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Who is Who

Constitutional Head :-

President -Smt. Droupadi Murmu (15th) Vice President - Jagdeep Dhankhar (14th) Prime Minister - Shri Narendra Modi (15th)

Judiciary Head :-

Chief Justice, Supreme Court -Sanjiv Khanna (51st) Attorney General of India - R. Vankataramani (16th) Solicitor General of India -Tushar Mehta - Prakash Shrivastava Chairperson, National Green Tribunal

Parliamentary Head :-

Speaker (Rajya Sabha) - Jagdeep Dhankhar Deputy Speaker (Rajya Sabha) -Harivansh Narayan Singh Secretary General (Rajya Sabha) -Pramod Chandra Mody Leader of Opposition (Rajya Sabha) - Mallikarjun Kharge Deputy Leader of the Opposition (Rajya Sabha) -Pramod Tiwari Speaker (18th Lok Sabha) -Om Birla Leader of Opposition (Lok Sabha) - Rahul Gandhi -Utpal Kumar Singh Secretary General (Lok Sabha)

Election Commission Of India:

Chief Election Commissioner - Rajiv Kumar (25th) **Election Commissioners** -Gyanesh Kumar and -Dr. Sukhbir Singh Sandhu

Comptroller and Auditor General :-

Comptroller and Auditor General (CAG) - Kundu Sanjay Murthy Controller General of Accounts (CGA) - Shyam S. Dubey

Armed Forces:-

Supreme Commander - President Droupadi Murmu Chief of Air Staff - Amar Preet Singh (28th) Chief of Naval Staff -Dinesh Kumar Tripathi (26th) Chief of Army Staff -Upendra Dwivedi (30th) Chief of Defence Staff (CDS) -Anil Chauhan (2nd)

Union Cabinet Ministers:

Prime Minister - Narendra Modi Ministry of Defence - Raj Nath Singh Ministry of Home Affairs and Ministry of Cooperation - Amit Shah Ministry of Road Transport and Highways - Nitin Jairam Gadkari Ministry of Health and Family Welfare - Jagat Prakash Nadda Ministry of Chemicals and Fertilizers - Jagat Prakash Nadda Ministry of Agriculture & Farmers Welfare - Shivraj Singh Chouhan Ministry of Rural Development - Shivraj Singh Chouhan Ministry of Finance and Ministry of Corporate Affairs

- Nirmala Sitharaman

Ministry of External Affairs - Dr. Subrahmanyam Jaishankar Ministry of Housing and Urban Affairs and Ministry of Power

- Manohar Lal

Ministry of Heavy Industries and Ministry of Steel

- H. D. Kumaraswamy

Ministry of Commerce and Industry - Piyush Goyal Ministry of Education - Dharmendra Pradhan Ministry of Micro, Small and Medium Enterprises

- Jitan Ram Manjhi

Ministry of Panchayati Raj - Rajiv Ranjan Singh

Ministry of Fisheries, Animal Husbandry and Dairying

- Rajiv Ranjan Singh

Ministry of Ports, Shipping and Waterways - Sarbananda Sonowal Ministry of Social Justice and Empowerment - Dr. Virendra Kumar Ministry of Civil Aviation - Kinjarapu Rammohan Naidu Ministry of Consumer Affairs, Food and Public Distribution

- Pralhad Joshi

Ministry of New and Renewable Energy - Pralhad Joshi Ministry of Tribal Affairs - Jual Oram Ministry of Textiles - Giriraj Singh Ministry of Railways - Ashwini Vaishnaw Ministry of Information and Broadcasting - Ashwini Vaishnaw Ministry of Electronics and Information Technology

- Ashwini Vaishnaw

Ministry of Communications - Jyotiraditya M. Scindia Ministry of Development of North Eastern Region

- Jyotiraditya M. Scindia

Ministry of Environment, Forest and Climate Change

- Bhupender Yadav

Ministry of Culture and Ministry of Tourism

- Gajendra Singh Shekhawat

Ministry of Women and Child Development - Annpurna Devi Ministry of Parliamentary Affairs - Kiren Rijiju Ministry of Minority Affairs - Kiren Rijiju Ministry of Petroleum and Natural Gas - Hardeep Singh Puri Ministry of Labour and Employment - Mansukh L. Mandaviya Ministry of Youth Affairs and Sports - Mansukh L. Mandaviya Ministry of Coal and Mines - G. Kishan Reddy Ministry of Food Processing Industries - Chirag Paswan - C R Patil Ministry of Jal Shakti

Important Appointments :-

Staff Selection Commission (SSC), Chairman - S. Gopalakrishnan Central Board of Secondary Education (CBSE), Chairman - Rahul Singh

Telecom Regulatory Authority of India (TRAI), Chairman

- Anil Kumar Lahoti

Defence Research and Development Organisation (DRDO), Chairman - Dr Samir V Kamat

Indian Space Research Organisation (ISRO), Chairman

- Sreedhara Panicker Somanath

Chairperson Railway Board - Satish Kumar Chief Executive Officer (CEO), NITI Aayog - B.V.R. Subrahmanyam Union Public Service Commission (UPSC), Chairman

- Preeti Sudan

22nd Law Commission, Chairman - Justice Ritu Raj Awasthi

Head of International Organizations:

United Nations, Secretary-General - António Guterres 79th United Nations General Assembly, President

- Philemon Yang

World Bank Group, President - Ajay Banga (14th) United Nations International Children's Emergency Fund

