Space:**
 - A private space company developing commercial space missions and future space stations
 - Works in collaboration with NASA and SpaceX
- **International Space Station (ISS):**
 - A global space research laboratory orbiting Earth
 - Operated by NASA, Roscosmos, JAXA, ESA, and CSA
- **SpaceX Dragon Capsule:**
 - A reusable spacecraft developed by SpaceX
 - Used for human and cargo missions to the ISS



SCIENCE AND TECHNOLOGY



Tabular Summary:

Category	Details
Event	Shubhanshu Shukla to pilot Axiom Mission 4 (Ax-4) to the ISS
Mission Type	Private spaceflight organized by Axiom Space in collaboration with NASA
Launch Vehicle	SpaceX Falcon 9 Rocket
Spacecraft	SpaceX Dragon Capsule
Mission Duration	Up to 14 days
Crew Members	Peggy Whitson (Commander), Shubhanshu Shukla (Pilot), Sławosz Uznański-Wiśniewski (Specialist), Tibor Kapu (Specialist)
Shubhanshu Shukla's Role	First Indian astronaut to pilot a mission to the ISS
Training & Experience	Indian Air Force fighter pilot, trained in Russia's Yuri Gagarin Cosmonaut Training Centre
Scientific & Cultural Contributions	Conducting microgravity experiments, showcasing Indian artifacts and yoga in space
Significance for India	Highlights India's growing role in space exploration, 40 years after Rakesh Sharma's spaceflight



DEFENCE



➤ During the 2nd High-Level Meeting (HLM) in January 2025, India and Indonesia renewed their MoU on Maritime Safety and Security Cooperation for how many years?

- A) One year
- B) Two years
- C) Three years
- D) Five years
- E) Ten years

Answer
C) Three years



Event and Location:

- **Event:** India and Indonesia renew MoU on Maritime Safety and Security Cooperation
- **Date:** January 27, 2025
- **Location:** Coast Guard Headquarters, New Delhi, India



Key Highlights of the MoU Renewal:

- **The Indian Coast Guard (ICG) and the Indonesian Coast Guard (BAKAMLA)** renewed their Memorandum of Understanding (MoU) for three years
- Signed during the **2nd High-Level Meeting (HLM)** between **Director General ICG Paramesh Sivamani** and **BAKAMLA Chief Vice Admiral Irvansyah**
- **An eight-member Indonesian delegation** visited India from January 24-28, 2025 as part of the MoU implementation



Areas of Cooperation Under the MoU:

- 1. Maritime Search and Rescue (SAR)** – Strengthening joint efforts in sea rescue operations
- 2. Pollution Response** – Enhancing capabilities in marine pollution management and response
- 3. Maritime Law Enforcement** – Collaboration on anti-smuggling, illegal fishing, and maritime security enforcement
- 4. Exchange of Best Practices** – Conducting joint exercises, training programs, and professional exchanges



Operational Deployment of ICG Ship Shaunak:

- **ICG Ship Shaunak** deployed to Jakarta from January 27-30, 2025
- Strengthens India-Indonesia maritime linkages and joint operational readiness



Significance of the Agreement:

- Reinforces India-Indonesia strategic maritime ties in the Indo-Pacific region
- Enhances regional security, maritime law enforcement, and pollution response mechanisms
- Strengthens bilateral cooperation to ensure a safe and secure maritime environment



Important Terms Explained:

- **Indian Coast Guard (ICG):**
 - Responsible for safeguarding India's maritime borders
 - Conducts search & rescue, anti-smuggling, and environmental protection operations
- **Badan Keamanan Laut Republik Indonesia (BAKAMLA) – Indonesian Coast Guard:**
 - Indonesia's maritime law enforcement agency
 - Operates under Indonesia's President and Ministry of Defence



Important Terms Explained:

- **Maritime Search and Rescue (SAR):**
 - Operations conducted to locate and rescue people in distress at sea
 - Involves coast guards, navy, and air surveillance
- **Indo-Pacific Region:**
 - A geopolitical area covering the Indian and Pacific Oceans
 - Critical for global trade, security, and maritime cooperation



DEFENCE



Tabular Summary:

Category	Details
Event	India and Indonesia renew MoU on Maritime Safety & Security Cooperation
MoU Duration	Three years
Signing Date	January 27, 2025
Venue	Coast Guard Headquarters, New Delhi
Leaders Involved	ICG Director General Paramesh Sivamani & BAKAMLA Chief Vice Admiral Irvansyah
Areas of Cooperation	Maritime Search & Rescue, Pollution Response, Maritime Law Enforcement
Operational Deployment	ICG Ship Shaunak to Jakarta (Jan 27-30, 2025)
Objective	Strengthen maritime security and cooperation in the Indo-Pacific



➤ **What is the primary objective of the Subhadra Scheme launched by the Odisha Government?**