(UNICEF), Executive Director - Catherine Russell South Asian Association for Regional Cooperation (SAARC),

Secretary General - Md. Golam Sarwar

Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC), Secretary General

- Indra Mani Pandey (India)

United Nations Educational, Scientific and Cultural

Organization (UNESCO), Director-General - Audrey Azoulay

Chief Ministers and Governors

S. No.	State	Chief Minister	Governor
1	Andhra Pradesh	N. Chandrababu Naidu	S. Abdul Nazeer
2	Arunachal Pradesh	Pema Khandu	Kaiwalya Trivikram Parnaik
3	Assam	Himanta Biswa Sarma	Lakshman Prasad Acharya
4	Bihar	Nitish Kumar	Arif Mohammed Khan
5	Chhattisgarh	Vishnu Deo Sai	Ramen Deka
6	Goa	Pramod Sawant	P.S. Sreedharan Pillai
7	Gujarat	Bhupendrabhai Patel	Acharya Devvrat
8	Haryana	Nayab Singh Saini	Bandaru Dattatraya
9	Himachal Pradesh	Sukhvinder Singh Sukhu	Shiv Pratap Shukla
10	Jharkhand	Hemant Soren	Santosh Gangwar
11	Karnataka	Siddaramaiah	Thaawarchand Gehlot
12	Kerala	Pinarayi Vijayan	Rajendra Vishwanath Arlekar
13	Madhya Pradesh	Mohan Yadav	Mangubhai Chhaganbhai Patel
14	Maharashtra	Devendra Fadnavis	C. P. Radhakrishnan
15	Manipur	N. Biren Singh	Ajay Kumar Bhalla
16	Meghalaya	Conrad Sangma	C.H. Vijayshankar
17	Mizoram	LALDUHOMA	Vijay Kumar Singh
18	Nagaland	Neiphiu Rio	La. Ganesan
19	Odisha	Mohan Charan Majhi	Kambhampati Hari Babu
20	Punjab	Bhagwant Mann	Gulab Chand Kataria
21	Rajasthan	Bhajan Lal Sharma	Haribhau Kisanrao Bagde
22	Sikkim	Prem Singh Tamang	Om Prakash Mathur
23	Tamil Nadu	M. K. Stalin	R.N. Ravi
24	Telangana	Anumula Revanth Reddy	Jishnu Dev varma

25	Tripura	Manik Saha	N. Indrasena Reddy
26	Uttar Pradesh	Yogi Adityanath	Anandiben Patel
27	Uttarakhand	Pushkar Singh Dhami	Gurmit Singh
28	West Bengal	Mamata Banerjee	C.V. Ananda Bose

	Union Territory	Chief Minister	Administrator/Lt. Governor
1	Andaman and Nicobar Islands	_	D.K. Joshi
2	Chandigarh	1	Gulab Chand Kataria
3	Dadra and Nagar Haveli and Daman and Diu	1	Praful Khoda Patel
4	Delhi	Atishi Marlena	Vinai Kumar Saxena
5	Jammu and Kashmir	Omar Abdullah	Manoj Sinha
6	Ladakh	_	B.D. Mishra
7	Lakshadweep	_	Praful Patel
8	Puducherry	N. Rangasamy	K. Kailashnathan

Newly Appointed Chief Justice of High Court in 2024

Chief Justice
Justice Arun Bhansali
Justice Manmohan
Justice G. S. Sandhawalia
Justice Nitin Madhukar Jamdar
Justice Suresh Kait
Justice Shriram Kalpathi Rajendran
Justice Indra Prasanna Mukerji
Justice Narender G

Union Budget & Economic Survey

The Union Budget for 2024-25, presented by Finance Minister Nirmala Sitharaman, emphasizes employment generation, skill development, support for Micro, Small, and Medium Enterprises (MSMEs), and relief for the middle class. Key highlights include:

Inflation: India's inflation is stable and approaching the 4% target, with core inflation (excluding food and fuel) at 3.1%.

GDP Growth: The economy is projected to grow between 6.5% and 7% in the current fiscal year.

Major Initiatives:

Employment and Skilling: A package of five schemes with an outlay of ₹2 lakh crore aims to provide opportunities for 4.1 crore youth over five years.

Agriculture: Allocation of ₹1.52 lakh crore for agriculture and allied sectors, including the release of 109 high-yielding, climate-resilient crop varieties and promoting natural farming among 1 crore farmers over the next two years.

Rural Development: Provision of ₹2.66 lakh crore for rural development, including infrastructure projects like Phase IV of the Pradhan Mantri Gram Sadak Yojana (PMGSY) to provide all-weather connectivity to 25,000 rural habitations.

Urban Housing: Under Pradhan Mantri Awas Yojana Urban 2.0, the housing needs of 1 crore urban poor and middle-class families will be addressed with an investment of ₹10 lakh crore.

PRESS INFORMATION BURFAU

Taxation:

Income Tax: Standard deduction increased from ₹50,000 to ₹75,000 for those in the new tax regime; deduction on family pension increased from ₹15,000 to ₹25,000.

Corporate Tax: Corporate tax on foreign companies reduced from 40% to 35% to attract investments.

Capital Gains: Exemption limit increased to ₹1.25 lakh per year to benefit lower and middle-income classes.

Fiscal Metrics:

Expenditure: Total expenditure is estimated at ₹48.21 lakh crore, an 8.5% increase over the previous year.

Receipts: Total receipts (excluding borrowings) are projected at ₹32.07 lakh crore, a 15% increase over the previous year.

Fiscal Deficit: Targeted at 4.9% of GDP, down from 5.6% in the previous year.

Sectoral Allocations:

Education and Skilling: Allocation of ₹1.48 lakh crore for education, employment, and skilling initiatives.

Infrastructure: Capital expenditure outlay increased by 11.1% to ₹11.11 lakh crore, focusing on long-term infrastructure projects.

Defense: Specific allocations were not detailed in the available sources.

Other Notable Announcements:

Natural Farming: Initiation of 1 crore farmers into natural farming over the next two years.

Industrial Training: Upgradation of 1,000 Industrial Training Institutes to enhance skill development.

Space Economy: Emphasis on expanding the space economy by five times in the next ten years, with a venture capital fund of ₹1,000 crore.

This budget reflects the government's commitment to fostering economic growth, generating employment, and enhancing infrastructure, while maintaining fiscal discipline.

Economic Survey 2024

The Economic Survey 2023-24 of India, presented on July 22, 2024, provides a comprehensive analysis of the nation's economic performance over the past year and offers projections for the upcoming fiscal period.

Key Highlights:

GDP Growth: The Indian economy exhibited robust growth, with a real GDP increase of 8.2% in FY2023-24. Looking ahead, the Survey projects a moderate

growth rate of 6.5% to 7% for FY2024-25, reflecting a cautious optimism amid global economic uncertainties.

Inflation: Retail inflation declined to 5.4% in FY2023-24, attributed to effective administrative and monetary policies. The Reserve Bank of India (RBI) forecasts a further reduction to 4.5% in FY2024-25, aiming to maintain price stability.

Fiscal Deficit: The fiscal deficit is projected to decrease to 4.5% of GDP or lower by 2025, aligning with the government's commitment to fiscal consolidation.

Sectoral Performance:

Agriculture and Allied Activities: This sector registered an average annual growth rate of 4.18% over the past five years, with allied activities emerging as significant contributors to farm incomes.

Industry: The industrial sector achieved a growth rate of 9.5%, driven by increased manufacturing output and infrastructure development.

Services: India's services exports constituted 4.4% of the world's commercial exports in 2022. underscoring the sector's global competitiveness.

Employment: Net payroll additions to the Employees' Provident Fund Organisation (EPFO) more than doubled from 61.1 lakh in FY2018-19 to 131.5 lakh in FY2023-24, indicating significant employment generation.

External Sector: India maintained stability in its external sector, with the Current Account Deficit (CAD) improving to 0.7% of GDP during FY2023-24, down from 2.0% in the previous fiscal year.

Social Sector Initiatives: Over 34.7 crore Ayushman Bharat cards were generated, facilitating healthcare access for millions. Additionally, 22 mental disorders are now covered under the Ayushman Bharat scheme, expanding the scope of mental health support.

Climate Action: India made significant progress in climate action, with 45.4% of installed electricity generation capacity now sourced from non-fossil fuels, reflecting a commitment to sustainable energy transitions.

Policy Recommendations:

The Survey outlines six key focus areas for the 'Amrit Kaal' period:

Boosting Private Investment: Encouraging private sector participation to drive economic growth.

Expansion of MSMEs: Strengthening Micro, Small, and Medium Enterprises to enhance employment and innovation.

Agriculture as a Growth Engine: Leveraging agricultural advancements to propel the economy.

Financing Green Transition: Mobilizing resources for sustainable and eco-friendly initiatives.

Bridging Education-Employment Gap: Aligning educational outcomes with market demands to improve employability.

Capacity Building of States: Enhancing state-level capabilities for effective policy implementation.

The Economic Survey 2023-24 underscores India's resilient economic performance and outlines strategic priorities to sustain growth, ensure macroeconomic stability, and promote inclusive development in the forthcoming fiscal year.

Schemes and Policies

Flagship Schemes

Pradhan Mantri Jan Dhan Yojana (PMJDY) 2014 - It aims at financial inclusion for all households, ensuring universal access to banking facilities with over 53 crore accounts opened by 2024.

Pradhan Mantri Mudra Yojana 2015 (PMMY) - Launched on April 8, 2015, it provides loans up to ₹10 lakh to small/micro-enterprises under three categories: Shishu, Kishore, and Tarun. Recently, in 2024, the loan limit was increased to ₹20 lakh with the introduction of a new 'Tarun Plus' category.

Stand Up India (2016) - Launched on April 5, 2016, it provides loans ranging from ₹10 lakh to ₹1 crore to SC/ST and women entrepreneurs for setting up greenfield enterprises. Recently, in 2024, the scheme was extended till 2026 to further boost entrepreneurship in underrepresented communities.

Direct Benefit Transfer (DBT)- Launched in 2013 and revamped in 2014, it aims to streamline subsidy and benefits delivery directly into beneficiaries' accounts. Recently, new Al-based tracking systems were introduced in 2024 to enhance transparency and efficiency in fund disbursement.

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) (2020) - Launched in 2020, it provides working capital loans up to ₹10,000 to street vendors.

One Nation One Ration Card (ONORC) -Launched in 2019, it ensures the portability of ration benefits across states.

National Pension Scheme for Traders and Self-Employed (NPS-Traders)-Launched in 2019, it offers pension benefits of ₹3,000/month to small traders and self-employed individuals.

Atal Pension Yojana (APY) - Launched in 2015, it provides pension benefits ranging from ₹1,000 to ₹5,000 per month to unorganized sector workers.