- A) Providing free education to women
- B) Offering financial aid and promoting entrepreneurship
- C) Distributing free ration to underprivileged women
- D) Providing free medical treatment to rural women
- E) Supporting women's participation in politics



Answer

B) Offering financial aid and promoting entrepreneurship



Event and Location:

- **Event:** Odisha Government launches the Subhadra Scheme to empower women through financial aid and entrepreneurship
- **Date:** January 31, 2025
- **Location:** Odisha, India



Mandates and Objectives of the Subhadra Scheme:

- Provides **₹50,000** in financial aid **over five years** to empower women economically
- Encourages entrepreneurship, financial independence, and digital literacy among women
- Offers an **additional ₹500 incentive** to the top 100 women in each Gram Panchayat or Urban Local Body for the highest number of digital transactions annually



Eligibility Criteria for the Scheme:

- Women **not receiving financial assistance of ₹1,500/month (₹18,000/year) or more** from any government scheme are eligible
- Aims to support **women outside existing government financial support programs**



IIM Sambalpur's Collaboration with the Odisha Government:

- Signed an MoU with the **Department of Women and Child Development** to enhance the scheme's impact
- Provides **research-based insights, policy recommendations, and monitoring frameworks for better implementation**
- Conducts impact assessments and tracking of program performance to ensure effectiveness



The Subhadra Card: A Key Initiative for Financial Inclusion:

- **An ATM-cum-debit card** given to beneficiaries to promote digital transactions and financial literacy
- Helps increase **banking access and empower women economically**



Future Plans and Strategy for the Scheme:

- **IIM Sambalpur to complete an impact assessment report by March 2024**
- Develops a **long-term strategy** to guide women toward profitable entrepreneurship
- Ensures sustained policy support and financial inclusion for beneficiaries



Important Terms Explained:

- **Subhadra Scheme:**
 - A flagship women empowerment initiative by the Odisha Government
 - Provides financial aid of ₹50,000 over five years to eligible women
 - Encourages entrepreneurship and financial independence
- **IIM Sambalpur's Role:**
 - Conducts research, policy analysis, and strategic planning to improve the scheme's effectiveness
 - Works on impact assessment, policy recommendations, and real-time monitoring



Important Terms Explained:

- **Subhadra Card:**
 - An ATM-cum-debit card given to beneficiaries for financial inclusion and digital transactions
 - Encourages digital literacy and economic independence



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Odisha Government launches the Subhadra Scheme to empower women
Scheme Objective	Providing financial aid, promoting entrepreneurship, and enhancing digital literacy
Financial Support	₹50,000 over five years (₹10,000 annually)
Digital Transaction Incentive	Additional ₹500 for top 100 women in each Gram Panchayat/Urban Local Body
Eligibility	Women not receiving ₹1,500/month (₹18,000/year) from any government scheme
Success Stories	Monalisa Mohanty (tailoring shop), Nayana Subudhi (exploring business options)
IIM Sambalpur's Role	Research, policy recommendations, monitoring framework, and impact assessment
Subhadra Card	ATM-cum-debit card for financial inclusion and digital literacy
Future Plan	IIM Sambalpur's impact assessment report and entrepreneurship strategy by March 2024



➤ **What does Article 224A of the Indian Constitution deal with?**

- A) Appointment of Chief Justices in High Courts
- B) Retirement benefits for judges
- C) Appointment of retired judges as ad hoc judges in High Courts
- D) Formation of new benches in the Supreme Court
- E) Transfer of judges between High Courts



Answer

C) Appointment of retired judges as ad hoc judges in High Courts



Event and Location:

- **Event:** Supreme Court modifies its April 2021 judgment on Article 224A, allowing more flexibility in appointing ad hoc judges
- **Date:** January 31, 2025
- **Location:** India



Mandates and Objectives of Article 224A:

- **Article 224A** allows the Chief Justice of a High Court, with the President's consent, to appoint retired judges as ad hoc judges
- These judges **retain the powers and privileges of a High Court judge** but are not considered permanent judges
- Designed to **reduce case backlogs and address judicial vacancies** in High Courts



Supreme Court's April 2021 Judgment on Article 224A:

- **No strict 20% vacancy rule** for appointing ad hoc judges
- **2 to 5 ad hoc judges** can be appointed per High Court based on pending cases
- **Division Benches of only ad hoc judges** were allowed for handling old cases



Supreme Court's October 2023 Modifications to Article 224A:

- Removed **the 20% vacancy rule**; now, ad hoc judges cannot exceed 10% of sanctioned strength
- **Ad hoc judges** must sit with a sitting High Court judge instead of forming independent benches
- **Memorandum of Procedure (MoP)** must be followed for transparent appointments



Significance of Article 224A and the Supreme Court's Directions:

- Helps **clear case backlogs and reduce vacancies** in High Courts
- Ensures **flexibility in judicial appointments** while maintaining efficiency
- Brings **experienced retired judges** to handle **complex and long-pending cases**



Important Terms Explained:

- **Article 224A of the Indian Constitution:**
 - Empowers the Chief Justice of a High Court to appoint retired judges as ad hoc judges
 - Requires President's consent for such appointments
 - These judges do not become permanent High Court judges
- **Memorandum of Procedure (MoP):**
 - A set of guidelines followed for appointing judges in High Courts and the Supreme Court
 - Ensures transparency and systematic appointment processes



Important Terms Explained:

- **Judicial Backlog:**
 - Refers to the large number of pending cases in Indian courts
 - Ad hoc judges help reduce the backlog by providing additional judicial resources



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Supreme Court modifies rules for appointing ad hoc judges under Article 224A
What is Article 224A?	Allows retired judges to be appointed as ad hoc judges in High Courts
Appointment Process	Chief Justice of a High Court, with President's consent, can appoint retired judges
April 2021 Judgment	Allowed 2 to 5 ad hoc judges per High Court, permitted benches of only ad hoc judges
October 2023 Modifications	Removed 20% vacancy rule, limited ad hoc judges to 10% of sanctioned strength
Composition of Benches	Ad hoc judges must sit with a sitting High Court judge, not independently
Significance	Helps reduce case backlogs and ensures judicial efficiency
Memorandum of Procedure (MoP)	Must be followed for transparent appointment of ad hoc judges



➤ **Who is responsible for preparing the Economic Survey 2025?**

- A) Reserve Bank of India (RBI)
- B) Ministry of Finance
- C) Chief Economic Adviser (CEA)
- D) NITI Aayog
- E) Comptroller and Auditor General (CAG)



Answer

C) Chief Economic Adviser (CEA)



Event and Location:

- **Event:** Economic Survey 2025 to be presented by Finance Minister Nirmala Sitharaman in Parliament
- **Date:** January 31, 2025
- **Location:** India



Mandates and Objectives of the Economic Survey:

- **The Economic Survey** is a comprehensive report on India's economic performance in the past year
- It provides **policy insights, growth forecasts, and sectoral analysis**
- Presented one day before the Union Budget, it serves as the foundation for future economic planning



Who Prepares the Economic Survey?

- Prepared by **the Chief Economic Adviser (CEA)** to the Government of India
- **Dr. V. Anantha Nageswaran** is the current CEA (appointed in January 2022)
- Published by **the Economic Division of the Ministry of Finance**



Key Components of the Economic Survey:

- **GDP Growth Trends:** Estimates economic expansion and contraction
- **Inflation Analysis:** Examines retail inflation, price stability, and policy impacts
- **Fiscal Developments:** Reviews government revenues, expenditures, and fiscal deficit
- **Sectoral Performance:** Analyses agriculture, industry, and services
- **Policy Initiatives:** Highlights major government policies and reforms



Expected Key Highlights of Economic Survey 2025:

- **GDP Growth Forecast:** Expected to be between 6.3% and 6.8% for FY 2025-26, a slight slowdown from 6.4% in FY 2024
- **Inflation Trends:** Retail inflation expected to decline to 5.4% in FY24 due to monetary policy measures
- **Industrial Sector Performance:** Growth rate at 9.5% in FY24, significantly contributing to overall GDP
- **Policy Focus:** Expected emphasis on deregulation, job creation, and increased female workforce participation



Significance of the Economic Survey:

- **Policy Formulation:** Helps the government plan economic policies for the upcoming fiscal year
- **Investor Confidence:** Provides data-driven insights to attract domestic and global investors
- **Public Awareness:** Educates citizens on India's economic progress and challenges



Important Terms Explained:

- **Economic Survey of India:**
 - Annual document that provides a review of the country's economic performance
 - Published by the Ministry of Finance, prepared by the Chief Economic Adviser
- **Gross Domestic Product (GDP):**
 - Total value of goods and services produced in a country within a financial year
 - Key indicator of economic growth and performance



Important Terms Explained:

- **Retail Inflation:**
 - Measures price rise at the consumer level
 - Typically calculated using the Consumer Price Index (CPI)
- **Fiscal Deficit:**
 - The gap between government expenditure and revenue
 - High fiscal deficit may indicate higher borrowing needs for the government



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Finance Minister Nirmala Sitharaman to present the Economic Survey 2025
Prepared By	Chief Economic Adviser (CEA), Dr. V. Anantha Nageswaran
Purpose	Reviews economic performance, provides policy insights, and sets future strategies
Presentation Date	January 31, 2025
GDP Growth Forecast	Expected between 6.3% and 6.8% for FY 2025-26
Inflation Rate	Retail inflation projected at 5.4% in FY24
Industrial Growth	9.5% growth in FY24, a key driver of economic expansion
Policy Focus	Deregulation, job creation, and increased female workforce participation
Significance	Guides budget planning, economic policymaking, and investor decisions