PM Vaya Vandana Yojana (PMVVY)-Launched in 2017, it offers a guaranteed pension scheme for senior citizens with an assured return of 7.4% annually. In 2024, the scheme extended its enrollment period till March 2026.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) - Launched in 2015, it provides life insurance coverage of ₹2 lakh at an annual premium of ₹436 for individuals aged 18-50 years. In 2024, the maximum age of eligibility was increased to 55 years.

Smart Cities Mission (2015) - It aims to develop 100 smart cities across India with a focus on sustainable and inclusive urban development. In 2024, the mission's implementation period was extended to 2026 to complete ongoing projects and enhance urban infrastructure.

Atal Mission for Rejuvenation and Urban Transformation (AMRUT) - Launched in 2015, it aims to provide basic urban infrastructure such as water supply, sewerage, and non-motorized transport. Recently, in 2024, AMRUT 2.0 allocated additional funds to support smart water management systems in tier-2 and tier-3 cities.

Pradhan Mantri Awas Yojana (PMAY)-Launched in 2015, it aims to provide affordable housing to all by 2022, with a focus on urban and rural areas. In 2024, the government extended the scheme till 2027 to achieve the pending targets for housing construction.

Bharatmala Pariyojana - Launched in 2017, it focuses on highway development to improve connectivity across India. Recently, in 2024, Phase II of the project was launched with a target to develop an additional 20,000 km of highways by 2027.

Sagarmala Programme - Launched in 2015, it aims at port-led economic development through modernization of ports and connectivity enhancements.

Ujjwal Discom Assurance Yojana (UDAY) -Launched in 2015, it aims to improve the financial health of DISCOMs by reducing losses and improving operational efficiency.

National Infrastructure Pipeline (NIP)-Launched in 2020, it provides a roadmap for ₹111 lakh crore investment in infrastructure projects across sectors by 2025.

Deendayal Antyodaya Yojana – (DAY-NULM)- Launched in 2014, it focuses on reducing urban poverty

through skill development, self-employment, and capacity building.

Regional Connectivity Scheme (UDAN)-Launched in 2016, it aims to make air travel affordable by connecting under-served and unserved airports.

Digital India - Launched in 2015, it aims to transform India into a digitally empowered society and knowledge economy.

Pradhan Mantri Fasal Bima Yojana (**PMFBY**)- Launched in 2016, it provides crop insurance to farmers against natural calamities.

Pradhan Mantri Krishi Sinchayee Yojana (**PMKSY**) - Launched in 2015, it aims to improve irrigation efficiency and ensure water access for agriculture.

Soil Health Card Scheme - Launched in 2015, it provides farmers with soil health cards to monitor soil fertility and recommend nutrient management.

Rashtriya Gokul Mission - Launched in 2014, it aims to conserve and develop indigenous cattle breeds.

eNAM (National Agriculture Market) - Launched in 2016, it provides a digital platform for farmers to sell agricultural produce across India.

PM Kisan Samman Nidhi (PM-KISAN) -Launched in 2019, it provides direct income support of ₹6,000 annually to eligible farmer families.

Shyama Prasad Mukherji Rurban Mission (SPMRM) - Launched in 2016, it aims to develop rural clusters with urban amenities while preserving rural characteristics.

PM Garib Kalyan Yojana (PMGKY)-Launched in 2016, it provides livelihood support and food security to the poor.

National Livestock Mission (NLM) - Launched in 2014, it focuses on sustainable development of livestock and fisheries.

Ayushman Bharat (PMJAY) - Launched in 2018, it provides health insurance coverage of ₹5 lakh per family annually for secondary and tertiary care.

Swachh Bharat Mission (SBM) - Launched in 2014, it aims to eliminate open defecation and improve sanitation across India.

Pradhan Mantri Matru Vandana Yojana (PMMVY) - Launched in 2017, it provides cash incentives of ₹5,000 to pregnant women for their first live birth. Recently, in 2024, the scheme extended benefits to the second live birth for women belonging to Scheduled Castes (SC) and Scheduled Tribes

Mission Indradhanush - Launched in 2014, it aims to achieve universal vaccination for children and pregnant women.

PM Surakshit Matritva Abhiyan (**PMSMA**) - Launched in 2016, it provides free antenatal care to pregnant women on the 9th of every month.

Fit India Movement - Launched in 2019, it aims to promote fitness and healthy lifestyles among citizens.

Ayushman Bharat Health and Wellness Centers- Launched in 2018, it aims to transform sub-centers and primary health centers into Health and Wellness Centers (HWCs) for comprehensive primary healthcare.

Jal Jeevan Mission - Launched in 2019, it aims to provide functional tap water connections to every rural household.

Poshan Abhiyaan - Launched in 2018, it aims to reduce malnutrition among children, pregnant women, and lactating mothers.

Integrated Child Development Services (ICDS, revamped) - Launched in 1975 and re-emphasized in 2015, it provides nutrition, healthcare, and preschool education to children under six years and pregnant/lactating women.

Skill India Mission - Launched in 2015, it aims to promote skill development and enhance employability among the youth.

PM Kaushal Vikas Yojana (PMKVY) - Launched in 2015, it provides skill training to youth across various sectors.

Digital Saksharta Abhiyan (DISHA) - Launched in 2015, it aims to make at least one person in every rural household digitally literate.

Samagra Shiksha Abhiyan - Launched in 2018, it focuses on improving school education from preschool to senior secondary levels.