- **What is the primary objective of the MSME TEAM Initiative launched by MoMSME?**
- A) Providing direct cash subsidies to MSMEs
 - B) Enhancing the digital presence of MSMEs through ONDC integration
 - C) Offering tax exemptions for small businesses
 - D) Promoting offline retail expansion for MSMEs
 - E) Reducing interest rates on MSME loans



Answer

B) Enhancing the digital presence of MSMEs through ONDC integration



Event and Location:

- **Event:** MoMSME launches MSME Trade Enablement and Marketing (TEAM) Initiative to boost digital presence
- **Date:** January 31, 2025
- **Location:** India



Mandates and Objectives of the MSME TEAM Initiative:

- **Enhancing digital presence** of MSMEs by integrating them into the **Open Network for Digital Commerce (ONDC)**
- Budget of **₹277.35 crore** allocated over three years
- Aims to onboard **5 lakh MSMEs**, focusing on **women-led businesses and SC/ST entrepreneurs**



Key Features of the MSME TEAM Initiative:

1. Facilitating MSME Integration into ONDC

- Provides digital storefronts, integrated payments, and logistics support
- Reduces operational barriers and enhances business credibility

2. Empowering Women-Led and SC/ST Enterprises

- Special training and support for women entrepreneurs and SC/ST business owners



Key Features of the MSME TEAM Initiative:

3. Workshops and Training Programs

- 150+ workshops to be conducted in Tier 2 and Tier 3 cities
- Training on catalogue creation, payment integration, and logistics management

4. Financial Assistance for MSMEs

- Support provided to Seller Network Participants for catalogue creation, operations, and account management



Role of ONDC in the Initiative:

- **ONDC (Open Network for Digital Commerce)** is a decentralized e-commerce network
- Provides MSMEs direct access to consumers, reducing dependence on major e-commerce giants
- Encourages fair pricing, innovation, and cost efficiency



Advantages of ONDC for MSMEs:

- **Transparency & Competition:** Encourages consumer choice and fair pricing
- **Innovation & Cost Efficiency:** Reduces digital participation costs for small businesses
- **Inclusivity:** Helps MSMEs expand their reach in the digital economy



Challenges Facing ONDC:

- **Complexity & User Adoption:** Many small businesses are unfamiliar with digital platforms
- **Dispute Resolution & Customer Service:** Lack of direct intermediaries makes dispute resolution difficult
- **Competition from Established Platforms:** ONDC must compete with existing e-commerce giants



Future Directions for ONDC and TEAM Initiative:

- **Investing in digital infrastructure** in Tier 2 and Tier 3 cities
- **Strengthening digital literacy programs** for small businesses
- **Establishing a strong dispute resolution framework** for user trust



Important Terms Explained:

- **MSME TEAM Initiative:**
 - A government-led initiative to help MSMEs establish a digital presence
 - Encourages e-commerce adoption via ONDC
- **Open Network for Digital Commerce (ONDC):**
 - A government-backed digital commerce network
 - Aims to democratize e-commerce and reduce reliance on dominant platforms
- **Seller Network Participants:**
 - MSMEs or small businesses registered on ONDC
 - Receive financial and operational support under the TEAM Initiative



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	MoMSME launches MSME TEAM Initiative to boost digital presence
Budget Allocation	₹277.35 crore over three years
Target MSMEs	5 lakh MSMEs, with a focus on women-led and SC/ST enterprises
Integration with ONDC	Provides digital storefronts, payment systems, and logistics support
Workshops & Training	150+ workshops in Tier 2 & Tier 3 cities for digital literacy and compliance
Financial Assistance	Support for Seller Network Participants in catalogue creation and account management
ONDC Role	Democratizes e-commerce and provides MSMEs direct access to consumers
Advantages	Encourages fair competition, innovation, and inclusivity
Challenges	User adoption, dispute resolution, and competition with major e-commerce players
Future Goals	Improve digital infrastructure, promote digital literacy, and establish a dispute resolution framework



➤ **Who captured the spectacular images of Mahakumbh 2025 from the International Space Station (ISS)?**

- A) Rakesh Sharma
- B) Peggy Whitson
- C) Don Pettit
- D) Sunita Williams
- E) Shubhanshu Shukla

Answer
C) Don Pettit



Event and Location:

- **Event:** ISS captures breathtaking images of Mahakumbh 2025 from space
- **Date:** January 27, 2025
- **Location:** International Space Station (ISS), Mahakumbh, India



Key Highlights of the Event:

- **The International Space Station (ISS)** captured stunning images of Mahakumbh 2025, the world's largest religious gathering
- The images were taken by **American astronaut Don Pettit** and shared on social media platform 'X' (formerly Twitter)
- The pictures show the banks of the Ganga River glowing with lights and the massive human congregation



What is Mahakumbh 2025?

- Mahakumbh Mela is the **largest religious gathering in the world**
- Held **every 12 years at Prayagraj** (formerly Allahabad), Uttar Pradesh
- **Millions of devotees** take a holy dip in the Ganga River, believing it brings spiritual purification
- **In 2025, over 13 crore devotees** have already participated in the event



Who is Don Pettit?

- **Full Name:** Donald Roy Pettit
- **Nationality:** American
- **Profession:** NASA Astronaut and Chemical Engineer
- **Known For:** Astrophotography and innovation in space technology
- **First Patented Object Made in Space:** Inventor of the 'Zero-G Cup'
- **Age:** 69 (as of 2025), NASA's oldest active astronaut



Significance of ISS Capturing Mahakumbh:

- Highlights **the grand scale of the event** from space
- Draws global attention to **India's rich cultural and spiritual heritage**
- Showcases **astronomical photography's role** in documenting **Earth's major events**



Important Terms Explained:

- **International Space Station (ISS):**
 - A joint space laboratory operated by NASA, Roscosmos, JAXA, ESA, and CSA
 - Orbits 400 km above Earth and serves as a research center for astronauts
- **Mahakumbh Mela:**
 - Largest spiritual festival in the world
 - Happens every 12 years in Prayagraj, Haridwar, Ujjain, and Nashik
 - Devotees take a dip in the Ganga for spiritual liberation



Important Terms Explained:

- **Zero-G Cup:**
 - First patented invention made in space
 - Created by Don Pettit to drink liquids in microgravity without spilling



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	ISS captures stunning images of Mahakumbh 2025
Captured By	NASA Astronaut Don Pettit
Date of Capture	January 27, 2025
Mission Location	International Space Station (ISS)
Mahakumbh Significance	Largest religious gathering in the world
Devotees Participated	13+ crore so far
Major Location	Prayagraj, Uttar Pradesh, India
Social Media Platform	Images shared on X (formerly Twitter)
Significance of Images	Highlights cultural and religious grandeur from space
Don Pettit's Achievements	NASA's oldest active astronaut, astrophotographer, and inventor of 'Zero-G Cup'



➤ **What is the primary objective of the WAVES Summit launched by the Ministry of Information and Broadcasting?**

- A) To promote India's space missions globally
- B) To position India as a global hub for content creation and the creative economy
- C) To encourage investments in Indian startups
- D) To boost exports of Indian agricultural products
- E) To establish a new film production board in India



Answer

B) To position India as a global hub for content creation and the creative economy



Event and Location:

- **Event:** Ministry of Information and Broadcasting (MoI&B) launches WAVES Summit and WAVES Bazaar to boost content creation in India
- **Date:** January 27, 2025
- **Location:** National Media Centre, New Delhi, India



What is the World Audio Visual Entertainment Summit (WAVES)?

- **WAVES (World Audio Visual Entertainment Summit)** is a global platform to promote India's creative economy
- Aims to position **India as a global leader** in content creation in film, TV, animation, gaming, music, and digital media
- Inspired by global events like **the Davos Economic Forum**



Key Initiatives Launched Under WAVES:

1. WAVES Bazaar – A Global e-Marketplace for Creators

- A digital platform for content creators to showcase projects, pitch ideas, and connect with global markets
- Supports B2B collaborations, funding, and brand partnerships in film, TV, music, gaming, and animation



Key Initiatives Launched Under WAVES:

2. WAVES Awards

- Recognizing excellence in content creation across multiple categories, including:
 - Game of the Year
 - Film of the Year
 - Advertising Campaign of the Year
- Nominations open on February 15, 2025



Key Initiatives Launched Under WAVES:

3. Three New 'Create in India' Challenges:

- Wah Ustad: A competition for classically trained vocalists organized by Dilli Gharana and Doordarshan
- Make The World Wear Khadi: A challenge for advertising professionals to promote Khadi as a global brand
- Resonate: The EDM Challenge: A global contest for Electronic Dance Music (EDM) artists

4. New Challenge for Promoting India's Cultural Heritage & Tourism

- Encourages filmmakers to create content that showcases India's rich heritage and tourism potential



Significance of WAVES for India's Creative Economy:

- Strengthens India's position in **the global content economy**
- Encourages **digital storytelling** and **innovation** in **filmmaking, gaming, and animation**
- Provides **international exposure** and **funding opportunities** for Indian creators
- Supports **the 'Create in India' initiative**, expanding India's soft power globally



Important Terms Explained:

- **WAVES (World Audio Visual Entertainment Summit):**
 - A global platform to showcase India's leadership in content creation
 - Promotes digital media, animation, gaming, and music industries
- **WAVES Bazaar:**
 - A digital marketplace connecting Indian creators with global investors and brands
 - Focuses on film, music, gaming, esports, and animation



Important Terms Explained:

- **Create in India Challenges:**
 - Government-backed competitions to promote Indian talent in digital and creative industries
 - Open to national and international participants
- **Soft Power:**
 - The ability of a country to influence global culture, business, and diplomacy through art, media, and creativity
 - WAVES strengthens India's cultural diplomacy through content creation