National Education Policy (NEP) -Launched in 2020, it aims to transform the education system with a focus on holistic, flexible, multidisciplinary learning.

Betiyan Bachao Betiyan Padhao (BBBP)

- Launched in 2015, it aims to prevent gender-biased sex selection and promote education for girls.

PM Rozgar Protsahan Yojana (PMRPY) -Launched in 2016, it provides financial incentives to employers for generating new employment.

Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) - Launched in 2014, it aims to rehabilitate manual scavengers by providing them with skill training and self-employment opportunities.

PM YUVA Yojana - Launched in 2016, it focuses on providing entrepreneurship education, training, and mentorship to young people.

Deendayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)- Launched in 2014, it aims to enhance the employability of rural youth through skill development.

Bima Sakhi Yojana - Launched in 2024, it aims to empower women by appointing 2 lakh women as insurance agents within three years, promoting financial independence.

One Nation One Subscription Scheme (ONOS) - Approved in 2024, it aims to provide nationwide access to research articles and journals, boosting higher education and research, with ₹6,000 crore allocated for 2025-2027.

PAN 2.0 Project - It aims to make PAN a common business identifier for all digital government systems, improving taxpayer registration services, with a proposed allocation of ₹1,435 crore.

PM Vidyalakshmi Scheme - Launched in 2015, it aims to provide financial assistance to meritorious students for higher education through a single-window platform without requiring collateral.

PM Internship Scheme - It aims to offer a 12-month internship program with ₹5,000 monthly support and a one-time grant of ₹6,000 for youth aged 21-24, promoting skill development.

PM E-Drive Scheme - It aims to accelerate the adoption of electric

vehicles, develop EV manufacturing ecosystems, and set up charging infrastructure, with a proposed allocation of ₹10,900 crore.

PM National Agricultural Development and Krishonnati Yojana - Launched in 2007 as Rashtriya Krishi Vikas Yojana (RKVY), it aims to promote sustainable farming and ensure food security, with a total outlay of ₹1,01,321.61 crore.

Skill Loan Scheme - Launched in 2015, it aims to provide financial assistance of up to ₹7.5 lakh for skill development, benefitting 25,000 students annually.

PM Solar Home Scheme - It aims to subsidize the installation of solar panels on rooftops to promote clean energy and reduce electricity bills.

Ayushman Bharat Senior Citizens Health Expansion - Launched in 2024, It provides Rs 5 lakh free health cover to all senior citizens of the age 70 years and above irrespective of their socio-economic status.

Multiple Choice Questions

- **Q.1.** Which initiative was launched by the Ministry of Panchayati Raj to enhance the capacity building of Panchayati Raj Institution (PRI) members?
- (a) Gram Swaraj Abhiyan
- (b) Viksit Panchayat Karmayogi
- (c) Rashtriya Gram Vikas Yojana
- (d) Digital Panchayat Mission

Sol.1.(b) Viksit Panchayat Karmayogi.

This initiative aims to empower local bodies and enhance their role in achieving sustainable development goals at the grassroots level.

- **Q.2.** Which political party launched the Dr. Ambedkar Samman Yojana in December 2024 to support Dalit students pursuing higher education abroad?
- (a) Bharatiya Janata Party (BJP)
- (b) Indian National Congress (INC)
- (c) Aam Aadmi Party (AAP)
- (d) Bahujan Samaj Party (BSP)

Sol.2.(c) Aam Aadmi Party (AAP).

AAP leader Arvind Kejriwal announced the 'Dr. Ambedkar Samman Scholarship Yojana' to fully fund travel and stay for Delhi's Dalit students studying at top global universities. The scheme aims to empower education and honor Dr. B.R. Ambedkar's vision.

- **Q.3.** What is the main purpose of the Ken-Betwa River Linking Project, launched by PM Modi on December 25, 2024?
- (a) Improve roads in Bundelkhand
- (b) Solve water scarcity in Bundelkhand
- (c) Boost industries in Bundelkhand
- (d) Promote tourism in Bundelkhand
- Sol.3.(b) Solve water scarcity in Bundelkhand. The Ken-Betwa River Linking Project aims to address water scarcity in Bundelkhand by providing irrigation, drinking water, and hydropower benefits. This initiative is part of the National Perspective Plan for interlinking rivers to enhance water resources across India.
- **Q.4.** Which state government launched the 'Banglar Bari' housing initiative in December 2024 to provide affordable housing to its residents?
- (a) Odisha
- (b) Bihar
- (c) West Bengal
- (d) Assam
- Sol.4.(c) West Bengal. In December 2024, the West Bengal government, under Chief Minister Mamata Banerjee, launched the 'Banglar Bari' housing initiative. This state-funded scheme aims to provide affordable housing to the people of West Bengal, addressing housing needs and improving living conditions.
- **Q.5.** In December 2024, India established AYUSH academic chairs in which of the following countries to promote traditional medicine systems globally?
- (a) Bangladesh, Australia, Mauritius, Latvia, and Malaysia
- (b) Nepal, Sri Lanka, Bhutan, Maldives, and Singapore
- (c) USA, UK, Canada, Germany, and France
- (d) China, Japan, South Korea, Thailand, and Vietnam
- Sol.5.(a) The AYUSH (Ayurveda, Yoga, Naturopathy, Unani, Siddha, Sowa-Rigpa, and Homoeopathy) chairs enhance research and teaching of Ayurveda and Yoga. They are part of India's global soft power strategy, aligning with WHO's endorsement of traditional medicine systems for healthcare integration.
- **Q.6.** Which organization launched the 'CHARAK' initiative in December 2024 to provide free treatment for life-threatening diseases to economically weaker sections in Singrauli and Sonbhadra districts?
- (a) Coal India Limited (CIL)