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	WAVES Summit launched by MoI&B to promote India's creative economy
Key Ministers Involved	Ashwini Vaishnaw (I&B), Gajendra Singh Shekhawat (Culture & Tourism)
WAVES Bazaar	Global e-marketplace for content creators in film, music, gaming, and animation
WAVES Awards	Recognizes top content creators (Game of the Year, Film of the Year, etc.)
Create in India Challenges	Wah Ustad (classical music), EDM Challenge, Make The World Wear Khadi
Tourism & Heritage Promotion Challenge	Encourages filmmakers to create content on India's cultural heritage
Significance of WAVES	Strengthens India's role in the global content creation industry
India's Soft Power	Highlights India's storytelling, music, and creative industries on the global stage
Global Participation	Over 70,000 registrations for Create in India Challenges
Future Goal	Establish WAVES as a global forum like the Davos Economic Forum



➤ Which organizations signed an MoU to strengthen the startup ecosystem in Jammu & Kashmir?

- A) NITI Aayog and JKEDI
- B) DPIIT and JKEDI
- C) Ministry of Finance and IIT-Jammu
- D) FICCI and Jammu University
- E) RBI and JKEDI

Answer
B) DPIIT and JKEDI



Event and Location:

- **Event:** DPIIT and JKEDI sign MoU to strengthen Jammu & Kashmir's startup ecosystem
- **Date:** January 28, 2025
- **Location:** JKEDI Baribrahamna Campus, Jammu & Kashmir



Key Highlights of the MoU:

- **Department for Promotion of Industry and Internal Trade (DPIIT) and Jammu & Kashmir Entrepreneurship Development Institute (JKEDI) signed an MoU**
- Focuses on mentorship, funding, infrastructure support, and global market access for startups
- Signed during "Jammu Kashmir Konnect", a startup-focused event with incubators and key stakeholders



Objectives of the MoU:

- 1. Branding & Outreach** – Strengthening Startup India's presence in Jammu & Kashmir
- 2. Mentorship & Knowledge Exchange** – Providing guidance, networking, and learning resources
- 3. Market & Funding Linkages** – Connecting startups with investment networks and market expansion opportunities
- 4. International Expansion** – Helping startups explore global markets



JK Startup Policy (March 2024) – Impact So Far:

- Over 250 new startups registered on the DPIIT portal
- **Total startup count in J&K: 988**
- **601 Entrepreneurship Awareness Programs (EAPs)** conducted across 20 districts without additional expenses



Key Participants in the MoU Event:

- **Incubators from:**
 - IIT-Jammu, IIM-Jammu, Jammu University, SKUAST-Jammu, Cluster University, CIIT Jammu (attended physically)
 - NIT-Srinagar, IUST University, SKUAST-Kashmir, CIIT Baramulla (joined virtually)
- Industry representatives from **FICCI FLO (FICCI Ladies Organisation)**



Significance of the MoU for J&K's Startup Ecosystem:

- Encourages **entrepreneurship and innovation in Jammu & Kashmir**
- Strengthens **startup funding, mentorship, and global opportunities**
- Aligns with **India's vision** of becoming a developed nation by **2047**



Important Terms Explained:

- **DPIIT (Department for Promotion of Industry and Internal Trade):**
 - Regulatory body for startups and industries in India
 - Implements Startup India, Make in India, and industrial policies
- **JKEDI (Jammu & Kashmir Entrepreneurship Development Institute):**
 - State government initiative to support startups and MSMEs in J&K
 - Focuses on skill development, training, and incubation support



Important Terms Explained:

- **Startup India:**
 - Flagship initiative of the Indian government to promote startups
 - Provides funding, tax exemptions, and regulatory support
- **JK Startup Policy (2024):**
 - Launched to promote startups in J&K
 - Aims to increase startup registrations and provide financial support



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	DPIIT and JKEDI sign MoU to strengthen the startup ecosystem in Jammu & Kashmir
MoU Signed Between	DPIIT (Startup India) and JKEDI
Date	January 28, 2025
Venue	JKEDI Baribrahamna Campus, J&K
Objective	Mentorship, funding, and market expansion for J&K startups
JK Startup Policy (2024) Impact	988 startups registered, 250+ new in 2024
Entrepreneurship Awareness Programs (EAPs)	601 programs conducted in 20 districts
Key Participants	Incubators from IIT-Jammu, IIM-Jammu, NIT-Srinagar, FICCI, Jammu University, SKUAST
Significance	Boosts startup growth, investment linkages, and global market access



➤ **Which two organizations signed an umbrella MoU to drive maritime innovation in India?**

- A) Ministry of Defence and ISRO
- B) Indian Navy and HAL
- C) Directorate General of Shipping (DGS) and Centre for Development of Advanced Computing (C-DAC)
- D) Ministry of Civil Aviation and DRDO
- E) National Institute of Oceanography and IIT Madras



Answer

**C) Directorate General of Shipping (DGS) and
Centre for Development of Advanced
Computing (C-DAC)**



Event and Location:

- **Event:** DGS and C-DAC sign MoU to drive maritime innovation in India
- **Date:** January 25, 2025
- **Location:** Ministry of Electronics and Information Technology (MeitY), India



Key Highlights of the MoU:

- **Event:** DGS and C-DAC sign MoU to drive maritime innovation in India
- **Date:** January 25, 2025
- **Location:** Ministry of Electronics and Information Technology (MeitY), India



Key Highlights of the MoU:

- The MoU aims **to modernize India's maritime sector using advanced technologies**
- **Signed by:**
 - Shyam Jagannathan (Director General of Shipping, DGS)
 - E. Magesh (Director General, C-DAC)
- Key officials from MeitY were present, including **S. Krishnan** (Secretary, MeitY)



Focus Areas of the MoU:

- 1. Digitalization & Automation of Maritime Processes**
– Enabling paperless and efficient maritime operations
- 2. Maritime Data Analytics & Predictive Modeling** – Utilizing AI and big data to enhance decision-making
- 3. Cybersecurity & Maritime IoT** – Strengthening security against cyber threats in maritime operations
- 4. Maritime Education & Training** – Developing advanced training modules for maritime professionals
- 5. Research & Development (R&D) in Maritime Technologies** – Encouraging new innovations in ship design, navigation, and sustainability



Significance of the MoU:

- Aligns with **DGS's vision** to be a globally recognized maritime administration
- Integrates **C-DAC's expertise in high-performance computing, Blockchain, cybersecurity, and e-Governance**
- **Supports sustainable growth** in India's **shipping and maritime sector**
- **Boosts India's competitiveness in global maritime trade**



Important Terms Explained:

- **Directorate General of Shipping (DGS):**
 - Regulatory authority for India's shipping industry
 - Oversees maritime safety, ship registration, and seafarer training
- **Centre for Development of Advanced Computing (C-DAC):**
 - Premier R&D organization under MeitY
 - Specializes in high-performance computing, AI, cybersecurity, and Blockchain



Important Terms Explained:

- **Maritime IoT (Internet of Things):**
 - Using smart sensors, AI, and real-time tracking to enhance ship navigation, fuel efficiency, and port management
- **Predictive Modeling in Shipping:**
 - AI-powered forecasting models to optimize cargo movement, weather patterns, and fuel consumption



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	DGS & C-DAC sign MoU to drive maritime innovation
Date	January 25, 2025
Signing Authorities	Shyam Jagannathan (DG, DGS) & E. Magesh (DG, C-DAC)
Venue	Ministry of Electronics and IT (MeitY), India
MoU Focus Areas	Digitalization, Cybersecurity, Data Analytics, Automation, Maritime IoT, R&D
Significance	Modernizing maritime administration & enhancing India's maritime trade competitiveness
Maritime Technology Innovations	AI-driven predictive analytics, Blockchain, cybersecurity solutions
Future Impact	Stronger maritime infrastructure, safer shipping routes, and global competitiveness



QUICK RECALL



- **World Neglected Tropical Diseases (NTDs) Day is observed annually on January 30 to raise awareness about NTDs.**
- **Three Indian women – Urmila Asher, Kiran Mazumdar-Shaw, and Sheela Patel – featured in Forbes 50 Over 50 Global list (2025).**
- **NPCI has mandated that UPI transaction IDs must be strictly alphanumeric from February 1, 2025.**
- **IRDAI has capped annual health insurance premium hikes for senior citizens at 10% without prior approval.**
- **Tata Steel has developed India's first hydrogen-compliant pipes for transporting 100% gaseous hydrogen.**
- **The ePlane Company is the first in India to receive DGCA acceptance for eVTOL certification.**
- **Rajesh Nirwan has been appointed as the Director General of the Bureau of Civil Aviation Security.**
- **Karnataka Bank won six awards at the IBA Banking Technology Awards 2024 for digital excellence.**



QUICK RECALL



- **Shubhanshu Shukla will be India's first astronaut to pilot a space mission to the ISS.**
- **The Indian Coast Guard (ICG) and Indonesian Coast Guard (BAKAMLA) renewed their MoU for three years.**
- **The Odisha Government launched the Subhadra Scheme to empower women through financial aid and entrepreneurship.**
- **Article 224A allows retired judges to be appointed as ad hoc judges in High Courts.**
- **Economic Survey 2025 will be presented by Finance Minister Nirmala Sitharaman on January 31.**
- **The MSME TEAM Initiative aims to onboard 5 lakh MSMEs onto the ONDC platform.**
- **NASA astronaut Don Pettit captured breathtaking images of Mahakumbh 2025 from the ISS.**