- (b) Northern Coalfields Limited (NCL)
- (c) Bharat Heavy Electricals Limited (BHEL)
- (d) National Thermal Power Corporation (NTPC)
- Sol.6.(b) Northern Coalfields Limited (NCL). NCL, a subsidiary of Coal India Limited, launched the 'CHARAK' initiative to provide free treatment for critical diseases to families earning below ₹8 lakh annually in Singrauli and Sonbhadra.
- **Q.7.** In December 2024, which scheme was launched by the Indian government to promote long-haul cargo movement via inland waterways?
- (a) Jal Marg Vikas
- (b) Sagarmala
- (c) Jalvahak
- (d) Bharatmala
- Sol.7.(c) Jalvahak. The Jalvahak Scheme promotes long-distance cargo transport on key National Waterways with up to 35% cost reimbursement. A similar initiative, Jal Marg Vikas Project (2014), focuses on improving navigation on National Waterway 1 for eco-friendly transport.
- **Q.8.** In December 2024, which scheme was launched by the Indian government to promote electric mobility in India?
- (a) FAME-I
- (b) FAME-II
- (c) FAME-III
- (d) PM E-DRIVE
- Sol.8.(d) PM E-DRIVE. In December 2024, the Indian government launched the PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) scheme with an outlay of ₹10,900 crore for two years (April 2024 to March 2026). This initiative aims to promote electric mobility and reduce dependence on fossil fuels.
- **Q.9.** Under the "New Cities Scheme" launched by the Ministry of Housing and Urban Affairs, how many smart cities are planned to be developed?
- (a) 5 (
- (b) 6
- (c) 8
- (d) 10
- Sol.9.(c) 8. The "New Cities Scheme," introduced by the Ministry of Housing and Urban Affairs, aims to develop eight smart cities across India with an allocation of ₹8,000 crore as a performance-based challenge fund.
- **Q.10.** Under the LIC's Bima Sakhi Yojana, what is the primary aim of the initiative?
- (a) Promote women's entrepreneurship
- (b) Train women as LIC agents
- (c) Provide women-specific insurance schemes
- (d) Financial literacy for women

- Sol.10.(b) Train women as LIC agents.
- LIC's Bima Sakhi Yojana aims to empower women by training them as LIC agents, providing stipends, and enhancing financial independence. LIC is headquartered in Mumbai, and its Chairman is Siddhartha Mohanty.
- **Q.11.** Under the Central SMILE sub-scheme, implemented by the Ministry of Social Justice and Empowerment, how many families have been rehabilitated?
- (a) 150 (b)
- (b) 169
- (c) 200
- (d) 185
- **Sol.11.(b) 169.** The SMILE (Support for Marginalized Individuals for Livelihood and Enterprise) sub-scheme, run by the Ministry of Social Justice and Empowerment, has rehabilitated 169 families and 970 individuals, focusing on social and economic reintegration.
- **Q.12.** Which ministry launched the eMaap portal to promote fair trade and consumer protection in India?
- (a) Ministry of Commerce and Industry
- (b) Ministry of Consumer Affairs, Food, and Public Distribution
- (c) Ministry of Finance
- (d) Ministry of Corporate Affairs
- Sol.12.(b) Ministry of Consumer Affairs, Food, and Public Distribution. The eMaap portal, introduced by the Ministry of Consumer Affairs, Food, and Public Distribution, aims to streamline legal metrology processes, ensuring transparency and accountability in trade practices.
- **Q.13.** Which state government launched the 'Bijli Sakhi Yojana' to empower women in tribal areas and assist with electricity meter reading in remote villages?
- (a) Haryana
- (b) Chhattisgarh
- (c) Assam
- (d) Madhya Pradesh
- **Sol.13.(b) Chhattisgarh.** The 'Bijli Sakhi Yojana' empowers women from SHGs in the tribal-dominated Jashpur district by training them for meter reading, providing them an annual income of Rs 50,000-60,000. This initiative supports the vision of creating 'Lakhpati Didis'.
- **Q.14.** What is the target number of solar installations under the Pradhan Mantri Surya Ghar Muft Bijli Yojana by 2027?
- (a) 50 lakh
- (b) 75 lakh
- (c) 1 crore
- (d) 1.5 crore