QUICK RECALL



- **The Ministry of I&B launched WAVES Summit to position India as a global hub for content creation.**
- **DPIIT and JKEDI signed an MoU to boost Jammu & Kashmir's startup ecosystem.**
- **The Directorate General of Shipping (DGS) and C-DAC signed an MoU to modernize India's maritime sector.**

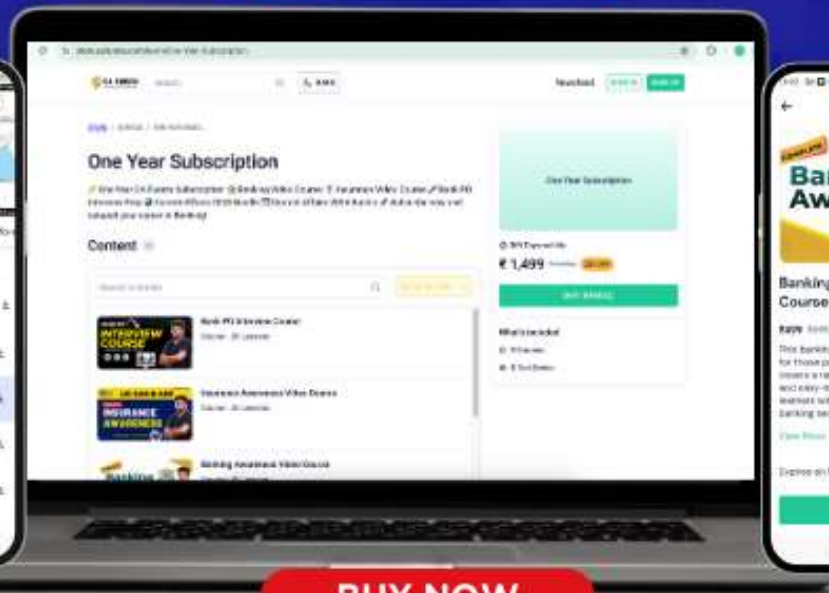


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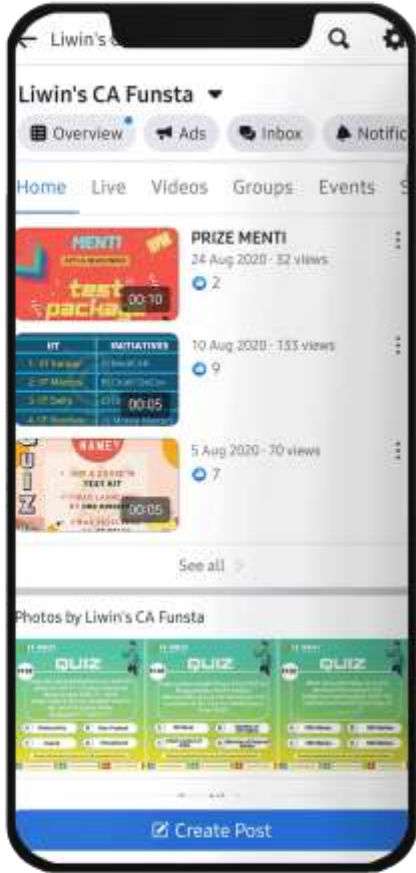
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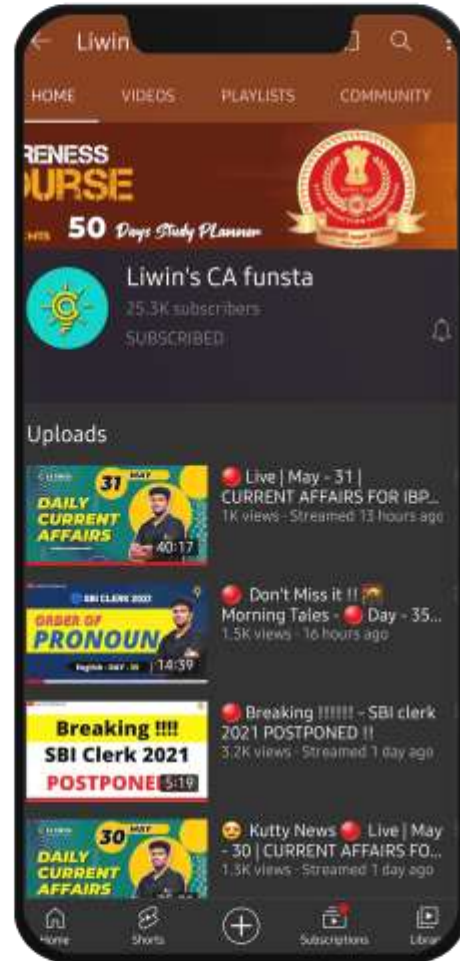


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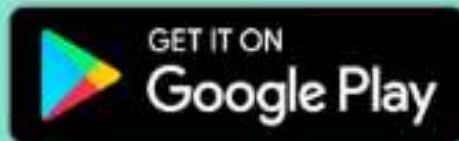
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