- **Sol.14.(c) 1 crore.** The Pradhan Mantri Surya Ghar Muft Bijli Yojana aims to achieve 1 crore solar installations by 2027, providing up to 300 units of free electricity to households.
- **Q.15.** Under the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), what does the letter "D" stand for?
- (a) Development
- (b) Digital
- (c) Distribution
- (d) Deployment
- Sol.15.(b) Digital. The full form of PMGDISHA is Pradhan Mantri Gramin Digital Saksharta Abhiyan, which translates to Prime Minister's Rural Digital Literacy Campaign. This initiative aims to promote digital literacy in rural India, targeting 6 crore rural households to bridge the digital divide.
- **Q.16.** SheSTEM 2024, focusing on Battery Technology and Energy Storage (BEST) systems, was organized by which mission in collaboration with the Swedish Embassy?
- (a) Digital India Mission
- (b) Atal Innovation Mission
- (c) Make in India
- (d) Startup India
- Sol.16.(b) Atal Innovation Mission. SheSTEM (science, technology, engineering, and mathematics) 2024 was organized by the Atal Innovation Mission (AIM) in collaboration with the Swedish Embassy, engaging students from grades 6–12 across India to present innovative ideas on Battery Technology and Energy Storage systems. AIM, established by NITI Aayog, fosters a culture of innovation and entrepreneurship in India.
- **Q.17.** What is the primary objective of the Mahila Samman Savings Certificate (MSSC) scheme?
- (a) To promote digital literacy among women
- (b) To provide financial empowerment to women
- (c) To offer health insurance to women
- (d) To support women entrepreneurs exclusively
- Sol.17.(b) To provide financial empowerment to women. The Mahila Samman Savings Certificate (MSSC) scheme is designed to empower women and minor girls by encouraging small savings with attractive interest rates and financial security benefits.
- **Q.18.** Which technology was recently introduced at the National Zoological Park in Delhi to improve pond water

quality?

- (a) Ultraviolet Filtration
- (b) Nano Bubble Technology
- (c) Reverse Osmosis
- (d) Biofiltration

Sol.18.(b) Nano Bubble Technology.

Union Minister Kirti Vardhan Singh launched a 15-day trial of Nano Bubble Technology at the Delhi Zoo to enhance pond water quality, aiming to remove algae, foul odors, and discoloration.

- **Q.19.** As of November 25, 2024, how many Ayushman Vay Vandana cards have been issued to senior citizens aged 70 and above under the AB-PMJAY scheme?
- (a) 1 million
- (b) 1.2 million
- (c) 1.4 million
- (d) 1.6 million
- Sol.19.(c) 1.4 million. As of November 25, 2024, approximately 1.4 million Ayushman Vay Vandana cards have been issued to senior citizens aged 70 and above under the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) scheme.
- **Q.20.** When and where was the third regional event of the 'Hamara Samvidhan Hamara Samman' campaign held?
- (a) October 19, 2024, in Bikaner
- (b) November 19, 2024, in Guwahati
- (c) December 19, 2024, in Prayagraj
- (d) January 19, 2024, in New Delhi
- Sol.20.(b) November 19, 2024, in Guwahati. The 'Hamara Samvidhan Hamara Samman' campaign is an initiative to promote constitutional awareness and legal literacy among citizens, especially youth. It includes regional events and online engagement to highlight the significance of constitutional values.
- **Q.21.** Which organization collaborated to develop The TeacherApp, recently launched to provide digital resources for enhancing educators' skills?
- (a) Ministry of Education
- (b) National Council of Educational Research and Training (NCERT)
- (c) Bharti Airtel Foundation
- (d) Indian Institutes of Technology (IITs)

Sol.21.(c) Bharti Airtel Foundation.

The TeacherApp, launched by Union Education Minister Dharmendra Pradhan, was developed by the Bharti Airtel Foundation. It offers over 260 hours of curated digital content to improve teaching methodologies and classroom engagement.

- **Q.22.** What is the primary objective of the 'One Nation One Subscription' (ONOS) scheme approved by the Union Cabinet?
- (a) To provide universal access to international academic journals
- (b) To unify all government digital services under one platform
- (c) To implement a single subscription for all public transport services
- (d) To offer a nationwide health insurance scheme

Sol.22.(a) To provide universal access to international academic journals.

The 'One Nation One Subscription' (ONOS) scheme, approved by the Union Cabinet with a ₹6,000 crore budget for 2025-2027, aims to provide seamless access to over 13,000 international e-journals for 1.8 crore students, faculty, and researchers across 6,300 government institutions, thereby promoting research and innovation in India.

- **Q.23.** What is the primary goal of the 'One Day One Genome' initiative launched by the Department of Biotechnology (DBT) and Biotechnology Research and Innovation Council (BRIC)?
- (a) To sequence human genomes daily
- (b) To release annotated microbial genomes daily
- (c) To map plant genomes across India
- (d) To develop personalized medicine for citizens
- Sol.23.(b) To release annotated microbial genomes daily. The 'One Day One Genome' initiative aims to publicly release a fully annotated microbial genome each day, highlighting India's unique bacterial species and their roles in the environment, agriculture, and human health.
- **Q.24.** Which bank launched the 'Nari Shakti' branches to empower women entrepreneurs, inaugurated by Finance Minister Nirmala Sitharaman?
- (a) State Bank of India
- (b) Punjab National Bank
- (c) Union Bank of India
- (d) Bank of Baroda
- Sol.24.(c) Union Bank of India. Union Bank of India launched 'Nari Shakti' branches in Bengaluru, Chennai, Visakhapatnam, and Jaipur, focusing on providing credit, advisory services, skill development, mentorship, and networking opportunities to women entrepreneurs.

- **Q.25.** Which scheme was launched on 8th Nov by Union Minister J.P. Nadda to strengthen India's medical device industry?
- (a) Pradhan Mantri Swasthya Suraksha Yojana
- (b) Scheme for Strengthening the Medical Device Industry
- (c) National Medical Devices Policy
- (d) Biotechnology Research Innovation and Entrepreneurship Development (Bio-RIDE) Scheme
- Sol.25.(b) Scheme for Strengthening the Medical Device Industry. Union Minister J.P. Nadda launched the "Scheme for Strengthening the Medical Device Industry," aiming to boost the sector and make India self-reliant in medical devices. The scheme, with a total outlay of ₹500 crore, covers critical areas such as manufacturing of key components, skill development, clinical studies, and infrastructure development.
- **Q.26.** What is the primary objective of South Africa's Trusted Tour Operator Scheme (TTOS) recently introduced for Indian and Chinese tourists?
- (a) To provide discounted travel packages
- (b) To streamline visa processing
- (c) To offer guided tours
- (d) To promote cultural exchange programs
- Sol.26.(b) To streamline visa processing. South Africa's Trusted Tour Operator Scheme (TTOS) aims to simplify and expedite visa applications for tourists from India and China, enhancing tourism by reducing processing times and bureaucratic hurdles.
- **Q.27.** What is the primary objective of the PM-Vidyalaxmi scheme approved by the Union Cabinet?
- (a) To provide scholarships for international studies
- (b) To offer collateral-free education loans to meritorious students
- (c) To fund infrastructure development in educational institutions
- (d) To subsidize tuition fees for all undergraduate courses
- Sol.27.(b) To offer collateral-free education loans to meritorious students. The PM-Vidyalaxmi scheme, approved by the Union Cabinet on November 6, 2024, aims to provide financial support to meritorious students by offering collateral-free, guarantor-free education

loans. It targets students admitted to the top 860 Quality Higher Education Institutions (QHEIs) in India, covering tuition fees and related expenses, with an outlay of ₹3,600 crore to benefit over 22 lakh students annually.

- **Q.28.** On November 1, 2024, Andhra Pradesh Chief Minister launched the Deepam 2.0 scheme to provide what benefit to women?
- (a) Free health check-ups
- (b) Subsidized education loans
- (c) Three free gas cylinders annually
- (d) Monthly financial assistance
- Sol.28.(c) Three free gas cylinders annually. The Deepam 2.0 scheme, launched on November 1, 2024, aims to promote clean cooking energy by providing three free gas cylinders annually to women, reducing indoor pollution and enhancing their quality of life.
- **Q.29.** What is the primary objective of the Rajasthan Investment Promotion Scheme (RIPS) 2024 launched by the Rajasthan government?
- (a) To provide subsidies for agricultural development
- (b) To enhance financial incentives for private investment across various sectors
- (c) To promote tourism exclusively
- (d) To support only small-scale industries
- **Sol.29.(b)** The Rajasthan Investment Promotion Scheme (RIPS) 2024 aims to boost economic growth by offering substantial financial incentives to a wide range of sectors, including emerging industries like Aero & Space, Defence, Drones, and Agri-Tech.
- **Q.30.** Which scheme recently converged with the Employees' State Insurance (ESI) Scheme to improve healthcare access for ESI beneficiaries in October 2024?
- (a) Unified Pension Scheme
- (b) Pradhan Mantri Jan Dhan Yojana
- (c) Ayushman Bharat Pradhan Mantri Jan Arogya Yojana
- (d) Atal Pension Yojana
- Sol.30.(c) Ayushman Bharat Pradhan Mantri Jan Arogya Yojana. It was launched in 2018, provides ₹5 lakh annual health insurance to over 10 crore families, ensuring universal healthcare access in India.
- **Q.31.** Which program was organized on 2nd October 2024 in New Delhi to

commemorate the 10-year completion of the Swachh Bharat Mission (SBM)?

- (a) Sadbhavana Diwas
- (b) Akhil Bharitya Shiksha Samagam
- (c) Swachh Bharat Diwas
- (d) Yashasvini Campaign

Sol.31.(c) Swachh Bharat Diwas.

The event coincided with the 155th birth anniversary of Mahatma Gandhi. Initiated on 2nd October 2014 by PM Narendra Modi, SBM has achieved significant milestones, including the construction of over 10 crore toilets and the declaration 6 lakh villages as Open Defecation-Free (ODF) by 2019. The theme of the 2024 campaign was 'Swabhav Swachhata -Sanskar Swachhata'.

Q.32. Which state government launched the GREEN Plus scheme in October 2024 to conserve and protect natural forests?

- (a) Himachal Pradesh (b) Karnataka
- (c) West Bengal (d) Meghalaya
- Sol.32.(d) Meghalaya. The GREEN Plus scheme, also known as Grassroot level Response Towards Ecosystem Enhancement and Nurturing (GREEN) Meghalaya Plus, was launched by Meghalaya Chief Minister Conrad Kongkal Sangma. This initiative offers financial incentives of up to Rs 20,000 per hectare annually to communities and individuals engaged forest conservation.
- **Q.33.** What is the new name of the Rajiv Gandhi Swavalamban Yojana as renamed by the Chhattisgarh state government in October 2024?
- (a) Pandit Deendayal Swavalamban Yojana
- (b) Pandit Deendayal Upadhyay Aajeevika Kendra Yojana
- (c) Pradhan Mantri Swavalamban Yojana
- (d) Chhattisgarh Mukhyamantri Swavalamban Yojana

Sol.33.(a) Pandit Deendayal

Swavalamban Yojana. This decision was made by the Urban Administration Department of Chhattisgarh and reflects an effort to honor Pandit Deendayal Upadhyay, an ideologue of the Bharatiya Jana Sangh, the forerunner of the Bharatiya Janata Party (BJP).

- **Q.34.** Which initiative, focused on improving regional air connectivity, celebrated its 8th anniversary on 21st October 2024?
- (a) Jal Jeevan Mission
- (b) Atal Mission for Rejuvenation and